

May I See Your ID Please?

Have you read Frank Abagnale's book "Catch Me If You Can"? or, seen the Steven Spielberg movie that is based on Abagnale's book? I haven't read the book and I haven't seen the movie in its entirety, but I have read that Mr. Abagnale, as a very young man, committed check and identity fraud to the tune of at least \$2 million. He posed as a pilot, an attorney and a pediatrician all between the ripe ages of 16 and 21. Supposedly, Abagnale was engaged in criminal activity for about five years before getting caught. Mr. Abagnale served time in prison and is now a respected authority on forgery, embezzlement, and document security. How did he get away with it for so long?

It is said that businesses lose an estimated \$400 billion each year to fraud. The relative ease to get information and the rapid flow of information through the Internet is making it easy for people to commit fraud.

Identity theft or identity fraud involves instances where a person uses someone else's identity documents or other identifiers to impersonate that person. "Identity theft is a huge problem today and is the crime of the future," a source quoted Abagnale. It affects approximately 900,000 new victims each year and that number is only going to grow larger. There are different types of financial fraud: bank fraud, credit card fraud, computer and telecommunications fraud, social program fraud, tax refund fraud and mail fraud, to name several.

At least \$45 million dollars flows through our organization each year. That's a lot of pocket change and quite a fiduciary responsibility for the Trustee. Ms. Marshall works continually to improve our operations, corporate checks, disburse-

ment processes and equipment to ensure that opportunities for theft and fraud are minimized. She will also maintain the process of diligently checking the identity of each debtor who has his or her case administered through our office.

Debtors are informed ahead of time in our Debtor Welcome Letter which documents they must bring to the creditors meeting. Upon arriving for their meeting, the Client Services Representative asks the debtor for his or her social security card, a valid picture ID, (which is typically a driver's license or state issued ID), and a recent check stub or pay statement. The documents are reviewed, photocopied and then returned to debtor. The original social security card must be presented; copies are not accepted. The picture ID is used to verify the debtor's name and to visually identify the debtor.

If a debtor has a valid picture ID and no social security card, but has a check stub with their social security card number printed on it, we will hold the meeting. However, we will ask that debtor return at a later date with the actual card so that we can photocopy it for our records. If debtor does not have a picture ID, the meeting will not be held on that day. If the debtor has a valid picture ID, but does not have a social security card or check stub with their social security number, the meeting will also not be held on that day. The hearing officer who conducts the meeting verifies on the record that the information presented matches the information contained on the bankruptcy petition. Our processes are part of our civil enforcement endeavor. We do not take any shortcuts.

Continued on page 2



May I See Your ID Please?

(continued from page 1)

A person who is already feeling pressure financially may be tempted to commit an act of fraud to relieve their burden.

What about us as consumers? In order to get something we typically have to give out personal information. What are we doing to minimize personal identity theft? Did you know that with a person's name, social security number, and date of birth some people can get loans, access your existing bank accounts, open new accounts, lease or buy cars, get insurance, etc.? Identity theft can happen to anyone. You need to make it a lot more difficult for it to happen to you.

A co-worker lost her wallet recently. She was very fortunate and grateful that a Chicago Police Department Traffic Officer found it and turned it in to a fellow officer. The officer delivered the wallet to her at our office within hours of her losing it; and the contents of the wallet were intact.

That's a story with a good ending. I recently received an email about a corporate attorney who had his wallet stolen



several weeks ago, and he did not have such a happy ending. Within two weeks the thief had ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved by Gateway Computer and received a PIN number from the DMV to change his driving record online. The attorney shared some of these tips with fellow co-workers in his company about protecting your privacy, and I'm passing them on to you:

- ① Don't give out your social security number unless it's absolutely necessary. Make sure it's something that the requester really needs and that they will respect your privacy.
- ① Destroy unwanted credit card offers. Rip, shred or burn them. They are pre-approved and oh-so-tempting, aren't they? I receive one a week, at least!
- ① If you don't want the three major credit bureaus to sell your name to these companies, write them or call them at 1-888-567-8688 (888-5OPTOUT). They'll remove your name from their mailing and telemarketing lists that come from Experian, TransUnion, and Equifax.
- ① Cross cut shred personal documents. "Dumpster diving" is common and personal information abounds in your trash.
- ① Don't carry your social security card, passport, or birth certificate around.
- ① Don't mail bills or documents that contain personal data from your personal mailbox. Take them directly to the post office or an official postal service mailbox. If crooks happen to get them out of your mailbox, they can dip your checks in special chemicals to remove the ink and rewrite the checks to themselves.
- ① The next time you order checks, order them with your first initial and last name. And no social security number! If someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name, but your bank will know how you sign your checks.
- ① Don't put the complete account number on your check when you're paying your credit cards.
- ① Put your work phone number on your checks instead of your home phone number.
- ① Photocopy both sides of your license, credit cards, and other important items in your wallet. You'll know what you had in there and you'll have the account numbers and phone numbers to call and cancel. Keep the photocopies in a safe place where you can find them easily and call the credit card companies to cancel immediately.
- ① File a police report immediately in the jurisdiction where the wallet was stolen. This will aid in an investigation, if there is one.

Continued on page 3

THE MARSHALL CHRONICLES

The Editorial Staff:

Kimberly Eisenberg, Cheryl Jones, Angela Hope-Davis, Joanne Coshonis, Kyle Issleb, Cheri Johnson, Robin Dirksen, HVB and Dave Latz

Contents and Contributors:

May I See Your ID Please?, pg. 1Robin Dirksen
Trustee Holiday, pg. 3Marilyn O. Marshall
January Events, pg. 3Staff Submission
Preventing Identity Theft In Bankruptcy Court, pg. 4.....Rosalind Lanier
Second Annual NACTT Staff Symposium, pg. 4.....Cheri Johnson
2003 Annual Audit, pg. 5Rita Saunders
The Good, The Bad And The Bunny, pg. 6Kyle Issleb
Employee Bio, pg. 6.....Rita Saunders
To Whom It May Concern, pg. 7.....Staff Submission
The FLU: Are You At Risk?, pg. 7Samuel N. Grief, MD
Popular New Year's Resolutions, pg. 8.....Staff Submission
Did You Know?, pg. 8Staff Submission

Newsletter Information:

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

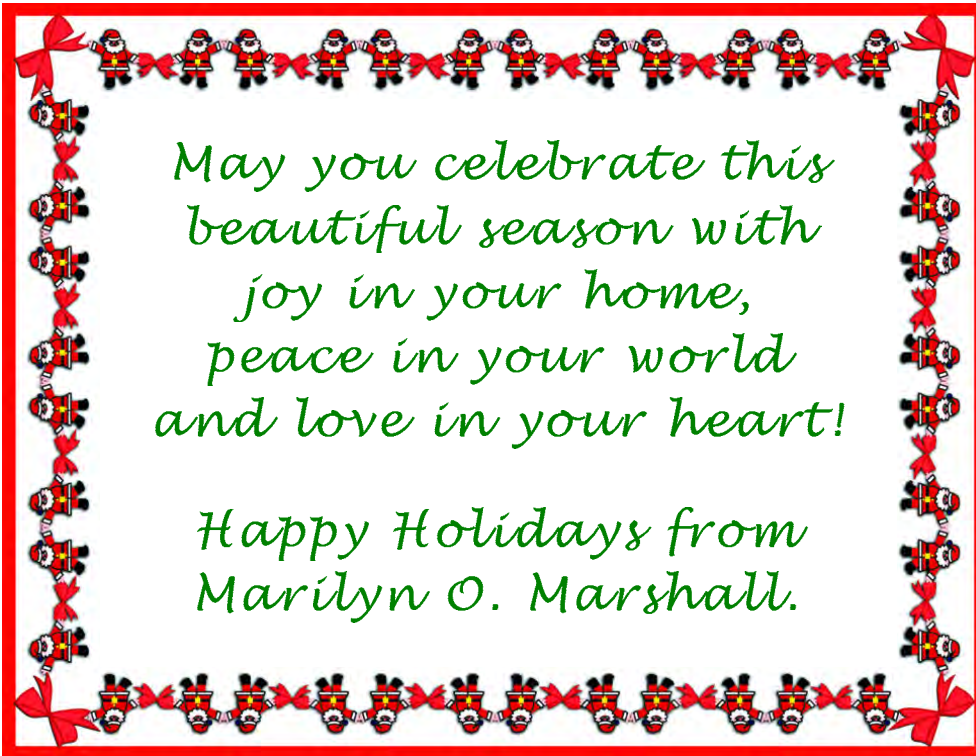
- ✓ e-mailing us at newsletter@chi13.com
- ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
- ✓ leaving them with Dave Latz

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

- ✓ type-written and
- ✓ submitted by the 1st 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, as well as all the previously published issues, on the Chapter 13 Trustee website at <http://www.chicago13.com/>.



May I See Your ID Please?

(continued from page 2)

☎ Call the top three credit reporting bureaus immediately to place a fraud alert on your name and social security number if your wallet is stolen. The alert means that any company that checks your credit knows your information was stolen and has to contact you by phone to authorize new credit.

Here's one the attorney didn't list, but I'm adding:

☎ Be especially careful with your pay stubs. It's one-stop shopping for a morally deficient person. On the document, your full name, address, social security number, pay rate, bank account, if you have direct deposit, employer name and employer address all appear!

Ain't technology grand? Yeah, well, it could cost you a lot of time and a lot more than a grand to get the mess cleared up if someone uses your identity documents. There are numerous web sites out there that address identity theft and identity fraud. Read them sometime and make sure you're not making it easy for someone to gain access to your personal information.

Helpful Numbers:

- Equifax:.....1-800-525-6285
- Experian:.....1-888-397-3742
- TransUnion:.....1-800-680-7289
- Social Security Administration (Fraud Line):1-800-269-0271
- References:.....www.mail-archive.com / www.abagnale.com

Robin Dirksen

January Anniversaries, Birthdays And Other Notable Events

- New Year's Day** on January 1st.
- Happy 14th Anniversary to **Karen Barron** on January 2nd!
- Happy Birthday to **Eileen Downes** on January 5th!
- Happy 17th Anniversary to **Rosalind Lanier** on January 5th!
- National Clean Off Your Desk Day** on January 8th.
- All Staff Meeting** on January 9th.
- Happy 3rd Anniversary to **Juliana Jones** on January 16th!
- Martin Luther King Jr. Day** on January 19th.
- Happy Birthday to **Darlene Odom** on January 21st!
- Chinese New Year** on January 22nd.
- Happy Birthday to **Sandra Cortina** on January 23rd!
- Fun at Work Day** on January 30th.



Now there are more overweight people in America than average-weight people. So overweight people are now average. Which means you've met your New Year's resolution!

— Jay Leno

Preventing Identity Theft In Bankruptcy Court

I'm sure you have seen the clever TV commercials that show Jane Doe taking an exotic vacation in the tropics at the expense of some guy named Bob, who has no clue that his identity was stolen until it's too late. As our cover article illustrates there are unscrupulous characters who will even try to use the identity of bankrupt individuals to obtain credit, and then have those debts discharged.

Since "Identity Theft" seems to be the catch phrase of the millennium, even the Bankruptcy Court is taking precautions. In order to address this issue within the Bankruptcy community, the Bankruptcy Court has enacted new Privacy Rules that became effective on December 1, 2003. Below is a brief listing of some of the changes that will take place for documents filed with the court:

- ☞ The petition will no longer reflect the complete social security number; only the last four digits will be displayed.
- ☞ A separate document known as form B21 must be submitted with the debtor's complete social security number. This document will not be kept in the general case file for viewing.
- ☞ The §341 notice that is generated for all parties listed in the case will be the only document that displays the debtors complete social security number. The §341 notice that is generated for the case file will only reflect the last four digits.
- ☞ Court personnel are prohibited from giving out the social security number to individuals. Any party wishing to verify the social security number on the case must present a motion to the judge that is assigned to the case.
- ☞ Creditors who submit claims with the court that contain the social security number must also display only the last four digits. The IRS has already implemented this change on their proof of claim forms.

Internally the new privacy rules will have an impact on just about every team in the office. Our System Team has already modified our software to allow us to search for debtors by the last four digits of their social security number. We will be reviewing our work procedures and all documents that are generated and sent to external parties. All changes will be communicated to you as quickly as possible.

Rosalind Lanier



Second Annual NACTT Staff Symposium



The National Association of Chapter 13 Trustees (NACTT) held their second annual staff symposium series November 13th & 14th in St. Louis, Missouri. Eight fortunate staff members from Marilyn O. Marshall's office were selected to attend. The staff members chosen were: Karen Barron, Eileen Downes, Telisha Emerson, Estela Garcia, Cheryl Jones, Agueda Orozco, Kenya Williams, and myself, Cheri Johnson.

We stayed at the St. Louis Airport Marriott, which was very nice. We often recognized our fellow Chicago area Chapter 13 staff members from Tom Vaughn's office and Glenn Stearns' office at the elevator or at meal times.

The symposium included five main topics with two sessions each for a total of 10 sessions to choose from. We each were to select four sessions to attend. Descriptions of the sessions are as follows:

Chapter 13 Basics

Session 1: Basic A – included a Chapter 13 overview, bankruptcy vocabulary, and communication with the public.

Session 2: Basic B – included ethics in the workplace, and general internal controls.

Accounting & Internal Controls

Session 1: Accounting A – receipts/chain of command & posting, disbursement cycles, UST reporting- logs/spreadsheets.

Session 2: Accounting B – exception reports, case auditing – why, when, how, complaint logs – defining & resolution.

Claims

Session 1: Claims A – what is a claim, claims examination, how to handle late filed claims, not in plan claims, & duplicate claims, Sec. 1327(a) vs. Sec. 502(a).

Session 2: Claims B – Repeat of Claims A.

Case Administration

Session 1: Case Admin A – case set up & audits, feasibility of plans, best interest of creditors.

Session 2: Case Admin B – debtor budgets, 341 hearings, mortgages – direct & through the plan.

Staff Development

Session 1: Staff A – coaching for performance, providing effective feedback.

Session 2: Staff B – practicing coaching techniques, motivating – have we done enough?

The symposium started at 12:00 p.m. on Thursday with a buffet lunch and introductions from the NACTT organizers

Continued on page 5

2003 Annual Audit

Matt Howard, Robert Loftus and Erin Gallagher of Tans & McAfee, P.C., arrived Monday, December 1, 2003, to conduct our annual audit. Robert Loftus and Erin Gallagher were the primary auditors with Dave Marshall assisting in some of the work on Wednesday afternoon.



The annual report of the standing trustee is audited yearly. The on-site audit is designed to determine the adequacy of internal controls over these monies and the accuracy of amounts and disclosure in the annual report and compliance with program policies and guidelines.

Some of the main items the auditors looked at were:

Many questions are asked, and an extensive review was performed on our internal controls. The auditors reviewed the Employee Risk Assessment and Job Function Matrix that were completed by Ms. Marshall and the CaseNET Security Groups and Security Grid that were completed by Sandra Pillar.

The auditors reviewed a sampling of receipts from each month of the fiscal year to ensure that the paper batch detail given to us by the bank agrees with CaseNET data. The information must also agree with the amounts the bank credits us for that day.

They reviewed our procedures for bank lockbox receipts and lockbox exceptions. They also reviewed our procedures for receiving any negotiable items at the front desk or through the mail.

They also reviewed a sampling of creditor and debtor disbursements. They confirmed that the check agreed with case information, such as having a confirmation order for the case and that a claim was filed. These creditors were asked to confirm they received our disbursement. The endorsed cancelled check copy was also reviewed. On debtor disbursements, they confirmed that the case was completed, dismissed or converted, and requested a copy of the court order. They further tested our EFT disbursements by reviewing our report showing what was transmitted to the bank, along with grand totals of all EFTs for specific months and charges from the bank for these totals.

Training – They reviewed expense reports, and all receipts for all these expenses.

They reviewed 15 of our 50 cases that had a balance of \$7,500 or greater at fiscal year end. They requested case docket information on two of these cases.

They reviewed any office expense item over \$8,000 and any trust disbursement over \$52,000. All supporting documents, i.e. check requests, invoices, as well as endorsed cancelled check copies, were reviewed on these expense items.

Employee Expenses – They reviewed the employee breakdown that shows salary and benefits by employee. They compared this data to tax reports and budget figures for

accuracy and to determine if we were within budget by each employee.

They reviewed all fixed asset additions and deletions for the year, as well as did a sample testing of fixed assets in our office.

The auditors reviewed the procedures that we follow for case reconciliation with the U. S. Bankruptcy Court.

There are many other items that we furnish the auditors before their on-site audit and during the audit. The ones listed above are the main items.

Our audit concluded on Thursday morning, December 4, 2003, with an exit meeting. Those in attendance were Ms. Marshall, Dan Lyons, Sandra Pillar, Rosalind Lanier and me (Rita Saunders) from our office, Howard (Chip) Wilkes and Alreda Baran from the U. S. Trustee's Office, and Robert Loftus and Erin Gallagher from Tans & McAfee, P.C.

The audit went very well. It was the smoothest audit that I have participated in. I have been in this office for 17 years and have participated in approximately 10 audits. I feel it was our best audit ever because of our Trustee's leadership, our continued refinement and enhancement of CaseNET, the creation of a General Ledger this year, and the teamwork of our management staff.

I would like to thank everyone who assisted in the audit preparation, whether it was furnishing the necessary documentation, or assisting in backup of my responsibilities while I prepared for it.

This was Tans & McAfee's fifth and final year as auditors with our Trusteeship. They can bid on other regions; however, they cannot bid on another five year contract on our region. We thank them for all their hard work and their continued suggestions and recommendations to keep our office in compliance with all policy and procedures and to insure the integrity of our reporting and insure that all internal controls are in place.

Rita M. Saunders

Second Annual NACTT Staff Symposium

(continued from page 4)

and a welcome from Larry Friedman, Director, Executive Office of the United States Trustee. The sessions began at 1:30 p.m. and continued until 5:00 p.m.

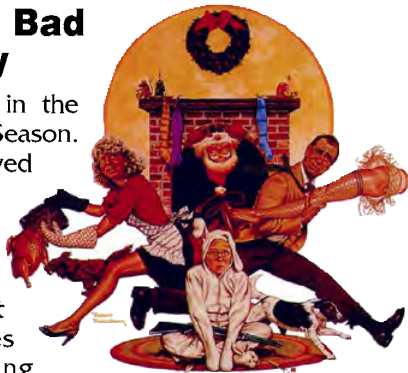
The second day of the symposium, sessions began at 8:00 a.m. and continued until 12:00 p.m. After completion of the sessions, the attendees received a very nice certificate of training.

I am thankful I was chosen to attend the NACTT because the symposium provided a wonderful chance to meet other Chapter 13 staff from all across the United States. It was very interesting to hear the differences in office procedures and administration but at the same time accomplishing the same goals. The symposium was truly informative. I recommend that if you have an opportunity to attend an NACTT symposium, by all means go!

Cheri Johnson

The Good, The Bad And The Bunny

We are now officially in the midst of the Holiday Season. Tacky songs will be played endlessly on the radio. Your usual change peddlers will be bumped off their corners by department store Santa wanna-bes with tripods. Shopping mall floors will be bathed in the blood of the American consumer (literally), and catch phrases we locked away in our mental filing cabinets last January will once again find their way into our vernacular and be spat at everyone we pass on the street.



Perhaps the most clichéd phrase you'll hear is "It is better to give than to receive." Sure, the little glow inside my four-chamber love muscle when I give something is nice, but it hardly seems to match the outright euphoria induced by opening a well-chosen gift. This got me wondering though: is giving *really* better than receiving? In the name of science (and my own boredom), I completed a little comparative analysis of the subject. I split the holiday season into three parts (before, during, and after gift-exchange) and assigned points as I saw fit.

Pre-Holiday Blitz: In the weeks before the holidays, you receive nothing, yet purchase much. Obviously, giving has to win this round since there *is* no receiving. Wrong. A neurotic, 250-pound mother body-checking me into a Furby display to get at the newest Bratz doll isn't my idea of a good time (-1 for Giving). Nor do I enjoy charging my credit cards so heavily; I'm afraid of being confused for a debtor when I come to work (-1 for Giving). However, I'm doing this all out of love and the desire to please (+1 for Giving)...because my family is selfish (-1 for Family.)

Holiday Hoopla: Here's where the debate gets tricky. In general, my brothers and I hate getting up early, but when it comes time for gift-exchange, we can make an exception. Everyone in my house falls out of bed wrapped in a blanket (+1 for Blankets), stumbles down the stairs (-1 for Stairs), has a nice mug of Irish coffee (+1 for Caffeine/Alcohol), and proceeds to swap nicely wrapped presents with each other. I consider the thrill of getting some new underwear and watching my mother opening the pack of Wintergreen gum I bought her about equal. Alright! (+1 for Giving & Receiving).

Post-Holiday Blah: You may think the whole Giving/Receiving issue is over after all gifts have been distributed, but it's really not. The days and weeks following the holidays are a time for reflection, not just regarding your failed life, career, and marriage (-1 for Life, Careers & Marriage), but also for all the bad gifts you were given. Anyone who has seen *A Christmas Story*, and thusly Ralphie's pink bunny outfit, knows what I'm talking about (-1 for Receiving...but +1 for *A Christmas Story*). But if you're lucky enough, you can return most of it and get something you really want instead (+1 for Receiving). Wal-Mart has a pretty good return policy (+1 for Wal-Mart). However, some things, like foresaid bunny suit, are expected to be displayed every time the giver visits (-1 for Receiving).

So for those who weren't keeping track, the totals are: Giving 0, Receiving 0, Family -1, Blankets +1, Stairs -1, Caffeine/Alcohol +1, Life -1, Careers -1, Marriage -1, A Christmas Story +1, Wal-Mart +1. I guess it just goes to show that nothing you give or receive this holiday season should make it more (or less) enjoyable...but if you're watching *A Christmas Story* while drinking Irish coffee under a blanket you bought at Wal-Mart, you're off to a pretty good start.

Kyle Issleb

EMPLOYEE BIO: Rita M. Saunders

Nicknames: Re, Ritz, ReRe.

Birth date: May 2nd.

Birthplace: Evergreen Park, IL.

Family: Siblings Jim and Eileen, Sister-in-law MaryJo, Niece Erin, and rottweiler Licorice.

Position: Financial Manager.

Years with the Office: 17 years.

Favorite Food: Pizza.

Favorite TV program: ER.

Favorite Color: Purple.

Favorite Smell: A fragrant rose.

Favorite Childhood memory: Going to the park with my sister.

If you could meet one person in the world, either dead or alive, who would it be? One of my grandparents as they were all deceased before I was born.

What's most important in life? Peace, Health, Family and Friends.

Is the glass half full or half empty? Full

What's guaranteed to make you smile? A smile.

First thing you do in the morning when you wake? Hit the snooze.

My friends would describe me as: Loyal, caring and supportive, tolerant and fun.

A perfect day for me would be: Biking, reading and relaxing while someone else does all my chores.

Most embarrassing moment: Too embarrassing to mention.

Proudest moment: When I became a non-smoker after smoking for 24 years and after 3 years of failed attempts.

In 5 years I see myself: Retired – wishful thinking!

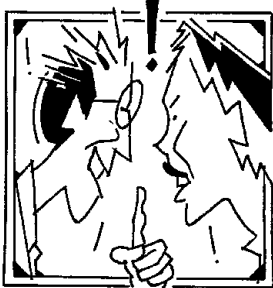


To Whom It May Concern

Our office's answer to "Dear Abby" from the perspective of both female and male employees.

Dear Whomever: I received several holiday gifts that I don't like and don't want. What should I do? From, Unhappy with Gifts.

— Unhappy with Gifts



HER RESPONSE...

Dear Unhappy with Gifts: Your question is what should you do with a gift that someone gives you that you don't like? My response to this question could be a number of things.

First of all, are these gifts that you're opening right in front of the person? If they are, then you have to put on your so-called "best poker face" and your phony smile, and say something like "I have been wanting one of these for the longest time! Thank you so much."

On the other hand when they're not around and you probably won't see them again until the next holiday, put the gift back in the box and add it to all the other reject gifts you have stored in your closet. I have even heard some people say that they would rewrap the gift and give it to someone else, a.k.a. "re-gifting." Of course, that better be to someone that the gift giver does not know. Or, maybe you can just keep the gift stored somewhere until the person who gave it to you comes back around. When they ask, "where's that present I gave you," you can already be prepared.

In conclusion, a lot of people have had this happen to them so they are making it easier for someone in your situation by giving you the receipt along with the gift so you can return it. I still wouldn't say that I didn't like the gift in front the person who gave it to me. I would just return it for something that I did want. That way, everybody's happy in the end.

HIS RESPONSE...

Dear Unhappy with Gifts: The cliché of the month is that it is better to give than to receive. Well, even so, receiving certainly carries its own distinct pleasure. Why else would we create a holiday that revolves around a fat, hairy guy in a bright red, prison-style jump suit who flies around in a sleigh? Give the man a rusty, gas-guzzling Ford instead, and he could be (and often is) one of my redneck uncles. No, the point of this time of year is obviously about the cool stuff people give you.

Yet sometimes, people can't even get the relatively simple task of buying you something nice done properly. They give you the green Transformer Super-Squadron BattleBot instead of the red one, which you specifically told them about. Or, worse yet, you end up with a variation of Ralphie's big, pink bunny suit from "A Christmas Story." My grandmother is a huge fan of dressing her grandchildren up like livestock; if she continues her trend of making cow suits for us, she should have a fully functional ranch by 2005. So, what should you do if you receive a present on par with a bunny suit?

I suppose most people would suggest you just swallow that huge, distorted lump of disappointment gathered in your throat and pretend you're pleased. They'd suggest you fawn over your

newly acquired (and soon to be newly packed in a steamer trunk and mailed to the Salvation Army) gift until whoever gave it to you leaves the room, then proceed to rip into their fashion sense like Joan Rivers at the Oscars. This is the "polite" thing to do. But I don't work like that. I'm an American, and, as such, I demand instant gratification in all things. Forget that courtesy garbage and hand (or hurl) the undesired present right back to the clueless giver. It's the only way Granny will learn.

DO YOU HAVE A PERSONAL QUESTION THAT YOU'D LIKE TO ASK? SUBMIT ONE TODAY IN OUR ANONYMOUS DROP BOX LOCATED IN THE MAIL ROOM.

The FLU: Are You At Risk?



Influenza, a.k.a. the flu, is a viral illness that is very contagious. Respiratory secretions from the nose and from coughing spread the flu. The flu makes its annual parade through our ranks every year in late fall and throughout winter into early spring. Most people are familiar with the flu's symptoms, including sudden onset of any of the following: sore throat, fever, headache, fatigue, dry cough, nasal congestion, and body aches. However, many people may not know that the flu is responsible for over 35,000 deaths annually, mostly from complications related to the flu. Pneumonia is the leading complication, and usually affects those who have weaker immune systems.

If you are over 50 years of age, have a chronic disease (e.g. diabetes, kidney disease, cancer, asthma, have received a transplanted organ, or have HIV/AIDS) or work in the health-related profession, you are at higher risk for contracting the flu. All people are encouraged to receive the flu vaccine this year (including pregnant woman and children) as recent surveillance reports indicate that the flu and influenza-like illnesses (ILIs) are ahead of last year's pace. While up-to-date reports indicate that the flu is still sporadic in the state of Illinois, many states including New York and California have local and regional activity of the flu. If you plan on traveling outside of the state or the country, it is even more important that you consider getting the flu vaccine.

A common misconception about the flu shot still remains. I hear it all the time: "I always get the flu after I get the flu shot." This misconception is easily dispelled when one realizes that the flu vaccine is created by components of the flu virus that have been rendered inactive. Thus, you cannot get the flu from pieces of the flu virus that are, in effect, dead! Of course, the flu shot is a shot in the arm, and common side effects of the flu shot possibly include a sore arm, fatigue, and feeling run down.

This year, a live, albeit weakened flu virus, has been incorporated into a nasal spray vaccine called Flumist. This vaccine is not for everyone. To obtain this vaccine, you must see your doctor. Not all medical practices carry this type of flu vaccine, so call your doctor's office for availability and more information.

If you think you are getting the flu, see your doctor right away. There are good medicines to help reduce the severity and duration of the flu, but they are only useful if taken within 36-48 hours of the onset of flu-like symptoms. The best advice to avoid the flu this season is to eat healthy, get plenty of rest, wash your hands regularly, block your mouth if you cough, and get vaccinated against the flu.

Samuel N. Grief, MD

Popular New Year's Resolutions

What was your resolution last year? Did you follow through? If you are like most people, you gave up by the time February rolled around. See how you compare with the rest of the country. The six most common resolutions of last year were:

1. Improve finances.
2. Stop smoking.
3. Lose weight.
4. Drink less alcohol.
5. Increase level of physical activity.
6. Improve interpersonal relationships.

This list generally stays the same every year, but the order changes from year to

year. Why is it so hard to keep your resolutions? Many people feel ambivalent about such a drastic lifestyle change. This makes it hard to follow through and commit to the changes required.

RESOLUTIONS.

Instead of making a list of all the things you are NOT going to do, try to envision all the opportunities you won't want to miss.

To improve your chances of keeping this year's resolutions, start with a specific plan. Rather than saying, "I'm going to lose weight," commit to reducing

desserts to one day a week and going for a daily walk. That way, you will know each day if you are still on track.

Also give yourself some room for slip-ups. Many people break a resolution and then decide it is not worth it to start all over again. Rather, they choose to wait a whole year until New Year's comes again to attempt their lifestyle changes. Know ahead of time that you will make mistakes, and come up with a plan for getting back on track. Don't be too hard on yourself and don't panic. Simply start again with your commitment to bettering your life. You will find that this may be the year you live up to all of your own expectations.

**OFFICE OF THE
CHAPTER 13 TRUSTEE
MARILYN O. MARSHALL**
224 S MICHIGAN AVE. STE 800 CHICAGO IL 60604-2500

Did You Know?

The ball in Times Square was first dropped in 1908 to signal the beginning of the new year. The Chinese New Year is celebrated on January 22nd this year. It falls on the first new moon of the first Chinese lunar month. This year, 2004, is designated as the Year of the Monkey.

In Scotland, the New Year is called Hogmanay. In some villages, barrels of tar are set afire and then rolled down the streets, symbolizing the old year burning up.

In Greece, New Year's Day is also celebrated as the Festival of Saint Basil. Children leave their shoes by the fireside on New Year's Day with the hope that Saint Basil will come and fill their shoes with gifts.

In Japan, on New Year's Day everyone gets dressed in their new clothes and homes are decorated with pine branches and bamboo – symbols of long life.

