

THE MARSHALL CHRONICLES

MAY 2006
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The NACTT 2006 Staff Symposium

This year's NACTT 2006 Staff Symposium was held April 24th and 25th at Chicago's Hyatt Regency at McCormick Place. The staff attending from our office included: Denise Ashley, Karen Barron, Mark Caffarini, Angela Davis, Monica Gonzalez, Keisha Hooks, Valencia Jordan, Carlos Lagunas, Rosalind Lanier, Santricia Mack, Catherine Mendoza, Laura Mendoza, Darlene Odom, Sandra Pilliar, Rita Saunders, Shanika Thomas and Cheri Johnson.

The symposium was conducted for two half days; the first day, on the 24th, began with lunch, followed by Session I. The first session was titled Post-Confirmation Procedures. This session discussed topics such as monitoring the cases (claims, orders and disbursements, delinquency), bar dates and mid-case audits, late and amended claims and what can affect a plan after confirmation.

Session II on the first day was titled Case Closing, Discharge, and Dismissal Issues. The topics covered consisted of the five requirements the debtor must complete for a BAPCPA discharge, trustee responsibilities at case closing, mortgage issues at case closing, dismissal/conversion issues, and non-dischargeable debts.

The second day of the Symposium began with breakfast followed by Session I titled Disposable Income Review/Means Testing and Other New Requirements under BAPCPA. This session included

a thorough examination of the means test, definition of median income, disposable income, current monthly income, and IRS living standards. After reviewing the B22C form a few times, I welcomed the 15 minute morning break.

Session II was titled Pre-Confirmation Procedures. The topics covered in this session included case filing requirements, DSO notices, credit counseling, PMSI secured creditors, adequate protection, tax returns, automatic stay and repeat filers, and CML. The session concluded at 11:45, and many of us felt like we had two days of in-depth class room training.

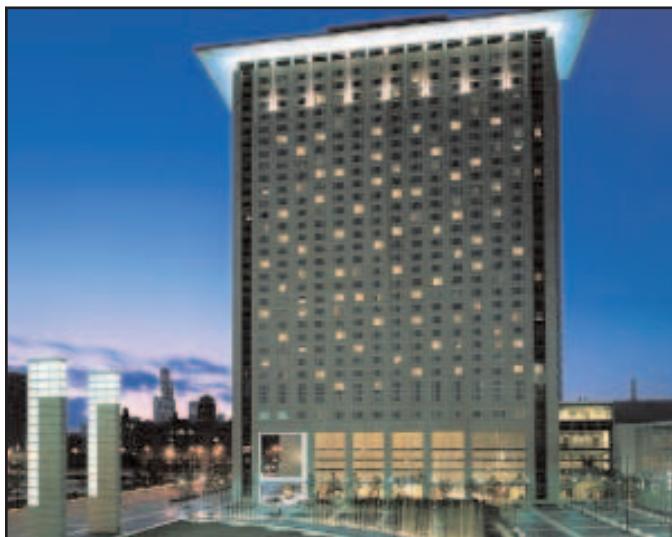
This year the Symposium was actually more interesting to many of us, because last year most of the topics were "in theory." When we gathered at the symposium this year we all had encountered several months of practical experience recognizing the effects of the new BAPCPA cases and procedures. I am going to highlight some of the interesting points I took note of and then share with you thoughts and reflections from the rest of our staff.

When attending the first session about post-confirmation procedures I realized how nice it will be when we can scan hard copies of paper we receive and then shred them. We currently receive a lot of paper in the office, comprised mostly of tax returns, pay advices and other miscellaneous documents. Once a case is confirmed, we can "clean up the case" by scanning and shredding. Also I realized how important mid-term case audits are, and one thing I think we must do is check the case for feasibility when amended claims are processed.

During the second session regarding discharging cases I took note of when a debtor is not eligible for a discharge. One common scenario we have all the time is when we receive a pay-off on a case. Even though we have enough funds to complete a case, for BAPCPA cases we cannot discharge the case unless all the requirements are met. For example, the debtor has completed the financial management course and has filed Form 23.

The third session was about means testing. I made a note that the means test answers the question of whether or not the presumption of abuse is present and lastly, the pre-confirmation session talked about treatment of tax returns and 910 car claims. I wasn't real sure what the 910 claims were until it was explained during the session. The "910" means the vehicle was bought 910 days or more before the filing of the bankruptcy. Once the vehicle is surrendered the creditor is not entitled to a deficiency claim.

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The 2006 NACTT Staff Symposium

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The claim is only for the value of the vehicle including any interest.

The symposium was very informative and interesting to our staff. Following are some comments from some of the staff members who attended this year's symposium.



Shanika Thomas:

One of the things that impressed me was something that Dean Harvalis commented on at the opening lunch. He said that we should really try to help these debtors as much as we can when they call our offices because they are the reason that we are in business. He also said that if we don't provide them with as much assistance as we can, then we really should think about if we have really given an honest days work. Also, the Trustee from the first panel kept emphasizing that although the work load has gone down we have more work.

THE MARSHALL CHRONICLES

The Editorial Staff:

Cheri Johnson, Cheryl Jones, Joanne Coshonis, Shanika Thomas, Michelle Cox, HBV 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/>.



Rita Saunders:

I enjoyed the first session "Post Confirmation Procedures" with Carol Marvell from San Antonio, TX, Debra Miller from South Bend, IN, and Huon Le from Augusta, GA. It was very interesting to hear the differences in old and new processes in their offices, as well as Symposium participant's offices and Judges' opinions in other states.



Monica Gonzalez:

For me it was an awesome experience. I got to meet a lot of different people from different places. It was a very interesting time because I got to hear the different opinions and rules from many different offices. One topic that was very interesting to me was that all trustees have different procedures and rules that they follow. One thing that got my attention was at the beginning of some sessions the speakers would tell us that we were there to get different ideas from other different people not to go back to our office and try to change our procedures. Another topic that got my attention was the importance of how each office has a procedure to get tax returns from debtors. Overall it was a very interesting and educational time.



Keisha Hooks:

While I was familiar with many of the issues and cases that were discussed, I appreciated the opportunity to converse about emerging issues with other professionals from across the country. It was comforting to see that we are all facing the same difficulties with the newly amended code. We are all trying to determine the proper way to dispute deductions on the Statement of Current Monthly Income, or determine the data we need to track in preparation for issuing final reports. Every office is implementing widespread changes to their procedures and policies, and it was nice to see how other trustees are administering cases. For all parties involved, grappling with the new code will continue to be very complicated. The sharing of ideas and solutions proved to be a very interesting and beneficial exercise.



Valencia Jordan:

I found that with all the Trustees there were none who did things the same. When they were talking about the mortgages, the Trustee from Indiana stated that if they did not have the last page of the claim filed and it was not signed and notarized they would strip the mortgage and the debtor will own the house without making a payment. On claims if they did not receive the attachments of the secured claim they did not enter the claim.



Darlene Odom:

Attending the NACTT Symposium is always very interesting. Listening to how differently each office is run and how each case is administered, which is always quite different from ours, and how each office feels there is no wrong way, but their way is right. It was interesting to hear that some offices will not load or pay a secured claim or mortgage claim that was NOT filed with attachments. The 910 car claims, which we don't hear a lot about in our office, is looked at more and the strict guidelines that should be used when processing the disposal of debtor's tax returns. I also like the way the trustee on the morning of day two did a step by step break down of the means test and the Form B22C.



Angela Davis:

What I remember or what stands out about the time we spent this year at the staff symposium was very interesting especially

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Trustee Matters

Ready Or Not – Here I Come

I received a letter from our United States Trustee, William Neary, indicating that my five-year background check required by the Justice Department was due. I started to think that maybe I should update or review my employees information every five years. Well, don't you fret, I will not conduct a background check on each of you, but I will, as I have advised you, start to recertify each hearing officer conducting §341 meeting as a representative of the Trustee starting June 1, 2006.



Appendix C of the Chapter 13 Handbook has been revised to include "Required Statement/Questions for Section 341(a) Meeting of Creditors." Since the requirements under BAPCPA have changed, some of the questions we were asking are outdated and must be deleted, some questions needed to be added to the script and some questions needed updating. In April, at the Monthly Staff meeting, Keisha Hooks and Anthony Olivadoti did a mock meeting covering all of the changes. Additionally, I have provided you with an updated script, which covers the new requirements contained in Appendix C, and now will check to see if everyone is following the script. As I have indicated to our most recent hearing officer: "It is not an Easter Speech, I don't need you to memorize the information," I only want you to cover each and every question that I am required to ask.

There is a footnote at the end of Appendix C which states: "These statements/questions are required. The trustee shall ensure the debtor answers the substance of each of the questions on the record. The trustee may exercise discretion and judgment in varying the wording of the statement/questions, if the substance of the questions is covered."

This is not a test. I am only trying to determine if the "substance" of the questions are covered. Some of our hearing officers have gone through extensive training and others have indicated that they did not receive the same training. In an effort to promote uniformity and consistency, since meetings are lasting a little longer now than pre-BAPCPA, the recertifying will allow me to determine if more training is needed.

I am excited about spending this time with you in the meetings.

Marilyn O. Marshall, Standing Trustee

June Anniversaries, Birthdays And Other Notable Events

June is Effective Communications Month.

All Staff Meeting on June 2nd.

National Cancer Survivors Day on June 4th.

Upsy Daisy Day on June 8th.

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

National Flag Week June 11th – 17th.

Flag Day on June 14th.

Father's Day on June 18th.

Juneteenth on June 19th.

Let It Go Day on June 23rd.



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how other offices handle some of their cases. One particular trustee office in Indiana explained how they could strip a debtor's mortgage if the last page of the mortgage papers did not include the debtor's signature. The debtor would own the property outright, and the creditor could not pursue the debtor. Another trustee's office discussed how it takes their office only 10 minutes to conduct an §341 meeting for a BAPCPA case, which also includes them modifying the plan if necessary, which I found to be strange.

Another interesting note was how the case load for some of the other trusteeships varied from 2,000 cases to 12,000 cases, but in the end all offices are feeling the effects of case loads declining since the new law went into effect.



Catherine Mendoza:

Having attended two conferences, I noticed a considerable amount of changes. The first conference was good because it gave me more information on how to prepare and do my work here in the office. The second was an eye opener! There was a lot of information for a two-day conference. We absorbed as much as we could. We were able to see how other offices have been affected by BAPCPA. It seems all offices, are exploring the new BAPCPA changes with many expectations; and trying to figure out how best to interpret the law and administer cases.

Some offices are handling tax returns with the utmost security. They limit the handling of these documents to a limited number of people. Some offices even give the returns back to the debtor after §341 meetings. These are decisions that the trustee makes in running their offices. Another thing that was interesting was how the Clerk of the Court, has become a big part of the noticing in the bankruptcy cases in some areas. The Clerk does the notices for the domestic support (beginning to the end). Through the Clerk's office, the Clerk will issue a Certificate to debtor attorneys verifying that pay advices and tax returns have been filed. Then the trustee will accept the Certificate as proof. This is one way of helping with the required documents. Some Clerk's offices will even check to see if the credit counseling that was obtained by the debtor is a legitimate business.

Some trustee offices file objections before the §341 hearing, if the required documents are not completed and or received. Some will motion for the case to be dismissed if the case doesn't even get to the 341 hearing. Some offices have a standing order at the 341 hearing for the debtor attorney fees and the attorney will sign it there after the meeting.

Also what was surprising was how strict some trustees are when it comes to required documents. The debtor attorney is responsible for the due diligence of getting the case ready. Believe me when I say listening to some of the other offices, if one required document isn't received, the case is dismissed with no continuances or "I'll get those to you next week."

Like I said, we will have to see how the BAPCPA will unfold in the coming years. We are creating a foundation for the better things to come.



We enjoyed this year's NACTT Staff Symposium and look forward to yet another educational symposium next time.

Cheri Johnson.

Legal Don't Ignore The Credit Counseling Requirement!

The bankruptcy code, post BAPCPA, requires that a debtor receive credit counseling within 180 days before a case is filed. As many of us know by now, this added requirement was one of the vast departures from the old way of bankruptcy that had a virtually open door to filers. The new credit-counseling requirement has been accepted with mixed reviews and the jury is still out on the ultimate effect of the law change on the debtors.

The first thing we have ascertained so far, though, is that the requirement is mandatory and can be waived in very few circumstances. Secondly, we have discovered that the Court has little discretion in this area.

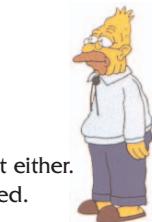
Shortly after BAPCPA became effective, cases were being filed without regard to the credit-counseling requirement. Many debtor attorneys were just simply not going to pay attention to the law and were relying on the courts and a sob story excuse to get their clients into bankruptcy regardless of the legal requirements. These debtor attorneys are many of the same attorneys you see in court every day with their armament and litany of excuses as to why they need more time because they have not bothered to follow any rules and why the rules and code should apply to everyone except them and their clients. These same attorneys have finally hit the closed door. Without wide discretion to waive credit counseling, the debtors that received poor legal advice were shut out from bankruptcy, at least for a short period until they filed their subsequent cases.

But the rules did work as intended when they were applied and not glossed over. Now that the air is clear on credit counseling, we have seen a substantial drop in the number of cases filed without the counseling component satisfied. The law works when it gets applied and people comply with the law when it's enforced. Excuses should rarely be used to violate notice requirements and other statutory requirements in bankruptcy practice. We have enough to do in figuring out BAPCPA and all its twists and turns. Let's try and comply with the simple and straightforward regulations without excuses in reliance of the Court's discretion to excuse lack of compliance.

Anthony Olivadoti

My Dad

4 years: My Daddy can do anything!
 7 years: My Dad knows a lot...a whole lot.
 8 years: My father doesn't know quite everything.
 12 years: Oh well, naturally Father doesn't know that either.
 14 years: Oh, Father? He is hopelessly old-fashioned.
 21 years: Oh, that man – he is out of date!
 25 years: He knows a little bit about it, but not much.
 30 years: I must find out what Dad thinks about it.
 35 years: Before we decide, we will get Dad's idea first.
 50 years: What would Dad have thought about that?
 60 years: My Dad knew literally everything!
 65 years: I wish I could talk it over with Dad once more.



Financial Issues That May Be Found During A Case Audit

When a case is audited, the main issues found are possible duplicate claims, claim(s) that were in the bankruptcy court's file but not in ours, or if interest is not calculating correctly on a claim(s).

So here is the breakdown:

Interest – If interest is not calculating correctly, the closing specialist notifies the claims administrator (Rosalind Lanier) to review the claim as well as the disbursement specialist. Once the disbursement specialist determines the correct amount of interest that should be calculating, she notifies the systems administrator to add the amount to the claim.

Duplicate Claims – If a duplicate claim is found, the closing specialist notifies the claims administrator again to review the claim. Then she sends a duplicate notice to the creditor who filed the most recent claim and turns off the claim. The claim is sometimes turned back on if the creditor states that they want both claims paid. Or sometimes, the closing specialist has to request the money be returned that was disbursed on a duplicate claim, if we are notified that it is in fact a duplicate claim.

Claim Found – If a timely filed claim is found, the claims administrator reviews the claim and then enters the information in the system. Once the claim is entered, then the case balance may increase.

These are the typical issues that are found during an audit.

Denise Ashley

Inquiring Minds

When student loans are scheduled to be paid outside the plan but are not on schedule J as part of the debtor's budget, how do we know how long the deferment is, and should the debtor's attorney have the future loan payment as a budget item when the deferment runs out?



Every student loan is different and you would have to check with the student loan company administering the loan to find out their rules on deferring a loan. Some of these loans can be deferred in times of hardship and may be able to stay deferred during the entire term of the plan. Many times the debtor does not have enough available funds to pay both the plan and maintain student loan payments. On the other hand, adding the student loan to the plan may make the case unfeasible. Many cases are set up to try to get the plan confirmed as the ultimate goal. Debtors often feel they will take care of the incidentals later when the deferment ends. We always try to ensure that a plan makes sense and remains feasible for the entire case, not just through confirmation. Feasibility, however, is in the eye of the beholder and some of these cases will get confirmed only to fail later.

Anthony Olivadoti

Information Services

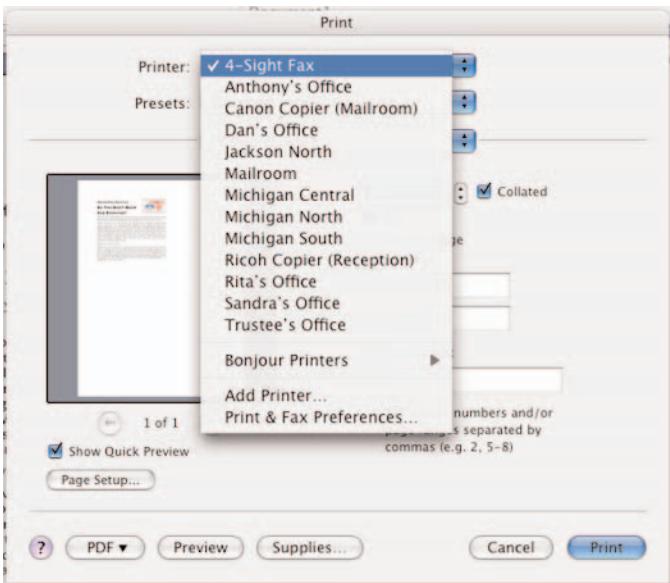
So You Say You Don't Need Any Exercise?

Well then, you might as well just stay at your desk to fax your documents instead of taking that long trek to the mailroom.

Many of you have asked for the return of the ability to fax from your desktop, so among the updates and upgrades that are being installed on your computers is the 4-Sight Fax 6 software. This software will allow you to fax documents directly from most of the programs you commonly use here in the office, such as Microsoft Word and Excel, Netscape, Safari, Internet Explorer web browsers (which also means our website) and Adobe Acrobat to name just a few.

Here's how you do it:

When you've finished preparing your document and are ready to fax it, simply go to the File menu and choose Print. When you get your printer dialog box you can choose the 4-Sight Fax as the destination printer instead of a regular printer. This is done by going to the Printer drop-down menu and highlighting "4-Sight Fax" as your printer.



When you click on the Print button, the document image will be saved automatically and then the 4-Sight Fax Client will automatically open.

You should then click on the "New Recipient" icon and fill in the required fields with the receiver's name and fax number (uncheck the "Smart Dialing" box if the fax number is in the 312 area code). If this is a one-time fax, to a debtor for instance, you should also un-check the "Save to Address Book" box. Alternatively you may select a previously saved recipient from the Contacts list.

Once you have addressed your fax, you may add a cover sheet with comments by clicking on the "Cover Sheet" tab. Enter a Subject (required) and a message.



When you're satisfied with your address and cover sheet (if you've chosen to use a cover sheet), simply click on the Send icon.

In a short while a box will pop up on your screen indicating that your fax has been sent.

We are preparing a more thorough document on this process, but this short article should be enough to get you started.

(Note: Faxing from CaseNET has not been fully implemented at this time. There is a way to use it, but it requires a bit more information to accomplish. If you are interested in finding out how to use 4-Sight Fax with CaseNET please contact me and I'll explain the process.)

Dave Latz

Case Administration Just A Thought...

I was reading the April, 2006, edition of O Magazine and came across a quote in one of the articles:

"Life is good, Life is bad, Life is messy. You can't fix it if you won't admit it's broken."

What does that have to do with work you ask? In the workplace there will always be changes to procedures, policies and personnel. In the nature of our business changes are usually results of judicial requirements, audit controls or "Houston; I think we have a problem." The focus of any office is to make sure operations run smooth and efficient utilization of its most valuable asset – YOU.

What's my role? What can I do? You can do your best by:

1. Taking responsibility and ownership for the quality of work you produce.
2. Checking it once, checking it twice.
3. Asking constructive questions and making suggestions that work for everyone involved in the process not just you.
4. Don't deviate from procedures.
5. Most of all, is be consistent.

The moral of this story is to celebrate your accomplishments and your failures because there is a lesson to be learned in everything. You can never fix anything until you acknowledge that is broken.

Rosalind Lanier



Fun With Slinky

The Slinky was invented in 1943 by mechanical engineer Richard James. Ever since, millions of children and adults have had fun with this simple toy. What can you do with a Slinky? Most people enjoy watching a Slinky move back and forth in your hands. Walking down stairs or a board is also fun. To get the best stair stepping action from a Slinky, the rise of the steps or board should be about one foot for every four feet in length. Use two or more Slinkys to have a race. Next time you have a Slinky race, make it an obstacle race. Use boards and small objects to create a racecourse that will challenge any Slinky!



Garden Tip of the Month

Getting Rid Of Dandelions

There are many different ways to get rid of dandelions. Most people want a lawn, which is completely free of weeds, including dandelions. Before you use herbicides, however, remember that dandelions can be beneficial to your yard and your health.

Also, be aware that there are less hazardous ways to kill and remove weeds. This article discusses how to create a healthy lawn and techniques for removing and controlling dandelions.

Did you know dandelions could be beneficial to a garden ecosystem as well as to human health? Dandelions attract beneficial ladybugs and provide early spring pollen for their food. In a study done at the University of Wisconsin, experimental plots with dandelions had more ladybugs than dandelion-free plots, and, fewer pest aphids, a favorite food of the ladybugs. Dandelions' long roots aerate the soil and enable the plant to accumulate minerals, which are added to the soil when the plant dies.

Not only are dandelions good for your soil, they are good for your health. According to the U.S. Department of Agriculture, a serving of uncooked dandelion leaves contains 280 percent of an adult's daily requirement of beta carotene as well as more than half the requirement of vitamin C. Dandelions are also rich in vitamin A. The official name for the dandelion is Taraxacum officinale, which means "official remedy for disorders." Would you believe that dandelions are also used as herbal remedies? The white sap from the stem and root is used as a topical remedy for warts. The whole plant is used as a diuretic and liver stimulant.

Apart from the benefits of dandelions most people want to be rid of them. The best defense against dandelions is a healthy lawn, since "a properly maintained lawn is less susceptible to weeds, insects, and diseases." Steps to a healthy lawn include:

- ❖ Over-seeding with the grasses you want to crowd out weed seedlings.
- ❖ Mow frequently and leave the grass clippings on the grass as fertilizer.
- ❖ Mowing at shorter heights allows more dandelion seeds to germinate and makes the lawn prone to weed invasions. Don't cut off more than 1/3 of the height of your lawn at a time.
- ❖ Avoid over watering; watering deeply and infrequently will build deeper roots and help prevent disease.

See how many dandelions are tolerable in your lawn, and then pull them as necessary. Get as much of the root as possible. Pulling or digging is easiest and most effective when the soil is wet. Good luck!

Michelle Cox

"My father used to play with my brother and me in the yard. Mother would come out and say, "You're tearing up the grass." "We're not raising grass," Dad would reply. "We're raising boys."

- Harmon Killebrew



20 Questions For: Laura Mendoza (Case Administrator II)



If you could have named yourself, how would your name appear on your birth certificate? Jasmine Rodriguez.

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

When you were a kid, what profession or job did you want to have when you grew up? Teacher.

If they made a movie about your life, what current actor/actress would play you? J-Lo.

What is your least favorite household chore? Laundry.

What is your favorite book? Casting The First Stone.

If you could bring anything back from your childhood, excluding people, what would it be? Preschool had no worries.

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

Hair style/haircut? Mushroom Haircut.

Cartoon? Tom & Jerry.

Cereal? Fruity Pebbles, Corn Pops.

Sport? Didn't have any.

Subject in school? Math.

Author? Zane.

Singing group? Boys II Men.

Video game? Super Mario Brothers.

Family outing? Going to the park with my parents.

Movie? Casper.

If you wanted to be cool: Cut class.

I always wanted: To travel with my parents.

Now that I'm older I wish: I was still at home with my parents.

2006 FIFA World Cup Germany



Every four years no other sporting event captures the world's imagination like the Federation International Football Association (FIFA) World Cup. Add to this a passion for the game found in all corners of the world, and you have a sporting and marketing phenomenon. Statistics underline this bold statement: 28.8 billion viewers in 213 countries tuned in to watch the 2002 FIFA World Cup held in Korea/Japan on TV.

This event starts on June 9th and runs through July 9th, with 32 national teams from around the world. From Australia to United States, teams will travel to Germany for the chance of becoming world champions. The predictions for this event are Brazil as the heavy favorite with England and Italy not too far behind. Also, Germany has an advantage because they're playing in front of local fans and will get all the support they need. But my pick is Mexico. They have always been my favorite and actually have a chance of winning.

Carlos Lagunas

What Not To Wear To Work

As the weather heats up, employers begin to see their employees wearing outfits and footwear that may not be the most appropriate for their work environment. Of course, depending on where you work, different styles of dress may be acceptable. But there are some general rules you should follow to ensure that your company is able to maintain the proper image and safety environment for its employees. While the workplace has become more casual, keep these tips in mind when choosing your look for work.



Avoid wearing workout gear, soiled or stained clothing, or underwear worn as outerwear. Flip-flops are usually not recommended, unless specifically allowed by your employer.

Any attire that is overly revealing should not be worn at the office. This includes clothing that reveals too much skin or is too tight. You should also avoid wearing midriff baring outfits and micro-miniskirts.

Accessorize with care. Go easy on the colorful manicures, keeping nails of a manageable length. Any body piercings or tattoos should be discrete. Men should keep their facial hair under control, going clean-shaven or with neatly trimmed facial hair. Finally, colognes and perfumes should be used sparingly if at all. Strong scents may adversely affect your co-workers.

Exercising Safely In Warmer Weather

If you enjoy exercising outdoors, there is no reason to give it up when the weatherman is predicting a heat wave. You do, however, have to take some precautions. Follow these guidelines when exercising this summer.



You should plan on acclimating your body to increases in temperature gradually. Cut back on your regular routine and then gradually increase the amount of exercise you do over the next few weeks. It is not safe to exercise during extreme heat and/or humidity. Try to avoid the hottest part of the day, generally from 10:00 AM to 3:00 PM.

Wear light colored, loose fitting, cotton clothing. Wear a hat and use sunscreen to protect you from sunburn. Be very aware of the dangers of dehydration. You should drink plenty of water before, during, and after exercise in warm weather. Your body can lose up to a quart of water an hour. It is possible to over-hydrate, so don't overload your body on fluids. But you will need about one to two cups of fluid every 20 to 30 minutes of exercise, depending on the heat and your level of activity.

If you begin to feel weak, dizzy, or nauseous, you may have the first signs of heat exhaustion. You may also get a headache, notice that sweating stops, or feel overheated. At the first sign of any of these symptoms, stop exercising, move to a cooler location, and drink some water. If the symptoms persist, see a doctor immediately.

What To Do When You're In An Accident

Being in a car accident can be a frightening experience. Your main concern will be your safety and the safety of all of your passengers. Once you've made certain that everyone is alright, you'll need to take these steps.



You should have your insurance information available in your vehicle and some paper and a pen to allow you to jot down the particulars of your accident and a sketch of the scene. You may also want to keep a disposable camera in your glove compartment so that you are able to accurately record the accident scene. You will need to note the name of the other driver, his or her license plate number, address, insurance information, and the names of any responding officers to the scene. In addition, you will need the police report number to give to your insurance company.

You will need to stay at the scene until the police have come and told you it is safe for you to leave. Once you've left the scene and returned safely home, you will need to contact your insurance company. You should do this even if the accident was minor or if it was your fault. In most states, you will not necessarily have to pay higher insurance rates as a result of an accident, as some state laws protect you from this.

Your insurance agent will guide you through the claims process, but it is still a good idea to know exactly what your coverage includes. Review your copy of your insurance policy and keep copies of all documents relating to your accident. You may also want to keep a phone log of any phone calls you make to either your or the other driver's insurance company.

If you need repairs done to your car, remember that you should be in control of the repair process, even if your insurance company is footing the bill. Be comfortable with the repair shop before allowing work to start. If you feel that the job was not completed correctly, you can insist on follow-up work to correct this.

Funny Headlines

Amazing, but they're true! These are some real headlines from newspapers around the country.



- Infertility Unlikely to Be Passed On
- Study Finds Sex, Pregnancy Link
- 'Light' Meals are Lower in Fat, Calories
- Alcohol Ads Promote Drinking
- Official: Only Rain Will Cure Drought
- Drunk Gets Nine Months in Violin Case
- Iraqi Head Seeks Arms
- Dirty-Air Cities Far Deadlier Than Clean Ones, Study Shows
- Court Rules Boxer Shorts Are Indeed Underwear
- Larger Kangaroos Leap Farther, Researchers Find
- Something Went Wrong in Jet Crash, Expert Says
- Police Begin Campaign to Run Down Jaywalkers
- Enraged Cow Injures Farmer with Ax
- Miners Refuse to Work After Death
- Juvenile Court to Try Shooting Defendant
- Two Sisters Reunited after 18 Years in Checkout Counter
- Killer Sentenced to Die for Second Time in 10 Years
- Couple Slain; Police Suspect Homicide
- Man Struck by Lightning Faces Battery Charge

Trivia Quiz: Stars & Stripes

June 14th is Flag Day. How much do you know about our national symbol? Test yourself with this Flag Day trivia quiz.

1. We refer to the flag that flew over Fort McHenry during the War of 1812 as "The Star-Spangled Banner." That flag still exists. Where is it now?
2. If we were to have a new state added to the United States, we would add one star to the flag. On what day would it be added?
3. Someone who is an expert on flags is called what?
4. You will usually find the American flag flying over the White House. When is it not there?
5. What is required to display the American flag at night?
6. When the National Anthem is played, what should you remove?
7. What does it mean when a flag is flown upside-down?

8. The American flag first flew over a fort in which foreign country?

9. Who cut the American flag into pieces and was honored for doing it?

10. What is the one place where the American flag flies 24 hours a day, is never raised or lowered, and is never saluted?



The Answers:

1. The Smithsonian Institution's Na-	5. It must be properly illuminated.	9. Robert Pernay, who left pieces of the flag scattered at the North Pole.	10. The Moon.
2. It would be added on the follow-	7. An upside-down flag means You	8. Libya.	4. When the President is not in
ing July 4th.	are in dire distress.	3. A vexillologist.	3. A vexillologist.
6. Your hat.	7. toy in Washington, D.C.	8. Libya.	2. When the President is not in
5. It is in Washington, D.C.	6. Your hat.	9. Robert Pernay, who left pieces of the	4. When the President is not in
10. The Moon.	5. It must be properly illuminated.	10. The Moon.	3. A vexillologist.

OFFICE OF THE CHAPTER 13 TRUSTEE MARILYN O. MARSHALL

224 S MICHIGAN AVE ☆ STE 800 ☆ CHICAGO IL 60604-2500

Did You Know?: Accordion Trivia

June is National Accordion Awareness Month.

In 1800, J.T. Eschenbach of Hamburg constructed an early accordion-type instrument, called the Aeolidicon, which was a bellows-blown keyboard instrument.

Christian Friedrich Ludwig Buschmann invented an instrument he dubbed the "Konzertina" in 1822, improving on previous designs to include hand operated bellows, valves to aid compression, and free-reeds.

After several variations were presented to the public, the accordion was finally patented by Austrian piano and organ maker Zyrill Demian on May 23, 1829.

The accordion became popular very quickly mainly due to its ability to be heard over loud pub environments.



There are at least eight major accordion types of instruments, along with dozens of variations of concertinas and ethnic variations of the accordion.

In America, there are three major styles of polka music, the Slovenian-American "Cleveland" style, the Polish-American "Chicago" style, and the Tex-Mex style.



Nicknames for the accordion include Squeezebox, Pleated Piano, Stomach Steinway, Waistline Wurlitzer, and Belly Baldwin. In France, it is sometimes called a piano with suspenders.

Famous people who have picked up the accordion or concertina include Ghandi, Richard Nixon, H. Ross Perot, actor James Stewart, actor Drew Carey, film star Charlie Chaplin, novelist Charles Dickens, John Lennon, and TV host Deborah Norville.