

## NACTT 2010 Staff Symposium Series – Vendor Registration

Attendee's name: \_\_\_\_\_  
(Please print name to appear on nametag.)

Vendor's name: \_\_\_\_\_

Address: \_\_\_\_\_

City, state and zip code: \_\_\_\_\_

Participant's email address: \_\_\_\_\_

Office contact name, telephone, email address: \_\_\_\_\_

Emergency contact and telephone: \_\_\_\_\_

*In the following section, please check your session choices, choosing only one per session.*

*(Note: Skills sessions are recommended for those employees with two or less years of experience with Chapter 13 bankruptcies. Leadership sessions are recommended for those non-management employees looking for advancement and enrichment in management skills.)*

**Day 1:** Registration and breakfast will be from 7:30 to 8:45. There will be a 15-minute break between Sessions 1 and 2, lunch from 12:00 to 1:30, and another 15-minute break between Sessions 3 and 4.

### Session 1 (8:45 – 10:15)

- Skills: **LET'S DO IT AGAIN** (recommended for staff with one year or less of employment with your trustee)
- Mortgages: **BANKRUPTCY MORTGAGE FRAUD**

- Leadership: **CHANGE IS GOOD – YOU GO FIRST**
- Office Managers and Comptrollers: **FINANCE – BACK TO BASICS**

### Session 2 (10:30 – 12:00)

- Skills: **THIS IS IT – STARTING THE PROCESS**
- Mortgages: **NEW FEDERAL RULES FOR MORTGAGE SERVICERS / UST CLAIM REVIEW GUIDELINES**

- Leadership: **TAKE THIS JOB AND LOVE IT!**
- Office Managers and Comptrollers: **PREPARING FOR FINANCIAL CLIMATE CHANGES**

### Session 3 (1:30 – 3:00)

- Skills: **CLAIMS STAYIN' ON MY MIND**
- Skills: **MEANS TESTING** (available only in Chicago)
- Mortgages: **BASIC MORTGAGE 101**

- Leadership: **EQUIPPING LEADERS AND STAFF**
- Office Managers and Comptrollers: **WHEN AN EMPLOYEE LEAVES – A BEGINNING AT THE END**

### Session 4 (3:15 – 4:45)

- Skills: **THE PROOF IS IN THE AUDIT**
- Mortgages: **MORTGAGE DISBURSEMENTS**

- Leadership: **EAT THAT FROG**
- Office Managers and Comptrollers: **HOW TO SELL YOUR BUDGET TO THE UST**

### Special Session (Day 1, 8:45 – 4:45, and Day 2, 8:30 – 11:45)

- THE TOOLBOX – BASICS FOR CHAPTER 13 STAFF ATTORNEYS** (available only in New York). This is a separate session track spanning the full symposium, Sessions 1 through 6. Non-staff attorneys are also welcome.

**Day 2:** Breakfast will be from 7:30 to 8:30. There will be a 15-minute break between Sessions 5 and 6.

### Session 5 (8:30 – 10:00)

- Skills: **BANKRUPTCY ROUNDTABLE – INTERACTIVE ANALYSIS OF CHALLENGING SCENARIOS – EVERYTHING RELATED TO MONEY**
- Mortgages: **MORTGAGES ROUNDTABLE**

- Leadership: **PERFORMANCE MANAGEMENT**
- Office Managers and Comptrollers: **JOB DESCRIPTIONS AND HOW TO GET THE BIGGEST BANG FOR YOUR WAGE BENEFIT BUCK**

### Session 6 (10:15 – 11:45)

- Skills: **ASK THE TRUSTEE PANEL**
- Mortgages: **CASE LAW UPDATE AND QUESTION AND ANSWER SESSION**

- Leadership: **101 WAYS TO HAVE A GREAT DAY AT WORK**
- Office Managers and Comptrollers: **POTPOURRI**

## NACTT 2010 Staff Symposium Series – Dates and Locations

Please check the symposium location you will be attending.

Contact the hotels directly to make your hotel reservations. Advise the hotel that you are with the NACTT Staff Symposium.



**San Diego, California**  
**March 18 and 19, 2010**  
**Classes: Thursday and Friday**  
**Reception: Wednesday, March 17**  
**Registration Deadline: February 12, 2010**

Marriott San Diego Hotel & Marina  
 333 W. Harbor Dr.  
 San Diego, CA 92101-7709  
 1-800-228-9290  
 \$170 per night  
 Hotel Reservation Deadline: February 12, 2010

- Seminar Registration – \$300
- Seminar Registration and Vendor Desk Space – \$1,000

San Diego Subtotal: \$ \_\_\_\_\_



**New York, New York**  
**April 8 and 9, 2010**  
**Classes: Thursday and Friday**  
**Reception: Wednesday, April 7**  
**Registration Deadline: March 12, 2010**

Marriott Marquis  
 1535 Broadway  
 New York, NY 10036-4077

1-800-843-4898  
 \$209 per night  
 Hotel Reservation Deadline: March 12, 2010

- Seminar Registration – \$300
- Seminar Registration and Vendor Desk Space – \$1,500

New York Subtotal: \$ \_\_\_\_\_



**Chicago, Illinois**  
**May 27 and 28, 2010**  
**Classes: Thursday and Friday**  
**Reception: Wednesday, May 26**  
**Registration Deadline: April 30, 2010**

InterContinental Chicago  
 505 N. Michigan Ave.  
 Chicago, IL 60611-3807

1-800-235-4670 or 1-312-8891  
 \$209 per night  
 Hotel Reservation Deadline: April 30, 2010

- Seminar Registration – \$300
- Seminar Registration and Vendor Desk Space – \$1,000

Chicago Subtotal: \$ \_\_\_\_\_

**Total Amount Due**..... \$ \_\_\_\_\_

### Method of Payment

- Check payable to NACTT (preferred\*)
- MasterCard
- VISA
- American Express

(\*Please pay by check if possible – the NACTT has to pay a fee to use MasterCard, VISA and American Express.)

Card number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Address: \_\_\_\_\_

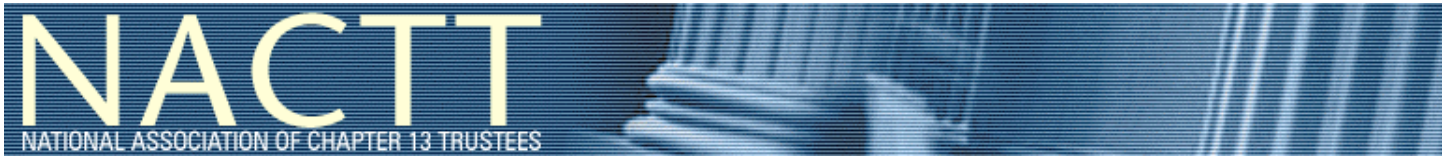
City, state and zip code: \_\_\_\_\_

Please complete both pages of the registration form and submit one registration per vendor attendee by:

Email to: courtney@jee.com or Fax to: 1-803-765-0860 or Mail to: NACTT • 1 Windsor Cove, Ste. 305 • Columbia, SC 29223

**ATTENDEES SHOULD KEEP A COPY OF THIS FORM TO BRING WITH THEM TO THE SYMPOSIUM.**

**Advance registration is required for all attendees.**



## **NACTT 2010 Staff Symposium Series**

### **Skills Staff Symposia**

**Facilitated by: Mattie Gordon, Pamela L. Peterson and Brett Meyer**

#### **Session 1: Let's Do It Again**

This session will provide an overview of the history of Bankruptcy, Chapters of the Bankruptcy Code, the Bankruptcy system, Bankruptcy terminology and acronyms and the Trustee's Pledge of Excellence. This session is recommended for employees who have been employed with the Trustee's Office for one year or less.

#### **Session 2: This Is It – Starting The Process**

This session will be conducted in an interactive roundtable format. The focus of the roundtable discussions will be to analyze challenging scenarios dealing with the "Starting the Process" issues, such as §341 review, income review and case management.

#### **Session 3: Claims Stayin' On My Mind**

This session will be conducted in a facilitator-led group discussion format. The focus of the discussion will be on claims processing, claims review and objecting to claims.

#### **Session 3: Means Testing (available only in Chicago)**

This session will introduce staff members to the means test and explain its relationship to Chapter 13 case administration. The discussion will highlight the purpose, operation and effect of the means test along with some of its inherent challenges.

#### **Session 4: The Proof Is In The Audit**

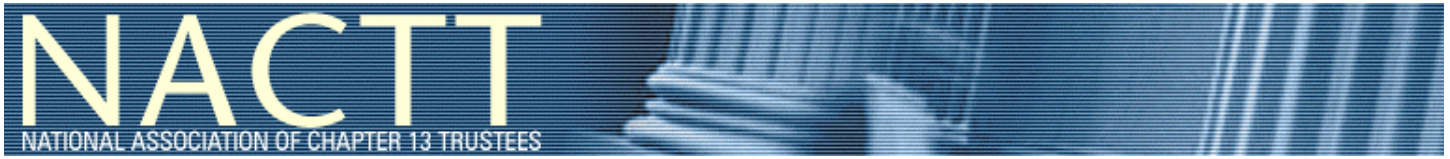
This session will be conducted in a facilitator-led group discussion format. The focus of the discussion will be on timing of audits, audit procedures and handling errors found in audits.

#### **Session 5: Bankruptcy Roundtable**

This session will be conducted in an interactive roundtable format. The focus of the roundtable discussions will be to analyze challenging scenarios dealing with "Everything Related to Money," such as adequate protection, motions to modify and post-confirmation issues. This session will also include 20 minutes of open discussion with roundtable groups divided based on job function in order to facilitate networking.

#### **Session 6: Ask The Trustee Panel**

This session will give the attendees a chance to ask questions to panel trustees about Bankruptcy matters including ethical issues. Attendees will be able to submit questions anonymously on day one of the symposium.



## **NACTT 2010 Staff Symposium Series**

### **Mortgages Staff Symposia**

**Facilitated by: Marni Latterman and Cindy Graber**

#### **Session 1: Bankruptcy Mortgage Fraud**

A quick look at fraud related to the mortgage industry and the bankruptcy realm with an overview of the various schemes, what to look for, what steps to take when suspected and why do we care.

#### **Session 2: New Federal Rules For Mortgage Servicers / UST Claim Review Guidelines**

This session will focus on some of the new creditor claim rules and the UST guidelines involved in mortgage claims; how we are handling the claims and the UST reviews and what progress is being made within the system. We will share ideas on implementing claim reviews and take a look at mortgage loan modifications and the Trusteeships' role, if any.

#### **Session 3: Basic Mortgage 101**

Designed for offices just beginning conduit payments or who would like to begin them. We will discuss the contents of the mortgage proof of claim; how to review, interpret and handle the information provided. Also to be covered: staffing requirements to successfully handle conduit payments inside the plan, pitfalls to avoid and warnings from those who have been there before.

#### **Session 4: Mortgage Disbursements**

This comprehensive session includes details on disbursing mortgage payments through the plan. Featured topics: vouchers, transfer of claims, objections to claims, creditor refunds, payments changes resulting from interest rate changes and/or escrow analysis, feasibility issues, stripped mortgages and pay in full mortgage debts.

#### **Session 5: Roundtable On Mortgages**

Due to popular request following last year's symposiums, we are including a roundtable discussion specifically for mortgages. Various scenarios will be presented for discussion within small groups and then thoughts shared with the collective group.

#### **Session 6: Case Law Update And Question & Answer Session**

This final session will provide a brief update on case law and pending suits that affect mortgage conduits. A box will be available during the symposium to collect your mortgage questions that we will answer during this session in addition to fielding inquiries from the gathered audience.

## NACTT 2010 Staff Symposium Series

### Leadership Staff Symposia

Facilitated by: **Ronnie LeFevers, Nancy Strickler and Erin Rogers**

#### **Session 1: Change is Good – You Go First**

Change is not easy. But it is simple. Things will always change. We don't have a choice about that, but we do have a choice on how we react to change; and as a leader whether or not we choose to create change. The choice really boils down to this...either we manage change or it will manage us. This session will provide ideas, to inspire, to motivate, and to encourage your team to get out of their comfort zones, to move forward and to embrace change.

#### **Session 2: Take This Job And Love It!**

Find yourself being a TGIF employee? Well, if you find yourself not so enthusiastic about your Monday through Friday routine, you may be giving up on a full five days of your seven-day week. Nearly one third of our lives are spent "on the job." Find out how a little bit of effort, enthusiasm and commitment can enhance our professional and personal lives.

#### **Session 3: Equipping Leaders And Staff**

In this Leadership session we will discuss equipping supervisors and staff with the tools they need to train for a teamwork environment. We will start with whom we should equip and finish up with equipping for the next level. "The greatest leader is willing to train people and develop them to the point that they eventually surpass his or her knowledge and ability." (Fred A. Manske, jr.)

#### **Session 4: Eat That Frog**

There just isn't enough time for everything on our "to do" list and there never will be. Successful people don't try to do everything. They learn to focus on the important tasks and make sure those tasks get done. This session will show you how to zero in on the critical tasks and organize each day. It will show you how to stop procrastinating and not only get more done faster but get the right things done.

#### **Session 5: Performance Management**

Once we have equipped our leaders and staff, then it's time to put their skills into action. This session will help to ensure that goals are consistently met, both effectively and efficiently. Measuring, monitoring and rewarding job performance is crucial to productivity. Clearly defining performance objectives and goals, and providing positive or negative feedback as appropriate. Making the best use of your employees' skills is essential to success.

#### **Session 6: 101 Ways To Have A Great Day At Work**

Having a bad day at work? Looking for creative ways to turn that day around? This audience participation session explores the many ways we can turn any workday into a great day.

## **NACTT 2010 Staff Symposium Series**

### **Office Managers and Comptrollers Staff Symposia**

**Facilitated by: Beckie Moore, Richard Kalkbrenner,  
Karen “KC” Corder and Debra Cohen**

#### **Session 1: Finance – Back To Basics**

This session is a facilitator-led discussion tracking debtor payments from receipts to disbursements and everything in between, including the legendary mis-disbursement.

#### **Session 2: Preparing For Financial Climate Changes**

This session delves into handling staffing needs as caseload and receipts change. Discussion will include ways to anticipate change and manage expenses and the impact upon trustee fees.

#### **Session 3: When An Employee Leaves – A Beginning At The End**

How to handle the diverse reasons an employee leaves and how to manage that departure with minimal disruption to the trusteeship will be the central topics of this session.

#### **Session 4: How To Sell Your Budget To The UST**

There is an art to writing letters and to including supporting documentation to accompany your trusteeship's annual budget so that approval chances are maximized. This session discusses how to anticipate questions of the UST and to address the issues before they are raised. Preparing for Natural Disasters – Are You Ready?

#### **Session 5: Job Descriptions And How To Get The Biggest Bang For Your Wage Benefit Buck**

The building block of the required wage-benefit study is an articulately drafted job description using effective phrases. This session focuses on the impact of the job description upon the wage-benefit study.

#### **Session 6: Potpourri**

This session is an opportunity for the participants to select vital and timely topics that can be openly discussed among peers. This is a favorite session of all the participants.

## NACTT 2010 Staff Symposium Series

### Staff Attorneys Symposium – Facilitated by: John Gustafson

#### Special Session: The Toolbox – Basics For Chapter 13 Staff Attorneys (available only in New York)

This session concentrates on the basic education and training of a Chapter 13 staff attorney. The presentation will focus on a combination of legal issues and practical tips, such as: Conducting a §341 Hearing, Bankruptcy Jargon, Supreme Court Cases You Should Know By Name, How to Protect Your Trustee, and everyone's favorite – Ethical Considerations of the Staff Attorney. Both days of the presentation will be devoted to "The Toolbox," but non-Staff Attorneys are welcome. Following are some of the topics that will be covered:

#### Who Are The players?

- The Bankruptcy Judge
- The Bankruptcy Clerk's Office
- Chapter 13 Trustee
- The Office of the U.S. Trustee
- Debtors and Debtors' attorneys
- Creditors and Creditors' attorneys
- Auditors
- Office manager
- Financial manager
- Other Staff
- Vendors

#### Filing Documents With The Court – ECF

- How to write and serve a Motion.
- How to write and serve an Objection.
- How to write and serve a Complaint.

#### Appeals From A Bankruptcy Court Order: The Very Basic Basics Of Appellate Briefs And Arguments

- Don't blow that SHORT deadline.
- What's final and appealable?
- District Court or BAP?
- What's your bankruptcy judge going to think?

#### How to Conduct a Section 341 Meeting

- What are we trying to accomplish here?
- An example of a Section 341 Meeting – Swear or affirm.

#### The Law You Need To Know As A Chapter 13 Staff Attorney

- Some bankruptcy issues actually are settled law!
- The bankruptcy decisions of the Supreme Court.
- Important statutes and rules.
- Pioneer is dead of dysentery in Chapter 13 – filing deadline is a real deadline.

#### What Are You?

- Professionalism versus employee-ism.
- Know where your power comes from – you are the agent of the Chapter 13 Trustee.
- The Staff Attorney as tool –
  - *Good cop/Bad cop – do you need to be one? Which one?*
  - *Dealing with the bar – debtors and creditors attorneys.*
  - *Dealing with the public.*
  - *Being helpful vs. giving legal advice – hypotheticals, anyone?*
  - *Training the bar – teaching debtor's attorneys.*
- Familiarity breeds what?
- Delivering the message.
- Playing the role versus being the role.
- You are the Chapter 13 Trustee's attorney.
- The role of counselor.

#### The Basics Of Protecting The Chapter 13 Trustee

- Quasi-judicial Immunity.
- The Barton Doctrine.
- The comfort of Court Orders.
- Notice and the opportunity for a hearing.

#### Fitting In With The Office Of The Chapter 13 Trustee

- Procedures – document your calls!
- Procedures – calendar your hearings!
- Procedures – negotiating an agreement.
- How to do bankruptcy legal research – Available bankruptcy materials:
  - *Lundin treatise*
  - *Lexis and Westlaw – the good, the bad and the ugly*
  - *Judge Russell's Bankruptcy Evidence Manual*
  - *Collier on Bankruptcy*
  - *Nortons Law and Practice*
  - *West Bankruptcy Reports*

**(Please note: Both days of the Symposium – all six sessions – will be devoted to this topic. If you opt for this special session, you will be unable to attend any other sessions, as they run concurrently.)**

## NACTT 2010 Staff Symposium Series

### Facilitators for the Staff Symposia

#### San Diego, CA; New York, NY; and Chicago, IL



**Debra P. Cohen** (Facilitator for the Office Manager/Comptroller Symposia) – Ms. Cohen has been Director of Operations for the Office of Adam M. Goodman, Chapter 13 Trustee in Atlanta, Georgia, since September, 2002. She has a BS from Boston University, an MBA from Georgia State University and is certified as a Senior Professional in Human Resources by the Society for Human Resource Management. Debra is a volunteer with the society and is currently working with the Atlanta Mayor's Program for City Youth. [dcohen@13trusteeatlanta.com](mailto:dcohen@13trusteeatlanta.com)



**Ronnie E. LeFevers** (Chair/Facilitator for the Leadership Symposia) – This is Ronnie's 8th year as the Director of Operations with Nancy Whaley's office, Chapter 13 Trustee for the Northern District of Georgia. Prior to joining the Trustee's office he was a Regional Manager of Human Resources with Kmart Corporation. Ronnie has a B.A. from Lee University in Cleveland, Tennessee, and is certified as a Professional in Human Resources through the Society of Human Resource Management and the Human Resource Certification Institute. [rlefevers@njwtrustee.com](mailto:rlefevers@njwtrustee.com)



**Karen Cordner** (Facilitator for the Office Manager/Comptroller Symposia) – Karen is in her 11th year working for Chapter 13 Trustees in Salt Lake City, District of Utah. Karen worked as the Controller for three Chapter 13 Trustees before joining the organization of Chapter 13 Trustee, Kevin R. Anderson in October, 2009, as his Staff Coordinator. Karen has over twenty-five years of accounting experience and is an Enroll Agent with the IRS. [cordner@ch13kra.com](mailto:cordner@ch13kra.com)



**Brett Meyer** (Facilitator for the Skills Symposia) – Currently in his third year with Herbert Beskin's office, Chapter 13 Trustee for the Western District of Virginia, Brett has served as a Court Preparation Case Administrator for almost one year. Previously, Brett was the Claims Administrator in the office. He holds a B.S. in Psychology with a minor in Marketing from the University of Southern Illinois – Edwardsville. [bretttch13@ntelos.net](mailto:bretttch13@ntelos.net)



**Mattie Gordon** (Facilitator for the Skills Symposia) – Mattie has been an employee of the office of Henry E. Hildebrand III, Chapter 13 Trustee for the Middle District of Tennessee, since 1986. She is the Director of the Court Division. Prior to joining the Trustee's office she worked in the insurance industry. She is a fan of the Titans NFL team. [mattieg@ch13nsh.com](mailto:mattieg@ch13nsh.com)



**Beckie J. Moore** (Facilitator for the Office Manager/Comptroller Symposia) – Beckie has been with the Trusteeship in Kalamazoo, Michigan, for twenty years. She earned her B.B.A. in Finance from Western Michigan University. Beckie has helped guide her office through three Trustee transitions (one retirement and two office mergers). Prior to becoming Comptroller in 2003, Beckie held numerous positions in every facet of the organization. Beckie is a mother of two, and in her spare time enjoys playing softball and golf, and watching Michigan State athletics. [bmoore@chpt13.com](mailto:bmoore@chpt13.com)



**Cindy L. Graber** (Facilitator for the Mortgages Symposia) – Currently in her 9th year with Debra L. Miller's office, Standing Chapter 13 Trustee for the Northern District of Indiana. Cindy comes with 10 years of experience in the banking industry, specializing in the lending areas. She was formerly the final closing auditor for Debra, prior to becoming Financial Comptroller in September, 2006. She is attempting to further her education, working towards her MBA at Indiana University, South Bend. [cgraber@trustee13.com](mailto:cgraber@trustee13.com)



**Pamela L. Peterson** (Facilitator for the Skills Symposia) – Pam is currently in her 4th year with Glenn Stearns' Office, the Chapter 13 Trustee for the Northern District of Illinois for the suburbs of Chicago. She is currently serving as the Claims and Closing Manager. For the seven years prior to joining the Trustee's office, she had her own law office focusing solely on the area of bankruptcy. Pam holds a J.D. from The National Law Center, George Washington University and a B.S. in both Political Science and Spanish from Illinois State University. [peterston\\_p@lisle13.com](mailto:peterston_p@lisle13.com)



**John P. Gustafson** (Facilitator for the Staff Attorney Symposium) – Trustee Gustafson is the Standing Chapter 13 Trustee for the Western District of Ohio, Western Division, in Toledo, Ohio. Mr. Gustafson is a member of the Toledo (former chair of the Bankruptcy Committee) and Ohio State bar associations and the State Bar of Michigan. He received his B.A. degree from Miami University and his J.D. degree, cum laude, from Wayne State University. [jpgustafson@att.net](mailto:jpgustafson@att.net)



**Erin Rogers** (Facilitator for the Leadership Symposia) – Ms. Rogers has been an employee of the office of Beverly M. Burden, Chapter 13 Trustee for the Eastern District of Kentucky, since 1993. She has been Office Administrator since 2000. She holds a B.A. and a M.B.A. from the University of Kentucky. [erogers@ch13edky.com](mailto:erogers@ch13edky.com)



**Richard Kalkbrenner** (Facilitator for the Office Manager/Comptroller Symposia) – Richard is the Controller for Jack W. Gooding, Standing Trustee for the Eastern and Western Districts of Arkansas. He was in the private practice of law from 1981 to 2001, specializing in bankruptcy law. He holds a B.A. in economics from Rhodes College, an M.B.A. from Emory University and a J.D. from the University of Arkansas at Fayetteville. Richard served as president of the Debtor-Creditor Bar of Central Arkansas, Inc. in 1995 and 1996. [rkalkbrenner@ark13.com](mailto:rkalkbrenner@ark13.com)



**Glenn B. Stearns** (Facilitator for the Means Testing Symposia) – Trustee Stearns has been a Chapter 13 Trustee in the Northern District of Illinois for the suburbs of Chicago, for 10 years. He holds an M.B.A. in Finance from DePaul University and a B.B.A. in Management and Marketing from the University of Wisconsin. He also served with distinction as co-chairperson of the NACTT Staff Symposium Series from 2007 to 2009. [stearns\\_g@lisle13.com](mailto:stearns_g@lisle13.com)



**Marni Latterman** (Facilitator for the Mortgages Symposia) – Currently in her 11th year with Ronda Winnecour's office, Chapter 13 Trustee for the Western District of Pennsylvania. Marni has served as the Chief Case Administrator since September, 2005. Prior to joining the Trustee's office she spent nearly four years as a paralegal specializing in bankruptcy law for a debtor's attorney. Marni holds a B.A. in American Studies from Penn State University and completed the paralegal program at Robert Morris University. [mlatterman@chapter13trusteedpa.com](mailto:mlatterman@chapter13trusteedpa.com)



**Nancy Strickler** (Facilitator for the Leadership Symposia) – This is her 11th year with Dianne Crandell Kerns, Chapter 13 Trustee for Southern Arizona. Nancy has been the office manager since 2005. Prior to joining Ms. Kerns' team, Nancy worked for the prior Chapter 13 Trustee, and as a paralegal with creditor and debtor attorneys for Chapter 7, 11 and 13. She has been with the NACTT Staff Symposium for three years. She is pursuing a degree in Applied Sciences of Business Accounting and Management. [nancy.strickler@dcktrustee.com](mailto:nancy.strickler@dcktrustee.com)

### Chairpersons and Committee Members for the Staff Symposia

**Marilyn O. Marshall**  
Trustee, Illinois  
Co-chairperson  
[mmarshall@chi13.com](mailto:mmarshall@chi13.com)

**Joyce B. Babin**  
Trustee, Arkansas  
Co-chairperson  
[jbabin@13ark.com](mailto:jbabin@13ark.com)

**Mary Ida Townson**  
Trustee, Georgia  
Committee Member  
[maryidat@atlch13tt.com](mailto:maryidat@atlch13tt.com)

**Thomas J. King**  
Trustee, Wisconsin  
Committee Member  
[tom@ch13oshkosh.com](mailto:tom@ch13oshkosh.com)