



THE MARSHALL CHRONICLES

Joint NACTT/NABT 2006 Mid-Year Meeting Phoenix, Arizona

The Mid-Year Meeting was held in Phoenix, Arizona, at the Sheraton Crescent Hotel along with the meeting of the NABT. This was my fourth Mid-Year Meeting and the most disappointing because I thought the meeting would focus on the implementation of the recently effective BAPCPA laws. The most interesting thing I can discuss is probably the weather in Phoenix. It was warmer than Chicago. The Sheraton Crescent Hotel is probably not listed as a Phoenix attraction. If you recall, I am always so excited about the Mid-Year Meeting because it is for "Trustees Only" and it usually exceeds my expectations because I've always learned "something" at the meetings or I walked away feeling as if I had learned something. BAPCPA has definitely had an impact on the bankruptcy community.

On Thursday I spent three hours in a Strategic Planning session. The goal was to solicit input from the Trustees on how to make the organization better, how to get the trustees involved on committees and how to improve the image of NACTT. We were divided into "focus groups;" each group discussed a topic, presented the group and solicited input from the other groups. This process was rotated among the focus groups six times until each group had discussed each topic. The results from the Strategic Planning session were presented at the Saturday morning session.

The Friday morning session was a joint session with NABT. The panel consisted of Judges and Chapter 7 and Chapter 13 Trustees from throughout the country. Each panelist provided examples of how they communicate with each other, with judges and with the UST in order to address any conversion problems faced. Because of this communication, many problems are solved when all parties

involved have great communication and great relationships. This was a good panel. I am happy to report that the Northern District of Illinois had crossed that bridge years ago.

Samuel K. Crocker and Hank Hildebrand presented case law updates pertaining to conversion issues, including new cases that have been decided since implementation of BAPCPA. They also touched on how Chapter 7 Trustees can get paid when a case converts, preserving time periods for objecting to exemptions and for filing preference and fraudulent conveyance claims. There were no 7th Circuit cases in the update. This was a mini version of Hank and Judge Lundin Case Law updates.

The evening session was for Trustees only. All committee chairs had the opportunity to discuss their committees and members had the opportunity to join or to discuss any issues.

Because of the recent natural disasters, Hurricanes Katrina and Rita, a special session was devoted to Disaster Recovery. The committee chairs discussed what one needs to do before, during and after disasters. As I reflected on our office plan, I realized that we need to conduct an actual drill and to update our plan. It is scary, but it can happen to anyone of us. Disaster Recovery will play a special role in any future planning in my Trusteeship. Also, the NACTT has established a separate foundation to provide short term/immediate assistance to those that have been harmed by or have suffered financial hardship due to Hurricane Katrina. Any employee of a Chapter 13 Trustee who has suffered injury/financial hardship due to the Hurricane is an eligible applicant.

(Continued on page 2.)



Joint NACTT/NABT Mid-Year 2006 Meeting

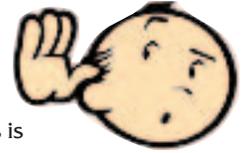
(Continued from page 1.)

Saturday was the day set aside to discuss BAPCPA. Beverly Burden and Kathy Laughlin shared their insight and office documents to help cope with the implementation of BAPCPA. Beverly's outline contained this warning: "Do not rely on this outline! You must read the amended bankruptcy code and formulate your own conclusions." Based upon the discussions on Saturday morning, everyone shared a different view of how to interpret certain provisions of the code and what role the Chapter 13 Trustee should play in implementing the rules. I think it is best not to repeat some of the interpretations to avoid further confusion. It is clear that we are waiting on clarification from the courts. Perhaps the annual meeting in Denver will address the concerns and questions BAPCPA has raised.

Marilyn O. Marshall, Standing Trustee



Case Confirmation New §341 Hearing Officers



The training of new §341 Hearing Officers is underway!

We have three excited trainees who are eager and enthusiastic to become a part of the Hearing Officers Team:

- ✎ Keisha Hooks is a Staff Attorney and has been with the office for three months.
- ✎ Catherine Mendoza is a Paralegal and has been with the office for one year and 10 months.
- ✎ Carolyn Donahue is a Paralegal and has also been with the office for one year and 10 months.

For the past several weeks, Keisha, Catherine and Carolyn have gone through extensive and informative training sessions. The sessions have been challenging and at times maybe overwhelming. Nevertheless, our trainees have persevered through with a committed attitude.

The training has been led by Anthony Olivadoti – Managing Attorney, Rosalind Lanier – Case Analyst, Cheri Johnson – Team Leader/Paralegal and Karen Barron – Team Leader/Paralegal.

Anthony gave an excellent presentation on the attorney review sheets. The staff attorneys in our office use these sheets to review each case prior to the §341 meeting. Any questions, issues or concerns are noted on these sheets. It is imperative that the hearing officer understands what issues need to be addressed and why.

Anthony also covered current monthly income and disposable income. The B22C form at first glance seems complex. Anthony went through each section of the form, which was extremely helpful and enlightening. This information was also presented to all the §341 Hearing Officers in a separate session.

Rosalind, Cheri and Karen provided tag-team coaching on §341 overview; the purpose of the plan/schedules; the §341 meeting script; pay stub calculations and basic information for conducting §341 meetings. We looked at real cases and went through all the phases step by step.

Currently, the training is in the phase of holding mock §341 meetings. This is an exciting part of the training because now all the pieces come together. It is also an opportunity for the trainees to utilize their acting skills in role-playing debtors and the debtor's attorney. The trainees have quickly learned that a "hands on" experience is the best training tool.

We are looking forward to welcoming Keisha, Catherine and Carolyn to the Hearing Officer's Team. There's still more training, mock and assisted meetings that have to take place first. The trainees will be evaluated on knowledge, demeanor and over all professionalism that will enable them to effectively and efficiently serve the bankruptcy community.

However, before Keisha, Carolyn and Catherine can become official members of the Hearing Officers' Team, Ms. Marshall, the Trustee, must evaluate them. Our trainees must receive the Trustee's stamp of approval or it's back to the drawing board!!

Karen Barron

THE MARSHALL CHRONICLES	
The Editorial Staff: Cheri Johnson, Cheryl Jones, Joanne Coshonis, Shanika Thomas, Michelle Cox, HVB and Dave Latz.	
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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/ .	

Financial
The Disbursement Process

We currently disburse approximately \$4,500,000 monthly. Many processes and/or procedures take place before, during and after disbursement week. Checks are mailed to creditors on the third Friday of each month.

While we strive for accuracy in all data entry, special reviews take place during disbursement week to assure all disbursements are correct.

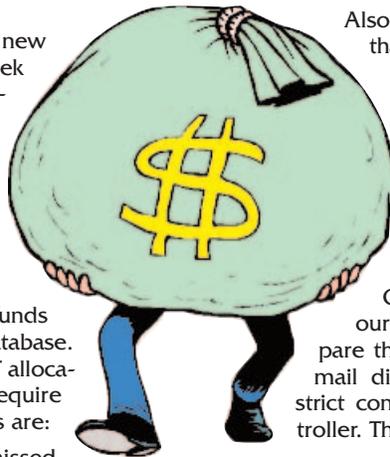
Prior to, and including, Monday of disbursement week, our Financial Team Leader/Disbursement Specialist, Patti Brower, reviews all cases that have been placed on hold. We hold disbursements for various reasons. However, after we review a certain claim or order we may take the claim off hold to disburse on it.

Our Case Analyst, Rosalind Lanier, creates all new plan-based claims on Monday of disbursement week if the creditor has not filed a claim yet. Claim information is presented in the Chapter 13 Plan showing creditor name, monthly amounts and total amount of claim. The address is obtained from Schedule D. We show STR (Standing Trustee) in the account field of any plan-based claim. This is to indicate it is a plan-based claim and not a claim filed by a creditor.

Also on Monday, Patti Brower manually allocates funds after reviewing the disbursement exceptions database. Most disbursements are allocated by our CaseNET allocation code, however there are exceptions that require manual allocation. Some disbursement exceptions are:

- 1) Disbursements on inactive cases, such as dismissed or converted cases. These disbursements would be for attorney fees, or disbursements as ordered by the court, otherwise we stop disbursements once a case becomes dismissed or converted and it would not be selected for disbursement.
- 2) Hold disbursements because a case became inactive during disbursement week.
- 3) Hold disbursements because the claim has been paid in full.

Our Systems Director, Sandra Pillar runs a job in CaseNET on Monday night that allocates funds from case and fee reserves to claim and fee reserves. This job selects confirmed cases, after they have had their post confirmation review. Adequate protection payments on pre-confirmed cases are also allocated as part of this job, as dictated by the BAPCPA rules and as per the Standing Order adopted for the Northern District of Illinois.



On Tuesday of disbursement week, the Financial Team Leader continues to review allocations and processes any disbursement exception requests.

On Tuesday night, our Sandra Pillar runs a job that selects all items that are allocated to be disbursed and creates what we term as “disburse items.” Once this job creates these items, only these items will be disbursed. Manual allocations or adjustments cannot be made after these are processed. We can only hold these.

On Wednesday and Thursday of disbursement week, our Trustee, Marilyn O. Marshall, our Controller, Dan Lyons, our Financial Team Leader, Patti Brower and I (Rita Saunders, Financial Manager) review all “disburse items over \$2,000.00” to be sure they are accurate and are being paid according to the bankruptcy plan, claim or order.

Also on Wednesday, Patti Brower runs a CaseNET job that selects all disburse items that are designated as EFTs (Electronic Fund Transfers). She will review any EFT item over \$2,000. We currently have approximately 50 EFT creditors, with total EFT disbursements averaging around \$500,000. We hope to expand our EFT disbursements. This disbursement service is available to all creditors. Funds are available in your bank account on Friday, versus a check being mailed on Friday.

On Friday, our Operations Coordinator, Dave Latz, our Closing Specialist, Denise Ashley and I print, prepare the envelopes, and operate the postage meter and mail disbursement checks. This process is done under strict controls, and is monitored by the Trustee and Controller. This process takes around three hours.

One major advantage of our CaseNET system is that normal daily tasks can continue while we are processing checks.

After this process, I run a job to post all disbursements to our system and then print our check register. This takes around four hours.

While this describes our major disbursement process, we have other disbursement processes as follows:

- 1) Debtor refunds – These are processed twice monthly, on the second and fourth Fridays of the month except in November and December.
- 2) Undesignated Receipts that we can not identify, receipts mailed to the wrong trustee, or employer or creditor receipts on closed cases. These are processed twice monthly.
- 3) Unclaimed Funds to the Clerk of the Court – These are processed monthly.

Rita Saunders

Legal
Falling On Hard Times

Some of the latest research shows that one in 11 families are just keeping their heads afloat. Credit has not been friendly. The major fear is that they may hit a bump in the road and all will be lost.

Luckily, we have bankruptcy to soften the fall. After the “new” law came into affect, the number of bankruptcy filings dropped substantially. Lately I have been trying to discern if the new law was the cause of the effect or if the pool of debtors willing to file was used up by in mass filings that took place before the law changed. I am confident though that we will see the numbers rise again.

There will always be people falling on hard times. To support this, according to the Federal Reserve, of those households carrying debt, the aggregate amount owed increased by one third in three years; mean credit card debt increased 15.9% from 2001 to 2004 and most disturbing, the median amount of the first mortgage debt increased 27.3%.

Anthony Olivadoti



Case Administration Workflow

In last month's article we talked about working in a semi-paperless environment. Some people had questions as to how the front entry process works and how the work gets distributed throughout the office as a whole. The steps listed below detail the overall process for how we receive and process the new case information from the Bankruptcy Court:



Step 1 – Downloads

Every morning between 8:30 and 10:00 we receive an automated e-mail from the Court that notifies us when our data file is available to be downloaded. The administrative clerks login to the Court's server and retrieve the data file. The file is always stored on our Rama server in a folder labeled *files from clerk*.

Step 2 – Imports

Our System's team developed a program that takes the specific information from the data file and stores the information on the ECF server. Phase 1 of this program imports an image for every plan, petition, schedule, order and miscellaneous BAPCPA documents.

Step 3 – Data entry

The data file also contains various reports (similar to an inventory report) for what's actually included in the data file. The administrative clerks print the new case entry report and enter each case on that report in the system using the petition image that came in the download.

Step 4 – Imports 2nd run

Phase 2 of the import program is run after all of the new cases are entered and the data entry is verified. Phase 2 of the program adds dates to our docket for original/re-noticed §341 meetings, confirmation hearings and discharge dates. This phase of the program also adds claim images to the ECF server.

Step 5 – Distribution

The administrative clerks generate a routing sheet, which is given to the claims entry team and includes the attorney pre-meeting review sheet for each new case. The pre-meeting review sheets are sorted by the confirmation date and given to the attorney in charge of that court call. If a plan or any missing schedules have not been filed with the case, the pre-meeting attorney review sheet is given to the post-confirmation review team to monitor. The team tracks the case prior to the §341 meeting date, because we do not give the review sheet to the staff attorney unless it is a complete petition schedule and plan.

Always keep in mind that the actual image of the document will not be available for viewing on our system until two days after it has been filed with the court. Documents received in the download for the legal and financial departments are distributed via e-mail notification from the court.

Rosalind Lanier

Information Services New Information On Our Website

With all the information we are required to verify as a result of BAPCPA, it may be difficult to track whether our office has received the information from the debtor attorney. We are now displaying the Required Document information on our website.

There is a link called "List Required Docs" on the Case Information page on the line next to the judge name.

★ Case Information

John Doe, 06 B 12345

Debtor	John Doe	###-##-1234	No claim records on this case
	Address	4321 West Main Street Chicago, IL 60600	List Docket
Case	Status	Original Cfm Hearing April 11, 2006	List Receipts
	Filed	February 21, 2006	List Debt
	Judge	Goldgar, A. Benjamin	List Required Docs

When you click on this link, you will see this screen.

★ Required Documents

John Doe, 06 B 12345

Please check the dates and statuses below to verify that we have received and recorded documents tendered to this office. Also remember that the data on our website is posted the day after it is loaded on our office system. We may have processed your documentation today. If you do not see the dates filled in and you can verify you have sent the documents, please contact the office at 312-431-1300 or re-send. Thank you for your cooperation.

Document	Status	Date
Picture ID (debtor)	Satisfied	Mar 21, 2006
§342(b) certificate	Satisfied	Feb 21, 2006
SSN verification (debtor)	Satisfied	Mar 21, 2006
SOFA	Satisfied	Feb 21, 2006
Payment advices	Partly satisfied	Mar 8, 2006
Credit counseling certificate	Satisfied	Feb 21, 2006
Tax return - recent year	Satisfied	Mar 8, 2006
Form B22C	Satisfied	Feb 21, 2006
Tax return - four years	Satisfied	Mar 8, 2006
DSO certificate		00/00/00
Debtor education certificate		00/00/00
DSO/other tax affidavit (debtor)	Satisfied	Mar 21, 2006

The table lists the document and whether the requirement has been satisfied, and if so, the date it was satisfied. This information will be helpful to debtor attorneys to determine if they have submitted all the appropriate documentation. Please note that the data on our web site is posted a day after it is loaded into CaseNET.

Remember when e-mailing documents to our office, use these e-mail addresses: taxreturns@chi13.com and payadvices@chi13.com. Include the case number and judge's initials in the subject line of your email.

Sandra Pillar



On Success:

I know the price of success: dedication, hard work, and an unremitting devotion to the things you want to see happen.

– Frank Lloyd Wright



March Madness Predictions

I have been asked to write a monthly column on sports for our newsletter along with Carlos Lagunas. This month we are going to give our predictions on the NCAA Men's Basketball tournament, often referred to as "March Madness." This year as in recent years the final four teams will not meet until April, but it is still called March Madness all the same. Just like the Super Bowl is played in a different year than the regular season, the ever-expanding sports season is to blame for this phenomenon. I don't follow college basketball that closely; I probably watch a total of four hours of the tournament and maybe the final game. So how do I predict the outcome of the tournament you ask? Mostly by things I read and hear, gut instinct and guessing. Based on that, you should bet heavily with my predictions and you might make a fortune.

The year appears to be weaker than last year with more parity and possible upsets. I think this year may be the first time a 16 seed beats a one seed (sorry Villanova). As in all sports, offense wins regular seasons; defense wins playoffs, so I lean towards the strong defensive teams. Starting with the Atlanta region, Duke is the class of the field and they win in a cakewalk. Sandra Pillar is traveling to Oakland where she will see number 2 seed UCLA take the crown. In Minneapolis I already told you Villanova will go down in the first round, so look for Big Ten champ Ohio State to beat Nevada to make it to the final four.

Finally, the Washington regional will be closely watched in our area because Illinois is playing there. The Fighting Illini will lose their second round game to Washington who will in turn lose the final game of this bracket to Connecticut. Next month Carlos and I will predict the upcoming baseball season. I know you can't wait to see who will win the World Series this year. Here is a recap of my predictions.

Region	Winner
Atlanta	Duke
Oakland	UCLA
Minneapolis	Ohio State
Washington	Connecticut

Illinois loses in the second round.

(Please note: These predictions were made prior to the start of the tournament on March 16, 2006.)

Dan Lyons

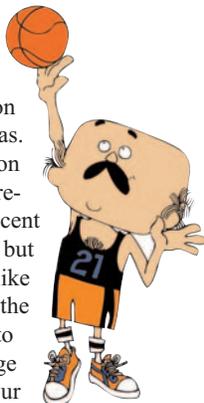
Inquiring Minds

Debtor attorney calls our office to continue a §341 meeting five days after the scheduled meeting. What is our continuance policy for continuing §341 meetings?

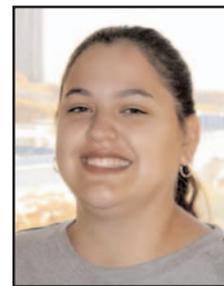
If the debtor's attorney or the debtor do not show up for the §341 meeting and the attorney calls five days later to reschedule, I will not be able to grant a continuance date. The debtor's attorney has to ask the court for another §341 meeting date. We usually give attorneys 24 to 48 hours to call and get a continuance date only if we have all the required documents.



Monica Gonzalez



20 Questions For: Michelle Cox (Claims Administrator)



If you could have named yourself, how would your name appear on your birth certificate? I would have actually liked my middle name first then my first name and that would be Duana (Du-Ana') Michelle.

If you could build a house anywhere in the U.S., where would it be? Portland, OR.

When you were a kid, what profession or job did you want to have when you grew up? I wanted to be an obstetrician, "deliver babies."

If they made a movie about your life, what current actor/actress would play you? Kate Winslet; My mom says I look like her, a little bit.

What is your least favorite household chore? That's easy, laundry! (Got three kids, it adds up!)

What is your favorite book? Little Women.

If you could bring anything back from your childhood, excluding people, what would it be? Eating McDonalds with no guilt.

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

Hair style/haircut? A ponytail with bangs.

Cartoon? Rainbow Brite.

Cereal? Tie! Lucky Charms and Captain Crunch.

Sport? Riding my bike.

Subject in school? Art.

Author? Dr. Seuss.

Singing group? New Kids On The Block.

Video game? Nintendo.

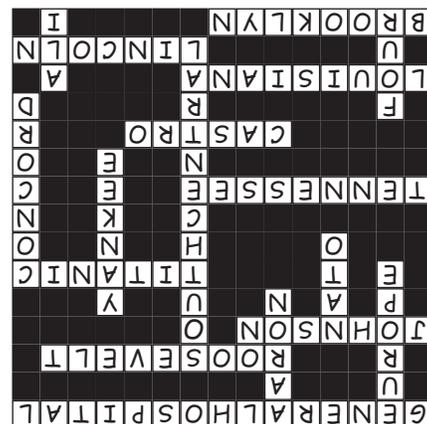
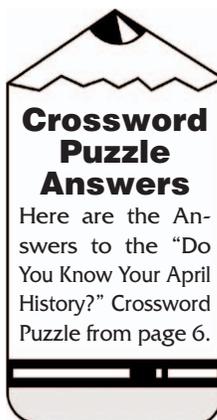
Family outing? Barbequing at the lake with my Dad and extended family.

Movie? Back to the Future.

If you wanted to be cool: Leather and Shades.

I always wanted: I always wanted an older brother, I was an only child growing up, and needed back up.

Now that I'm older I wish: I spent more time being a kid.



Kidz Korner

What would be (or what was) your favorite thing to do during Spring break?

During Spring break I want to go to the Shedd Aquarium to see all the fish and especially the eels.

Allison Pillar, daughter of Sandra Pillar

I want to help mom throw out our clothes that don't fit us because she said if I help I get to go shopping plus I want my dad to take me to Wisconsin Dells.

Diamond Cox, Daughter of Michelle Cox

I want to go to the park. *Mia Cox, Daughter of Michelle Cox*

I'll stay home with my family and play board games. I plan to play with my friends. Ride my bike. Go out and toss the ball around. Visit some relatives. Go to the Museum and look at dinosaurs. Then go back to school.

Alexander Mendoza, Son of Catherine Mendoza

Play GameCube all day long.

Benjamin Mendoza, Son of Catherine Mendoza



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 2nd.

Quick Money Tip

If you're having trouble figuring out where your money disappears each month, you may need to look no further than your ATM receipts. The average consumer withdraws about \$60 from an ATM four times per month. This means that you may have around \$240 each month in spending that is unaccountable. To prevent this, plan on using your debit card more often. You may also plan on a set amount each week to withdraw, and add this to your written budget to keep track of this spending.

Do You Know Your April History?

ACROSS

- On April 1, 1963, the longest running soap opera premiered on T.V.
- This president became the first to appear on T.V. on April 30, 1939.
- The Civil Rights Act of 1968 was signed into law by this President on April 11.
- 2,224 people perished aboard this sinking ship after it hit an iceberg on April 15, 1912.
- On April 4, 1968, Dr. Martin Luther King Jr. was shot and killed in this state.
- The Bay of Pigs Invasion was launched on April 17, 1961, in an effort to overthrow this leader.
- The U.S. purchased this territory from France on April 30, 1803, and nearly doubled its size.
- On April 14, 1865, this President was shot and fatally wounded while watching a performance of "Our American Cousin" at Ford's Theater in Washington.
- April 15, 1947, was the day that Jackie Robinson became the first African American to play in the major leagues in the 20th century, when he made his debut for this borough of New York City.

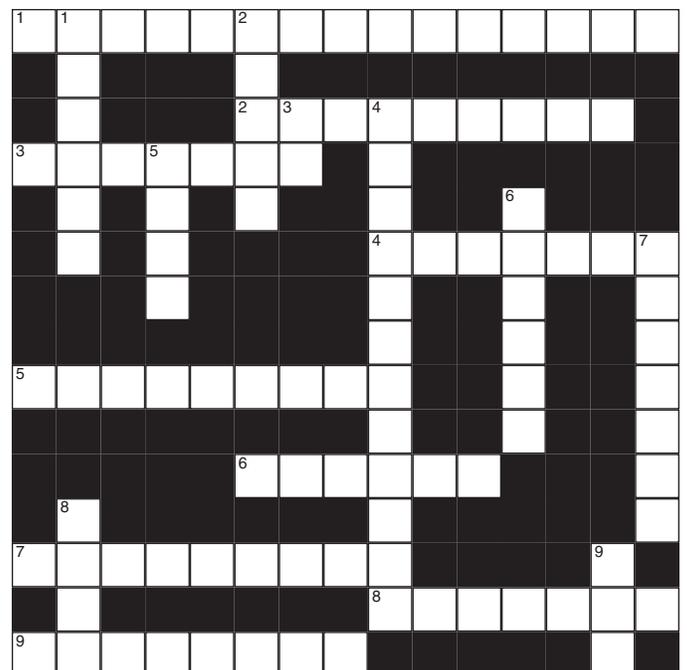
DOWN

- Following a vote by Congress, the U.S. entered World War I on this continent on April 6, 1917.
- On April 8, 1974, this Atlanta Brave broke Babe Ruth's home run record, hitting his 715th home run.
- This preposition is used to indicate occurrence at a given time in April, or at any other time for that matter.
- Riots began on April 29, 1972, in this Los Angeles neighborhood after a jury failed to convict four police officers accused in the videotaped beating of Rodney King.
- On April 4, 1949, Twelve Nations, including the U.S., signed a treaty creating this organization.
- This stadium also known as "The Stadium" and "The House that Ruth Built" was inaugurated on April 18, 1923.
- April 19, 1775, the American Revolution began as the first shot, called "the shot heard 'round the world," was fired in the battle of Lexington and _____.
- The day in April, 1964, that the Beatles moved to the top five positions on the Billboard Hot 100 chart.
- On April 30, 1967, this champion was stripped of his world heavy weight boxing championship when he refused to be inducted into the U.S. military.

(The answers may be found on page 5.)

April 19, 1775

The Shot Heard Around The World



Wacky Warning Labels



Every year, the Michigan Lawsuit Abuse Watch (M-LAW) organization holds a contest to find the wackiest warning labels on products, intended to highlight the potential for frivolous lawsuits. In recent years, companies have been coming up with more and more warnings on their products in the hopes of protecting themselves from lawsuits by consumers who have used their products in ridiculous ways. Since 1997, they've been collecting submissions for their Wacky Warning Label Contest, with submissions including the funniest warning labels around. Here is a sampling of some past winners:

- ☺ On a bottle of drain cleaner: "If you do not understand, or cannot read, all directions, cautions and warnings, do not use this product."
- ☺ On a snow sled: "Beware: sled may develop high speed under certain snow conditions."
- ☺ On a 12-inch-high compact disc storage rack: "Do not use as a ladder."
- ☺ On a carpenter's electric router: "This product not intended for use as a dental drill."
- ☺ On a baby stroller: "Remove child before folding."
- ☺ On a package of sleeping pills: "Warning: may cause drowsiness."
- ☺ On a public toilet: "Recycled flush water unsafe for drinking."
- ☺ On a snow blower: "Do not use snow blower on roof."
- ☺ On a toilet brush: "Do not use for personal hygiene"
- ☺ On a container of underarm deodorant: "Caution: do not spray in eyes."
- ☺ On a household iron: "Never iron clothes while they are being worn."

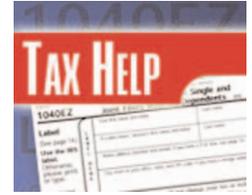
All Bankruptcy Professionals Are Invited To Our Open Discussion Series:

Unraveling BAPCPA and Chapter 13

Our last session of this roundtable discussion series on the implementation of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA) is scheduled for Thursday, April 27, 2006, from 4:00 PM to 5:00 PM at The Office of the Chapter 13 Trustee, Marilyn O. Marshall.

Please RSVP to Dave Latz at: dlatz@chi13.com by 04/26/06.

Help With Your Taxes



If you are confused by all those tax forms, and can't figure out which credits and deductions you are eligible for, the IRS offers free volunteer tax return preparation services. See if you qualify for any of the following:

Volunteer Income Tax Assistance (VITA)

If your income is \$38,000 or less, you can qualify for free tax preparation assistance. Volunteers receive training in tax preparation and offer their services throughout your community, including community centers, libraries, schools, and other convenient locations.

Tax Counseling for the Elderly (TCE)

You can qualify for this type of assistance if you are age 60 or older. In addition to basic income tax return preparation, senior citizens can also receive free tax counseling.

AARP Tax-Aide Counseling

This program operates nearly 9,000 sites nationwide during the filing season. These services are offered to anyone with low-to-moderate income, with preference given to those aged 60 and older.

Armed Forces Tax Council (AFTC)

This program consists of the tax program coordinators for the Army, Air Force, Navy, Marine Corps, and Coast Guard. Military personnel and their families can get free tax advice, preparation, and assistance, including information on military specific tax issues.

To take advantage of these programs, call 800-829-1040 to find the location, dates, and hours of the site nearest you.

April Anniversaries, Birthdays And Other Notable Events



April Fools' Day on April 1st.

Daylight Savings Time Begins on April 2nd.

Happy 6th Anniversary to **Laura Mendoza** on April 3rd!

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

Happy 13th Anniversary to **Dave Latz** on April 5th!

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

All Staff Meeting on April 7th.

Happy 7th Anniversary to **Shanika Thomas** on April 12th!

Tax Day on April 15th (but due on April 17th this year).

Blah Blah Blah Day on April 15th.

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

Earth Day on April 22nd.

NACTT Staff Symposium on April 24 and 25th.

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

BAPCPA Roundtable Meeting on April 27th.

Employee Talent



Artist: Michelle Cox. From left to right: "Cubist" and "I Will Cry a River." Original: Mixed media, 8" x 10".

Tax Humor

If a lawyer and an IRS agent were both drowning, and you could only save one of them, would you go to lunch or read the paper?

What's the definition of an accountant? Someone who solves a problem you didn't know you had in a way you don't understand.

Why did the auditor cross the road? Because he looked in the file and that's what they did last year.

What do accountants suffer from that ordinary people don't? Depreciation.

For every tax problem there is a solution which is straightforward, uncomplicated, and wrong.

People who complain about paying their income tax can be divided into two types: men and women.



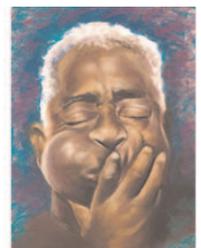
OFFICE OF THE CHAPTER 13 TRUSTEE MARILYN O. MARSHALL 224 S MICHIGAN AVE ☆ STE 800 ☆ CHICAGO IL 60604-2500

Trivia Quiz: Jazzy Trivia

April is Jazz Appreciation Month. To celebrate, we've put together a jazzy trivia quiz to test your jazz knowledge.

- 1. Which well-known female jazz vocalist sang the song, "Strange Fruit?"
2. Who was known as "The Velvet Fog?"
3. One of the most famous jazz recordings of all time is "Kind of Blue." Which famous trumpeter recorded it?
4. What is the name of the famous night club in Harlem where the Duke Ellington Orchestra played for years?
5. Ella Fitzgerald got her start by winning what?
6. What is "Dizzy" Gillespie's real first name?
7. Who is regarded as the father of the "free jazz" movement?

- 8. Nat King Cole was the first musician to put together a jazz trio of which three instruments?
9. A jazz musician from New Orleans claimed to be the person who invented jazz. Who was he?
10. What city became known as the "Second City of Jazz?"



DIZZY GILLESPIE

The Answers:

- 1. Billie Holiday.
2. Mel Torme.
3. Miles Davis.
4. Cotton Club.
5. A talent contest.
6. John.
7. Ornette Coleman.
8. Piano, guitar, and bass.
9. Jelly Roll Morton.
10. Chicago, Illinois.