

THE **MARSHALL**
CHRONICLES

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Viva Las Vegas!

On June 27-30 2004, the National Association of Chapter 13 Trustees convened their 38th annual seminar in Las Vegas, Nevada. This years attendees from our office included staff attorneys Anthony Olivadoti and Kimberly Grief, comptroller Daniel Lyons, operations coordinator Dave Latz, and Ms. Marshall.

As the materials for the convention stated, VIVA LAS VEGAS! The convention was held at the fabulous Mandalay Bay Resort and Casino where there are many things to do besides work. As the temperatures soared, many hotel guests took advantage of the Mandalay Beach area that contains a lush, 11-acre tropical sand beach leading to a humongous wave pool. Guests can also float down the lazy river in a rented tube, or swim in one of the three additional swimming pools. Hotel guests can also tour Shark Reef where the Great Hammerhead Shark is now on display or get pampered at the Mandalay Spa.

For dining pleasure, the hotel contains a number of fabulous restaurants includ-

ing China Grill and Aureole from New York City, a Wolfgang Puck for Italian fare, the House of Blues, and Border Grill for modern Mexican style dining just to name a few. At night, guests can enjoy a Broadway show, Mama Mia, dance the night away at Rumjungle, or sip on one of 100 varieties of vodka on Red Square's ice bar.

And don't forget the gambling. As in most Las Vegas hotels, everything surrounds the casino. So, in order to get anywhere in the hotel, including the convention center, guests must go through the casino which is jumping at all hours of the day.

But alas, we were there to work.

Once again, upon registration, all participants received a number of items including a t-shirt, a gym bag with a water bottle, and a bound case law update. Most importantly, each person was given a nametag listing their full name and their nickname, the name of the trustee they work for and the city they work in, and their position in the office. Each attendee was to wear their nametag throughout the event for identification purposes and as a pass to each session and activity.

The event kicked off Sunday, June 27, with an evening cocktail reception at the Mandalay Bay. A variety of food and drinks were provided, highlighted by huge jumbo shrimp that people waited in long lines to sample. An Elvis impersonator provided the entertainment.

The seminar began the next morning in the usual way. NACTT president Andrea Celli made the opening remarks, followed by Chapter 13 updates. Laurence Friedman, the Executive Director of the

Office of the United States Trustee, then gave his "View from the Executive Office." The opening morning finished with the "Legislative Update" and the "Duties of the Chapter 13 Trustee."

In the afternoon, a number of great sessions were offered such as "Disaster Recovery Case Study," "Introduction to Appellate Practice," "Budgeting and Implementing a Debtor Education Program," "Ethical Requirements for Chapter 13 Counsel" and "Managing in a Paperless Environment." The assortment of topics gave everyone the opportunity to learn about a variety of issues related to their jobs. Tom Vaughn, the other Chapter 13 trustee in Chicago, was a moderator for the session on "The Sailors and Soldiers Relief Act."

That evening, the NACTT celebrated at Madame Tussaud's Wax Museum in the Venetian Hotel. There, attendees admired the likenesses of Michael Jordan, Brittany Spears, Jodi Foster and Mel Gibson while enjoying drinks and snacks from the bars and food stations placed

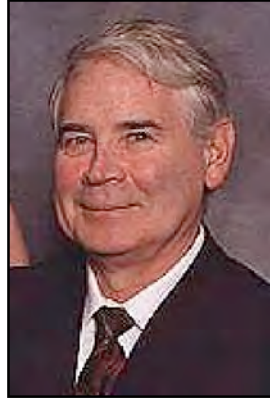
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In Memoriam

A memorial service was held for Louis R. Jones, Chapter 13 Trustee, Milwaukee.

Lou Jones passed away in Milwaukee, Wisconsin. He has served as Chapter 13 Trustee since 1990 and Chapter 7 Trustee many years before that. All who dealt with him respected him. He died while jogging Saturday morning. While the cause of death is not certain, the family believes it was an aneurysm.



A memorial service was held Wednesday, July 21, at 11:00 a.m. at Mother of Good Counsel Church, W. Lisbon Ave. Lydia Meyer, Tom Vaughn, Marilyn O. Marshall, and Tom King, the 13 Chapter Trustees in this region, were in attendance, along with Ira Bodenstien and Chip Wilkes and others from the UST Office. Many other members of the bench and bar showed their respect.

Lou will be sadly missed by his colleagues and family.

Viva Las Vegas!

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throughout the museum. Many especially appreciated the wax sculpture of Jennifer Lopez whose cheeks blushed when her buttocks were squeezed. Luckily after that party, the following day of the convention was only in the morning.



Bette Midler and Anthony Olivadoti get friendly at Madam Tussaud's.

That morning, however, the Honorable Keith M. Lundin and Henry Hildebrand III both from Nashville, Texas, did their annual case law update. One of the highlights of the event, it is a lecture not to be missed. In their customary matching shirts, they gave away candy, made jokes and updated the crowd on many recent court rulings from across the country. This tradition once again provided valuable information while entertaining at the same time. The rest of the day was "free" for optional activities around the city.

The final morning of the convention began with part two of the case law update and concluded with "Judges Analyze Issues in Chapter 13" featuring our own trustee, Marilyn O. Marshall as moderator. Ms. Marshall was well prepared and did an excellent job of keeping the judges focused on the important issues. Our own Anthony Olivadoti also served as a moderator for the "Staff Attorneys Round Table" that drew a big crowd and served as an open forum for meaningful discussion among attorneys from across the country.

The convention concluded with a final gala event in the Mandalay Bay Islander Ball Room. The event included an awards ceremony, a slide show commemorating the convention, a great dinner, free flowing drinks and a live band. This year, people didn't seem to stay as late as they usually do. It seemed that everyone wanted to get out and enjoy his or her last night in Sin City.

Kimberly Grief



Dan Lyons, Kim Grief, Trustee Marilyn Marshall, O.D. Marshall, Helen Latz and Dave Latz all enjoying the final night banquet.

THE MARSHALL CHRONICLES

The Editorial Staff:

Kimberly Grief, Cheryl Jones, Joanne Coshonis, Kyle Issleb, Cheri Johnson, Robin Dirksen, HVB and Dave Latz

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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 first 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.chicagol3.com/>.

Trustee Matters

Judges Analyze Issues In Chapter 13

I had the privilege of moderating the Judge's panel in Las Vegas on Wednesday, July 30, 2004. I considered it a privilege because I had spent months working with and getting to know the Honorable G. Harvey Boswell, serving in the Western District of Tennessee, 6th Circuit, Honorable Mitchell R. Goldberg, serving the Central District of California, 9th Circuit, and Judge James D. Walker Jr., serving the Middle and Southern Districts of Georgia, the 11th Circuit.



The NACTT program chair, Armane Cohen, had expressed a desire to change this session from the format in previous years. Normally, a blue card entitled "Ask the Judges" would be distributed in the welcome packet and if anyone had a question, the Judges on this panel answered the question. Instead, Armane wanted us to analyze issues in Chapter 13 that are faced nationwide and prepare a presentation and submit case law. Well, the presentation, cases and outline had been prepared and turned into the committee two months before the session. However, when the panel and I met in Las Vegas on Tuesday morning, the Judges decided that in order to make the session interesting and not boring, input from the audience through questions would be better. The Judges had served on panels at the ABI and NABT and according to them, the formula to an interesting session were questions from the audience. They also made it clear that the moderator had to keep the session moving, ask questions if the audience didn't, and monitor the time. Well, I could do that, even though the reference materials I had pulled from the internet indicated that the moderator should just introduce the panelist and sit down.

Judge Goldberg also asked the panelists to wear polo shirts and khaki pants. I reminded them that this was a general session with everyone present, two 90-inch monitors surrounded the presentation area, and besides all of the other Judges on program had been dressed in suits and ties. Again, I was overruled. According to his experience, if the panelist is casually dressed, the audience will feel more comfortable and ask more questions. And the Judges were right. We had a ball.

Judge Goldberg has his own philosophy regarding Chapter 20. He discussed and answered questions regarding:

I. THE FASCINATING WORLD OF "CHAPTER 20"

"FORWARD OR REVERSE"

A. Definition

A "Chapter 20" is two separate bankruptcy proceedings where debtors first file a Chapter 7 bankruptcy, and followed by a Chapter 13 bankruptcy. So called a "Chapter 20" because it factually involves a Chapter 13 filing immediately after a Chapter 7 discharge; this is not a §109 issue. The factual patterns will be a Chapter 7 filing with the debtor obtaining a discharge. There-

after, the debtor will file a Chapter 13 case, usually to hold on to some secured property to pay some non-dischargeable debt over a period of time. Many years ago, the secured creditor would object to the Chapter 13 plan on the basis that the debtor didn't owe the creditor any money because the liability on the debt had been discharged in the Chapter 7 bankruptcy – not any more. The United States Supreme Court has determined that a claim, i.e., right to payment can exist when there is no personal liability, but there is an obligation enforcement against the debtor's property.

Johnson v. Home States Bank, 501 U.S. 78, 85 115 L Ed.2d 66, 75, 111 S.Ct. 2150, 2155 (1991), specifically validated a "Chapter 20" situation.

Confirmation of the second Chapter 13 case still requires a finding of good faith pursuant to 11 U.S.C. §1325(a)(3) and there is a heightened scrutiny of the issues in a "Chapter 20" situation.

B. Low Percentage Plan vs. "Chapter 20"

Pros and cons from court's perspective re impact on debtors and creditors.

Judge Boswell reviewed the Coleman case and answered questions regarding Burgie. As we reviewed §1329 and §1325 more questions arose regarding:

II. MODIFICATION OF PLANS AFTER CONFIRMATION

A. 11 U.S.C. §1329 Motions

The plain meaning of this statutory provision provides the three limited circumstances under which a debtor may modify a plan after confirmation:

1. §1329(a)(1) permits the debtor to increase or decrease the amount of payments on claims of a particular class provided for by the plan. It does not provide the debtor with an ability to reclassify the claims.
2. §1329(a)(2) permits the debtor to extend or reduce the time for such payments.
3. §1329(a)(3) permits the debtor to alter the amount of distribution to a particular creditor to take account of any payment of such claim other than under the plan.

Challenges to post-confirmation plan modification have the greatest chance of success if the plan modification can be proven to be an improper re-classification of the debt. In an important 6th Circuit decision, In re Nolan, 232 F.3d 528 (6th Cir. 2000) the court denied a debtor's attempt through a plan modification to surrender collateral to a secured creditor and to have any deficiency balance treated as an unsecured claim. The decision may have a more general impact on debtors plan modifications however. The court stated:

"§1329(a) only permits modifications of the amount and timing of payment not the total amount of the claim. This principle holds true as to the portion of a claim that is secured, where the claim is partially instead of fully secured."

See: In re Coleman, 231 B.R. 397.

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While §1329 allows plan modification, are the requirements different than for confirmation? Some courts have ruled that §1325(b) does not come into the equation because §1329 refers only to §1325(a). But, §1325(a)(1) states that in order to be confirmed, a plan must comply with the provisions of this chapter. Can language that requires compliance with the other provision of this title exclude the provision of the very next section?

Does this imply that the Code is making sure that the appreciation of the property that occurs between filing and modification is captured by the estate just like in a Chapter 7? Do the provisions of conversion of chapter 13 allow the debtor to capture the appreciation? What is the effect of §348 and §348(f)(2) in particular?

When can the trustee move to modify under §1329? Is there any requirement that the trustee do so under certain circumstances? When can a creditor move to modify? Do failures of the creditor to move to modify show that the creditor has failed to protect its rights?

§1325(b)(1)(A) seems to imply that plans must be 100% to be approved and not pay into the plan all disposable income. §1325(b)(1)(B) requires all of the debtor's projected disposable income, and §1325(2) defines disposable income. What about income from exempt assets? Look at *Burgie*, 239 B.R. 406; 1999 Bankr. LEXIS 1248. Can *Burgie* only be right if §1329 does not require compliance with §1325(b)?

B. Exempt Assets vs. Disposable Income

Exempt assets vs. exempting the income from exempt assets in a chapter 13, or even exempt income, such as social security.

Just because something is exempt, is it then not counted for disposable income purposes? If a debtor on SSI income files, can they decide whatever they want to pay regardless of the extra income? What about insurance annuities or retirement account distributions?

C. What is Disposable Income?

Does projected disposable income mean real disposable income?

Can unanticipated increases then be captured?

Can unanticipated decreases also be considered?

Are you allowed to use a disposable income test under §1329?

Is not the real purpose of §1329 to fix not only unanticipated events in the debtor's life post-confirmation, but also to consider unanticipated increases or decreases in disposable income?

D. Applicable Statutes:

11 U.S.C. §1329 - Modification of a Plan

1. At any time after confirmation of the plan, but before the completion of payments under such plan, the plan may be modified, upon request of the debtor, the trustee, or the holder of an unsecured claim, to:
 - a. Increase or reduce the amount of payments on claims of a particular class provided for by the plan;
 - b. Extend or reduce the time for such payments, or
 - c. Alter the amount of distribution to a creditor whose claim is provided for by the plan to the extent necessary to take account of any payment of such claim other than under the plan.
 2. a. Sections 1322(a), 1322(b) and 1323(c) of this title and the requirements of §1325(a) of this title apply to any modification under subsections (a) of this section.
 - b. The plan, as modified, becomes the plan unless, after notice and a hearing, such modification is disapproved.
 - c. A plan modified under this section may not provide for payments over a period that expires after three years after the time that the first payment under the original confirmed plan was due, unless the court, for cause, approves a longer period; but, the court may not approve a period that expires after five years after such time.
- E. 11 U.S.C. §1325 - Confirmation of a Plan
1. Except as provided in subsection (b), the court shall confirm a plan if:
 - a. The plan complies with the provisions of this chapter and with the other applicable provisions of this title;
 - b. Any fee, charge, or amount required under chapter 123 of Title 28, or by the plan, to be paid before confirmation, has been paid;
 - c. The plan has been proposed in good faith and not by any means forbidden by law;
 - d. The value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim, is not less than the amount that would be paid on such claims if the estate of the debtor were liquidated under Chapter 7 of this Title on such date;
 - e. With respect to each allowed secured claim provided for by the plan:
 - i. The holder of such claim has accepted the plan;
 - ii. The plan provides that the holder of such claim retain the lien securing such claim; and

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- iii. The value, as of the effective date of the plan, of property to be distributed under the plan on account of such claim is not less than the allowed amount of such claim;
- f. The debtor surrenders the property securing such claim to such holder; and
 - i. The debtor will be able to make all payments under the plan and to comply with the plan.
- 2. a. If the trustee or holder of an allowed unsecured claim objects to the confirmation of the plan, then the court may not approve the plan unless, as of the effective date of the plan:
 - i. The value of the property to be distributed under the plan on account of such claim is not less than the amount of such claims; or
 - ii. The plan provides that all of the debtor's projected disposable income to be received in the three-year period beginning on the date that the first payment is due under the plan will be applied to make payments under the plan.
- b. For purposes of this subsection, disposable income means income which is received by the debtor and which is not reasonably necessary to be expended:
 - i. for the maintenance or support of the debtor or a dependent of the debtor.

Judge Walker indicated that neither one of the districts he serve in Tennessee does things the same way. Therefore, the questions he answered shed light on how diverse the practice of bankruptcy can be. He discussed:

III. CONFIRMED PLAN

Does a confirmed plan in which objections have not been filed modify any claim that is different than provided by the plan by making all parties bound by the terms of the confirmed plan?

Pros and cons:

Should cases be confirmed before the bar date?

Should cases be confirmed after the bar date?

Would adoption of one of these procedures cause you to reconsider your thoughts on whether a confirmed plan controls the amount of a claim, or whether a claim controls what is due?

I was very pleased to have moderated this panel. The session went over its allotted time and no one got up to leave, even though it was lunchtime. I will always remember Lou Jones' smile and his embrace, as he was one of the first people to come up to me after the session and tell me how proud he was of me and how well I had handled the session.

Marilyn O. Marshall, Standing Trustee

Information Services Spotlight on Identity & Address Training



Darlene Odom conducted a training class on Identity and Address for four of our employees on Friday, July 23. The group went over step-by-step instructions on how to add and change identities and addresses in CaseNET. Darlene also provided tips on searching for existing identities and addresses BEFORE adding them to our database! It is a full-time job to keep up with the ever-changing master creditor list and Darlene sends frequent email updates to let employees know about creditor buy-outs and mergers. Keep these reminders handy by printing out the email and adding them to a binder for easy reference.

In honor of last week's training, we are reprising a list of top ten hints for adding addresses to CaseNET:

10 Simple Rules for entering NEW Addresses in CaseNET

- ❶ Do not use ANY punctuation when entering an address. Periods should not be added when entering P O Boxes or initials. The comma between the city and state automatically defaults in the system.
- ❷ Spaces should be used between all initials. For example, J P & Associates or P O Box 2112.
- ❸ When entering new debtor attorney addresses, add only the name of the attorney. DO NOT add them as "Law offices of..." or "Offices of..."
- ❹ On cases where the firm has several names, like: Freeman, Hope, Green, & Beard use a space instead of a comma. Only abbreviate the firm name if it does not fit in the character spaces provided.
- ❺ If an "attention" or "care of" line is to be included in the address, it should appear between the name and the street address. Avoid using a person's name. The name will become outdated as soon as the person leaves the department. Instead use the department name. Example: Claims Dept, Bankruptcy Dept, Accounts Payable Dept.
- ❻ A suite or room number should appear on the same line as the street address or on the line above. They should always be abbreviated as "Ste" and "Rm". It should never appear on the line below the address.
- ❼ When an address has both a P O Box and a street address, the important thing to remember is that the address where you want your mail delivered must appear on the line right above the city, state and zip code.
- ❽ Always use the five-digit plus four zip codes when possible. If you are unsure of the zip code, you can go to the Postal Service web site at www.usps.com to find the correct zip code. You can also find a two-letter state abbreviation list if you have forgotten some of them.
- ❾ If, during phone services, you receive calls from Debtors or Creditors requesting to change their address information, please inform them that you will take the new address for the purpose of sending them the information they are requesting, but all request for changes must be done in writing to be effective in our system.
- ❿ Remember you can find address change request forms on Rama in the identity maintenance folder. Fill it out completely and return it to Darlene, Identity Address Specialist, with all required documents.

Darlene Odom and Sandra Pillar

Case Administration My Summer Days

I feel like I'm back at the first day of school again writing about what I did during my summer vacation. Since June 9th, I've been working with the financial team on a variety of special projects. These include creditor disbursement returns and protected reserves.



For the creditor disbursement returns, we are trying to obtain funds back from creditors. Some of these creditors are very helpful and process our requests expeditiously. However, others have not been as helpful. That's when the real fun begins.

When I began this project, there were 39 cases in which we needed money back from 67 different creditors. As of July 23, 2004, we have received 40 of those returns. This has been accomplished through a series of phone calls and faxes to the creditors. The hardest part is finding the person at the creditor's office whose job it is to handle these refunds. With three weeks to go, I hope that I can come as close to completing this project as possible.

For the protected reserve project, Nicole Robertson and I have been attempting to locate debtors and creditors that are due money from us. These are disbursements and debtor refunds that have already been sent out, but have either come back to us because of bad addresses or the checks were never cashed. As of July 23, 2004, we have been able to locate 14 debtors with a total of \$54,564.80 due to them.

We feel like Santa Claus when we get to track down debtors to tell them we have money for them. Wouldn't it be nice if somebody called you to tell you they had money for you? Most of these protected reserves are due to our office not having the correct address for the debtor at the end of the case. In order to try and prevent these incidents from happening, we as phone reps, should verify debtors' addresses when they call.

My summer project will end on August 11th, when I go on a much needed vacation. Nicole will also be leaving us to go back to school as a teacher. We'll miss you Nicole. Upon my return, I'll be back with Roz, Laura, Estela, and Gracie whom I've missed working with. Thank you to the financial department for welcoming me into their team and for teaching me so much. It's been a blast working with each of you.

Eileen Downes

August Anniversaries, Birthdays and Other Notable Events

Respect Your Parents Day on August 1st.

Happy Birthday to **Brandon Vaughn** on August 3rd!

Coast Guard Day on August 4th.

Happy Birthday to **Kimberly Grief** on August 5th!

All Staff Meeting on August 6th.

Happy Anniversary to **Nicole Robertson** on August 11th!

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

Happy Birthday to **Dan Lyons** on August 21st!

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



Employee Bio Patti Brower



Nickname: Patti Cakes, Peppermint Patti, PSB, PB and TL (Team Leader).

Birth date: December 18, 1961.

Birthplace: A hospital in Chicago.

Family: Of course, who doesn't.

Position: Disbursement Specialist.

Hobbies: Bowling, skiing, cooking, baking, driving in a car, and riding on the back of the Harley!

Favorite Food: Pizza and beer.

Favorite TV program: I don't get to see much TV but when I do these days it's re-runs of Everybody Loves Raymond.

Favorite Color: Purple.

Favorite expression: Wow and No way.

Favorite Smell: When you come in from outside and you smell bacon cooking in the house.

Favorite Childhood memory: My Dad taking us fishing on Lake Michigan.

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

What's most important in life? Health, family, friends, staying young, being happy and having fun!

Is the glass half full or half empty? Both are the same no matter how you look at it.

What's guaranteed to make you smile? Friday afternoons.

First thing you do in the morning when you wake? Step on one of the dogs getting out of bed.

My friends would describe me as: Dependable, honest, helpful, good-hearted, great personality, talkative and crazy (as in fun).

A perfect day for me would be: On an island where no one can find me, relaxing with some tropical drinks.

Most embarrassing moment: None stand out at the moment but I know I've had some.

Proudest moment: The birth of my two daughters

In 5 years I see myself: Wiser, traveling more and debt-free.

↓ Here are the answers to the Take Me Out To The Ballgame Trivia Quiz on page 8. ↓

- Take Me Out To The Ballgame Trivia Answers**
1. Mickey Mantle.
 2. Cy Young.
 3. Levi Meyerle.
 4. Ken Griffey, Sr. and Ken Griffey Jr.
 5. Warren Spahn.
 6. Eddie Yost and Yogi Berra.
 7. Uniform shirts without collars.
 8. Pittsburgh Pirates.
 9. Babe Ruth.
 10. The Pilgrims.

Let The Games Begin

Are you ready to watch the Games of the XXVIII Olympiad in Athens, Greece? I have to admit I do enjoy watching the Olympics. Whether it is the Winter Games or the Summer Games I always find some sporting events that grab my attention.

I was searching the net and found the official website of the Summer Olympics at www.athens2004.com. During my search I found details of this year's Games. There are 28 sports and 37 disciplines at 35 venues over the 16 days. A discipline is a branch of an Olympic sport that includes one or more events. For example, aquatics are an Olympic sport with four disciplines: swimming, diving, water polo and synchronized swimming. To qualify as an Olympic sport, it must be "widely practiced by men in at least 75 countries and on four continents, and by women in at least 40 countries and on three continents.



A list of the 28 Olympic sports:

Aquatics	Fencing	Softball
Archery	Football	Table Tennis
Athletics	Gymnastics	Taekwondo
Badminton	Handball	Tennis
Baseball	Hockey	Triathlon
Basketball	Judo	Volleyball
Boxing	Modern Pentathlon	Weightlifting
Canoeing	Rowing	Wrestling
Cycling	Sailing	
Equestrian	Shooting	

I also discovered when these sporting events would be televised at www.NBCOlympics.com. NBC Universal networks will be covering the broadcast from August 11th –29th. Below is a list of the Universal network broadcast times.

NBC network will be broadcasting three times a day: the afternoon 12:30 PM – 4:00 PM, primetime 8:00 PM – midnight, and late night 12:35 AM – 2:00 AM.

HDtv network will be broadcasting 24 hours a day.

MSNBC network will be broadcasting twice a day: 2:00 AM – 7:00 AM and 10:00 AM – 4:00 PM.

CNBC network will be broadcasting from 5:00 PM – 8:00 PM.

BRAVO network will be broadcasting three times a day: 5:00 AM – noon, 5:00 PM – 8:00 PM, midnight – 1:00 AM.

USA Network will be broadcasting from 7:00 AM – 10:00 AM.

T Telemundo's Spanish language broadcast will provide the first exclusively non-English language Olympic broadcast from 1:00 PM – 8:00 PM.

Enjoy the Games!

Cheri Johnson

Dear Kyle...

Now that we are in the rainy season in Chicago, what recommendations do you have for dealing with people with enormous umbrellas on the sidewalk and at the train station? Don't these people realize that there is not enough room for us all to have giant tarps over our heads?



Signed: Soaked on State Street

Dear Soaked: That giant tarp comment was funny; I smiled, even chuckled a little. Don't do it again! This is my column and I get to make the jokes. Your job is to ask the question then prostrate and prepare yourself to receive my wisdom. It's a matter of roles, after all. Just imagine if all the second bananas of the world were to step over the line and take control. It would be bedlam! Paul Shaffer would be president and The Bozo Show's Cookie would be Secretary of State.

Actually, it is just this sort of doltish behavior that causes your umbrella issue. People simply do not think before they do anything. Is it really necessary to hoist a parasail over your head when it's drizzling? No, of course not, but that's not the point.

Some people just need to be the best. They don't want the large coffee when the ultra-mega-grande latte is available. They don't just eat healthy when they can obsessively choose foods whose carbs, calories and vitamins form the Fibonacci sequence. They will not be satisfied until their lawnmowers are fully automated, run on Evian, can cut three acres of grass in 3 minutes and mulch the neighbor's dog when it barks too much.

So what can we do in the face of such competitive stupidity? I think we need to pitch this "life, liberty and the pursuit of happiness" thing and arrange society according to natural needs and dimensions. People who need stepladders to get into their SUVs should drive Volvos. Bald men should relinquish their convertibles to someone who hasn't lost their natural top already. Tall people get the big umbrellas so they can block the most rain and short people get raincoats so they're not poking people's eyes out. All needs met as nature has dictated. And advice columnists would be in charge. Naturally.

Shrek 2 Review

Shrek 2 is a really funny movie. It's funny because Shrek took some potion and after that he farts. In the movie there's Puss N Boots, Shrek, Fiona, Donkey, Lillian, Dad, Fairy Godmother, Prince Charming, Three Little Pigs, Pinocchio, Gingerbread Man, Three Blind Mice, Big Bad Wolf, and Kyle. That's all the people I know in Shrek 2 The Movie. There's one character that I know in the movie. It's Eddie Murphy. The movie is really funny. It made me laugh so so so so so hard.



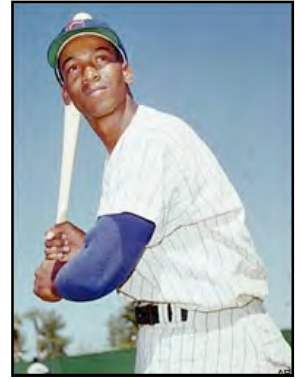
Ethan Dirksen (age 8)

Take Me Out To The Ballgame Trivia Quiz

The boys of summer are in full swing! Test your knowledge of baseball trivia with this great quiz. (The answers are on page 6.)

1. Who hit a 643-foot home run in Detroit Brigg's Stadium in 1960, making it the longest home run ever recorded?
2. Who holds the record for the most games won (511) and also most games lost (316) in his career?
3. Who hit the first major league triple in 1876?
4. These players were the first father/son team to play together. They added to their records by hitting home runs "back-to-back" in the same game. Who were they?
5. Willie Mays started his big league career going 0 for 12 before getting his first hit, a home run, off of what future Hall of Famer?

6. Topps first printed baseball cards in 1951. What players are pictured on the #1 cards of the blue set and the red set?
7. Hall of Fame manager John McGraw and his 1906 Giants introduced what feature to uniform design?
8. Which franchise has won more batting titles than any other?
9. Which pitcher holds the World Series record for most innings pitched in a single game?
10. The Boston Red Sox have not always been called the Red Sox. When they played in the first "modern" World Series they were known as what?



**OFFICE OF THE
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Picnic Update: We're Ready!

This year we are trying a few new things:

- We're catering instead of having potluck,
- We're playing volleyball instead of baseball,
- We're passing out candy bags instead of whacking a piñata, and
- We're going to have games for all kids!

Everything is in place. Ms Marshall has taken care of the permits and Mr. Vaughn will be supplying the tent, chairs, table and coolers. Both committees will be purchasing volleyball sets, one for the adults and one for the children.



Picnic prices are as follows:

Adults	16 and up	– \$10.00
Children	11 to 15	– \$7.50
	3 to 10	– \$5.00
	2 and under	are free



THE PAYMENT DEADLINE IS AUGUST 2, 2004!

I know both Jammal and Mr. Vaughn are really hurting inside because they won't have to grill this year. But that's okay, because they'll save up all their strength for the volleyball game.

So, everybody get ready. And don't forget to bring your cameras and camcorders – the volleyball game might win you \$10,000 from Americas Funniest Videos!

Lavone Merritt, ERC Chair