

The Goal Is §341s Within 50

One of the most important responsibilities of this Trusteeship is conducting §341 creditors meetings. These meetings give the Trustee an opportunity to review the debtors' schedules and plan for compliance with the Bankruptcy Code and to uncover any incomplete or inaccurate information. The information received through the debtors' testimony, as well as the information they and their attorneys receive from the Trustee, provides the foundation necessary to move the case forward and make it successful.

To work towards that end, our office makes a concerted effort to follow the guidelines set by the Bankruptcy Code to hold these §341 creditor meetings within 50 days of the case being filed. This guideline assists the Trustee in expediting the case, by getting it to the confirmation hearing without delay or with as little delay as possible. Likewise, the office tries to give the debtors and debtor attorneys reasonable opportunity to appear at the creditors meeting. It is understood that on occasion, there will be circumstances that may impede the debtor or debtor attorney from appearing at the first set meeting of creditors. With this in mind, our office has a Debtor Attorney Datebook Schedule and a Continuation Policy. These procedures are in place to help meet the Trusteeship's responsibilities while working with the Bankruptcy community.

The Debtor Attorney Datebook Schedule has been in place for a long time. However, Ms. Marshall's sharp eye recently discovered that our datebook was in need of serious scrutiny. The datebook gives debtor attorneys who file a large volume of Chapter 13 cases a specific time and day where their meetings are heard in our office, or a "date-

book slot". Our attempt is to avoid conflicts with meetings attorneys may have at other Trustees' offices as well as court proceedings. While there are a limited number of datebook slots available, our office has scrutinized our meeting statistics and found that some of the attorneys with a datebook slot were no longer volume filers. Conversely, there were other attorneys whose original slots were not large enough to adequately schedule their meetings. As a result, these meetings were being forced to be set out of range (over the required 50 days). Using these statistics, as well as the Clerk's scheduling statistics, the office has set out to revise the Datebook Schedule to increase, decrease, and/or eliminate the datebook slots accordingly. Currently, a more efficient Datebook Schedule is in place. Our trusteeship will be working closely with the Clerk's office, using their statistics as well as ours, to review our schedule every six months.

In conjunction with our Datebook Schedule, our office has a Continuation Policy. Once again, the concern is based in offering all debtors every reasonable opportunity to appear at their mandatory §341 meeting. Our continuation policy received the same scrutiny as our Datebook Schedule. Ms. Marshall has decided that for the moment, the policy is to remain in place. Yet, it will continue to be reviewed to make sure that the theory it was based on remains practical and reasonable and adheres to the Bankruptcy Code, as well as the expectations of the U.S. Trustee.

Currently, the policy allows one continuance for debtors who do not have proper photo ID or proof of social security

See §341s Within 50, page 2



§341s Within 50

(continued from page 1)

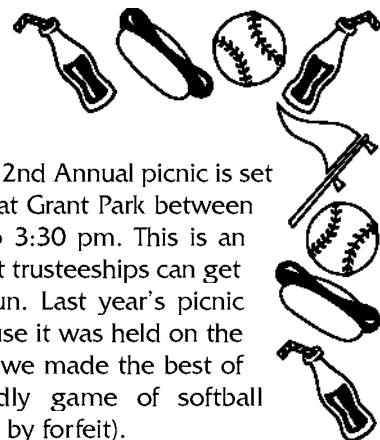
or those debtors who cannot appear due to unavoidable conflicts. In these cases, debtors will be given a two-week continuance in order to obtain the proper identification or to clear up any additional problems that prevented them from appearing at their original meeting of creditors. However, any additional continuances will not be allowed without documentation supporting the need for the continuance. In addition, the debtor must be substantially current with their payments for this to be an option.

Our office is committed to working with the bankruptcy community to make the §341 meeting process as smooth as possible, meeting our responsibilities as set forth by the Bankruptcy Code and maintaining the high level of service that our office provides. The Debtor Attorney Datebook Schedule and the Continuation Policy will continue to be reviewed to maintain the high standard of operation that Ms. Marshall expects. Feedback and suggestions are always welcome and will be given serious consideration in our continual review process.



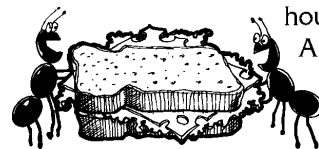
Elva Valdivia-Lynch

2nd Annual Battle Of The Chapter 13 Trustees



The Chapter 13 Trustees' 2nd Annual picnic is set for Friday, August 16th, at Grant Park between the hours of 9:00 am to 3:30 pm. This is an event where the different trusteeships can get together for food and fun. Last year's picnic had a low turn out because it was held on the weekend. Nevertheless, we made the best of it and played a friendly game of softball (although our office won by forfeit).

This year we are expecting an enormous turn out because of the generous hearts of the Trustees (Marshall, Vaughn and Stearns). This year's picnic will be during company hours to encourage attendance.



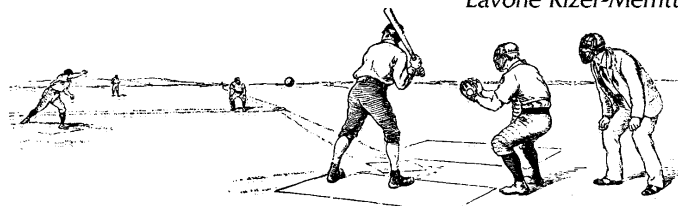
And many are lending support to make sure this event is great. Ms. Marshall ordered the permits, Mr. Vaughn is taking care of the grill, tent and tables and Mr. Stearns is supplying the sodas. Employees are encouraged to bring their families and food to share.

The softball game is at 12 pm sharp. So bring your bats. We are confident that our office will come out with a victory.

We hope to see everyone there for some good food, a little softball, and laughter of a lifetime! **Let the battle begin!**

Note: I'd like to give a special thanks to Nora Ramirez for always being there when I set these events up.

Lavone Kizer-Merritt



THE MARSHALL CHRONICLES	
The Editorial Staff:	
Amanu Nwaomah, Cheryl Jones, Shanika Thomas, Santricia Teat, Karen Barron, Nicole Robertson, Joanne Coshonis, Robin Dirksen and Dave Latz	
Contents and Contributors:	
<i>The Goal Is §341s Within 50</i> , pg. 1	.....Elva Valdivia-Lynch
<i>2nd Annual Battle Of The Chapter 13 Trustees</i> , pg. 2	...Lavone Kizer-Merritt
<i>Guess Who?</i> , pg. 2	.....Staff Submission
<i>Trustee Matters</i> , pg. 3	.....Marilyn O. Marshall
<i>Simplify Your Life</i> , pg. 3	.....Staff Submission
<i>Electronic Fund Transfers</i> , pg. 4	.....Rita Saunders
<i>Walk & Roll 2002</i> , pg. 4	.....Rita Saunders
<i>Maintaining Audit Controls</i> , pg. 4	.....Nicole Robertson
<i>Dates To Remember</i> , pg. 4	.....Staff Submission
<i>Documentation Tips</i> , pg. 5	.....Sandra Pillar
<i>Protecting Yourself From Mail Fraud</i> , pg. 5	.....Staff Submission
<i>Telephonic §341 Meetings</i> , pg. 5	.....Elva Valdivia-Lynch
<i>Quick Tips</i> , pg. 5	.....Staff Submission
<i>Employee Bio</i> , pg. 6	.....Shanika Thomas
<i>Gripe Mentality</i> , pg. 6	.....Kyle Issleb
<i>The Ones That Almost Got Away</i> , pg. 7	.....Staff Submission
<i>Driving And The Elderly</i> , pg. 7	.....Staff Submission
<i>Newsletter FYIs</i> , pg. 8	.....Staff Submission
<i>Left-Hander Tidbits</i> , pg. 8	.....Staff Submission

Guess Who?

If you can't see the resemblance, here's a hint: The food in the kitchen refrigerator won't "rot while her" kitchen witch crew is on the job!

(Find the answer on page 7)



Trustee Matters

Communication

Communication is one of the universal responsibilities included in each employee's job description. Direct and open communication with others fosters trust, enhances information flow, and builds stronger relationships. We must learn how to communicate with each other and how to communicate with the community we serve. I recently visited the State of Illinois driver's license bureau to obtain a driver's license for the State of Illinois. Based upon my experience with that office, I will insist that all employees in this office are courteous to the public, that our communications are clear, and that we maintain a professional attitude at all times. Some guidelines to increase communications include:

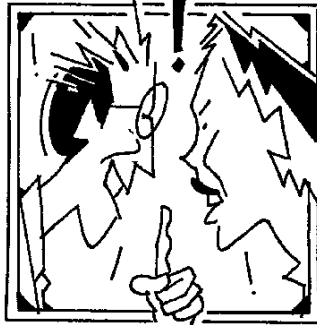
- Let people know in a timely way about information that affects them. Respond as quickly as possible to any questions they may have.
- Be aware of the messages you send nonverbally.
- Convey positive and constructive feedback.
- If conflicting or mixed messages come up in conversation, confront the discrepancy and work with the other person to clarify the misunderstanding.
- When you receive vague messages, define the issues in concrete terms so that all parties are clear about what is being said.
- When you need to get a point across in a direct, yet non-aggressive fashion, simply say what you think and feel without putting the other person down.

The flow of information in an organization is its life force. To maintain and improve the vitality of the organization, information must freely flow upward, laterally and downward.

In this office, "you are your brother's keeper". If you hear or know of someone who needs help in improving his or her communication skills, please let us know. I want to hear it from you, not from an outsider.

Source: Successful Manager's Handbook

"Leadership and learning are indispensable to each other." – John F. Kennedy (1917 - 1963), speech prepared for delivery in Dallas the day of his assassination, November 22, 1963.



Simplify Your Life

Are summer activities making your life hectic? Consider these ways to slow things down.

Get rid of distractions.

Trying to cram everything into your day will make for a full schedule and a hectic life. Look for ways to cut down on your list of daily activities. Eliminate needless television watching. Cut your magazine subscriptions down to a manageable level. Cut back on your children's planned activities. Make simple dinners a few nights a week.

Get rid of the clutter in your life.

Look around you. If your home is cluttered and full of items you rarely use or enjoy, consider cleaning out the junk. Not only will you have simplified your living space, you'll have fewer things to clean, giving you more time for other activities.

Get enough sleep.

Nothing makes it harder to get through the day than lack of sleep. If you constantly find yourself short on sleep, try going to bed at 9:00 pm once or twice a week.

Take time for yourself.

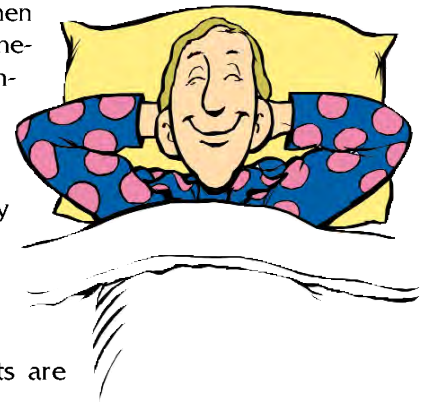
Set aside time each day to reflect, walk, read, or do an activity that you really enjoy. Take up a hobby that interests you. Take time each day to be grateful for all you have.

Look for the simple pleasures.

During any free time you have, choose simple activities that allow you to spend time with friends and family. Have a potluck picnic, instead of a large dinner for guests. Go for a bike ride with the kids, instead of going to the amusement park for the day. Take a daily walk and enjoy your neighborhood.

Just say no.

Instead of trying to please others, consider whether you really have time for each task someone asks you to do. If the answer is "No," then decline. It helps sometimes to have a standard response for each request you don't have time for. Try saying, "I'm busy with other things right now, but thanks for considering me," or "I'd love to help, but my commitments are pressing right now."



FINANCIAL – DISBURSEMENTS
Electronic Fund Transfers (EFTs)



Our office is one of the few Chapter 13 Trustee offices that offers disbursements through electronic funds.

Electronic funds are disbursements made from our bank account to a creditor bank account via computer. This replaces standard paper checks.

We currently have approximately 60 EFT creditors and our monthly disbursements to them average \$403,000.

We have a separate CaseNET job to create EFT disbursements. Patti Brower, our Disbursement Specialist, creates the EFT file on Wednesday of disbursement week. After this file is reviewed and verified, a standard data file is created for the Automated Clearing House and transmitted via the Internet. From this file, LaSalle Bank credits each creditor with the amount they are to receive and debits our account for the total of all EFT credits processed. These EFT disbursements are available for creditors on Friday of disbursement week.

This is an easy and efficient way for us to process disbursements and for creditors to receive their disbursements.

If you are interested in receiving your disbursements from our office through Electronic Fund Transfers, please call our office and ask for Patti Brower to obtain an EFT Brochure and EFT Data and Acceptance Form.

Rita M. Saunders

Walk & Roll 2002

The Chapter 13 Trustee Team participated in the American Cancer Society's 30th Walk & Roll on Sunday, May 19, 2002. It was a nice brisk day for walking and bike riding.

Our team collected approximately \$2,932 in contributions.

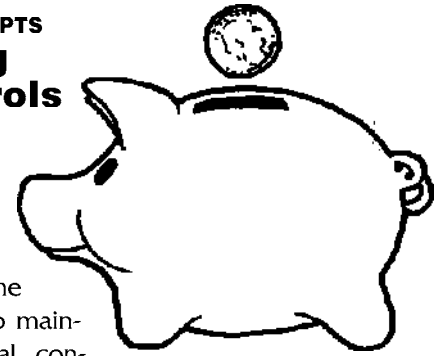
We thank all our supporters. I especially thank the Bankruptcy community for their continued support of this worthy cause.

We need to find a cure, if not a prevention, for this deadly disease.

Rita M. Saunders



FINANCIAL – RECEIPTS
Maintaining Audit Controls



Everyday our office receives plan payments in the office that should have been mailed to the lockbox. In order to maintain strong internal controls, these payments are handled in a very special way. First, the envelope is opened under dual control in the mail room. Then all the check information is logged into the In-House Receipts database. The check is then turned over to the Receipts Manager and mailed to the LaSalle Bank lockbox. The Receipts Specialist reviews all the payments in the database. After the payment is posted to a particular case, it is marked as received in the In-House Receipts database by the Receipts Specialist. Any payments that do not get posted to cases are brought to Ms. Marshall's attention.

Please remind debtors to always send their payments to the lockbox at:

OFFICE OF THE CHAPTER 13 TRUSTEE
 DEPT 2060
 135 S LASALLE ST
 CHICAGO IL 60674-2060

Payments that are mailed directly to the lockbox are processed more efficiently and more quickly. This procedure also helps our office maintain audit controls.

Nicole Robertson

August Birthdays, and Other Notable Dates

All Staff Meeting on August 2nd.

Happy Birthday to **Kim Eisenberg** on August 5th!

Happy 5th Anniversary to **Nicole Robertson** on August 11th.

Happy Birthday to **Lavone Kizer-Merritt** on August 14th!

Happy Birthday to **Amanu Nwaomah** on August 14th!

Happy 7th Anniversary to **Elva Valdivia-Lynch** on August 23rd.

Happy Birthday to **Joanne Coshonis** on August 24th!

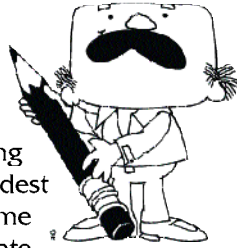
Happy Birthday to **Tonya Larkin** on August 26th!



INFORMATION SYSTEMS

Documentation Tips

Ms. Marshall has declared July, in our office, as "Documentation Month". How are you doing on documenting the procedures in your area? The hardest part is getting started. Here are some things to think about to help you create worthwhile documentation.



- What is the purpose of this document? What should the reader know or be able to do after reading it?
- Who is your audience?
- Who is responsible for the task you are documenting?
- How often is the task performed?
- What is the purpose of the task?
- Why do we do it? (For example, we record §341 meetings because we are required to by the Bankruptcy Code.)
- What does the reader need to know before performing the task?
- What are the step-by-step instructions to completing the task?
- How do you know when the task is complete?

Answering these questions will go a long way to documenting the task. As Ms. Marshall said, "We **will** have a CaseNET User Manual this fall." See Sandra in our Systems Department for more information or hints on getting started.

Sandra Pillar

Protecting Yourself From Mail Fraud

Identity theft is becoming increasingly more common these days. And one of the prime ways these criminals get your personal information is through mail theft. To protect yourself, keep these tips in mind.

- ☞ Place outgoing mail in a secure box, like a USPS collection box.
- ☞ Pick up your incoming mail as soon as possible. Do not leave mail in your mailbox overnight.
- ☞ Carefully review all of your credit card statements each month to be sure not to miss any fraudulent activity.
- ☞ Pick up new checks directly from your bank instead of having them mailed.
- ☞ Never send cash through the mail.
- ☞ Immediately report any vandalism or tampering with your mailbox to your local postmaster and the police.

CASE ADMINISTRATION – CONFIRMATION

Telephonic §341 Meetings

There are special circumstances where our office will consider holding a telephonic meeting with the debtors. These instances do not occur often, and there are no exceptions to these rules. In order to hold a telephonic meeting, a debtor must be unable to physically appear at our office due to illness, incarceration, or military duty. Documentation must be provided to our office confirming these situations before a telephonic meeting is granted. Furthermore, the debtor's attorney must work closely with our office to set up a time and day in which the debtor and our hearing officer will be available to conduct the meeting. When done, the debtor's attorney will appear at our office with the proper copies of identification. Here they will fill out a form confirming that they personally reviewed the original copies of the identification and confirmed the accuracy of that information. This process allows debtors the opportunity to go on with their case despite their inability to appear in person.



Elva Valdivia-Lynch

Quick Tips

Money Tip

Ever been tempted to get a "payday loan"? An example of this is one where you write a check for \$225 and get \$200 for two weeks or so. The firm then holds your check until your payday. But beware--the typical annual percentage rate (APR) of these types of loans is almost 400 percent! In fact, in 19 states, these types of loans are illegal. To avoid payday loans, consider asking for more time to pay your bills, getting a small traditional loan, or even taking a cash advance on a credit card. The amount of interest you'll pay is less in the long run.

Home Tip

Next time you need to replace a candle in a candle holder, add a small amount of water to the holder first. When it is time to remove the burned down candle, it will come out easier. If you forget to do this or have a stubborn bunch of wax that won't budge, place the entire holder in the freezer for a few hours. You should be able to tap the wax right out!

Car Tip

Before you head out for your next nighttime driving trip, check and clean the headlights and taillights. You may be surprised at all the grime that accumulates. When you are driving after dark, keep to a moderate speed and always keep a safe distance between you and the vehicles ahead. And if you run into trouble, be sure to pull far off the road and use your flasher lights.

**Employee Bio:
Shanika Thomas**



Nickname: Nik-Nik, Nika, Lil-Bit, Foo Fa Noo.

Birth date: 10-21-75, Libra

Birthplace: Chi-Town.

Family: My son, Quran, and my car but she's been sick lately.

Position: Case Administrator/Audit Specialist/CTR (They just sound good).

Years with the office: 3.25 years.

Favorite Food: Crab legs, Tacos, Baked Potatoes, Bacon and Cheese eggs.

Favorite Movie/T.V. Program: Pretty Woman, The Warriors, Finding Forester, The Practice, One on One.

Favorite Color: Red.

Favorite Expression: Holla.

Favorite Smell: Vanilla & Issey Miyake (men's & women's).

Favorite Childhood memory: Riding my bike with my sister & my friends, doing cheers, jumping rope, going downtown to the show, holiday gatherings w/my family.

If you could meet one person in the world dead or alive who would it be? Dead: Tupac. Alive: John Henrike Clarke.

What's most important in life? Happiness.

Is the glass half full or half empty? It's all the same. I have a better question, what's in the glass and who poured it!!

What's guaranteed to make you smile? Quran and a good comedy. I can also get a good laugh from David Ruffin & Mike Epps.

First thing you do in the morning when you wake? Turn off the alarm & go back to sleep and debate whether I should call in.

My friends would describe me as: The skinny short girl, mean, dependable, honest (Bold), fun to be around, ambitious, very independent and getting goals accomplished.

A perfect day for me would be: A sunny day on the weekend, outside with my friends, probably just Tanish and Quran at a BBQ and then at night out at the club where I'd probably see Amanu.

See next column.

Gripe Mentality

There is someone I work with who I simply must complain about: Kyle, the part-time clerk. Though others seem to find his company tolerable or even welcome, they do not know him like I do. In fact, Kyle has made my employment here an utter nightmare. By chance, we sit almost on top of each other and he takes advantage of me



daily. Very often he will take music CD's I wish to listen to out of my bag and play them at his workstation. He will sometimes go into my e-mail account and read the messages there. He even has the nerve to eat any lunch I buy or make for myself! But this is not the worst of it; I think he is stalking me. It is difficult to call it coincidence that we are always in the bathroom at the same time or that every time I glance in a mirror anywhere in the office I catch him looking at me from the corner of my eye. I think I even saw him hanging around my house last week.

My own relationship with this crooked man, however, is secondary to his actions and behavior as it relates to the office itself. Though I cannot in all honesty say I have seen him arrive late to work, I do know that he has never arrived at the office before me. I have never seen or heard of him leaving work after I have either. I don't think I have ever walked past his area and seen him sitting there. Nor have I ever glanced up from my own work to see him doing his own. In my mind, all of this brings question to his commitment to work. Can a perpetrator of all these slick avoidances and sly misconceptions truly be a productive member of our Chapter 13 office community? I'll leave it to all of you to draw your own conclusions.

Kyle Issleb, the part-time clerk

Editor's note: This is another "Speak Your Mind" submission by Kyle - your article could be next!

Most embarrassing moment: I don't embarrass easily.

Proudest moment: Graduating from SIU, Suma Cum Laude in '97 OK, not Suma Cum Laude or any Cum Laude but I did graduate from College in '97 with 2 degrees. When I walked across the stage the stadium lit up!! Nah I'm just kidding but it was loud, it was like they were introducing MJ. Pick one Michael Jordan, Michael Jackson, Michael Johnson. I'm just full of myself.

In 5 years I see myself: Still paying Sallie Mae and Direct Loans.

The Ones That Almost Got Away

Ever feel like you have a great idea, but can't pull it off? Take heart from these notes of inspiration.

"We don't like their sound, and guitar music is on the way out." — Decca Recording Co. rejecting the Beatles, 1962.

"A cookie store is a bad idea. Besides, the market research reports say America likes crispy cookies, not soft and chewy cookies like you make." — Response to Debbi Fields' idea of starting Mrs. Fields' Cookies.

"I'm just glad it'll be Clark Gable who's falling on his face and not Gary Cooper." — Gary Cooper on his decision not to take the leading role in "Gone With The Wind."

"Stocks have reached what looks like a permanently high plateau." — Irving Fisher, Professor of Economics, Yale University, 1929.

"Who the hell wants to hear actors talk?" — H.M. Warner, Warner Brothers, 1927.

"I think there is a world market for maybe five computers." — Thomas Watson, chairman of IBM, 1943.

"There is no reason anyone would want a computer in their home." — Ken Olson, president, chairman and founder of Digital Equipment Corp., 1977.

"This 'telephone' has too many shortcomings to be seriously considered as a means of communication. The device is inherently of no value to us." — Western Union internal memo, 1876.

"The wireless music box has no imaginable commercial value. Who would pay for a message sent to nobody in particular?" — David Sarnoff's associates in response to his urgings for investment in the radio in the 1920s.

"The concept is interesting and well-formed, but in order to earn better than a 'C,' the idea must be feasible." — A Yale University management professor in response to Fred Smith's paper proposing reliable overnight delivery service. (Smith went on to found Federal Express Corp.)

"Airplanes are interesting toys but of no military value." — Marechal Ferdinand Foch, Professor of Strategy, Ecole Superieure de Guerre.

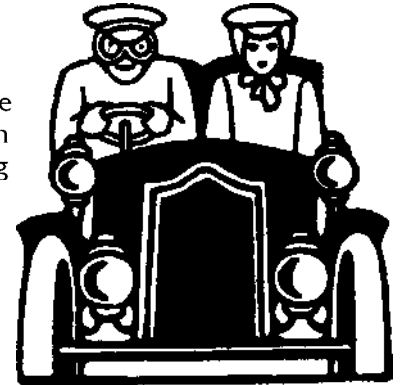
"Everything that can be invented has been invented." — Charles H. Duell, Commissioner, U.S. Office of Patents, 1899.

"640K ought to be enough for anybody." — Bill Gates, 1981.



Driving and the Elderly

Everyone seems to have a horror story about an elderly driver. But being older doesn't necessarily mean a person can't drive properly. According to the insurance industry, being old alone isn't the only risk factor to



examine. More important are any medical conditions a person may have that may affect his or her ability to drive. The risk of having these conditions increases with age, making it very important to evaluate the abilities of drivers as they get older.

Studies by the Insurance Institute for Highway Safety indicate that elderly drivers have a higher rate of fatal crashes. But some of these are due to the fact that older drivers are more susceptible to dying in a crash, even minor ones, due to their own frailty.

But concerns about elderly drivers are valid, particularly in the cases of those with dementia. Sometimes it is necessary to take away this independence. And that can be a particularly emotional and intense time for both drivers and their loved ones. Most states do not require older drivers to undergo any special driving tests, so the responsibility often falls on adult children. Assistance can usually be found from the elderly parent's physician.

It is helpful to be up front and honest, especially before the problem develops. Talking with an elderly parent while they are still capable of driving can help both the child and the parent understand what may lie ahead. The adult child should also occasionally take a car trip with the parent, letting the parent drive, to evaluate how he or she is doing. A plan can then be developed that respects both the needs of the parent and the safety of all involved. It is particularly important to discuss alternatives. Taking a car away can mean taking away all independence unless alternatives are available. Before this happens, take occasional bus trips together, learn more about public transportation, and develop a plan for ride-sharing. Remember that the time to discuss these issues is now – before it becomes an issue.

This lovely little girl grew up to become Rita Saunders!
Do you have a baby picture of yourself? Just drop it off with a newsletter, and we'll publish it as soon as possible.

Guess Who? Answer:

Newsletter F Y I s

If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:

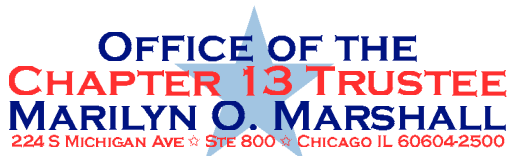
- ✓ e-mailing us at newsletter@chi13.com
- ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
- ✓ leaving them with Amanu

Please remember when making a submission to the newsletter, it must be:

- ✓ type-written and
- ✓ submitted by the 3rd Wednesday of the month via e-mail, a Word document or an ASCII file.

We also ask that anyone who goes to a seminar please be prepared to furnish the committee with a detailed article on its subject.

You may also view this edition of the Chronicle and previous issues on the Chapter 13 Trustee website at <http://www.chicago13.com/>.



Left-Hander Tidbits

August 13th is National Left-Handers Day. To celebrate, we have compiled a few interesting tidbits about this not uncommon trait.

- ☞ Around 11 percent of Americans and Europeans are left-handed.
- ☞ Men are more likely to be left-handed than women.
- ☞ People of Asian or Hispanic lineage are slightly less likely to be left-handed than other ethnic backgrounds.
- ☞ No gene for left-handedness has been identified, but it does seem to run strongly in families.

- ☞ Most left-handers draw figures facing to the right.
- ☞ There is a high tendency in twins for one to be left-handed.
- ☞ Some famous left-handers: Queen Victoria, Alexander the Great, Babe Ruth, Richard Dreyfus, Bob Dylan, Harpo Marx, Ted Williams, Billy the Kid, Benjamin Franklin, Michelangelo, Nelson Rockefeller, Leonardo Da Vinci, Albert Einstein, Ludwig van Beethoven, Ringo Starr, Helen Keller, and Jack the Ripper.

