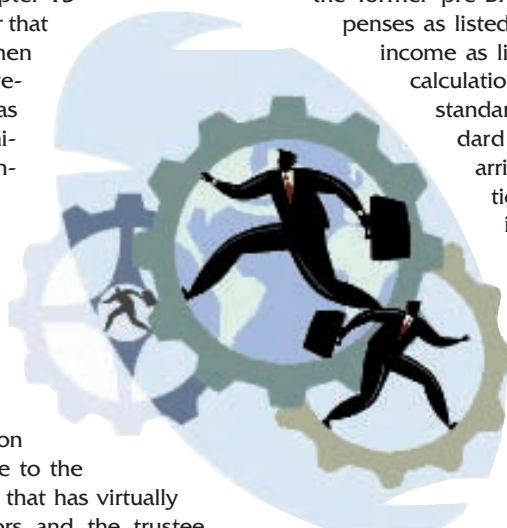


# BAPCPA Year One Roundup

Now that it has been nearly a year since the enactment of the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA), we should all congratulate ourselves for staying on course and addressing the new order of the Chapter 13 practice with finesse and flexibility. However, having endured this bumpy course laden with significant due diligence requirements, perceived, for the most part, as burdensome impediments to the path to confirmation, achieving that end with ease is in and of itself a conundrum. Notwithstanding the extraordinary proficiency and competence demonstrated by the Chapter 13 bankruptcy attorneys in our district, it is clear that frustration and exasperation is rampant when dealing with the BAPCPA mandatory requirements. For the most part, compliance has been achieved and cases are increasingly initiated. The challenge is "getting the case confirmed."

Although there exist a number of factors that can ultimately delay the Chapter 13 Trustee's recommendation of a case for confirmation, it is generally the minor missing components that impede the confirmation process. The required documents, including the requisite pay advices, the tax returns and the affidavit or declaration of compliance, will often create a hindrance to the confirmation of a plan in a Chapter 13 case that has virtually satisfied every other request from creditors and the trustee. What once would be a slam-dunk now requires additional attention and effort to acquire, compile, and present the debtor's personal records. It is very apparent that the counsel representing debtors experience annoyance, when in substance the case is ready to move forward, but the delay of the debtor's production of these documents can effectively stop the case in its tracks. Attorneys representing the debtors find that it is not enough to merely comply with the requirements of BAPCPA and complete the initial steps to commence the case, but attorneys must also provide additional counsel and support to the client in order to encourage them to tender the necessary records. Truly, BAPCPA has substantially expanded the duties and responsibilities of the Chapter 13 practitioner.



These are the more apparent and concrete components that will impede the confirmation of a Chapter 13 plan. Equally significant and more perplexing are issues emerging from the B22C, Statement of Current Monthly Income and Calculation of Commitment Period and Disposable Income. The determination of disposable income has, under 1325(b)(3) of BAPCPA, become a straightforward formula, utilizing Internal Revenue standards. As such, the calculation of disposable income for an above median debtor relies solely on what numbers result from the B22C and not from the former pre-BAPCPA traditional method of deducting expenses as listed on Schedule J from the Debtor's household income as listed on Schedule I. Consequently, the B22C calculation offers a mechanical method of obtaining a standard disposable income formula guided by standard I.R.S. parameters. By utilizing these criteria to arrive at disposable income, subjective evaluation of budgetary items as listed on Schedule J is eliminated. Although this method seems uncomplicated, it requires far more attention to detail than pre-BAPCPA determination of disposable income, creative as it was.

Commitment period presents additional concerns. BAPCPA's 1325(b)(4) articulates the requisite commitment period for below median and above median debtors. The commitment period can only be set out if the calculations identifying "below" or "above" median income are accurately provided and completed on the B22C form. Again, it is the attorney for the debtor that is burdened with the task of obtaining the necessary information from the client in order to precisely perform the necessary calculations to arrive at the appropriate commitment period for the debtor.

Another issue that has recently surfaced addresses the charitable contribution deduction and its treatment with respect to "below" median and "above" median. Although this controversy has been adjudicated in another district, where it was determined that an above median debtor is not entitled to deduct charitable contributions for purposes of determining disposable income, our district generally permits charitable contributions to be deducted.

*(Continued on page 2.)*

## BAPCPA Year One Roundup

(Continued from page 1.)

Certainly, this type of controversy will materialize in other components of the disposable income calculations within BAPCPA's B22C formula.



It is not surprising that the entire Chapter 13 community has stepped up to the plate and made great strides in implementing BAPCPA. In less than a year, material changes in the substantive law of bankruptcy have been realized. The commitment of the judiciary and attorneys in undertaking extensive efforts to facilitate transition is more than admirable. Although case filings spiked just before the Act's effective date, and substantially declined after that date, filings appear to be rising again. Our Chapter 13 community has had to adapt to all the statutory changes, to the new rules and forms, and to new regulations and procedures. Our Judges are continuing to interpret the new law on a case-by-case basis. We can proudly acclaim that all of the statutory deadlines have been met and that all the necessary changes in practice required by the new legislation were made. It is comforting to recognize that, even though the various obstacles and burdensome requirements resulting from the enactment of BAPCPA, the enthusiasm and commitment to excellence of the Chapter 13 community has in no way diminished. Even though there still remains the frustration as to "What does it take to get a case confirmed?," our practitioners do not hesitate in their efforts to facilitate that goal.

Joanne Coshonis

## Financial How Can This Be Possible?



During the life of a case, this office conducts three audits: post confirmation review, mid-case, and the final audit which is conducted before closing the case.

During the final audit process, many times we find claims that are not found during the life of a case. Many of you may ask: "How can this be possible?"

The United States Bankruptcy Court receives claims, scans the documents and turns them into pdf images, and then sends them to us via e-mail. In some cases, the images are put to the wrong case, which in turn prevents us from getting a copy of the image. Sometimes claims are also sent to the wrong trustee, and until that office audits the case, no one is aware of this misfiled claim. Once a claim is found, imaged and moved to PACER, the auditors will be able to find the claim on PACER in the correct case. It is then submitted as an audit issue and given to the Claims Supervisor since it was found in the audit. The Claims Supervisor can now review and enter the claim. One may want to remind you of the old days when it was common to misfile claims because everything was done manually. We just called it "human error." Well, now human error can still move the image to the wrong case and it can remain misfiled until it is found in an audit.

Sometimes, claims are not timely filed and for some unknown reason, the claims are not sent to us, but are found on PACER during the final audit stage. Apparently, at the post confirmation review stage, the claim is not out there to be found. Late filed claims, as we call them, appear much later in the case, so as auditors, we find these claims at the end of the case, and pass them on to the claims department to load as a late filed claim for reporting purposes only.

Still other claims can be loaded but read incorrectly, or an amendment to a claim can be filed. Often times, the amended claim is hidden behind the first claim. It is only found during the audit process as we look through all the claim pages included in the pdf for that claim ID on the court's register.

In closing, the final audit serves to assure the accuracy of the claims filed in CaseNET against the Court Register. We compare the claims imaged in our system against the Court's Claim Register. If everything is correct, we can move on to other areas needing to be audited to see what we can find.

Mark Caffarini

## On Perseverance

"You may be disappointed if you fail, but you are doomed if you don't try."

- Beverly Sills

"Success is to be measured not so much by the position that one has reached in life as the obstacles which he has overcome while trying to succeed."

- Booker T. Washington

"If you want to get somewhere you have to know where you want to go and how to get there. Then never, never, never give up."

- Norman Vincent Peale

### THE MARSHALL CHRONICLES

#### The Editorial Staff:

Cheryl Jones, Joanne Coshonis, Shanika Thomas, HVB and Dave Latz.

#### Contents and Contributors:

BAPCPA Year One Roundup, pg. 1 .....Joanne Coshonis  
 How Can This Be Possible?, pg. 2 .....Mark Caffarini  
 On Perseverance, pg. 2 .....Staff Submission  
 Trustee Matters, pg. 3 .....Marilyn O. Marshall  
 Chapter 13 Get Together Announcement, pg. 3....Marilyn O. Marshall  
 Inquiring Minds, pg. 3.....Keisha Hooks  
 What Happens To The Bag?, pg. 4 .....Karen Barron  
 October Events, pg. 4 .....Dave Latz  
 The Automatic Call Distribution System, pg. 5 .....Rosalind Lanier  
 All Aboard! EFT Is Now The Ticket, pg. 5.....Darlene Odom  
 Protecting Yourself From Mail Fraud, pg. 5 .....Staff Submission  
 Days Of Future Passed, pg. 6.....Cliff Tarrance  
 Don't Forget..., pg. 6.....Staff Submission  
 20 Questions For: Denise Ashley, pg. 6.....Denise Ashley  
 NFL Predictions, pg. 7.....Dan Lyons and Carlos Lagunas  
 Adding Color To Small Spaces, pg. 7 .....Staff Submission  
 Trivia Quiz: Cookies, pg. 8.....Staff Submission  
 Tricks For Treating, pg. 8 .....Staff Submission

#### Newsletter Information:

If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:

- ✓ e-mailing us at newsletter@chi13.com
- ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
- ✓ leaving them with Dave Latz

Please remember when making a submission to the newsletter, it must be:

- ✓ type-written and
- ✓ submitted by the first Wednesday of the month via e-mail, a Word document or an ASCII file.

We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.

You may also view this edition of THE MARSHALL CHRONICLES, as well as all the previously published issues, on the Chapter 13 Trustee website at <http://www.chicago13.com/>.

## Trustee Matters

### The Auditors Are Coming! The Auditors Are Coming!

McBride & Locke, the audit firm selected to audit the Northern District of Illinois Expense and Trust accounts for the fiscal year ending September 30, 2006, will be in our office October 30th through November 3rd, 2006. The audit schedule for other Chapter 13 Trustees in Region 11 has been published and confirmed.

Audits are the starting point for determining the adequacy of the Standing Trustee’s financial management, internal control procedures, and organizational support, and are part of the annual evaluation process. According to the Handbook for Chapter 13 Trustees, an independent audit firm shall audit the annual report of the Standing Trustee annually. The audit is designed to determine the adequacy of internal controls over these monies and the accuracy of amount and disclosure in the annual reports, and compliance with program policies and guidelines. Our deadline to submit our annual report to our Chapter 13 Coordinator, Howard “Chip” Wilkes, is November 3, 2006.

As I have always explained, our office should be ready for an audit on “any given day.” Everyone knows my favorite saying: “If you don’t have time to do it right, when will you have time to do it over.” That is exactly the reason why I make sure every day is an audit. This year, more than ever, I am anxious to have an audit conducted. Actually, I want the auditors to give us some feedback and make recommendations on how we can improve our record keeping and case administration procedures since BAPCPA made significant changes in the documents the Trustee is required to collect, review, and retain. If what we are doing is working, I don’t plan on making changes, but if there is room to improve our process and procedures, I will be more than happy to adjust.

Even though we saw a decline in caseload from November, 2005, to present, it appears that our workload has increased. Since we re-implemented the policy of adding claims on all cases whether confirmed or not confirmed, because it will be tracked on the final report filed with the Clerk, it has been exceedingly difficult to keep up with the number of claims that have to be entered and verified each week. We implemented a new petition and claims entry process since BAPCPA, and we will have to explain the changes in procedures to the auditors. Also, since we accept pay advices and tax returns via e-mail, someone has to check the e-mails daily and update each electronic case file. Since the number of cases being confirmed are down, I sometimes question why the e-mails and downloads from court are not updated in a timely manner in some cases. I have been asked to be patient since everyone has to master the new procedures. Even though everything seems simpler, it appears that the processes are taking longer. We have the opportunity in an entrance conference to bring any issues or extraordinary items to be reviewed or reported to the attention of the auditor(s) before the audit is conducted. I have a feeling this briefing session will be spent explaining the requirements under BAPCPA and the procedural changes we have made to accommodate the new law.

At the completion of the audit, the auditors, Standing Trustee, and the United States Trustee participate in an exit conference. The auditors will explain the results of the examination and make recommendations. We have come a long way since my first audit after my appointment in 2001. Each year we have improved and the recommendations have been few to none. Strangely enough, as I stated before, recommendations will be welcome. Our goal is to have everything in place and ready for the auditors so that we can provide it before they even ask. So, I ask the staff to be prepared, be present and be proud of what we have accomplished this year.

Marilyn O. Marshall, Standing Trustee



**CHAPTER 13 TRAINING  
GET TOGETHER**

**PRESENTED BY  
U.S. TRUSTEE WILLIAM T. NEARY**

**AND FOCUSING ON  
CHAPTER 13 MEANS TESTING**

**DATE AND TIME:  
THURSDAY, OCTOBER 19, 2006  
FROM 1:00 PM TO 4:00 PM  
(ARRIVAL BY 12:30 PM)**

**LOCATION:  
MARILYN O. MARSHALL'S OFFICE  
224 S. MICHIGAN AVE., SUITE 800  
CHICAGO, IL**

### Inquiring Minds

*My plan proposes that my unsecured creditors receive 10% however, I have learned they will receive 40%. Why is this?*

Typically, the reason the percentage increased is because the amount of claims that were actually filed is less than the amount of claims the plan contemplated would be filed or because claims have been withdrawn during the life of the case. Most confirmed plans in this jurisdiction are “minimum percentage pot” plans. This means that non-priority unsecured creditors must receive **at least** a certain percentage of their claims **and** the debtor must pay a certain amount of money (a.k.a. “the pot”) into the plan. So, if general unsecured creditors have received the minimum percentage, but if the pot has not been paid, the plan will not complete. Unsecured creditors will receive a higher dividend because the debtor must pay enough to fill the pot.



Keisha Hooks

## What Happens To The Bag?

What happens to the “black court bag” when it comes back from court?

Let’s see, this “black bag” is called the court call bag because it contains all matters, motions and plan confirmation hearing packets that have been set by the Trustee, Court, Creditors, Debtors’ Attorneys or Debtors. These matters are to be heard by the Judge on a particular day and time.



When the staff attorney returns from court, he/she will then give the bag to the paralegal that’s assigned to that particular Judge. The paralegal will remove all matters from the bag and separate them according to their status.

The paralegal is now ready to docket the matters into our computer system.

The continued items are docketed first. If a motion was heard in court for the first time, it’s called an original matter. This motion is put into CaseNET with a “set” docket and the date that it was heard in court. The paralegal will then put another docket into CaseNET on top of the “set” one as “continued” which lists the motion’s continued date and time.

With continued plan confirmation hearings, the paralegal only has to docket the continued date and time. The “set” docket was automatically put into CaseNET from a daily download received previously from court.

All continued matters are put into filing drawers according to their continued date.

Granted or Entered matters are put aside for a couple of days until the signed order is received from court via e-mail. Once the signed order is received, the motion is docketed and the paralegal will make any modifications listed on the order.

The signed orders are saved on the image tab in CaseNET. Most of the orders are downloaded and put into sub folders automatically but there may be occasions when the paralegal will have to manually save and put the order on the image tab.

Draft Order to Follow matters are motions that need to have an order submitted to the Judge’s chambers. These orders usually have to be submitted within 14 days of the motion. The paralegal docket the motion in the system and selects “draft order to follow” as the result. If the motion is a stay modification on real estate, the paralegal will turn the proof of claim off at the disbursement level only until the signed order is received.

Each paralegal has a folder labeled “DTF” and these pending items are placed in the folder until the signed order is received. These items are checked weekly.

There have been occasions where the order was not received within the allotted time. The paralegal will send the Judge’s clerk a list of these cases.

Plan Confirmations that were denied by the Judge are docketed as such and filed away. Our next step is to file a motion to dismiss unless the debtor’s attorney files a motion to vacate the plan confirmation denial.

Plan Confirmations that were confirmed are docketed as “confirmed-no order” until the signed order is received. Once the signed confirmation order is received, the paralegal will update the docket in CaseNET to “confirmed” and perform a mini review of the case.

The paralegal checks:

- ✓ The confirmation order to see that the correct plan date is listed.
- ✓ The court’s website that all orders have been docketed and processed correctly.
- ✓ To make sure the terms of the confirmed plan have been entered correctly into CaseNET.
- ✓ All amendments have been docketed and processed correctly.
- ✓ The required documents have all been satisfied.
- ✓ If the debtor is on payroll, that the correct amount is being deducted by the employer.
- ✓ All necessary adjustments based on amendments have been made to the creditor’s proof of claim.
- ✓ The image tab in CaseNET that all processed documents have been placed into the corresponding sub folder.

Once these items have been checked, the packets are ready to be distributed for Post Confirmation Review.

The paralegal can now get ready to prep the next week’s court call and start the process all over again.

*Karen Barron*

## October Birthdays, Anniversaries, And Other Notable Events



Happy 7th Anniversary to **Joanne Coshonis** on October 4th!

**All Staff Meeting** on October 6th.

Happy Birthday to **Denise Ashley** on October 7th!

Happy Birthday to **Mark Caffarini** on October 8th!

**Columbus Day** on October 9th.

Happy Birthday to **Dave Latz** on October 13th!

Happy 20th Anniversary to **Rita Saunders** on October 14th!

**National Grouch Day** on October 15th.

**U. S. Trustee Training Session** on October 19th.

Happy Birthday to **Shanika Thomas** on October 21st!

**Sweetest Day** on October 21st.

Happy 1st Anniversary to **Monica Gonzalez** on October 24th!

**Sourest Day** on October 25th.

**McBride & Locke Audit** runs from October 29th to November 3rd.

**Daylight Savings Time Ends** on October 29th.

**Halloween** on October 31st.



## Case Administration The Automatic Call Distribution System



Automatic Call Distribution, better known as ACD, is the phone system we utilize to manage calls. We currently have 17 trained phone agents and two in training that provide 37 hours a week of customer service to our external clients. Each agent is assigned a specific ACD login and phone slot. We have five phone slots per day and normally have two phone agents scheduled during each slot. Each month our Operations Coordinator generates phone reports for the Trustee, Managers and the Phone Committee. The phone reports that are generated are the:

- ☞ ACD AGENT SUMMARY REPORT – The ACD Agent Summary Report reflects the accrued number of calls taken and miscellaneous exceptions items, such as late logins, early logouts, extended hold times and time spent on Non-ACD calls.
- ☞ ACD AGENT PROFILE REPORT – The ACD Agent Profile Report provides a daily tracking of calls taken by each agent.
- ☞ EMPLOYEE TELEPHONE USAGE REPORT – The Employee Telephone Usage Report is generated for everyone in the office. This report provides an itemized list of your personal and business calls.

The purpose of the phone reports is not to inject a big brother mentality, but to keep abreast of certain phone trends, like what slots may need more coverage or who might need some individual training due to extended hold times. Due to the high volume of personal phone calls that were being incurred by each employee, a phone policy was created in August of 2005. Needless to say, most people were not happy about the policy and the micro-management that goes with it. What you should keep in mind is that a policy only becomes necessary when there is an abuse or deficiency in a process. In essence, you, the user, created the need for a policy, so you can't get too mad at yourself, can you? On the positive side, some people did say that the policy makes them more conscious of their phone usage and it helps them manage their time better.

Below is a list of some phone statistics through the month of August:

Month	Total ACD Calls	Agent that handled the most calls
January	2,785	Carlos Lagunas
February	2,515	Cheryl Jones
March	2,807	Telisha Emerson
April	2,297	Shanika Thomas
May	2,789	Carlos Lagunas
June	2,654	Carlos Lagunas
July	2,224	Rosalind Lanier
August	2,676	Carlos Lagunas

Rosalind Lanier

## Information Services All Aboard! EFT Is Now The Ticket



The May, 2005, issue of "The Marshall Chronicles" highlighted the benefits of being an Electronic Funds Transfer participant, such as speed of payment, cost savings, and detailed breakdown report of the deposit. Since that issue, several new accounts have been set up with our customers in the bankruptcy community. The most recent creditors to come aboard are eCast Settlement Corporation, Max Flow Corporation, Max Recovery, and Becket & Lee.

Rita Saunders, our Financial Department Manager, and I have been working diligently with Stu Cramer, the Business Operations Analyst for Becket & Lee, to ensure that the disbursements for these very large companies are converted from checks to EFT. During this process it was found that Becket & Lee also serviced accounts for other creditors. There were approximately 800 claims that needed to be manually processed as a part of this conversion. Our Information Systems Manager, Sandra Pillar, took on this challenge to make sure that this entire conversion was effectively and efficiently processed. These creditors will no longer have to wait to receive paper checks; their payments are in their bank account on disbursement Friday. As the number of EFT participants increases, the number of "bad address" and stale dated checks that we process each month will decrease. So, we continue to encourage our phone representatives to suggest our EFT program to creditors who call in looking for mailed checks. It's not too late for you to join in on the benefits of EFT.

All aboard!

Darlene Odom

## Protecting Yourself From Mail Fraud



Identity theft is becoming increasingly more common these days. One of the prime ways these criminals get your personal information is through mail theft. To protect yourself, keep these tips in mind.

- ☞ Place outgoing mail in a secure box, like a USPS collection box.
- ☞ Pick up your incoming mail as soon as possible. Do not leave mail in your mailbox overnight.
- ☞ Carefully review all of your credit card statements each month to be sure not to miss any fraudulent activity.
- ☞ Pick up new checks directly from your bank instead of having them mailed.
- ☞ Never send cash through the mail.
- ☞ Immediately report any vandalism or tampering with your mailbox to your local postmaster and the police.

## Days Of Future Passed

I'm deeply disappointed that I haven't been to the moon yet.

Back in 1968, when I was 11, I saw the movie 2001: A Space Odyssey. I had no clue how to interpret that film as a story — it made absolutely no sense to me at all. But, my God! A spaceship built like an airliner and operated by Pan Am! A space station orbiting the earth! A Hilton hotel on the moon! All of that would be common in my lifetime, the movie seemed to promise, even if I would be an old man in my forties by the time it came around. It would take three more of my 11-year lifespans, but it would be awesome when it got here. No wait, we didn't say "awesome" back then. Neat. It would really be neat when all that space travel became possible.

I don't want to complain, but what the heck happened to all that? By 1969 we had astronauts up there, putting golf balls, hopping around in slo-mo and driving their extraterrestrial dune buggy. Things seemed on track for space tourism in T-minus 33 years, from what I was able to tell.

But in the intervening time, I must admit I got distracted by other things, and so, apparently, did NASA. A few years ago, our Fearless Leader spoke of sending people to the moon again, and later to Mars, but as far as I can tell nobody much believes we're actually going to do that. Even if we did, it would probably be more of a military thing than to build Hilton hotels in space. So my inner 11-year-old has become resigned to the idea that space travel is just as far off as it always has been.

Putting aside the notion of actual space travel, 2006 doesn't look nearly as futuristic as I expected. How come people still drive cars instead of hovercraft? Where are the transporter beams and replicators? Where are the androids? True, you can get a small robotic vacuum cleaner these days to sweep up your house and terrorize the cat, but that's hardly the caliber of modern convenience I expected, based upon my extensive research watching episodes of the Jetsons. If the future's not here by now, when can we expect it? If I could get my hands on a De Lorean and some plutonium for the flux capacitor, perhaps I could find out.

We all have benefited in one way by the failure of my childhood's future to arrive, and that's in the realm of computers. In 2001 (the movie), the computer called HAL was a schizophrenic, homicidal maniac. In 2006 (the year), our computers aren't advanced enough to suffer from mental illness.

But I'm sure somebody's working on that and it will be available soon.

Cliff Tarrance



## 20 Questions For: Denise Ashley

Office Title: Closing Specialist

*If you could have named yourself, how would your name appear on your birth certificate?* Michele or Kelly.

*If you could build a house anywhere in the U.S., where would it be?* Somewhere on the East Coast, with a view of the ocean or a view of some type of body of water.

*When you were a kid, what profession or job did you want to have when you grew up?* Everything, a beautician (believe or not), singer, dancer (I liked to watch Soul Train), lawyer, obstetrician/gynecologist (Dr. Huxtable was my role model during the '80's – ha ha).

*If they made a movie about your life, what current actor/actress would play you?* When I was about 50 – 60 pounds lighter, people used to tell me that I looked like Lisa Bonet. So I would have to say her, the way she looked in the '80's – early '90's.

*What is your least favorite household chore?* Washing dishes or anything outside, like planting flowers or pulling weeds!

*What are your favorite books?* Anything by Carl Weber, Michael Baisden, or E. Lynn Harris.

*If you could bring anything back from your childhood, excluding people, what would it be?* NO BILLS!!!!

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

*Hair style/haircut?* Asymmetric bob.

*Cartoon?* Flintstones/Woody Woodpecker.

*Cereal?* Frosted Flakes/Fruity Pebbles.

*Sport?* I liked to (and still do) WATCH basketball. Go Jordan!!!!!!

*Subject in school?* Math.

*Author?* Judy Blume/Beverly Cleary/or the author who wrote those Sweet Valley High books, (you know, about those twin teenage girls).

*Singing group?* Troop/New Edition/DeBarge (El DeBarge was so fine, back then)/Heavy D & The Boyz (you know I can go on and on about singing/rappin' groups, so I will stop now! – ha ha).

*Video game?* Ms. Pac Man (She was a laaaaaady!).

*Family outing?* Our annual family summer vacations.

*Movie?* Do the Right Thing/Weird Science/the National Lampoon Vacation movies/the break dancing movies (the plots were terrible, but the dancin' and the music were great!!!!).

*If you wanted to be cool:* Like anything else, you had to wear the stylish designer clothes, like Guess?, Marithe Francois Girbaud.

*I always wanted:* A sister.

*Now that I'm older I wish:* I wish I was younger, and like I said before, NO BILLS!!!!



## Don't Forget...

Daylight Savings Time ends Sunday, October 29th. Be sure to set your clocks back one hour. This is also a great time to change the batteries in your smoke and carbon monoxide detectors.





## NFL Predictions

Carlos and I are back to predict which teams will make the playoffs in the National Football League (NFL). We are both predicting the winners, I will recap the AFC and Carlos the NFC. We have had the benefit of watching the first two weeks so our predictions should be better than our past attempts.

**AFC West** – This division will be the battle of the horses, Broncos vs. Chargers. It will be won by the bucking type as the Broncos have a better quarterback and defense. The Chargers have the edge at running back and will make a strong run for a wildcard spot. The Raiders and Chiefs will be bad this year.



**AFC South** – This division also will be won by horses, the young type. The Colts will continue to be one of the strongest regular season teams, but can they get over the hump in the playoffs? I don't think so. The Jaguars will put up a huge fight with their great defense, but they will have to settle for a wildcard spot. As for the Texans and Titans, it is wait for next year or, more likely, the year after that.



**AFC East** – No horses here, only the perennial playoff team, the Patriots. I see their long run over because of too much turnover of their roster. Look for the Jets to win this mediocre division. The Bills and Dolphins will also contend because a 9-7 record will be good enough to win the division.



**AFC North** – This will be the most competitive division in all of football because of the good teams. The Steelers lost too many players after their Super Bowl win, plus their coach is unsure of what he wants to do in the future. The Bengals will again have to settle for a wildcard spot because their defense is just not good enough. The Browns are the only weak link in this division and won't be a factor for probably about three years. That leaves the Ravens who are like the Bears of the AFC – strong defense, good enough offense.



**NFC West** – On paper this division is probably one of the weakest in the NFL. And the Seahawks are picked to represent the NFC in the Super Bowl. I say they win the division but will not advance to the big game. The three other teams, the Cardinals, 49ers and Rams, are pretty much playing to see who gets a better draft pick.



**NFC South** – One word and one word only – Vick. That is, Michael Vick, quarterback for the Atlanta Falcons. He is the man and will take the Falcons all the way to the NFC championship game. The Saints will be a surprise and advance to the wildcard round. The Panthers will be the biggest disappointment of the year. Sorry Buccaneer fans – not much to root for.



**NFC East** – This division will be the most competitive in the NFC; it's really up for grabs. Now it's really who wants the division the most. The Giants depend on quarterback Eli Manning.



He either can make them win the division or have them at the bottom of the division. The Cowboys will settle for a wildcard bid. The Eagles and Redskins will be watching the playoffs from home.

**NFC North** – Da Bears! I'm excited to say that we will make the Super Bowl this year. Not because I'm a Bears fan, but because we can do it. Rex is back and hopefully healthy for the whole season. And the defense is superb. Also, the division is weak. Brett Favre should have retired. The Packers are probably the worst team in football. The Vikings will fold half way through the year, and the Lions, as always, will be mediocre at best.

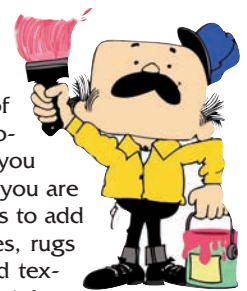


### Our Predictions:

Division	Dan	Carlos
AFC West	Broncos	Chargers
AFC South	Colts	Colts
AFC East	Jets	Patriots
AFC North	Ravens	Bengals
AFC Wildcard	Jaguars	Ravens
AFC Wildcard	Bengals	Jaguars
NFC West	Seahawks	Seahawks
NFC South	Falcons	Falcons
NFC East	Cowboys	Giants
NFC North	BEARS	BEARS
NFC Wildcard	Panthers	Cowboys
NFC Wildcard	Saints	Saints

Dan Lyons and Carlos Lagunas

## Adding Color To Small Spaces



Nothing brightens up a room like lots of color. If you have a small space to decorate, turn first to fun and lively colors. If you live in an apartment or rental home that you are not allowed to paint, consider other ways to add color to your wall. Hang bright tapestries, rugs or blankets to your wall to add color and texture. Choose large paintings or prints to brighten up a dull wall. Even in a small space, a larger sized work of art can add pizzazz without making the room feel smaller.

Around your small space, add colorful accessories. Pillows, throw rugs, glassware and window treatments are great ways to inject more color into a room. Try mixing different colors and fabric patterns. It is traditional to have light colors and small prints in a small room. If you find that boring, expand your decorating creativity to include bolder, deeper colors and exciting patterns.

If you are unsure about adding too much color into your room, start slowly and gradually add things you really like. A smaller space offers the benefits of being able to spend less money on your total decorating project. So, if you fill your room and decide it just isn't working, you usually haven't spent a fortune and can start over. Experimentation is the key, as well as keeping an open mind.

### Trivia Quiz: Cookies

October is National Cookie Month. Test how much you know about these sweet treats with this cookie trivia quiz.

1. Which cookie brand has been the most popular in America since its introduction in 1912?
2. What cookie was invented in 1937 by Ruth Graves Wakefield?
3. During the first quarter of the year, which cookie brand is the number one seller in the U.S.?
4. Barnum's Animal Crackers introduced a new animal in 2002. What animal was it?
5. Which U.S. cookie manufacturer boasts that their cookies are magically baked by elves?
6. Which traditional German cookie was introduced in the early 14th century?

7. What distinct flavor do Biscochitos cookies have?
8. True or False: The fortune cookie was invented in China in the 18th century.
9. In England, what are cookies called?
10. Which Girl Scout cookie type is the most popular?



**The Answers:**

1. The Oreo cookie.	7. Anise.
2. The Toll House chocolate chip cookie.	8. False. It was invented in San Francisco in the 20th century.
3. Girl Scout cookies.	9. Biscuits.
4. A koala.	10. Thin Mints.
5. Keebler.	
6. Lebkuchen.	

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### Tricks for Treating

Halloween is just around the corner. Along with the fun can also come some frights. To ensure the safety of your little ghouls and goblins, the National Safe Kids Campaign and the National Safety Council recommend these precautions for safe trick-or-treating:

- 👉 Costumes should be flame-resistant and kids shouldn't carry sharp or inflexible props.
- 👉 Make certain that the costume fits and doesn't drag on the ground. Avoid billowy costumes that may get snarled in shrubs or fences.
- 👉 For better visibility, choose light-colored outfits. Add reflective tape or decals to costumes and bags, and use flashlights.
- 👉 Nontoxic face paint is preferable to a mask because it won't obstruct sight.

- 👉 Write the child's name, address, and phone number on a tag, and pin it discreetly to the costume so that neighbors can return a lost masquerader.
- 👉 Adults should accompany and supervise young trick-or-treaters. Stick with familiar neighborhoods, and skip darkened houses.
- 👉 Remind kids about traffic safety. Don't let them dart across the street.
- 👉 Prohibit children from all on-the-road nibbling, to prevent them from sampling unsafe treats. When they've returned home, inspect the kids' loot for tampering before they eat any of it. Toss out homemade or suspect candy, and report any questionable handouts to the police.

