

THE **MARSHALL**
CHRONICLES

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4D Goes To Eleven!

Guitarist Nigel Tufnel is showing off his custom amplifier to filmmaker Marty DiBergi.

Nigel Tufnel: The numbers all go to eleven. Look, right across the board, eleven, eleven, eleven and...

Marty DiBergi: Oh, I see. And most amps go up to ten?

Nigel Tufnel: Exactly.

Marty DiBergi: Does that mean it's louder? Is it any louder?

Nigel Tufnel: Well, it's one louder, isn't it?

The scene is from the "mockumentary" *This is Spinal Tap*. You youngsters can look it up on the Internet Movie Database (imdb.com). It was 1984, the same year the first Macintosh was released. In France, Laurent Ribardière was working on Silver Surfer, the first version of a Macintosh database program that would be called 4th Dimension when released. Most people had never heard of the Internet. I still had a full head of luxurious hair.

Twenty-three years later I'm older, thinner (at least my hair is thinner) and in Memphis for the 2007 4D Summit, the (mostly) annual conference for people who develop 4D applications. 4D's Brendan Coveney is showing the Spinal Tap clip during the conference's opening keynote session. He introduces the scene as if it were a recording of the corporate meeting that determined what 4D's latest release, 4D v11 SQL, would be named.

You might think that software release names and numbers would be a fairly straightforward issue, but with 4D it never has been. The US version 1 was French version 3. In the US, version 6 was the first release after 3.5, as 4D synchronized version numbers across the globe to match the French version. Eventually there were 4D 2003 and 4D 2004 as 4D Inc. followed Microsoft's naming conventions for a while.

Here in our office, we are still using version 6.7, which it turns out was actually counted as version 7 by 4D Inc. We are continuing our process of upgrading to 4D 2004, which really is version 10.

Had enough? Me, too. Thankfully, 4D has gone back to using a simple version number, and maybe from now on the public version number will be the same as the actual number. One can hope.

But what's with this "SQL" appended to 4D v11 SQL?

The SQL is kind of a big deal. SQL (some call it "Sequel," but it's really pronounced "ess-queue-ell") is an industry-standard programming language for managing and retrieving data from relational databases. SQL was born at IBM in the 1970s, and in the ensuing decades has become an industry standard.

In the realm of computers, standards are important, though they only go so far. There are a variety of SQL implementations, Oracle being one of the most well known, and MySQL being very popular for web-based applications. Different implementations of SQL don't necessarily work well together, because different companies can and do add proprietary extensions to their products. The intent behind the SQL standard is to provide at least a "lowest common denominator" that allows core commands to be useful between different applications, no matter what software was used. In this way, separate databases might communicate behind the scenes to provide data to users, who need not be aware precisely where the data resides.

Now a 4D application can use SQL to query other databases, and it can serve data to other programs that speak SQL. One example is Crystal Reports, a popular program for Windows that provides the tools for querying, analyzing and printing database reports.

Previously there were plug-ins that provided some SQL interoperability with earlier versions of 4D, but now 4D has integrated SQL 92 into its database engine. This means a programmer can write methods using the 4D language, SQL, or both. The two languages are very different, and having seen multiple demos of the new capabilities, I can definitely see the value in having SQL as a choice. As my grandmother used to say, serving data is like eating in an eclectic restaurant. Sometimes you want a fork, sometimes a spoon. And sometimes you need chopsticks. Grandma was a good cook, and a great programmer. But I digress. The point is that you want to use the most appropriate tool for any job, and sometimes that tool might be SQL.

Adding SQL to 4D is sort of like adding the UNIX terminal program to the Mac OS. Nobody is obligated to use it at all, but for those who are fluent in the language (or at least adventurous), SQL

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4D Goes To Eleven! *(Continued from page 1.)*

adds power. Someone proficient at creating SQL queries might be able to accomplish in one line of code something that could take multiple steps in 4D's language. And it's also possible to enhance SQL commands by having them trigger 4D methods.

SQL is not the only news in this new version of 4D. Back in the early 1990s, 4D was working on a version they called 4D Universal. It was to be a platform-independent system that would run native on Mac, Windows and UNIX computers. For whatever reasons, 4D Universal never made it to the market. Instead, 4D released a Windows version that used technology licensed from a company called Altura that simplified the process of translating a Macintosh program to the Windows world. There has never been a 4D product for any UNIX system other than Mac OS X.

I don't want to say that 4D Universal was an example of vaporware. There. I didn't say it. But somehow it became a punch line. It was such a good punch line, it didn't even require a setup. You could just say, "4D Universal" in a roomful of 4D developers and get a laugh. Yes, we are easily amused.

About a decade after 4D Inc. quietly stopped discussing 4D Universal, the company was again showing developers previews of

future technology, including true platform independence and much more. I was at that Summit in 2003, and I must say there was more than a bit of skepticism among the attendees, who suggested this new version of Universal would be the greatest unreleased software ever. Truth is, though, that much of what was previewed in 2003 has now been released in 4D v11 SQL.

There have always been inherent limits to how large a 4D application could get. Different applications might be affected in different ways, such as the maximum size of the data file on disk, the number of tables, the number of fields in a table, or the number of records in a table. With CaseNET, we were never that close to any of 4D's limits, but I had some concerns for the long haul. I no longer do. All of the limits have been blown away, and the new limits are so absurdly high that there just is no reason to think about it.

To match the potential increase in size of databases, 4D had to optimize performance, too. It wouldn't do to have more data to search through without making those searches more efficient.

Though 4D v11 SQL dominated the conference this year, it's not the only new product introduced by 4D Inc. this year. The other headliner is 4D Web 2.0 Pack, a set of tools that simplify serving data from 4D databases on the web, using all the latest web technologies.

"Web 2.0" is a somewhat amorphous term that generally signifies bringing the look and feel of regular desktop applications to the web browser. Web 2.0 applications feel like "real" programs because they are more interactive in real time. In a traditional web application you might enter some search terms, or fill in a form, click a "Submit" button and wait for the page to refresh with the results of your input. In a Web 2.0 application, there can be more instantaneous results because it is possible to update parts of a page instead of reloading the whole thing, and there can be more processing done without involving the server. 4D's Web 2.0 Pack includes tools that ease the process of connecting a database to the kinds of interfaces now possible in a web browser.

For the moment, 4D Inc. is supporting three versions of their database software (though in general they keep it to the latest two). Those versions are 4D 2003, 4D 2004, and now 4D v11 SQL. For clarity, I call these v9, v10 and v11, respectively. As I mentioned before, we are still working on upgrading CaseNET, our v6.7 (er, v7) application, to v10. That's a pretty big leap, but it's the most reasonable upgrade path. Soon enough, v9 will see its sunset. And v11, while the latest and coolest, is not yet ready for prime time. Not only do we want to allow the brave early adopters the time to help iron out new bugs, but so far v11 only supports single-user and web-based applications. CaseNET uses 4D's client/server implementation, and the v11 version of that is not due until 2008.

Much of what I saw in Memphis is for now out of reach, but it was valuable to glimpse the future. Even as I continue to prepare CaseNET for v10, it's good to know what changes to expect in the next version. There were even some hints about v12 and beyond. Nothing stands still. Computer hardware becomes ever more powerful, and software changes to exploit the possibilities.

Cliff Tarrance

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Newsletter Information:	
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Please remember when making a submission to the newsletter, it must be:	
✓ type-written and	
✓ submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.	
We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.	
You may also view this edition of THE MARSHALL CHRONICLES , as well as all the previously published issues, on the Chapter 13 Trustee website at http://www.chicago13.com/ .	

Trustee Matters



WISHING EVERYONE IN THE OFFICE OF THE CHAPTER 13 TRUSTEE AND IN THE BANKRUPTCY COMMUNITY A VERY HAPPY AND SAFE THANKSGIVING HOLIDAY!

MARILYN O. MARSHALL



December Birthdays, Anniversaries, And Other Notable Events

Identity Theft Prevention and Awareness Month.

Safe Toys and Gifts Month.

Cookie Cutter Week is December 1st through the 7th.

Happy 8th Anniversary to **Jay Tribou** on November 2nd!

Bathtub Party Day on December 5th.

All Staff Meeting on December 7th.

National Pearl Harbor Remembrance Day on December 7th.

Human Rights Day on December 10th.

Happy Birthday to **Cheryl Jones** on December 12th!

Happy 2nd Anniversary to **Keisha Hooks** on December 12th!



Gingerbread House Day on December 12th.

Cat Herder's Day on December 15th.

Humbug Day on December 21st.

First Day of Winter on December 22nd.

Christmas Eve on December 24th.

Christmas on December 25th.

National Whiner's Day on December 26th.

No Interruptions Day on December 28th.

Happy Birthday to **Carlos Lagunas** on December 31st!

New Year's Eve on December 31st.





**Legal
Back In The Old Days...**

First, let me throw out this disclaimer...the Trustee DOES NOT advocate or suggest or endorse any petition preparing software produced or marketed.

On that note, I just reviewed an updated flier from Best Case. As many people know, Best Case is a software vendor who sells debtor attorneys a product that allows them to prepare bankruptcy petitions efficiently. Best Case, as do other leading vendors, continually upgrades their systems and support to make debtor practice easier.

I was amazed at everything these products do for the debtor practitioners. There is multi-user licensing for those firms that are expanding, automated exemption updates and a reference section to reflect the most current changes in model plans across the country. There are versions that do credit checks, background checks and online tutorials.

Many of these software packages work in sync with ECF systems and help to develop e-filing systems. I remember back when I was a debtor attorney and I was dictating schedules out for the secretary to type. We have come a long long way in developing ways to make the practice of Bankruptcy more cost effective, more efficient and more accurate.

Anthony Olivadoti

On Giving

“We make a living by what we get, but we make a life by what we give.”

– Winston Churchill

“You give but little when you give of your possessions. It is when you give of yourself that you truly give.”

– Kahlil Gibran

Get A Grip On Winter Driving

Winter is just around the corner. Driving on wet, icy, or snowy roads can be dangerous. When a big storm hits, your best bet is to just stay home. But if you must venture out, remember these tips to get you there safely.

Get a Preseason Checkup

Make sure your car’s battery, tires, brakes, belts, and wipers are in tip-top shape, and fill the washer reservoir with antifreeze. If you live in an area that gets substantial snowfall, consider snow tires. But remember, even in more temperate zones, your tires should still be in good condition. You never know when you may hit patches of wet or icy roads.

Go Slow and Steady

Allow enough time to get to your destination, and plan for delays. Keep your gas tank full. A highway speed of 65 may be safe in dry weather, but can be dangerous on snow and ice. Watch for black ice, a thin layer of ice that is not always visible, on bridges and overpasses. Remember that visibility may be limited in a snowstorm, so slow down and allow ample room between you and the vehicles ahead of you. Avoid sudden braking. If you begin to skid, don’t hit the brakes right away. Try not to panic, ease off the accelerator, and steer slightly into the direction of the skid until you regain control.

If You get Stuck

To pull out of a snowy space, shovel a path first. Then gently accelerate. If you spin your wheels, you’ll only dig in deeper. If necessary, put traction mats under the tires or spread salt or sand on your path.

**Financial
A Clean Audit**

As we head in to the Thanksgiving holiday one of the things I will give thanks for is that our office just completed our fiscal year audit with no findings. That is worth repeating, the auditors found nothing wrong in their audit of our office. Congratulations go out to everybody on our staff for this accomplishment. We were very close to this situation last year, but we had two minor findings. Since perfect means no findings we had to improve over last year and we did.



This means in every bankruptcy case that the auditors looked at, the receipts were posted correctly, the disbursements were made accurately and every other facet of the case was handled properly. We know we were not perfect on every occasion in the last fiscal year, but we were able to find and correct our errors, at least for the cases that the auditors sampled. More importantly, our policies and procedures were more than adequate to prevent most mistakes and to catch the ones that were made.

The auditors not only scrutinize how we administer the cases, which is what most of you do, but they also monitor how we handle the expense funds. What does this mean? We talk a lot in our staff meetings about the percentage fee and how we need to disburse properly in order to maximize the fee the office makes. This fee is used to pay everybody, administer benefits, pay rent, buy equipment and fund the other expenses of the office. The auditors verify that we are handling all of these expenses according to guidelines set by the United States Trustee’s office. Besides the Trustee and myself, the other employees that are involved in this side of the trusteeship are Sandra Pillar, Dave Latz and Rita Saunders. So congratulations to them and all of the rest of the staff for their performance during the past fiscal year.

Dan Lyons



Six Tips For A Debt-Free Holiday

There are many people who spend January looking at the bills piling up on their desk, wondering what happened to their holiday budget. What a difficult way to start the new year, with lots of bills to pay and not enough money to go around.

But this year, you can do something about it. Here are six tips that can help keep your budget under control, while still having a happy holiday season.

1. Make a list.

This seems like a simple and obvious idea, but it can be easier said than done. Without taking the time to write down your gift-giving list, you may keep adding to it each time you head out to the store. Having a list also gives you a way of keeping track of who you have already bought for, so you don't end up with 10 gifts for your niece and only one gift for your nephew.

2. Set some limits.

In addition to having a list of people to buy for, you also need to have a set limit for each person. If you do not do this, you will be sure to overspend, especially if you spend some of your shopping time browsing the mall. If you find the perfect gift for one person on your list, but it is over your budget for that person, you will either have to move onto something else, or make the conscious decision to choose a less expensive gift for another recipient. Write down on your list what your budget is for each person and what your final budget for all gifts is. Do not go over either number. Keep track by noting how much you've spent next to the person's name on your list.

3. Be careful how you pay.

Take only one credit card with you when you go shopping, or better yet, use a debit card or checks. This will help keep your budget in check. If you are using a credit card, keep a running total of all your expenditures, and do not go over your set limit. By paying with a debit card, you avoid any of those large January bills completely. You will be sure to spend only what you have in your checking account at the time.

4. Consider some alternatives.

What if you seriously look at your finances and realize that you actually don't have much to spend this holiday season on gifts. Well, there are some other ways to make those in your life feel appreciated and special. Give the gift of time by scheduling a nice lunch or outing with your family members. You may go bowling with your kids, bake cookies for a neighbor, or visit an elderly relative who is house-bound. Many people would appreciate these types of gifts of time rather than having another knick-knack to clutter up the house.

5. Take care of yourself.

This may not seem as obvious as the other strategies, but taking care of yourself during the holiday season can have a beneficial effect on your personal finances. Many people get depressed or down during the holiday season. For some, spending money, es-



pecially on others, becomes an emotional pick-me-up that is hard to resist. If you find yourself feeling the blues, it is time to stop and take stock of your emotional and physical state. Make sure to get enough sleep, try to get some exercise each day, and eat well during this time. You may also want to talk with a trusted friend or family member about your feelings. Just remember, that you need to tell yourself that over-spending is not the answer, and in fact, will just make you feel even worse come January when the bills start pouring in.

6. Plan for next year.

Although perhaps you can't do a whole lot about your financial state right now, you can plan for the future. Use any setbacks you have as a learning experience. Figure out how short you were this year, and start a savings plan in January for next year's holiday season. Plan on putting away a few dollars each week or month to meet your savings goal. That way, you will enter December next year ready and able to face the task of holiday shopping the smart way.

Case Administration Claim Discrepancies?

The bankruptcy court mails out a §341 notice to each creditor scheduled in a case, along with a proof of claim form and the original plan if it was filed with the petition. The majority of creditors file their claim forms through electronic filing. Creditors who are registered for electronic filing receive training and specific instructions on how to file original and amended claims. The following sections must be completed on the claim form, so that it can be processed correctly by the Trustee's Office that is assigned to the case:

1. Debtor's name and case number.
2. Account number.
3. Basis for claim.
4. Date the debt was incurred.
4. Claim amount.
6. Debt classification.
7. Date of claim filing.
8. Name of person authorized to file the claim.
9. The amended claim box should be checked if a claim was previously filed.



The claim form is also mailed with a set of instructions but, for some reason, some creditors still omit information that creates a delay in the entry process. The Trustee is charged with the responsibility to make sure that the information we receive is accurate so that the claim can be administered correctly.

The claim entry team recently met with Ms. Marshall to review our follow-up process for claims that have erroneous or missing information. We will be fine-tuning our existing process so that all of the claim issues will be resolved in the initial stage of the case.

The claim entry team will be calling and sending out letters to creditors regarding items that were omitted and will be requesting that they respond within a specific turnaround time for filing those corrections. If we don't have a response within the allowed time, then the issue will be turned over to the legal department for a possible claim objection.

Rosalind Lanier



NACTT Announces new Academy for Consumer Bankruptcy Education, Inc.

The National Association of Chapter 13 Trustees today announced the creation of a new entity, the NACTT Academy for Consumer Bankruptcy Education, Inc., which is intended to enhance the NACTT’s historic commitment to bankruptcy education by utilizing opportunities available in the current electronic environment.

Andrea Celli, President of the Academy Board of Directors, which includes Henry Hildebrand of Nashville, TN, Carl Bekofske of Flint, MI, Jan Johnson of Sacramento, CA, and Kathleen Leavitt of Las Vegas, NV, all Chapter 13 Trustees who are former presidents of the NACTT, stated, “We intend for the Academy to develop innovative educational programs which will be of direct assistance to all participants in the consumer bankruptcy system.”

The Academy’s efforts will be directed by Tom Waldron, a former bankruptcy judge, who enjoys a national reputation for the creation and presentation of consumer bankruptcy education programs and Derrick Bolen, who has previously developed technology for the NACTT and is an expert in electronic information services and delivery systems.

Robin Weiner, President of the NACTT, commented: “The Academy is fortunate to be able to retain the services of these dedicated professionals to initiate efforts that will bring teaching and learning together in new and exciting ways, which will be unveiled at the NACTT Annual Seminar in San Francisco, July 9th–12th. Please save these dates and plan to join us in San Francisco.”

Submitted by Katleen Leavitt, Chapter 13 Trustee, Las Vegas, NV

It’s A Wonderful Life - The Answers:

- 1. Hee-haw! bread, and a bottle of wine.
- 2. Clarence.
- 3. Bert and Ernie.
- 4. Henry.
- 5. Five.
- 6. A box of salt, a loaf of
- 7. \$8,000
- 8. His insurance policy.
- 9. The Adventures of Tom Sawyer.
- 10. Annie.

A World Of Christmas Traditions

Food has always been at the center of Christmas tradition, and sitting down to a fantastic spread on Christmas Day is as much a part of Christmas as decorating the tree and singing carols. Having moved from Poland not that long ago – a country which, in fact, is culturally very similar to the US – and having spent a fair amount of time traveling abroad, I find it interesting to see how different countries celebrate those holidays. So, have a closer look at some of the Christmas traditions of other countries:

Belgium

On the sixth of December, Sinterklaas or Saint-Nicholas is celebrated, which is an entirely different holiday from Christmas. Santa Claus in Belgium is called de Kerstman or le Père Noël, and he does come around on Christmas day to bring children presents. Small family presents are given at Christmas, too, under the tree or in stockings near the fireplace to be found in the morning. Christmas breakfast is a special sweet bread called “cougnon” or “cougnole” – the shape is supposed to be like baby Jesus. Some families will have another big meal on Christmas Day.



Chile



Chile’s gift-bringer is called Viejo Pascuero, or Old Man Christmas. In some areas, he strongly resembles Santa Claus in a red and white outfit and likewise comes in a sleigh drawn by reindeer. However, as chimneys are less than roomy in this warm climate, he contents himself with climbing in a window. In other areas, Viejo Pascuero is seen as a local rancher and is often in the company of a llama. Prior to Christmas, Catholics observe a novena or nine day period of prayer and spiritual preparation. As in all Latin America, the manger scene is the center of festivities; and following the midnight Mass of the Rooster, the Christmas Eve meal often includes azuela de ave, a chicken soup filled with potatoes, onions and corn on the cob; and Pan de Pasqua, a Christmas bread filled with candied fruit. The meal on Christmas Day usually includes turkey, seafood, and freshly grown vegetables and salads (it’s summer in December) along with Chilean wine for which the country is famous.

Ethiopia

Ethiopia is one of the oldest Christian nations, having been converted in 330 A.D. Ganna, or Christmas, is celebrated on January 7 in accordance with the calendar of the Coptic Church. Leading up to Christmas is a 40 day period of fasting and spiritual preparation that ends when everyone attends a Christmas morning Mass. It’s a very bright ceremony since it is customary to wear white to the Mass. Following ancient tradition, each person enters the church carrying a candle which they



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A World Of Christmas Traditions

(Continued from page 6.)

light when they get inside. After circling the inside of the church three times they take their place and stand (there are no seats in Ethiopian churches) for what is usually a three-hour service. Christmas is a religious day and a family day where little thought is given to commercial aspects of the holiday. The food for Christmas dinner includes injera, a sourdough pancake bread that is easily cooked over an open fire. Doro wat, a spicy chicken stew, is usually the main course. Bits of injera are broken off to scoop up the stew and other parts of the feast. Gift-giving is an insignificant part of the Christmas celebration; however, young children often receive clothing and sometimes a small toy. The season continues through Timket or Epiphany, a three-day holiday that begins two weeks after Christmas to celebrate the baptism of Jesus and St. Michael. On that occasion, children walk in a ceremonial parade wearing crowns and robes while turban-wearing priests carry embroidered umbrellas. Percussive music for the parade is played on the sistrum, a rattle like instrument shaped like a pear. It has small metal disks that make a tinkling sound when shaken.

Germany

Germans love to decorate their houses at Christmas. Many houses will have little wooden frames holding electric candles in their windows, and colored pictures of paper or plastic which look beautiful from the outside at night. Often, too, they will have an "Adventskranz" – a wreath of leaves with four candles. (Advent – meaning "coming" – is the four-week period before Christmas). On each Sunday of Advent, another candle is lit. Most homes will also have little wooden "cribs" – a small model of the stable where Jesus was born, with Mary, Joseph, Baby Jesus, and animals.



Hungary

Santa Clause (Winter-grandfather) (Tel-apo or Mikulas) comes on the 6th of December. Children should clean and put their shoes outside next to the door or window before they go to sleep. The next day candies and/or small toys appear in them in red bags. For children who don't behave well, a gold-

en is birch placed next to the sweets, a symbol for spanking... (but don't worry, it is just for fun, and not for actual punishment). On the 24th of December, children go to their relatives or to the movies, because little Jesus brings the tree and the presents that evening to their house. It is customary to hang edible things on the tree, like golden wrapped assorted chocolates and meringues beside the glass balls, candles (real or electrical), and sparklers. Families usually cook a festive dinner for that night. An example would be fresh fish, usually with rice or potatoes, and home made pastries as dessert. After dinner, the tree would be viewed by the children for the first time.



Japan

It is estimated that less than 1% of Japan's population is Christian and December 25th is not a Japanese national holiday. Thus, unless it is Sunday, Japanese people work and go to school on the day. Christmas is mostly a commercial event in Japan. Many people don't know

exactly what the origin of Christmas is. The big corporations do the main decorating. Besides exchanging Christmas gifts, there is a custom of sending Oseibo (the end of the year gift) from business to business in Japan. Department stores are filled with displays for oseibo gift-packages. Sometimes it's beer, fruit, hams, coffee, and so on. Oseibo are specifically given to pay back favors received during the year.

And finally... Poland

Poland is a land of intriguing traditions and legends. So important is the first star of the night that Christmas Eve has been given the affectionate name of "little star" or "Gwiazdka," in remembrance of the star of Bethlehem. On that night, all watch the sky anxiously, hoping to be the first to cry out, "The star!"



The moment the star appears, everyone exchanges greetings and good wishes. Families unite for the most carefully planned meal of the year, "Wigilia" – Christmas Eve supper. According to tradition, bits of hay have been spread beneath the tablecloth as a reminder that Christ was born in a manger. There is always an empty place setting left at the table in case a stranger should happen to arrive. As far as food is concerned, traditionally, there is no meat served during "Wigilia." Still, the meal is plentiful and luxurious. It begins with the breaking of the "Oplatek," a semi-transparent wafer of unleavened dough, stamped with scenes of the nativity. Everyone at the table breaks off a piece and eats it as a symbol of their unity with Christ. Custom prescribes that the number of dishes in the meal be odd, nine or 11. An even number would eliminate any hope of an increase in wealth, children or anything desirable. Though the dishes vary between regions, certain items are found almost everywhere. Poppy seed cake, beet soup, prune dumplings and noodles with poppy seed are universally Polish. After supper, family and guests stay at the table until, at a signal from the host, they all rise in unison and leave. This is the result of an old belief that the first to rise will die before the next Christmas Eve. In some villages the peasants save the crumbs from this festive meal so they can sow them in the Spring. They are said to give medicinal power to the grasses upon which they are sprinkled. The remainder of the evening is given to stories and songs around the Christmas tree. Traditionally, it is decorated with nuts, apples and ornaments made from eggshells, colored paper, straw, and painted. Christmas gifts are tucked below the tree. In some places, children are taught that "The Little Star" brings the gifts. As presents are wrapped, rollers (carollers) may float from house to house, receiving treats from tree and table. At midnight, the little ones are put to bed and the elders attend "Pasterka," or Shepherd's Mass.

Paulina Garga

Trivia Quiz: It's A Wonderful Life

Every holiday season, Frank Capra's classic 1946 movie "It's a Wonderful Life" makes the rounds on television stations. People have seen it over and over. See how much you remember from this oft-repeated holiday classic. (You can find all the answers on page 6.)

1. What was Sam Wanewright's jolly greeting?
2. What was the name of George's guardian angel?
3. What Sesame Street characters were named after the cop and the taxi cab driver in the movie?
4. What was Mr. Potter's first name?
5. How many Oscars was the film nominated for?



6. When the Martinis moved into their new home, what three things did Mary and George give them?
7. How much money did Uncle Billy lose when he accidentally gave it to Mr. Potter wrapped in a newspaper? (Hint: It would be almost \$86,000 in today's money!)
8. What did George have in his hand when he left Martini's bar?
9. What book did the guardian angel carry with him?
10. What was the name of the Bailey family maid?



**OFFICE OF THE
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The Marshall Chronicles is now available in full color,
both in print and on-line at www.chicago13.com

Did You know? Winter Trivia

December 22nd is the first day of winter.

- ❖ Winter can be a hazardous time of year. About 70 percent of winter storm related deaths occur in automobiles, with the rest caused mainly by heart attacks due to overexertion or hypothermia.
- ❖ On average, one centimeter of rain is equivalent to 10 centimeters of snow. However, because the density of snow can vary from region to region, this number can be as high as 50 centimeters or as low as 5 centimeters.
- ❖ It isn't true that it must be below 32 degrees Fahrenheit in order for there to be snow. In fact, it is the temperature of the snow clouds that must be 32 degrees or colder. The temperature on the ground is often higher when it is snowing.
- ❖ Snowfall levels are categorized into flurries, showers, squalls, blowing snow, and blizzards.

- ❖ The National Weather Service defines "heavy snow" as snowfall that accumulates 6 or more inches in 12 hours or 8 or more inches in 24 hours.
- ❖ Stampede Pass, Washington, has the highest average snowfall in the U.S., with an average of 440.3 inches each year.
- ❖ McGrath, Alaska, has the coldest temperature on record in the U.S. at -75 degrees Fahrenheit.
- ❖ Why is snow white? Well, a snowflake's structure prevents light from shining through its lattice formation. The ice crystals scatter the light and bounce it back as white light.
- ❖ Snow can be different colors if the air has particles of certain tainted dust or chemicals. Red snow is often found in parts of Europe. This red snow contains particles of dust from the red sands of the Sahara Desert. Certain types of algae can also stain snow various colors.

