



THE

MARSHALL

CHRONICLES

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# Budgeting And BAPCPA

As I am writing this article I have just received an e-mail from the UST's office that our FY07 budget has been approved and beginning October 1, the percentage fee we will take on disbursements will be 4.8%. We began the budget process in early June and submitted it at the end of that month. That means we have to estimate the major component of the budget, the caseload and the corresponding receipts and disbursements anywhere from 120 to 150 days before the fiscal year will begin. In most years, we can be reasonably sure we will be accurate with these numbers because a significant trend will be established in the months prior to this, showing, for example, that cases are going down 1% and receipts up 5%, or cases up 3% and receipts up 4%. But, this year was different because those past trends were all but wiped away with the enactment of BAPCPA (Bankruptcy Abuse Prevention and Consumer Protection Act).

BAPCPA's enactment almost correlated exactly with our current fiscal year. The fiscal year began on October 1st and BAPCPA was effective October 17th. We had 690 new case filings in October, 2005; most of them (if not all) were for cases filed before October 17th. For the 12 months before October, 2005, we averaged about 350 cases a month. So in October, 2005, we almost doubled in case filings as the rush was on to file before the believed tougher provisions of BAPCPA came into effect. The problem was that many of these cases were filed with problems, or for other reasons did not merit confirmation. As a result, a majority of these cases never became fee-paying cases and a lot of work was generated in entering the cases and claims on our computer system even though we received no fee to compensate us for our efforts.

In November and December of 2005, case filings were just over one hundred a month, barely 30% of where we were before

BAPCPA. From January through June, 2006, we saw the filings slowly climb up to the 200 level, still only less than 60% of pre-BAPCPA monthly filings. In the meantime we were still closing completed cases at the same rate we always were and dismissing the cases filed prior to October 17th at record levels. As a result, the total number of active cases at June 30th was at 85% of what they were at October 1, 2005. How do you budget for the next fiscal year when you are looking at numbers like these?

While tracking these numbers, I would read magazine articles or hear television news reports that indicated that bankruptcy rates

were soaring. Looking deeper into the calculations that one particular article was using to justify their conclusion of soaring bankruptcy filings, I saw they were comparing April's filings to November's filings and seeing they were four times as high. But comparing to November did not make any sense to me because November was probably the lowest filings of all time. Plus, our April filings were not four times as high as November's. It seemed to me this article and other accounts of soaring filings were

authored by people looking for any excuse to believe filings were vastly rebounding from the lows of November.

But there are many reasons to believe that filings will increase in the near future. The main reason was the continual increase in the federal interest rate and the effect it will have on adjustable mortgage rates. Beyond that reason are the fact that the lending industry continues to lend at record rates; more than four times the rate of 1990, credit cards that have penalties of over 30%, and the increasing numbers of people uninsured or underinsured; 41% of moderate to middle-income adults did not have health insurance in some part of 2005. I do not find these as positive

*(Continued on page 2.)*



## Financial Electronic Funds Transfer (EFT)



An Electronic Funds Transfer (EFT) is the transmission of money from one business to another.

Money is transferred via computer from a one bank account to another bank account. This transfer of funds replaces the mailing of standard checks and creates a single deposit transaction in a bank statement. This process is extremely secure.

We mail disbursement checks to creditors every third Friday of the month. Our creditors who receive their disbursements through EFT receive their funds in their bank account on that same Friday. Funds are available to them at that time. This process eliminates outstanding checks (checks that are never cashed) and stale-dated checks (checks that are not cashed within 90 days of being issued). A report giving detailed case information and disbursement information is sent to EFT creditors.

Thanks to Ms. Marshall for discussing and promoting our Electronic Funds Transfers at the last NACTT meeting in Denver. Because of this we have four new EFT creditors. They are:

- ★ Beckett & Lee LLP   ★ ECast Settlement Corporation
- ★ Max Flow Corporation   ★ Max Recovery Incorporated

In addition, we plan to add approximately 40 more creditors that are serviced by Beckett & Lee in September. *Rita M. Saunders*

<b>THE MARSHALL CHRONICLES</b>	
<b>The Editorial Staff:</b> Cheri Johnson, Cheryl Jones, Joanne Coshonis, Shanika Thomas, HVB and Dave Latz.	
<b>Contents and Contributors:</b>	
Budgeting And BAPCPA, pg. 1 .....	<i>Dan Lyons</i>
Electronic Fund Transfer (EFT), pg. 2 .....	<i>Rita M. Saunders</i>
Inquiring Minds, pg. 2 .....	<i>Dave Latz</i>
Trustee Matters, pg. 3 .....	<i>Marilyn O. Marshall</i>
Hope Starts Here..., pg. 3 .....	<i>Staff Submission</i>
September Events, pg. 3 .....	<i>Dave Latz</i>
If You Think It, We Will Build It!, pg. 4 .....	<i>Sandra Pillar</i>
How Do I Know What's Required?, pg. 4 .....	<i>Cheri Johnson</i>
A Milestone Reached!, pg. 5 .....	<i>Anthony Olivadoti</i>
2006 College Football Pre-Season Rankings, pg. 5 .....	<i>Dan Lyons</i>
Multitasking Or Productive?, pg. 5 .....	<i>Rosalind Lanier</i>
My Train Was Late Because..., pg. 6 .....	<i>Cliff Tarrance</i>
20 Questions For: Carolyn Donahue, pg. 6 .....	<i>Carolyn Donahue</i>
Mixing Exercise And Drugs, pg. 6 .....	<i>Staff Submission</i>
Getting It All Done, pg. 7 .....	<i>Staff Submission</i>
Internet Tidbit, pg. 7 .....	<i>Staff Submission</i>
Who's Going To Pay To Cut Those Tree Branches?, pg. 7 .....	<i>Shanika Thomas</i>
Did You Know?: Mushroom Trivia, pg. 7 .....	<i>Staff Submission</i>
Trivia Quiz: Pencil Pushers, pg. 8 .....	<i>Staff Submission</i>
Making Life Meaningful, pg. 8 .....	<i>Staff Submission</i>
<b>Newsletter Information:</b>	
If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:	
✓ e-mailing us at <a href="mailto:newsletter@chi13.com">newsletter@chi13.com</a>	
✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or	
✓ leaving them with Dave Latz	
Please remember when making a submission to the newsletter, it must be:	
✓ type-written and	
✓ submitted by the 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 <b>THE MARSHALL CHRONICLES</b> , as well as all the previously published issues, on the Chapter 13 Trustee website at <a href="http://www.chicago13.com/">http://www.chicago13.com/</a> .	

## Budgeting And BAPCPA

(Continued from page 1.)



signs, but simply reasons why bankruptcy filings should be on the increase in the future.

BAPCPA was enacted to curtail bankruptcy filings, but economic conditions are leaning towards increases in filings.

So what does the future hold and how do we budget for FY07? I believe for the short term we can't rely on numbers from past years or from the early part of FY06. We are not in the same environment. The economy is very similar except we now have higher interest rates, so that would indicate higher filings than FY05 and FY06. But, we have a new law that would not allow some of the filings of the past to reach confirmation. All we can rely on are the past few months (i.e., April, May and June), which seem to be returning to normal. That is, the rush to file before the October 17, 2005, deadline is long past, the dust is almost settled on the ramifications of the new law and people are filing bankruptcy based on their economic circumstances.

So that is what we did, relied on numbers from the second quarter of 2006, estimated some growth based on those numbers and continue to monitor bankruptcy activity as we move through the summer months. Based on this analysis, July numbers were pretty much what we anticipated, so we are on target to start the new fiscal year October 1, at the numbers that were just approved for a FY07 budget. With the uncertainty that is inherent in the budget process and the fact that we do not yet know the full effect of BAPCPA, it is a good thing we have a very efficient process to amend the budget when necessary. *Dan Lyons*

## Inquiring Minds

*Is there any way that I can send a fax that includes documents from multiple sources, such as our website and Microsoft Word, from my computer using the 4-Sight Fax program?*



Yes, 4-Sight Fax has this capability. This is how you do it:

First you should prepare and save your Microsoft Word document. Next, print the website page to the 4-Sight Fax as you normally would, choosing 4-Sight Fax as your destination printer and click on the Print button. When you've done that, the 4-Sight Fax program will open. Address the fax and prepare your cover sheet as usual, but before you hit the send button, click on the Attach button.

You will be presented with a window from which you should navigate to the second document that you want to include (the Microsoft Word document in this example). 4-Sight will open the document in its native program and present you with a print dialog box. Simply click on the Print button and the document will be added to your fax. In this way, you can send as many additional documents with your fax as you'd like.

When you're satisfied that you've included everything, just click the 4-Sight Fax Send button. *Dave Latz*

## Trustee Matters

### The Trustee Attends An Open House For William (Bill) T. Neary



On Wednesday, July 26, 2006, The Office of the United States Trustee hosted an open house for the newly appointed Region 11 UST, William T. Neary. It was an opportunity for those Chapter 7 and 13 Trustees who had not yet met Bill to get to know him. The open house was well attended and the fruit trays, hors d'oeuvres, snacks and beverages were a welcome treat. Coming in from Dallas, Texas, Bill should have felt right at home. The temperature in Chicago reached record highs in the coming days and Julia made sure there were enough Dr. Pepper's for him and everyone else. Bill Neary is no stranger to Chicago; his cousin, Neil Armstrong, coached the Chicago Bears from 1978-1981.



Bill Neary, although newly appointed to serve as the Region 11 UST, is not new to the UST Program. Since 1986, Neary has been the U. S. Trustee for Region 6, which has offices in Dallas, and Tyler, Texas. He has previously served as the U. S. Trustee in other regions for interim periods during temporary vacancies. The Chapter 13 Trustees in Region 6 speak very highly of him and indicate that he is very much involved with the Chapter 13 process. He has visited both my office and Tom Vaughn's in his short tenure as UST of Region 11 and indicated that it is his goal to visit all of the offices.

The afternoon was spent getting to know Bill, chatting, and exchanging opinions about the new BAPCPA requirements with other colleagues. The crowd listened attentively as Bill indicated that his address to us about the Program was the same or similar to the statements outlined by Clifford J. White III, Acting Director of the Executive Office for the United States Department of Justice, before the Subcommittee on Commercial and Administrative Law Committee on the Judiciary United States House of Representative on April 26, 2006. He emphasized that the USTP continues to make significant progress in combating bankruptcy fraud and abuse and taking other important action to promote the integrity and efficiency of the bankruptcy system. It was noted that the Program's anti-fraud and abuse efforts have been the National Civil Enforcement Initiative. Bill spoke briefly about criminal enforcement and its accomplishments. Criminal enforcement is another key component of the Program's efforts to promote the integrity of the bankruptcy system.

When discussing Bankruptcy Reform, you can tell that he is fully abreast of the Code and the changes the reform law has brought about. The United States Program has responsibility for carrying out many key features of the bankruptcy reform law. He noted that filings are increasing at a moderate pace and that holds true in this Region as well. He encouraged us to follow the law. With regards to payment advices and tax returns that are not presented timely, that is within seven days of the §341 meeting, he said "do not move to dismiss a case if you receive the documents at the meetings." He noted that some Regions would make it a point to still file a dismissal when the documents are late, or when the documents were not presented seven days prior to the §341 meeting.

Bill said he had discussed the possibility of having an annual seminar/ training session for this Region and we will be having Regional Training meetings sometime in the future. There is no doubt he will continue to provide outreach to the bench, the bar, other state and federal agencies, the private trustee organizations and industry and consumer group.

Bill noted that he has made two changes in this Region since his appointment. The one that affects the Chapter 13 Trustees is the Reserve carry forward for budgeting purposes. Now, we can choose to use the 17% maximum reserve carry forward when preparing Original and Amended Budgets. The other change had to do with the timing of conducting evaluations for the Chapter 7 panel trustees.

Bill Neary has been with the USTP for over 20 years. His experience and knowledge will help Region 11 to continue to shine. The open house definitely served the purpose for which it was intended. Thanks to all who made it possible.

*Marilyn O. Marshall, Standing Trustee*

## Hope Starts Here...



We're looking forward to another amazing year! Last year 9,000 Making Strides walkers joined the Illinois American Cancer Society in raising \$1.2 million. Because of this tremendous success, we are able to continue our local programs of breast cancer education, patient services and advocacy. And, of course, we continue to be the largest non-governmental supporter of breast cancer research. We're ready to kick off another incredible year and hope you'll join us. Whether it's your first time or your seventh, we're happy you've chosen us, and we look forward to making strides against breast cancer ...with you.

Date: 10/15/2006 Location: Lawrence and the Lake Front  
Schedule: Registration begins at 8:00 AM

For more information speak to Juliana Dunklin.

## September Birthdays, Anniversaries, And Other Notable Events



Happy 5th Anniversary to **Our Trustee, Marilyn O. Marshall** on September 1st!

**Labor Day** on September 4th.

Happy 8th Anniversary to **Denise Ashley** on September 9th!

**Wonderful Weirdos Day** on September 9th.

Happy Birthday to **Keisha Hooks** on September 11th!

**Patriot Day** on September 11th.

**International Eat An Apple Day** on September 16th.

**Citizenship Day** on September 17th.

**Talk Like a Pirate Day** on September 19th. Arrr!

**First Day of Autumn** on September 23rd.

Happy Birthday to **Juliana Dunklin** on September 30th!

## Information Services If You Think It, We Will Build It!

We now have the ability to send e-mails from CaseNET, thanks to a brainstorm from paralegal Catherine Mendoza. Catherine approached our programmer Cliff with the idea that she would like to be able to communicate with debtor attorneys when she is looking at a case in CaseNET. Cliff stepped outside of his 4D comfort zone and worked in AppleScript to get the interface between CaseNET and the Mail program up and running. AppleScript is a language that allows you to write scripts that automate common tasks.

Here's how this new feature works in CaseNET:

When you're in a case record, click on the "i-ball" next to the attorney's name.



On the information card for the attorney, click on the new button labeled "Send an e-mail."

**Debtor Attorney**

**Bennie W Fernandez**  
 108 W Madison St  
 Oak Park, IL 60302  
 Work: (708) 386-1812

If we do not have an e-mail address on file for this attorney, you will be prompted to enter the e-mail address.

**Enter an e-mail address**

Then the Mail program on your computer will be automatically opened and a new e-mail message is created, already addressed to the e-mail address you just entered. The subject line is pre-filled in with the case number. Complete your e-mail message and click Send. Instant communication!

The e-mail address you entered for the attorney is stored in CaseNET, so future e-mails to this attorney will be automatically addressed.

Thanks to Catherine and Cliff for their innovative thinking. We get our best ideas to improve the system from the people who use it every day.

*Sandra Pillar*

## Case Confirmation How Do I Know What's Required?



After October 17, 2005, many changes occurred in the bankruptcy legislation. I am going to review a few changes that pertain to Chapter 13 cases that the Trustee has adopted to assure we have verified and reviewed requirements specified in the Code, found in Chapter 5, Subchapter II, §521 Debtor's duties.

The second page of the petition, Form B1, added a box that addressed Certification Concerning Debt Counseling by Individual/Joint Debtor(s). A box has to be marked indicating the debtor has received approved budget and credit counseling during the 180 day period before filing the case or they have to mark they requested a waiver of the requirement. The debtor is required to file their certificate from an approved budget and credit counseling agency and if a debt repayment plan was developed then that must be filed too.

The Notice to Individual Consumer Debtor Under §342(b) of the Code was also revised. The new Notice explains more thoroughly the alternatives of different Chapters in bankruptcy and the Trustee must verify that the debtor has received and read the Notice.

The Code also requires copies of all payment advices (pay stubs) or other evidence of payment received from an employer within 60 days before the date of filing the petition with Court. Subsequently, the B22C form was developed to thoroughly review debtor's income prior to the filing of the petition. The Court's Standing Order modified the pay advice requirement by requiring that the pay advices be submitted to the Trustee no later than seven days before the §341 meeting.

In addition to reviewing schedules I & J, statements must also be provided showing monthly net income, itemized to show how the amount is calculated and disclosing any reasonably anticipated increase in income or expenditures over the 12-month period after filing the case. During the §341 meeting the trustee must verify the amount and sources of the income of the debtor including the identity of any person who helps support any dependents of the debtor or of anyone who contributes to the debtor's household.

Providing tax returns is another requirement under the new legislation. The trustee is suppose to receive the Federal income tax return for the most recent tax year ending immediately before the filing of the case no later than seven days before the §341 meeting. The Trustee reviews the tax returns prior to confirmation of the plan and does not recommend confirmation if the tax returns are not filed.

These are just a few of the changes that have occurred since the new legislation. There are many more, however I wanted to highlight a few debtor's duties stated from §521 of the Code. Failure to timely file any of the required documents can have serious consequences including dismissal of the case.

*Cheri Johnson*

**Legal  
A Milestone Reached!**

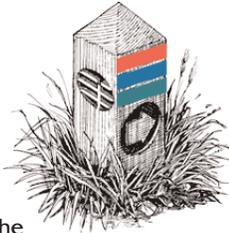
This month marked a milestone for one of our attorneys. Keisha Hooks argued her first contested hearing. I won't tell you the outcome though, that's not the important part.

As trustee attorneys, we have a job to do. We represent the Trustee, ensure that the bankruptcy code is being followed and that creditor distributions are maximized. On occasion debtors file plans in cases that seek to gloss over code requirements and seek to minimize creditor distributions. On occasion, we oppose such tactics even if it means going to a full-blown hearing. In this contested hearing we opposed a fraudulent transfer of property.

For us it's not about the "win." We try to do the best job we can for the Trustee and the bankruptcy estate. Win or lose, popular position or not, every attorney in this office has to be able to present a good argument to a court and take a stand on our positions. That is what the practice of law is about.

Keisha was nervous going into the hearing though you couldn't tell by the way she presented her case. Keisha was both professional and persuasive in presenting our side of the argument. Keisha cross-examined the witnesses thoroughly and made her case to the judge. That's all we can do and she did it well.

This first experience for Keisha will hopefully allow her to be more confident in taking a stance on contested issues. I am confident she learned from this experience and that she has grown from it. After the conclusion of the hearing, we discussed how taking the unpopular position is tough and proving your point doesn't always "feel good." We have a job to do just like everyone else and we take that job seriously. I congratulate Keisha on her new first and encourage her to continue her growth as an attorney.



*Anthony Olivadoti*

**2006 College Football  
Pre-Season Rankings**

The college football season starts August 31st. Our office represents the best in the country (not really, as you will see below). Here are the top 5 teams as ranked by the Associated Press and where the schools attended by our staff rank.

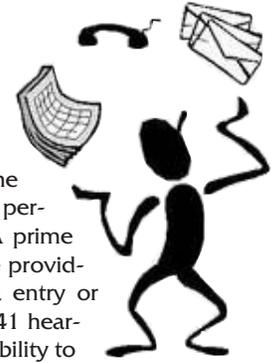


- #1 .....Ohio State Buckeyes
  - #2 .....Notre Dame Fighting Irish (Dave Donahue)
  - #3 .....Texas Longhorns
  - #4 .....Auburn Tigers
  - #5 .....West Virginia Mountaineers
  - #7 .....Florida Gators (Cliff Tarrance)
  - #47 .....Purdue Boilermakers (Anthony Olivadoti, Jay Tribou, Karen Barron and Cheri Johnson)
  - #56 .....Northwestern Wildcats (Joanne Coshonis and Helen Latz)
  - #62 .....Northern Illinois Huskies (Dan Lyons)  
*(Author's note: #1 when they beat Ohio State 9/2/06.)*
  - #77 .....Illinois Fighting Illini (Sandra Pillar)
  - #183 .....Southern Illinois Salukis (Shanika Thomas)
  - #202 .....Illinois State Redbirds (Keisha Hooks and Dave Latz)  
*(Editor's note: #54 after they beat Kansas State 9/2/06!)*
  - #250 .....Louisiana-Monroe Warhawks (Marilyn Marshall)
  - #850 .....Loyola Ramblers (Carolyn Donahue and Rita Saunders)  
(No football)
  - #10,325 ..Governors State Pretzel Eaters College (Mark Caffarini)
- Let the battle for bragging rights begin!!

*Dan Lyons*

**Case Administration  
Multitasking  
Or Productive?**

You often see these two words used in resumes or job descriptions and some people tend to think they are the same. Multitasking is ones ability to perform multiple tasks simultaneously. A prime example of this in our office would be providing phone services while doing data entry or doing miscellaneous task between §341 hearings. Productive means you have the ability to produce individual tasks in abundance. In this day and age you may be required to do both, but some trusteeships actually have an office policy on what tasks can be done simultaneously. At a recent NACTT staff symposium there was a discussion as to what type of tasks should not be done while taking business calls.



Since the BAPCPA took effect, just about every trusteeship has felt the pinch to do more with less. Annually each Trustee prepares a budget based on the projected caseload and operating cost for that fiscal year. Throughout the year an amended budget may be submitted to account for any drastic changes. Since June of last year our office staff went from 34 full-time and two part-time positions to 28 full-time positions. Due to staff reductions some tasks were redistributed while others became moot due to automation. As you can see below, certain areas of the office were affected:

**Legal** – The preparation for one of the smaller court-calls is now shared by the team-leaders instead of a paralegal.

**Confirmation team** – Instead of having an individual team for the claim and petition entry process, the work was absorbed into the post-confirmation review team process.

**Client Service Representative** – shares tasks that were previously handled by the mail room staff.

**Financial** – Tasks previously handled by the Disbursement Specialist were redistributed among the Trustee, Financial Manager and the Controller.

I think for the most part the majority of people make use of their multitasking skills on a personal level. For example talking on the phone, cooking and washing dishes. At work our focus tends to lean toward being productive. You have several tasks that need to be completed with equal priority and your focus is how can you get each done by the end of that day. I recently read an article that offered these suggestions:

- ✓ Organize tasks by deadlines
- ✓ Set daily goals – make a list of what you want to accomplish for that day
- ✓ Stay focused on the task at hand and try not to think about everything else you need to complete
- ✓ Work efficiently– save problem items for the end

Some days no matter how hard you try your day does not end up like you planned. On those days you need to take a personal assessment and see what changes you can make in order to be more productive the next day. The bottom line is to give your best effort. No one can ask for more than that.

*Rosalind Lanier*

## My Train Was Late Because...

I've begun writing my first book. It's non-fiction. For efficiency, I've chosen a topic that I'll be able to research during my daily commute. It may be too soon to discuss it, though, because all I have so far is a title: "We Expect to be Moving Shortly: The Story of the CTA."



How do I loathe CTA? Let me count the ways.

No, wait. That's not accurate. I don't loathe the Chicago Transit Authority. I was being overly dramatic for effect. The truth is my feelings are more complex. I want to love the CTA. I use public transit because I want to live as sustainably as I can. When I say I count my carbs, I'm not talking about my diet. I'm talking about each individual molecule of carbon dioxide that I contribute to our planet's atmosphere. I try to keep a daily tally so I don't go overboard with the greenhouse gases. I figure if I drive as little as possible I might, in some small way, help to delay when the whole world goes up in flames from rampant global warming. When all is said and done, if I can hold back that environmental armageddon by 60 seconds or so because of my years as a public transit commuter, I believe all my sacrifices will have been worthwhile.

So if I complain about the CTA, it is only out of love. I want them to be the best CTA they can be. And I'm willing to use my enormous influence as a columnist for the company newsletter to test market my book idea. Er, I mean I will use this platform so that all caring Chicago commuters who read this newsletter might rise up as one to hold our beloved transit agency to account.

So: let the whining begin. Because of space limitations, I will focus on trains. Don't get me started on buses. (Or is that busses?) The number one question to be dealt with: why was my train late today? The beauty of this question is that it can be answered in so many ways, there's no need to pick just one.

My train was late today because it's late every day. My train was late today because those idiots on the platform at Sedgwick don't know a lost cause when they see one. Stand clear of the doors, you goobers! The longer you insist on trying to board this packed train, the longer you delay your slim chance to get on the next one.

My train was late because some fool dropped the spent AAA battery out of his Walkman, and it rolled into the track of the train car's sliding door, preventing it from closing, so the train operator had to walk back four cars to remove it.

My train was late because the CTA must have diverted money from its signal maintenance budget to the big Brown Line improvements project, which, when completed in December 2016, will certainly relieve this awful train congestion. Sure am looking forward to that.

And finally, my train was late because I hit the snooze button one too many times (okay, five too many times) this morning. But that's not important. The faulty signals, the failing doors and those stupid people at Sedgwick, that's what really put the thing over the line. Really!

Cliff Tarrance



## 20 Questions For: Carolyn Donahue



Office Title: Paralegal

*If you could have named yourself, how would your name appear on your birth certificate?* Alayna (means Beautiful)

*If you could build a house anywhere in the U.S., where would it be?* Catalina Foothills, AZ.

*When you were a kid, what profession or job did you want to have when you grew up?* I love books so I wanted to be a Librarian.

*If they made a movie about your life, what current actor/actress would play you?* Roseanne.

*What is your least favorite household chore?* Cleaning the refrigerator out.

*What are your favorite books?* Mists of Avalon and Sonnet of the Sphinx.

*If you could bring anything back from your childhood, excluding people, what would it be?* Miami Vice and Saturday cartoons.

*When you were growing up what was your favorite...*

*Hair style/haircut?* Long feathered sides.

*Cartoon?* The Flintstones and The Jetsons.

*Cereal?* Captain Crunch.

*Sport?* Swimming.

*Subject in school?* Science and reading.

*Author?* A.A. Milne – Tales and Poems of Winnie the Pooh.

*Singing group?* INXS, Journey and Culture Club.

*Video game?* Pac Man.

*Family outing?* Great America with my family.

*Movie?* Rocky.

*If you wanted to be cool:* Moonwalk and wear Jordache Jeans.

*I always wanted:* To search the world for jewels.

*Now that I'm older I wish:* To wake up everyday with a discipline of gratitude for life.

## Mixing Exercise And Drugs

Have you ever thought that the medications you are taking may affect your workout? Although prescription and over-the-counter (OTC) drugs may be helping alleviate your symptoms, they may also be causing side effects that you don't notice until you begin to exercise. Some drugs can cause drowsiness or dizziness, or may impair your coordination. Others can decrease reaction time in some people. And others may alter your breathing, heart rate, and blood pressure.

Before beginning any new medication ask your doctor what effects you might expect on your exercise routine. It is important to know whether you should be working out on a full or empty stomach, whether you should wait a few days to get back to your fitness routine, or whether you should avoid certain types of exercises, such as bike riding, if your coordination may be impaired.

## Getting It All Done

Do you find yourself constantly putting things off? You are not alone! September 6th is Fight Procrastination Day. Everyone suffers from procrastination at one time or another. For some, it is an ongoing battle. But there are ways to jump start your to do list. Keep these tips in mind next time you are feeling a bit sluggish.

Break tasks down into small tasks. Saying you need to organize your kitchen cabinets can seem like a huge job. But organizing just your silverware drawer may not be so bad. For every big job, make a list of all the parts that need to be done and tackle them one by one. Pretty soon, your big job will be completed without feeling so big.

Know your weaknesses. Take a moment to think about your worst source of procrastination. Is it doing the laundry, making sales calls, planning for dinner? Make this job your number one priority of the day. By accomplishing this task first, you will free yourself up to move forward without it hanging over your head.

Do you have 15 minutes to spare? Even in the busiest schedule, most people can find 15 minutes a day. Budget this short time to tackling a project that you've really wanted to get done, but never seem to get to. It seems like a short time, but it is amazing what can be accomplished in this short time. You may find that you spend even longer working on your project once you get started.

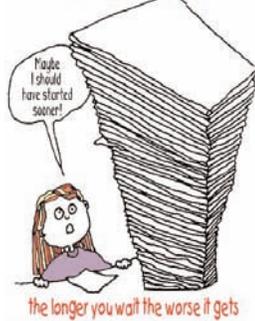
Reward yourself for a job well done. Plan something nice for yourself--a movie, a special meal, a weekend away--but only do this if the project you've been putting off gets done. Share your goals with someone close to you and you will get encouragement along the way.

Cure the problem. Recognize that while procrastination may be caused by simple laziness or boredom, often it is a sense of fear that keeps us from getting started. You may also feel overwhelmed or stressed in general. Take some time to examine whether eliminating some other tasks might help you feel less pressured. If it is fear that is stopping you, working through that anxiety first will help you prepare to get the job done. Most importantly, be ready to admit if the job you are trying to accomplish is really necessary after all. You may find that it is something you'd like to get done, but that doesn't really need to be finished. Giving yourself a break may be the best way to get motivated in the long run, as you will be doing projects when you are more interested in them.

## Internet Tidbit

A visit to a special section of the Library of Congress website will open up a world of information regarding what they term the "American Memory." This website at [memory.loc.gov](http://memory.loc.gov) offers free and open access to sound recordings, still and moving images, photographs, prints, maps, and sheet music that document American history. It is a great place to browse through interesting facts and information about America's past.

## Procrastination



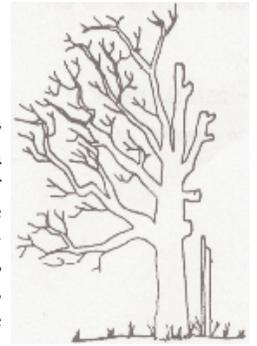
## Who's Going To Pay To Cut Those Tree Branches?

My lawn is cut on a weekly basis, every Tuesday unless it's raining. Plus, once a year – I really should do it twice a year but hey – I shell out an extra \$70 to have the hedges and the trees trimmed. Apparently I'm getting a deal and this is only because the guy that cuts my grass thinks I'm cute. This may be due to the fact that whenever he comes over I always seem to have on my Daisy Dukes or my Mrs. Parker shorts. Getting back to the issue, everyone on my side of the block has the same person cut their grass. So on Tuesday upon arrival from my 9-5 or 8-5, when I drive down my block, I'm real impressed and pleased until of course I see my next-door neighbor's lawn. Is it too much to just cut the grass once every two weeks? If the husband is too lazy to cut the grass then, hey, why not do what the rest of us lazy people do, hire someone else to do it.

Anyway, the real issue is this. The same lazy neighbors that almost never cut their grass have a huge evergreen pine tree. I don't know what kind of tree it is but obviously they never cut the tree's branches and now they have extended into my back yard. However, since I pay to have my lawn look immaculate and that it is, their tree is disturbing me and my nice backyard. So is it my responsibility to pay to have the branches that fall in my back yard cut or should I carefully walk through that jungle that they call a lawn, knock on their door and demand that they cut those branches that are on my side of the fence? See, this is where the whole concept of fences comes into play, because some people are just tacky.

Can I legally cut the branches since technically it's their tree, however it does fall on my property? To be honest I don't really want to pay someone to cut their tree's branches.

*Shanika Thomas*



## Did You Know?: Mushroom Trivia

September is Mushroom Month.

The mushroom is not a vegetable, but is classified as a fungus.



Mushrooms were first cultivated in France in the early 1700's. They were introduced to the Americas as a cultivated food around 1890.

There are about 38,000 different varieties of mushrooms.

In the United States, Pennsylvania is the largest producer of mushrooms, producing over 55 percent of the total U.S. production.

Mushrooms are a good source of potassium. For example, one portabella mushroom has more potassium than a banana.

A mushroom expert, a botanist that specializes in the study of fungi, is called a mycologist.

In France, pharmacies offer testing for hunters of wild mushrooms to see if they are poison-free.

Wild mushrooms never grow in the same place two years in a row.

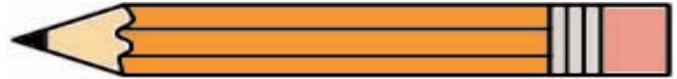
### Trivia Quiz: Pencil Pushers

Think you learned a lot in school? Test your pencil knowledge with this back to school trivia quiz.

True or False?

1. More than 2 billion pencils are used in the United States every year.
2. Most pencils sold in Europe do not have erasers.
3. The typical pencil can draw a line 150 miles long.
4. A pencil will write in zero gravity, upside down, and under water.
5. Eraser manufacturers call pencil erasers "sockets."
6. There is actually no lead in pencils.
7. The higher the number marked on a pencil, the softer the center of the pencil is.

8. John Steinbeck, who wrote "The Grapes of Wrath" and "Cannery Row," used as many as 60 cedar pencils every day.
9. Pencils were standard issue for soldiers during the Civil War.
10. Pencils were first painted yellow to make them easy to find in the dark.



**The Answers:**

1. True.	A higher number indicates
2. True.	a harder writing core.
3. False.	It can draw a line 35 miles
4. True.	long.
5. False.	They call them "plugs."
6. True.	They are made with a mix-
7. False.	ture of graphite and clay.
8. True.	
9. True.	
10. False.	Yellow pencils indicated that
	they were produced using Asian
	graphite, a superior form of graphite.

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### Making Life Meaningful

Often we go through life on autopilot – taking the same way to work, sticking to the same routine, and not fully noticing things around us. It is everyone’s goal to find purpose and meaning in life. Here are some simple steps you can take to help make your life more meaningful.



#### Be Grateful

Look at your life and take stock of all the good things. Try to take time each day to be thankful for all you have, from basic food and shelter to the love of friends and family. We sometimes forget in our daily struggles to be grateful for all we have.

#### Vary Your Routine

If you find yourself doing the same things everyday, try to vary your daily life. You will open your eyes to a new perspective and will avoid the monotony of repetition. This can be as simple as taking a new way to work, varying your lunch routine, or reading instead of watching TV. As you make these changes, really pay attention to the world around you and you may be surprised at how different every day can be.

#### Live in the Moment

It is easy to get caught up in mulling over the past or planning for the future. This leaves little time to spend in the here and now. Try to appreciate what you are doing each moment. Enjoy your family and friends and see the beauty of the little things in your life. Your appreciation for life will increase as you savor each element of your day.