

# CUSTOMER SERVICE IN THE EYES OF A CHAPTER 13 TRUSTEE: NACTT MID-YEAR MEETING 2004

Usually our mid-year meeting is held in Washington, D.C. This was the first year the winter meeting was held out west and Palm Springs, California, was the selected site for this meeting. When I left Chicago, it was 9 degrees; I never adjusted to the 67 degrees and sunny California temperature. I like to be the recipient of excellent customer service. Palm Springs was not customer service oriented, and I never warmed up to the California climate. However, the NACTT did its usual job of exceeding the trustees' expectations.

The theme of the mid-year meeting was "Customer Service." Toby Issacson, a professor at Stetson School of Law in Gulfport, Florida, delivered the keynote address on customer service. Through role-playing, assessments, brainstorming, and listening exercises, Ms. Issacson provided insights and practical tips to improve customer service.

Next, she proceeded to define service and professionalism. Service was defined as "to act toward another in a specific way; to be of use; or, to meet requirements or needs." Professionalism was defined as "expertise characteristic of a professional person." As professions we are to serve in a professional manner. Her suggestions on ways to serve in a professional manner are as follows: smile, know customers' names, be friendly, prompt, helpful, meet their needs, like the job, and care. It was also noted that rudeness, ignoring customers, being condescending, placing blame, and excessive use of voicemail and e-mails could be detriments to providing good customer service. Today's customers really expect fairness. Also, customers want time, honesty, and value.

We were told the powerful "Golden Rule" for working with Customers is keep your customers coming **BACK**. B=behavior, A=attitude, C=communications and K=knowledge. This was a group of Chapter 13 Trustees who are all following the civil enforcement initiatives. Do we really want to keep our customers coming BACK?

Little did Ms. Issacson realize, she was facing an audience with mixed views on "Who are our Customers?" and "What Customer Service means to us?" The last day of the meeting included a panel discussion on Customer Service in the Eyes of a Chapter 13 Trustee. These discussions were led by Trustees Rick Yarnall, Jan Johnson and myself.

There were differing opinions on what type of customer service the Chapter 13 Trustee should provide. Jan and I were on the same page, but Rick was not even in the same book.

Rick did not think that the people we serve should be called customers. However, by the end of the discussion, Rick had agreed that he needed to develop a trustee mission statement and maybe customers were not such an inappropriate name for the people we serve. Also, after an enthusiastic discussion, we identified our customers as debtors, debtor's attorneys, pro se debtors, creditors, creditor's attorneys, bankruptcy judges and their staff, and the UST.

To arrive at a median, we reviewed the Standing Trustee's Pledge of Excellence. The executive director of the Office of the United States Trustee, Lawrence Friedman, has stated: "We are all in the service business." The preamble to the pledge specifically states that Standing Trustees are committed to excellence and to providing a high level of trust and service to Chapter 13 debtors and creditors. "Creditors, debtors, attorneys, judges and others who come into contact with standing trustees are entitled to service, which adheres to the highest standards of professional, moral and ethical conduct." The pledge outlines certain services that are required. This is a road map to where we are going and what routes we should be taking.

Since the pledge is a road map, each trustee must individually navigate its office toward service. Providing excellent customer

See Customer Service In The Eyes Of A Chapter 13 Trustee on page 2



## Customer Service In The Eyes Of A Chapter 13 Trustee

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service makes my job much easier. Since I have been called “the guru of customer service” (a titled bestowed upon me by Rich and Jan), it is my intent to actually measure what services our office provides.



It is the customer’s perception of how good the service is that counts. The measurement is customer satisfaction. In an attempt to measure customer satisfaction, I surveyed our “customers” to improve the Chapter 13 trustee’s service if needed and to continue providing services which were a benefit. I gave each trustee at the meeting a copy of the survey. The number of trustees who said they were adopting the survey to their needs and were going to use it amazed me.

The results of the survey conducted by the Office of the Chapter 13 Trustee, Marilyn O. Marshall, Northern District of Illinois-Eastern Division follows in the next column.

Marilyn O. Marshall, Standing Trustee

THE MARSHALL CHRONICLES	
<b>The Editorial Staff:</b>	Kimberly Eisenberg, Cheryl Jones, Joanne Coshonis, Kyle Issleb, Cheri Johnson, Robin Dirksen, HVB and Dave Latz
<b>Contents and Contributors:</b>	<i>Customer Service In The Eyes Of A Chapter 13 Trustee: NACTT Mid-Year Meeting 2004</i> , pg. 1 .....Marilyn O. Marshall <i>Table Of Contents</i> , pg. 2 .....Staff Submission <i>Customer Service Survey Results</i> , pg. 2 .....Marilyn O. Marshall <i>Inquiring Minds</i> , pg. 3 .....Rita Saunders <i>Electronic Fund Transfers</i> , pg. 4 .....Patti Brower <i>Daylight-Saving Time Begins</i> , pg. 4 .....Staff Submission <i>We Have Two New Payment Addresses</i> , pg. 4 .....Rita Saunders <i>ERC Update</i> , pg. 4 .....Cheryl Jones <i>Training For Leaders</i> , pg. 5 .....Cheri Johnson <i>New Hires: Insurance Eligibility Change</i> , pg. 5 .....Robin Dirksen <i>American Cancer Society Walk &amp; Roll 2004</i> , pg. 5 .....Rita Saunders <i>April Events</i> , pg. 5 .....Staff Submission <i>Employee Bio</i> , pg. 6 .....Dan Lyons <i>Dear Kyle...</i> , pg. 6 .....Kyle Issleb <i>Returned Mail – New Lockbox Address</i> , pg. 6 .....Rita Saunders <i>The South Beach Diet</i> , pg. 7 .....Dr. Sam Grief <i>Great April Fools’ Day Hoaxes</i> , pg. 7 .....Staff Submission <i>Rain, Rain Go Away Trivia Quiz Answers</i> , pg. 7 .....Staff Submission <i>Some Tax Time Humor</i> , pg. 8 .....Staff Submission <i>Rain, Rain Go Away Trivia Quiz</i> , pg. 8 .....Staff Submission
<b>Newsletter Information:</b>	If you would like to contact us or submit ideas or articles for the newsletter, you can do so by: <ul style="list-style-type: none"> <li>✓ e-mailing us at newsletter@chi13.com</li> <li>✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or</li> <li>✓ leaving them with Dave Latz</li> </ul> Please remember when making a submission to the newsletter, it must be: <ul style="list-style-type: none"> <li>✓ type-written and</li> <li>✓ submitted by the 1st Wednesday of the month via e-mail, a Word document or an ASCII file.</li> </ul> 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 <a href="http://www.chicago13.com/">http://www.chicago13.com/</a> .

## Customer Service Survey Results



- In what capacity do you interact with the Trustee’s office? (Check all that apply.)**

Debtor . . . . .	15%
Debtor Attorney . . . . .	42%
Pro Se Debtor . . . . .	3%
Creditor . . . . .	4%
Creditor Attorney. . . . .	26%
Legal Support Staff . . . . .	5%
U.S. Trustee/Staff . . . . .	1%
Bankruptcy Court Staff . . . . .	4%
Other . . . . .	0%

- How do our services compare to the services of other trusteeships where you have conducted business?**

Better	Comparable	Worse
21%	78%	1%

- Please rate the quality of service you received while conducting business with the Trustee’s office during the past year in the following categories.**

☞ <b>Helpfulness:</b>	Excellent	Good	Fair	Poor	N/A
	80%	10%	10%	0%	0%
☞ <b>Courtesy:</b>	Excellent	Good	Fair	Poor	N/A
	70%	20%	10%	0%	0%
☞ <b>Cooperativeness:</b>	Excellent	Good	Fair	Poor	N/A
	50%	20%	30%	0%	0%
☞ <b>Scope of Knowledge:</b>	Excellent	Good	Fair	Poor	N/A
	75%	10%	15%	0%	0%
☞ <b>Telephone Inquires:</b>	Excellent	Good	Fair	Poor	N/A
	70%	15%	10%	0%	5%
☞ <b>Access to the Trustee:</b>	Excellent	Good	Fair	Poor	N/A
	60%	25%	10%	0%	5%
☞ <b>Access to Staff Attorneys:</b>	Excellent	Good	Fair	Poor	N/A
	50%	35%	10%	0%	5%
☞ <b>Access to Hearing Officers:</b>	Excellent	Good	Fair	Poor	N/A
	40%	30%	20%	0%	10%

**Comments:**

Hearing officers spend too much time looking at income. They should not expect debtors to remember their gross income.

I am glad the attorneys do not stay with one judge.

More of my cases are getting confirmed.

The office is very helpful.

First class in every way.

See Customer Service Survey on page 3

## Customer Service Survey Results

(continued from page 2)

4. Please rate the following services that our office provides the Bankruptcy Community.

☞ Debtor Welcome Letter (Includes important case information and directions and map to our office):

Excellent	Good	Fair	Poor	N/A
70%	25%	0%	0%	5%

☞ Telephone Customer Service (available hours are Monday through Friday, 9:00 am to 4:30 pm):

Excellent	Good	Fair	Poor	N/A
10%	60%	30%	0%	0%

☞ Complimentary Payment Envelopes:

Excellent	Good	Fair	Poor	N/A
84%	6%	0%	0%	10%

☞ Case Closing Letter:

Excellent	Good	Fair	Poor	N/A
5%	55%	30%	0%	10%

☞ Financial Summaries and Other Case Detail Provided Quarterly:

Excellent	Good	Fair	Poor	N/A
0%	55%	33%	2%	10%

☞ Monthly Newsletter (is available as an Adobe PDF file on our website):

Excellent	Good	Fair	Poor	N/A
97%	3%	0%	0%	0%

☞ Letter Warning of Pending Case Default:

Excellent	Good	Fair	Poor	N/A
0%	30%	63%	2%	5%

☞ Comfortable Waiting Area and Availability of Reading Material:

Excellent	Good	Fair	Poor	N/A
51%	44%	0%	0%	5%

☞ Prompt §341 Meetings:

Excellent	Good	Fair	Poor	N/A
30%	55%	10%	0%	5%

☞ Electronic Fund Transfers (EFTs):

Excellent	Good	Fair	Poor	N/A
10%	50%	0%	0%	40%

Comments:

The newsletter is excellent; I enjoy reading it.  
 If it had not been for the map included in the debtor welcome letter, I would not have known where to come.  
 The debtor welcome letter was an excellent idea. It is very helpful to my clients.  
 You should not ration the payment envelopes. I need at least 1500.  
 The quarterly summaries are not sent quarterly but more sporadic.  
 You are doing a "great job"

5. Overall, how would you rate the service you receive from the Trustee's office?

Excellent	Good	Fair	Poor	N/A
62%	25%	13%	0%	0%

6. Please rate our Website (Our Website can be accessed at <http://www.chicago13.com>).

Excellent	Good	Fair	Poor	N/A
57%	33%	8%	0%	2%

7. Are there any changes or additions to our Website that you would like to see?

Access to claims filed with trustee  
 Less downtime  
 Great website  
 Best around  
 We have not used the web site

8. Are you familiar with the Trustee's Pledge of Excellence as displayed in our office?

Yes	No
75%	25%

If you responded yes, does the Trustee's office adhere to that pledge?

Yes	No
100%	0%

Other Comments:

This is a very professional office.  
 I have seen a change in this office in the last year. The people are much more willing to help.  
 The attorneys in the office now return my calls.  
 It is too hard to get a case confirmed. The office should be helping attorneys to get cases confirmed. I rue receiving a case assigned to Marilyn O. Marshall.  
 My experience with your office has been very good.  
 Excellent, friendly, professional.  
 Everyone has been very helpful.

**A special thanks to those who responded to the survey. We will address the concerns and suggestions which you provided and will continue to focus on the highest level of service – Marilyn O. Marshall.**



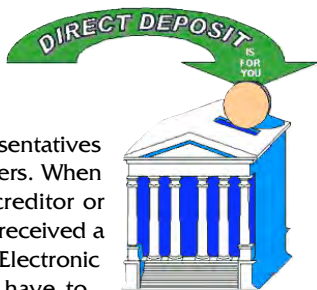
### Inquiring Minds

Question: When signed in as a Phone Services representative, how do we handle requests for a copy of a debtor receipt, whether it's posted to a case or not?

Answer: Requests should be written and directed to Telisha Emerson, our Receipts Specialist. She will determine if we received the item and will send a copy of the receipt or let them know if we did not receive it.

Rita Saunders

**FINANCIAL  
Electronic Fund  
Transfers (EFT)**



We are requesting that phone representatives help promote Electronic Fund Transfers. When you are taking phone calls and a creditor or debtor attorney states they haven't received a check, recommend they change to Electronic Funds Transfer. Then they will not have to worry about not receiving a check again. We have a brochure that we can send to them for their review. Have the creditor or debtor attorney call Patti Brower at (312) 431-5597 or e-mail her with their request at pbrower@chi13.com.

Some of the benefits of signing up for Electronic Funds Transfers are:

- ☐ No more waiting for a check. Funds are in their account on Friday of the disbursement week.
- ☐ A report will be provided that contains a detailed breakdown of their deposit. These reports provide more information than what is currently on each check.

*Patti Brower*

**AMERIQUEST  
MORTGAGE  
COMPANY**

Marilyn O. Marshall  
Office of the Chapter 13 Trustee  
ATTN: Patti Brower

Your office has been fantastic in implementing the EFT program with Ameriquest Mortgage Company. It is a great program that eliminates the problems that arise with the U.S. mail system and lost mail.

Ameriquest, unfortunately made a clerical error in returning the EFT dated 2/19/04 in the amount of \$29,999.08.

We do not want this error to change your opinion in keeping Ameriquest on the EFT program. We have made the necessary adjustments internally to ensure that this mistake will not occur again.

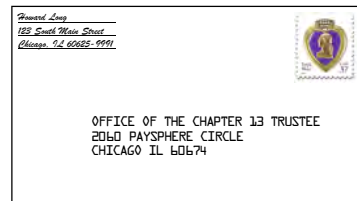
We again truly appreciate your willingness to work with Ameriquest and the EFT program.

Very Truly Yours  
  
 Angel Santos  
 Bankruptcy Team Lead  
 (714) 634-2474 ext. 3594  
 asantos@ameriquest.net

**Daylight-Saving Time Begins**

Just a reminder, every year Daylight-Saving Time begins on the first Sunday of April at 2:00 am. So don't forget to set your clocks ahead on Sunday, April 4th.

**FINANCIAL  
We Have Two  
New Payment  
Addresses.**



The new address for debtor payments is:

OFFICE OF THE CHAPTER 13 TRUSTEE  
2060 PAYSHERE CIRCLE  
CHICAGO IL 60674

And the new address for employer payments is:

OFFICE OF THE CHAPTER 13 TRUSTEE  
1899 PAYSHERE CIRCLE  
CHICAGO IL 60674

We only accept cashier's checks, money orders or employer's checks. Checks should be made payable to the "Chapter 13 Trustee."

The seven digit case number ( \_ \_ B \_ \_ \_ \_ ) should be on the payment and on the payment envelope.

Payments are not to be mailed to the office address. The only checks that should be sent to the office address are creditor/attorney disbursement returns. A letter of explanation should be sent with these, even if the return is court ordered.

Payroll orders should still be submitted to this office for court entry so that we can monitor the beginning and end of payroll deductions.

*Rita M. Saunders*

**ERC Update**

The ERC has started something new and exciting for 2004. To help our co-workers celebrate their birthday, we've been decorating their desks with balloons, streamers and happy birthday signs. In addition to that, a birthday card and their favorite treats are also included.

In the past, the office tradition for birthdays was that each co-worker would bring his or her own treats to share with the office (which I never understood). But now, for 2004, the ERC is changing that tradition. When it's your birthday, it should be YOUR special day. Treats should be brought in for you. So please allow the ERC to help make your day special.

*Cheryl Jones*



## Training For Leaders

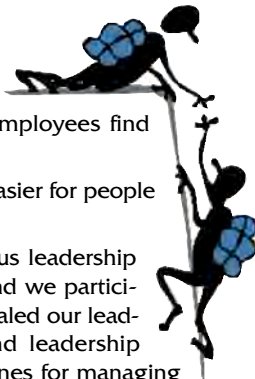


Continuing education is crucial for successful leaders today. Four leaders from our office, Rita Saunders, Karen Barron, Patti Brower and Cheri Johnson, had the privilege to attend a one-day seminar titled: *Basic Supervision*.

The seminar was an all day informative event held March 2, 2004 at the Palmer House Hilton. The key topics covered in the seminar included: enhancing our leadership styles, communicating with employees, improving performance, and becoming a proactive manager.

The morning began by having us reflect on what is our biggest challenge as a supervisor? We discussed the three essential ingredients of supervising which are:

- 1) Provide resources such as training, equipment, and information.
- 2) Serve as a facilitator by helping employees find solutions.
- 3) Break down barriers by making it easier for people to get the job done.



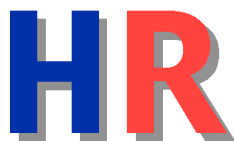
Much of the day was spent teaching us leadership styles. This was fun and interesting, and we participated in a personal inventory that revealed our leadership styles. Keeping our new-found leadership styles in mind, we were given guidelines for managing others. One critical thing I learned was that managers need to be *tuned in* to the personalities of the employees they supervise and interact with. Different people have different needs and certain approaches work for some but not others.

Another valuable tip that Rita, Karen, Patti and I learned was to handle discipline and conflict by discussing behavior, not discussing one's attitude. Another valuable point is to spend 15 minutes a day reading and reminding yourself of important things such as time management techniques, delegation skills and motivating others.

So remember to invest in yourself... you're worth it!

*Cheri Johnson*

## FINANCIAL New Hires: Insurance Eligibility Change



Ms. Marshall has amended the eligibility requirement when a new full-time employee can begin receiving company health insurance benefits. New employees must satisfy a ninety-day probationary period before their medical, dental, vision, and disability benefits will kick in. After the 90-day period has been met, benefits will become effective on the first day of the month following the waiting period. Benefits are very costly, and new employees are required to prove their initial value to the company before the trustee will start investing additional dollars in them.

This change became effective as of August 1, 2003.

*Robin Dirksen*

## American Cancer Society Walk & Roll 2004



Our office will be participating in our 8th American Cancer Society Walk & Roll Chicago on Sunday, May 16, 2004.

Cancer is the second leading cause of death in the United States. One out of two men and one out of three women will be diagnosed with cancer in their lifetime. Many cancers are curable if they are detected and treated in the early stages.



### American Cancer Society's Mission:

"The American Cancer Society is the nationwide community-based voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives and diminishing suffering from cancer, through research, education, advocacy and service."

Come join us at the lakefront to participate in this worthy cause. You can walk 5 miles, in-line skate 10 miles, or bike 15 miles.

See Rita Saunders for pledge sheets.

*Rita M. Saunders*

## April Anniver- saries, Birth- days And Other Notable Events



**April Fools' Day** on April 1st.

**National Fun at Work Day** on April 1st.

**All Staff Meeting** on April 2nd.

Happy 4th Anniversary to **Laura Mendoza** on April 3rd!

**Daylight-Saving Time Begins** on April 4th.

Happy 11th Anniversary to **Dave Latz** on April 5th!

**National Workplace Napping Day** on April 5th.

Happy Birthday to **Rosalind Lanier** on April 6th!

**Easter Sunday** on April 11th.

Happy 5th Anniversary to **Shanika Thomas** on April 12th!

Happy 1st Anniversary to **Christel Roberts** on April 14th!

**Income Tax Day** on April 15th.

**Blah Blah Blah Day** on April 17th.

**Husband Appreciation Day** on April 17th.

Happy Birthday to **Angela Hope-Davis** on April 20th!

Happy Birthday to **Cliff Tarrance** on April 25th!

**National Hairball Awareness Day** on April 30th.



**EMPLOYEE BIO:  
Daniel Lyons**



*Nickname:* Dan  
*Birth date:* August 21st.  
*Birthplace:* Blue Island, IL.  
*Family:* Wife Kathy, Son Kevin (18 years old).  
*Position:* Controller.  
*Previous Experience:* Controller for a Mortgage company.  
*Hobbies:* Golf, Walking the dog, Sitting out on warm evenings talking with the neighbors.  
*Favorite Food:* Pizza, Steak.  
*Favorite TV program:* The Shield, The Sopranos and The King of Queens.  
*Favorite Color:* Cubbie Blue.  
*Favorite expression:* What are you goofy?  
*Favorite Smell:* Fresh cut grass, better if I don't have to cut it.  
*Favorite Childhood memory:* The snow storm of 1967. A week off of school and two feet of snow to play with.  
*If you could meet one person in the world, either dead or alive, who would it be?* There are a lot of dead relatives I would like to see again.  
*What's most important in life?* Family and friends.  
*Is the glass half full or half empty?* I am an optimist, except when someone has drunk half of my beverage.  
*What's guaranteed to make you smile?* Little kids and my dog.  
*First thing you do in the morning when you wake?* I actually wake up before the alarm goes off (sick isn't it). So first thing is get up and brush my teeth.  
*My friends would describe me as:* Fun loving.  
*A perfect day for me would be:* A sunny afternoon at Wrigley and a Cub win. Or getting a hole-in-one.  
*Most embarrassing moment:* Lots of little ones, but I can't think of a big one to share.  
*Proudest moment:* I coached my son's hockey team to the regional championship when he was 12.  
*In 5 years I see myself:* Enjoying life at the Chapter 13 trustee's office. And wondering when my son is going to get married.

**Dear Kyle...**



Our office's answer to "Dear Abby."

*Dear Kyle:* What would Ms. Manners or Emily Post say is the appropriate thing to do in the workplace if you need to ask someone a question and that person is on a phone call? Does it matter if the person is on a personal or business call? I was taught that it is rude to interrupt a person while they are talking on the phone, but apparently some of my coworkers were not.

— Ready-to-reach-out-and-choke-someone in Richton Park

Dear Ready-to-reach-out...,

I'd love to answer your question, but I honestly couldn't tell you what Ms. Manners or Emily Post would advise you to do. I've never met Miss Manners, and Emily and I had a falling out a few years back. It's a long, complicated story involving a deep-sea fishing trip, two bottles of scotch, a rubber hose and a copy of Mad Magazine. Suffice it to say that I'm not allowed within 400 yards of Ms. Post under threat of prosecution. However, I think I can give you some good advice on this matter, if you're open to it.

Ultimately, your issue boils down to a matter of privacy. Regardless of who's on the phone, you ought to be allowed to speak without interruption...even when whoever is on the other end is making you writhe in your chair and roll your eyes in obvious debtor-related pain. Yet some people just haven't learned this lesson. Whatever their issue of the moment may be, it's always more pressing than yours. If you were to look into their pasts, they'd probably bear a striking resemblance to that weird cousin who was always walking in on you while you were showering. The same cousin you'd find rooting around in your music collection or underwear drawer.

Unfortunately, there's not much you can do about this. Like your cousin claimed he was "just looking", your offending coworker will probably claim (s)he didn't think you'd mind the interruption. There's really no good reply to that besides slapping them upside the head. But rather than starting a brawl, simply tell them it really bothers you when they invade your privacy. Hopefully, they'll get the message and let you finish your call next time. And if they don't, steal their underwear.

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.

**Returned Mail – New Lockbox Address**

The Post Office has returned to us a number of the "Notification of New Lockbox Address" letters that were sent out to debtors recently. If we received notification from the post office that there was no forwarding order on a debtor's address of record, or the attempted recipient was not known, we docketed this information. When talking with debtors, please check to see if the case you are discussing may have this docket. It will be under Communication Debtor. If so, please tell them that they need to change their address with us and send them the CaseNET template to do this. This template is Debtor Change of Address under Phone Services.

Rita M. Saunders



## The South Beach Diet

The South Beach Diet, created by cardiologist Dr. Arthur Agatston MD, is devised to be a simple, medically sound diet with minimal stress on its users. Calorie counting and portion sizes are not taken into consideration, and the diet actually encourages eating until you feel satisfied. The central dogma of this diet is to promote the consumption of “healthy” carbohydrates, fats and proteins.



Healthy foods are defined as nutrient-rich carbohydrates that are high in fiber but low in sugars and starches, fats that are non-trans and unsaturated, and meats that are lean. Combining foods with these qualities seems to keep insulin and blood-glucose levels from fluctuating drastically, resulting in less food cravings and less eating in the long run. The diet consists of foods with a low glycemic index. Such foods require longer periods of time for digestion, decreasing the likelihood of feeling hungry after the meal.

The diet itself consists of three phases.

Phase 1, the strict initiation phase, requires that you avoid high glycemic index carbohydrates and “bad” fats for the first two weeks. This is similar to the Atkins diet, except that not all carbohydrates are limited. You can eat many carbs with a low glycemic index, including unlimited amounts of many vegetables and salads. In this phase you will eat 3 main meals and a mid-morning and mid-afternoon snack as well as a dessert after dinner. During this phase you will experience a weight loss of anywhere from 8 to 13 pounds.

Phase 2 allows you to re-introduce some of those carbs that were excluded in phase 1. Carbs excluded initially such as bread, fruit, pasta, and chocolate may be allowed, but in moderation. The re-introduction of carbs to the diet generally means “good” carbs, e.g.-whole-grain bread and rice, whole-wheat pasta, etc. Phase 2 is about gradual weight loss (1-2 pound loss per week), and you remain in this phase until the desired weight is achieved.

Phase 3 is considered the maintenance phase. You remain in this phase for the rest of your life. By now you have altered your diet habits, which is why this phase is considered more of a life-style than a diet. Here you can also substitute the snacks for a little more indulgence at mealtimes. If you adhere to the healthy carbs and fats most of the time, you should be able to maintain the weight loss.

The South Beach Diet also accommodates those who have “cheated” on their diet and gained some weight, as seen during the holidays. Should this occur, just switch back to the phase of your choice to lose the desired weight.

Although some may be tempted to remain in phase 1 for an extended amount of time, it is not advised. There are two reasons: 1) some of the restricted carbs have unique nutritional benefits, such as fruit, and 2) it’s important to enjoy the foods eaten, and the selection of foods is quite limited in phase 1.

A quick note on exercise. Exercise is not mandatory to achieve the weight loss promised by the South Beach Diet. Just remember: good health is far more likely with regular exercise.

*Dr. Sam Grief*



## Great April Fools' Day Hoaxes

In 1996 Taco Bell Corporation announced that it had purchased the Liberty Bell and was renaming it the Taco Liberty Bell. Outraged citizens flooded the National Historic Park in Philadelphia with angry calls until Taco Bell revealed several hours later that it was all a hoax.

In 1957, the BBC reported on a news show that thanks to a very mild winter and the elimination of the spaghetti weevil, Swiss farmers had a bumper spaghetti crop. They showed footage of farm workers pulling strands of dried spaghetti off of trees. Some viewers were so taken in that they called the network, requesting the instructions for growing these amazing spaghetti trees.

A famous April Fools' Day prank involved an article in Sports Illustrated which detailed the achievements of a new pitcher being signed by the Mets. According to the article, Sidd Finch could throw a baseball at 169 mph and had learned his art in a Tibetan monastery. Unfortunately for Mets fans, this pitcher was imaginary.

National Public Radio staged its own hoax in 1992 when it played several old clips of Richard Nixon declaring a run for the presidency. Saying that he had decided to run once again, NPR stated that his new campaign slogan was, "I didn't do anything wrong, and I won't do it again." It wasn't until the second half of the show that it was announced that it was an April Fools' Day prank.

Burger King published a full page advertisement in 1998 announcing its introduction of the “Left-Handed Whopper,” intended for the 32 million left-handed Americans. This innovation was described as having the same ingredients as a regular Whopper, but all the condiments were rotated 180 degrees. A news release went out the next day explaining the prank, but not before several thousands of customers went into restaurants to request the newly designed burgers.

↓ These are the answers to the Rain, Rain Go Away Trivia Quiz on page 8. ↓

- |                                    |                                |
|------------------------------------|--------------------------------|
| 1. In the Indian Ocean.            | 6. Behind you.                 |
| 2. Buenaventura, Colombia.         | 5. Fly out to sea.             |
| 3. 0.05 inches.                    | 4. The Hawaiian Islands.       |
| 4. Near Ross Island in Antarctica. | 9. About seven miles per hour. |
| 5. 10 inches.                      | 10. Sphere shaped.             |
- Rain, Rain Go Away Trivia Answers**

## Some Tax Time Humor

There was a time when \$200.00 was the down-payment on a car; now it's the sales tax.

There is no tax on brains; the take would be too small.

Children may be deductible, but they are still taxing.

Congress does some strange things. It puts a high tax on liquor and then raises the other taxes that drive people to drink.

Every year around April 15 Americans have a rendezvous with debt.



One of the great blessings about living in a democracy is that we have complete control over how we pay our taxes ...cash, check, or money order.

A fool and his money are soon parted. The rest of us wait until income tax time.

Golf is a lot like taxes. You drive hard to get to the green and then wind up in the hole.

The income tax forms have been simplified beyond all understanding.

The income tax has made more liars out of the American people than golf.

Income taxes are not so bad and certainly could be worse. Suppose we had to pay on what we think we are worth?

What the present income tax form needs is a section which would explain the explanations.

You really can't beat the game. If you earn anything, it's minus tax. If you buy anything, it's plus taxes.

Death and taxes are inevitable, but death doesn't repeat itself.



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## Rain, Rain Go Away Trivia Quiz

April showers are here! How much do you know about wetter weather? Test your knowledge of everything rainy with this trivia quiz!  
(The answers can be found on Page 7)

1. The greatest rainfall in a single day was 73.62 inches. Where was this recorded?
2. Where is the wettest place on Earth?
3. Approximately how much rain does it take to wet the ground under a fully-leaved maple tree?
4. When considering all the islands of the world together, the wettest and driest place is in the same island chain. Which chain?
5. Seagulls do many things when it is about to rain, except what?
6. If you see a rainbow in the sky, where must the sun be?
7. In order for an area to be classified as a desert, it must have less than how much rain each year?
8. There is a place on Earth where no rain has fallen for the past two million years at least. Where is this?
9. How fast does an average raindrop fall?
10. Most people believe that raindrops are tear shaped, but this is incorrect. What shape do raindrops take as they fall through the air?

