

U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

FISCAL YEAR 2002
ANNUAL REPORT



KENNETH J. HIRZ, CLERK

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO**

Judge William T. Bodoh, Chief Judge
Judge Richard L. Speer
Judge Randolph Baxter
Judge Marilyn Shea-Stonum
Judge Pat E. Morgenstern-Clarren
Judge Russ Kendig
Judge Mary Ann Whipple
Judge Arthur I. Harris

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Introduction

The United States Bankruptcy Court for the Northern District of Ohio serves the 5,916,923 citizens of the northern 40 counties within the State of Ohio with offices located in Akron, Canton, Cleveland, Toledo and Youngstown. The 40,368 bankruptcy cases filed in this district in FY 2002 account for a 15.4% increase in cases filed compared to FY 2001. Case filing figures, as compiled by the Administrative Office of the U.S. Courts, rank the Northern District of Ohio as the sixth largest of ninety bankruptcy courts nationally.

Seven bankruptcy judges served on the bench during this fiscal year. They are listed as follows, identified by the city in which they serve: Honorable William T. Bodoh, Chief Judge, Youngstown; Honorable Richard L. Speer, Toledo; Honorable Randolph Baxter, Cleveland; Honorable Marilyn Shea-Stonum, Akron; Honorable Pat E. Morgenstern-Clarren, Cleveland; Honorable Russ Kendig, Canton; and Honorable Mary Ann Whipple, Toledo. The Honorable Arthur I. Harris was selected by the United States Court of Appeals for the Sixth Circuit for appointment as United States Bankruptcy Judge at its Annual Meeting in June 2002. He was later confirmed on October 7, 2002, and sits on the bench in Cleveland.

Honorable Pat E. Morgenstern-Clarren continued her four-year term on the Bankruptcy Appellate Panel (BAP) for the Sixth Circuit. She continues to serve on the panel through December 2002. The Sixth Circuit Judicial Council, in September 2002, appointed Chief Judge William T. Bodoh to succeed Judge Morgenstern-Clarren at the completion of her term.

The clerk's office employed one hundred and sixteen deputy clerks throughout the district. The office is structured according to the Table of Organization as attached. The clerk's office operated on a budget of \$6,519,065 and collected revenue of \$10,287,740 as identified in this report. Of the more than \$576,262 deposited with the court as unclaimed monies following trustees' distribution of the estate, almost \$281,327 was redistributed. The court has placed the unclaimed funds account on our internet web site to facilitate the distribution of estate funds. Visitors to our web site, at www.ohnb.uscourts.gov, can also find filing statistics, general orders, local rules, administrative orders and other pertinent information.

Our Strategic Planning efforts, which commenced in February 1997, continued

throughout the fiscal year. During this planning year the judges sought to strengthen their commitment to improving services to the bar and public. Concerted effort was expended by the court to prepare our court for accepting documents electronically from attorneys. The court converted to the new case management software distributed by the Administrative Office of the U.S. Courts, upgraded to a faster server and combined over 300,000 case files providing for a continuous court docket dating back to September 1990. During the last two months of our fiscal year the court commenced the training of 23 attorneys, the Office of the U.S. Trustee, all five Chapter 13 Trustee Offices and the Office of the U.S. Attorney to commence electronic case filing October 1, 2002. This led to a successful entry into an electronic environment that we can build on in fiscal years to come.

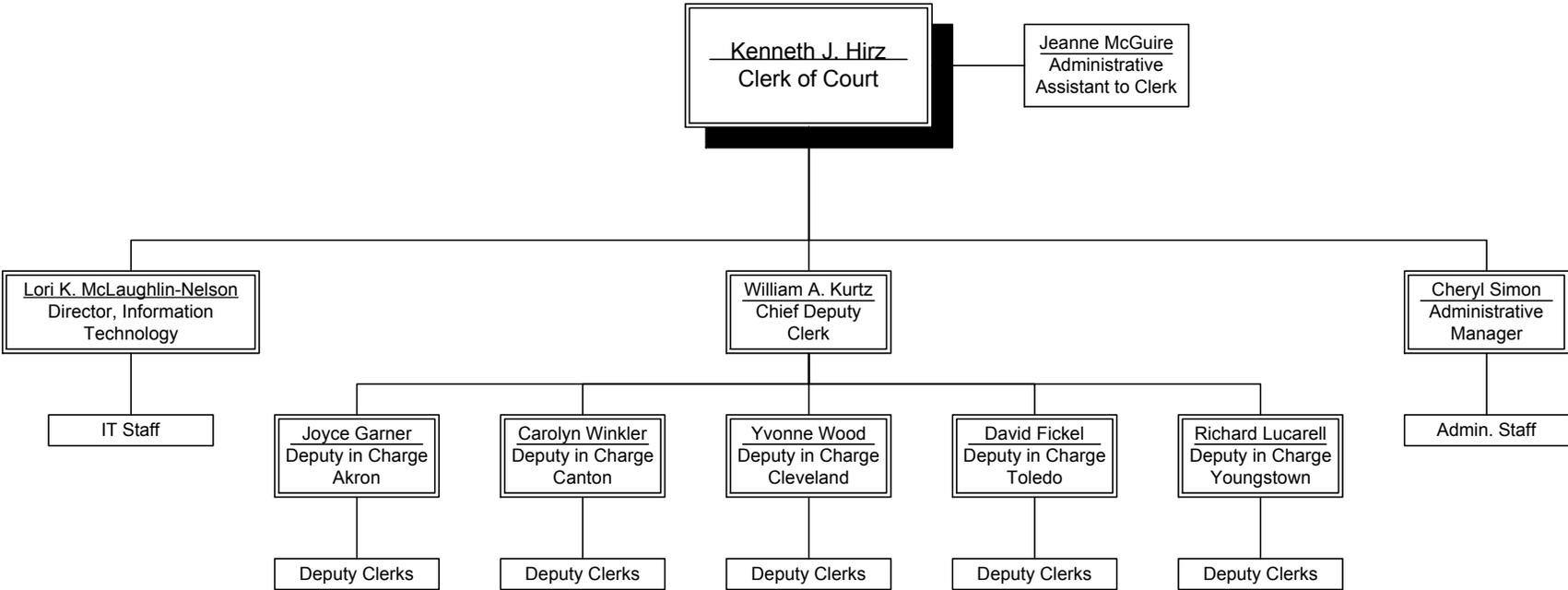
Chief Judge William T. Bodoh and the clerk's office moved into the new United States Courthouse & Federal Building at 10 East Commerce in Youngstown in early September 2002. The courthouse consists of 52,240 gross square feet of which the Bankruptcy Court occupies 14,642 square feet. Other tenants include the United States Congressman, United States Marshal Service, Internal Revenue Service, Office of the United States Trustee and the General Services Administration. The courthouse was designed by Robert A.M. Stern, Architect, of Robert A.M. Stern Architects, in association with URS Group, Inc, and constructed by the general contractor, Dick Corporation. It is situated on a 3.09-acre parcel of land located in downtown Youngstown. The artist for the Art-in-Architecture was Andrew Leicester who constructed a pair of Phantom Furnace Columns symbolizing the importance of steel to the Mahoning Valley area. The building was officially dedicated on October 22, 2002.

In the following pages, you will find a variety of statistical and case activity reports that identify the workload of the court. The Annual Report concludes with a summary of the clerk's office staff personnel and training activities and information technology initiatives that occurred throughout the fiscal year. The clerk's office remains committed to providing the highest level of service to the bench, bar and public. To that end, we welcome suggestions toward the improvement of services.

Kenneth J. Hirz
Clerk of Court

United States Bankruptcy Court
Northern District of Ohio

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NORTHERN DISTRICT OF OHIO STATISTICAL ANALYSIS

A total of 40,369 cases were filed in this District in Fiscal Year 2002. (All references to Fiscal Year (FY) figures for our District throughout the balance of this report are based on an October 1 to September 30 calendar.) These figures represent an increase of 15% as compared to FY 2001. A comparison of the percentage of filings, by Chapter, during this time frame reveals the following:

	FY 02	% of Total
CHAPTER 7	33,030	81.82%
CHAPTER 11	133	.33%
CHAPTER 12	0	0%
CHAPTER 13	7,206	17.85%
TOTAL	40,369	100.00%

This court is comprised of five divisional offices: Akron, Canton, Cleveland, Toledo and Youngstown. The distribution of the total filings referred to above, and the percentage of increase/(decrease) in filing for each office, is set forth as follows:

	FY 01	FY 02	% of Change
AKRON	4,919	5,810	18%
CANTON	5,362	6,117	14%
CLEVELAND	12,067	14,200	18%
TOLEDO	7,503	8,556	14%
YOUNGSTOWN	5,112	5,686	11%
TOTAL	34,963	40,369	15%

These filing figures are unweighted and do not take into account the size of the cases filed. Therefore, they may not precisely represent the judicial workload in any particular division.

This mix of cases, by Chapter, in each office reveals the following:

AKRON

	FY 01	FY 02	% OF CHANGE
CHAPTER 7	4,020	4,725	18%
CHAPTER 11	7	22	214%
CHAPTER 12	0	0	----
CHAPTER 13	892	1,063	19%

CANTON

	FY 01	FY 02	% OF CHANGE
CHAPTER 7	4,573	5,280	15%
CHAPTER 11	5	11	120%
CHAPTER 12	0	0	----
CHAPTER 13	784	826	5%

CLEVELAND

	FY 01	FY 02	% OF CHANGE
CHAPTER 7	9,126	10,610	16%
CHAPTER 11	23	37	61%
CHAPTER 12	0	0	----
CHAPTER 13	2,918	3,553	22%

TOLEDO

	FY 01	FY 02	% OF CHANGE
CHAPTER 7	6,935	7,874	14%
CHAPTER 11	13	14	8%
CHAPTER 12	0	0	----
CHAPTER 13	555	668	20%

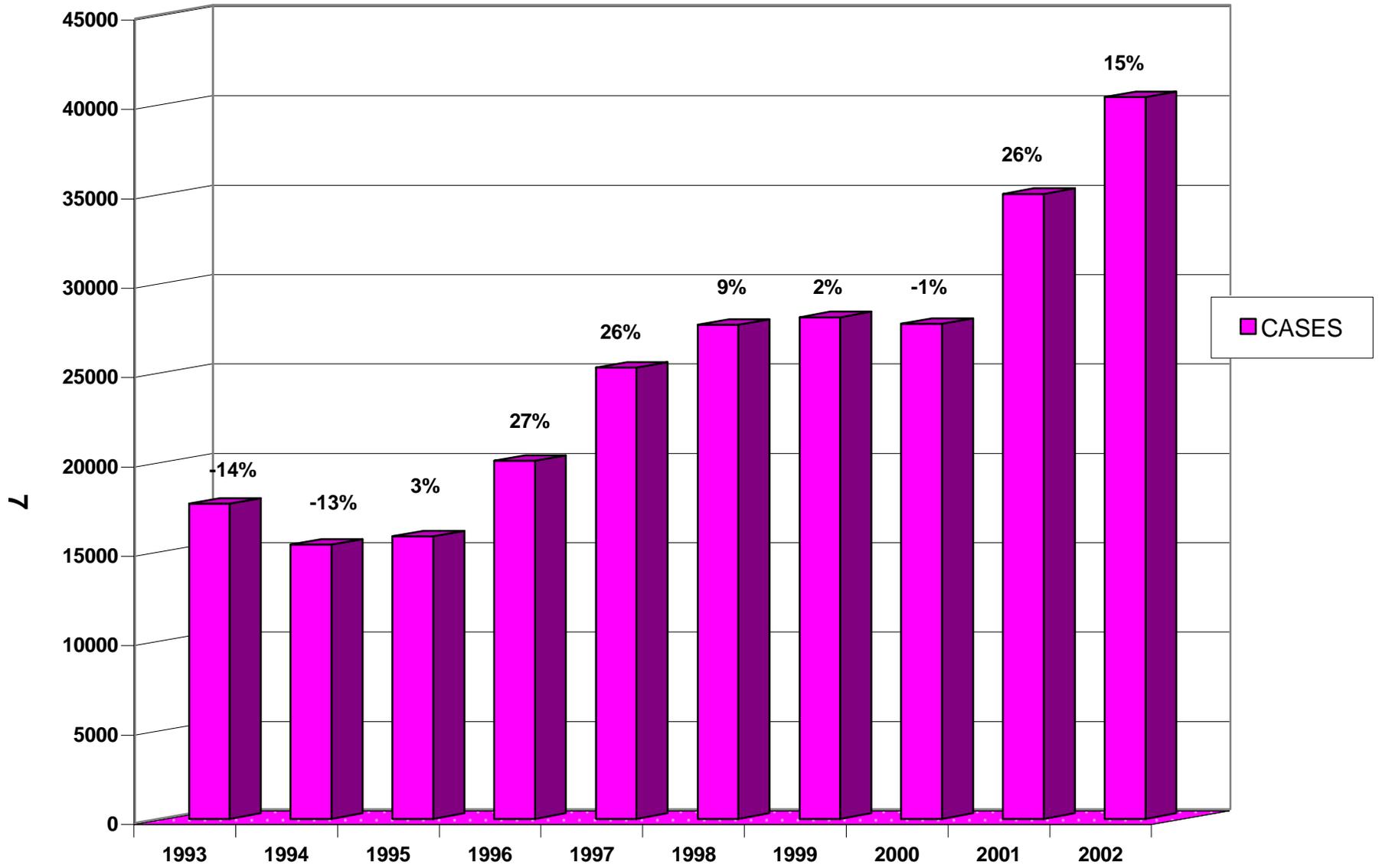
YOUNGSTOWN

	FY 01	FY 02	% OF CHANGE
CHAPTER 7	4,098	4,541	11%
CHAPTER 11	111	49	-56%
CHAPTER 12	0	0	----
CHAPTER 13	903	1,096	21%

DISTRICT TOTAL

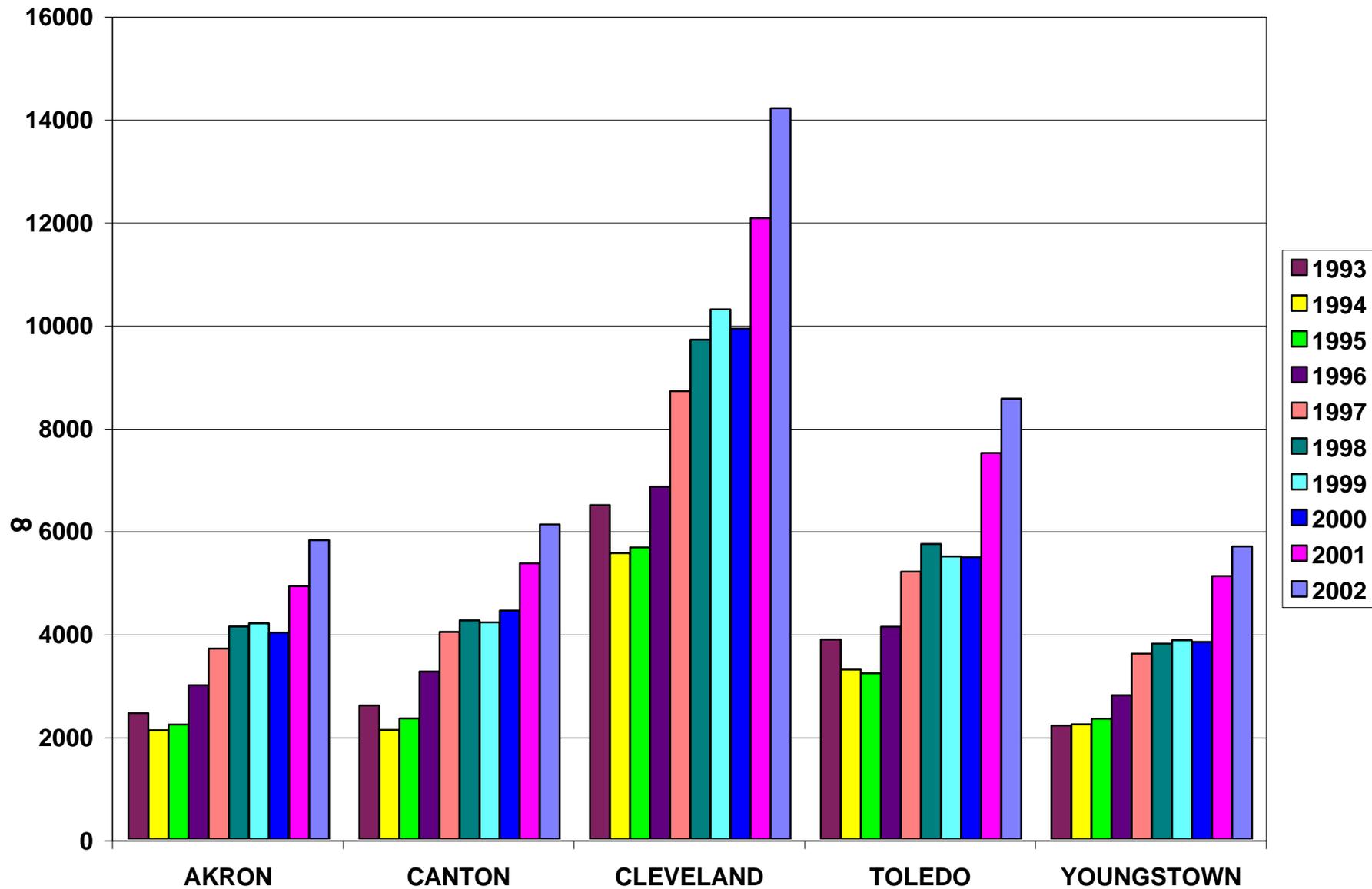
	FY 01	FY 02	% OF CHANGE
CHAPTER 7	28,753	33,030	15%
CHAPTER 11	159	133	-16%
CHAPTER 12	0	0	----
CHAPTER 13	6,051	7,206	19%

**CASE FILINGS
FY 1993 THRU 2002
PERCENTAGE OF CHANGE**

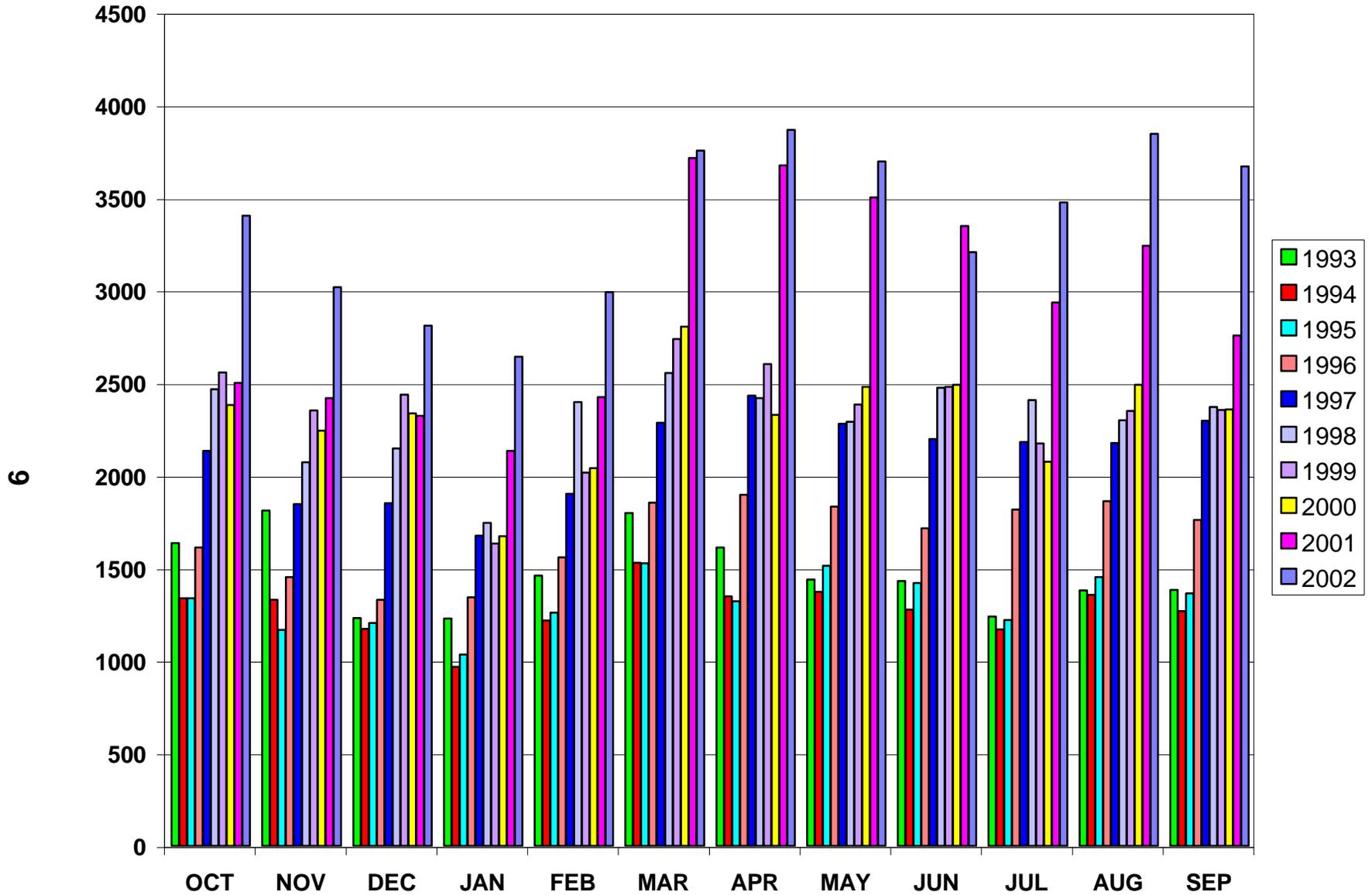


ALL OFFICES

FILINGS PER OFFICE
FISCAL YEARS
1993 THRU 2002

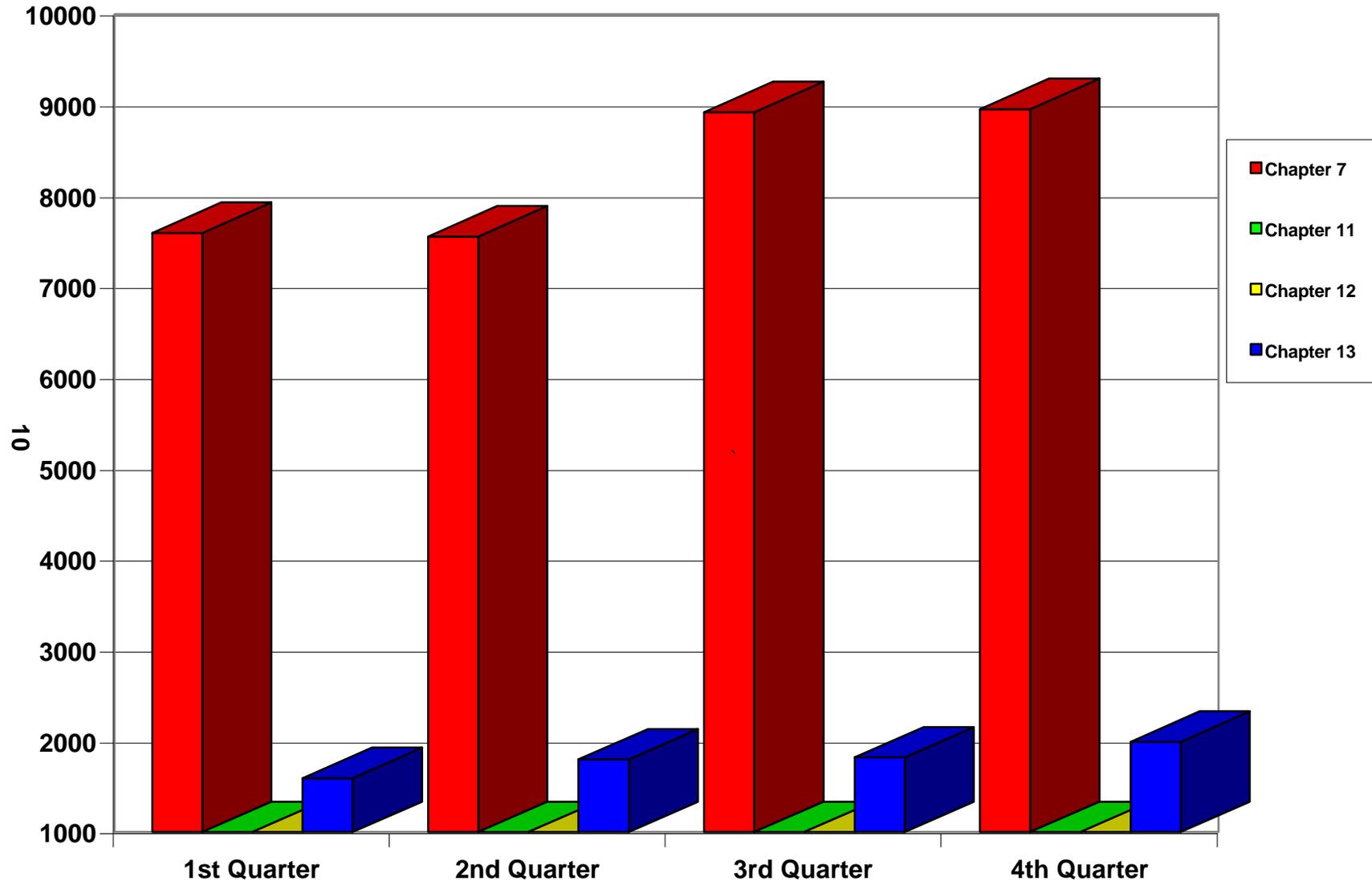


**FILING COMPARISON
FISCAL YEARS 1993-2002**



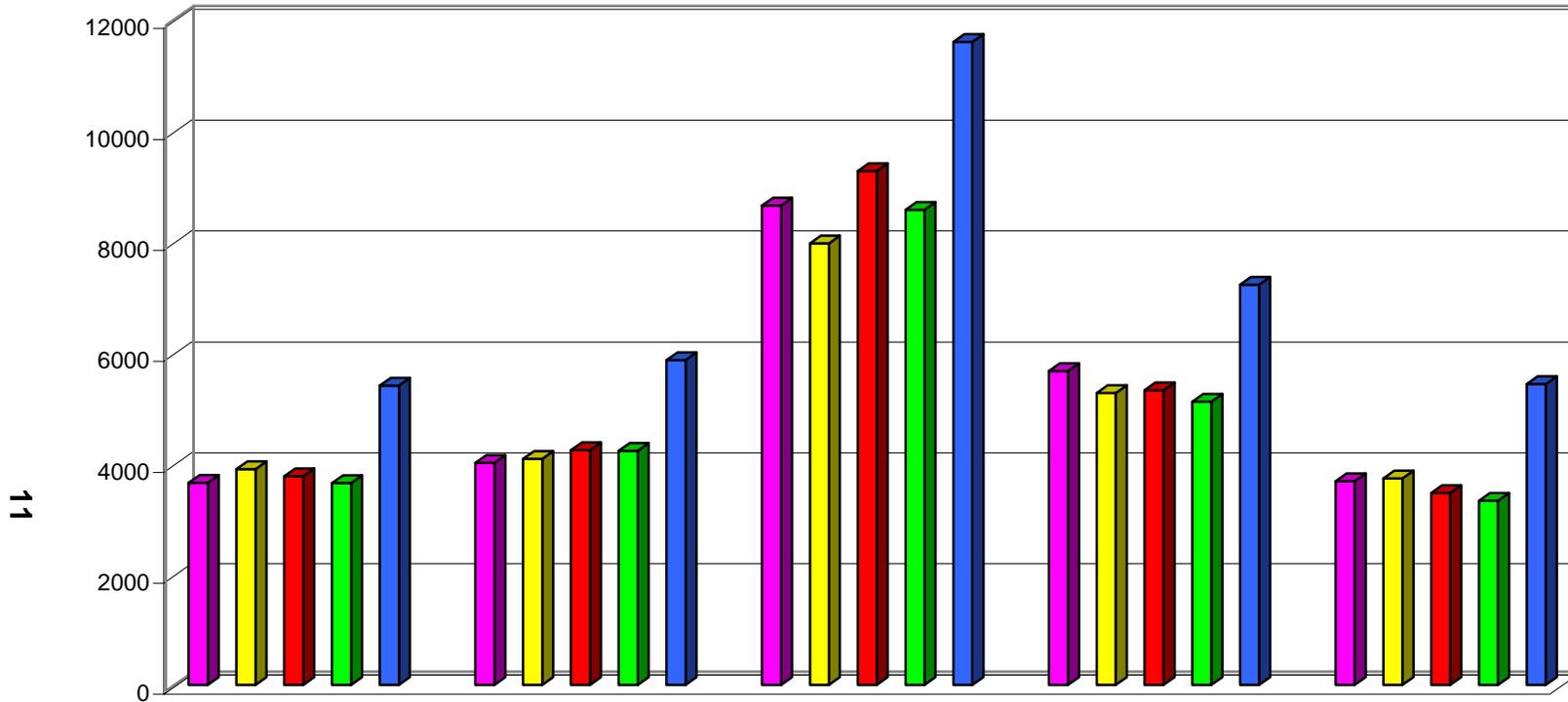
ALL OFFICES

QUARTERLY FILINGS
FISCAL YEAR 2002



ALL OFFICES

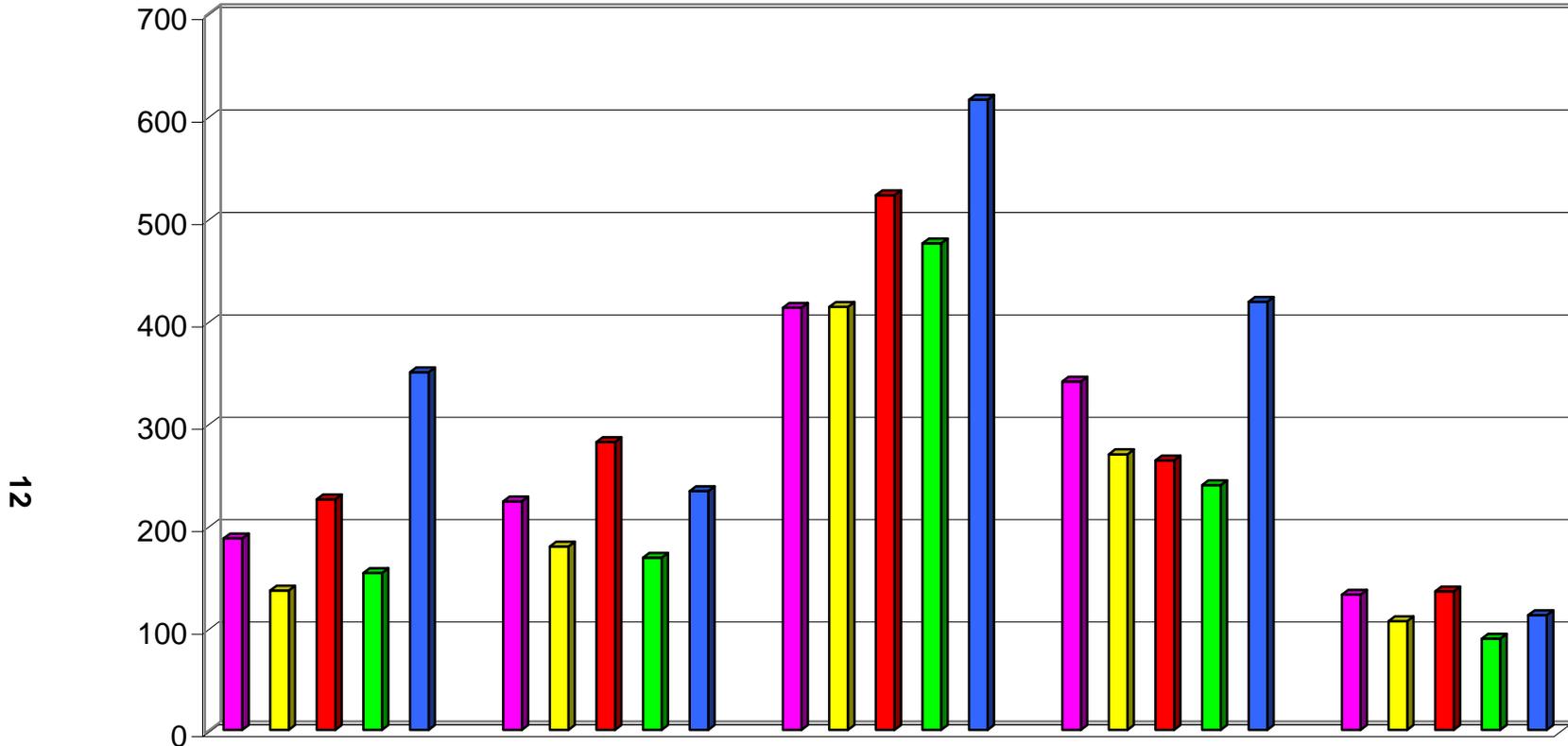
**CASE CLOSINGS
FISCAL YEARS
1998-2002**



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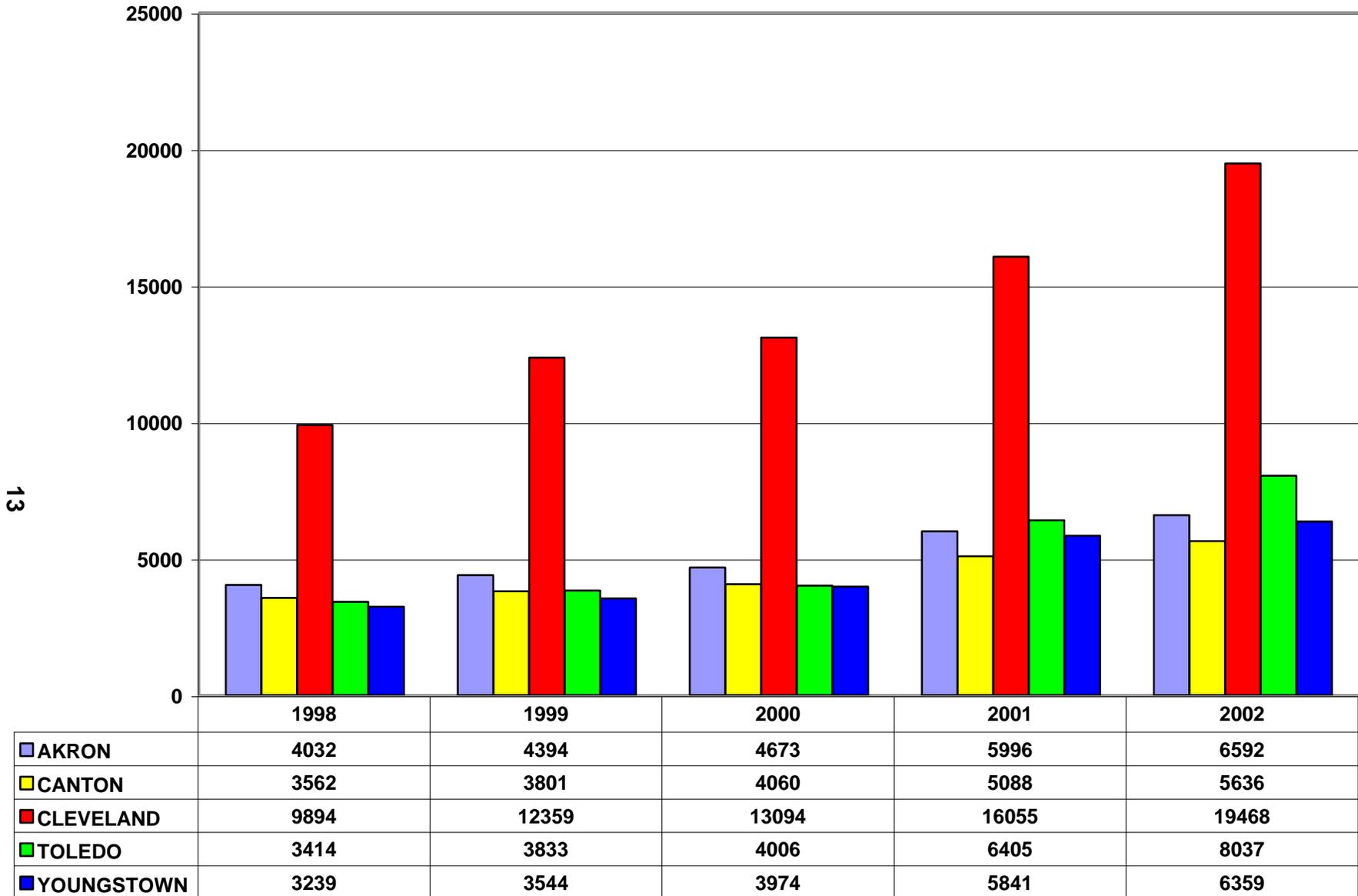
	AKRON	CANTON	CLEVELAND	TOLEDO	YOUNGSTOWN
1998	3645	4002	8644	5660	3673
1999	3892	4079	7963	5264	3723
2000	3766	4232	9264	5312	3462
2001	3639	4222	8568	5105	3320
2002	5399	5855	11595	7215	5424

**ADVERSARY CLOSINGS
FISCAL YEARS
1998-2002**

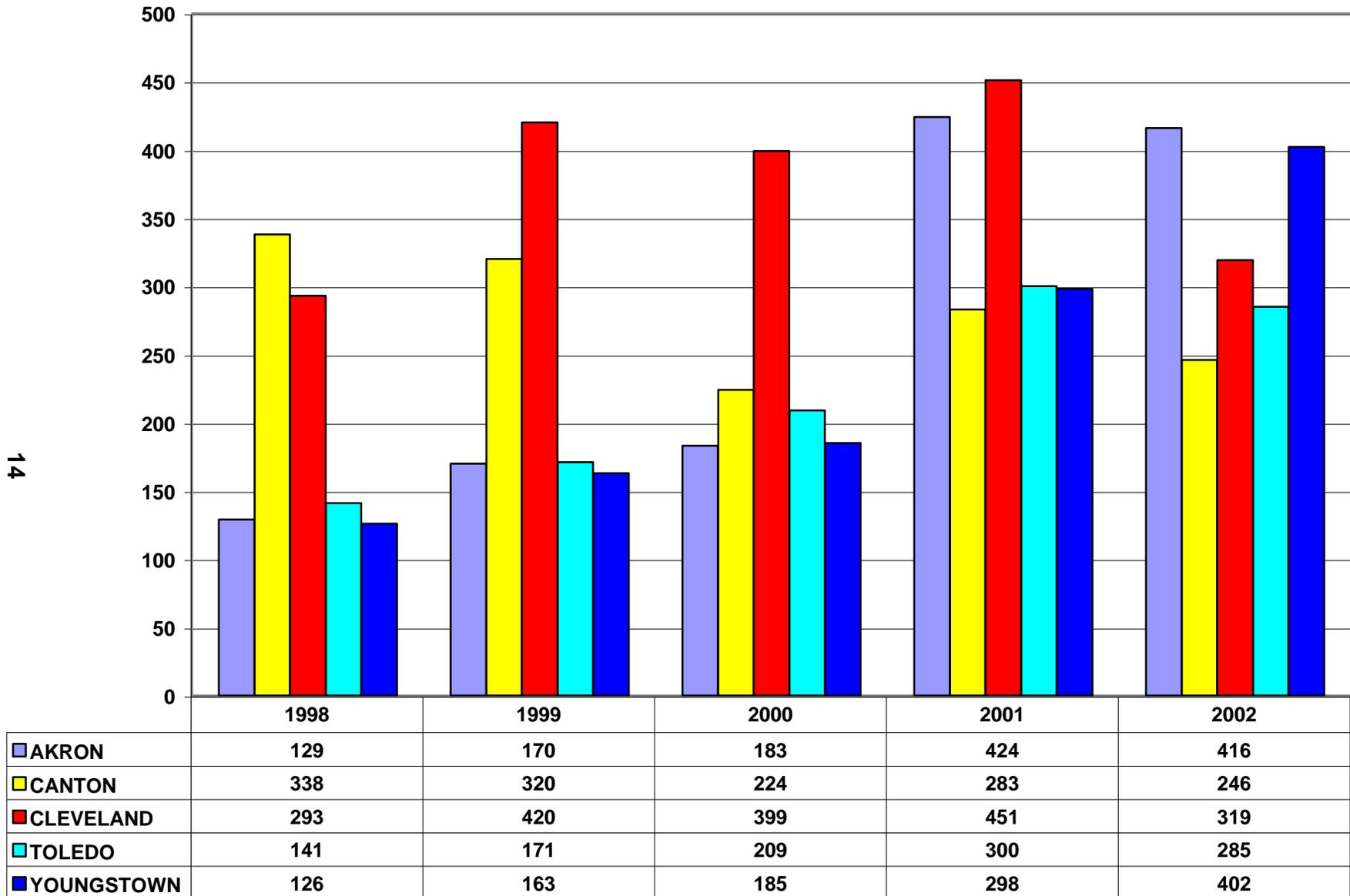


	AKRON	CANTON	CLEVELAND	TOLEDO	YOUNGSTOWN
1998	187	223	412	340	132
1999	136	179	413	269	106
2000	225	281	522	263	135
2001	153	168	475	239	89
2002	349	233	615	418	112

**PENDING CASES
FISCAL YEARS
1998 THRU 2002**



**PENDING ADVERSARIES
FISCAL YEARS
1998 THRU 2002**



**TRUSTEE APPOINTMENTS
FISCAL YEAR 2002**

AKRON

Kathryn Belfance	1205
Harold Corzin	1205
Marc Gertz	1206
Jerome Holub (Chap. 13 Trustee)	1099
Lydia Spragin	184
Richard Wilson	1383

CANTON

Lisa Afarin	1079
Michael Demczyk	1304
James R. Kandel	459
Josiah L. Mason	822
Joanne Paulino	489
Anne Piero- Silagy	1303
Toby L. Rosen (Chap. 13 Trustee)	840

**TRUSTEE APPOINTMENTS
FISCAL YEAR 2002**

CLEVELAND

Brian A. Bash	1
Richard A. Baumgart	1117
Virgil Brown, Jr.	1088
Steven S. Davis	1094
Saul Eisen	780
Lauren Helbling	1095
Mary Ann Rabin	1086
Joel H. Rathbone	484
Marvin A. Sicherman	1085
David O. Simon	1104
Alan Treinish	1093
Myron Wasserman (Chap. 13 Trustee)	3624
Waldemar J. Wojcik	1126

**TRUSTEE APPOINTMENTS
FISCAL YEAR 2002**

TOLEDO

Farley Banks	717
Anthony B. DiSalle (Chap. 13 Trustee)	687
Bruce C. French	1433
John N. Graham	1460
John J. Hunter	78
Patricia A. Kovacs	1488
Elizabeth A. Vaughan	1622
Louis J. Yoppolo	1475

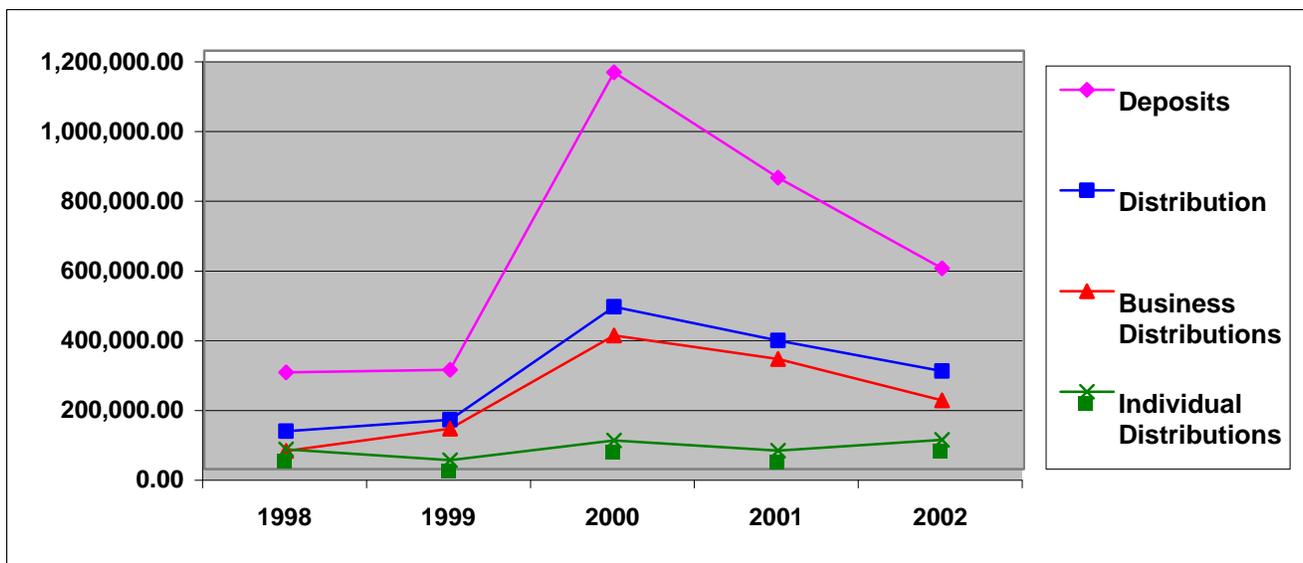
YOUNGSTOWN

Mark Beatrice	805
Michael Buzulencia	1028
Michael A. Gallo (Chap. 13 Trustee)	1109
Elaine Greaves	805
Andrew W. Suhar	1047
Richard G. Zellers	1015

UNCLAIMED FUNDS

Pursuant to 11 U.S.C. § 347 (a) and 28 U.S.C. Chapter 129, property of a bankruptcy estate unclaimed ninety days after final distribution shall be paid into the registry of the court. The court receives the unclaimed monies from the case trustee following receipt of distribution checks that had been returned. The court deposits these unclaimed funds into Treasury deposit fund 6047BK. Following a period of five years, these funds are transferred into either fund 106000, for amounts less than \$25.00, or fund 6133BK for amounts of \$25.00 or more. Deposits less than \$25 are forfeited as unclaimed money. Deposits of \$25 or more are held by the U.S. Treasury pending future requests of the unclaimed money.

During Fiscal Year 2002, the trustees deposited unclaimed funds in the amount of \$576,261.68. The court has prepared 91 court-ordered distributions of these funds which resulted in the disbursement of \$281,326.53 for the same period.



Fiscal Year	1998	#of Dist	1999	#of Dist	2000	#of Dist	2001	#of Dist	2002	#of Dist
Deposits	277,449.70		285,137.34		1,138,119.21		835,512.94		576,261.68	
Distributions	108,190.46	51	141,366.39	58	464,946.47	87	368,866.11	78	281,326.53	91
Business Distributions	51,940.11	19	116,266.62	31	383,260.52	44	315,642.03	49	196,987.83	49
Individual Distributions	56,250.35	32	25,099.77	27	81,685.95	43	53,224.08	29	84,338.70	42

Fiscal Year 2002 Revenue

1)	086900	1,168,308.01
2)	092037	0.00
3)	106000	3,051.23
4)	109900	0.00
5)	143500	0.00
6)	332340	0.00
7)	322350	51,456.00
8)	322360	77,857.37
9)	322380	0.00
10)	387500	60.00
11)	3875CC	0.00
12)	5073XX	1,757,103.53
13)	510000	4,638,928.31
14)	510100	0.00
15)	5114CR	346.20
16)	6047BK	459,834.92
17)	6133BK	113,615.13
18)	6855BK	2,371.72
19)	6855TT	2,014,807.24
		\$ 10,287,739.66

- 1) 086900 Filing Fees (portion of Ch. 7, 13 and adversary filing fees, motions, etc.)
- 2) 092037 Fees for Bankruptcy Notices
- 3) 106000 Forfeitures of Unclaimed Money less than \$25.00 and held over 5 years
- 4) 109900 Miscellaneous Fines, Penalties and Forfeitures
- 5) 143500 Interest earned on all registry funds deposited into interest-bearing accounts in local financial institutions
- 6) 322340 Sale of Publications
- 7) 322350 Copy Fees
- 8) 322360 Miscellaneous Fees (certifications, searches, amendments to schedules, retrieval, service charges, claims and notices)
- 9) 322380 Recoveries of Court Costs
- 10) 387500 Clearing Account
- 11) 3875CC Clearing Account / Credit Card Transactions
- 12) 5073XX Portion of Ch. 11 non-railroad filing fee credited as offsetting collections to the United States Trustee System Fund
- 13) 510000 Civil Filing Fees (portion of Ch. 7 and 13 filings, relief from stay, adversaries and abandonment's)
- 14) 510100 Registry Fees Handling Charges (fees assessed on funds deposited into interest-bearing accounts on local depositories)
- 15) 5114CR Automation Copy Fees (revenue from copies obtained from use of public terminals)
- 16) 6047BK Unclaimed Funds
- 17) 6133BK Forfeitures of Unclaimed Money greater than \$25.00 and held over 5 years
- 18) 6855BK Deposit Funds, U.S. District Court, account is used for receipts held in suspense temporarily and later refunded, transferred or disbursed
- 19) 6855TT Deposit Fund (Bankruptcy Trustee Account)

FISCAL YEAR 2002
OPERATING BUDGET

FUND BUDGET OBJECT CODE	EXPENDITURES	% OF THE TOTAL BUDGET
092000 SALARY BUDGET		
1100 PERSONNEL COMPENSATION	\$5,143,277.23	79%
092000 OPERATING BUDGET		
1226 TRANSIT SUBSIDY	13,685.27	0.21%
2120 TRAVEL	38,217.68	0.59%
2203 MOVING OF COURT PROPERTY	45,756.38	0.70%
2209 TRANSPORTATION OF THINGS	25,302.26	0.39%
2320 RENTAL OF SPACE	2,952.00	0.05%
2336 POSTAGE/METERED MAIL	60,150.00	0.92%
2338 COPY EQUIPMENT RENTAL	14,082.77	0.22%
2341 OVERTIME UTILITIES	7,119.68	0.11%
2343 U.S. POSTAL SERVICE ITEMS (COMMERCIAL METERS)	1,784.00	0.03%
2345 POSTAGE METER RENTAL	3,204.00	0.05%
2359 RENTAL OF MISC. ITEMS	630.85	0.01%
2403 MISC. PRINTING	15,762.42	0.24%
2509 POSTAGE EQUIPMENT MAINTENANCE	3,975.00	0.06%
2510 CYCLICAL REPLACEMENT/MAINTENANCE OF FACILITIES	4,470.25	0.07%
2513 EQUIPMENT REPAIR/MAINTENANCE	29,117.53	0.45%
2515 TENANT ALTERATIONS & REPAIR	26,080.80	0.40%
2518 FURNITURE REPAIR/REFURBISHING	17,809.00	0.27%
2531 CONTRACTUAL COURT REPORTERS	19,113.75	0.29%
2535 TEMPORARY HELP SERVICE FIRMS	38,277.06	0.59%
2543 TRAINING	17,196.01	0.26%
2544 PUBLICATION NOTICES/ADVERTISING	24,555.01	0.38%
2559 OTHER CONTRACTED SERVICES	0	0.00%
2601 CONSUMABLE SUPPLIES	111,123.39	1.70%
3101 GENERAL OFFICE EQUIPMENT	45,754.70	0.70%
3106 ELECTRONIC SOUND RECORDING EQUIPMENT	0	0.00%
3109 COPY EQUIPMENT RENTAL	58,186.18	0.89%
3111 FURNITURE AND FIXTURES	154,952.89	2.38%
3141 SOUND SYSTEM EQUIPMENT	25,441.00	0.39%
NON-AUTOMATION SUBTOTAL	\$5,947,977.11	12%
51140X AUTOMATION BUDGET		
2331 COMMUNICATION - LOCAL	\$70,877.32	1.09%
2332 COMMUNICATION - LONG DISTANCE	1,667.85	0.03%
2337 CELLULAR TELEPHONE SERVICE	5,863.96	0.09%
2512 INTRASITE WIRING	43,338.04	0.66%
2513 ADP REPAIR	11,486.50	0.18%
2543 TRAINING	7,000.00	0.11%
2559 OTHER CONTRACTUAL SERVICES (NOC)	1,170.00	0.02%
2606 OFFICE AUTOMATED SUPPLIES	30,629.63	0.47%
3103 OFFICE AUTOMATION EQUIPMENT	293,672.41	4.50%
3104 TELEPHONE PURCHASE	5,245.00	0.08%
3107 DIGITAL AUDIO RECORDING EQUIPMENT	81,523.60	1.25%
3159 OTHER EQUIPMENT (NOC)	19,635.52	0.30%
AUTOMATION SUBTOTAL	\$572,109.83	9%
GRAND TOTAL	\$6,520,086.94	100%

Human Resources

Personnel

Staffing increases continued during this fiscal year in which we experienced a number of the same factors that contributed to the need for staffing increase in FY 2001. These included:

- increase in automation needs with the implementation of a new case management system
- record high number of case filings
- continued attrition rate due to retirement, resignation and transfer to other courts
- anticipated appointment of a new judge.

As a result of a number of actions related to personnel and organizational activities, internal employees were provided with promotional opportunities. The factors contributing to internal promotions included:

- personnel actions such as resignations, transfer to other courts
- organizational moves such as expansion of intake and case administration sections
- upgrading of current positions to accurately reflect changes in dimensions of duties and responsibilities.

Nine internal candidates were promoted either through selection as the best qualified for vacated positions or through reclassification.

We experienced two significant organizational/staffing activities:

- a major organizational/work force study conducted in the Cleveland court recommended the creation of two new positions, supervisor and records specialist. The positions were filled by external hires.
- a comprehensive recruitment effort was launched to hire a high caliber professional as Director of Information Technology. This action concluded our efforts at revamping the Systems Division into a full service Information Technology Department.

A total of 18 candidates were hired to fill 16 operational support positions, one supervisory and one upper management level position. The vast majority of hires in FY 2002 were designated as temporary appointments, thereby providing us flexibility in good decision making as we anticipate budgetary uncertainties during the upcoming fiscal year.

As of September 30, 2002, the Clerk's Office was staffed with 117 employees which represents a 12% increase over last year's staff total. Of these employees, 98 are permanent full time, three are permanent, part time and 16 are temporary, full time. Judges Chambers staff included 11 law clerks (of which one was a temporary appointment) and four secretaries for a total of 15.

Training

As in the past two years, our training focus was directed at the newly implemented Case Management/Electronic Case Filing (CM/ECF) system. Following up on the initial CM/ECF training endeavor that began in FY 2001, we provided on-going training support for the Case Management segment of the system, while launching an ambitious training initiative on Electronic Case Filing. Among the major accomplishments in this category, we note that:

- the CM/ECF Training Subcommittee successfully concluded its mission of developing, designing and providing CM/ECF training to meet the needs of judges, staff, attorneys and trustees
- court trainers devoted over 450 hours in developing, customizing and delivering CM and ECF training
- 98% of court staff attended preparatory training sessions for ECF, including Help Desk and ECF Essentials and completed comprehensive ECF training, totaling more than 820 hours
- 18 new employees received collectively nearly 50 hours of introductory training to prepare them for mainstream CM/ECF training
- court trainers conducted more than 60 hours of training for external trainees including US and Chapter 13 Trustees, attorneys and attorneys' office staff, setting the stage for extensive client training in 2003.

Besides providing extensive training on CM/ECF, we also provided training for new employees, preparing them to assimilate seamlessly into the organization. Given the high number of new hires and the assumption of new job responsibilities by recent as well as seasoned employees, on the job training was another important dimension to the type of training offered to staff. On the job training (OJT), both at the informal and more structured level covered a variety of topics including general computer usage, discharge procedures, cash out/deposits, closing cases, case management, general bankruptcy procedures, the video based program, *How Cases Move Through the Bankruptcy Court* and *New Employee Orientation* seminar. Nearly 100 hours were dedicated to the preparation and delivery of these and other OJT training. Newly hired employees and current employees new to the job expended more than 550 hours of training in this category.

Other training avenues continued to be popular in this fiscal year, including programs broadcast by the Federal Judicial Television Network (FJTN), and programs sponsored through the Tuition Assistance Program (TAP). More than 20 employees viewed 29 hours of FJTN programming on a variety of topics including management development, workplace communication skills, conflict management and negotiation, automation/word processing skills, financial management, court procedures, benefits information, personal and workplace safety, records management and more.

By taking advantage of the TAP program, employees were able to:

- complete college courses via correspondence or on site attendance
- take part in Bankruptcy related seminars
- attend interpersonal skills, personal development and technical/automated skills workshops
- participate in the 2002 National Conference of Bankruptcy Clerks (NCBC) conference.

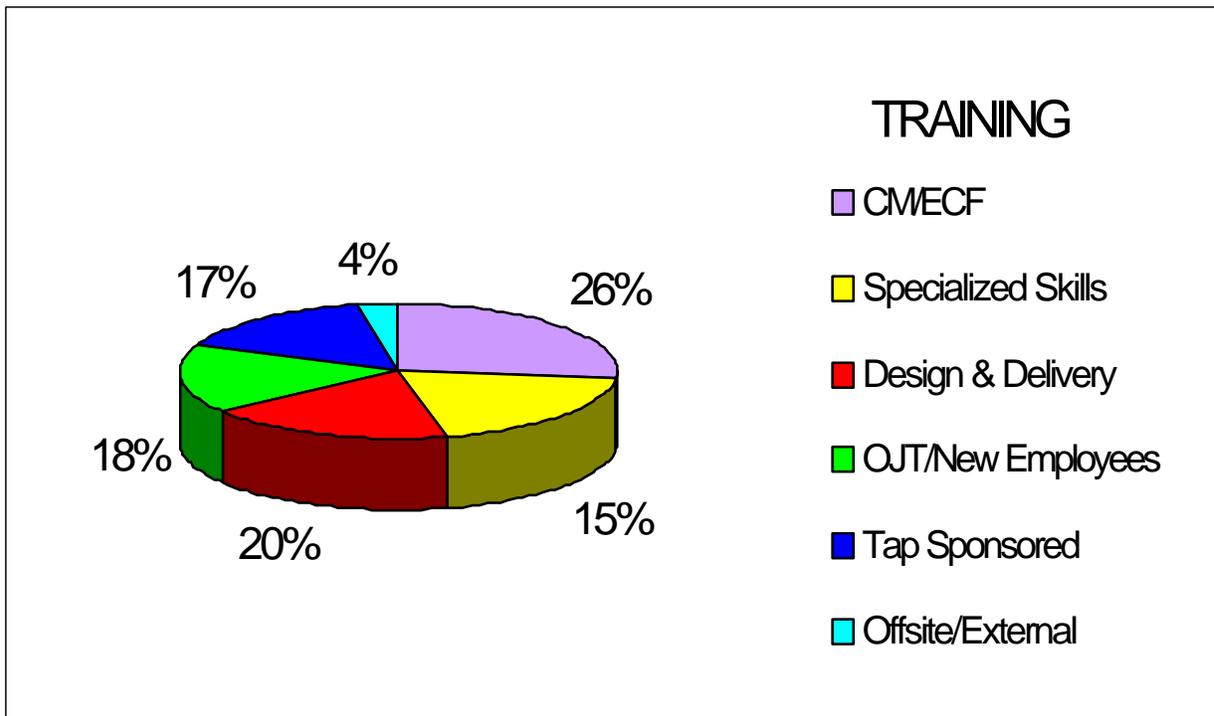
Nineteen TAP program participants completed 510 hours of training.

Web based training, introduced to court employees as part of the CM/ECF curriculum was extended this year to other applications including human resources issues and management development topics. Employees completed close to 12 hours of training in this innovative venue that allows staff to structure an individual training schedule and to complete training from their desk top computers. Other innovative training occurred with the presentation of district wide programs on CPR/AED and on ergonomics issues. Eighty-two employees completed 432 hours of training on these topics.

Specialized technical training was offered by external vendors using offsite or court locations. Training included new and current technologies deployed by Information Technology specialists, telecommunication systems, courtroom technologies and Lotus Notes. Twenty-one employees completed more than 185 hours of training in this category.

As in the past, a number of employees attended and in some cases, served as faculty at workshops/seminars sponsored by the Administrative Office of US Courts (AO), Federal Judicial Center (FJC), academic institutions and outside agencies, completing 102 training hours. Training areas included benefits issues, personnel systems and court leadership training.

In total, our employees completed more than 3,330 hours in training activities in Fiscal Year 2002. A breakdown of the data is illustrated in the following chart.



INFORMATION TECHNOLOGY (IT)

Fiscal Year 2002 began with the conversion of three (3) of the Court's databases from a legacy system to the new Case Management/Electronic Case Filing (CM/ECF) windows-based system. Early on in the fiscal year, due to hardware and software problems, a delay was necessary before moving to ECF. During the course of the year the base computer was upgraded, virtually doubling the processing speed, more than 80 forms were created as PDF files and more than 300,000 dockets were integrated, resulting in access to case docket histories dating back to September 1990. IT staff were trained on Crystal Reports software to improve the reports development of data in the CM/ECF database. This and other preparations continued, culminating in a successful transition to Electronic Case Filing on October 1, 2002.

A significant amount of training has occurred throughout the fiscal year to assist both internal Court staff and external attorneys to commence Electronic Case Filing. More than 130 clerk's office staff, Judges, chambers staff, and 50 external users were trained by a select group of internal trainers who themselves were trained in the art of training. This effort focused on the web-based ECF system and taught users on file management and imaging paper documents.

Cyclical replacement of computers occurred during the year with the procurement of 91 Dell GX 50 computers with 1 gigahertz processors. This allowed for the same platform of computers to be employed throughout the Bankruptcy Court from chambers to the deputy clerks. In addition, flat panel monitors increased the work surface of staff throughout the courthouses while providing a higher resolution screen and allowing the monitor to be turned vertically for a full- page document view. New Pentium 4 PCs were purchased to replace the aging Proxy Server platform. These machines allow faster Internet browsing and will enable us to implement improved security measures.

The Court's web page was reorganized in July 2002 to improve access to information and make it more physically appealing as a search mechanism. Categories have been added and realigned for easier use by the bar and public. Additional information on Judges and their staff, notices, bankruptcy forms, codes and rules, and links have all been reorganized to give the web page a more friendly and intuitive look.

The conversion from the T1 lines to frame relay occurred in all five court locations in February/March 2002. The importance of this project cannot be understated as all docketing on CM/ECF and all e-mail travels with the use of the reduced capacity frame relay. The benefit of frame relay is that as demand for bandwidth increases, so does the frame relay capacity.

Digital Audio Recording was tested in the Toledo Office and found to be a welcome addition to taking the court record in an electronic environment. By the summer of 2002 the Court purchased an FTR Gold product that was equipped with 4-channel recording, new omni-directional microphones and digital external clocks to establish a state-of-the-art recording system in all eight Bankruptcy courtrooms. Installation will be completed by the end of calendar year 2002.