

# Managing The Budget Process

The U. S. Trustee Program was established by the Bankruptcy Reform Act of 1978 and encompasses 21 districts covering 48 states (Alabama and North Carolina are not covered by the program) and five territories. The Program is funded by the United States Trustee System Fund, which primarily consists of fees paid by parties and businesses invoking federal bankruptcy protection. The primary role of the U. S. Trustee Program per the USTP Mission Statement is to serve as the “watchdog over the bankruptcy process.”

The Program is a component of the Department of Justice, and the Attorney General appoints United States Trustees and Assistant United States Trustees. Our trustee, Marilyn O. Marshall is one of 191 Chapter 13 standing trustees serving in the program. The standing trustees are not governmental employees, rather they are private individuals appointed by the United States Trustee. One of the specific responsibilities of the United States Trustee is to “ensure that bankruptcy estates are administered promptly and efficiently.”

The main method used by the U. S. Trustee to ensure that fees are reasonable is the budget process. All of the Chapter 13 Trustee offices use a fiscal year that begins October 1 and ends September 30 (the same fiscal year as the federal government) and must submit and get approval for their budget from the Executive Office for U. S. Trustees (EOUST). The deadline for submitting the budget for the fiscal year beginning October 1, 2004, is July 1, 2004.

The Handbook for Standing Chapter 13 Trustees outlines the budget process. The U. S. Trustee furnishes each standing trustee’s office with standardized budget forms and instructions by June 1st of every year. The standing trustee

is to prepare the budget using “the most recent financial and caseload information available, relevant market research and competitive bids.” The budget estimates must “reflect anticipated actual and necessary expenses and should be based on historical data...and other analytical methods acceptable to the United States Trustee.”

Like budgets for private enterprises, the biggest challenge in compiling a budget for a Chapter 13 Trustee office is estimating revenue for the year. We start by analyzing historical receipt levels looking for annual trends, either upward or downward, as well as monthly tendencies (looking for seasonal trends). We then look at the underlying reasons for these trends (i.e., receipts per case or caseload per judge) to determine which elements are relevant for the upcoming fiscal year. We factor all these elements together to estimate receipts for the next fiscal year.

Receipts are not revenue, receipts are payments from debtors. The main source of revenue for a Chapter 13 Trustee is the fee derived from disbursing on the receipts received. So, just as we analyze the receipt activity of the office, we analyze the disbursing activity. In addition to scrutinizing the disbursements for the annual and monthly volume trends, we also look at the trends in the components of disbursements (i.e., current mortgages, arrearages, attorney fees) and what percentage of receipts are dis-

bursed. Again, looking at the underlying reasons for these trends, we estimate disbursements for the upcoming year. Estimating caseload, revenue and disbursements is what we refer to as budgeting for the “Trust side” of the office, as we are receiving and disbursing funds on behalf of debtors assigned to our office.

The other half of our budgeting process is more typical



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of the type of budget a regular business would do and we refer to that as budgeting for "Compensation and Expenses." The majority of revenue comes from the fee we receive on the disbursements we make on behalf of the debtors. I will come back to determining the fee later, because in reality that comes later in the process. The other income derived by the office is from interest earned on invested funds and some minor miscellaneous revenue. Both of these items are pretty straightforward in estimating.

By far the biggest part of the Compensation and Expense budget is for employee expenses. The EOUST Handbook asserts "the standing trustee may make necessary pre-approved expenditures from fiduciary expense funds to administer the cases efficiently and effectively." We determine this by utilizing the analysis of the caseload from the Trust side budget and determining what changes might be necessary in personnel for the upcoming year.



After determining the proper staffing level it is time to estimate the cost for employee expenses. The EOUST Handbook states "the standing trustee shall develop and the United States Trustee shall approve, salary ranges for each position category..." and that "the standing trustee must have a written position description for each employee." For positions that remain constant from year to year we conduct performance evaluations coinciding with the fiscal year. We use the salaries determined from this process for the new budget. These salaries must fall in the range discussed above. For new positions, we determine the appropriate salary based on the existing position description

Salary is not the only component of employee expenses; we must also determine the cost of all the benefits provided (i.e., health insurance, trustee 401(k) matching contributions) as well as employment taxes paid by the trustee. We do this by renewing our contracts with benefit providers to correspond to our fiscal year. We then determine each employee's participation in our benefit programs. The UST requires us to not only budget for this in aggregate but also by each employee. Since we are required to explain discrepancies of 5% or more on any one line item, it is important to be accurate for each employee.

A Chapter 13 Trustee Office has many of the same expenses as other private companies (i.e., rent, utilities, telephone, liability insurance, maintenance agreements, supplies, postage, audit services, training). The EOUST Handbook is a guide in determining what is or is not permissible for these items. The primary method of budgeting is to analyze historical expenditures for these items and determine the necessary costs for the new fiscal year. This is done before the fiscal year in order to obtain a more definite idea of future expenses.

The biggest challenge for these line items is budgeting when changes to how we do a task or a new department affect costs, for instance budgeting for the effect of CM/ECF. A couple of good sources for this type of change are other Chapter 13 Trustee offices, which may have already enacted this program, or the UST's office. When budgeting for a change like this, we must consider the effect on personnel costs, equipment and hopefully a reduction in supplies, especially paper.

After budgeting for all of the Compensation and Expense line items, it is time to determine the fees necessary to cover these expenses. Since the budget for disbursements has already been determined, we now can divide the total Compensation and Expense line items (including Trustee Compensation) by disbursements to calculate the necessary percentage fee. If this fee does not seem reasonable, the Compensation and Expense budgets must be adjusted in order to reduce the fee. Remember one of the UST's main responsibilities is to "ensure that bankruptcy estates are administered promptly and efficiently, and that professional fees are reasonable." Our budget is submitted to the United States Trustee for review and final approval.

Dan Lyons

<b>THE MARSHALL CHRONICLES</b>	
<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>	
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<b>Newsletter Information:</b>	
If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:	
✓ e-mailing us at <a href="mailto:newsletter@chi13.com">newsletter@chi13.com</a>	
✓ 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 <a href="http://www.chicago13.com/">http://www.chicago13.com/</a> .	

Vocabulary Update:

# BUDGET

A written *estimate* of anticipated revenues and expenses. Used for *planning* purposes.

## Trustee Matters

### New Hearing Officers Must Pass The Test §341 Creditors Meeting

This month, I have been attending the §341 meetings to evaluate those employees who completed the §341 hearing officer training to determine if they are prepared to conduct §341 meetings as a representative of the Trustee. Several have expressed a desire to visit the nearest dentist office to have a "root canal" rather than conduct a meeting in front of me. I am happy to report, most have survived.



The §341 meeting gets its name from the section of the Bankruptcy Code requiring a meeting of creditors in each bankruptcy case. The Code specifically states that the United States Trustee shall convene and preside at such meeting. In Chapter 13 cases, this duty has been delegated to the Standing Trustee. Since the Standing Trustee cannot possibly hear all of the meetings (our office conducts an average of 135 meetings a week), permission has been granted by the U. S. Trustee to allow designees of the Standing Trustee to conduct the meetings.

The meeting provides an opportunity for the Trustee and creditors to examine the debtor under oath about his finances and the debts he has incurred. It also provides an opportunity to review the debtor's proposed Chapter 13 plan to make sure that the debtor will be able to make all payments under the plan. The Trustee must also see to it that the plan meets all the requirements of the Bankruptcy Code. The Judges rely on the Trustee

and the hearing officers to gather information directly from the debtor that is relevant to confirmation.

The hearing officer is faced with an unbelievably complex job when presiding over the §341 meeting. He or she may be the only person other than the debtor's attorney to meet fact-to-face with the debtor during the duration of the Chapter 13. The hearing officer verifies all information in the petition. Ideally, the debtor's attorney will have done this previously and the meeting will proceed quickly. However, often the debtor reveals information for the first time at the meeting or the debtor's circumstances have changed since he met with his attorney. Then, the hearing officer will document any changes in income, budget items, and debts owed. The hearing officer aids the parties in proposing a feasible plan and points out any plan deficiencies. The hearing officer must address the more subjective good faith issues. At the same time the hearing officer is questioning the debtor, he or she must oversee the questioning by any creditors that are present, ensuring the accuracy of the confirmation order as well as other papers to be forwarded to the judges. The hearing officers must be quick with their calculators and attentive to detail.

Our hearing officers must be able to work well with both attorneys and debtors. Often the debtors are anxious when they arrive because of their financial situation and not knowing what to expect at a §341 meeting. The hearing officer must put people at ease. The hearing officer must also have the ability to question reluctant debtors about financial matters that are not readily revealed.

It takes true tact, courtesy and intelligence to successfully preside over §341 meetings. Are you ready for the test?

*Marilyn O. Marshall, Standing Trustee*



## Rita And Juliana Represent Our Office At The American Cancer Society's Walk & Roll, 2004

The day dawned bright. Oh what a beautiful morning! Oh what a beautiful day for the Walk & Roll, 2004. In my opinion, it was the best day, temperature-wise, in the eight years that I have participated.

The Office of the Chapter 13 Trustee was represented by three team members in the Walk & Roll: Juliana Jones – walker and Rita Saunders and her sister, Eileen Walsh – bike riders.

The bikers' opening ceremony began at 10:00 A.M., with greetings and ribbon cutting by Raquel Welch. It took us approximately 2 hours to ride 15.5 miles from Hutchinson Field through downtown and north and south side neighborhoods.

The American Cancer Society's goal is \$1,000,000 with current pledges of over \$546,040. Our team goal was \$5,000 – perhaps a little over zealous! Currently, pledges are at \$3,000. The ACS has extended the contribution date through June 25, so we still have time to reach our goal!

We would like to thank friends, family, and those of you in the bankruptcy community for your continued support for this worthy cause in the search the cure!

*Rita Saunders*

The Office of the Chapter 13 Trustee was well represented in the American Cancer Society Walk & Roll. I walked the five mile course in this magnificent event which has been re-routed and has become more challenging than it had been during the previous five years. I was able to complete the walk in one hour and 15 minutes, which represented the best finish time for our office.

Once again the American Cancer Society Team of Coordinators and contributors designed a day full of fun and exercise, as well as an environment in which family and co-workers had an opportunity to contribute as a team for a worthy cause. I walked along side a 14 year old whose cancer is currently in remission. He had so much determination, happiness and will to complete the course. I knew, no matter how rough the walk trail had become or how much the sun was shining in my face, I too, could make it. It was all good because when you cross the finish line you are all smiles.

*Juliana Jones*

**Information Services**

**So Why Do I Have To Do All The Work?**

At our monthly staff meeting in May, we presented you with a new "Employee Wish List" database. As you've been filling in the forms with your requests for supplies, equipment, training and publications, the thought may have occurred to you, "Why do I have to enter in all this information?"

Well, there are a number of very good reasons the Trustee is using a computer database this year, as opposed to the paper forms you've filled out in the past. Following, are just a few of those reasons:

- ☞ We'll be better able to track your requests. Last year, Angela ordered a foot rest as she mentioned in our staff meeting. Dave checked back through the paperwork collected last year and found that he did, indeed, miss a whole page of Angela's requests – the foot rest is on order now. With the sorting and reporting capabilities of a computerized database, we wouldn't have missed that page.
- ☞ By entering your "Explanation of Need" in the appropriate field, Ms. Marshall, Dan and Dave will have an improved sense of the importance of your need and can assess that need vs. our budget constraints appropriately.
- ☞ By inputting the information that you've already found, you'll be eliminating the need for Dave to manually transfer all your requests to a spreadsheet or database of his own. This will reduce the amount of time necessary to, in turn, review the list of requests, price, order, receive and finally disburse to you all of your requested items.

If you haven't yet added your wishes to the database, please do so as soon as possible. If you're having any problems with it or have any questions on how to use the "Employee Wish List" database, please get in touch with Dave and he'll give you a hand.

*Dave Latz*

<b>OFFICE OF THE CHAPTER 13 TRUSTEE MARILYN O. MARSHALL</b>		<b>FISCAL YEAR 2004-2005 EMPLOYEE WISH LIST DATABASE</b>
<small>FOR THE REQUESTING OF OFFICE SUPPLIES, BUSINESS EQUIPMENT, COMPUTER EQUIPMENT, SOFTWARE, TRAINING PROGRAMS, PUBLICATIONS, FURNITURE OR ANY OTHER ITEM THAT WILL ENHANCE YOUR ABILITY TO ACCOMPLISH YOUR JOB.</small>		
<input type="button" value="NEW RECORD"/>	<input type="button" value="DUPLICATE RECORD"/>	<input type="button" value="FIND RECORDS"/>
<b>EMPLOYEE</b>	OLIVADOTI, ANTHONY	
<b>CREATION DATE</b>	04/19/04	<b>MODIFICATION DATE</b> 05/17/04
<b>CATALOG OR OTHER SOURCE</b>	INTERNET	
<b>IF INTERNET, GIVE NAME</b>	MACMALL	
<b>IF INTERNET, GIVE URL</b>	HTTP://WWW.MACMALL.COM/MACMALL/SHOP/D	
<b>PAGE No.</b>	N/A	<b>PART No.</b> 145051
<b>DESCRIPTION</b>	ADOBE ACROBAT PROFESSIONAL (FULL VERSION)	
<b>QUANTITY</b>	2	<b>LIST PRICE</b> \$408.00
<b>EXPLANATION OF NEED</b>	NEED TO CREATE PDF DOCUMENTS FOR FILING DOCS AT COURT, 2 SETS FOR LEGAL DEPT	
<b>FOR PURCHASING DEPARTMENT AND MANAGEMENT USE ONLY.</b>		
<b>DISCOUNT PRICE</b>	\$408.00	<b>PRICE EXTENDED</b> \$816.00
<b>CATEGORY</b>	COMPUTER SERVICES	
<b>PURCHASE APPROVAL</b>	<input checked="" type="checkbox"/> APPROVED <input checked="" type="checkbox"/> STOCK ITEM <input type="checkbox"/> DISAPPROVED <input type="checkbox"/> UNDER ADVICE	
<b>ORDER INFO</b>	<input type="checkbox"/> ORDERED <input type="checkbox"/> RECEIVED <input checked="" type="checkbox"/> BACK ORDERED <input type="checkbox"/> DELIVERED TO EMPLOYEE	
<b>COMMENTS</b>	FOR USE IN CONJUNCTION WITH THE CM/ECF (CASE MANAGEMENT/ELECTRONIC CASE FILING - THE JUDICIARY'S CASE MANAGEMENT SYSTEM).	

**How to Stop Spam**

Spam is the clever name that describes all types of junk e-mail. It can fill up your mailbox and cause you to waste precious time every time you sit down to check your e-mail. Although you can't stop all spam from reaching you, there are some things you can do to reduce the amount you have to deal with.

- ☞ Use the filters that come with your e-mail program.
- ☞ Use a fake e-mail address when posting to newsgroups.
- ☞ Don't respond to any spam you receive; spammers often are only trying to verify that your e-mail address is a working one. When you reply, they know for sure yours is one.
- ☞ Don't sign up for e-mail at any websites you visit. Make a point of refusing any offers of future notices from that company.
- ☞ Report spam to the sender's ISP (Internet Service Provider).



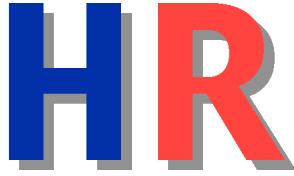
**June Birthdays And Other Notable Events**

- June is **Effective Communications Month**.
- June is **National Accordion Awareness Month**.
- June is **National Candy Month**.
- All Staff Meeting** on June 4th.
- National Cancer Survivors Day** on June 6th.



- Upsy Daisy Day** on June 8th.
- Happy Birthday to **Ms. Marshall** on June 11th!
- Flag Day** on June 14th.
- Happy Birthday to **Jammal Davis** on June 16th!
- Juneteenth** on June 19th.
- Father's Day** on June 20th.
- Vegan World Day** on June 20th.
- Let It Go Day** on June 23.










## HUMAN RESOURCES Privacy Practices



In April 2003, the U.S. Department of Health and Human Services established privacy standards for the protection of certain health information under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Small health plans had until last month to become compliant with the regulations. Privacy rules assure that consumers of health services are properly protected from unauthorized disclosure of personally identifiable health information. The rules govern protected health information in any form, whether it is oral, written or electronic. Normally an employer will only deal with covered entities, not actually be one, and because we have a business relationship with entities covered under this Act, you should know that we respect the privacy of your personal health information and are committed to maintaining your confidentiality.

You may have already received copies of privacy notices at your residence within the last year. Your health care provider may also provide you with their privacy policy or ask you to acknowledge receipt of their privacy practices information when you visit.



Health plans, health care clearinghouses and certain health care providers have to guard against misuse of your identifiable health information and limit how much information is shared with other persons or entities. The following is considered personally identifiable health information:





-  health care claims or provider encounter information such as doctor's visit and notes made by physicians and other staff
-  health care payment and remittance advice
-  coordination of health care benefits
-  health care claim status
-  enrollment and disenrollment in a health care plan
-  eligibility for a health plan
-  health plan premium payments
-  referral certifications and authorization; and
-  health claims attachments.



Individually identifiable health information generally includes information that relates to your past, present or future physical or mental health or condition, or payment for the provision of health care to you that identifies you or for which there is a reasonable basis to believe can be used to identify you. Common identifiers include your name, address, birth date, and Social Security Number.

Covered entities must do the following among other things:

-  adopt written privacy procedures
-  designate a privacy officer

-  have their business associates sign agreements respecting the confidentiality of protected health information
-  train their employees in privacy rule requirements
-  give their patients written notice of their privacy practices and access to their medical records; and
-  establish a complaint process

The covered entity must always release only as much information is necessary to address the need of the entity requesting the information.

In an era where so much of our personal information – health and otherwise – is available to others without our permission or knowledge, it's good to know that there are national and state protection laws in force that must be observed. *Robin Dirksen*

## Employee Bio Eileen Downes



*Nickname:* "I."

*Birth date:* Jan 5th.

*Birthplace:* Chicago, IL.

*Family:* Husband, 9 year old daughter, and 4 month old son.

*Position:* Case Administrator.

*Hobbies:* None recently, don't have time.

*Favorite Food:* Pizza or Mexican.

*Favorite TV program:* Any of the Law & Order series.

*Favorite Color:* Black.

*Favorite expression:* Whatever

*Favorite Smell:* My husband after he shaves

*Favorite Childhood memory:* Living on my grandparent's farm in Ireland.

*If you could meet one person in the world, either dead or alive, who would it be?* My paternal grandfather, he died when my dad was 12 years old.

*What's most important in life?* My family and good health.

*Is the glass half full or half empty?* Depends on what's in it.

*What's guaranteed to make you smile?* My son's toothless smile.

*First thing you do in the morning when you wake?* Snooze the alarm.

*My friends would describe me as:* Goofy, but a really good friend.

*A perfect day for me would be:* A day with nothing on my to do list.

*Most embarrassing moment:* Too many to choose from.

*Proudest moments:* My wedding and the births of my children.

*In 5 years I see myself:* Living in a house that my husband built for us.

*Anything else you'd like to tell us?* Not right now, but let me know if there's anything else you want to know.

## What's Happening In Chicago This Summer?

Spring and Summer months in Chicago is a popular time of year. Everyone is eager to get out and enjoy the variety of events occurring in the city. Below is a schedule listing just a few of the fun events that you may want to check out this Summer!

Bank One's "Chicago by Bike" – every Saturday from June 5th through August 28th, Bank One sponsors guided bike rides through the city. Typical rides last two hours and begin at the Bank One Plaza, 21 S. Clark St.

Chicago Gospel Festival – June 4th-6th. Located at Grant Park, 300 S. Columbus Dr.

Old Town Art Fair – June 12th and 13th. This outdoor art fair features 250 artists. Located at 180 N. Lincoln Park West.

Chicago Blues Festival – June 10th-13th. Chicago's 21st annual free outdoor blues event. Located at Grant Park, 300 S. Columbus Dr.

Taste of Randolph Street – June 18th-20th. Whet your appetite for Taste of Chicago by attending the Taste of Randolph first!

Chicago Country Music Festival – June 26th and 27th. Located at Grant Park, 300 S. Columbus Dr.

Taste of Chicago – June 25th – July 4th. A few of the musical highlights featured this year at the Taste are Melissa Etheridge, Pat Benatar, Peter Frampton, Counting Crows and others. The fireworks display will be July 3rd at 7:30 PM.



L.A.T.E. Ride – July 11th. This event is a great fun alternative to daytime events by participating in a bike ride when most people are sleeping! The ride covers 25 moonlit miles through downtown and northside neighborhoods. Pedaling begins and ends at Buckingham Fountain and with a free breakfast following the ride.

5th Annual Chicago Outdoor Film Festival – Every Tuesday evening beginning July 13th through August 24th. Watch movies for free in Grant Park. Films start between 8 PM and 9 PM. Located at Grant Park, 300 S. Columbus Dr.

Venetian Night – July 31st. This year's 47th annual Venetian Night is located at Chicago Lakefront.

Chicago Air and Water Show – August 21st and 22nd. The 46th annual air and water show takes place at the Chicago Lakefront.

Viva! Chicago Latin Music Festival – August 28th and 29th. Located at Grant Park, 300 S. Columbus Dr.

Chicago Jazz Festival – September 2nd-5th. Located at Grant Park, 300 S. Columbus Dr.

*Cheri Johnson*

## Father's Day History And A Poem

Father's Day is the 3rd Sunday in June. The idea of creating a day for children to honor their fathers began in Spokane, Washington. A woman by the name of Sonora Dadd thought of the idea for Father's Day while listening to a Mother's Day sermon. Having been raised by her father after her mother died, Sonora wanted her father to know how special he was to her. It was her father who made all the parental sacrifices and was in the eyes of his daughter a courageous, selfless and loving man. Sonora's father was born in June so she chose to hold the Father's Day celebration in Spokane, Washington, on June 19, 1910.

### What Is A Dad?

A dad is a person who is loving and kind  
 And often he knows what's on your mind.  
 He's someone who listens, suggests and defends,  
 A dad can be one of your very best friends.  
 He's proud of your triumphs, but when things  
 Go wrong, a dad can be patient, helpful and strong.  
 In all that you do, a dad's love plays a part,  
 There's always a place for him deep in your heart.  
 And each year that passes, you're even more glad,  
 More grateful and proud, just to call him your  
 Dad! Thank you Dads for listening and caring, for  
 giving and sharing, but especially for just being you.

**Happy Father's Day!**

*Cheryl Jones and Anonymous*

## Grilling Food Safely

Nothing beats an outdoor barbecue! Make sure that you and your family are safe this summer every time you grill.



- Wash your hands before doing any food preparation.
- Keep every utensil and all cutting surfaces clean. Wash and sanitize cutting boards after cutting meat, poultry, or fish.
- Thaw foods in the refrigerator completely before grilling. Never thaw food on the countertop.
- Marinate meats in the refrigerator. Once the food is placed on the grill, discard excess marinade. Do not use this leftover marinade to baste food. To use leftover marinade as a sauce on cooked food, it must be brought to a rolling boil for several minutes before serving.
- Use a thermometer to check on the internal temperature of cooked meats. Beef should be cooked to at least 145 degrees, pork to 160 degrees, and poultry to 170 degrees. Ground meat should be cooked to 160 degrees.
- Transfer cooked foods from the grill to a clean plate or platter. Do not place cooked foods on a surface that has held raw meats.
- If food is left out for more than two hours, it should be discarded.

## Things To Ask Your Doctor

Next time you have to make a visit to your health care provider, don't forget to bring along some questions! To ensure your health and safety, you need to both inform your doctor and become informed yourself. Keep these questions in mind on your next visit.

- ? Does this medication have any side effects?
- ? Will it interact with any of my current medications (bring a list of what you are currently taking)?
- ? Should I watch for any unusual symptoms or signs during this course of treatment?
- ? What food, drugs, or activities should I avoid while receiving this treatment?
- ? What should I do if I miss a dose of my medication?
- ? When can I stop taking this medication?
- ? What can I do to best assist my treatment or recovery?
- ? While I'm here, is there any other thing I need a check-up for?
- ? How can I best contact you if I need to?

Don't try to remember everything said during your visit. Plan on taking notes or bring along a relative or friend to take notes for you. You can also tape record your visit to help you remember all the facts. Your doctor can also write down instructions for you or give you printed material explaining your treatment.



## How To Cancel A Credit Card

There are several reasons you may want to cancel a credit card account: you may feel you have too many cards, you've paid it off and don't ever use it, or you've found better rates and terms somewhere else. Whatever your reason may be, there is a right way to close your account that does not lead to any damage to your credit report.

First, plan on paying off your balance before you cancel your credit card. You may do this by paying the balance or by transferring the balance to another card.

Once this is done, call the issuer by phone to confirm that your balance is zero. Notify the customer service representative that you are closing your account. You will also need to obtain the address to send a written confirmation that you are canceling your card.

Your letter to the credit issuer should state that you are closing your account and should request that this information be sent to the credit bureaus to include on your credit report. Don't forget to include your name, address, and account number in your letter. For added protection, send your letter by certified mail or return receipt requested so that you can prove your letter was received.

Closing your account can take up to 30 days. Once that month is over, get a copy of your credit report. There should be a notation stating, "Closed at customer's request." If the report simply states that the issuer closed your account, you will want to request that information be corrected, as that misstatement can negatively affect your credit report. To correct this error, you will most likely have to start again at the beginning of the process by contacting the credit card company and requesting to close your account and report the information to the credit report agencies.



## Decorating Without Breaking The Lease

For apartment dwellers and other renters, your home can feel generic and sterile. You may be faced with white walls, neutral colors, and non-existent decorating touches. And much of what you'd like to do to liven up your home is disallowed by your lease. But there are some simple things you can do to add a personal touch to your home.

### Add Some Color

If your wall can't be painted, try painting your furniture instead. Adding color to your furnishings can liven up a room and provide a unified look. Add some colorful pillows or throws to your bed or couch and choose area rugs that coordinate with your color theme. You can also hang large tapestries, quilts, or rugs on your wall to cover up a large area of white.

### Replace fixtures

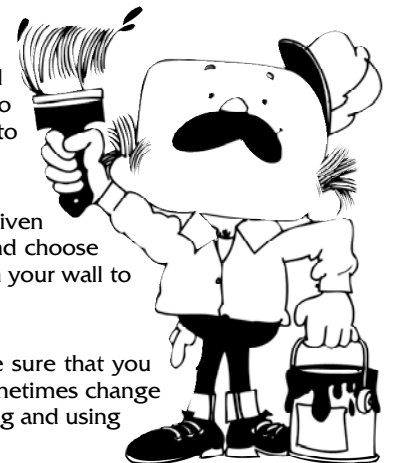
You can remove drawer and door pulls to add interesting hardware fixtures. You will need to make sure that you don't need to drill new holes, but there is a wide variety of fixtures to choose from. You can also sometimes change light fixtures. If you are unable to switch out the entire fixture, consider adding lamps and other lighting and using interesting decorative bulbs in other colors.

### Update Your Windows

If your home has standard window treatments, you may find them boring. Use unusual curtain rods, unique window treatments, and other creative touches to update the look of your windows.

### Make It Green

There is nothing like a plant to add interest to a room. Choose large plants to set into corners and smaller plants to place on ledges, tables, and shelves. Not only will you be making your room more verdant, you will also be cleaning your air. If your room does not receive much natural light, consider silk plants instead.



### ERC Update

#### Can You Say Strike?!

The Marshall vs. Vaughn Bowling Challenge held on April 30th at the University of Illinois Bowling Center was another day filled with fun and excitement. All participants enjoyed the event. Our office was delighted that we were joined by Mr. Vaughn's office. The lunch provided for the day was fulfilling and satisfying.



Even though the entire staff of Ms. Marshall's office participated, the competitors were as follows:

- ★ Vaughn's office: Rudy, Rose, Henry and Donna.
- ★ Marshall's office: Ms. Marshall, Kyle, Juliana and Lavone.
- ★ Games won: Marshall one and Vaughn one.

- ★ Vaughn's office: Batika, Sulethe, Antonia and Beth (with the help of Sabrina).
- ★ Marshall's office: Tonya, Cheryl, Kenya and Jammal
- ★ Games won: Both by Marshall's office.

Special thanks to Ms. Marshall and Mr. Vaughn for allowing us to participate in another joint recreational event!

#### Here Comes The Bride!

The Employee Recognition Committee hosted a luncheon-reception honoring Kim Eisenberg on May 7, 2004. Kim was showered with fabulous gifts, cards and wonderful wishes. The bride was delighted to share this happy time with her co-workers and was genuinely appreciative. A number of employees had the opportunity to share in the joy of her recent marriage to Dr. Sam Grief on May 15th in a suburb outside of Detroit, Michigan. Congratulations and best wishes to Kim and Sam. *Juliana Jones*

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



*Darlene, Shanika and Karen pose for the camera between cheering.*



*Jackie waits patiently while Jay gets ready to deliver a strike.*



*Co-workers enjoying the luncheon in honor of Kim and Sam.*