

# One Of Chicago's Own

Of the most recent appointees to the Bankruptcy Bench, Judge Pamela Hollis offers the bankruptcy bar for the Northern District of Illinois not only a wealth of impressive bankruptcy experience, but also a distinguished reputation and remarkable ability to communicate and relate effectively with the bankruptcy community. After all, she is "one of ours!" On January 27, 2003, Judge Pamela Hollis was appointed by the Seventh Circuit Court of Appeals to serve for a term of fourteen years. Judge Hollis has essentially spent almost her entire legal career practicing within the Bankruptcy courtrooms for the Northern District of Illinois. The exceptional facility with which she has dealt with numerous notable business bankruptcy matters has resulted in her attaining incomparable respect and esteem from her former colleagues.

Judge Hollis grew up in the small Illinois town of Granite City, not far from St. Louis, and it is no secret that she is a **DEVOTED CARDINALS FAN!!** Being a young woman from a small town did not impede her capacity to do things in a big way. She was the first female elected president of her high school student council and graduated cum laude from University of Illinois majoring in psychology and math. She came to Chicago to study law and received her law degree from Loyola University. The firm of Hinshaw and Culbertson recruited her immediately upon graduation and she practiced in the commercial litigation area for ten years. While there, ever eager to attain greater, more specialized skills, she attended comprehensive bankruptcy seminars, virtually teaching herself bankruptcy law. She was responsible for initiating and establishing the firm's bankruptcy section. Her zeal and enthusiasm for the practice compelled her to found Hollis and Johnson. She served on the panel of bankruptcy trustees for the Northern District of Illinois since 1987.

It is clear that Judge Hollis has demonstrated all of those positive leadership qualities required of a young professional woman in the 1980's to successfully "blaze a trail" and make a difference. Certainly, when she became the first woman to gain membership

to the Union League Club of Chicago, many heads turned, some with pleasure and some with disdain. Without a doubt, her wisdom, savvy and vitality are fundamental personal attributes which have contributed to her professional and personal achievements. Throughout her career she has vigorously addressed a variety of complex matters. As a young associate at Hinshaw and Culbertson, Judge Hollis presented a matter to the United States Supreme Court involving full faith and credit of state court judgments in federal courts. This is an experience she admits as being one of her most cherished. However, when she discussed the victories she obtained on behalf of the families of asbestos victims in massive tort bankruptcy cases, including

UNR, Raymark and Manville, it was very apparent that these were the triumphs in her career that provided her with the greatest gratification and satisfaction. When asked about awards she may have received related to her bankruptcy practice, her response was that her focus is not on receiving awards but deriving her rewards from fighting for her clients. With Judge Pamela Hollis it is all about the individual client.

Having had a successful bankruptcy practice, upon her appointment to the Bench, Judge Hollis was most prepared to literally jump in and run with numerous ongoing matters. (So that is why all of those unopened boxes from her private practice remain untouched in the corner of her office.) Judge Hollis has been instrumental in developing and implementing electronic case filing and management for the Northern District of Illi-

nois Bankruptcy Court. She chairs the court's Chambers Interface Committee, which is currently creating software to support the preparation of paperless court calls. Judge Hollis most assuredly is leading the way for the other judges and the bankruptcy community in the united effort to achieve a paperless environment. Although the tech aspect of her work is not part of her job description, her keen aptitude with respect to computers is an asset that the entire community enjoys while it affords her great pleasure.

*(Continued on page 3.)*



U. S. Bankruptcy Court Judge Pamela S. Hollis

## Legal Buying Time With Bankruptcy On The Increase



The increase in refinancing of real estate has sure been taking its toll on the bankruptcy world. Anyone involved in Chapter 13 work knows or should be aware of the issues pending before the various Courts. At issue is how proceeds generated from re-financing and/or the sale of property impact the pending confirmed plan. This article, however, is not to address those matters but to address a potential trend in new case filings. We have noticed an increase in cases being filed that are clearly unfeasible on their face, or cases that ignore the equity in the property and propose plans that work by number but do not satisfy any code requirements.

For years the Trusteeship has tried to dissuade debtors and debtor attorneys from the filing philosophy of get the case on file regardless of merit now, and then try to fix it later. It has long

been our contention that one should be certain a case would work and that a debtor qualifies for Chapter 13 relief BEFORE the case has been filed. So far we are losing that battle, but the new legislation that takes effect in October may be of some help.

Wrapping these concepts together into application, we have seen an alarming increase in cases filed followed by a motion to re-finance or sell property almost immediately thereafter. The stall-until-refinance approach gives the debtors the best of both worlds by delaying collection efforts and should the refinance fail, they then start trying to justify feasibility of their case. A Chapter 13 is the perfect venue to attempt this stall. As many mortgage brokers know, the Chapter 13 filing provides just enough time to stall a foreclosure sale and since notice requirements are rarely followed, provides the best course to transfer property.

Some file and sell cases may be appropriate and can be successful. These usually are the type where total liquidation is anticipated or cases that sell off non-homestead property. However most cases proposed as quick sale cases fail at the onset. First, the plans proposed usually ignore the fact that a debtor must use all their disposable income for a minimum of 36 months. These plans are set up as 3-month sell the property and pay 10% plans that could not possibly pass muster under the bankruptcy code. Ironically, the same result is often accomplished by not disclosing the pending re-finance or sale, but that argument is better saved for the Courtroom. Other seemingly failed cases may actually be successful ones. These are the sell the property quickly after filing case with no plan. While the case gets dismissed for not filing timely documents, the debtor walks away with a refund from the sale proceeds that the debtor has been able to successfully keep from the hands of creditors with the assistance of the bankruptcy code.

Time is the key element in bankruptcy and stalling is gold. Attorneys at this office review all pro se cases. What we see are mortgage brokers and less than forthright real estate companies providing debtors with just enough information and paperwork to get a case on file. That is the reason we see so many "shell filings" or those consisting of just a cover sheet and creditor list. Many times the debtors are unaware that they are even in a bankruptcy. Of those debtors we have been able to reach, we have compiled lists of companies that provide such instruction and services. These companies then use the stall to transfer or "buy" out the debtor's property and then rent back or flip the property back to the debtor. Of course, they take a nice fee and/or the equity in the property, but a debtor at the end of their rope has but little choice and the offer seems like a property saver.

Because the Chapter 13 Trustee stands as the first line of defense against fraud and abuse, we routinely oppose "emergency" motions to sell and motions to sell on short notice. We also generally oppose liquidating property of an estate before we even get a chance to hold a §341 meeting. Though we would like to rely on the truth and veracity of schedules to make well-informed decisions about the sale of property, the reality is that it has become common-place for schedules to be false and inaccurate. We will continue to investigate cases for abuse.

Anthony Olivadoti

### 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

### Bankruptcy Is Reported To Credit Bureau

This month I have interviewed several debtors who were referred to our office by the Bankruptcy Clerk's Office because the bankruptcy appeared on their credit report. It is usually reported by the bureau as "Illinois Federal Court, a docket number, Chapter 13 Bankruptcy Dismissed." Even though the United States Trustee is the agency which handles the fraudulent filing of bankruptcies, and the Clerk's Office should send them to the United States Trustee Office (UST) located at 227 West Monroe, Suite 3350, Chicago, Illinois, we will interview the person to make sure there isn't a petition preparer involved that has violated §110.



When anyone comes to the office and states that he/she did not know that he had filed a bankruptcy, the office has been trained to make a copy of the petition, the signature page, get the address of the properties listed, obtain a copy of the debtors identification and immediately notify the managing attorney or the trustee. An interview is conducted with the debtor to get as much information about the case as possible. We compare this information to the file which we maintain on other petition preparers to determine if there is a match with the software used, the print on the petition, the address of the properties, and any other identifying information. There are several petition preparers operating in Chicago who we have not been able to identify.

Most people do not realize that, by law, information about their Chapter 13 bankruptcy is reported and remains on the credit report for up to ten years. Also, once a bankruptcy is filed in your name with your social security number, there is no number to call to get the information removed. A Chapter 13 Trustee cannot have a Bankruptcy removed from your credit report. Even when all of the documents show that you could not have been the person that filed, and all of the documentation is in order, the Trustee has to refer the debtor to the United States Trustee Office in order for them to investigate. We have no way to match the social security number listed on the petition with the number issued by the Social Security Administration (SSA). The UST can verify this information. We cannot run an address check on the properties listed to determine the owners and the number of times the property has transfer ownership, the UST can. After the UST completes their investigation, if there is a fraudulent filing, a court order has to be entered stating that the debtor is not the person listed and the debtor never filed or authorized the filing of the bankruptcy. The court order is mailed to the three major credit bureaus as proof to help correct the debtors identity and clear up the matter. The court order serves as the dispute, which the credit bureau will recognize. If you are denied credit because of the bankruptcy, you should submit the court order along with a dispute letter to all three of the bureaus.

Free annual credit reports are available in our state through this website [www.annualcreditreport.com](http://www.annualcreditreport.com). Order your free credit report annually and review the information on it. If a bankruptcy appears on your report that you did not file, contact the United States Trustee Office.

*Marilyn O. Marshall, Chapter 13 Trustee*

## Inquiring Minds

*How long does it take after a case is confirmed before the trustee starts disbursing to creditors?*

After a case is confirmed the confirmed cases go through what we call post-confirmation review. We have four judge calls that have cases confirmed every week. Currently we are averaging about 80 to 100 confirmed cases a week. Our monthly goal is to have the cases reviewed and ready for disbursements within 30 to 60 days after confirmation. The most common exception to this procedure is when an adequate protection order is entered for a creditor to receive disbursements prior to the case being confirmed and reviewed.

*Cheri Johnson*



## One Of Ours

*(Continued from page 1.)*

Her creative perspective seems to color all aspects of her professional and personal experiences. Art, in one form or another, has always been present. She has often contemplated attending the Art Institute of Chicago and exhibits thought-provoking artwork in her chambers. When she is not working on projects with her child, she enjoys photography and is proficient in Adobe Photoshop.



Judge Hollis truly possesses all of the judicial qualities that warrant respect from the bankruptcy community. She is intelligent, candid and fair. She describes the most enjoyable aspect of being a judge as having the opportunity to think about each opinion analytically with significant attention afforded to the ramifications of every decision. Of course, not maintaining billable hours is also a plus. What she personally finds painful and detests in the consumer bankruptcy arena is observing unprepared attorneys who ultimately "sell out their clients!"

The vast experience that Judge Pamela Hollis possesses provides comfort to the bankruptcy bar, while establishing a sense of pride within our community. Truly, the Bankruptcy Court for the Northern District of Illinois is fortunate on many levels to have "one of ours" serving debtors, creditors, trustees and their attorneys!

*Joanne Coshonis*

## Lawyers

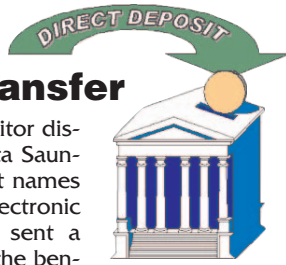
**Attorney:** At the scene of the accident, did you tell the constable you had never felt better in your life?

**Farmer:** That's right.

**Attorney:** Well, then, how is it that you are now claiming you were seriously injured when my client's auto hit your wagon?

**Farmer:** When the constable arrived, he went over to my horse, who had a broken leg, and shot him. Then he went over to Rover, my dog, who was all banged up, and shot him. When he asked me how I felt, I just thought under the circumstances, it was a wise choice of words to say I've never felt better in my life.

## Financial New Creditors On Electronic Funds Transfer



During our monthly processing of creditor disbursements, our Financial Manager, Rita Saunders, gives the Disbursement Specialist names of creditors to contact about our Electronic Funds Transfer (EFT). The creditor is sent a brochure that explains what an EFT is, the benefits, how it works and an EFT Data and Acceptance Form.

During the period from January, 2004, to May, 2005, we added 12 new creditors.

We currently have 63 EFT participants and process about 50-55 EFT creditor payments each month, which include creditors like, GMAC, Nationwide Acceptance, and several credit unions and mortgage companies.

Some of the benefits of being an EFT participant are:

- ✓ Speed of payment – eliminates postal service delays.
- ✓ More information is provided on the report than on a check.
- ✓ Certainty of payment.
- ✓ Fewer checks the trustee has to process.

When creditors call and say they have not received their payment yet, we encourage phone representatives to suggest our EFT program instead of telling them the check has been mailed.

*Patti Brower*

## Case Administration Telephonic §341 Hearings



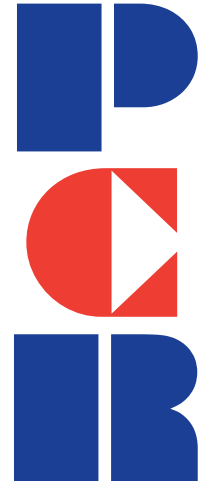
The number of §341 telephone meetings that our office holds is starting to rise. In previous years, the average number of phone meetings held was two or three a year. This year we have held at least four telephone meetings. In light of those numbers, this is a good time to review what criteria must be met for this type of meeting to take place. The debtor must prove that they are physically unable to appear at §341 due to health reasons, incarceration or military duty.

Once the debtor's attorney finds out that he has a client who will require a telephone meeting, our office should be notified immediately. Documentation must be provided such as a doctor's note as to why the debtor cannot physically appear. A copy of the debtor's ID and social security card must be tendered prior to the meeting being heard. Our office will fax the debtor's attorney a Declaration Regarding Administration of Oath and Identification Form. The notary must be with the debtor to physically verify the debtor's original identification and social security card at the time of the meeting.

On the day of meeting, §341 hearing officer will call the phone number provided by the debtor's attorney at the scheduled meeting time. The hearing officer will explain the meeting process and review the schedules as we do for debtors who physically appear at the §341 meeting. At the conclusion of the meeting the notary will be instructed to return a notarized copy of Declaration Form to our office within three business days of the hearing. The trustee does not pay for the cost of the notary. Normally the debtor's attorney has someone who is notarized on staff – that individual will go to the debtor's home or they contract out with a notary service at their own expense.

*Rosalind Lanier*

## Legal Post-Confirmation Review Process



This month's Inquiring Minds question and response (on page 3) mentioned the Post-Confirmation Review process we do on every case that is confirmed. I'll elaborate further on what this process entails.

Once a case is confirmed and docketed in CaseNET, the paralegal makes sure the docketing is complete on all matters that were pending, the confirmation order is correct and the latest plan is processed. After the paralegal confirms the cases for that week, the batch of cases will go on a table for the team leader to distribute for Post-Confirmation Review (PCR).

Every Friday the team leader will evenly distribute all the confirmed cases from the previous week to the PCR team members. The following overview includes the documents to be verified during our PCR process:

- ☐ Confirmation Order – The correct plan date on the order is verified against what is in the system. If the signed confirmation order is different from the terms in the system, then the confirmation order is reviewed on Racer.
- ☐ Plan or Last Amended Plan – The plan is verified for the terms, plan filed date, interest to unsecured creditors and special classes, allocation method for set payment group, and plan group label and allocation method if Trustee is disbursing current mortgage payments.
- ☐ Amendments – The petition cover page is verified to be sure the debtor's name and mailing address is correct. Schedules are verified to be sure that all creditors have been entered.
- ☐ Signed Orders – Entries in CaseNET must be verified against signed orders. If the order is unclear, additional information may be obtained from the staff attorney's notes or prior docket entries or talking with the paralegal directly for more information about a particular case or order.
- ☐ All Claims – Claims that have been filed are reviewed and verified that all treatment of creditors is accurate. Each secured claim is verified against the plan and the creditor's proof of claim. The claimed amount, set amount, interest, disbursement address and account number is verified.

When the PCR member is conducting the review and finds any claims in Racer that are not in our system, then they are responsible for entering the claim into the system. Once the PCR process is complete, the team member will finish the job, which puts an automatic docket entry in CaseNET *Post Confirmation Review: Completed*. The reviewed batches are then given to their team leader. The team leader will verify the batches and complete the PCR job, which places an automatic docket entry in CaseNET *Post Confirmation Review: Verified*. The completed PCR job entry turns on the switches that will allow disbursements to go out on the case.

*Cheri Johnson*

## Information Services How To Create A PDF

We're well on our way to outfitting the office with new computer set-ups that include dual screens, making it easy to view PDF images. Each new computer comes with the operating system Mac OS X. Since we have not upgraded 4th Dimension to OS X, when you launch CaseNET, your computer reverts to the look and feel of OS 9, also known as "Classic" mode. As you switch between programs, you have to approach some tasks (such as working with PDFs) differently, depending on whether the program you're using is Classic or native OS X.

Whether a program is OS X or Classic (or if you're working with a Mac that is pure OS 9), it's easy to create the PDF images that we file with the Clerk's Office website and store on our own ECF server. Here's how to make PDFs in a variety of situations.

Several CaseNET programs create images automatically and file a copy on our ECF server in the appropriate case folder. These jobs include Final Reports, Motions to Dismiss for Material Default, for Confirmation Denial and for Missing Documents. Here's a behind-the-scenes look at how CaseNET accomplishes this. Our office has a device that functions like a printer but instead of printing to paper, this piece of software prints to a PDF file. It is called Acrobat PDFWriter. When you run one of these CaseNET programs, it first checks three things: (1) that you have logged into the ECF server; (2) that the Acrobat PDFWriter is loaded in the appropriate folder on your computer; and (3) that the Acrobat PDFWriter is correctly named. If any of these three things is missing, the program will gracefully exit and tell you what to correct.

If you pass this first test, the job looks to see what your current printer settings are. It then saves those settings and sets you up to "print" to the PDFWriter. Once



the images are created, the program sets you back to your current printer. This all happens for you automatically. Now, if we could just get the filing with the Clerk's office part to be automatic. Trust me, we're working on it.

We established another way to create PDFs this past week. Anthony Olivadoti worked with Catherine Mendoza to get this up and running. Our office sets Motions to Dismiss for Unreasonable Delay. These motions are not created with a CaseNET job, but rather using CaseNET templates. Since this is more of a manual function, Catherine knows that she must go to the Chooser (remember, 4D is running in the "Classic" environment so the Chooser still applies) and select the Acrobat PDFWriter herself before she chooses the print command. When she prints, she is actually creating an untitled PDF on her desktop. It doesn't "appear" until she clicks on her desktop, but it's there. Then she names the document appropriately (remember those naming conventions!) and files a copy in the case folder on the ECF server. This process even works when she has multiple motions to create using the Print merge command. There will be many untitled PDFs on her desktop. She opens each one up and saves it with the correct name.

If you want to save email correspondence as a PDF that can be viewed within the case, you can do so by printing it to PDF. To convert the message to a PDF in OS X choose "Print." When the print



dialog appears, click the "Save as PDF" button. Save it with the appropriate name and then file it in the correspondence folder of the case file on the ECF server. Your co-workers can now easily view the image from the Images tab in CaseNET. If you are not on OS X yet, use the method described in the above paragraph by selecting the Acrobat PDFWriter in the Chooser before printing.

Sometimes we come across images that have been created by others outside our office. If you find a PDF where you are able to change the values in the form, that means it's editable and that's not good. The purpose of creating PDFs is that we need to create images that represent a document as if it were a piece of paper in your hand. The person who created this PDF probably used the "Save as" command instead of "Print to PDF" To correct this problem, choose "Print to PDF" as described in the previous paragraph. We definitely don't want others to be able to change the information once it is in a PDF.

Another OS X feature is the application Preview. OS X wants to view images using this program, but we want you to use Acrobat Reader to make sure you are viewing all the fonts correctly.

I know I've covered many topics in this article. As Cliff and I reviewed this material, we realized this probably warrants its own training session. Look for a PDF tutorial coming soon to a training room

## June Birthdays, Anniversaries And Other Notable Events

**International People Skills Month.**

**National Candy Month.**

**National Safety Month.**

**All Staff Meeting** on June 3rd.

**Hug Your Cat Day** on June 3rd.

**National Dog Appreciation Day** on June 4th.

**Upsy Daisy Day** on June 8th.



Happy Birthday to **Trustee Marilyn O. Marshall** on June 11th!

**Flag Day** on June 14th.

**Recess at Work Day** on June 16th.

**National Splurge Day** on June 18th.

**Father's Day** on June 19th.

**Juneteenth** on June 19th.

**Midsummer Day** on June 21st.

**Let It Go Day** on June 23rd.



## Kid's Korner

We have a few of our staff's kids to brag about this month. As we all know, the school year is almost complete. Here are some accomplishments from the third marking period report cards.

Laura Mendoza's son, **Felipe**, improved his Math grade to a B. Alright Felipe!!!!

Sandra Pillar's daughter, **Allison**, got all A's except for one B in her Spanish class. However, she will participate more in class this quarter to get that A. Way to go Allison!!!!

Eileen Downes' daughter, **Anissa**, improved dramatically in Science and Conduct. She achieved the "B" Honor Roll and did not get grounded this time by her parents. She also had Perfect Attendance for the third marking period in a row. Yeah Anissa!!!!

Agueda Orozco's daughter, **Alitzel**, received all "Excellent" grades. She also received the award for Student of the Month and is the top reader in her class. You're the best Alitzel!!!!

Catherine Mendoza's son, **Alex**, made the Honor Roll and had Perfect Attendance for the third marking period in a row. Good Job Alex!!!!

Catherine's other son, **Ben**, received Honorable Mention for the second marking period in a row and missed perfect attendance by only one day. Keep up the good work Ben!!!!

For next month's article, tell about a time that your child made you most proud. Or, tell about an accomplishment your child has achieved. Please submit your answers to edownes@hotmail.com.

Eileen Downes



## Spring

Written by: Jaylen Bentley  
(Karen Barron's son)

What is Spring?

Spring is when birds come to play,  
And rain comes during the day.

Spring is when flowers bloom,  
And the sun brightens your room.

Spring is when bugs come back,  
And people watch a new season of Bernie Mac.

Spring is when I get an A on my report card,  
And people B.B.Q. in their back yard.

...That's what spring is to me!



Joyful  
Allergic  
Young  
Lovable  
Energetic  
Noble



## Sit Back And Relax

A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, and the lawn mower is broken.

- James Dent

## Employee Bio Sandra Pillar



*Nickname:* Rae, Sando Calrissian, SP, Chaland, and my family's nickname for me growing up was "Plops."

*Birth date:* March 27.

*Birthplace:* Brookings, SD.

*Family:* Daughter Allison, age 9.

*Position:* Systems Director.

*Hobbies:* Singing, Walking.

*Favorite Food:* Pizza.

*Favorite TV program:* White Sox baseball.

*Favorite Color:* Pink.

*Favorite expression:* Oskee-wow-wow.

*Favorite Smell:* Juniper Breeze by Bath and Body Works.

*Favorite Childhood memory:* Playing the card game Hearts and eating popcorn with my family.

*If you could meet one person in the world, either dead or alive, who would it be?* President Jimmy Carter.

*What's most important in life?* Being kind.

*Is the glass half full or half empty?* Depends on how close to last call we are.

*What's guaranteed to make you smile?* A Robbie Fulks concert.

*First thing you do in the morning when you wake?* Push the cat away so I can reach the snooze button.

*My friends would describe me as:* Sensitive, loyal.

*A perfect day for me would be:* Taking a long morning walk, ending at a diner-type place for a big egg-cheese-sausage-hash-brown skillet dish.

*Most embarrassing moment:* Telling everyone my family's nickname for me is "Plops."

*Proudest moment:* The day a little tiny Allison made a laptop computer out of a box, complete with a wadded-up paper attached to a string serving as the mouse.

*In 5 years I see myself:* Monitoring Allison's phone usage.

## Self Starters Trivia Quiz Answers

↓ Here are the answers to the Self Starters Trivia Quiz on page 8. ↓

1. He forgot the combination of his safe, so he kicked it in frustration. His broken foot later had gangrene set in, eventually killing him.
2. Cash.
3. 15,500,000.
4. True.
5. A wine making pump.
6. Eskimo Pie.
7. Mortimer.
8. Poppin Fresh.
9. Ron Popell.
10. The Michelin Man.

### Congratulations To The New Graduates!



Congratulations to Daniel M. Dennis (Mattie T. Blount High School, Mobile, AL) and Herbert W. Giddings (Kankakee High School, Kankakee, IL).

Continue to reach for your dreams and strive for the best in all that you do. God Bless.

From your loving cousins, Denise and David Ashley



Congratulations to one of our very own, Telisha Emerson. Telisha was referred to the National Dean's list by DeVry University. Congratulations Telisha and keep up the good work.



Congratulations to Patricia A. Emerson, mother of Telisha Emerson who will be graduating with an Associate's Degree, May 26, 2005.

Mother: Congratulations on your accomplishment! Remember, the road doesn't stop here...I highly anticipate your Bachelor's, Master's and even Doctoral degrees (sound familiar?). Love Ya!

~Tasha



Cecelia Kizer, aunt of Lavone, graduated on May 1, 2005, in North Carolina. She received her BS. She was in the Army for 18 years. She served in the Gulf War as a Nurse and retired from the Army four years ago. She went back to school and received her BS and was offered a job with the Navy in Washington, DC, as a Financial Analyst.

Cecelia's son, Brandon Kizer, cousin of Lavone, graduates from high school on May 27, 2005. His GPA is 4.75 on a 5.0 scale. Brandon ranks number nine out of 471 students, and also ranks number one in mathematics. He has scholarship offers from many colleges and is undecided on with one he will attend. Brandon wants to become a transplant surgeon or a nuclear scientist.

Twain Harris, brother of Lavone, graduates from Marshall High School this June. He will be attending a small college in Joliet. A scholarship was offered to him for his football skills. He plans to attend a junior college for two years then transfer to a University. His dream is to become a professional football player.



Congratulations to Derek Gross and Domonique Susberry, nephew and niece of Cheryl Jones. Both will be graduating from high school this month. Derek will be attending Xavier College in New Orleans and Domonique will be attending Spellman College in Atlanta. She's also on the National Honor Society.

Congratulations to the both of you and keep up the good work.



London Spencer-Douglas Sylvester, nephew of Marilyn Marshall, graduated from Westdale Middle School in Baton Rouge, Louisiana. He's been accepted at Baton Rouge High School. He received an award for track and his school won the All Parish Title. London also received an academic award for maintaining A-B honor roll for each nine-week period.



We are all very proud of his accomplishments and look forward to even greater achievements in high school. Best wishes and congratulations from his parents, grandmother, Aunt Ozell and little sister Gabby.



Kedrick Kennedy, nephew of Marilyn Marshall, and the son of Michael and Coslyn Price, graduated from Alexandria Senior High School and will be attending USL in Lafayette, Louisiana. Best wishes from your Aunt Ozell who has some words of wisdom. "I didn't have a car when I went to college but I had one before I graduated." Ask "Madear" to tell you all about that story. We are all very proud of you Kedrick.

### Dear Kyle...



*Don't get me wrong, I love music, but a co-worker of mine sings loudly and off-key while we're working. It sounds so bad I want to get up and slap her! I'm afraid I'll lose my job if I go that far though. What do you suggest I do?*

*Tone-Deafened in Tinley Park*

Dear Tone-Deafened: Who are you to judge the singing of others? If American Idol has taught us anything, it's that singing poorly is every American's God-given right. It may even be a pathway to car-wreck fame and fortune. If memory serves me, the stand out performers of the second season were Clay Aiken, Ruben Studdard...and William Hung. Pop icons come and go, but "She Bangs" will haunt my dreams for years to come.

In all fairness, I've been accused of a little office vocalizing myself. Whether Beach Boys or Metallica, I belt out the tunes like I was on Broadway in spangled tights. I'm terrible...but that's not the point. Singing is liberating. I may be just enamored with my own voice, but I like nothing more than murdering Elton John and putting Elvis in a low frequency horizontal spin. It buoys my mood, eases stress and gives people around me something about which to laugh or gripe, whichever they're prone to.

My suggestion is to get involved in a little karaoke of your own. Pop on your headphones, pick up a pencil and pretend you're opening for Sting. If your co-worker is still too loud, pump up the volume on the radio and your voice box. It can only do you good, psychically, professionally and sexually. Birds sing all the time and they have a ninety percent monogamy rate. Just saying.

## Did You Know? June is National Candy Month

Americans consume more than 25 pounds of candy per person per year. People in Denmark are the biggest candy consumers, eating around 36 pounds per person per year. If you look at just chocolate consumption, the Swiss are the winners, eating 22.4 pounds per person.

The biggest candy holiday is Halloween, with almost two billion dollars in sales.

The favorite candy flavor in America is chocolate, followed by berry flavors.

Milk chocolate was invented in Switzerland by a man named David Peter. He devised a way of adding milk to create the world's first milk chocolate in 1876.

In the four weeks before Christmas, nearly two billion candy canes are sold, enough to circle the globe more than 4.5 times.

Chocolate manufacturers use 40 percent of the world's almonds and 20 percent of the world's peanuts.

The melting point of cocoa butter is just below the human body temperature--which is why it literally melts in your mouth.

About 65 percent of American candy brands have been around for more than 50 years.



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## Self Starters Trivia Quiz

June is Entrepreneurs "Do It Yourself" Month. In celebration of all those who forge out on their own, we've put together a trivia quiz to see how much you know about famous innovators.

- Jack Daniel bought his distillery when he was 13 years old. What unusual way did this entrepreneur die?
- J.C. Penney was started by James Penney. What was his appropriate middle name?
- The Model T was produced by Henry Ford for nineteen years beginning in 1908. How many of these cars were sold in the United States?
- True or False: Bill Gates never graduated from college.
- As a young man, when he decided to get into the business world, Louis Chevrolet had a wonderful new idea to bring to the market. What was it?
- Russell Stover got his start selling the first chocolate covered ice cream bar. What was the name of this ice cream treat?
- One of Walt Disney's first claims to fame was the character we now know as Mickey Mouse. What was the original name given to this animated mouse?
- Charles Pillsbury was a shrewd businessman and led his company to success. But the success of the advertising icon for his company outpaced his own success. What is the name of the "spokesman" for the Pillsbury company?
- The Veg-O-Matic, the Pocket Fisherman, Mr. Microphone, and Seal-A-Meal were all products pitched by which television commercial salesman?
- A popular tire company's mascot has the official name of Bidenbum. But he is more commonly known as what?

