

On The Front Line With Judge Carol A. Doyle

"To be on the front line, to be the decider, and use good judgment in order to arrive at the right decision." With these words, Judge Carol A. Doyle defines what she finds most gratifying about presiding over the Bankruptcy Court for the Northern District of Illinois. Clearly, the candor and frankness with which she communicates are attributes, which positively impact her judicial style. Judge Doyle delights in the interactions that result from performing her daily judicial duties. Consequently, she is keenly aware of and responsive to all aspects of the issues, as well as the individual interests of the parties over which she presides.

In July of 1999, Judge Doyle was appointed for a fourteen-year term to the Bankruptcy Court for the Northern District of Illinois. The Bankruptcy community has greatly benefited from Judge Doyle's ability to quickly perceive the core of controversies presented and fairly impart reasonable and just resolutions. In less than five years, Judge Doyle has presided over several high profile Chapter 11 cases, including Conseco, Ha-Lo Industries, Doctors Hospital of Hyde Park and GGSi. She approaches every matter enthusiastically, with a style that can only be described as energetic and dynamic.

Judge Doyle is from the Chicago area and completed her undergraduate degree with distinction at the University of Iowa. She received her law degree, again with distinction, from Loyola University of Chicago School of Law. From 1982 through 1985 she served as Law Clerk to the Honorable John A. Nordberg in the United States District Court, for the Northern District of Illinois.

Judge Doyle credits that experience as providing her with the foundation necessary to administer the responsibilities currently required of her in the judicial system. Not only was she given the opportunity to contribute to major cases, but she also enjoyed interacting with attorneys who exhibited diverse skills, experience and styles.

Between 1985 and 1999, at a time during which significant environmental issues were emerging, Judge Doyle practiced business and environmental litigation as Counsel for the law firm of Sidley and Austin.

When not presiding in court, Judge Doyle's daily judicial tasks include reading numerous motions, and preparing for evidentiary hearings and trials. Even though Chapter 13 cases do not contain the variety and complexity characteristic of Chapter 11 matters, they present her with challenges that require an equal level of energy and deliberation. Judge Doyle finds that she starts her day earlier and works longer on her Chapter 13 days. However, she enjoys the familiar ambiance her courtroom takes on when filled with the attorneys that appear on Chapter 13 days.

With great ease, Judge Doyle recognizes the necessity of applying a pragmatic, reasonable technique in administering Chapter 13 matters. Chapter 13 cases provide Judge Doyle with the opportunity to be receptive to the sensibilities presented on either side of the issues that arise. She appreciates that Chapter 13 cases allow her the latitude to employ her discretion in the equitable facilitation of the issues presented. The Chapter 13 bar

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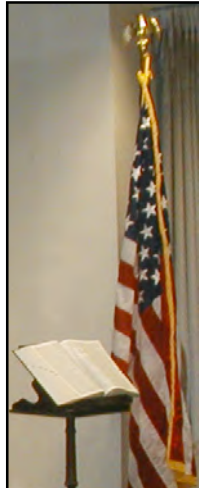


On The Front Line With Judge Carol A. Doyle

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clearly recognizes and values Judge Doyle's insight and fair handedness.

Notwithstanding the long days and extensive preparation required in performing her judicial responsibilities, Judge Doyle faces the everyday challenges of wife and mother of three small children. Being organized does not say enough about the qualities necessary to balance a family and a judgeship. Attending school functions and after school activities are never compromised but go hand in hand with reading on the train, staying up long after the children are asleep and using every moment to prepare. Time is a premium. It is apparent to all that Judge Doyle certainly possesses the energy, vitality and keen perception required to undertake each and every challenge.



Joanne Coshonis

Fun On The Campaign Trail

Thomas Dewey, running for President in 1948, was expected to win the election. The night before the election, he asked his wife, "How will it be to sleep with the President of the United States?"

She replied, "A high honor and quite frankly, darling, I'm looking forward to it."

The next morning it was evident that Harry Truman had won, despite the fact that some newspapers reported the contrary. Thomas Dewey sat down for breakfast and was soon joined by his wife. "Tell me, Tom," Mrs. Dewey said, "am I going to Washington or is Harry coming here?"



Theodore Roosevelt was on the campaign trail when he had occasion to give a speech. A heckler in the crowd interrupted him shouting, "I'm a Democrat!"

Roosevelt replied, "May I ask the gentleman why he is a Democrat?" "My grandfather was a Democrat, my father was a Democrat, and I am a Democrat," said the heckler.

"My friend," Roosevelt replied, "suppose your grandfather had been a jackass and your father was a jackass. What would you then be?"

The quick-witted heckler shouted, "A Republican!"



Adlai Stevenson was campaigning against Dwight Eisenhower in 1952 when he was approached by a female supporter. "Governor," she said, "every thinking person will be voting for you."

"Madam, that is not enough," Stevenson replied. "I need a majority!"



Joseph Kennedy, John F. Kennedy's father, was prominent in the banking industry. He once sent JFK a telegram during one of his election campaigns. It read, "Don't buy a single vote more than necessary. I'll be damned if I'm going to pay for a landslide."



During a campaign stop in New Hampshire in early 2000, George W. Bush was discussing the recession. "I know how hard it is," he declared, "for you to put food on your family."



In 1846, Abraham Lincoln ran for Congress against an evangelical Methodist named Peter Cartwright. Lincoln attended a religious meeting at which Cartwright was scheduled to speak. Cartwright asked the crowd who wished to go to heaven. Several people stood. He then asked that whoever did not wish to go to hell to rise also. Everyone in the hall stood, with the exception of Lincoln. Cartwright turned to Lincoln and asked, "Mr. Lincoln, where are you going?"

Lincoln replied, "I am going to Congress!"



In 1848 Zachary Taylor was such a spendthrift that he refused to accept a letter with postage due. As a result, he learned several days late that he had been nominated by the Whig party for the nation's presidency.

THE MARSHALL CHRONICLES

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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/>.

Trustee Matters

“WHAT YOU WANTED TO KNOW ABOUT A CHAPTER 7 BANKRUPTCY BUT WERE AFRAID TO ASK.”

At the end of fiscal year FY 03 we had 577 cases that converted from a Chapter 13 to a Chapter 7, and 16 cases that converted from a Chapter 7 to a Chapter 13. Many of you have seen the docket entry and wondered why the cases were converted. The United States Trustee is holding an Annual Trustee Seminar on March 4, 2004, at the East Bank Club in Chicago, Illinois. The seminar will address issues and concerns in cases converting from Chapter 7 to Chapter 13. I will attend this seminar along with all of our staff attorneys and case administration team leaders.



As we all know, Chapter 13 is not the only form of relief available under the Bankruptcy Code for individuals and companies in financial distress. Chapters providing other forms of relief include Chapter 7, which contemplates a liquidation; Chapter 9, which is limited solely to municipalities; Chapter 11, which contemplates a financial reorganization of debtors, usually businesses, with substantial debts; and Chapter 12, which is very similar to Chapter 13 but is limited to family farmers. Chapter 7 and 11 bankruptcies are probably the most familiar to the general public.

Chapter 7 is available to both individuals and corporations and requires the liquidation or sale of their assets to pay their creditors. A trustee is appointed in every Chapter 7 case to gather the debtor's assets together, sell those assets that would generate funds for the estate, and pay creditors from the proceeds.

The United States Trustee appoints a panel of trustees to serve in Chapter 7 cases. Individual case assignments are made to members of the panel. The Chapter 7 trustee receives a fee, set by statute, based on the amount he distributes to creditors.

The Chapter 7 trustee holds a creditor's meeting just as we do in our office. One of the main purposes of that meeting is to determine if the debtor has any assets that are not exempt, and can be sold to generate funds to pay his creditors. Thus, unlike a Chapter 13 debtor, a Chapter 7 debtor will lose property in which he has built up equity. For example, the debtor may own a home valued at \$125,000 on which he has a mortgage of \$75,000. He is six months behind in his mortgage payments. He is entitled to exempt \$7,500 of his interest in his home. The Chapter 7 trustee would sell the debtor's home because the sale would generate cash that would pay off the mortgage and be distributed to other creditors. In contrast, a debtor in the same situation who had filed for relief under Chapter 13 could keep his home by proposing a plan to repay his mortgage arrears over a reasonable period of time while making his current mortgage payments.

If there was no equity in the real estate, the Chapter 7 debtor in the above scenario could keep his home if he was able to reaffirm his mortgage debt. 'Reaffirm' is a term that many of us have heard used in this context. It means that the debtor is re-acknowledging the debt and will pay it in its entirety according to the terms of the original contract. In order to reaffirm a debt, the debtor must bring himself current under the terms of the obligation. Thus, our hypothetical Chapter 7 debtor would have to come up with the six mortgage payments he missed in a very short time period, as well as his current payments, in order to reaffirm the mortgage debt and keep his home. It is very difficult, if not impossible, for most debtors to come up with a large lump sum payment. Debtors who have property that they want to keep and who meet the eligibility requirements of Chapter 13 will usually select Chapter 13 over Chapter 7.

If a Chapter 7 debtor does not have any assets that can be liquidated to pay creditors, the trustee will file a "No Asset Report" with the court and creditors will receive a notice that no dividend will be paid to them. An order discharging the debtor will be entered. If there are assets that the trustee will administer, the discharge order will be entered after creditors have been paid and the trustee's final report and account have been approved. The discharge provisions in Chapter 7 contain numerous exceptions that are not found in Chapter 13. A few are mentioned here:

- ⑦ A discharge will not be entered if the debtor transferred, removed, destroyed or concealed property with the intent to hinder, delay or defraud a creditor or the trustee.
- ⑦ A discharge will not be entered if the debtor knowingly and fraudulently made a false oath or account or knowingly and fraudulently received or attempted to obtain money or property, or received money, property, services, or an extension or renewal of credit under false pretenses or by use of a false written statement. Thus, if a debtor received a car loan or a credit card based on an application that contained false information, that debt may be found to be nondischargeable.
- ⑦ No discharge will be entered if, within six years of filing, the debtor received a discharge in a prior Chapter 7 or 11 case, or in a Chapter 12 or 13 case where the plan did not pay at least 70% to unsecured creditors. If discharged, a debtor is not entitled to another Chapter 7 discharge for six years from the date the Chapter 7 was filed.

Chapter 7 may be advantageous to debtors who have no equity in their property and no potentially nondischargeable debts because they can obtain a discharge without paying anything to their creditors. On the other hand, Chapter 13 may be advantageous to a debtor who has equity in property he wishes to preserve, who has debts that might be nondischargeable in a Chapter 7, or who has received a discharge in a prior case less than six years ago. Many factors must be analyzed to determine what type of relief would be most beneficial to the debtor.

Remember, we cannot give legal advice to anyone regarding which Chapter to file. If you would like to learn more about the Chapter 7's, please see Anthony, Jay, Joanne, Kim, Karen, Christel, Cheri or myself after the seminar.

Marilyn O. Marshall, Standing Trustee

ANNUAL TRUSTEE SEMINAR
THURSDAY, MARCH 4, 2004
 EAST BANK CLUB, CHICAGO, ILLINOIS

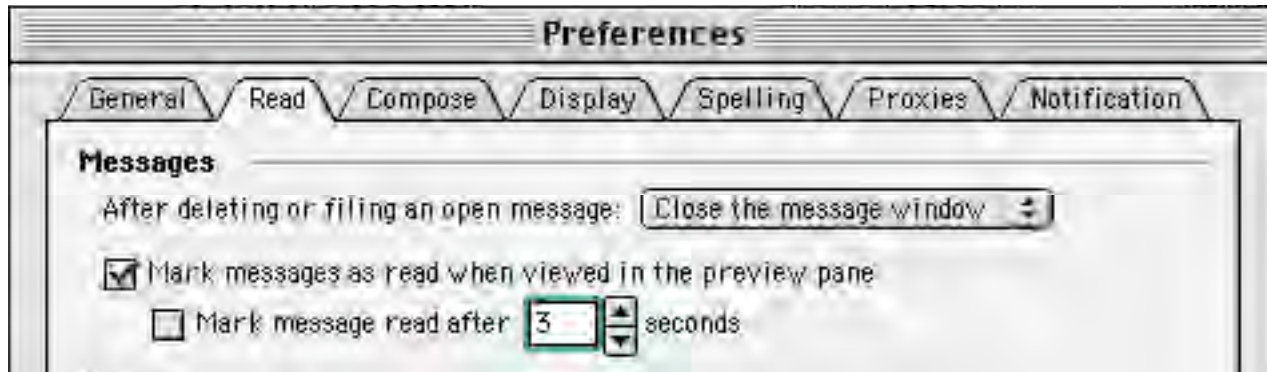
AGENDA

11:30 – 11:35	- Welcome from the Chicago U.S. Trustee's Office Ira Bodenstein United States Trustee for Region 11
11:45 – 12:15	- Address from the Criminal Enforcement Unit of the U.S. Trustee's Program Peter Ainsworth Chief of Criminal Fraud Unit of U.S. Trustee Program Sandra Taliani Rasnak Acting Deputy Chief of Criminal Fraud Unit of U.S. Trustees
12:15 – 1:15	- Buffet Lunch
1:15 – 2:00	- Chapter 7 to Chapter 13 Issues and Concerns Eugene Crane - Chapter 7 Trustee Tom Springer - Chapter 7 Trustee Glenn B. Stearns - Chapter 13 Trustee for the Northern District of Illinois
2:00 – 2:30	- Electronic Case Filing - The Trustee Pilot Roundtable
2:30 – 3:00	- State of the Bankruptcy Court Address and Update on Electronic Filing Honorable Eugene R. Wedoff Chief Judge, U.S. Bankruptcy Court for the Northern District of Illinois
3:00 – 3:15	- Break
3:15 – 4:15	- View from the Bench U.S. Bankruptcy Judges for the Northern District of Illinois
4:15 – 4:30	- 707(b) Top Ten Tips Richard Friedman, U.S. Trustee's Office
4:30 – 5:15	- Tracking and Finding Assets in a Computer Age Peggy Ann Daley

INFORMATION SERVICES

E-mail Alert! Protect Yourself From Spam, Viruses And Hoaxes

Spam is that flood of unwanted e-mails you receive in your in-box every time you check for messages. What can you do to cut down on spam? First of all, don't open any e-mails from people you don't know. The way these spammers work is that they send out millions of e-mails to random IP addresses, hoping for a hit. If you open their e-mail, they will know that the random address they entered belongs to a real person and will continue to hit your e-mail address with spam. To prevent your e-mail application from automatically opening new e-mail, you will need to change a setting. If you are using Outlook Express as your e-mail application, go to Preferences at the Edit menu. Click on the "Read" tab. Set the pop-up under "Messages" like this:



That way, the next message will not automatically open. Just delete unopened messages from e-mailers you don't know.

There are also several spam filters you can set in Outlook Express. Under the Tools menu, select "Junk Mail Filter." There are instructions in that window that will help you set your program to filter out mail from people you do not have listed in your address book. Another place to screen e-mail is using "Rules" which can be found under the Tools menu.

When it comes to viruses, we are fortunate to be running our office on a Macintosh network. The viruses that have made national news such as MyDoom, Blaster, ILoveYou, have no affect on Macs. The attachments that usually accompany such e-mails include files that can't run on the Mac operating system (like .exe). The most important thing to remember whether you're working on a Mac or PC is NEVER open an attachment from someone you don't know.

As far as hoax e-mails go, please check out this web site: www.snopes.com before you send along a particularly desperate e-mail to everyone in your address book. This web site tracks hoaxes and urban legends that have made their way around the internet.

Sandra Pillar

Inquiring Minds

Question:

What do you tell a debtor who calls to inquire about the number of months he or she has before their plan is complete?

Answer:

To determine the approximate number of months, the phone representative would need to divide the approximate case balance by the debtor's plan payment. Phone representatives must always and immediately verbally communicate our approximate case balance disclaimer to the debtor. Representatives should also remember that some debtors are paying their current mortgage in the plan and you need to take that mortgage amount into consideration. A current mortgage payment made through the plan will change the approximate length of completion for the plan. Calculating the number of months until discharge is more complex and you may need to request assistance from the Disbursement Specialist or the Financial Manager.



Spring Into Spring Cleaning

It's that time of year – spring cleaning is just around the corner. These chores don't have to become overwhelming. Just keep these tips in mind.

Any chore is easier with the right equipment. Have on hand a broom, dust pan, mop, vacuum, cleaning rags, scrub brush, bucket, sponges, step ladder, and paper towels. Use heavy duty cleaning products that are multi-use to cut down on the number of bottles you have to carry through your home. Declutter all your rooms first. It is easier to clean a room without all the obstacles. Never use a cleaning product without first reading the label. Make sure you properly ventilate your cleaning area. And always keep cleaning solutions out of the reach of children.



Time for some Spring Cleaning!

FINANCIAL
The Final Audit Process

Final Audit

The Closing Team runs a job in CaseNET: Case Closing Audit. The job will select a case with the following criteria: A case with a balance equal to one monthly plan payment or less, confirmed for six months and no audit date, or if someone tags this case for the job in CaseNET. Audits are performed approximately every three weeks following these steps:

Step Action

1. Review files at court against information in our files.
2. Stamp cases with final audit date and docket. A case with a final audit date and no comments is considered a successful audit with no problems found. Cases with a final audit date and comments is considered unsuccessful and the case is more than likely under review.
3. Audit team will select cases for payroll stop by including it in the Payroll Stop job. This job looks for any case with a negative or zero balance and no problems.

Debtor Discharge

Once the case has a final audit date on the petition tab and has a docket entry, the debtor can be discharged only when we have a zero or negative balance in the system with no audit findings. We cannot release the debtor until their obligation to the plan is met. Here are the steps followed for discharge:

Step Action

1. Run job and review each case eligible for discharge.
2. Grant discharge to those debtors with a negative or zero balance and no problems are found in their case.
3. Grant discharge to those cases which require money back if the staff attorneys (Kim and/or Joanne) have reviewed the case and made a docket entry under closing notes to discharge debtor.
4. Notified court to discharge debtor. The Bankruptcy Court sends notice. It can take up to three weeks for debtor to receive a discharge notice through the mail.

Payroll Stop

Closing Team will select cases for payroll stop by including it in the Payroll Stop job. Closing Team will also stop payroll on any cases that are up for Discharge if payroll has not already been stopped. It can take up to two weeks for the debtor to see the termination of the deduction on their paycheck.

Time frames

The following approximate time frames are provided for staff to understand how long each process or sequence takes:

Step Approximate time

- | | |
|--------------------|---|
| Selection | The date of selection noted in the jobs in progress is the date that the job was created in CaseNET. We must send the information to court and allow three days for court to pull the case files. The time from selection to when the actual audit begins may be one full business week. |
| Physical Audit | The actual final audit can take 1 to 1 1/2 weeks to complete. |
| Follow-up In house | If information needs to be checked once the physical audit is performed, it can take an additional week. Examples of further follow-up: preparing case for force disburse, writing up closing issues to be reviewed by attorneys, checking on late and duplicate claims, checking the mortgage calculations, and for scheduled debt no claim filed. |
| Discharge | We cannot discharge a case if the balance is positive. It is conceivable for discharge to be delayed by at least two weeks or until we receive the final payment required to make the payoff balance zero or negative. It can take up to two weeks from the time we notify court of discharge until the debtor(s) actually receives the discharge notice in the mail. |
| Payroll | We monitor payroll during the audit and during discharge review. If payroll can be stopped, the case is included in the payroll stop job. |



Mark Caffarini

Paying All The Bills

The holidays are over. And long after all the fun and festivities are completed, the bills start to come in. If you find the beginning of the year to be crunch time for you, remember these strategies for meeting your obligations.

Remember that this tightening of the belt won't go on forever. If you are short every January, resolve to spread next year's holiday spending over several months instead. Focus now on meeting your current obligations.

List and prioritize everything you owe. First on the list should be food and shelter. That means that groceries and rent must be paid, before everything else. Paying your rent late doesn't buy you any time. It simply subjects you to possible late fees, ill-will between you and your landlord or property manager, and can lead to eviction. The future damage to your credit report is not worth putting this bill off.

Car payments should be next on the list. Without a vehicle, you can't go to work, leading to a loss of income. Unsecured loans, like credit cards, will come next. Skipping a payment on a credit card carries repercussions such as late fees and a mark on your credit record, but doesn't involve eviction or repossession.

Finally, limit all unnecessary purchases until you are caught up. Your best bet, when faced with not having enough funds to cover everything, is to communicate immediately with your creditors. Arrange for partial payment, as this often prevents you from being considered delinquent. Be prepared for late fees and resolve to avoid this situation in the future.



**EMPLOYEE BIO:
Sandra Cortina**

Nickname: Shorty.

Birth date: January 23.

Birthplace: Chicago, IL.

Family: Husband, Two Children.

Position: Administrative Clerk.

Years with the Office: One year, seven months.

Favorite Food: Hot Tamales.

Favorite TV program: Three's Company.

Favorite Color: Black.

Favorite expression: WHATEVER.

Favorite Smell: Scented Vanilla Candle.

If you could meet one person in the world, either dead or alive, who would it be? The Osbournes.

What's most important in life? To be happy and my family.

What's guaranteed to make you smile? My Children.

First thing you do in the morning when you wake? Look at the clock and thank GOD for another day.

My friends would describe me as: Quiet, conservative, but cheerful.

A perfect day for me would be: Shopping, till my credit cards exceed the limit.

In 5 years I see myself: Purchased a new home, traveling to different places, just living life to the fullest.



**The Benefits
Of A Massage**



Massage therapy has been around since the time of the ancient Greeks and Romans and is becoming increasingly popular in today's stress ridden, fast paced society. Our minds and bodies are over stressed with deadlines, responsibilities, and the pressures of everyday life and family.

Surely most of us have experienced a stiff neck, tight shoulders, tension headaches, and general aches and pains. It is also no surprise that the majority of employees at some point in their lives experience chronic back pain, due in part to poor posture, repetitive motions, and sitting at their desk for hours every day.

Receiving a massage, whether professional or from a friend, can help alleviate some of the aches and pains. Many physiological and psychological changes occur to the recipient during a massage session. Massage has specific positive effects on numerous medical conditions such as asthma and fibromyalgia.

All of the systems of the body are affected by massage. The nervous and endocrine systems are stimulated to produce a relaxation response, which reduces pain and increases body awareness. The immune system's function thereby improves via stress reduction. Abdominal massages aids in better digestion, which is especially beneficial to the elderly. Massage increases blood and lymph circulation, which helps the body rid itself of harmful toxins and metabolic waste. It also promotes slower and deeper breathing thus enhancing respiration and general well-being.

On a more advanced level, lymphatic drainage massage is indicated to improve lymph circulation and decreases swelling for patients with lymph edema, which commonly occurs in women after a mastectomy. Drug exposed infants that receive massages are calmed, feel less effects from the drugs, and are able to put on weight more quickly. For pregnant women, massage provides relief from back pain and pressure on the sciatic nerve and can even result in a less stressful delivery. Many professional athletes use massage as part of their training regimen. Massage helps them recover more quickly after an event or injury and also helps improve their level of performance.

Again, for those who work in an office, massage reduces stress, improves posture, and to anyone's disbelief, even stimulates work production. Many corporations hire massage therapists to provide tune-up massages for their employees from time to time. After even a five-minute massage, an individual will feel more alert, focused, and prepared to take on more challenges.

Overall massage is beneficial to every individual. Whether you are looking for relief from stress, relief from pain, or just feel like pampering yourself, a massage is the way to go.

Allison Panarese

**March Anniversaries, Birthdays
And Other Notable Events**

Stop the BS (Bad Service) Day on March 3rd.

All Staff Meeting on March 5th.

Happy Birthday to **Karen Barron** on March 8th!

Happy 8th Anniversary to **Darlene Odom** on March 11th!

St Patrick's Day on March 17th.

First Day of Spring on March 20th.

Happy 6th Anniversary to **Kim Eisenberg** on March 23rd!

Happy 6th Anniversary to **Santricia Teat** on March 25th!

Make Up Your Own Holiday Day on March 26th.

Happy Birthday to **Sandra Pillar** on March 27th!

Happy 1st Anniversary to **Telisha Emerson** on March 27th!



Words of Wisdom

"No man, who continues to add something to the material, intellectual and moral well-being of the place in which he lives, is left long without proper reward." — *Booker T. Washington*

Dear Kyle...

Our office's answer to "Dear Abby."

Dear Kyle: I have a crush on one of my co-workers. They are my love, they are my passion, they are my excuse for drinking myself into oblivion every night at The Exchequer. I want to tell them about my feelings, but I fear being rejected. What should I do?

— Wasted on Wabash



Dear Wabash,

Ah, I remember unrequited love: the long, dim nights of weeping, the tidal swell of self-pity. I really miss those days; they always brought out the best in me. But in retrospect, I guess requited love is better (marginally), so you should proclaim your love for this co-worker. However, you can't simply blurt out your affections. I sincerely believe that Americans are a subtle, romantic people underneath all the haste and inarticulate rage. Deep in the breast of every soccer mom who drives an SUV while screaming into her cell phone about her husband's "personal difficulties" beats the heart of a poet. And in that vein, here are a few pointers to follow when wooing your beau**:

- #1 Stop bathing. This may sound like a strange thing, but I assure you there's no better way to get someone's attention than to be the grossest thing they've ever seen. Within three days of not bathing, your crush will be swooning when you walk by!
- #2 Become the center of attention. It's not enough to look like a total slob when trying to attract attention; now you have to sound like a total jerk. Make fun of your crush, especially around others. Answer questions with a sneer and a dash of sarcasm. This takes more work than not showering, but if you put your worst foot forward, I know you will be successful.
- #3 Make a scene. Along with your new hygiene and attitude adjustments, you need to learn the art of making a scene. When your name or presence hasn't been acknowledged for more than 10 minutes, draw attention back to yourself. Making bad sexual jokes about the nicer people in the area works quite well. You could also try farting loudly (or making similar sounds if you cannot pass gas at will) or even throwing things like a small child.
- #4 Be moody. When your love won't pay any attention to your antics anymore, become very quiet and distraught. Don't smile or laugh or even talk. Whimpering like a wounded dog is allowed. If anyone asks what's wrong, reply "Nothing" very quietly with your bottom lip stuck out as far as possible. If you have the gift, force out a few tears and let them trickle down your cheeks. Then bury your head in your arms and whisper weeping noises, refusing to acknowledge anything anyone says to you.
- #5 Obsess. If that special someone just refuses to admit you're alive, stalk them. Slip small gifts into their coats or bags. Acceptable gifts include long, rambling love letters, melted chocolates, and dead rodents (mice, squirrels, etc.). Then sneak away before your presents are noticed. Watch from a

near hiding spot and pay close attention for any subtle reactions like hysterical laughing, retching noises, or screams. You can also call them and hang up, but make sure to only do this at a time when you're sure they're sound asleep.

** Results not guaranteed. "Dear Kyle" and its affiliates are not responsible for any injuries or restraining orders resulting from application of wooing tips.

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

Fighting Winter Blues

Are you getting tired of the frigid winter temperatures yet? If so, I have a few ideas to tackle the long cold season.

While anxiously awaiting for spring to arrive, I have some suggestions that can occupy your time indoors. Hobbies and projects are a great way to utilize your energy during the winter months, especially if the project takes a few weeks. The following is a list of creative, fun things you may want to explore:

- * Painting
- * Cross stitching or knitting
- * Sewing
- * Put together models
- * Put together a 1000-piece puzzle

On the other hand, if you are an active outdoors person, then engaging in winter sports really is a fun way to enjoy the season. Bundle up and go outside and improve your skills in:

- * Ice skating
- * Hockey
- * Down hill skiing
- * Cross country skiing
- * Snowboarding
- * Sledding
- * Make a snowman with a child

If none of these ideas interest you, put on some flannel or fleece, place a warm throw over your legs, curl up on the couch, and get lost in a novel. The top five fiction books on the New York Times Bestseller List for the week of February 15, 2004, were:

- * [The Da Vinci Code](#) by Dan Brown
- * [The Five People You Meet In Heaven](#) by Mitch Albom
- * [Divided in Death](#) by J.D. Robb
- * [The Cat Who Talked Turkey](#) by Lillian Jackson Braun
- * [The Zero Game](#) by Brad Meltzer



Cheri Johnson

Did You Know? Good Luck Charms

Ancient Romans regarded opals as good luck charms because they were reminded of a rainbow, which was also considered lucky.

It was considered good luck in ancient times to break the wedding cake over the head of the bride. The wedding guests gathered up the crumbs to keep as good luck charms. Today we eat the cake.



In Eastern Europe, garlic and onions are thought to bring good luck and ward off any evil spirits.

Make sure your horseshoes all hang with the open end up. Convention has it that all of the luck will pour out otherwise.

How did four leaf clovers come to be considered lucky? It probably began in Wales when farmers noticed how much fatter their cattle became while eating clover. This resulted in the farmer becoming wealthier. Thus having clover nearby was considered very lucky.



St. Patrick introduced the concept of using the three leaf clover to teach about the Trinity of God, Son and Holy Spirit. Followers believed that a four leaf clover, generally very rare, represented God's grace, making this clover very lucky indeed.

Ladybugs are considered lucky in many cultures. In England, each spot on a ladybug that lands on you represents a lucky month to come. In Austria, a ladybug nearby means good weather is on its way. Central Europeans believe that if a ladybug crawls across a young lady's hand, she will soon be married.

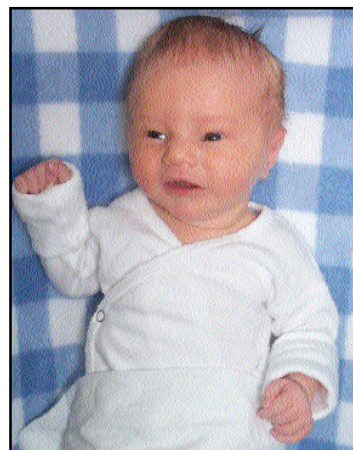
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CHAPTER 13 TRUSTEE
MARILYN O. MARSHALL**
224 S MICHIGAN AVE ☆ STE 800 ☆ CHICAGO IL 60604-2500



Congratulations To The Proud, New Parents!



Lavone, Carlton and Carvone Merritt welcome Carlton K. Merritt Jr. Little Carlton Jr. was born on Monday, December 22, 2003, at 12:07PM at Northwestern Memorial Hospital, and weighed in at 6 pounds 14 ounces.



Eileen and Senan Downes also welcomed a new addition to their family. Patrick James Downes was born on Friday, January 23, 2004, at 12:36PM. Patrick was 21 inches and weighed in at 7 pounds 6 ounces.

