



THE

MARSHALL CHRONICLES

JUNE 2005
VOLUME IV, NUMBER 6

It's Finally Here!

We've been hearing it for some time now. ECF is coming! ECF is coming! Well, the time is finally upon us. As of July 1, 2004, we will not only be gearing up for one of this country's biggest holidays, we will also be celebrating one of the biggest changes this year in bankruptcy land. Electronic case filing is mandatory. For those still out of the picture, ECF is electronic case filing. ECF is the term we have all come to cherish as the new way of life. No more will we look for paper filed documents floating in the netherworld as they work through the Clerk's office to become part of a case file. ECF is far more efficient because when a user files a document, that document becomes a part of the record instantly for all to see.

OK, now that it has been said yet again, for all of you non-believers who have been stalling and putting off learning ECF, it is reality check time. In order to use the ECF system you must first have been trained in its use by taking an ECF class and successfully completing a homework assignment. The classes are informative, insightful and a necessity to understand how to file documents correctly. The classes offered by the Clerk's office are also booked. If you haven't signed up, you better run, not walk, but run over there ASAP and get your name on the list. Once July 1 rolls around and you haven't completed the required course, instead of begging for time for your clients, you may have to start begging for time for yourself.

Thanks to the foresight of our Trustee, this office was ready to tackle ECF even before the mandatory deadline. Over the past year our IS department has been diligently working to upgrade hardware and develop software to handle the transition into the electronic world. Stroll through the office and you will no longer see iMacs taking up valuable desk space. Each set-up has been replaced with a dual

screen and a faster processor. The dual screens allow us to have a pdf open on one screen while loading that information into our internal system on the other.

We have taken huge steps in moving into the less paper stage of the game. Once our hardware was up-to-date, our software and internal processes were soon to follow. We started slowly by electronically filing all of our final reports. Our closing department quickly mastered the art of

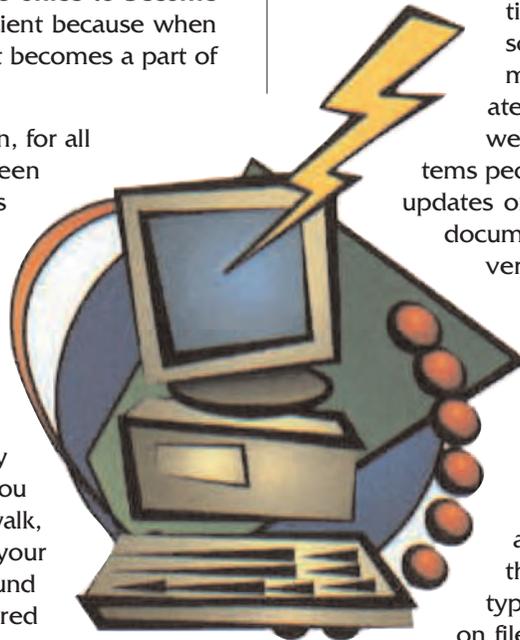
filing hundreds of documents in a single sitting. Next, after Sandra Pillar performed some of her computer-system-pdf-writing magic, we started filing all system-generated motions via the web. On the flip side, we have been working closely with the systems people at the Clerk's office, and we receive updates on what gets filed with them. These pdf documents are automatically routed to our very own database system that links with our case management system.

What ECF filers should keep in mind is that it's also imperative to learn the local rules and requirements surrounding ECF filing. Users should read up and become familiar with the notice requirements. They need to know that all electronic signatures require an /s, that the electronic signature is not just typing but a representation of a signature on file with the Clerk, and that steps need to be followed to get that set up properly. Users also need to understand the use of the declaration page. We are still seeing full social security numbers listed in

petitions. One big hurdle in learning to file electronically will be the requirement that the user be informed.

Stacks of paper can no longer be filed and sorted by the Clerk. Plans need to be filed separately from the actual petition. Motions will have to be filed with attachments for

(Continued on page 2.)



It's...
"ELECTRA"-FILING!
CMIECF

**Legal
It's Finally Here!**

(Continued from page 1.)



exhibits and orders. The filing of each of these separate documents can cause action or trigger a function in the case. For instance, filing a motion and setting it for hearing actually puts that motion automatically on some court calendars. The accuracy in filing that document for time and date is even more crucial.

Lastly, each time a user files ANYTHING on a case that we are assigned to as trustee, we will get an e-mail containing the document and a brief message about what was filed. Please, please stop faxing courtesy copies of filed schedules! It wastes time and paper. Also for those who still haven't figured out the attorney fee procedures, please read them again. We request that you stop faxing us two and three copies of each fee application. As an office, we are moving towards reducing the amount of paper shuffled over our desks. Any assistance you can provide by following the local ECF policies and procedures will help us in making the system work smoothly and efficiently.

Just remember that time is short and the last train is ready to leave the station. Those wishing to continue building efficient bankruptcy practices need to jump on quickly. Training times and slots are limited, but all the information is out there and available. Users need to stop and take the time to learn the system or the train will leave without them.

Anthony Olivadoti

THE MARSHALL CHRONICLES	
The Editorial Staff: Kimberly Grief, Cheryl Jones, Joanne Coshonis, Kyle Issleb, Cheri Johnson, Eileen Downes, HVB and Dave Latz.	
Contents and Contributors:	
<i>It's Finally Here!</i> , pg. 1	Anthony Olivadoti
<i>Closing Process (Part 1)</i> , pg. 2	Mark Caffarini
<i>Trustee Matters</i> , pg. 3	Marilyn O. Marshall
<i>Mortgages, Mortgages, Mortgages</i> , pg. 3	Eileen Downes
<i>ERC Update</i> , pg. 3	Eileen Downes
<i>Networking The Low-Tech Way</i> , pg. 4	Sandra Pillar
<i>Employee Bio</i> , pg. 4	Joanne Coshonis
<i>Congratulations To The New Parents!</i> , pg. 4	Eileen Downes
<i>Marathon</i> , pg. 4	Dan Lyons
<i>Kid's Komer</i> , pg. 5	Anissa Aguilar-Downes
<i>July Events</i> , pg. 5	Dave Latz
<i>Taste Of Chicago 2005</i> , pg. 6	Cheri Johnson
<i>Shocking Advice</i> , pg. 7	Staff Submission
<i>Intenet Tidbit</i> , pg. 7	Staff Submission
<i>Dear Kyle...</i> , pg. 7	Kyle Issleb
<i>MOO! Trivia Quiz Answers</i> , pg. 7	Staff Submission
<i>Bumper Sticker Humor</i> , pg. 8	Staff Submission
<i>MOO! Trivia Quiz</i> , pg. 8	Staff Submission
Newsletter Information:	
If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:	
✓ e-mailing us at newsletter@chi13.com	
✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or	
✓ leaving them with Dave Latz	
Please remember when making a submission to the newsletter, it must be:	
✓ type-written and	
✓ submitted by the 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.chicago13.com/ .	

**Closing Process
(Part 1)**



We get many calls and questions regarding the closing process. Everyone wants to know how the process works. Each case is required to go through the closing process to ensure several items get accomplished before we can discharge the debtor, stamp the case complete, and close out the case with a final report. There are three important steps in the closing process: 1) Closing Audit; 2) Debtor Discharge Job in CaseNET; and 3) Case Completion Report. In this article, I will discuss the Closing Audit. Next month, in Part 2, I will discuss Debtor Discharge and Case Completion.

The first thing that happens in the closing process is a Closing Audit. A case must be confirmed for at least six months or greater and is one plan payment or less away from a projected zero balance, before it is selected in CaseNET for a closing audit. During the closing audit, auditors compare claims in our file against the court's claims, check for duplicate claims, and check our orders against the orders entered at court. We check dollar values, claim bar dates, if payments are made according to the plan, and for any orders entered during the life of the plan that may have changed the initial plan or how we were instructed to pay creditors.

The auditors also monitor any mortgages within the plan. If a stay has been lifted, we verify whether or not these claims should be paid or not paid. We also check to make sure we have not paid a creditor after the stay was modified. Other items, which are not inclusive to the audit, are checked, such as, interest in the plan, are creditors receiving the required interest that the plan has provided, and then, we check to see if the stop payroll request has been made to the employer. We review the model plan to make sure that the plan-based claims are loaded correctly. These amounts cannot exceed the plan amounts, and we have to check to see if a creditor filed a claim to be loaded over the plan-based claim. We also verify each section of the model plan to make sure that we have this loaded in our system correctly.

Occasionally in an audit, we may find an issue that needs to be resolved. For example, we may find a claim that was originally misfiled at the court or sent to the wrong trustee, and we never received our copy of the claim. Sometimes, we find claims that may appear to be duplicates and this requires the claims department to send out a letter to verify each claim. Other times, we may discover supplemental claims or amended claims, which were not forwarded to the Trustee. From time to time, we find fee orders entered at the end of the case that need to be paid. This usually occurs when the debtor has refinanced or sold their property to payoff their case and the attorney of record has gone in to request a motion to have the court approve these actions and have requested additional fees.

Only after we complete the Closing Audit and resolve all issues can a case move on to the next phase of the closing audit. Stay tuned next month for Debtor Discharge and Case Completion. See Part 2 next month.

Mark Caffarini

Trustee Matters Announcements

NACTT Annual Meeting In Orlando

The 40th Annual Meeting of the National Association of Chapter 13 Trustees will be held at Gaylord Palms Resort in Orlando, Florida, July 11-16. The conference will start two days early with a seminar for "trustees only" to review the 2005 Bankruptcy Reform Legislation. Trustees participating in the seminar have received "homework assignments" on sections of the new bill, which will be discussed on Tuesday and Wednesday. The annual meeting will start on Wednesday afternoon. It looks like this meeting will be all work and not much play.



NACTT Staff Symposium Has Been Scheduled For Chicago On August 30th and 31st

Training for key staff on the Bankruptcy bill has been scheduled at Hyatt McCormick Place in Chicago August 30th and 31st. The NACTT and the Executive Office of the United States Trustee Program have agreed that it is imperative to provide training to key employees on the new bill prior to the effective dates of most of its provisions. All attorneys and team leaders will be attending this meeting.

2nd Amended Budget Approved

The trustee percentage fee will change to 3% effective July 1, 2005. All reports, changes to documents, and website should be made on June 30th, 2005. The 2nd Amended Budget as approved provided for the purchase of additional computer equipment. All dual-screen computer monitors and computers should be installed by July 3, 2005. Meeting Rooms A, B, C, and E will be upgraded also to accommodate the §341 electronically filed meetings. I wish to thank all of the staff for being patient as we worked to upgrade the entire office.

Budget For 2006 Is Due June 30, 2005

Howard "Chip" Wilkes, Senior Bankruptcy Analyst for the Chapter 13 Trustees in Region 11, has informed all trustees to submit their 2006 budget on or before June 30, 2005, along with the Trustee Evaluation Forms. This will be the first year the budget is submitted to the UST's office electronically. With the change in the budget forms for 2006, all of the information for the budget, monthly report and annual report should be compiled and stored to be used again. This should make the process less cumbersome and less complicated.

We will finalize all budget requests regarding personnel, supplies, and special needs for the new fiscal year at the monthly Managers meeting. Employees please see the Employees' Wish List for 2006, which has been posted in File Maker Pro. If there is anything on your 2005 Wish List that you did not receive, place it on the 2006 list. After all, it is a "Wish List."

Dress Code Policy Is Relaxed For The Summer

Effective June 21, 2005, the office relaxed its dress code policy. Please review your personnel manual to determine appropriate summer dress. This policy does not apply to staff conducting §341 meetings.

Marilyn O. Marshall, Chapter 13 Trustee

Case Administration Mortgages, Mortgages, Mortgages



As we all know, there are more and more cases being filed where the debtor's current mortgage payments are paid through the plan. What that means for our office is more payment change letters. Every month before check-run, I go through the numerous letters we receive from the mortgage companies letting us know that the debtor's mortgage payment has changed because of an interest or escrow adjustment. Most of the time, these letters are received a month or more after the payment change has taken effect. In these cases, I must determine if there is now a shortage or an overage on the mortgage payments. To do this, I have to calculate all the payment changes since the beginning of the case.

In order to help speed this process up, I have created a worksheet using Excel. All I have to do now is plug in the payment amount, the corresponding months, and the total amount disbursed to date and the program gives me the amount that is past due or overpaid. I have printed these calculation sheets and have filed them with the letter from the mortgage company into the case file. I got the idea for this worksheet from an employee at another trustee's office while attending the NACTT Staff Symposium this year. This will really help cut the amount of time needed to spend on this assignment each month.

Eileen Downes

ERC Update

Happy 10th Anniversary!

On Friday, May 20th, the office celebrated Anthony Olivadoti's 10-year anniversary with the office. We all feasted on lunch provided for us by Chipotle's. We talked about what has happened in the past 10 years and what it'll be like 10 years from now. Anthony's department also gave him a gift card from Gap so he can go shopping, but he has to use it to get new shorts. Congratulations Anthony!

Picnic Update

Get out your grass skirts and your Hawaiian shirts because hula time is almost here!!! Our annual Marshall/Vaughn picnic is quickly approaching and the committees from both offices are working hard to make this year's picnic fun for everybody. The picnic will be held on Friday, August 12th, at the corner of Columbus and Balbo. The food will be catered from the same company as last year's picnic with a few upgrades to the menu. There will be games for everybody to enjoy, and fun for all ages. As we get all the details figured out, we will let you know about the cost per person and when the money will be due. So pull out those chairs and blankets, because it'll be here before we know it.

Eileen Downes



Information Services Networking The Low-Tech Way



I attended a mini-conference in Schaumburg last week presented by Information Mapping. As many of you know, Information Mapping is the standard we as an office use to present information for policies, procedures and documentation.

The day was divided into three different presentations, each being informal enough to allow for participation and discussion among the attendees. The first presentation focused on the importance of communication and was titled "The Power of Communication: Driving Business Performance." We discussed different factors that increase our need for effective communication. Among them, new rules and regulations, escalating compliance costs, heightened accountability and a focus on performance. The information strategies that can address these challenges include content management and reuse, capturing and sharing knowledge, streamlining documentation and training development and making web content accessible and usable.

There were nine participants at the conference and four professionals from Information Mapping in attendance. I was impressed with the "big" names that were there. A Senior VP from Service Master, a technical writer from Lucent Technologies, a Senior VP from Abbott Laboratories to name a few. This proved to me that Information Mapping is a real tool that is being used in well-known organizations.

For the second presentation, the VP from Abbott Laboratories presented a case study of how Abbott Labs is using Information Mapping. She described how they combined six different units within Abbott Labs into one and the information challenges this caused. She said they started with 4,000 documents and their goal is to get it down to 1,000 documents. They are methodically training and hiring the right people. The Information Mapping company is providing mentoring to the project. She talked about how important sponsorship and buy-in from management is to make the project a success. Their strategy was to begin documenting policy, then process and then the nuts-and-bolts procedures. In such a highly regulated industry, you can see the need for presenting information very precisely.

The entire group then moved to another room for a networking lunch. We continued to discuss our triumphs and challenges in the Information Mapping world.

The afternoon session was titled "Editing info-mapped documents" and was a really good refresher on the rules and guidelines you should follow when info-mapping a document. One thing I learned during this session is that I should be more of a mentor to fellow mappers in the office. We have had many staff members go through the training and I should be helping my co-workers develop their skills rather than doing all the documentation myself.

I called this article "Networking The Low-Tech Way" because meeting the other participants in the conference was the highlight of the day for me. Usually when a systems person talks about networking they are referring to a computer network, Ethernet, routers, firewalls and all that jazz. (zzzzz!)

Throw in free breakfast, a lovely lunch, chocolate chip cookies for an afternoon snack and I'd say you have yourself a pretty good day.

Sandra Pillar

Employee Bio Joanne Coshonis



Nickname: JC, Joanie

Birth date: August 24

Birthplace: Chicago

Family: Really super son – Mark, and lots of cousins!

Position: Senior Attorney

Hobbies: Running, swimming, biking, tennis, sailing, working out, music, dancing and anything and everything outdoors!

Favorite Food: Anything and everything sweet.

Favorite TV program: There are four – "24," "Rescue Me," "Letterman" and Conan O'Brien.

Favorite Color: Lilac.

Favorite expression: Fabulous!

Favorite Smell: Vanilla.

Favorite Childhood memory: Swimming off the rocks with my parents.

If you could meet one person in the world, either dead or alive, who would it be? There are two: John F Kennedy and John F. Kennedy Jr. (for different reasons).

What's most important in life? Health and family and friends... What else is there?

Is the glass half full or half empty? Always more than half full!

What's guaranteed to make you smile? Mark (my son).

First thing you do in the morning when you wake? Brush my teeth, wash my face and RUN!

My friends would describe me as: Friendly, fun, supportive, smart, athletic.

A perfect day for me would be: Spending the whole day outdoors with Mark and all of my favorite people!

Most embarrassing moment: Nothing really embarrasses me...

Proudest moment: Anything and everything about Mark! Amazing to know that I am so fortunate – a child is truly a miracle!

In 5 years I see myself: Having even more adventures and more FUN!

Anything else you'd like to tell us? Can't give it all away!

Congratulations To The New Parents!



Congratulations to Agueda and Fermin Orozco on the birth of their new baby boy, Iantziel. He was born on May 3, 2005, at 11:25 PM. He weighed in at seven pounds, one ounce, and was 19 inches long.

Marathon

All my sights are fixed on October, and it is not for the enactment of The Bankruptcy Abuse Prevention & Consumer Protection Act of 2005 (though I am very curious about its effect on the trustee's office). Rather, I am training to run in The LaSalle Bank Chicago Marathon on October 9th. Barring injury before then, I will run and complete the course that roughly runs from Buckingham Fountain north to Wrigley Field, back south to downtown, west through Greektown, Little Italy and Chinatown neighborhoods, south to U.S. Cellular Field, and finally north back to Buckingham Fountain.



It sounds insane! Why would I and roughly 40,000 other people do such a thing on hopefully a beautiful fall Sunday morning? I guess because it is an insanely difficult challenge that I want to prove I can do. I am not a lifetime runner, I have done it at times when I was younger and trying to get into shape for hockey season (playing not watching), but that was many years ago. This time I started to run to get in better shape before a certain birthday came and went (I'll let you guess which one that might be) and decided I needed a bigger motivation to run. When I first started I wanted to quit after maybe a half-mile, I needed a bigger goal to push me to keep going. I have always been fascinated by the Marathon, watched it during the Olympics and other times, and decided why not me? It was just the motivation I needed to turn torturous half-mile runs into three-mile runs, four times a week. And now my golden retriever and I can do those runs rather easily.

I have even run in a few 5K races, having just recently completed the ABC7 Jim Gibbons 5K for the Leukemia Research Foundation. I had extra motivation for this event as Jim Gibbons, who was a reporter for WLS-TV, was my father's cousin and a great guy, died from leukemia in 1994. I met up with a cousin of mine at the event who is a two-time cancer survivor. Between doing race this for Jim and my cousin Mike, I had extra motivation to run a good time.

To take the next step that is necessary to run 26.2 miles I joined the Chicago Area Runners Association (CARA) and enrolled in their 18-week marathon-training program. Now I run three miles, three times a week, and on Saturday mornings I go to group runs and run an increasingly longer amount. On our last run, we ran seven miles. Later on, we will take one of the mid-week three mile runs and start to increase that distance. This will culminate with a week in September (three weeks before the Marathon) where we run 20 miles on Saturday and 10 miles on Wednesday. I can't wait for this, but, they tell me if I follow the schedule I'll be able to do this and ultimately I'll be able to complete the Marathon. Lizzy, the golden retriever, only goes on the three mile runs and only when it is not too hot – so don't report me to the Anti Cruelty Society.

Along with the running training, CARA holds eight one-hour seminars on such topics as nutrition, proper shoe selection and race strategy as part of the marathon-training program. With this aide, the support of my family, and my inner drive and competitive nature, I will complete the race on October 9th. I'll keep you posted with future articles on my progress in training. CARA says they can train anybody who has the desire to want to complete a marathon.

So maybe through reading about my quest one of you will find the impetus to get up off the couch, or if you are already running (or walking) take the next step and increase your distance and get in shape to take the training next year. Check out www.chicagomarathon.com for information about the race. They say over 1.2 million people line the curbs to watch the race. Even though I'll still be running the race long after the winner is already back home, it would be a thrill if anybody who knows me saw me on the course, that might keep going the extra mile or two I will need to be able to finish.

Dan Lyons

Kid's Korner

Madagascar — A Movie Review

The movie Madagascar was the funniest movie I have ever seen. I would say that all kids and adults should see this movie. On a scale from 1 to 10, I would say it would be a 10. In the movie, three animals break out of the zoo to try and find their other friend who was missing. All four of them are captured and brought to Africa to live in the wild. Since all these animals have always lived in the zoo, they didn't know how to live in the wild and have to figure it out. There is also a surprise at the end, but I won't give that away. I hope everybody enjoys this movie as much as I did.



*Written by Anissa Aguilar-Downes
daughter of Eileen Downes*

July Birthdays, Anniversaries And Other Notable Events



Independence Day on July 4th.

National Ice Cream Day on July 17th.

Embrace Your Geekness Day on July 13th.

National Rabbit Week July 15th-21st.

Happy 7th Anniversary to **Angela Davis** on July 20th!

Happy 7th Anniversary to **Carlos Lagunas** on July 20th!

Happy 7th Anniversary to **Agueda Orozco** on July 20th!

Happy Birthday to **Telisha Emerson** on July 21st!

Happy Birthday to **Agueda Orozco** on July 23rd!

Happy 5th Anniversary to **Eileen Downes** on July 25th!

National Talk in Elevators Day on July 29th.

Taste Of Chicago 2005

The Taste of Chicago is having its 25th birthday this year! The first day of the Taste opens in Grant Park on Friday, June 24th and continues through July 4th. The Taste opens daily at 11:00 AM, ticket sales end at 8:30 PM, and the Taste closes at 9:00 PM. Admission is free, but you can buy food and beverages with tickets, which are sold in strips of 11 for \$7.00. Speaking of food, there will be 65 food vendors! Here is a list of some of the new vendors this year:

- ☉ Zam Zam Restaurant
- ☉ The Noodle Vietnamese
- ☉ Franks Shrimp
- ☉ Jamaica Jerk
- ☉ Maxine's Jamaican Cuisine
- ☉ Pars Cove Persian Cuisine
- ☉ The Grill on the Alley

Of course the usual favorites like, Eli's Cheesecake, Billy Goat Tavern & Grill, and Harry Caray's, will be there too.

The Taste of Chicago wouldn't be complete without the daily musical entertainment and special guests at the Petrillo Music Shell every evening. All concerts are FREE ADMISSION! The seating area in front of the Petrillo Music Shell opens up to the public a

half hour before each concert and is available on a first-come, first-served basis. The nightly headliners this year at Petrillo Music Shell include:

- Friday, June 24th at 5:30 PM – Lauryn Hill
 - Saturday, June 25th at 3:00 PM – LeAnn Rimes and Aaron Tippin
 - Sunday, June 26th at 3:00 PM – Clint Black and Julie Roberts
 - Monday, June 27th at 6:00 PM – Broadway in Chicago
 - Tuesday, June 28th at 5:30 PM – Donna Summer
 - Wednesday, June 29th at 5:30 PM – The Gap Band and Morris Day & The Time
 - Thursday, June 30th at 5:00 PM – Lynyrd Skynyrd and Creedence Clearwater Revisited
 - Friday, July 1st at 5:30 PM – Steve Winwood and Dr. John
 - Saturday, July 2nd at 4:30 PM – Santana, Los Lonely Boys and Salvador Santana Band
 - Sunday, July 3rd at 7:30 PM – The Independence Eve Concert & Fireworks Spectacular. (Fireworks begin at 9:30 p.m.)
- Have fun everyone and please save some Eli's Cheesecake for me!
- Cheri Johnson*

RESTAURANT GUIDE

1 Grizzly's Lodge	16 Bacino's Pizza	31 Volare
2 Pars Cove	17 Abbey Pub	32 Reggio's Pizza
3 La Justicia	18 Bella Luna Cafe	33 The Grill on the Alley
4 Ricobene's	19 Grazie! Ristorante	34 Arya Bhavan
5 Chicago Joe's	20 Suparossa Pizza	35 Jamaica Jerk
6 Billy Goat Tavern & Grill	21 Polka Sausage & Deli	36 Tiparos Thai Cuisine
7 Guey Lon	22 Aunt Diana's Candy Makers	37 A Natural Harvest
	23 The Noodle Vietnamese Cuisine	38 Sabor Latino
		39 Frank's Shrimp
		40 Zam Zam Restaurant
		41 Vee-Vee's African Cuisine
		42 Hey Sushi
		43 Taqueria Los Comales
		44 Zephyr
		45 America's Dog
		46 Buckingham Cafe

TICKETS

1-10	11-20	21-30	31-40	41-50	51-60	61-70	71-80	81-90	91-100
\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00	\$5.50

Shocking Advice

Eight Tips to Keep You and Your Loved Ones Safe

We encounter electricity everywhere we go. It is so safe and reliable that we sometimes may forget that electricity can also be dangerous. The U.S. Consumer Product Safety Commission reports that faulty electrical wiring and improper use of electrical cords and plugs cause thousands of fires each year, with several hundred deaths. To help keep you and your loved ones safe, follow these safety rules.



1. Never use electrical appliances around indoor sources of water, including bathtubs and sinks. If a plugged-in appliance falls into water, unplug it immediately. Never reach in to pull it out before you unplug it. Once removed from the water, don't use it again until it is checked by a qualified electrician. To be safe, leave all small appliances unplugged unless they are in use.
2. Check extension cords before you use them. If they are worn, frayed, or have been chewed on by a pet, discard them. Keep cords away from sharp objects. Don't run them under carpeting or furniture, and keep them out of high traffic areas.
3. Keep electrical outlets covered with childproof covers if you have children or pets, or if children may visit you.
4. Never remove the grounding prong from a three-pronged plug. An adapter may be purchased for use in your existing outlets.
5. When unplugging an electrical appliance or device, never pull on the cord. Always remove the plug from the outlet itself.
6. Use the correct wattage bulb in all your light fixtures. Do not use wattages higher than the fixture calls for. Make sure bulbs are screwed in completely to prevent overheating.
7. Take care when using halogen lamps. Halogen bulbs operate at a very high temperature. Do not cover a halogen lamp with clothing or any flammable material. Turn halogen lamps off when leaving and do not allow children to play or sleep unsupervised in rooms with halogen lamps.
8. Always follow the safety precautions and manufacturer's instructions on any electrical appliance or device you purchase. Do not make modifications to an electrical device without first consulting a qualified electrician.

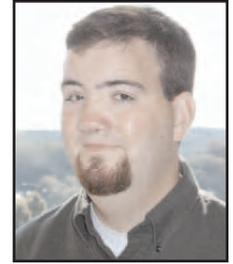
Internet Tidbit

You know the daily dilemma – where should we go for lunch? Now there is an easy way to choose a restaurant. Visit lunchslots.com, enter your zip code, and this website will randomly choose your restaurant for you. The choices include both local restaurants and global chains. You can then send an email invitation to other people to join you.



Dear Kyle...

Why are Sox fans so hateful? During this past week, countless strangers with Sox hats have heckled me for wearing Cubby blue. I don't hate them for being South Siders; why do they hate me for having Cub love?



Woe-begotten in Wrigleyville

Dear Wrigleyville: I can sum it up in one word: envy. It doesn't matter that the White Sox are twenty-some games over .500. It doesn't matter that they're leading the Crosstown Classic 25-23 over the Cubs. It doesn't matter that the Cubs haven't won a World Series since 1908 while the Sox won their last one in 1917. Why? Because the Cubs are just more fun.

I think it starts with the team names themselves. While the cub isn't a particularly terrifying animal, it at least has potential. Cubs become bears, and bears become...well, overweight, hairy guys swigging beer and grilling Polish sausages in the parking lot of Soldier Field. But the Chicago White Sox? Come on, that's like following a team named the Chicago Underpants, or the Chicago Handkerchiefs. It has no pizzazz. It also seems to have spawned generations of South Siders who wear white socks with black shoes (a fashion faux pas if ever there was one).

They're jealous of where the Cubs play too. Seriously, which would you rather play in: a redbrick, architectural landmark, or a diamond named after a phone company? Which would you rather take your children to: the ivy-clad, "Friendly Confines" to watch the Cubs, or "The Cell" to watch drunk guys attack the umpires? Sure, the concrete superstructure of Wrigley is making a slow crawl toward dust, but dodging falling bricks gives fans something to do besides listen to Ditka rampage his way through "Take Me Out To the Ballgame."

And that's really what makes Wrigley Field and the Cubs great: it's really something to participate in. As much as Sox fans complain about the lack of baseball knowledge of the average Cubs fan, they wish they were having as much fun. Attending a White Sox game is an exercise in concentration and power drinking. Even on mullet night (business up front, party in the back), U.S. Cellular "I-still-call-it-Comiskey" Field can't match the all out, party-in-the-streets-when-the-Cubs-beat-the-Pirates atmosphere of Wrigley Field. And you can put that on the board.

MOO! Trivia Quiz Answers

↓ Here are the answers to the MOO! Trivia Quiz on page 8. ↓

1.	Cows.
2.	5 pounds.
3.	5 miles.
4.	True.
5.	920.
6.	3 pounds.
7.	Nearly 360 degrees.
8.	6 hours.
9.	false.
10.	About 350.

Bumper Sticker Humor

As you travel this summer, keep an eye out for humorous bumper stickers. Here are a few gems:

- No matter where you go, there you are.
- He who laughs last thinks slowest.
- Ever stop to think and forget to start again?
- Old skiers never die. They just go downhill.
- Money isn't everything, but it sure keeps the kids in touch.
- Make it idiot-proof and someone will make a better idiot.
- Always remember you're unique, just like everyone else.
- On the other hand, you have different fingers.
- Back up my hard drive? How do I put it in reverse?
- I wonder how much deeper the ocean would be without sponges.
- Eagles may soar, but weasels don't get sucked into jet engines.



- The early bird gets the worm, but the second mouse gets the cheese.
- Support bacteria – they're the only culture some people have.
- Everyone has a photographic memory. Some don't have film.
- Okay, so what's the speed of dark?
- All those who believe in psycho kinesis raise my hand.
- Change is inevitable, except from a vending machine.
- I get enough exercise just pushing my luck.
- Despite the cost of living, have you noticed how it remains so popular?

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

MOO! Trivia Quiz

July 16th is Cow Appreciation Day. In celebration we've put together a trivia quiz to see how much you know about these interesting bovines.

1. Are there more cows or people in Nebraska?
2. About how much does a cow's heart weigh?
3. From how far away can a cow detect odors?
4. True or False: Reindeer milk has more fat than cow's milk.
5. How many breeds of cattle are there in the world?
6. How many pounds of food must a dairy cow eat before it can produce enough to make one pound of cheese?
7. How wide is a cow's field of vision?
8. How many hours a day do cows spend eating?
9. True or False: Cows are colorblind.
10. How many "squirts" does it take when milking a cow to produce one gallon of milk?

(The answers are on page 8.)

