

THE

MARSHALL CHRONICLES

MARCH 2005
VOLUME IV, NUMBER 3

What's "Appeal"-ing?

What's "appeal"-ing to me may not be what's "appeal"-ing to you, and vice versa, and are likely often quite different. You may think an appeal is interesting or exciting, or you may not. An appeal to a higher court from a decision of a trial court, however, is pretty much the same in Federal or State courts with some small procedural differences, except, of course, for appeals from bankruptcy cases because Bankruptcy Courts just have to be different. (Actually, it has to do with the fact that Bankruptcy Courts are not Article III courts of original jurisdiction, the reasons for which are beyond the scope of this piece.)

An appeal from a bankruptcy court decision must be filed within 10 days from the docketing of the decision unless there are post trial motions to set aside the decision or reconsider the court's ruling. In those cases, the 10 days runs from the docketing of the court's decision on those motions. The more significant difference is that an appeal from a bankruptcy decision must first be brought in District Court, thereby requiring an additional level of review that is absent in cases originating in the District Court.

In any event, if you haven't already heard, the Office of Chapter 13 Trustee, Marilyn O. Marshall, is currently involved in two cases currently on appeal to the 7th Circuit Court of Appeals. An appeal by the debtor of an unfavorable District Court decision in *In re Belda*, 315 B.R. 477, (Bankr.N.D.III.2004), and an appeal by the debtor of another unfavorable District Court decision in *In re Hogan*, 2004 WL 2806206, (Bankr.N.D.III).

In the *Belda* case, the debtor proposed a plan that included a term whereby the debtor would continue to make the regular monthly payments to one of his student loan creditors directly pursuant to the provisions of 11 U.S.C. §1322(b)(5) regarding long-term debt. The final payment on the student loan was due after the final payment due under the plan. The Trustee objected to that plan contending that it violated the unfair discrimination prohibition of 11 U.S.C. §1322(b)(1). The Bankruptcy Court overruled the

Trustee's objection and confirmed the debtor's Chapter 13 plan of reorganization. Trustee appealed to the District Court.

The District Court reversed the bankruptcy court's order confirming debtor's Chapter 13 plan of reorganization. The District Court concluded that even Chapter 13 plans that propose to pay student loans as long term debt under §1325(b)(5) still must comply with §1322(b)(1)'s prohibition against unfair discrimination. Then, following this Court's dictates in *In re Crawford*, 324 F3d 539 (7th Cir.2003), the District Court went on to hold that the bankruptcy court abused her discretion when she found that debtor's plan did not violate the unfair discrimination prohibition of §1322(b)(1). The debtor filed an appeal to the 7th Circuit Court of Appeal, case 04 CA 3820, which is currently pending.

In the *Hogan* case, the debtor had filed a bankruptcy case five days after having voluntarily dismissed her prior case in which a creditor had previously filed a motion for relief from the automatic stay. The Trustee filed a motion to dismiss with a bar based on ineligibility of the debtor for bankruptcy relief under §109(g)(2). The Bankruptcy Court granted the Trustee's motion to dismiss which barred the debtor from refiling another case for 180 days. debtor appealed to the District Court.

In affirming the dismissal order, the District Court concluded that in the language of §109(g)(2) the clear, common sense meaning of the word "following" is in succession to or after an event. The Court stated that there is no temporal limitation of the word "following" in §109(g)(2) that would require the debtor's motion to follow closely in time the creditor's motion for stay relief, and that there is no contextual reading of the statute which supports the conclusion that Congress meant the 180-day rule to be discretionary. The debtor filed an appeal to the 7th Circuit Court of Appeal, case 05 CA 1032, which is currently pending.

(Continued on page 2.)

What's "Appeal"-ing?

(Continued from page 1.)

In order to represent an Appellant or Appellee at the Circuit Court level, an attorney must be admitted to practice in the U.S. Court of Appeals for the relevant circuit. This came as a surprise to me as I had assumed that admission to practice in the Federal District court also authorized practice in the circuit court as well.

Several of the staff attorneys, including myself, and Ms Marshall took the necessary steps to be admitted to practice in the U.S. Court of Appeals for the 7th Circuit. An applicant must be sponsored by another attorney already admitted to practice in circuit court, be a member in good standing with the State Bar in which licensed, and pay a national admission fee of \$150.00 and a local admission fee of \$15.00. Once admitted, you receive a certificate suitable for framing (unless it contains typos like mine did!).

There's no way to know how long it may take for the 7th Circuit to decide these two appeals pending before it, but we'll keep you advised...

Jay Tribou



Case Administration Paperless Court Calls

Phase one of our paperless work environment for the legal department is now complete. Last year the claims team started entering claims on-line for all cases filed on or after October 1, 2004. In January the front entry team started entering all petitions on-line, therefore all §341 meetings are held using the petition image. The next phase will be geared towards the court call process.



This month we are experimenting with a semi-paperless pilot court call for Judge Squires. The paralegal that prepares this call does not receive any motions, amended schedules or plans. While our office is still receiving most of these documents by mail, they are not being utilized so that we can have an idea of what procedures or modifications are needed for future pre-confirmation handling of all the court calls. Court call matters fall into four different categories:

- Original motions
- Set matters (continued)
- Original trustee motions
- Confirmation hearings

In the past, preparation consisted of gathering all documents in the above categories and reconciling those documents against the final call prepared by the Judge's clerk. Under the new process the paralegal solely relies on what is on the bankruptcy call from the court. A report is generated for each matter, and the paralegal notes the motion title on each report. The reports are organized into the four categories and turned over to the staff attorney along with any supporting documents received by our office, such as property appraisals, tax returns and miscellaneous items that were requested at the §341 meeting.

Based on feedback from the paralegal and the staff attorney for the Judge Squires call, there are some motions and schedules that are still physically needed to ensure proper administration of the case:

- ✓ Motion for adequate protections payments
- ✓ Motion to amend plans
- ✓ Motion to sell property
- ✓ Motion or Objections for claims
- ✓ Income and expenses schedules

How we will handle these motions is yet to be decided.

A new report is currently under construction that will provide more information for the attorneys in court and make it more efficient for the paralegal to docket the final motion result in our system. Once this process is fine-tuned it will be implemented for all the court calls. Eventually our attorneys will be transporting the documents to court in shoulder bags instead of the larger wheel bearing suitcases that they use now. One day laptops may even replace the shoulder bags???

Rosalind Lanier

THE MARSHALL CHRONICLES

The Editorial Staff:

Kimberly Grief, Cheryl Jones, Joanne Coshonis, Kyle Issleb, Cheri Johnson, Eileen Downes, HVB and Dave Latz.

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Newsletter Information:

If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:

- ✓ e-mailing us at newsletter@chi13.com
- ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
- ✓ leaving them with Dave Latz

Please remember when making a submission to the newsletter, it must be:

- ✓ type-written and
- ✓ submitted by the first Wednesday of the month via e-mail, a Word document or an ASCII file.

We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.

You may also view this edition of **THE MARSHALL CHRONICLES**, as well as all the previously published issues, on the Chapter 13 Trustee website at <http://www.chicago13.com/>.

**Trustee Matters
Announcements**

Amended Budget Approved

The trustee percentage fee will change to 4% effective April 1, 2005. The 2005 Amended Budget has been approved. Our March 18, 2005, disbursements were made at 6.5%. I will meet with the Managers on March 25, 2005, to discuss any outstanding issues. All reports should be run at the close of business on March 31, 2005, in preparation of the fee change in April.



Assignment of a New Judge to Marshall's Court Call

The Honorable Bruce W. Black will no longer be assigned Cook County cases, and all Cook County cases assigned to the Honorable A. Benjamin Goldgar will be assigned to Trustee Marshall. This assignment did not affect any cases currently pending before Judge Black or Judge Goldgar with Marshall or Vaughn.

Both Trustee Marshall and Vaughn and staff met with Judge Goldgar and his staff in Judge Goldgar's courtroom to work out the transition. Our first court call before Judge Goldgar was held on March 22, 2005.

We are currently appearing before Judges Doyle, Goldgar/Black, Hollis and Squires.

Members of the 7th Circuit Court of Appeals

Marilyn O. Marshall, Anthony Olivadoti, and Jay Tribou were admitted as Attorneys and Counselors of the United States Court of Appeals for the Seventh Circuit.

Seminar for Region 11 Chapter 7 and 13 Trustees Postponed

According to Ira Bodenstein, United States Trustee, the Regional Trustee Seminar scheduled for April 21 and 22 in Delavan, Wisconsin, has been postponed to a later date. It appears that the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 will shortly become law.

NACTT Staff Symposium in Chicago

Members of the claims, case confirmation, and financial departments along with four team leaders will be attending the NACTT Staff Symposium Training in Chicago on April 21 and 22. The training in Dallas and Atlanta have received very high reviews. Chicago is the last site for the 2005 training.

A Revised Workflow for the Confirmation Team due to ECF

The team leaders have submitted a revised workflow plan to the Trustee for review. According to the team leaders, this will eliminate the lag time experienced with the current process. Additionally, the process will ensure 100% verification of cases prior to confirmation. If approved, the trustee will announce changes at the monthly staff meeting on April 1, 2005.

Motions to Dismiss Filed Electronically

The office filed Motions to Dismiss because of missing documents and material default for the first time electronically this week. The legal and systems departments had been working diligently to implement this process. The departments will continue to work together to make sure that all documents are sent to the court electronically.

The financial department has reported that the filing of Final Reports with the court is working well.

Marilyn O. Marshall, Standing Trustee

**Financial
Region 11
Controllers'
Meeting**

The Controllers and Accounting Managers of Region 11 held their annual meeting on March 14, 2005. This meeting was held at the offices of Glen Stearns in Lisle. Region 11 is comprised of the offices of Marilyn O. Marshall and Tom Vaughn in Chicago, Glen Stearns, Lydia Meyer in Rockford, William S. Chatterton in Madison, WI, Mary S. Grossman in Milwaukee and Thomas J. King in Oshkosh, WI. All of these offices were represented by their respective Controller or Accounting Manager. Simultaneously, the Systems Administrators of these offices held their first annual meeting and the larger group got together for a working lunch and to discuss ECF issues. Also in attendance was Chip Wilkes from the Region 11 offices.

This meeting is an informal gathering where we discuss matters common to all of the offices. Among the topics discussed were Internal Controls, Fraud, Annual Audit, Per Diem, ECF, HR Issues, Budgeting and Monthly Reporting. We spent a lot of time discussing the recent audit and the accounting firm that performed the audit for all of the offices in the region, McBride, Lock & Associates. We just finished the first year of a five-year cycle with this firm, and we tried to share ideas to make the next four years go smoothly.

We also spent a great deal of time discussing budgets as in the next few months we will begin preparing the FY06 budget. We discussed the changes in the budget form that we all have to prepare. We talked about the upcoming changes to the monthly and annual reports and the impact on the information that we need to gather in order to prepare these reports.

The day was actually dominated by a dialogue about the recent bankruptcy law passed by the Senate. As of this date the bill is still under consideration by the House of Representatives and so has not gone to the President for his signature. If it passes as expected it should become effective in October. Our discussion was about the effect it will have on Chapter 13 offices. This will continue to be a topic of discussion and should make the summer NACTT meetings very interesting. As more details become available about this bill and its effect on our office, you will be kept informed through this newsletter and the monthly staff meetings.

Dan Lyons



"You seem to have the qualifications we're looking for in an accountant"

Just A Little Accounting Humor

Two accountants are in a bank when armed robbers burst in. While several of the robbers take the money from the tellers, others line the customers, including the accountants, up against a wall, and proceed to take their wallets, watches, etc. While this is going on, accountant number one jams something in accountant number two's hand. Without looking down, accountant number two whispers, "What is this?" to which accountant number one replies, "it's that \$50 I owe you."

Information Services Where Does The Money Go In CaseNET?

Ideally, each time we allocate and disburse funds to creditors, every check we issue would be cashed and credited to the appropriate debtor's account. All money out the door would be money we'd never have to deal with again.

Alas, that is not always what happens. Creditors may change addresses. They may not recognize a claim. Maybe they return a check. Maybe they let it go stale, not cashing it within 90 days. Maybe some checks get lost along the way, possibly ending up in a remote village populated by all the socks gone missing from automatic clothes dryers worldwide. Who knows?

Whatever the reason, sometimes the funds we send out just don't make it to their intended destination. The result is a check gets voided, and we have to deal with those funds again.

The Financial Department is responsible for reuniting such funds with their creditors. I'm sure they have an excellent process for doing this, and someone from that department could write a thrilling detective novel describing their efforts. But that's not what this article is about. The problem to be addressed here: how best to handle this money in CaseNET?

The Claim table includes a field called Protected Reserve. When a disbursement comes back undeliverable to its creditor, the check is voided and its funds are placed in the claim protected reserve while the Financial Department sets about doing the appropriate detective work. If they succeed in locating the rightful owner of the funds, the money can be moved back into the regular allocation and fee reserves and disbursed again. If the creditor can't be located, the funds will be held until the case closes, and then sent to the Clerk of the Court in the creditor's name.

We didn't always have this claim protected reserve. Prior to May 2002, the returned creditor funds were held in the regular allocation and fee reserves of the claim. When it was determined that a claim had an issue with the creditor address, it was (and still is) possible to continue allocating funds each month to the claim, but hold off from disbursing until we have a good address (or the case ends and the money goes to the Clerk).

The addition of the protected reserve was intended to make it easier to find and work with claims with known creditor address issues. It was an experiment which yielded mixed results. While it is simple to search for claims with money in protected reserves, other issues became more complicated. In particular, over an extended period of time, disbursements made with differ-



ent fee rates in effect become pooled in this one bucket, including both the disbursed funds and the fee money that was refunded when each separate disbursement was voided. When our fee rate changes (usually twice a year), keeping track of how the money divides into disbursements and fees presents a complicated problem which we've never solved satisfactorily.

As I've been working on the CashFlow module, it became increasingly obvious that either we need to significantly improve how the protected reserves are handled, or to eliminate the protected reserve. At this time, it appears likely we will phase it out. The Financial Department is experimenting with workflow changes for tracking problem claims. The Systems Department is working with Financial to help solve any new problems that are identified. With luck, we soon will develop practices that make it a simple, painless and efficient process for everyone involved.

Now if only I could find that village of stray socks...

Cliff Tarrance

Introducing Our Newest §341 Hearing Officers:

In a previous article, it was announced that the race for §341 Hearing Officer's training was to begin. Well, it's been over a year and we're proud to announce that the training has been completed.

The race was a long uphill battle but the challengers persevered and stayed their course. The training was intense and challenging. Each trainee was expected to demonstrate a high level of professionalism and bankruptcy knowledge. Their overall demeanor also played a key factor.

The trainees held assisted §341 meetings and were evaluated after each meeting. This allowed each trainee to receive hands on training and constructive feedback on their strengths and areas for improvement. The ultimate challenge was that each trainee conducted §341 meetings that were evaluated by the Trustee, Ms. Marshall. This final stretch determined if our contenders would continue on or quietly step over to the sidelines.

Our first contender, Carlos Lagunas zoomed right through to the finish line at record speed. Several of the other challengers followed right behind him. However, for the remaining trainees it seemed as though the finish line was not within arms length. Nevertheless, with their determination and positive attitudes they proudly marched across the finish line to claim their victory!

Congratulations to our newest §341 Hearing Officers (left to right in the photp): Cheri Johnson, Carlos Lagunas, Angela Hope-Davis, Lavone Kizer-Merritt, Eileen Downes and Cheryl Jones. We are very of proud of you and keep up the good work!

Karen Barron



Some Quick Tips

Home Tip

Spring cleaning is just around the corner. To prepare, first take stock of your cleaning supplies. Nothing can slow you down more than having to stop your cleaning projects to run to the store for supplies. Be sure to have clean rags, paper towels, furniture polish, all purpose glass and counter cleaner, and plenty of garbage bags.

Organizing Tip

To avoid being buried under a mountain of your child's artwork and school projects, capture those memories instead. Take photographs of the artwork and papers and create a scrapbook. This is easier to store and easier to flip through to enjoy in the years to come.

Safety Tip

Automotive companies occasionally send out recall notices to vehicle owners alerting them to safety repairs that should be made on their cars or trucks. If you receive a notice, be aware that you are not required to pay for the cost of any recall repairs, as long as you take your vehicle to any dealership selling your brand of vehicle. It doesn't have to be the dealership where you bought your car. To find out if your vehicle is subject to a recall, visit the National Highway Traffic Safety Administration's website at nhtsa.gov.

April Birthdays, Anniversaries And Other Notable Events

April is:

National Humor Month

Stress Awareness Month

Tackle Your Clutter Month

Workplace Conflict Awareness Month

All Staff Meeting on April 1st.

All Fools' Day on April 1st.

Happy 5th Anniversary to **Laura Mendoza** on April 3rd!

Daylight Savings Time Begins on April 3rd.

Happy Birthday to **Carolyn Donahue** on April 4th!

Happy 12th Anniversary to **Dave Latz** on April 5th!

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

Happy 6th Anniversary to **Shanika Thomas** on April 12th!

Income Tax Day on April 15th.

Husband Appreciation Day on April 16th.

Blah Blah Blah Day on April 17th.

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

Earth Day on April 22nd.

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

International Walk Day on April 30th.



The IRS Wants You!

ERC Update

The ERC Makes Things Happen

The ERC held its second annual chili event and it was a huge success.

Employees paid \$4.00 and enjoyed a bowl of fabulous chili, two hot dogs with all the fixings, chips, cookies and fruit punch drink. In downtown Chicago, the price of this meal was a steal!



We give kudos to our gourmet chili makers, Patti Brower and Anthony Olivadoti. The staff had their pick of chili with beans, chili without beans or spicy chili that brought tears to the eyes of some. Thank you Patti and Anthony for your contribution. The chili was delicious.

The ERC snack store has been replenished and is once again open for business.

We had a special treat for Easter: a beautiful jar filled with jellybeans. Employees had an opportunity to guess how many jellybeans were in the jar. Each time an employee purchased an item from the store, they were given a free guess for the jellybean jar.

And with all the wonderful hints that Darlene was so nice enough to give us, –

1. *There are six bags of jelly beans in the contents of the jar.*
2. *There are more jelly beans in the jar than are home runs hit by Babe Ruth.*
3. *There are a few hundred less jelly beans in the jar than there are heartbeats in a humming bird per minute.*
4. *The number of days or revolutions it takes the earth to move around the sun, times 3, minus less than 20, will equal the number of jelly beans in the jar.*

– you'd think that someone would hit the answer right on the head!

And that someone was Patti Brower! She guessed the exact number of 1,084, and took home the beautiful glass jar filled with yummy jellybeans.

Upcoming Event: Summer Fun In Grant Park

The annual picnic will be here before you know it!! Get ready for some summer fun!! Specifics will be forthcoming...

Karen Barron

It's Tax Time

People who complain about taxes can be divided into two classes: men and women. – *Unknown*

Taxation with representation ain't so hot either. – *Gerald Barzan*

Income tax has made more liars out of the American people than golf. – *Will Rogers*

The hardest thing in the world to understand is the income tax. – *Albert Einstein*



Top April Fools' Day Hoaxes of All Time

1. In 1957, the British BBC news show, "Panorama," reported that Swiss farmers were harvesting a bumper crop of spaghetti, due to a mild winter and the eradication of the spaghetti weevil. The report included footage of Swiss farm workers picking strands of spaghetti off of trees. This report was believed by a huge number of viewers, with many calling in to ask how they could plant their own spaghetti trees. The BBC continued to play along, telling those callers to place strands of spaghetti in cans of tomato sauce and hope for the best.
2. Sports Illustrated pulled one over on its readers in 1985 with a report of a new pitcher recruited by the Mets. The article detailed how this rookie, Sidd Finch, could throw a ball at the astonishing speed of 168 mph. It told how he had never played the game before, but had been raised in a Tibetan monastery. Sports Illustrated was flooded with requests for more information about this amazing player, but finally had to admit it was all a hoax.



3. Taco Bell outraged hundreds of Americans when it announced in 1996 that it was purchasing the Liberty Bell and renaming it the Taco Liberty Bell. Taco Bell later admitted it was a prank, but not before the White House joined in the fun. When White House press secretary Mike McCurry was asked about the sale, he stated that not only had the Liberty Bell been sold, but also the Lincoln Memorial, which would now be known as the Ford Lincoln Mercury Memorial.



4. National Public Radio joined in some April Fools' Day fun with a report in 1992 that Richard Nixon was running for President again. They reported that his new campaign slogan was, "I didn't do anything wrong, and I won't do it again." Listeners were taken in when the radio show used comedian Rich Little to impersonate Nixon giving his candidacy speech. NPR kept the joke going until the second half of the show when it was revealed that it was a practical joke.

5. Burger King generated a lot of attention on April Fools' Day in 1998 when it published a full page advertisement in USA Today announcing a "Left-Handed Whopper" was being added to its menu. The burger was advertised as having the same ingredients as a regular Whopper, but all the condiments were rotated 180 degrees to accommodate their left-handed customers. Thousands of customers visited Burger Kings around the country asking for a "Left-Handed Whopper." In fact, some customers came in requesting a "Right-Handed Whopper," assuming that item must be available as well. Burger King released a statement the following day revealing the hoax.



Employee Bio Rosalind Lanier



Nickname: Raleigh, Rozzie bear, Roz.

Birth date: April 6, 1965 (Hello 40).

Birthplace: MS.

Family: One husband, two kids, one fish and my mother.

Position: Case Analyst.

Hobbies: Playing the guitar (when I start my lessons).

Favorite Food: Cheesecake.

Favorite TV program: Law and Order.

Favorite Color: Blue.

Favorite expression: Yeah right.

Favorite Smell: Anything that doesn't make me frown.

Favorite Childhood memory: Going fishing with my stepfather – I caught a frog and we cooked him for dinner.

If you could meet one person in the world, either dead or alive, who would it be? My Great-grandmother, so I could find out more about our family history.

What's most important in life? Family, friends and treating people like you want to be treated.

Is the glass half full or half empty? Depends on if it's before 10 AM.

What's guaranteed to make you smile? The innocence of childhood.

First thing you do in the morning when you wake? Stumble to the bathroom.

My friends would describe me as: Sensible, honest and relaxed.

A perfect day for me would be: Lying in the sun with a cold alcoholic drink in my hand.

Most embarrassing moment: The only time you get embarrassed is when you think you did something wrong and we all know that I never do anything wrong!!!!

Proudest moment: I lost a half pound last week and hopefully another by the time this prints.

In 5 years I see myself: Stronger in mind, body and spirit.

Anything else you'd like to tell us? Never judge a book by it's cover has to be the most valuable lesson I have ever learned.



Daylight Savings Time Begins

Just a little reminder: Every year Daylight Savings Time begins on the first Sunday of April at 2:00 AM. So don't forget to set your clocks ahead on Sunday, April 3rd.

I don't know about you, but I sure am gonna miss that hour of sleep!

Just The Berries, Please

What do wine, green tea, and blueberries have in common?

Antioxidants.

Berries contain large quantities of these **antioxidants**. Studies have implicated antioxidants in slowing the aging process and lowering one's risk for many diseases, including certain cancers and heart disease. Antioxidant-rich berries are now being recommended to treat specific medical conditions, including bladder infections, arthritis, and visual problems.

Recent studies confirm that dark red and blue berries help stabilize the collagen in the cartilage of major joints. Cartilage is better known as the "cushion" of the joint. Thus, improving the integrity of the cartilage will most likely reduce pain, swelling, and inflammation that often accompany the ravages of arthritis.

There are many different varieties of berries in the United States. The most commonly used include blackberries, black currant, blueberries, boysenberries, cranberries, lingonberries, raspberries, and strawberries. It is known that the darker the berry, the more antioxidant it contains. These berry antioxidants, also known as **anthocyanins**, are specific pigments found abundantly in plants. Blueberries have the most anthocyanins of all the berries.

In addition to antioxidants, fresh berries contain significant amounts of fiber, vitamin C, and folate. Vitamin C is a well-known antioxidant. Fiber is good not only for colon health, it also helps maintain low levels of cholesterol and stabilizes blood sugar. Folate, known also as folic acid, is well-known for its use during pregnancy in preventing spina bifida. More recently, folate has been shown to lower the level of *homocysteine*, a protein by-product now thought to increase your risk for heart disease and stroke.

A surprisingly good source of antioxidants is jam and jelly. In cooking studies done with raspberries, baking or jam making, which involves high temperatures, does not seem to deactivate the antioxidant ability of raspberries. Enjoying one to two tablespoons with your favorite toast, muffin, or scone will provide an excellent source of anthocyanins.

Juice made from berries is not as rich in antioxidants and should be consumed in moderation given its sugar load. People with diabetes should take extra care in monitoring how juice affects their blood sugar.

When buying berries, choose fresh berries in season when possible since these fruit are among the most perishable. Keep berries no longer than 2-3 days as their taste and antioxidant potential will decrease rapidly thereafter.

Berries are truly Mother Nature's gift to us. Enjoy in good health!

Dr. Samuel N. Grief



Unselfish Help!

This month I want to remind you of the impact you can leave on people by being a Good Samaritan. The dictionary defines Good Samaritan as: a compassionate person who unselfishly helps others. I have two wonderful stories that are examples of someone showing compassion and unselfishly helping people in need.



My first story occurred Monday, March 14th. Patti Brower, from our office, was a real Good Samaritan Monday night on her way home from work! Patti caught the South Shore train to Hegewisch as she usually does. On the train, she met a young lady that was coming home from her first day at work in the city. After talking with her a bit, she realized the young woman was trying to get to Matteson, IL. Patti informed the lady that the train they were on goes to Indiana. The young lady needed to find out which stop she could get off the train so she could catch a Metra train. She went to the next car to find a conductor to talk to.

Shortly after, Patti realized this was an express train that did not stop at 63rd St. or 115th & Kensington where the young woman needed to catch the Metra train. Patti saw the young woman in the next car and went to talk to her when she knew the next stop was Hegewisch. Patti offered to drive the young lady to the 115th & Kensington train stop so she could catch a Metra train. If the young woman had to wait for a westbound train to take her back to 115th & Kensington it would have been an hour and 15 minute wait. Patti offered to drive the young woman to the Kensington stop and escort her to the platform to be sure she caught the correct train. Bravo Patti for helping the young lady get home safely and preventing a true nightmare for the woman's first day of commuting!

My second story occurred three days later on March 17th! My son, Eric left his house to go fill up his car with gas. He had an early Friday morning appointment so he wanted to get gas the night before. He turned on the main street to go to the gas station and he noticed a car pulled over that was barely in the shoulder. Eric looked over and saw an older gentleman sitting in the driver's seat not doing anything. Eric pulled over and asked the man if he needed help. The gentleman said he just ran out of gas. Eric told the man he happened to be on his way to the gas station and he would be happy to get him some gas. The only thing the man had was a container of windshield wiper fluid in his car. He was going to empty the contents but Eric told the man he had a gas can at his house and he lived right around the corner.

So Eric left to go get the gas can and then returned to the man with a can and funnel. The gentleman gave Eric \$3.00 for some gas and Eric went to the gas station. Once Eric returned to the gentleman he emptied the gas can into his car. The man was so grateful for Eric's help! He told Eric he was a shift manager at Pizza Hut and he could come in anytime and he would give Eric a free meal. Well, Eric is 19 years old and loves pizza so you know he was thrilled to hear that!

I had to share these stories because it was very heartwarming to me to hear two wonderful Good Samaritan stories in one week!

Cheri Johnson

Did You Know? April Is National Kite Month

Benjamin Franklin flew a kite during a thunderstorm in 1752, proving that lightning was not a supernatural power but a natural phenomenon called electricity.

A patent was first issued for a kite in 1866. This kite was a hexagon-shaped flat kite with two inwardly bent masts.

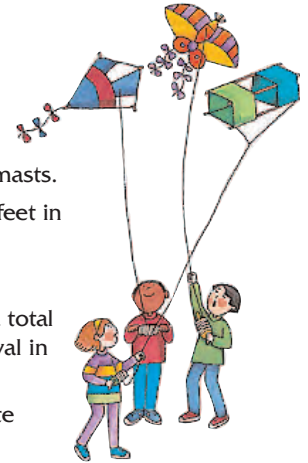
In 1901, Guglielmo Marconi, inventor of the wireless telegraph, used a kite to raise an antenna four hundred feet in order to receive the first radio signal ever transmitted across the ocean.

In Afghanistan it is against the law to fly a kite. To do so is punishable by whipping and imprisonment.

The largest kite ever flown is the Megabite, reaching 210 feet long (including tails) and 72 feet wide. It had a total flat area of 10,043 square feet. It was flown for 22 minutes, 57 seconds, at the Bristol International Kite Festival in England on September 7, 1997.

During the Civil War, the Union Army used kites to drop leaflets behind the front lines, urging the Confederate Army troops to surrender.

The Chinese regard kites as symbols of good fortune.



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National Pecan Month Trivia

1. Approximately how many pecans are needed to make a nine-inch pecan pie?
2. True or False: Pecans are the only tree nut that is truly native to the United States?
3. Which U.S. state produces the most pecans?
4. How many pounds of pecans can be produced on one irrigated acre of pecan trees?
5. True or False: There are over 1,000 varieties of pecans today.
6. Which U.S. President had pecan trees imported from Louisiana for his Monticello orchards?
7. Pecans were selected as the first and only fresh food to nourish which famous American travelers?
8. How many pecans would it take, stacked end to end, to

- reach the top of the Empire State Building?
9. Which U.S. state has the pecan tree as its state tree?
10. How tall can pecan trees grow?

The Answers:

1. 78 pecans.
2. True.
3. Georgia.
4. 1,000 pounds.
5. True.
6. Thomas Jefferson.
7. Astronauts traveling to the Moon.
8. 11,624 pecans.
9. Texas.
10. Some trees can grow as tall as 150 feet.

