



# NCBC IMPACT

*Dedicated to the professional development of its members*

[Archived Articles](#)

November 09, 2011

Volume 11, Issue 8

## President's Message by Ken Hirz

This is the first edition of the fall newsletter. As fall comes so does the open enrollment season of many of the judiciary's benefits. You will find helpful hints and direction from our editorial staff who have contributed important information to assist you as you peruse the various mailings and information on the subject. Thank you to those who have contributed to this and other articles.

I am pleased to present to you the article written by John Ginocchetti, NCBC Treasurer, on the financial health of your organization. Our budget over the past 5 or 6 years has begun to improve in large part to the royalties received on the various insurance products provided under the NCBC and Gallagher Benefit umbrella. We plan to improve these benefits throughout the coming months as we look to add critical illness and a hospital supplemental insurance program. You can find more information on the insurance products by visiting our website at <http://ncbc.memberclicks.net>.



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### **Awards Committee forming soon.** by Eileen Garrity and Kris Botts

The Awards Committee will be looking for volunteers to join our group after the first of the year. Please consider joining us. If you are wondering what the Awards Committee does, please login to Memberclicks and click on Awards. There you will see a description of the awards and previous award recipients. Stay tuned for more information in the next issue of the Impact.



August 6 - 10, 2012

## News From the Third Circuit

### **New Jersey Bankruptcy Court, Camden Division Office Lives Large and Goes Extreme Couponing for Charity**

by Jeffrey Pierce

No doubt you've heard of extreme couponing – clipping manufacturer's coupons en masse and then scouring store sale circulars to find deals to save even more by using the clipped coupons. The Camden Division Office in the District of New Jersey's Kathleen Ryan is our own extreme couponer (see separate article for some of her money saving tips.) Realizing what great deals she was getting by extreme couponing for her own family, she started buying extra staples like toothpaste, toothbrushes, shampoo and soap with the thought of donating the items to charity. The entire Camden office got into the spirit by purchasing items on Kathleen's weekly "deals of the week" emails that highlighted great deals on items that could go into the charity stockpile. The charity spirit even extended to strangers who learned of our endeavor: one stranger donated the funds to purchase a supply of deodorant when he heard of what we were doing. The first donations were to the Anna M. Sample House Women's Shelter in Camden, a safe housing unit for battered and abused women and their children and The Cathedral Kitchen, an outreach of the Camden Diocese that provides fresh meals and essential life services to those in need.

This is just the beginning. The next donations will be to the Ronald McDonald House and to a local senior citizen convalescent home. As part of our ongoing project, we are always looking for extra coupons. If anyone would like to donate to our cause, please contact Kathleen V. Ryan at [kathleen\\_ryan@nj.uscourts.gov](mailto:kathleen_ryan@nj.uscourts.gov) or 856-757-5485 extension 375. Of course, you could also make a difference and "Live Large" in your own office and do extreme couponing for a local charity in your community!



### **KATHLEEN RYAN'S TIPS FOR EXTREME COUPONING**

Many stores double the value of a coupon up to .99 cents, so ask your store what their coupon policy is.

Try to food shop later in the week. If I happen to shop after 3PM on a Saturday some of the displays for the sale starting Sunday are already up and the store will usually honor those prices because the sale sign is out. Not only will you get the current sale prices but next week's sale prices too!

If you find a good bargain, stock up. The rule of thumb is to buy what you need for 2 months because that's usually how some sales rotate. This ensures you don't pay full price for those items and can start to create your stockpile. Start with your basics first: SOAP, BODYWASH, TOOTHPASTE, TOOTHBRUSHES, SHAVING CREAM, RAZORS, SHAMPOO, PAPER TOWELS, TOILET PAPER, CEREAL and PASTA.

My final thought: please look at the sales and coupons - if a deodorant is on sale for \$.66 cents and you have a coupon for \$1.00 off two BUY THEM and put them in a CHARITY STOCKPILE. Find a local charity that you can make donations a few times a year. Help others with your cleverness to get a good bargain.

**Buy One, Get One  
FREE!**

## Delaware Bankruptcy Court Uses Interns to Initiate “The Delaware Project”

by Jeffrey Pierce

In June of this year the Delaware Bankruptcy Court hired undergraduate and graduate students from local universities to assist the Court in a number of areas that needed to be addressed due to the Court’s heavy caseload and the recognition that the forthcoming fiscal year would stretch its fulltime staff, with limited prospects for relief. The interns were assigned mentors and specific job responsibilities. The interns were quick learners and were assigned increasingly responsible duties. In addition to their daily workload the interns were asked to work on a project which would improve the efficiency of the Court and lead to longer range cost containment. The project that was chosen was the testing and design for implementation of electronic claims filing in consumer cases, which became known as The Delaware Project. A Connections Community was established for collaboration and communication.

<https://connections.ao.dcn/communities/service/html/communityview?communityUuid=72285313-c265-46cc-b934-ae9fed29da1f>

The interns were first asked to file proofs of claims in test cases as if they were individual creditors. They then received training on processing paper filed proofs of claims after which they processed the claims previously filed. They were then asked to identify bankruptcy courts which were accepting electronic filed proofs of claims. The Court’s IT Department acquired the respective Courts programs and the interns then electronically filed proofs of claims in the test cases. The various programs were evaluated by the interns and other Court Staff. The interns then worked with Court Staff to “flow chart” the implementation of electronic claims filing for the Court.

The process is now moving to the implementation stage with an added concept. Once the Court implements electronic claims filing, the program will be linked with the Horizontal Sharing of Services in the Third Circuit Pilot for the possible processing of claims for other Third Circuit Bankruptcy Courts. See Connections Community:

<https://connections.ao.dcn/communities/service/html/communityview?communityUuid=5cb44624-3da4-464f-9842-bdd8870dcb13>



You may not know us; but we made the playoffs this year. We are the Delaware Bankruptcy Court Broken Benchers and we don't go anywhere without our Employee ID Express Card. So don't steal home without it.

by Carol  
Thompson



### 2012 Open Season

Monday, November 14, 2011

Monday, December 12, 2011

You may enroll or change enrollments in the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Flexible Benefits Program's health care and dependent care reimbursement accounts (HCRAs and DCRAs.)

No election is required if you wish to continue your current FEHB and FEDVIP coverage for 2012.

You must elect specific HCRA and DCRA plan year amounts for 2012.

### If you are a Biweekly Employee.....

FEHB changes are effective January 2, 2012 and will be reflected in your paycheck of January 20, 2012.

FEDVIP changes are effective January 1, 2012 and will be reflected in your paycheck of January 20, 2012.

Health Care and Dependent Care Reimbursement Care Account changes are effective January 1, 2012 and will be reflected in your paycheck of January 6, 2012.

<https://www.benefeds.com/Portal/FwdLogin.do>

This link takes you to BENEFEDS, the official enrollment website for the Federal Employees Dental and Vision Insurance Program (FEDVIP).

### For Judges.....

FEHB and FEDVIP changes are effective January 1, 2012 and will be reflected in your paycheck of February 1, 2012.

Health Care and Dependent Care Reimbursement Care Account Changes are effective January 1, 2012 and will be reflected in your first paycheck of tax year 2012.

For links to an FEHB overview, health benefit options (including plan comparison) and the FEHB health tool kit, follow the link below.

[http://jnet.ao.dcn/Benefits/Health\\_Insurance.html](http://jnet.ao.dcn/Benefits/Health_Insurance.html)

<https://portal.shps.com/LogOn/LogOnPage.aspx?domain=judiciary>

Follow this link to SHPS. The Judiciary Benefits Center **furnishes (should be furnishes)** information and tools for you to enroll in your benefits, locate **claim (should be claim)** forms and find the answers to your FAQs.

Carefully review your current health insurance, dental insurance, vision insurance and flexible benefits coverage to determine if any enrollment changes are in order for 2012.

FEHB's overall average premium increase for 2012 will be 3.8 percent - better than the 7.3 percent 2011 premium increase. At least one plan will slightly decrease its 2012 self and family coverage premiums.

For significant FEHB 2012 plan changes, and for the latest open season benefits information, follow the link.

<http://www.opm.gov/insure/health/>



The Benefits Overview brochure (Benefit for Life) provides an overview of all of your federal benefits along with a "Benefit Checklist" and a "Quick Reference" of important deadlines. Give the link a moment to come up.

[http://jnet.ao.dcn/img/assets/5349/Benefit\\_Overview\\_Brochure.pdf](http://jnet.ao.dcn/img/assets/5349/Benefit_Overview_Brochure.pdf)



Colleagues: The following is a summary of the financial condition of the National Conference of Bankruptcy Clerks organization as of September 30, 2011.

Our total assets were \$127,615.63 which includes \$40,183.71 in our checking account and \$87,431.92 in our savings account. This represents an increase of \$44,520.86 from the amount of \$83,094.77 which I previously reported to you as of January 31, 2011.

Our total assets increased \$29,972.17 compared to the period ending September 30, 2010. Our net income for the year to date (Jan. - Sept., 2011) is \$39,511.33.

The increase of funds is a result of cost control efforts by the Board and coordinated efforts by the local courts and conference committees to avert any losses during the conference in New Orleans. Also, we have negotiated a favorable contract with Gallagher Benefit Services which should continue to increase the insurance commissions and our cash flow.

Every organization is faced with a financial concern, but with the leadership of our President, Ken Hirz, along with the Board and committee members, we are committed to the improvement of services to our members and diligently seek ways to remain financially sound.

Sincerely, John Ginocchetti NCBC Treasurer

### **GREEN POINTERS** by Alyson Johnson

We all know those old standby “Green your living” guidelines. They’re the ones you can recite in your sleep: carpool, recycle, turn the heat down. But what about the small things you can do to be green – AND save money while you’re at it? Here are a few pointers; hopefully you’ll find some small change you can make that you haven’t thought of before!

**Reuse:** It’s that second term in “Reduce, Reuse, Recycle” that we often forget about. So many things we throw away have tons of uses beyond their original purpose! Think before you throw something away – what can I do with this? In spring, can you cut the top off of a milk jug and use it for starting plants? When you run out of notepads, can that stack of paper you’re about to toss be cut up and used for scrap notepaper? That dish sponge can go in the dishwasher for a good cleaning/disinfecting and be put right back to use! Even food storage bags can be wiped or rinsed out and reused. (Or if you’re handy with a sewing machine, try making your own with cotton and PUL fabric!) And it can be fun - a case manager in my court routinely gives her toddler an empty paper towel tube and some crayons to let her decorate her own “telescope”!

**Reduce:** See how many “disposable” items you can divorce yourself from. We’ve gotten crazy about easy-and-disposable at the same time we’ve gotten crazy about eco-friendly. They don’t play well together!

**Clean it up:** Spending a fortune on the newest cleaning products? Try out a cheaper, greener way – baking soda, vinegar, bleach, and lemon juice are some of the best clean-up products there are and, with the exception of bleach, they’re safe and non-toxic to pets and kids. Lemon juice can work miracles on hard water stains and buildup. Forget the throw-away pre-treated wipes and paper towels too: invest in some good towels for clean-up. I’ve found that those pre-fold cloth diapers you can find in any baby aisle work GREAT for cleaning up!

**Unplug:** It’s so simple – anything in your house that plugs in is a constant power drain, especially if it runs all the time. You may not think of your microwave as running all the time, but what about that clock display? Unplug appliances like computers and microwave ovens when not in use. You may be surprised at the power bill savings!

**Kids:** Kids can flat go through stuff! Shop at good resale stores – you’ll very often find items still with tags intact, and you can sell outgrown clothing for money back! Also try small changes like replacing Kleenex with soft hankies or cloth baby wipes. And encourage your children to follow your green habits!

Lastly, sign up!: Deal sites like <http://www.organicdeals.com> are great for notifying you when green/organic products are on sale in stores and on the web. If you find a company you love, sign up for email lists or follow them on Facebook or Twitter. You can get alerted to great deals and tips that way!

## What My Court Does to Improve Efficiency by Alyson Johnson

**ADI (Automatic Docket Interface)** - We have implemented this program in the following ways:

- Repeat Filers:** Identifies repeat filers, automatically docket a 'Repeat Filer' entry, automatically docket and sends out a notice of ineligibility of discharge, when applicable. This cuts down on time spent in case review, and docketing.
- Notice re: Financial Management Certificate:** If certificate is not filed within 45 days from the first set 341 meeting date, the program automatically docket and sends out notice on cases which are missing the Financial Management Certificate.
- Chapter 13 Orders:** Based on entries that the Ch 13 Trustee docket, corresponding ADI text only order entries automatically docket 24 hours later. These are orders which would otherwise have gone to the e-orders report for signature. This process saves our judges from having to sign hundreds of orders per month, and also cuts down on the number of order entries required by the case managers. The current ADI orders are:
  - Order Confirming the Chapter 13 Plan
  - Order to Reimburse 13 Trustee's Expenses
  - Order Dismissing Case for Failure to File Schedules
  - Order Dismissing Case for Failure to Appear at 341 Meeting

### **Noticing:**

With the exception of notices that need to go out to all creditors per statute, we now only send paper notice to pro se parties through the BNC.

### **Public Access:**

We use an E-Docket Confirmation Process for attorneys to confirm matters on the Judges' calendars. Attorneys make one of the following five text only entries in ECF :

- (1) Notice to Court of Intent to Argue
- (2) Notice to Court Requesting Continuance of Hearing on Motion
- (3) Notice to Court Unopposed Motion, Declaration of No Response and Order to be Submitted -

**Note: This entry does not replace the requirement to submit a Declaration of No Response**

- (4) Notice to Court Agreement Reached, Agreed Order to be Submitted
- (5) Notice to Court Motion Withdrawn, Hearing Stricken.

The E-Docket Confirmation Process replaced the email or voice mail confirmation process formerly used. It applies to all chapters. Once the moving attorney or an objecting party makes one of the five entries to the case, all ECF participants associated with the case will receive an email from ECF advising them that the matter has been confirmed for oral argument, stricken, settled by agreement, or continued.

### **Attorney Training:**

Attorneys/ECF users can access training 24/7 via our local website. An extensive list of interactive training lessons are available for training purposes. These captivate lessons are self paced, and provide users a complete visual and hands on experience of the particular topic being sought.

**[CONTINUED ON PAGE 8](#)**

## What My Court Does to Improve Efficiency (continued from page 7)

### QC Report

One of the items our 2<sup>nd</sup> line quality control clerks monitors is ensuring all motions contain the correct SD code. Our systems staff wrote changes to the Docket Activity Report so that the SARD code is included on the report. Identifying motions missing their SD code is super quick and easy.

### E-Order Program

We now manage submission, signing, and docketing of orders through the V4.1 E-order program which makes docketing and follow up more efficient.

### Productivity

Starbucks cards from the Supervisor: Coffee always helps when comes to productivity - at least in the Northwest!

### Courtroom Aids

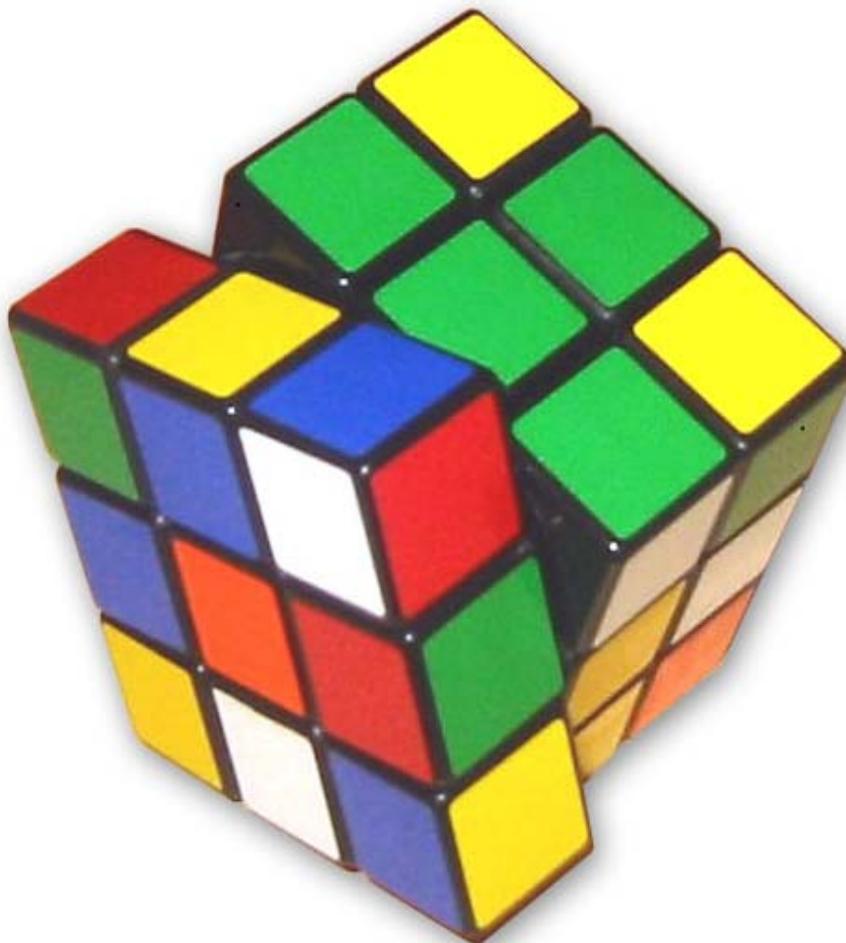
- Digital recording (audio CDs)
- Hearing Impaired listening devices
- Internet access at counsel tables
- Power drops in counsel tables allow attorneys to use laptops or to run a projector
- CHAP for managing the docket/notes without paper (**internal only**)
- AT&T teleconferencing system allows folks to easily participate in courtroom hearings with a judge's permission. The sound is broadcast through the courtroom sound system so that it's easy to hear for all folks.
- Videoconferencing available in both courtrooms in Tacoma and one in Seattle
- Seattle courtrooms: the witness box floors can be lowered to allow folks in wheelchairs easy access

## Your Impact

**Editor and  
Editorial Review  
Board challenges  
you -- Each and  
Every Court --**

**TO SAVE TIME,  
MONEY, OUR  
ENVIRONMENT,  
AND TO  
PARTICIPATE IN  
OUTREACH  
PROGRAMS!**

**For some ideas,  
check out this issue  
for Third District  
Articles, and Alyson  
Johnson's pointers.**



**If YOUR  
COURT IS up to  
the challenge,  
let us know what  
your court is  
doing to save,  
save, save and  
share share  
share !**

**We will save  
room for your  
articles!!**

## BACK IN THE DAY by Mary Lynn Wilson, NCBC Historian

These are unsettling times in the Court system. Continuing resolutions, possible reductions in force, talk of “shared services” (euphemism for consolidation?)---not a great time for unbounded optimism, is it?

I thought it might be helpful to take a look back into the recesses of bankruptcy history, and by giving you a glimpse of how it was “back in the day” hopefully help you to realize that even though this may not be the best of times, it’s not the worst of times, either.

I came into the courts just a few months prior to the implementation of the Bankruptcy Code of 1978—the most sweeping change in bankruptcy law enacted in decades. Prior to the Code’s taking effect in October, 1979, all bankruptcy cases were “referred” by the District Court to the Bankruptcy Court to be administered. Cases were opened and closed in the District Court. Deputy Clerks were then known as “Clerks,” the position of Clerk of Court was then the “Chief Clerk” and the Bankruptcy Judge was the “Referee in Bankruptcy.” In our court (the Eastern District of Tennessee), one of the District Court deputies would walk down to our office and bring 2 or 3 case files every day. Occasionally, we would have days when no cases would be filed....I’ll stop until the laughter dies down.....

The files contained a set of creditor address labels, provided by the debtor’s attorney’s office. There was only 1 set that came with gummed adhesive backs, which had to be applied to the envelopes using a water wheel or a sponge. If another mailing was required, we copied the creditor list from the schedules, and cut and taped the labels to the envelopes (a little different spin on “cut and paste,” yes?). Notices of meetings of creditors were produced on a form for each case, with the pertinent information typed in, then copied, and mailed from the court. The same was true for discharge orders, or any other required notices.

Docket entries had to be made by rolling the docket sheet into the typewriter and manually typing the entry. (Yes, we did have electric, self-correcting typewriters—we weren’t totally in the Dark Ages!) For identical entries that had to be made in every case, we purchased rubber stamps and stamped the docket sheets---a huge time-saver! Since every document was paper, and had to be manually filed, they often wound up in the wrong case file, causing untold headaches.

Until the Bankruptcy Court became a separate unit, all furniture and supplies had to be ordered through District Court (speaking of shared services). My judge used to tell the story of asking for a new chair for his office. He made the appropriate requisition request through the District Court, from whence it went to GSA. Instead of ordering a new chair and having it delivered, GSA went through a process of finding a chair that had been “de-accessioned” from another federal unit. When it arrived, the judge said it looked so old, he thought Abraham Lincoln himself might have sat in it!

That’s just a little bit of what it was like when I first entered the Bankruptcy world. If you don’t understand some of the terms or equipment, go ask a seasoned citizen. If I haven’t lightened your concerns, maybe you have laughed enough to improve your day, at least for awhile. We have come a long way in technology, innovation and service---things in which we can take justifiable pride. In spite of what courts face in the next few years, things are a lot better now than in those early days. In upcoming issues of “The Impact” I’ll be back to share more of what it was like “back in the day.”



## Editorial Committee

**Editor's Note:** We hope that you have enjoyed this newsletter and that it has proven to be resourceful to you as a member of the NCBC. We would be grateful to receive your comments on the newsletter, both on its content as well as on its structure, and ways to improve it further. We are also welcoming ideas on how to improve membership. All suggestions are welcome. Happy reading!

Yvonne Cherokee (919) 856-4752 ext. 125 [yvonne\\_cherokee@nceb.uscourts.gov](mailto:yvonne_cherokee@nceb.uscourts.gov)



## Correspondents:



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**Carol Thompson**



**Laura Whitehead**



**Leslie Taylor**

**All newsletter requests should be submitted to the editor.**

### Ask The Editorial Committee

The NCBC Impact Editorial Committee is here to serve you. Additionally, this is our 'always open' invitation to share your questions, comments, and suggestions for articles that will provide helpful information to NCBC members. Material should be emailed to [Yvonne\\_cherokee@nceb.uscourts.gov](mailto:Yvonne_cherokee@nceb.uscourts.gov).

*This is your newsletter -- let your voice be heard!*