

LAW DAY 2008

May 1st, 2008, will mark the 50th anniversary of the first Law Day! So what does it mean and does anyone really care? Law Day celebrates the American legal system and provides the legal community an opportunity to remind itself of and illustrate to the public the existence of individual rights and responsibilities under the law. President Dwight Eisenhower established May 1st as Law Day.

“WHEREAS it is fitting that the people of this Nation should remember with pride and vigilantly guard the great heritage of liberty, justice and equality under law which our forefathers bequeathed to us; and

“WHEREAS it is our moral and civic obligation as free men and as Americans to preserve and strengthen that great heritage; and

“WHEREAS the principle of guaranteed fundamental rights of individuals under the law is the heart and sinew of our Nation, and distinguishes our governmental system for the type of government that rules by might alone; and

“WHEREAS our government has served as an inspiration and beacon light for oppressed peoples of the World seeking freedom, justice and equality of the individual under law; and

“WHEREAS universal application of the principle of the rule of law in the settlement of international disputes would greatly enhance the cause of a just and enduring peace; and

“WHEREAS a day of national dedication to the principle of government under law would afford us an opportunity better to understand and appreciate the manifold virtues of such a government and to focus the attention of the World upon them;

“NOW, THEREFORE, I, DWIGHT D. EISENHOWER, President of the United States of America, do hereby designate Thursday, May 1, 1958, as Law Day – USA. I urge the people of the United States to observe the designated day with appropriate ceremonies and activities, and I especially urge the legal profession, the press and the radio, television and motion picture industries to promote and to participate in the observance of that date.”

The justification for Law Day was to prevail as timeless and came about as a product of its times. The use of the law to achieve individual and social justice is the core of President Eisenhower’s proclamation. However, it is no coincidence that Law Day is observed on May 1 each year. Law Day originated as a competitive event during the Cold War. May 1 was chosen to contrast our system that embodies the rule of law with that which existed in the Soviet bloc countries that celebrated “May Day” with militaristic parades and speeches glorifying the achievements of the Communist system. While those countries marked May

Day with critiques of capitalism, the United States would honor “national dedication to the principle of government under laws.” The notion of Law Day clearly is a product of its time – the Cold War era! One of the primary aims of “Law Day U.S.A.” was in John F. Kennedy’s words in 1963, following the events of the October, 1962, Cuban Missile Crisis, to “become the significant answer to Communism’s May Day demonstrations.” He further reflected: “In a time when all men are properly concerned lest nations, forgetting law, reason, and moral existence, turn to mutual destruction, we have all the more need to work for a day when law may govern nations as it does men within nations, when the moral development of the human race may assure us of a peaceful and law abiding world.”

With the benefit of this historical perspective of the concept of Law Day, it is apparent – within a shared framework underscoring the importance of the rule of law – these remarkable observations from Law Day’s early years reveal key issues of the day. They serve as time capsules showcasing the attitudes and values expressed by the leaders of our country towards the law and the rule of law. While the Cold War and the Soviet threat was pervasive, Law Day attracted a following. However, as the Cold War waned, so did Law Day. Today it is most notably marked by the American Bar Association and is close to becoming a celebration of lawyers.

Unfortunately, as long as there existed a national consensus about the importance of the rule of law, Law Day became super-

(Continued on page 2.)



ACS Walk & Roll Chicago 2008



Our office will be participating in our 11th American Cancer Society's Walk & Roll Chicago on Sunday, May 18, 2008.

According to the American Cancer Society, one out of every four deaths in the United States is from cancer. It is the leading cause of death in the United States. One out of two men and one out of three women will be diagnosed with cancer in their lifetime. Many cancers are curable if they are detected and treated in early stages.

The American Cancer Society's Mission:

The American Cancer Society is the nationwide community-based voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives and diminishing suffering from cancer, through research, education, advocacy and service.

Dust off the cobwebs from your bikes and skates, or find your walking shoes and join us at the lakefront to participate in this worthy cause. You can walk 5 miles, in-line skate 10 miles, or bike 15 miles. See Rita Saunders for pledge sheets.

Rita M. Saunders, Team Coordinator

Walk & Roll 2008

A walking, biking, and skating pledge event to fight cancer.

THE MARSHALL CHRONICLES	
The Editorial Staff: Cheryl Jones, HVB and Dave Latz.	
Contents and Contributors:	
Law Day 2008, pg. 1	Joanne Coshonis
ACS Walk & Roll Chicago 2008, pg. 2	Rita M. Saunders
Bumper Sticker Humor, pg. 2	Staff Submission
Trustee Matters, pg. 3	Marilyn O. Marshall
Current Mortgages, pg. 4	Dan Lyons
Moving Faster, pg. 5	O. Anthony Olivadoti
On Mothers, pg. 5	Staff Submission
Default Letters, pg. 5	Rosalind Lanier
May Events, pg. 5	Dave Latz
What's Your Preference?, pg. 6	Sandra Pillar
Miami In The Spring, pg. 6	Cheryl Jones
Chapter 13 Staff Symposium, pg. 6	Lavone Kizer-Merritt
On The Road Again, pg. 7	Mark Caffarini
Learning New Skills In Miami, pg. 7	Laura Mendoza
NACTT In Miami, pg. 7	Catherine Mendoza
And One More!, pg. 7	Monica Gonzalez
Trivia Quiz: Fire It Up, pg. 8	Staff Submission
Did You Know? Vinegar, 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 third 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/ .	

Law Day 2008

(Continued from page 1.)



fluous – not necessarily anything to be observed. However, for seven years, the rule of law, so revered by our nation has been under attack. It continues to be “our moral and civic obligation as free men and as Americans to preserve and strengthen that great heritage.”

We must be proud that we have chosen a profession which allows us to be absorbed in the preservation of the law. We have been given all of the tools with which to proudly and vigilantly “guard the great heritage of liberty, justice and equality under law which our forefathers bequeathed to us.” For us, Law Day is every day. We must demonstrate a capacity for tolerance, diplomacy, patience, support, tenacity, resilience and flexibility while we are committed to the preservation of the principle of guaranteed fundamental rights under the law. As attorneys we approach every situation with a legal point of view – it is our nature.

By choosing to practice law, we are charged with the obligation to protect liberty, justice and equality. It is our duty to do the right thing and our responsibility to serve under the law. Law Day is our reminder that we will not tolerate any form of erosion of our heritage. Although our current concerns contrast with the sentiments that were the basis of the creation of the first Law Day observance fifty years ago, our mission still prevails. The first Law Day was conceived in a time when our country feared the threat of communism. Today our fears rest in the sinister, insidious perils of terrorism that have altered virtually every aspect of our lives and the manner in which we behave.

On May 1st – Law Day – we have an opportunity to reflect on all that is possible under the law, that intangible force which makes freedom and progress possible. We are able to appreciate that law brings order into the affairs of every person, enabling each of them to achieve individual goals. Law provides every person with security, while it protects and allows advancement and growth. Through the law we are assured of the protection of the fundamental rights of every citizen. The law is the cement that holds our free society together. Law Day is an occasion when we will pause to recognize the tremendous contribution the law has made in our way of life as a promoter of our progress and as an insurer of the human rights which makes that progress possible. On May 1st and every day, we as protectors of the law, are able to appreciate liberty and reaffirm our loyalty to the ideal of equality and justice under law, while we have the opportunity to cultivate a respect for the law. *Joanne Coshonis, Senior Attorney*



Bumper Sticker Humor

- Editing is a rewording activity.
- I don't have a problem with willpower. It's won't power I have a problem with.
- I do precision guesswork.
- Always remember that you are unique – just like everyone else.
- What if there were no hypothetical questions?

Trustee Matters

Staff Symposium – Advantage To The Trustee

The last scheduled Staff Symposium series for 2008 will be held in Chicago, on May 8th and 9th. I have sent employees to Phoenix and Miami and there is no doubt I have received a return on my investment.

The initial Regional Staff Symposium was held in San Juan, Puerto Rico, in 2002. The Staff Symposium presented the venue for providing training for staff where no other facility exists to train Chapter 13 Trustee employees other than in their own offices. The symposium is intended to benefit All Staff members ranging from the File Clerk to the Director of Operations. The idea for the symposium series originated with Carl Bekofske, Chapter 13 Trustee, Flint, Michigan, a former President of the NACTT. Robin Weiner, Chapter 13 Trustee, Fort Lauderdale, Florida, and present President of the NACTT, ran with the idea and organized facilitators, curricula and site selection. Sylvia Brown, Chapter 13 Trustee, Memphis, Tennessee, Ray Hendren, Chapter 13 Trustee, Austin, Texas, and Mark Bonney, Chapter 13 Trustee, Muskogee, Oklahoma, continued to carry the torch. The facilitators are staff volunteers from Trustee’s offices around the country. It initially started out with five sites, but has been reduced to three sites centrally located with easily accessible airports.



The goals of the NACTT were to provide a more structured training module to the staff of the Trustees. The first years focused on ways to establish good working relationships with the offices of the United States Trustees, strategies in managing returned checks and creditor’s refunds, ideas regarding work flow problems and employees who do not follow procedures. Based upon feedback obtained from the evaluations submitted after each session, programs were expanded, and the places and length of the training have been revised. Initially, the goal was to host the sessions at major airport locations on Thursday afternoon and Friday morning in order to minimize costs to trusteeships. Most of the evaluations now show that the staff would prefer to be in places where they can make the most of their afternoons off since the sessions now start on Thursday morning and end at noon on Friday.

Because of the anticipated changes to procedures brought on by BAPCPA, Trustees served as facilitators at the Staff Symposium in 2006 and covered issues concerning managing data, including such items as Notices to Child Support Creditors, changes to the Final Report and Accounting, tax refunds and other financial information. The 2008 program followed the 2007 format. The program subjects and facilitators for 2008 were:

Office Managers Patricia Waller, Nancy Strickler, Leonard Weatherby	Comptrollers Beckie Moore, Jeff Thimsen, Rafe Semmes, Richard Kalkbrenner	Skills Rita Brown, Mattie Gordon, Donna Clark	Leadership Ronnie Levers, Huon Le, Erin Rogers
Employment Law I	Budgets and Financial Reports	Chapter What?!? Basics for new employees	I Hate Change
Employment Law II	Audits	Bankruptcy Roundtable	Employee Motivation
Law of Tough Love	Internal Controls; Procedure Manuals	Starting the Process, Pre-Confirmation	Identifying and Embracing Your Inner Manager
So now you’re the Boss	ACH/EFT; Banking, Interest Income	Show me the Money! Payments and A/P	Players and Pretenders
Joint Session with Comptrollers	Joint Session with Office Managers	Means Testing	Key Characteristics of Leaders
Joint Session with Comptrollers	Joint Session with Office Managers	Give me the Money! Post Confirmation	Ethics in the Workplace
		Case Closing – Audits; TFR, Discharge	
		Ethics in the Workplace	

Glenn Stearns, Chapter 13 Trustee, Chicago, Illinois, is the present Chairman. I am serving as Co-Chair to Glenn Stearns, and I know that the programs are serving the purpose for which it was intended. Joyce Babin, Chapter 13 Trustee, Little Rock, Arkansas, and Mary Ida Townson, Chapter 13 Trustee, Atlanta, Georgia, are also on the committee.

Mark Bonney, most recent past Staff Symposium Chairman, showed up in Miami to assist us with the training. Trustees in host cities are always welcomed. Behind the scenes, the Chairs conduct a walk-through of the hotel facilities to make sure that everything is in place prior to the beginning of the seminar. Rooms have to be set up properly for size; presenter’s tables must have the correct number of microphones; a trip to the dock area is always on the “things to do list,” since the signs, registration tags, materials, folders and projectors are shipped to each place by the NACTT headquarters prior to each program. Since the symposium offers breakfast, lunch and snacks during the breaks, you have to make sure you are served what you ordered and the correct quantities. And just when you think everything is perfect, you discover that a microphone is not working. Not to mentioned the fact that some of the hotel guests’ air-conditioning is not functioning, or that the front desk has placed a “hold” on individual credit cards. Both Mark and Glenn have done an excellent job serving as Chairs and both have made sure I knew everything about becoming a Chair and hosting an event, right down to reviewing and comparing the AV costs. However, both failed to warn me to bring along walking shoes. A lot of work and walking goes into putting together a successful program.

Marilyn O. Marshall, Chapter 13 Trustee

Financial Current Mortgages



For the past few years there has been a marked increase in Chapter 13 plans that called for the Chapter 13 Trustee to be the disbursing agent for current monthly mortgage payments in cases. In the past year this trend has come to a dramatic halt. The percentage of plans containing a current mortgage provision has greatly decreased. In some jurisdictions, it is mandatory to pay the mortgage in the plan, but in others it is not. Some think that it saves money not to pay the mortgage in the plan because, then, the debtor does not have to pay the additional trustee fee, along with the mortgage payment. Currently, the trustee fee is only 6.5% and the fee would be lower if more mortgages were in the plan.

How is the trustee fee determined? Basically, the Trustee determines the total expense of operating the office, mainly employee expenses and rent, and calculates the fee percentage it will take to cover those expenses. There is no profit built into this figure, it is simply to cover expenses. So, using some hypothetical figures, let us come up with the percentage fee to run a Trustee office.

For simplicity let's say an office has 10,000 active cases and an annual budget of \$5,000,000. A case without a mortgage has a monthly plan payment of \$500 and, if it includes a current mortgage payment, that payment is an additional \$1,000 a month. If none of those plans had a current mortgage, the total revenue for the year would be \$60,000,000 (10,000 x \$500 x 12 months) and the fee needed to cover \$5,000,000 in expenses would be 8.34%. This would calculate to \$500 per case per year.

If 50% of debtors have mortgages and they all were included in the plan, the revenue would become \$120,000,000 and the fee necessary to cover the expenses would then be 4.17%.

The plans without mortgages would contribute \$250 and those with current mortgages, \$750 per case per year.

If half of the debtors with mortgages (or 25% of all the plans) included them in the plan, the revenue would become \$90,000,000 and the fee necessary to cover the expenses would be 5.56%. The plans with mortgages would contribute \$1,000 and those without, \$334 per case per year.

Does it cost the Trustee from \$500 to \$700 a year to administer a case with a current mortgage involved? It definitely costs more to administer this type of case. Mortgages need to be monitored for changes in payments because of interest rate changes and escrow amounts. Plan payments may have to be adjusted. More time in court is usually involved with these cases and the calculations for paying the other creditors are more difficult, because the current mortgage payments come off the top but are still factored as part of the base pot of funds generated in a plan. There is usually more correspondence involved between our office, the mortgage companies, attorneys and debtors. Very often the mortgage is sold (usually more than once) which entails a myriad of other issues. Even if the amount doesn't equate to \$500 to \$700 per year, what amount is adequate?

Let's be clear when we say who pays this fee. Is it the debtor as it first appears? No matter what fee our office needs to cover our expenses, when the plan is being worked out, it is calculated as if the fee is 10%. This means **our actual fee does not affect** what the plan payment will be. And no matter what our office's actual

fee is, all of the 100% creditors get their entire claim paid except for the unsecured creditors. So, in reality, the unsecured creditors bear a large portion of the fee that gets paid to the Trustee. They get what is left after everybody else is paid including the Trustee's office (unless it is a 100% plan, then the debtor is really paying the fee). Here are a couple of examples to prove that point.

	Without Current Mortgage	With Current Mortgage
Monthly Plan Payment	\$500	\$1,500
5 years of plan payments	\$30,000	\$90,000
Secured Creditors (include attorney)	\$10,000	\$10,000
Mortgage Payments	\$0	\$60,000
Fees paid on above at 7%	\$700	\$4,900
Balance left for Unsecured Creditors	\$19,300	\$15,100
Fees paid on Unsecured Creditors portion	\$1,351	\$1,057
Balance left for Unsecured Creditors	\$17,949	\$14,043
Percentage paid to Unsecured Creditors (assuming claims of \$50,000)	35.9%	28.09%

But this example is not exactly accurate because the plan payment with the current mortgage would be \$1,600 not \$1,500 (\$1,000 x 1.10%), like this:

	Without Current Mortgage	With Current Mortgage
Monthly Plan Payment	\$500	\$1,600
5 years of plan payments	\$30,000	\$90,000
Secured Creditors (include attorney)	\$10,000	\$10,000
Mortgage Payments	\$0	\$60,000
Fees paid on above at 7%	\$700	\$4,900
Balance left for Unsecured Creditors	\$19,300	\$16,100
Fees paid on Unsecured Creditors portion	\$1,351	\$1,127
Balance left for Unsecured Creditors	\$17,949	\$14,973
Percentage paid to Unsecured Creditors (assuming claims of \$50,000)	35.9%	29.95%

All of the explanations above are not a plea to raise revenue; it rather points out the fee can be lower for all payments if everything is included in a bankruptcy plan. This article could be written about auto related loans and leases with the figures adjusted. The real reason we would like to see current mortgages included in the plan does not have to do with the fee at all, except in an indirect manner. The real reason is simply the plan is more likely to succeed.

(Continued on page 5.)

Current Mortgages (Continued from page 4.)

If the current mortgage is put in the plan and the debtor is put on payroll control, the mortgage company will be guaranteed of current payments. The debtor will not fall behind in their obligation. The mortgage company will not object to confirmation. There should be no problem with stay lifts. Any arrearages will be properly handled. The attorney will be paid in a timely manner and the case will succeed. The more cases that succeed, the less the percentage fee is for everybody.

A case that does not get confirmed costs the Trustee office at least 50-75% as much to administer as one that completes and the debtor gets a discharge. The non-confirmed cases generate no revenue to pay for its administration. We are not allowed to claim §503(b) fees in this district. So, all of the other cases subsidize these cases. Flat-tax proponents would say we should charge a one time Trustee fee to all cases; with mortgages, without mortgages, confirmed, dismissed, 60 months and paid off in 10 months. I don't know if this is fair or not, but I know if this was the method used, the percentage of cases with current mortgages in the plan may greatly increase. *Dan Lyons, Controller*

Legal Moving Faster

I was recently sitting in court and an attorney for a creditor approached me after the call. The attorney was concerned that he had missed the scheduled confirmation hearing. A pro se debtor filed the case. The debtor did not pay her filing fee in the required scheduled installments. The Court generated its own motion to dismiss for that failure to pay and that motion was granted at an earlier time in the court call. Interestingly, the creditor received an e-mail on his Blackberry that the case was dismissed as he was sitting there waiting for the confirmation hearing. That's why he was a bit confused.

Real time docketing and e-mail is an integral part of the Clerk's operating procedures. The Judges minute clerk docketed the dismissal order on the case shortly after the motion was resolved that morning. That docketing of the dismissal caused a notice to be generated telling registered parties that the case was dismissed. As a registered party, the secured creditor attorney received an e-mail containing an image and notice of the dismissal order. This all occurred seamlessly and exactly as planned.

In this day and age of technology, there is no reason for not being informed about court proceedings. The technology utilized by the Clerk is designed to almost instantaneously serve notice out to parties. Notice, due process and the general dissemination of information are all hallmarks of the bankruptcy process. Because of technology we are all better able to remain informed, as well as to help inform those wishing to be part of the process.

O. Anthony Olivadoti, Managing Attorney



On Mothers



"Some are kissing mothers and some are scolding mothers, but it is love just the same, and most mothers kiss and scold together." *- Pearl S. Buck*

"There is no way to be a perfect mother, and a million ways to be a good one." *- Jill Churchill*

"A mother is not a person to lean on but a person to make leaning unnecessary." *- Dorothy Canfield*

Case Administration Default Letters

In May of 2005 we started mailing a plan default letter to debtors who have fallen at least two or more months behind in their payments. The purpose of the letter is to make debtors aware that they have accrued a default and allow them an opportunity to bring the payments current before filing a motion to dismiss with the court. At least 25% of the debtors respond via phone or in writing to advise us why they have a default. The top four reasons are:



- ◆ Their circumstances have changed and they can't afford the payment anymore.
- ◆ Miscellaneous emergency expenses, i.e., funeral, house or car repair.
- ◆ They were not told that the plan payment had increased.
- ◆ Employer was deducting the wrong amount or did not send payments to Trustee.

Before we started sending the default letter, we would automatically file a motion to dismiss, which in some cases would clog up the court docket with continuances, so the letter at this point serves as a buffer. Once we receive communication from the debtor a docket is added to the case with a notation as to how they plan to cure the default. Phone agents advise debtors that we cannot establish a repayment plan for the default and they should contact their attorney for advice. A motion to dismiss will follow the default letter if the debtor does not resume making the plan payments. It's hard to gage if the default letter is circumventing the dismissal of the case or delaying it, but here are some numbers to take note of:

Total letters mailed since 2005	6,287
Number of cases that received a letter and are still confirmed	1,863
Number of cases that received a letter and have been closed completed	888
Number of cases that received a letter and are now closed due to dismissal or conversion	3,536

Rosalind Lanier, Case Analyst Claims

May Anniversaries, Birthdays, And Other Notable Events

- Happy Birthday to **Maude Tetteh** on May 1st!
- Law Day** on May 1st.
- Happy Birthday to **Rita Saunders** on May 2nd!
- Happy 4th Anniversary to **Catherine Mendoza** on May 3rd!
- Great American Grump Out** (a.k.a. Dave's Day) on May 7th.

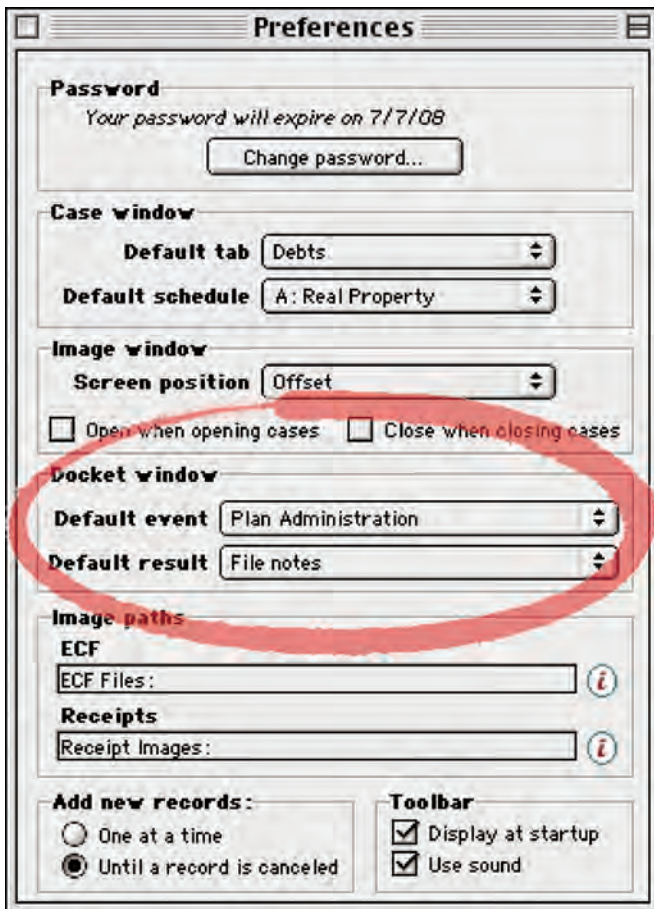


- Mother's Day** on May 11th.
- Happy Birthday to **Anthony Olivadoti** on May 13th!
- National Pizza Party Day** on May 16th.
- Happy 21st Anniversary to **Sandra Pillar** on May 18th!
- Happy 13th Anniversary to **Anthony Olivadoti** on May 22nd!
- Memorial Day** on May 26th.
- Hug Your Cat Day** on May 30th.
- Happy 9th Anniversary to **Cliff Tarrance** on May 31st!

Information Services What's Your Preference?

Some cool new features were rolled out in CaseNET this week that will allow you to customize your "user experience." One that I've already made good use of is the "Default Docket and Result" option on the Preferences dialog.

As you know, users have the ability to set their own preferences in CaseNET via the Preferences window which can be accessed by selecting "Preferences" from the Windows menu. Here's what the Preferences window looks like:



In the area labeled "Docket window" you can see that I have my default docket entry and result set to "Plan Administration – File notes." I use this docket entry quite a bit to notate the Identity/Address updates as I complete them. Now, when I'm on the docket tab and I click the "+" button my docket entry is pre-filled and I just have to type my comments! If I'm on a case that already has a Plan Administration docket that I want to add to, no problem. The new result defaults to "File notes" and links up with the existing Plan Administration docket entry. Since preferences are easy to change, you could set up your docket for the task you're currently working on. Paralegals, for example, could crank through their Confirmation Hearing dockets and then switch gears to claims docketing.

Cliff also added some spiffy changes for the Images window. You can now control when and where the Image window opens when you open a case. Play around with these settings and make your CaseNET experience your very own!

Sandra Pillar, Director of Office Systems

Miami In The Spring



On April 10th and 11th, I attended the 6th Annual Chapter 13 Staff Symposium in Miami, FL. Before leaving Chicago, I had to listen to Monica repeat the words "I'm going to Miami" for three days straight. Those words are still in my head. I, along with five others, left 35° temperatures and arrived to 83° sunny blue skies. Of course, we were overdressed for the weather but not for long. Off came the boots and on with the flip-flops. I was loving it.

My co-workers and I had the opportunity to let our hair down (even Mark) and enjoy Miami a little. We did a little shopping on Bayside View, which is somewhat in the downtown area surrounded by water. We later enjoyed the nightlife at a club on South Beach Street (Didn't know Lavone could dance so well). We had a wonderful time.

Miami wasn't all play and no work. We did have a purpose for being there. I attended two sessions. One was the Leadership session and the other was Claims Processing/Post Confirmation session. In the Leadership session the instructor gave some really good tips on employee motivation. Here are a few: Create an atmosphere of trust; let your arrival at work set the atmosphere for the day; be open minded; encourage employee involvement; and ask for the problem and invite the solution. There are five questions every leader should ask: What is already working? What caused the success? What is our objective? What are the benefits of accomplishing our objective? And what can we do more and better or differently to move to our objective?

The Claims/Post Confirmation session was very informative. It was more of an open discussion on how each office handles different tasks. It was interesting to find out that one Trustee office pays a secured creditor from the claim not the plan. There were many other issues that were discussed that made you say "hmmm." All in all it was fun and educational. Thank you, Ms. Marshall, for selecting me to attend this year. *Cheryl Jones, Case Administrator*

Chapter 13 Staff Symposium

When I found out I was going to Miami, I was so excited. I had never been there and the thought of being somewhere warm, away from this Chicago "hawk," was a fantasy that had come true. When we landed in Miami and went to retrieve our baggage the heat hit me. I was sweating because I had on a jacket. (Silly me.) When we boarded the shuttle bus I was like "air please." Upon arriving at the hotel, I found the lobby breathtaking! We checked in, took our luggage up to our rooms, and went back to the lobby. We were hungry, so we went to the front desk to get directions to restaurants. The lobby attendant was giving us directions to get somewhere on the train when Laura said, "if we get lost we can just ask the conductor!" The attendant smiled, tried not to laugh, and then said, "there isn't a conductor." We all started to laugh and went on our way.

The skills training class is always great because of the different topics covered and how each Trustee's office completes their work. Although it can be confusing from one office to another, it still has one outcome, and that is to help all cases have a smooth run to a discharge some day.

The leadership class is one that everyone should take. Motivation in the work place is something everyone needs every now and then. This class helps you turn a negative into a positive situation.

I would like to thank Ms. Marshall for allowing me to explore this exciting training and for the chance to feel the Miami heat!

Lavone Kizer-Merrit, Case Administrator

On The Road Again

Recently, the Trustee sent six employees from the Office of the Chapter 13 Trustee to attend the Miami Staff Symposium held April 10th and April 11th, 2008. I was one of the lucky six to attend the annual event. In attendance was our Trustee, Marilyn Marshall, and employees: Laura Mendoza, Catherine Mendoza, Lavone Kizer-Merritt, Cheryl Jones, Monica Gonzalez and myself.



Two other offices from Illinois attended, Tom Vaughn's and Glenn Sterns'. It was a meeting of the minds as we discussed and shared different issues that we are all experiencing: Payoffs, Discharges, Case Completes, and how to close out the new BAPCPA cases without a discharge or the required documents needed at the end of the case. By discussing with employees from other Trusteeships across the country, it made me feel more comfortable knowing that we are not facing issues alone and that we are all in the same boat and experiencing the same challenges.

It was our choice which classes we wanted to attend. I chose to attend mostly the leadership classes but did attend the Case Closing, Audits, Final Report and Discharge Issues class. I am proud to say we were the only office that had the Trustee actually filing the Debtor Education Certificate for the debtor directly from our office to the court. This takes the guesswork out of knowing if the Debtor's Attorney would file the certificate for them.

I found the leadership series very interesting and although I have read the book, "Who Moved My Cheese?", it was a good refresher to attend (I hate Change) to remind me in the world of bankruptcy we must be always ready for change. Other leadership classes I attended were: Identifying and Embracing your Inner Manager, Knowing the Difference Between Players and Pretenders, and Ethics in the Workplace.

In addition, we as a group headed out to Bayside Market Place to get a bite to eat the night we arrived and enjoy the sun after our seminar on our last day there. The ladies in the group headed to South Beach to experience the nightlife while I visited with an old friend I had not seen in ages for dinner and a few beers.

Thank you, Ms. Marshall, for allowing us to attend this conference and mingle with our related co-workers in the field of Bankruptcy.

Mark Caffarini, Closing/Audit Specialist

Learning New Skills In Miami

On April 10th and 11th, I had the pleasure to attend the NACTT Symposium in Miami.

There were two sessions that we were able to attend; Skills and Leadership. The one I attended was Skills. In that session there was a discussion on how adequate protections are paid. The Trustee's office from Boston pays adequate protection from the original plan even if there are any amendments to the plan.

I want to give a special thanks to Ms. Marshall for giving me the opportunity to attend the NACTT in Miami. I had a great time especially when Ms. Marshall invited her staff to eat shrimp at the Marriott Membership Club. I really enjoyed the weather and being with my co-workers. Hopefully, next year when Ms. Marshall attends the NACTT in Puerto Rico (hint, hint), she will invite me.

Laura Mendoza, Mortgage Specialist

NACTT In Miami

It is always a pleasure to go to a conference. This is my third. First one: Schaumburg, IL, second: Chicago, IL, and third in Miami, FL. I really enjoy attending the conferences because you get to see how other offices handle the same situations. I always enjoy Skill classes; these are the meat and potatoes of the conference. This is where we learn what is going on around us in other offices.

I'm always surprised how other offices handle adequate protection, or how long their model plans are (one office has a 10-page plan) and how offices are handling financial management courses (some don't even offer it).

We are always learning when attending conferences. Let's keep them coming!!!!

Thank you, Ms. Marshall, for allowing me to attend.

Catherine Mendoza, Paralegal

And One More!

I just want to take a moment to share the wonderful experience I had at the Miami NACTT Symposium.

First, I want to thank Ms. Marshall for giving me the opportunity to attend a beautiful place like Miami. Like Jairo (my boyfriend) kept saying the entire time we were there, "God Bless Ms. Marshall." We both thank you!

The girls and I, and of course, Mark, attended various educational sessions. We learned about how other offices run their Trusteeship. We also got to meet other great people that shared their ideas, even though one office made us a bit jealous because they have a treadmill in their break room, and they get to work out during their free time. But it's okay, we have many other great activities in our office. The subject that got my attention was the Debtor Education Management Course. I got to learn the procedures of how other offices ran their classes. I also like the fact that while attending those sessions my co-workers and I bonded like never before. Yeah, it was a lot to learn but I think we all had an awesome time. After the sessions were over, Jairo and I got to do many many fun things. We got to eat at the Marriott Membership Club that Ms. Marshall invited us to. We went to South Beach where I got a cute tan. We got to see many famous stars. We also got to hang out with some of our close friends and attend a Miami Heat basketball game. So, in conclusion, this was one of the best "learning" vacations I've ever had. Thanks, Ms. Marshall! Like you always say, "You give me something and I'll give you something." *Monica Gonzalez, Client Services Representative*



Left to Right: Laura Mendoza, Mark Caffarini, Ms. Marshall, Catherine Mendoza, Cheryl Jones and Monica Gonzalez.

Trivia Quiz: Fire It Up

May is National Barbecue Month. Test your grilling knowledge with this trivia quiz.

1. What is the most popular food for grilling?
2. What is the most commonly prepared side dish on the barbecue grill?
3. True or false: The term "barbecue" originated with the Mayans who cooked over a "barbacoa" which was a lattice of thin green sticks suspended over an open fire.
4. Over which wood is Jamaican jerk typically grilled?
5. Which U.S. state are you in if you are at a "pig pickin'?"
6. Which region's signature pulled pork is usually basted in a sauce made with mustard?



7. What percentage of American homes owns a barbecue grill?
8. Car-maker Henry Ford invented what barbecue essential?
9. What's the most popular day of the year for barbecuing?
10. Which European country has the most barbecuing aficionados?



The Answers:

1. Hamburgers.	5. North Carolina.	8. Charcoal.
2. Corn.	6. Columbia,	9. July 4th.
3. True.	South Carolina.	10. The United Kingdom.
4. Pinto.	7. 75 percent.	

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

The Marshall Chronicles is now available in full color,
both in print and on-line at www.chicago13.com

Did You know? Vinegar

May is National Vinegar Month. Here are some interesting facts:

- ◆ The word "vinegar" originated from the French "vinagre," which means sour wine.
- ◆ Vinegar is considered the world's oldest condiment. It has been used for 10,000 years.
- ◆ Vinegar can be made from anything containing sugar or starch, including fruits, grains, roots, beer, honey, and even wood.
- ◆ There is more white distilled vinegar bought and used in the southern part of the United States than in any other region.
- ◆ Vinegar is an effective and inexpensive household cleaner. It kills harmful bacteria and can remove stubborn stains.

- ◆ Vinegar pie was a popular dish in England in the early 19th century.
- ◆ Pearls will dissolve in white distilled vinegar.
- ◆ Balsamic vinegar is made from Trebbiano grapes grown on the hills of Modena, Italy. The grapes are harvested late in the season, then crushed. The mixture is filtered and reduced by boiling to increase the sugar content. The liquid is then poured into casks and left to age for up to 25 years.
- ◆ Vinegar's shelf life is almost indefinite, as it is self-preserving. It does not need refrigeration. Some vinegar will change color over time, but the taste will still be the same.

