



THE

# MARSHALL CHRONICLES

FEBRUARY 2007  
VOLUME VI, NUMBER 2

## Closing Cases Under BAPCPA

Now that we have over one year under our belts administering BAPCPA, I am proud to announce that we have it all figured out. NOT! As predicted, everything we thought we knew and those things we hoped we thought we knew all turned out to be wrong...that is, depending on who you were making the argument to at the time. If this sounds confusing, it is. As predicted, the bankruptcy courts across the nation are all struggling with what the plain meaning of the revised code means. Though well-intentioned, the revised bankruptcy code has proven to be a bit convoluted. As predicted, the bankruptcy courts will be charged with the initial attempt to unravel what Congress meant. Believe me, I feel for them, it's not easy.

Here in Chapter 13 administration land we have a "proactive" Trustee. Once BAPCPA was a definite and in the works, our Trustee jumped in with both feet, and we began formulating procedures to ease administration of Chapter 13 cases. Trustee Marshall tackled the hardest substantive areas first, thinking we would have some time to deal with closing procedures as the cases develop. Though a good plan of attack, we already have cases that were filed under BAPCPA that are ready to close. You may ask, how are these cases ready to close when the Code requires a minimum of 36 months and BAPCPA is only a year and a half old. The simple answer is, that in most of these cases, the stay was lifted by the main creditor or creditors did not file claims. We paid everyone at 100%. The harder answer I'll save for a subsequent article about how 36 months doesn't necessarily mean 36 months. Anyway, one of the procedures we tried to anticipate was the closing and discharge of Chapter 13 cases. One would think it's a simple process. Not so. BAPCPA has added a few new quirks to the closing of cases and the granting of discharges.

First of all, the discharge requirements of § 1328 have been modified. § 1328(a) now adds that the debtor may be discharged after all payments are made under the plan and, "in the case of a debtor who is required by judicial or administrative order, or by statute, to pay a domestic support obligation, after such debtor

certifies that all amounts payable under such order or such statute that are due on or before the date of the certification (including amounts due before the petition was filed, but only to the extent provided for by the plan) have been paid...". This means that without a Court waiver (what is bankruptcy without a loop hole), the debtor must file a certification that all domestic support obligations (DSO) have been met and are current in order for the debtor to be eligible for a discharge.

Initially we worked out an internal procedure where we would collect the certifications as a tie-in to plan completions. We also thought it prudent and efficient to let the Clerk of the Court know what debtors were even entitled to a discharge in the first place. Another new quirk of BAPCPA limits repeat discharges in certain cases. §1328(f) and §1328(g) were added in the last amendments. §1328(f) reads that the court shall not grant a discharge to a debtor if she previously received a discharge in a Chapter 7 case filed within four years or received a discharge in a previous Chapter 13 case filed within two years of the current case. The next section, §1328(g), repeats the same pertinent language that the court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management. Seeing that either of these requirements could be easily ascertained, we were going to collect the certificates and let the Clerk of the Court know what debtor were NOT eligible for a discharge based on prior case filings and discharges. We created a "Case Closing" letter that we started sending out to Debtors and their attorneys outlining the closing procedure and including a "Declaration of Compliance" that indicated that all DSO obligations had been complied with.

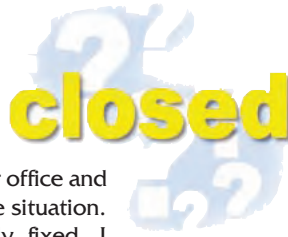
Shortly after the first batch of closing letters were in the mail, the Clerk of the Court decided that they would be responsible for collecting the DSO certificates. That news was great to us. Believe it or not, debtors and some debtor attorneys have problems producing and filing documents timely. Just yesterday I had a §341

*(Continued on page 2.)*

closed

# Closing Cases Under BAPCPA

(Continued from page 1.)



meeting where the debtor attorney indicated that his office was having problems getting emails through our office and asked what I could do to remedy the situation. I told him the problem was easily fixed. I pulled up every email he sent, and everyone was received. The problem was that the required information was not contained in any of the emails. Sending bad information repeatedly will not solve the problem. I believe I can affirmatively state on behalf of all the employees here, one less document that we have to collect from debtors is truly one less headache.

In order to monitor compliance, the Clerk has recently set out procedures and a model DSO certificate generated by the Judges that indicated how the DSO certificates are to be processed. We are officially out of the post petition DSO certification business. Pursuant to General Order 07-01, for all Chapter 13 cases filed on or after October 17, 2005, the debtor must file a Debtor's Declaration Regarding Domestic Support Obligations in order to receive a discharge. The form can be found on the clerk's website, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). The new procedure allows the clerk to monitor compliance easily and efficiently. As for the Chapter 13

Trustees, we will now simply notify the clerk when we have received all required plan payments in a case and let the process take its course. Thanks to the Clerk, we have a docket event and can batch file these notices of completion and will no longer monitor post petition DSO compliance.

The harder issue we face is §1328(f). Though it reads almost exactly as the same as §1328(g), this section has become a bit more problematic. The Clerk initially was unable to discern which debtors had obtained a previous discharge and were therefore unable to receive a discharge in the current case being closed. We again volunteered to let the Clerk of the Court know, by way of notice, those cases where a debtor was NOT eligible for a discharge pursuant to §1328(f). In our view, it's a simple process of looking at the prior case and determining if the case fell within the time limits and whether or not the debtor was discharged. Not so simple. As noted earlier, what the law says and the way it is applied is determined not by the parties, but by the courts. Again, the Trustee fully respects this concept. We would rather have a court order to rely on than to usurp that order with merely our judgment. However the procedural terms of getting this determination of eligibility have proven to be quite problematic.

What we are concerned with is that the law is followed and that cases are administered efficiently and effectively and that every penny gets accounted for in the process. In order to accomplish this goal, we have created and set motions to determine the eligibility of debtors that we believe are not entitled to a duplicate discharge that the court shall not grant pursuant to 11 USC §1328(f). We have resumed setting these motions as a way of putting debtors, debtors attorneys and the clerk of the court on notice which debtors are not eligible for a discharge. These motions are, however, not without issue. Some courts have determined that such a determination about the eligibility of a debtor for a discharge cannot be made by motion related to §1328(f) but, instead, must be done through an adversary proceeding to have the discharge denied. Even uncontested motions are routinely denied because of the procedural quirk. What remains unclear at this juncture is whether a debtor who is not eligible for a discharge and where the court shall not issue a discharge will in fact be discharged by default when the case comes to a close. This loophole remains to be closed and the Trustee, as always, will go with the flow and will adapt to any procedure that helps speed up case administration while maintaining the integrity of the bankruptcy code.

*Anthony Olivadoti*

## Creativity

“It is better to have enough ideas for some of them to be wrong, than to be always right by having no ideas at all.”  
– Edward De Bono

“Any activity becomes creative when the doer cares about doing it right, or doing it better.”  
– John Updike

“Creativity is a type of learning process where the teacher and pupil are located in the same individual.”  
– Arthur Koestler

“Another word for creativity is courage.” – George Prince

<b>THE MARSHALL CHRONICLES</b>	
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If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:	
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✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or	
✓ leaving them with Dave Latz	
Please remember when making a submission to the newsletter, it must be:	
✓ type-written and	
✓ submitted by the first Wednesday of the month via e-mail, a Word document or an ASCII file.	
We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.	
You may also view this edition of <b>THE MARSHALL CHRONICLES</b> , as well as all the previously published issues, on the Chapter 13 Trustee website at <a href="http://www.chicago13.com/">http://www.chicago13.com/</a> .	

**Trustee Matters  
Announcements**

**Case Law Update** (Please read both cases)  
*Marrama v. Citizens Bank, 05-996.*



The Supreme Court ruled that a financially troubled small businessman gave up an important right under the federal bankruptcy code because he failed to disclose all of his assets as the law require. In a 5-4 decision, the court said Robert Marrama of Gloucester, MA, could not convert his bankruptcy case from one chapter of the code to another, as the law ordinarily allows.

The reason, the court said, stemmed from his failure to disclose a Maine vacation home placed in a trust. Marrama, who operated a flooring company, listed the value of his interest in the property as zero, according to papers in the case.

After finding out about the home, the bankruptcy trustee said he would recover the real estate for the benefit of Marrama's creditors. Marrama had attempted to convert his case from a Chapter 7 liquidation to Chapter 13, which allows a debtor to keep property and pay debts over time.

In Marrama's case, a bankruptcy judge denied the conversion to Chapter 13 and a bankruptcy appellate panel agreed.

*In re Kibbe, No. NH 06-019 (1st Cir. 02/20/2007)*

The bankruptcy court below was right to deny confirmation of the Debtor's plan. The Court held that the income component of "projected disposable income" as set forth in § 1325(b)(1)(B) is the anticipated actual income of the Debtor, subject to the Income Exclusions, during the plan commitment period. That construction gives meaning and effect to each of the terms "current monthly income," "projected," and "disposable income."

**Wage Class Study**

Paula and Kerry Carson conducted a Wage Class Study in our Region. In attempting to price the positions of this office, they examined and compared tasks based upon the job descriptions, survey forms and information collected during interviews with each individual staff member. Since the Chapter 13 offices are unique in that there are few true comparative facilities from which benchmarks can be ascertained, external data is used to price jobs. They will submit their written report and recommendations to the Trustee.

**Chapter 7 and Chapter 13 Trustees Annual Seminar on March 1st**

The Annual Seminar for Chapter 7 and Chapter 13 Trustees sponsored by the United States Trustee Office for Region 11 will be held at the Mid-Day Club, located on the 56th floor of Chase Tower (formerly known as First National Bank Plaza), 21 S. Clark St. on March 1st. The Trustee along with Joanne Coshonis, Keisha Hooks, Anthony Olivadoti and Jay Tribou will attend.

**National Business Institute**

Fundamentals of Bankruptcy Law will be presented by R. Scott Alsterda, Bruce E. de'Medicia, Thaddeus J. Hunt, Marilyn O. Marshall, and Catherine L. Steege in Chicago, IL on March 6, at Club Quarters, 111 W. Adams St. The program will provide a solid understanding of fundamental bankruptcy law and procedures essential to providing confidence and effectiveness to a bankruptcy practitioner.

**Staff Symposium in Atlanta and St. Louis**

Members of the Trustee's staff will attend the NACTT Staff Symposium this year. The agenda includes leadership training and special section for Comptrollers. Dan Lyons and Telisha Emerson will be attending the Atlanta Seminar on March 5 and 6. Denise Ashley, Angela Davis, Juliana Dunklin, Monica Gonzales, Lavone Kizer-Merritt, Santricia Mack, and Darlene Odom, will be attending the seminar in St. Louis, April 23 and 24.

*Marilyn O. Marshall, Standing Trustee*

**Case Administration  
Interest Rate  
Anomalies**

*a·nom·a·ly  
irregularity:  
something that  
deviates from the  
norm or from  
expectations.*

In this district a creditor can only receive interest if it has been designated in the plan or by a court order. Our system provides two ways for interest to be added in a case. The first way is through the plan group, which means each creditor who has a claim in that group will be paid the same interest rate. The second way is at the claim level, which means the creditor was scheduled to receive a specific rate. When a creditor is designated to receive a specific rate, we have a check box in CaseNET that is called override group that must be selected. When a claim record is created for a debt that requires interest, the system does a check to see if interest is applicable based on what was provided in the plan group or if the debt was scheduled with a specific interest rate. For debts where interest is provided at the plan group level, the interest rate will not be reflected on the claim until after the allocation job has run, which is normally the third Monday of the month. Once the case is confirmed, interest is computed from the confirmation date and will accrue each month on the claim until the balance is zero.

Once a month, Cliff, our Programmer Analyst, runs a system search to find interest anomalies. He has three specific search scenarios:

Report Generated	Reason
Plan group and claim interest rates differ and override check box is not selected.	This report allows us to catch claims that should receive interest but for some reason may not.
Plan group and claim rates are the same and the override check box is selected.	The override box should only be selected when the interest rate is different than what is provided in the plan group.
Plan group and claim interest rate is at 100%.	This is usually the result of a data entry mistake.

The confirmed plan is reviewed for each case on the reports and the appropriate corrections are completed. We have been doing this report for a few years now and it has grown smaller over time because we have an automated process that allows interest corrections to be done on a batch of claims as opposed to doing each one individually. We also changed the timing of the search to coincide with the allocation job, which weeded out some unnecessary items.

Some of the things that you can do to help the report get even smaller are:

- ☞ When the plan is modified to remove a specific rate for a creditor, you need to make sure you deselect the override check box and blank out the interest rate.
- ☞ Make sure the override box is not checked if interest is to be provided at the group level.
- ☞ Verify the amount that you typed is correct to avoid those 100% entries.

*Rosalind Lanier*

## Information Services Repeat Filers Provide Shortcuts In Data Entry!

Did you know that nearly one-third of the cases entered in CaseNET are filed by debtors who have previously filed for bankruptcy? Have you noticed that when entering one of these cases, the scheduled information from the second case is nearly the same as the previous case? Think about it. The debtor is probably trying to save the same home, probably drives the same car and probably still owes many of the same creditors he did during his first (failed) bankruptcy.

Cliff has resurrected an exciting feature in CaseNET that takes advantage of the repeat filer scenario, and here is how it works:

When you select the debtor for a new case, if the specified debtor has a previously filed case in our system, CaseNET quietly takes note of that fact for later use.

When you enter each schedule's information for the first time on such a case, CaseNET looks up the old case to see what schedules were filed. If it finds any information for the schedule you are entering, you will see a dialog like the following:

Account	Creditor	Amount	Mod Date	Creditor Address
<input checked="" type="checkbox"/>	Dr James Brown	\$5.00	09/11/06	7447 W Talcott Avenue South; Ch
<input checked="" type="checkbox"/>	Dr Peter Paik	2,150.00	09/11/06	7447 W Talcott Avenue South; Ch
<input checked="" type="checkbox"/>	First Northern Credit Union	4,910.00	09/11/06	Ste 2850; 230 W Monroe; Chicago
<input checked="" type="checkbox"/>	Medclear Inc	195.00	09/11/06	507 Prudential Rd; Horsham, PA
<input checked="" type="checkbox"/>	Resurrection Medical	1,135.00	09/11/06	7435 W Talcott; Chicago, IL 6063
<input checked="" type="checkbox"/>	Resurrection Medical	3,600.00	09/11/06	7435 W Talcott; Chicago, IL 6063

From here you can copy all, some or none of the information from the same schedule of the previous case. You would obviously click "None" or "Cancel" to duplicate none of the previous items. To selectively duplicate items, turn off the checkmark for the line items to ignore, and then click OK to copy the rest.

The information that gets copied includes whatever appears in the Property or Scheduled Debt windows, plus creditor information for debts. You will still have to enter the debt treatments within each scheduled debt.

Look for this time-saving data entry feature in the new release of CaseNET, scheduled for March 1st, and let us know how you like it!

*Sandra Pillar*

## Financial Changes In The Closing Department



The process in the way the Closing Department notifies the Bankruptcy Court for Discharge has changed. The Closing Department will no longer send e-mails to the different teams at the Bankruptcy Court. The department will electronically file "Pre" and "Post" BAPCPA cases under the "Notice of Completion of Plan Payments" on Pacer.

In CaseNET a docket will show as follows: Post-BAPCPA cases will appear as "Notice of Completion of Plan Payments" and Pre-BAPCPA cases will appear as "Notified Court to Discharge Debtor."

*Denise Ashley and Santricia Mack*

## Case Confirmation Becoming A Hearing Officer In The Chapter 13 Trusteeship.



It was finally here, the date, January 10, 2007 – my test day – the day that I would sit with Ms. Marshall, to go over what I had learned and to apply the training I had received to conduct §341 meetings. Finally, I thought it would never get here. I had been training, it seemed like, forever. Going over the script and those darn pay advices. The training, which took about a year, was finally going to pay off.

Hoping that I had memorized the script trying not to forget what I learned so that I could conduct a §341 meeting the way I was taught.

I have come a long way, from studying the script to adding new changes without forgetting them. I would go home and practice with my boys. We would hold pseudo meetings, my boys pretending to be debtors and using our kitchen as a pretend meeting room. My boys were so anxious to try and help me with my "homework" while never getting tired of me repeating the script over and over. Okay, once I heard, "Come on mom, don't you know it already?"

A thought always lingered: I hoped that I wouldn't forget how to read a pay advice (what to include or not) so that I could compute the income correctly, especially the YTD (year to date) figures.

I was always taking notes and advice from the other hearing officers in the office, on how to conduct a meeting. Carlos once said, "as long as you know your script, you'll be fine." He even mentioned to study the script backwards.

Ms. Marshall sat in my first meeting. Going through the meeting I felt pretty good, but then I started to get nervous (the thought of her sitting at the end of the table taking notes), but that feeling quickly went away as fast as it came and my meeting went pretty well.

What I felt benefited me the most was sitting with Ms. Marshall, because she offers good feedback. She doesn't say anything during the meeting but waits until after the meeting, which is good. I think if she would have corrected me during, I would have freaked out and lost control of the meeting. She gave me great pointers that I would have never thought of, which helped me on my second day.

Now I have been conducting meetings twice a week, Wednesdays and Thursdays.

It looks as though I must have done something right. Watch out! There is a new hearing officer in town! I hope to see you in your next §341 meeting!

*Catherine Mendoza*

## Walk & Roll 2007

Save this date: Sunday, May 20, 2007. Come join the Chapter 13 Trustee team at the lakefront to walk, rollerblade, or bike in the American Cancer Society's 35th Annual Walk & Roll.

*Rita M. Saunders*



## Daylight Savings Time (DST) Changes

Daylight Savings Time begins earlier this year due to the Energy Policy Act of 2005, changing its first day to the second Sunday in March at 2:00 am. So don't forget to set your clocks ahead and "spring forward" on Sunday, March 11th.



The full story:

Starting spring, 2007, the start and end dates for daylight savings time will change in the United States. This change is part of the United States Energy Policy Act of 2005.

- ⌚ Traditional daylight-savings time start date: First Sunday of April (it would have been April 1, 2007).
- ⌚ New daylight-savings time start date beginning 2007: Second Sunday of March (it will now be March 11, 2007).
- ⌚ Traditional daylight-savings time end date: Last Sunday of October (it would have been October 28, 2007).
- ⌚ New daylight-savings time end date beginning 2007: First Sunday of November (it will now be November 4, 2007).

Note: DST is NOT observed in Arizona, Hawaii, American Samoa, Guam, Puerto Rico, and the Virgin Islands.

## Use Your Noodle

March is National Noodle Month. Can't tell the difference between a cannelloni and a capellini? Here are some popular types of pasta and their descriptions.

Cannelloni – meat filled tubes of pasta cooked in the oven.

Capellini – very thin round pasta strands, only slightly thicker than angel hair.

Cavatappi – tubular corkscrew pasta about 1-inch long.

Farfalle – bow tie shaped pasta.

Fettucine – flat wide pasta strands.

Fusilli – hollow corkscrew pasta about 8-inches long.

Gnocchi – small pasta dumplings.

Linguine – narrow flat pasta.

Macaroni – small tubular curved pasta.

Manicotti – large tubular pasta.

Mostaccioli – diagonally cut tubular shapes with a smooth surface.

Penne – diagonally cut tubular shapes with a ridged surface.

Rigatoni – large ribbed tubes about 1-1/2 inches long.

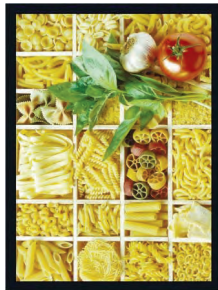
Spaghetti – round thin strands of pasta.

Tagliatelle – thin strips of ribbon pasta.

Torellini – little pasta "hats" with a filling.

Vermicelli – round strands of pasta, thinner than spaghetti.

Ziti – medium-sized, slightly curved tubular pasta about 2-inches long.



## 20 Questions For: Lavone Kizer-Merritt

Office Title: Case Administrator III

*If you could have named yourself, how would your name appear on your birth certificate?* Yvonne Kizer.

*If you could build a house anywhere in the U.S., where would it be?* Key West.

*When you were a kid, what profession or job did you want to have when you grew up?* Hotel Manager, so I could get a free room whenever I wanted it.

*If they made a movie about your life, what current actor/actress would play you?* Monique.

*What is your least favorite household chore?* Cleaning windows.

*What are your favorite books?* Sky Scraper, Addicted and Men Cry In The Dark

*If you could bring anything back from your childhood, excluding people, what would it be?* Shooting Marbles, I used to love to do that!

*When you were growing up what was your favorite...*

*Hair style/haircut?* Wrap.

*Cartoon?* Tom & Jerry.

*Cereal?* Cap'n Crunch.

*Sport?* Volleyball.

*Subject in school?* Math.

*Author?* Mary B. Morrison.

*Singing group?* New Edition.

*Video game?* Ms. Pac-Man.

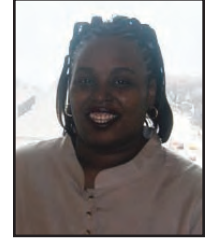
*Family outing?* Bowling.

*Movie?* Flash Dance, Purple Rain and Coming to America

*If you wanted to be cool:* You had to play sports.

*I always wanted:* A red Navigator truck.

*Now that I'm older I wish:* I had learned how to make my Grandmother's Cornbread, Biscuits and Dressing. You never miss a good thing until it's gone.



## March Birthdays, Anniversaries, And Other Notable Events



**Trustees Annual Seminar** on March 1st.

**All Staff Meeting** on March 3rd.

Happy Birthday to **Artur Zadrozny** on March 4th!

**National Business Institute Seminar** on March 6th.

**Staff Symposium – Atlanta** on March 5th & 6th.

Happy Birthday to **Karen Barron** on March 8th!

Happy 11th Anniversary to **Darlene Odom** on March 11th!

**Daylight Savings Time Begins** on March 11th.

**Saint Patrick's Day** on March 17th.

**First Day of Spring** on March 20th.

Happy 9th Anniversary to **Santricia Mack** on March 25th!

**Make Up Your Own Holiday Day** on March 26th.

Happy Birthday to **Sandra Pillar** on March 27th!

Happy 4th Anniversary to **Telisha Emerson** on March 27th!

## Ten Strategies To Save Money

When you are faced with paying your bills every month, it can seem hard to think about your savings. Improving the health of your savings plan begins with small steps and a resolve to pay off your loans. Here's a list of ways you can stretch your budget and start on the road to savings.

### 1. Take a Small Step

You often hear that you should save 10-15 percent of your income. But if that is not possible, remember that you can begin saving by putting away even less. Set your goals high, but begin small. Pick an amount that won't bust your budget, even \$50 to \$100 a month. Each time you receive a paycheck, immediately pay yourself by adding your set amount to savings. By paying yourself first, before other bills, you will be sure that you don't skip a chance to save by running out of funds at the end of the month.

### 2. Dump Those Loans

List all of your debt, including credit cards and student loans, beginning with the loans with the highest interest rates. Keep only the cards with the two lowest rates and cut up the rest. To get rid of your loans, pay extra each month on the card or loan with the highest rate. Say you have a credit card with 18% interest. Paying off that balance will give you an 18 percent return on your money, much higher than rates are on savings accounts. And paying off your car loan can translate into a large piece of your budget available for savings.

### 3. Shop Around

Your credit card rates don't have to be so high. Shop around for better values on credit card rates. Consider asking your current card issuer for a lower interest rate, or a reduction of fees. Take advantage of introductory low rate offers. Just remember to make your payments on time. Card issuers will often increase your rate dramatically for even just one late payment.

### 4. Take Advantage of Your Employer

If you have the opportunity to contribute to a 401(k) plan at work, take it. Contribute up to the amount of the company match. This is the amount your employer kicks in when you contribute, often up to 50 cents on the dollar. This gives you an immediate 50% return on your money.

### 5. Be Careful at the ATM

Use your ATM withdrawals to help you budget, not to break your budget. Plan ahead and decide how much you can afford to withdraw each week. Take only that amount, and decrease it

over time if you can. If you have extra money left over at the end of the week, deposit it in your savings account.

### 6. Make It Easy

Check to see if your employer or bank is able to set up an automatic payment plan direct to your savings account. You can arrange for as little as \$50 a month to be added to your savings account, or directly deposited into a mutual fund account.

### 7. Check into Special Savings Rates at Your Bank

Instead of using a regular passbook savings account, consider opening a timed CD or money market account. By committing to keeping your money in the bank for as little as one month, or by keeping a minimum balance, your interest rate can be much higher than on a regular savings account.

### 8. Get Creative

Start your budgeting process by watching where your money goes. Spend one month accounting for all your purchases, no matter how small. You might be surprised how much you spend on certain items or services. Plan your budget and then learn ways to save money. By shopping sales, using coupons, eating out less, and curbing impulse shopping, you may find that having money left over each month to save is not so hard after all.

### 9. Evaluate Your Insurance

If it has been a while since you've shopped for term life insurance, it is worthwhile to do so again. If your premiums have increased since you first bought your policy and you are still healthy, you can usually cut your premiums by switching to another policy and taking another medical exam. Also take advantage of the stiff competition in auto insurance rates. Spend an afternoon calling around to find the best rate and go with the best deal.

### 10. Don't Give Up

Everyone has setbacks. There may be times when you have to dip into savings to cover unexpected expenses. But by applying these tips consistently, you will develop a regular plan of savings that you can count on over time. And don't forget, on your road to savings, plan on consulting a financial advisor as your savings grow and grow to learn how to get the highest return on your money.



## How To Improve Your Credit Rating

You've run into it if you've ever applied for a car loan. It is essential information if you ever apply for a mortgage loan. Your credit rating is a very important key to your financial future. What if your credit isn't so great? There are some ways to improve your credit rating.

- Open and use a checking and savings account in your own name.
- Pay all your bills on time and use a personal check.
- Obtain a credit card, but keep your balance low.
- Remain at your place of employment for two years or longer.
- Avoid tax liens, collections, and any bounced checks.
- Check your credit report annually and dispute any incorrect information.

Beware of credit repair clinics. They will often charge you for services that you can do yourself for free, and they cannot guarantee results. Re-establishing your credit doesn't happen overnight. But remember, that the longer you practice good credit habits, the better your credit will be.



## CTA: Consider The Alternatives!

“We are experiencing a delay, and we regret this inconvenience,” says the voice, sounding slightly apologetic. But then it brightens: “We expect to be moving in the year 2010.”



Okay, I made that last part up. Not the date, but that the announcement system on my CTA train is ever that candid. All those recorded announcements are generically vague, and anyway the guy who speaks there lives in Milwaukee, so what can he possibly know? Any “regret” he was able to simulate while reading the script evaporated long ago.

I’m on record as having a love/hate relationship with the Chicago Transit Authority. I’d be lying if I didn’t admit that the CTA has been an overall positive aspect of my life in recent years. I’ve been able to get by nicely in this city without owning a car because the CTA has buses and trains that (eventually) get me where I need to go.

Having said that, I’d be less than honest if I didn’t add that the CTA sadistically toys with me.



Take the Brown Line renovation project. Please! Take it and cancel it, for the love of God! I’m even willing to sacrifice the three stations that are currently closed if we can just end this thing now. As for the partially completed work on other stations, just leave them as they are, as monuments to poor planning and indifference to people’s transportation needs.

Why am I going on about this again? The CTA recently announced its latest plan to change my love/hate feelings into a more satisfying hate/hate. A few years ago, when the Brown Line project was being planned and promoted, the CTA said it would leave all the stations open during construction. Sure there’d be some disruption as stations under construction continued to operate, but we could count on the trains to keep moving.

This was in contrast to how the CTA handled the Green Line renovation, when it completely shut that line down for more than two years, beginning in 1994. The agency announced the shut-down only a month before it began.

A PR disaster bloomed. People felt anger and distrust toward the CTA for years. The agency appeared to learn: don’t pull the rug out from people. When planning the Brown Line renewal, keeping the line running was the big feature the agency emphasized in its propaga... um, news releases.

Once the project actually began, though, the CTA began stepping back from some of its promises. “Did we say we wouldn’t shut the line down? That doesn’t seem realistic, now does it? Well, of course, what we meant was we wouldn’t shut the line down completely. Naturally we’ll have to close individual stations for six months or a year.”

Though the agency has given the rug a good number of yanks, it hasn’t pulled it out from under our feet completely — yet. But in January, passengers on the Brown, Red and Purple lines were put on notice that starting in April, and continuing through the end

of 2009, service will deteriorate from reliably inconsistent to guaranteed crummy.

“Oh! Didn’t we mention we were going to reduce the already strained capacity of our lines by 25 percent during construction? No? Our bad!”

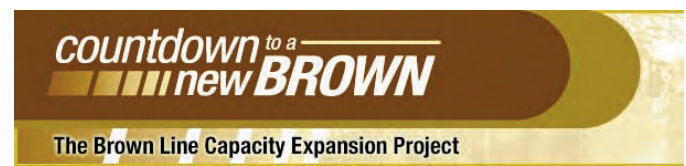
What does a 25 percent decrease in train capacity mean in terms of performance? The CTA says we can expect our commute times to double. So, I’m supposed to spend three hours a day packed into trains full of sweaty, angry, anxious people like me?

For two and a half years?

I. Don’t. Think. So.

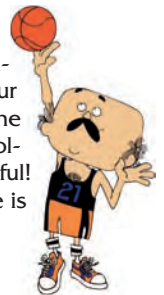
I’d like to help the CTA with their promotional campaigns, so here’s the new slogan I came up with: “CTA – Consider The Alternatives!”

*Cliff Tarrance*



## March Madness

Along the way to the Final Four, you might encounter some strange team nicknames. Test your college basketball knowledge with this nickname trivia quiz. Match the team nickname to the college. Although you may recognize some, be careful! There are a few tricky ones in there (and yes, one is listed twice)!



- |                    |   |
|--------------------|---|
| 1. Crimson Tide    | A) Tulane University                    |
| 2. Aggies          | B) University of Alabama                |
| 3. Badgers         | C) Central Connecticut State University |
| 4. Bears           | D) Seton Hall University                |
| 5. Big Red         | E) Duke University                      |
| 6. Blue Devils     | F) Texas A&M                            |
| 7. Boilermakers    | G) U.S. Air Force Academy               |
| 8. Cornhuskers     | H) Georgetown University                |
| 9. Falcons         | I) Florida State University             |
| 10. Golden Flashes | J) University of Wisconsin              |
| 11. Green Wave     | K) Purdue University                    |
| 12. Hoyas          | L) University of Texas                  |
| 13. Longhorns      | M) Baylor University                    |
| 14. Orangemen      | N) University of Nebraska               |
| 15. Pirates        | O) Cornell University                   |
| 16. Waves          | P) Syracuse University                  |
| 17. Pride          | Q) Loyola University                    |
| 18. Blue Devils    | R) Hofstra University                   |
| 19. Ramblers       | S) Kent State University                |
| 20. Seminoles      | T) Pepperdine University                |

### The Answers:

1. B	5. O	6. C or E	9. C	13. L	17. R
2. F	7. K	10. S	14. P	18. C or E	19. Q
3. J	8. N	11. A	15. D	16. T	20. I
4. M	12. H	16. T	17. R	18. C or E	19. Q

### Did You Know?: Caffeine Trivia

March is National Caffeine Awareness Month.

- ✂ Caffeine was on the International Olympic Committee list of prohibited substances until 2004. More than 12 micrograms of caffeine per milliliter of urine, about the amount in five cups of coffee, would have been cause for an athlete to be banned.
- ✂ The human body can absorb up to about 300 milligrams of caffeine at any given time. Any excess is secreted off.
- ✂ Twenty percent of the caffeine you've ingested is dissipated from your body every hour, so it takes about five hours for caffeine to fully leave your body.
- ✂ Dark roasted coffees have less caffeine than medium roasts. The longer coffee beans are roasted, the more caffeine burns off during the process.

- ✂ A strong cup of tea has about the same amount of caffeine as a cup of filtered coffee.
- ✂ Trimethylxanthine is the chemical term for caffeine.
- ✂ Seventy percent of all the sodas sold in the United States contain caffeine.
- ✂ In its pure state, caffeine is a crystalline white powder.
- ✂ Ten grams of caffeine is considered a lethal dose, the same as drinking 80 to 100 cups of coffee in rapid succession.
- ✂ Over 450,000,000 cups of coffee are consumed in the United States every day.
- ✂ Caffeine begins to affect your body's systems as soon as 15 minutes after it is consumed.



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H T W X V N D S E O I L L S S  
C U S E O N R K W A D O E O U  
T R T I L C I R A N E O I R G  
I T T C U L K A G L T M F T R  
P A G R H Y S P A D A E M L E  
N T I T L I O G C D I R T E F  
H E P B U R N N A T O D R V A  
B R C U X I O S S C N O A E N  
O E K I T Y T I O W L L H S T  
R S D H L O R C O N J E R O H  
D A G Y N H A R I A L B A O O  
A I Y E C K B P L A N G E R N  
N A M B U T B A K E N N E D Y

### “Men Play The Game; Women Know The Score”

March is also National Women’s History Month. Here’s a word search puzzle in honor of some of the greatest women in history. Can you find them all?

- |                    |                      |                        |
|--------------------|----------------------|------------------------|
| (JANE) ADDAMS      | (BABE) DIDRIKSON     | (CARRY) NATION         |
| (MIRIAN) ANDERSON  | (DOROTHEA) DIX       | (FLORENCE) NIGHTINGALE |
| (SUSAN B.) ANTHONY | (ELIZABETH) DOLE     | (ROSA) PARKS           |
| (CLAIR) BARTON     | (AMELIA) EARHART     | (MOLLY) PITCHER        |
| (BONNIE) BLAIR     | (MIRIAM) FERGUSON    | (SALLY) RIDE           |
| (AMELIA) BLOOMER   | (DEBBIE) FIELDS      | (ELEANOR) ROOSEVELT    |
| (NELLIE) BLY       | (KATHRIN) HEPBURN    | (BETSY) ROSS           |
| (LIZZIE) BORDAN    | (ANNE) HUTCHINSON    | SACAGAWEA              |
| (MOLLY) BROWN      | JOAN (OF ARC)        | (LUCY) STONE           |
| (AGATHA) CHRISTIE  | (JACQUELINE) KENNEDY | (MOTHER) TERESA        |
| (BEVERLY) CLEARY   | (DOROTHEA) LANGE     | (SOJOURNER) TRUTH      |
| (MARIE) CURIE      | (MARY) LYON          | (HARRIET) TUBMAN       |
| (PRINCESS) DIANA   | (MARGARET) MEAD      | (IDA) WELLS            |



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