

When Is Late Late?

Chapter 13 cases are, by design, a way to allow debtors to pay their debts through an orderly process. This process is governed by the Bankruptcy Code and requires that creditors “participate” in the case in order to get paid from the payments being offered by the debtors. In this district, the Model Plans can determine how secured claims get paid in Chapter 13 cases.

The Trustee can pay secured claims provided for in the plan without a physical claim being filed by a creditor. However, unsecured creditors still must file claims if they want the right to be paid and receive a distribution. The legal ability for creditors to file claims can be found in 11 USC §501-511.

Section 501(a) authorizes a creditor to file a proof of claim in a bankruptcy case. Upon the filing of a Chapter 13 case, the clerk of the court sends out notices to all the creditors listed on the matrix filed by the debtor. This notice informs the creditors not only that the case has been filed but also that a claims bar date has been fixed.

The Bankruptcy Rules 3001-3004 cover the necessity and timing requirements of creditors when filing claims. More specifically, Rule 3002 is noteworthy for unsecured creditors. Rule 3002(a) provides that an unsecured creditor must file a proof of claim in order for that claim to be allowed. Additionally, Rule 3002(c) goes further by setting a time limitation for filing claims timely. Rule 3002(c) fixes the time for non-governmental unit claimants at 90 days after the first date set for the meeting of creditors under 341(a) of the code. Governmental unit creditors have to file their claims no later than 180 days from the date of filing of the case.

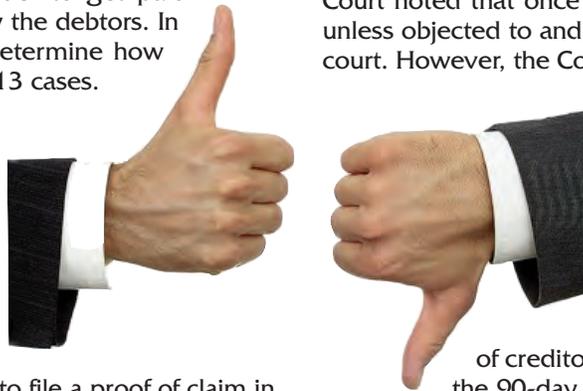
What happens if a claimant misses the deadline? We have some guidance in this district by way of the case of *In re Greenig*, 152 F.3d 631 (7th Cir 1997). The facts surrounding *Greenig* took place in a Chapter 12 setting but essentially apply the same law and rules applicable to a Chapter 13 case. Two Illinois farmers filed for Chapter 12 protection. Before the claims bar date had passed, the Greenigs proposed a reorganization plan that in part called for one of their unsecured creditors, United Feed (UF), to be paid as an allowed creditor. UF, however, did not file a timely claim. In fact UF did not file a claim until 11 months past the deadline. After not receiving any funds, UF moved the bankruptcy court for

leave to file its claims late and the Greenigs objected.

The Appellate Court began the analysis with a reading of Sections 501 and 502 of the Bankruptcy Code. Initially, the Court noted that once a claim is filed it is deemed allowed unless objected to and a hearing held before the bankruptcy court. However, the Court went further and found that in the event that a proof of claim is not filed in a timely fashion, and no exceptions apply, that a hearing is not required because the claim is statutorily barred. The time frame for non-governmental unsecured creditors Chapter 12 as in Chapter 13 cases is again 90 days from the first date set for the §341(a) meeting of creditors. The Court noted five exceptions to the 90-day rule:

- (1) A proof of claim filed by a governmental entity is timely if it is filed not later than 180 days after the date of the order for relief.
- (2) In the interest of justice and if it will not unduly delay the administration of the case, the court may extend the time for filing a proof of claim by an infant or incompetent person or the representative of either.
- (3) An unsecured claim which arises in favor of an entity or becomes allowable as a result of a judgment may be filed within 30 days after the judgment becomes final if the judgment is for the recovery of money or property from that entity or denies or avoids the equity's interest in property. If the judgment imposes a liability which is not satisfied, or a duty which is not performed within such period or such further time as the court may permit, the claim shall not be allowed.
- (4) A claim arising from the rejection of an executory contract or unexpired lease of the debtor may be filed within such time as the court may direct.
- (5) If notice of insufficient assets to pay a dividend was given to creditors pursuant to Rule 2002(e), and subsequently the trustee notifies the court that payment of a dividend appears possible, the clerk shall notify the creditors of that fact and that they may file proofs of claim within 90 days after the mailing of the notice.

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When Is Late Late?

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The Court held that 11 USC §502(b)(9) bars untimely proofs of claims where none of the 3002(c) exceptions apply and that the claim by United Feed was thus barred. A last argument made by UF was an equitable one. The bankruptcy court in that case tried to balance the equities between the debtor and UF. The Appellate Court, however, made it clear and certain in that regard. The Court unequivocally held that “a bankruptcy judge is not vested with such equitable powers” to allow a late-filed proof of claim.

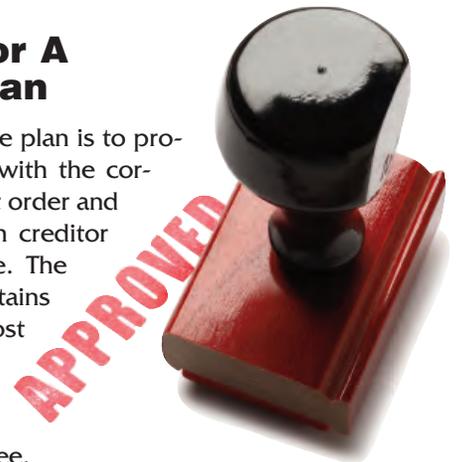
The *Greenig* case gives us clear guidance and a warning to creditors. If unsecured creditors want to get paid, they need to file their claims in a timely fashion. Rules are set to be followed and this Trusteeship follows the rules.

O. Anthony Olivadoti, Managing Attorney

THE MARSHALL CHRONICLES	
The Editorial Staff: Cheryl Jones, HVB and Dave Latz.	
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Newsletter Information:	
If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:	
✓ e-mailing us at newsletter@chi13.com ,	
✓ 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 third 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 THE MARSHALL CHRONICLES, as well as all the previously published issues, all in full color, on the Chapter 13 Trustee website at http://www.chicago13.com/ .	

Legal 10 Tips For A Perfect Plan

The purpose of the plan is to provide the Trustee with the correct disbursement order and treatment of each creditor listed in the case. The following list contains some of the most commonly found errors in plans to be administered by the Trustee.



1. If the plan contains Special Provisions in “Section G,” be sure to check the box above Section A. When Section G provides for special plan payment terms, be sure that the same terms are also in section D1.
2. Specify in detail the treatment of claims. Examples: student loans, stripped mortgages, debt to be surrendered or paid by third party.
3. In Section E correctly list and verify the collateral and creditors names. If there are multiple properties being serviced by the same creditor, be sure to specify each by also listing the property address, loan number or account number. Double check your step payment plans. Also check the boxes and include in E8 and E9 the correct percentage amount.
4. Verify whether or not the mortgage has arrears.
5. Check the box in E3 to indicate whether a debt is PMSI or Non-PMSI. If a debt is for a credit card purchase such as Dell or World Financial Bank, verify with the creditor whether the debt is going to be paid as secured or unsecured.
6. Verify that debts are correctly listed in the appropriate plan groups.
7. Include PIN #'s for real estate taxes.
8. Use the correct plan.
9. Be sure the plan is signed.
10. Check the box in Section I only if the debtor has consented to payroll control and is employed. Do not check this box if the debtor is receiving unemployment, is self-employed, is receiving pension or receiving any other government assistance.

When the plan is prepared correctly, this ensures that all monies will be accurately disbursed to each listed creditor.

Sulethé Mason, Darlene Odom, Elise Taylor, Paralegals

Trustee Matters

State of the Trusteeship for the Year Ending September 30, 2011

I am celebrating my 10th year anniversary as trustee. When asked about a celebration, or accomplishments, my response is: "Let the Work I've Done Speak for Me." I am also reminded of the quote by David Bly, "Striving for success without hard work is like trying to harvest where you haven't planted."

All across the country, I have heard other trustees discussing a decline in the number of filings. We have seen a slight decline in Chicago despite the doom and gloom discussed daily in the media about economy and unemployment rates. As far as the conversion to BSS-TNG, I am a little closer to converting from our "homegrown" case administration software to BSS-TNG but have not made it to the finish line.



Although each month we feature information in our monthly newsletters about all three of our major departments, legal, financial, and systems departments and the trustee, it is good to take a look back in order that the journey forward can be appreciated and anticipated. All of our prior monthly newsletters are posted on our website at www.chi13.com.

We ended FY 2011 with 11,166 cases and will begin FY 2012 with the same number. This represents a 15.5% increase in total caseload from FY 2010. New petitions filed totaled 5,051, a 2.3% decrease from last year's new filings. We received plan payments which totaled \$71,145,640, a 17.6% increase from last year. We processed \$1,147,943 in debtor refunds, which is a 6% increase from the number of refunds in FY 2010. Disbursements to creditors were \$68,530,890, a 15.8% increase from last year. Receipts and disbursements both increased from last year. Our average plan payment in FY 2011 was higher than the average plan payment in FY 2010.

As of September 30, 2011, there are 27 full-time employees, and two part-time employees employed with the trusteeship. Salary increases were issued on October 1, 2011, some based upon merit, some cost of living adjustments (COLA). William Shakespeare said, "He is well paid that is well satisfied." Of our 27 full-time employees, 7% received a 5.0% increase, 33% received a 2.5% increase, 7% received a 1.25% increase, 19% did not receive an increase and 33% were not eligible to be considered for a merit. Again, the recommended performance evaluations from Organizational Diagnostics were used for evaluations.

Training has been imperative this year because we have to learn how to perform old tasks on a new system. Our goal is to make sure every task performed in CaseNET has been tasked and translated to the new system where possible. The key to BSS-TNG is Crystal Reports. We expect to have all forms, letters, reports and worksheets ready prior to the go live date.

Also, since training is an important role in performance evaluations and the ability to perform the task assigned in an effective and efficient manner is important, we are committed to providing training to our employees so that each are prepared to accept the challenges of the position. In FY 2011, three employees attended the NACTT Staff Symposium training held in Las Vegas, three employees attended the NACTT annual meeting in Anaheim, and two employees attended Regional Controllers/IT Managers Conference in Chicago. The trustee and four attorneys attended the Chicago Trustee Conference hosted by the UST and his staff for the Chapter 7 and Chapter 13 Trustees. The trustee and three other staff members attended the Annual BSS Seminar in Las Vegas. The Staff Symposium training will be held in Orlando, Las Vegas, and Chicago FY 2012. Most of the staff will be attending the training in Chicago.

I continue to support off-site training. It is more important than ever for the staff to meet staff from other offices and establish a network with other trusteeships that are using the same software system. Perhaps a whole new support system will be available through networking. Everyone must share their knowledge and experiences with others at the monthly staff meetings. Each manager met with their departments on a monthly basis and monthly planning meetings with the department heads were productive. Remember, acceptance of change starts at the top and trickles down in an organization. We have a conversion committee who participates twice weekly on the status calls with BSS. Also, since our system was so unique, we had to add weekly conversion calls to the calendar in order to troubleshoot and work through some of the difficult parts. We are not quite ready and will not be ready until we select a browser for use with the Apple computers, but I can report that all of the pennies are balanced. I am confident that next year I will be reporting on our success in using a new system. Don't remind me. I also said that last year.

The fruits of our labor, to go paperless, or use less paper, have paid off as it relates to preparing for the annual audit. We scan documents upon receipt and place in e-folders, which eliminates having to copy and scan documents as requested by the auditors. We are using less paper and we will continue to move to a "paperless" environment. I am very pleased with the improvement. This is year 10 of a 10-year plan. I still remain committed to keep the staff motivated, challenged and committed to excellence.

We appear before Judges Hollis (3,647 cases), Wedoff (3,651 cases), Squires (1,968 cases) and Goldgar (1,900 cases). On the following page are some of the opinions/rulings issued by the Bankruptcy Judges during FY 2011.

Trustee Matters *(Continued from page 3.)*

Summary of Opinions Rendered in FY 2011

Judge	Case Name/Number	Summary of Opinions
Hollis	In re Willie J. Jones and Peggy A. Jones 10 B 04352 Issued: February 24, 2011	Debtor filed a motion pursuant to 11 U.S.C. § 362(k) against secured creditor who refused to accept Chapter 13 plan payments for certain pawned property provided for in the confirmed plan. Debtor sought creditor's compliance with the plan or, alternatively, damages. Secured creditor responded with a motion to amend the debtor's Chapter 13 plan pursuant to 11 U.S.C. § 1329, 11 U.S.C. § 362(d), and Federal Rule of Bankruptcy 9024 (incorporating Federal Rule of Civil Procedure 60), stating that the plan had been confirmed in error because the debtor no longer had an interest in certain pawned property because of a failure to comply with 11 U.S.C. § 541(b)(8). The creditor's motion was denied as the creditor did not have standing under § 1329 and its argument under § 362(d) was barred by res judicata since creditor failed to allege that it had not been provided with notice of the bankruptcy or the plan. The creditor's Rule 60 arguments were similarly denied as these circumstances were not so exceptional as to warrant relief from judgment post-confirmation.
Goldgar	In re Lorenza Brent 06 B 06197 Issued: September 29, 2011	Attorney Timothy Liou was found to have made false statements of fact in fee applications in 317 chapter 13 cases in violation of Bankruptcy Rule 9011(b)(3). Pursuant to Bankruptcy Rule 9011(c), Liou was sanctioned as follows: a. Liou is ordered to pay to the clerk of the bankruptcy court a fine of \$10,000. Payment is due no later than 30 days from the date of this opinion. b. Liou is ordered to attend and complete successfully a course in legal ethics at an accredited law school. The course must be completed before January 1, 2013. A letter from the course instructor attesting to Liou's successful completion of the course must be filed with the court in the above-captioned case. c. Liou is censured for his misconduct. d. Copies of this opinion will be forwarded to the Executive Committee of the U.S. District Court and to the ARDC for those bodies to consider disciplinary action.
Wedoff	In re Lisa Davis 08 B 16025 Issued: December 16, 2010	The debtor motioned to modify her confirmed plan. The motion sought to make two changes in the plan—lowering the monthly payment to creditors and reducing the payment period. The trustee has objected, arguing that the debtor failed to show that either change is permitted under § 1325(b) of the Bankruptcy Code (Title 11, U.S.C.). A major issue in dispute was whether § 1325(b) applied to motions to modify a confirmed plan. The court held that it does not. The only relevant requirements for approval of a motion to modify are set out in § 1325(a), and since the proposed plan satisfied them the debtor's motion was granted.

Based upon the information tracked on the B22C form, 3,232 debtors were under the median, 1,575 were above the median and in 278 cases the income status was undetermined.

The Trustee held 4,800 meetings of creditors. Debtors failed to appear for their meetings in 499 instances. We filed 2,815 motions to dismiss for material default. Of those, 1,428 resulted in the case being dismissed, 65 were denied or mooted and the Trustee withdrew 1,242 with 80 still pending for resolution. For the fiscal year we were able to successfully confirm 4,000 cases. As for the rest, in 557 cases, confirmation of the proposed plan was denied, 565 cases the confirmation hearing was moot or not held and 190 are still pending. We set 1,535 motions to dismiss for failing to comply with confirmation requirements. Of those motions 31 are still pending, 715 were withdrawn and 789 led to the dismissal of the case.

As a result of abusive filings, we had seven cases dismissed with 180-day bar to re-filing and two cases dismissed with 1-year bars to re-filing. The Trustee brought one motion against a bankruptcy petition preparer and one motion to hold a debtor in civil contempt for violating a court order. The BPP motion was denied and the contempt motion granted resulting in the debtor being picked up by the US Marshall's office and a fine levied against him for \$5,000.00.

Of the cases filed during the year, motions to impose/extend the stay due to serial filings were again down slightly from the previous year. We had 624 motions filed. Of those motions set, 78 were denied, 523 were granted and 23 were withdrawn.

Customer service and communication is still a priority. We encourage our customers to utilize the services provided by the National Data Center (NDC). The NDC was established by Chapter 13 Trustees and is the exclusive source for comprehensive Chapter 13 Case and Claims data. It provides

(Continued on page 5.)



Trustee Matters *(Continued from page 4.)*



on-going details of case and claims information, as recorded and stored within the Trustee’s office, which complement traditional Bankruptcy Notification Services. We are committed to providing as much assistance and information as we have provided in the past with the highest quality of service to our customers. Once the conversion to the new software is completed, we will provide a comprehensive training session for the debtor and creditor bar. We encourage the bar to contact us if there is a specific service we are currently providing which assists them in their practice and they would like us to continue to provide with the new software. My ears are always open to hear what we can do to improve service to the bankruptcy community. I still believe that communication helps to foster better relationships.

I continue to be an approved provider of the Financial Management Course (FMC). I will continue to provide the course free to debtors assigned to Trustee Marilyn O. Marshall. Some interesting statistics from the Financial Management Course: During Fiscal Year 2011 we had had a total of 2,125 clients register for the class. Of those, 1,779 clients (83.7%) completed the Financial Management Course and were issued a certificate of completion. Of those 1,779, approximately 95% answered “Yes” to all of the evaluation questions. There were 322 clients who registered but chose not to attend for various reasons (i.e., case dismissed, took the class over the internet, deceased, chose to take the class at a later date, etc.). There remained 24 clients registered and waiting for their class date. We noted in our office that more cases are closed-no discharge by the court for failure to provide the DSO than for failure to obtain the FMC.

The Employee Recognition Committee and the staff recognized the state of the economy and we decided to participate in the Chicago Food Fund Drive instead of the annual office Christmas party. Everyone in the office participated and we were happier knowing that we were able to help others. Work related social activities remain on the calendar to promote a wholesome working environment, as long as we realize that activities are a reward and not a right. Again I would nominate The Newsletter Committee for the Newsletter Award Competition of 2011. Regardless of the workload, the committee works diligently to keep the staff informed and entertained. Our circulation audience has been expanded and more and more people are asking to be included on the mailing list even though all volumes can be found on our web site. E-Marshall Chronicles are available upon request.

Our commitment to remain active and involved with the U. S. Trustee’s office, the Judges liaison committee, the bankruptcy clerk, and the debtor and creditor bar and to better serve the debtors will continue. The trusteeship will move forward, promote and show respect for the law, accept the challenges ahead and strive toward excellence. 2011 was a very good year. Next year will be even better as I continue to appreciate the 10 years I have served as trustee. The answer to the question is the same. Am I pleased? “Yes.”

Marilyn O. Marshall, Standing Trustee

Summary End of Fiscal Year 2011	Summary End of Fiscal Year 2010
Receipts.....\$71,145,640	Receipts.....\$60,482,770
Refunds.....\$1,147,943	Refunds.....\$1,140,963
Disbursements.....\$68,530,890	Disbursements.....\$59,194,831
Number of Cases Beginning of Year.....9,668	Number of Cases Beginning of Year.....8,349
Number of Cases Filed in FY 2011.....5,051	Number of Cases Filed in FY 2010.....5,128
Number of Cases Reopened.....178	Number of Cases Reopened.....152
Number of Cases Reopened Because of Transfer.....85	Number of Cases Reopened Because of Transfer.....48
Adjustments during the Fiscal Year:	Adjustments during the Fiscal Year:
Conversions to Another Chapter (Pre-Confirmation).....122	Conversions to Another Chapter (Pre-Confirmation).....135
Conversions to Another Chapter (Post-Confirmation).....362	Conversions to Another Chapter (Post-Confirmation).....409
Dismissals Pre-Confirmation.....760	Dismissals Pre-Confirmation.....742
Dismissals Post-Confirmation.....1,659	Dismissals Post-Confirmation.....1,894
Conversion from Another Chapter.....2	Conversion from Another Chapter.....7
All other Adjustments.....23	All other Adjustments.....19
Number of Cases Completed.....765	Number of Cases Completed.....756
Number of Hardship Discharges.....3	Number of Hardship Discharges.....3
Total Cases at End of Year.....11,166	Total Cases at End of Year.....9,668
Number of Cases Greater than 65 months.....4	Number of Cases Greater than 65 months.....5
Number of Full Time Employees.....27	Number of Full Time Employees.....25
Operating Expenses.....\$3,152,888	Operating Expenses.....\$3,312,130
Trustee Fee at End of Year.....4.1%	Trustee Fee at End of Year.....2.0%

Financial Receipts Specialist And Other Tasks

My job title is “Receipts Specialist” and probably people imagine or think I only work with receipts the whole day. I do other tasks as well. I will provide examples and give a brief overview of being a “receipts specialist” and other duties I am assigned to complete.

As a “Receipts Specialist” my main goal and objective every day is to verify receipts that were entered by our bank, SunTrust Bank. First thing every morning, I am responsible for downloading the prior business date file from SunTrust Bank. Once the file is downloaded, it is imported into CaseNET.

After the file has imported the data, a spreadsheet is created showing how many batches were received, with a total amount for each batch. I verify CaseNET information downloaded against SunTrust bank information to confirm everything matches. Once my verification is completed and accurate, I send an email to Ms. Marshall, Dan, Rosalind, Rita and the rest of the Financial Staff, stating how many batches, how many receipts, and the grand total amount for all the batches received. After the email is sent, I print all the batches received by going to SunTrust Bank. At this point I begin to verify every single receipt received in each batch. As I review each receipt, I ensure that every receipt is being applied to the correct case.

Receipts that contain an asterisk from the batches printed from SunTrust Bank I review further before actually applying the receipt to the case. If a receipt is not applied to a case, it’s placed in our suspense account and returned to the sender. It is returned to either the debtor or employer. Receipts are returned with a reason informing the sender why the receipt was not accepted. Some reasons are: the case is closed, closed complete, or we do not have an active bankruptcy case in our office with the information submitted.

When a receipt is not returned to the debtor or employer it often is forwarded to the correct trustee that is assigned to that specific case. At times, we receive receipts that were intended for Tom Vaughn’s or Glenn Stearns’ trustee office. At the end, when all batches have been entered, I send an email to Ms. Marshall, Dan and Rita, indicating that I have entered all the batches received that day. Batches are forwarded to whomever is verifying that day – either Kristen or Julianna. Following verification process, batches are posted.

Another task I perform every morning to is print all the payroll orders received from court. Once orders have been printed, I review them to see that they are all the correct payroll orders we had to receive for that particular workday. I also examine to see that they are all payroll orders, because there are times other documents are filed instead payroll orders. After I am finished verifying, I then forward orders to Julianna by filing them according to the business date we are currently working on.

When I am finished entering receipts, I then send several letters to debtors or employers when needed. If they happen not to include a case number or incorrect case number on their receipt, I send them a letter. Also I send change of address letters to debtors. Letters are sent when I notice a different address on the payment envelope from the address we have in CaseNET or when debtors specifically indicate they have a new address. One more letter I send debtors/employers is when they mail receipts to our regular business street address and not our lockbox PO Box address. Letters sent to them specify addresses where to correctly mail payments. For every letter created, I enter a docket in the case. The message that appears in the docket explains to whom the letter was mailed to and the reason it was sent.

Another assignment I perform, is complete the receipts exception record report. This report contains receipts that were not processed by the bank and need to be returned to either the debtor or employer. These receipts are voided and returned for numerous reasons. For instance, it can be an on-line check, unacceptable payee, damaged payment, or when the numeric amount of the check does not match the written amount of the check. Checks are returned with the appropriate letter specifying the reason we were unable to accept the payment.

I also resolve undeliverable and stale-dated checks. I take all the necessary steps needed to obtain the correct/new creditor or debtor home address in order to reissue the check.

Furthermore, I serve as back-up to the Payroll Specialist, meaning I perform payroll responsibilities when needed. Those duties consist of processing court orders, payroll employer letters, payroll modification letters, and payment stop letters. I also make sure to inform identity the maintenance specialist when new employer information needs to be added into CaseNET.

To summarize, I have provided a very detailed description of how receipts are received, processed, and posted. In addition I explained about other duties that I am directed to complete that do not involve receipts. *Enrique Orejel, Receipts Specialist*



Case Administration Client Services vs. Case Administration

The difference between Client Services and Case Administration is like “Day and Night.” I worked at the front desk for almost six years and now I can say that being a Case Administrator is very different. As a Case Administrator you have many more responsibilities. The most important thing is that you have deadlines to meet every day.

It’s been almost two months that I have been doing case administration work. I am in the process of entering and verifying petitions and by the end of this month I will be training with claims. I am also filing motions for two judges, and I have just learned how to create debtor welcome letters.

To my understanding this is just the beginning – there is much more to come and I look forward to the challenge.

Monica Frausto, Case Administrator



Information Services Out With The Old... But Let’s Use It While We’ve Got It



CaseNET is like a comfortable old shoe. We’ve got it worn in in all the right spots. There are no uncomfortable edges that rub us the wrong way. But that comfy shoe is not going to take us to the party. TNG is the flashy pump that we might not be ready to teeter around in just yet.

But what happens when we DO go live in TNG, and that new fancy high heel is all we’ve got? Are you going to be wishing you could slip on those old kickers just one more time?

The time is NOW to be wearing both shoes at the same time. Step out in faith in TNG while still having the reassurance that CaseNET is there to give you the answer you are expecting.

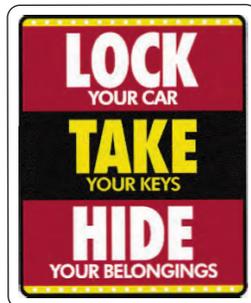
It hit me that when we do convert to TNG, there will be no more CaseNET. Now that seems obvious, but what does this really mean? It means we better be comfortable using the new system while at the same time testing, verifying and cross-checking with the data and results we know we trust in CaseNET.

We have been scheduling group training and reviewing procedures in TNG. Everyone needs to be practicing on their own as well. I’m going to schedule one-on-one time with each of you so that you can try on those pretty TNG party shoes for yourself and see how great you look!

Sandra Pillar, IT Analyst

Protecting Your Car

One of the most commonly occurring crimes is the crime of vehicle break-ins. Vehicles parked in large parking areas such as shopping centers or apartment parking lots are especially vulnerable. But there are a number of things you can do to reduce the chance that you will be a victim of this crime.



Lock Your Doors

This seems self-evident, but many people do forget to simply lock their car doors. Even if you will be gone for just a moment, this is an important step. And don’t forget to roll up your windows!

Remove Valuables From Sight

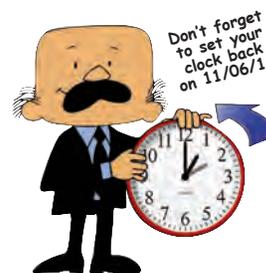
Any valuables that can be seen through a window are a tempting target. Don’t leave personal items like a purse or briefcase in your car, especially overnight. Even items that do not contain valuables, like a gym bag with just your workout clothes, can be targeted. A thief will take a chance that you have something of value in the bag and may steal it anyway.

Use Your Safety Features

If your vehicle is equipped with an alarm, don’t forget to activate it when you leave your car. Remove stereo faceplates if you can and put steering wheel locking devices in place.

Park in a Safer Area

Try to park in a well-lit location. The more visible your vehicle is, the less likely it will be targeted.



November’s Notable Events

Happy Birthday to **Laura Mendoza** November 3rd!

Happy **8th** Anniversary to **Dan Lyons** on November 3rd!

Use Your Common Sense Day on November 4th.

All Staff Meeting on November 4th.

Daylight Saving Time Ends on November 6th.

Happy **13th** Anniversary to **Mark Caffarini** on November 9th!

Veterans Day on November 11th (the office will be closed).

World Kindness Day on November 13th.

Great American Smokeout on November 17th.

Happy Birthday to **Kim Harris** on November 21st!

Thanksgiving Day on November 24th (the office will be closed on both November 24th and 25th).

Happy **2nd** Anniversary to **Stewart Chapman** on November 30th!



Trivia Quiz: Thanksgiving

Test your knowledge of Thanksgiving trivia with this great quiz.

1. True or False: Thanksgiving is only celebrated in the United States.
2. Which was the first department store to hold a Thanksgiving Day parade?
3. Who was the chief of the Wampanoag tribe, the Indians who were invited to the first Thanksgiving feast?
4. Who was the captain of the Mayflower?
5. Which President set the date for Thanksgiving as the fourth Thursday in November?



6. What does the word "cornucopia" mean?
7. What is a female turkey called?
8. What is the name of the skin that hangs from a turkey's neck?
9. True or False: 90 percent of American households eat turkey on Thanksgiving.
10. Which state produces the most turkeys annually?



The Answers:

1. False. Canada celebrates Thanksgiving on the second Monday of October.
2. Gimbels Department Store.
3. Chief Massasoit.
4. Miles Standish.
5. Franklin D. Roosevelt.
6. Horn of plenty.
7. A hen.
8. Snood.
9. True.
10. North Carolina.

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Did You Know: Thanksgiving

- ★ The first Thanksgiving celebration lasted three days.
- ★ Thanksgiving was only celebrated in an unofficial capacity until President Abraham Lincoln declared it a national holiday in 1863.
- ★ Today, Plymouth Rock is only the size of a car engine. It has cracked three times over the years, getting smaller each time.
- ★ Turkeys have been roaming the earth for about 10 million years.
- ★ A cranberry must bounce four inches before it is harvested.



- ★ Over 45 million turkeys are eaten every Thanksgiving.
- ★ Can turkeys fly? Only some of them can. Wild turkeys can fly for short distances at 55 miles per hour. Most domesticated turkeys cannot fly at all.
- ★ The first meal eaten on the moon by Neil Armstrong and Buzz Aldrin was roast turkey in foil food packets.
- ★ Benjamin Franklin campaigned to have the turkey named as the United States' national bird, but it eventually lost out to the bald eagle.
- ★ Potatoes were not served at the first Thanksgiving because the Pilgrims thought they were poisonous.

