

# 4D 2004: A Cheese Odyssey

The November issue of the Marshall Chronicles traditionally is when I report on my trip to the 4D Summit conference, held each year in October. As you know, there is nothing we value here more than tradition, and so here is my report.

The 4D Summit was not held this year. The end.

Did I say we value tradition above all else? That, of course, is incorrect. Above tradition, we value openness to change, adaptability, flexibility, versatility. And thesauruses. We really like those. We love it when our cheese gets moved, because that gives us the opportunity to find new cheese. Or, if like me you don't care for cheese, you might look for new tofu.

At any rate, 4D Inc., the company that provides 4D, the software that powers our office's CaseNET program, has postponed the no-longer-strictly-annual summit until the next time they have it. Which is yet to be announced. And so I will just sit here typing until that announcement occurs, and then I will tell you the dates. No, I'm still kidding around. I can find something else to talk about. How about this: our upgrade to 4D 2004?

A quick look at the calendar will tell you that the year 2004 ended some time ago, but the current release of 4D is called 4D 2004. The next version to be released is to be called 4D 2007, which is our first clue about when the next 4D Summit will be held. Apparently, 4D Inc. is tired of talking about 4D 2004, but they don't want to say too much about 4D 2007 before it is released. Meanwhile, in our office, we are using 4D 6.7. (Version 6.7 was not released in the year 6.7 AD. It was named according to the old-style, more rational, version numbering system that 4D used before deciding to emulate Microsoft's foolish practice of pegging the version name to the year of release. Sure, "4D 2007" sounds all space age now, but how's it going to sound in 2009?)

We can afford to wait for the release of 4D 2007, because we are now in the process of upgrading to 4D 2004. We have always taken a bit of a conservative approach to upgrades. Along with cool new features, new versions bring interesting new bugs. It usually takes a while for those to get worked out, and we prefer, as much as possible, to concentrate on our own bugs while letting 4D work on theirs.

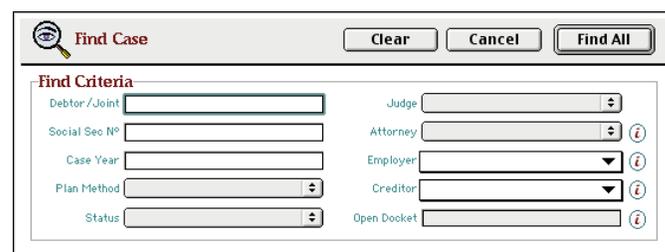
Historically, 4D has made upgrading to new versions a forgiving process. Even as they introduce changes, they continue to sup-

port older ways of doing things in order not to break older programs that depend on old commands or features that have changed significantly. We have taken advantage of that "backward compatibility," as it's called, through two major upgrades, from version 3.5 to 6.0 and then to 6.7. For the upgrade to 2004, we are taking a more rigorous approach.

The original programming for CaseNET began in 1995. It was a time when the current Mac operating system was version 7.5. We know little about those ancient days, aside from a few legends that have been passed down through the ages and whatever we are able to discern from the primitive paintings that are rapidly fading on the walls of caves. When we look at the CaseNET program code written in that era, we can only shake our heads in wonder that they were able to get their computers to work at all. While we admire our forebears' skills, we must say, objectively, that not all of this is ready for today's version of 4D and Mac OS X.

As a practical matter, we cannot rebuild the entire metaphorical house from the ground up, but it is time to take a thorough walk-through and, at minimum, replace the original appliances whose power cords have frayed, replace the furniture that's falling apart and put a new coat of paint on the walls.

As an example, take a look at popup menus, which you will find in many places throughout the program. Here's a picture of a dialog box in the middle of its renovation.



Compare the first four popup menu buttons to the last two. The first four look a bit, how do you say, better? It's because more recent versions of 4D provide objects with a more modern appearance and functionality. The older popups were actually constructed of five separate objects, three of which are rudimentary

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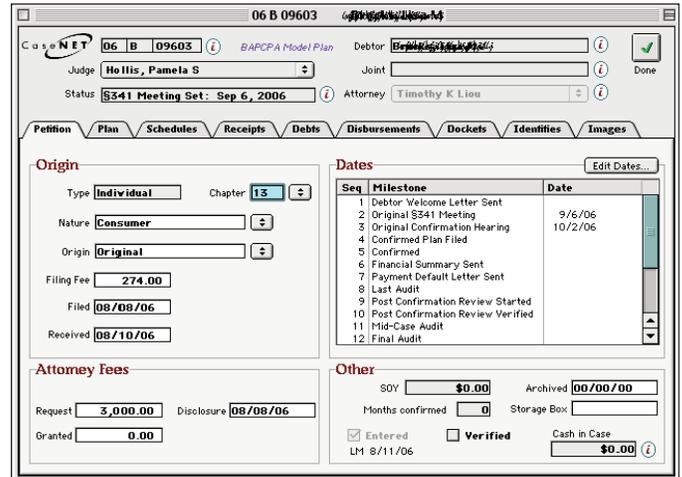
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(Continued from page 1.)

graphics, and required more programming to make them work. The newer popups are single objects. The appearance of those objects is set automatically by 4D to match the operating system. In other words, our old popups would look the same no matter what version and platform we are using. The new ones will look appropriate for OS X, just as they now look appropriate for OS 9. In past upgrades, we did not change the existing popups, following the "If It Ain't Broke..." rule. But as their appearance is becoming increasingly anachronistic, it's one of the things we're updating as we prepare for the move to 4D 2004 and Mac OS X. Depending on a number of factors, the effort required to update the popups varies. Some actually require no programming changes. Others are not quite so simple.

You can see more appearance changes on the way by looking at changes in development for the Case input form. (This update is due for release about the same time as the publication of this article.) Overall you can see it conforms with the typical Mac OS 8/OS 9 Platinum appearance, which was quite cutting edge in 1997. There's a new type of object called a Combo-box that lets you type a value or select from a popup menu, replacing previous home-made popups with similar functionality. And you can see that the tab object looks different. In fact, the tab object, strictly speaking, is new. 4D did not provide a real tab object

prior to version 6, and so when CaseNET was written the programmers had to simulate one to provide that type of interface. The old tabs were really just a picture of tabs, with invisible buttons on top. The new tab object is a single active object that works rather differently. It required a lot of program changes to make it happen, but the advantage of the new object is that it will be much simpler to maintain, change or expand in the future. And, of course, when we update to 4D 2004, the appearance will automatically adapt to the look of OS X.



**THE MARSHALL CHRONICLES**

**The Editorial Staff:**  
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**Contents and Contributors:**  
 4D 2004: A Cheese Odyssey, pg. 1 .....*Cliff Tarrance*  
 Trustee Matters, pg. 3 .....*Marilyn O. Marshall*  
 Reflecting On BAPCPA, pg. 4 .....*Rosalind Lanier*  
 In-House Receipts, Creditor Returns And Void Disbursement Checks, pg. 5 .....*Dan Lyons*  
 New Cars = Bankruptcy?, pg. 5 .....*Anthony Olivadoti*  
 Holiday Spending – A Challenge!, pg. 6 .....*Karen Barron*  
 Quick Tips, pg. 6 .....*Staff Submission*  
 Means Test De-Mystified, pg. 7 .....*Joanne Coshonis*  
 20 Questions For: James Leavitt, pg. 7 .....*James Leavitt*  
 December Events, pg. 7 .....*Dave Latz*  
 Trivia Quiz: Pearl Harbor, pg. 8 .....*Staff Submission*  
 Six Simple Strategies For Saving Money, pg. 8 .....*Staff Submission*

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 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/>.

While many of the changes I've talked about might seem merely cosmetic, the preparation for our upgrade requires much work behind the scenes. Since version 6, 4D has provided better tools for making database structures consistent and efficient. A good example is style sheets. You may be familiar with style sheets in Microsoft Word. If so, you know that you can create standard ways of formatting text, so that similar elements have the same appearance throughout your documents, and you can apply a collection of formatting attributes all at once just by assigning a particular style to a selected paragraph. If you redefine a style, all the paragraphs that have that style are updated immediately.

4D has similar mechanisms for objects that include text. Since much of our program predates the existence of style sheets, the majority of objects containing text don't have assigned styles and therefore require any changes to be made individually. That's kind of bad news, given that when we upgrade to run on OS X, the old fonts are going to look not-so-very good. To update fonts throughout the program there's no avoiding modifying every field, label and button on every form. By assigning styles now, future changes will be accomplished much more easily, by redefining style sheets.

Style sheets embody the basic design approach of specifying attributes in one place to be used many places. It's a schema that is expressed in a variety of ways in recent versions of 4D. Retrofitting CaseNET to embrace this type of design will make it more robust and adaptable to future changes.

I am as eager as anyone to get our program running on the current versions of both 4D and the Mac OS. I look forward to bidding adieu to Mac Classic, great though it was in its day. We'll get there soon. In the meantime, please pardon our dust.

Cliff Tarrance

## Trustee Matters

### Goals For FY '07

It's that time again . . . The beginning of a new year and time to think about what we will do throughout that year! When the managers were asked to turn in their goals for FY 2007 by October 1, 2006, one manager indicated that their departmental goals had not changed. I realized that to set goals means to set yourself up for change. Any goal that you can think of, large or small basically reduces to the statement: I hereby promise to change in the following way. We all fear change. It is the unknown. Fear will stop us dead in our tracks when it comes to setting goals if we are afraid of change. So, it is possible that a department goal may not have changed from one year to the next but the question becomes why not. Moreover, a lot of changes have taken place in the past year, which have greatly impacted where we plan or need to go in the future. Therefore, our goal this year is to review our vision and see what progress we are making. What needs to change and what can remain the same.



Above everything else, a goal is a written contract with you to do something. To achieve even the smallest goal requires discipline, work, and focus; all three in some measure.

In the new fiscal year, I will evaluate the achievements of past goals and set new goals for the trusteeship. As I develop the goals based upon the vision of the trusteeship, I have always emphasized the necessity of leading with a plan. The managers are charged with the tasks of writing goals for their departments and setting objectives for each goal.

- ★ Goals are general guidelines that explain what you want to achieve. Goals are usually long-term and represent the vision.
- ★ Objectives define strategies or implementation steps to attain the identified goals.
- ★ Unlike goals, objectives are specific, measurable, and have a defined completion date. They are more specific and outline the "who, what, when, where and how" of reaching the goals.

As I ponder the trusteeship goals for FY 07, I challenged the managers to be disciplined, work hard and stay focused. Throughout this year, we will continue to meet monthly to assess our progress.

### GOALS AND OBJECTIVES FOR FY '07

#### TRUSTEE

- ★ Determine if additional training sessions should be provided to debtor and creditor bar on BAPCPA.
- ★ Establish case law and brief banks to use in interpreting BAPCPA.
- ★ Meet with other Trustees who have been approved to offer debtor education to determine if there is a benefit in conducting debtor education in-house.
- ★ Determine the pros and cons of providing a debtor education program.

- ★ Set up meeting schedule for each department to meet with their staff monthly prior to the monthly staff meeting.
- ★ Continue communication and feedback with staff.
- ★ Hold each and everyone accountable.
- ★ Maintain level of excellence and integrity.
- ★ Monitor workload in order to reduce staff or increase staff to accommodate caseload per employee.
- ★ Continue communication and feedback with the staff, clerk, judges, debtor and creditor bars, and the UST.
- ★ Continue to provide adequate training to managers and staff.
- ★ Emphasize the importance of testing internal controls.
- ★ Monitor staff levels and attrition.
- ★ Review and coordinate the goals of the UST with the Trustee's goals.

#### CASE ADMINISTRATION

- ★ Complete claims module.
- ★ Ensure that area is current in processing documents.
- ★ Determine if the position of ECF Clerk should be added back in the budget to assist with CM/ECF.
- ★ Effectively utilize staff to its full potential.
- ★ Revise the telephone service schedule in order to maximize the workload of the staff.
- ★ Conduct phone service training regularly in order to eliminate problems.
- ★ Review and coordinate goals of Case Analyst with Trustee goals.

#### CASE CONFIRMATION

- ★ Reassess the role of team leaders and their role as managers since BAPCPA.
- ★ Define role of managing attorney with team leaders.
- ★ Restructure teams if necessary to increase efficiency and tracking.
- ★ Look at workflow/establish new procedures where needed.
- ★ Increase efficiency for ECF document flow.
- ★ Develop standards/job descriptions for paralegals.
- ★ Train paralegals to take lead in mid-case audits.
- ★ Review §341 meeting questions, train new hearing officers and monitor performance.
- ★ Update policy and procedures manual.
- ★ Review and coordinate goals of Case Confirmation with Trustee goals.

#### LEGAL

- ★ Monitor along with managing attorney attitudes of attorneys and participation in office.
- ★ Get managing attorney more involved in day-to-day supervision of team leaders.

*(Continued on page 4.)*

## Trustee Matters

(Continued from page 3.)

- ★ Require monthly bankruptcy training to assess and modify procedures for staff on BAPCPA.
- ★ Continue to promote civil enforcements. Evaluate all attorneys on involvement/accountability.
- ★ Have the Staff Attorneys more involved in tracking cases, monthly reports and case statistics.
- ★ Reduce cases 60 months and above to 20 or under.
- ★ Reconcile cases with the Clerk regularly.
- ★ Review and coordinate the goals of Legal with the Trustee's goals.

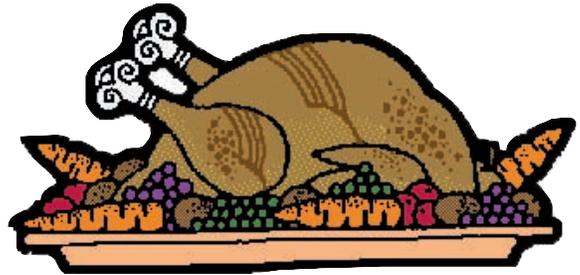
### SYSTEMS

- ★ Make programming changes to CaseNET to meet needs of BAPCPA.
- ★ Review and re-work website so that more people can be referred to website for answers to questions to eliminate volume of telephone calls.
- ★ Establish email distribution of letters to debtor attorneys.
- ★ Follow-up with STAC recommendations.
- ★ Make sure goals and objectives of area are met.
- ★ Implement and use trace reports.
- ★ Complete cash flow module.
- ★ Improve General Ledger by establishing start of month and end of month balances for each general ledger account.
- ★ Meet with LaSalle Bank to determine how to retrieve and store receipt images.
- ★ Work with National Data Center (NDC) to determine how data from CaseNET can be transmitted.
- ★ Look at new web-based BBS software.
- ★ Review and coordinate goals of Systems with Trustee goals.

### FINANCIAL & HUMAN RESOURCES

- ★ Continue to prepare error proof reports to UST.
- ★ Document policies and procedures for consistency.
- ★ Improve closing process and procedures so that each phrase is coordinated.
- ★ Monitor error rate and margins on receipt entry.
- ★ Prepare and train staff on how to conduct mid-case audits
- ★ Prepare for audits daily by planning and setting priorities.
- ★ Have Controller more involved in supervision of staff.
- ★ Cross training of staff to better utilize employees.
- ★ Review and coordinate goals of Financial Area with Trustee goals.
- ★ Continue to improve performance evaluations.
- ★ Define and rewrite "Unanticipated policy" to curb abuse.
- ★ Ensure that attendance and tardiness policies are followed and enforced.
- ★ Continue to evaluate benefits packet to provide the best coverage at the lowest cost.
- ★ Review and coordinate the goals of Human Resources with the Trustee's goals.

*Marilyn O. Marshall, Standing Trustee*



**THE TRUSTEE HOPES THAT YOU AND YOURS  
HAD A VERY HAPPY THANKSGIVING DAY!**

## Case Administration Reflecting On BAPCPA

Last year at this time we were preparing to hold the first §341 meeting following the enactment of the Bankruptcy Protection Act, better known as BAPCPA. Each §341 hearing officer was given a new script with highlights of the additional questions that we would be required to ask. In preparation for the script change, Ms. Marshall conducted a series of mock meetings. This provided staff with a visual of what the new process would entail. I have to admit, it was a little rough to reprogram yourself to interject the new items with the old after years of asking the same questions. Then, just to keep it interesting, we still had Non-BAPCPA cases, so you had to make the transition from one of those meetings to a BAPCPA meeting. The average non-BAPCPA meeting time was about 10 minutes compared with 20 or 30 minutes for a BAPCPA case.

Not only was there training for hearing officers in regards to the script, but we also had to revise our check-in process, which really made some of the debtors and their attorneys unhappy. The attorneys are required to submit two months of pay advices at least seven days prior to the meeting. They are also required to submit at least the current tax return prior to the §341 meeting. Initially a meeting would not be held if all of the required documents, pay advices and current tax return were not received or on file at the time of the meeting. Needless to say, this made things difficult on the attorneys and didn't help our case statistics. Ms. Marshall revised the check-in process to allow a meeting to be held in absence of the pay advices or tax returns. When a hearing officer conducts a meeting without the pay advices or tax returns, we notify the attorney on record that they have failed to meet the requirement and that these documents must be received prior to confirmation of the case. These documents must also be received in the event the §341 meeting needs to be continued, which is why we rely on the paralegals to monitor their e-mails daily and make sure that these documents are processed upon receipt.

We had to reinvent the wheel a few times, but I think the overall process is much smoother and more defined than it was a year ago. We learned some things the hard way, but now that everyone in the process knows what is expected, things can only continue to get better.

*Rosalind Lanier*

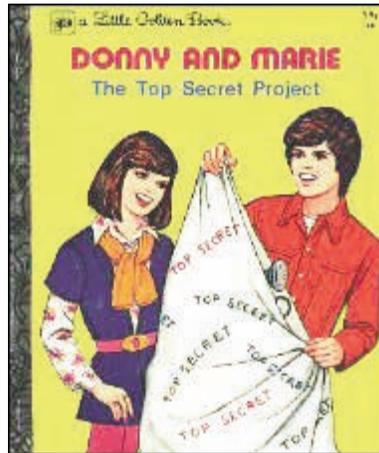
**Financial  
In-House Receipts,  
Creditor Returns And  
Void Disbursements Checks**

I know anybody who saw this headline just stopped right where they were and decided to read this article first. Sorry, Cliff and whoever was chosen as the subject for 20 questions, my usual first choices (only after the trustee’s article, of course.) With this article, I hope to answer some of questions about what goes on in the mailroom during the “Devon and Monica Show” which, of course, was patterned after the “Donnie and Marie” show from the 1970’s. You should hear Devon and Monica’s version of “A Little Bit Country, A Little Bit Rock N’ Roll.”

First, “Me and My Shadow” walk around the office together exchanging pleasantries with everybody they meet, sometimes several times, before collecting the mail, items dropped off in the “drop off” slot and the exceptions items sent from the bank’s lockbox. They separate the check receipts and returns of our disbursements checks and prepare them for deposit or stamp them as void as appropriate. They log these items into our “In-House Receipts” database for further processing. This is all done under dual control to minimize the risk of theft or fraud. They would have to work together to accomplish this, and, since they fight like cats and dogs, there is little risk of that. And now the fun begins as the financial department is called in to take these items and further process them.

Juliana is the main person from the financial area who picks up this information and I am her back up. One of us receives a call from the “Dynamic Duo” and then goes to the mailroom to sign for and collect the items from them. Basically, what we do is determine what category the item falls in, Receipt, Creditor Return or Void Check; indicate in the database the correct category, assign it to someone in the financial department to work on, copy the appropriate documents and mail the deposit to the bank.

The real purpose of this article is to inform you of the various types of items received at our office and we what we do with them, so here we go:



**In-House Receipt**

These are regular debtor receipts that are received at our office. These should have been received directly by the bank through our Lockbox, but for various reasons they were received through the mail at our office. Many times this happens because there was a mortgage payoff and the title company felt it necessary to over-night the receipt to us or a debtor received a default letter from us and thought if they mailed the payment directly to us it would be processed faster. This is definitely not the case; it will actually take longer because we will mail it to our lockbox before we process these items. Besides mailing these items to the bank, we will correspond with the debtor and let them know that future receipts need to be mailed directly to the bank.

**Creditor Returns**

These are usually overpayments on claims that creditors are returning to our office. These should also be mailed directly to our Lockbox for processing but very often are mailed directly to the office. There are two main reasons we receive creditor returns; the first is when we review a case, we will find we have overpaid a claim and request the money back. The other main reason is we will pay a claim after there should have been a withdrawal of claim filed (but it wasn’t filed) and the creditor will notice that we have over paid and send back the funds (this mostly happens with mortgage claims). When we receive a creditor return, it is sent to the lockbox for deposit and a copy is given to a financial team member to process and to get a withdrawal of claim if appropriate.

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**Void Disbursement Checks**

These are returns of checks we have issued. They are usually received through the mail room because the were undeliverable as addressed, but sometimes they are returned uncashed by a creditor who did not file a withdrawal of claim before we issued it. These are voided in CaseNET and a CashPro file is sent to the bank. A copy of the void check and any backup material is given to a financial team member, who works with Darlene to find a good address so that future payments on the claim can be made. If a withdrawal of claim should be filed, they will contact the creditor to get them to file one.

*Dan Lyons*

**Legal  
New Cars = Bankruptcy?**

A recent article by Gregory Karp appeared in the Chicago Tribune. Mr. Karp was discussing the merits and fiscal responsibility of purchasing a new car. His opinion seems to suggest that no one should buy a new car unless that person is willing to give away \$9,000 over the first year. Cars tend to depreciate the fastest during the first year of ownership, so for a \$30,000 vehicle, you lose \$9k quickly. New cars are not very sound purchases and most new car purchasers are usually in way over their heads even when they finance.



Experts suggest that car payments should be less than 15% of net monthly income and can be as high as 20% if you have no other debts. This means that a person earning a gross income of approximately \$47,000 could only afford a car payment of \$434. That payment would typically buy a \$14,000 vehicle.

Taking these numbers into context, it doesn’t take much to see that new cars and high end vehicles can quickly drive a person into bankruptcy. Unfortunately, far too many of the cases we see almost predictably were caused by a car purchase gone wrong. *Anthony Olivadoti*

## Holiday Spending – A Challenge!

This is a challenge that I propose to myself for holiday spending for this year and years to come. My challenge (and my goal) is to **curtail unnecessary spending for the holidays.**

After reading the following information, I wonder, “Is anyone else up for this challenge?”

I received an e-mail from a friend the other day that listed advertisements for the upcoming “Black Friday” sales. Just about every store was listed with unbelievable deals for clothing, toys, furniture, appliances, tools, etc. I could just hear the stores calling my name luring me into spending more than I should for the holidays. As I was looking through the items and prices, I was mentally making notes of where I was going and what I was going to purchase. To be honest, the majority of the deals were items that I really didn’t need but at those low, low prices I just had to buy them. I knew that I could “find” somebody to give them to as a gift.

In retrospect, it sounds pretty crazy to spend money unnecessarily just for the sake of getting a bargain!

Then I tried to rationalize this thought process by saying it’s ok because I’m not using credit cards since I’ve been saving up all year to make my holiday purchases with cash. Well the voice of reason said to me, “At what price will you be celebrating the holidays? What about your finances after the holidays are over?”

Retailers’ goal is to make sure they give consumers a reason to spend their “extra” money in the stores by “tempting” us with incentives and special promotions.

Different publications have given tips to help prevent the holiday spending frenzy, the guilt and the indebtedness that comes after it. Take a look at this approach:

Before you go shopping this year, clean your house. Clean every room. Start with your child’s bedroom and then move to the playroom, family room or wherever their playthings are stored. Dump out the toy boxes; pull out all the books, toys, games, electronic game systems and accessories. Take everything out and look at all the stuff.

Next, go and clean out the closet in your room, the hall closet and other bedroom closets. Go through the items in your kitchen.

Clean out your garage. If you have a rental for storage space, clean that out as well. You’ll be amazed at all the stuff you’ve purchased and haven’t used! Some of the stuff may still be brand new with the price tags on it. Ask yourself, “do I really need to purchase anything else?” Once you take a look at all the “stuff” you’ve accumulated, spent good money on and probably haven’t used in years, you may think twice about spending more money just to add to this pile.

Besides, after all this cleaning, you may be too tired to do any shopping!

Another approach is to ask yourself the following questions:



- \$ Do you have credit card debt?
- \$ Do you have a car loan or, worse, a car lease that really is too much for your budget?
- \$ Are you living paycheck to paycheck?
- \$ Would you be hard-pressed to pay some bills if your next paycheck was delayed for just a week?
- \$ Do you have a mortgage that you sometimes struggle to pay?
- \$ Do you have a student loan, especially one that you’re struggling to pay or that is in default?
- \$ Do you have a child in college who has to take out student loans to pay for his or her education?
- \$ Do you have a grandchild, niece or nephew that is taking out student loans to pay for his or her college education?

If you answered yes to any of these questions, you may want to think about how much you plan to spend this holiday. Some of your “holiday spending” money could be used wisely somewhere else.

Think about these questions:

- \$ Do you have enough money saved up to pay all your household expenses for at least three months?
- \$ Do you regularly give to a charitable organization?
- \$ If you have young children, are you saving something every month for their college educations?
- \$ Are you saving for your retirement? If you are saving, are you saving enough?
- \$ What bill could be paid off?
- \$ Do you have an emergency fund?
- \$ If you’re carrying a credit card debt, how can you really justify spending anything this year?

Why should we add to the pile of “stuff” our children already have (but rarely play with) but we haven’t put away a dime to help pay for college expenses?

It’s time to take a look at the entire financial picture and make an assessment: Need or Want?

Well, I ask the question again, “Is anyone up for the holiday spending challenge?”

*Adapted from an article in the Washington Post by Karen Barron*

## Quick Tips:

### Healthy Living Tip

Everyone knows that some of the keys to good health include eating healthy food and getting adequate exercise. But did you know that sleep can also be just as important? Getting an adequate amount of sleep is essential to helping to reduce stress and keeping your immune system working properly. By getting at least seven to eight hours of sleep a night, you will reduce your susceptibility to crankiness and irritability and will give a boost to your immune system.

### Money Tip

Most people renew magazine subscriptions using the renewal notice that they are sent in the mail. This offer usually gives a big discount over the regular subscription price, but this may not be the best offer available to you. Before sending in the renewal notice, check out the discount insert cards inside the magazine. Sometimes this will represent a deeper discount, saving you money.

## Means Test De-Mystified

On Thursday, October 19th, Dean Harvalis of the United States Trustee for the Northern District of Illinois, William T. Neary's office, conducted an extremely enlightening training program. "Means Test De-Mystified" was presented for the benefit of the four Northern District of Illinois Chapter 13 Standing Trustees, their staff attorneys and case analysts, responsible for intake and examining and assessing means testing. We had the opportunity to receive guidance and support regarding some of the more perplexing and somewhat complicated concerns regarding criteria that is scrutinized under the Means Test as provided within the parameters of the B22C form.



The crowd sits in rapt attention as Mr. O'Neal makes a point.

The instructional portion of the training was primarily presented by Tim O'Neal, Assistant United States Trustee, from Tyler Texas. Certainly, all attendees would attest that Mr. O'Neal is "The Expert" on all elements involved with the means test. For a period of five years, Mr. O'Neal was an instrumental participant in the Congressional Committee responsible for implementing the "B22C Statement of Current Monthly Income." He effortlessly walked us through various scenarios that often arise when assessing the current monthly income. Although every participant had previously been trained in evaluating the means test, Mr. O'Neal's insights clarified and distinguished the treatment of specific areas of concern, including social security income, veteran's benefits, pension and annuities. He delineated various categories of permitted expenses and identified what constitutes "household size." The interplay of Schedules I and J and the B22C was described with respect to above median and below median debtors. The session was an extremely valuable experience in order for each of us to fine tune our skills in assessing the validity of the information which is submitted on the B22C Form.

Although the training was essential at this one year mark after the enactment of BAPCPA, the spirited interaction of the participants which followed was priceless. Who would have imagined that such animated brainstorming would emerge from a discussion involving the calculation of commitment period and disposable income. Trustees, staff attorneys, paralegals and case analysts alike articulated problems which have arisen and were vocal in providing feedback and solutions.

After being sufficiently briefed in the means test analysis, Dean Harvalis, Assistant United States Trustee opened the discussion regarding emerging current and pending topics, The treatment of Refinancing and Sale of property requests were discussed; pending appeals, the charitable contribution decisions. Sandra Rasnak brought the group up-to-date on the details of "Operation Truth or Consequences" and civil enforcement concerns were explored. The opportunity to share experiences and solutions provided each of the attendees with a greater understanding necessary for the efficient facilitation of case management with respect to the means test and a desire to continue a dialogue with our colleagues on a regular consistent basis. The Means Test is not so mean after all!

Joanne Coshonis

## 20 Questions For: James Leavitt

Office Title: Paralegal



If you could have named yourself, how would your name appear on your birth certificate? I like my name.

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

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

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

What is your least favorite household chore? Laundry.

What are your favorite books? "Stranger in a Strange Land" by Robert Heinlein, "Sidhartha" by Herman Hesse.

If you could bring anything back from your childhood, excluding people, what would it be? Video game arcades.

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

Hair style/haircut? Mohawk.

Cartoon? Ren & Stimpy.

Cereal? Cap'n Crunch.

Sport? Football.

Subject in school? History.

Author? Chris Clairmont.

Singing group? The Ramones.

Video game? Altered Beasts.

Family outing? Road trips.

Movie? Star Wars.

If you wanted to be cool: You rode a skateboard everywhere.

I always wanted: To travel.

Now that I'm older I wish: I could travel more.

## December Birthdays, Anniversaries, And Other Notable Events



All Staff Meeting on December 1st.

Happy 7th Anniversary to **Jay Tribou** on December 6th!

**National Pearl Harbor Remembrance Day** on December 7th.

Happy Birthday to **Cheryl Jones** on December 12th!

Happy 1st Anniversary to **Keisha Hooks** on December 12th!

**Chanukah** from December 16th to the 23rd.

**First Day of Winter** on December 22nd.

**Christmas** on December 25th.

**Kwanzaa** from December 26th to January 1st.

Happy Birthday to **Carlos Lagunas** on December 31st!

**New Year's Eve** on December 31st.



### Trivia Quiz: Pearl Harbor

December 7th is Pearl Harbor Day. Test how much you know about this historic day with this trivia quiz.

1. Who was commanding the U.S. Army in the Hawaii area at the time of the attack on Pearl Harbor?
2. What was the name of the commander of the Japanese Combined Fleet?
3. With 1,177 deaths, which battleship had more deaths than any other ship?
4. Forty-eight civilians perished at Pearl Harbor. What was the cause of most of their deaths?
5. How many Japanese lost their lives?
6. Which battleship was the only one to get a chance to attempt to escape the harbor?



7. What was the average age of the American casualties at Pearl Harbor?
8. How many warships did the U.S. Navy lose during the attack?
9. How many carriers did the Japanese use in the attack?
10. How long did the attack last?



#### The Answers:

10. A little more than two hours.	5. 64.
9. Six.	4. Friendly fire.
8. 19.	3. The U.S.S. Arizona.
7. 23.	2. Admiral Yamamoto.
6. U.S.S. Nevada.	1. General Walter C. Short.

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

### Six Simple Strategies For Saving Money

1. Use a jar that you keep in plain sight to deposit your change at the end of the day. When it is full, take it to your bank and deposit it into a savings account. Having it visible each day will remind you to drop in your change.
2. Get rid of excess clutter and make some cash by selling things you don't use on eBay or at a garage sale. Not only will you make money, but you will clean up your living spaces as well. Put this money into your savings account as well.
3. Take some time to examine your bills and find ways to reduce them. Shop around for cheaper insurance, telephone and cell phone service, and credit card rates.
4. Make a plan for large purchases. Instead of borrowing using loans or credit cards, set aside enough money each month for specific items – a new car, a refrigerator, a vacation – so that you will have the necessary funds to purchase them with cash.
5. If you know that you will have a large annual or semi-annual expense, like car insurance, property taxes, or holiday spending, start saving for it all year. Simply divide the expense by twelve and save that much each month. By the time the due date rolls around each year, you'll be ready.
6. Trading work with others is a great way to save money. You can barter everything from computer work to childcare to raking leaves. Anything that you can do around your house or work is something that another person might need. Talk with your friends and neighbors to see if they would be interested in trading some of their skills for yours.

