

THE **MARSHALL**
CHRONICLES

DECEMBER 2008
VOLUME VII, NUMBER 12

VERY APPEALING

I have been thinking about this end of year newsletter article for some time now and, if I am going to be honest (which I am trying hard to do – especially with myself), I must admit I was drawing a blank on what to write about. There was the recent excellent article by Keisha Hooks with a comprehensive look at cases in this region struggling to address the means test issue and the meaning and implications of “projected” with respect to disposable income, if any. Then Ms. Marshall also provided a summary of recent decisions of the Judges in this jurisdiction for whom Ms. Marshall is appointed as the standing trustee. Of course, there are the Seventh Circuit cases dealing with issues surrounding the treatment of claims secured by vehicles as collateral, but those cases are of primary interest to a limited audience. There is also the recent case of Judge Hollis holding that although a debtor may be entitled to exempt the earned income credit portion of a tax refund, the entire refund is still included in the debtor’s projected disposable income and must be dedicated to the plan. (See *In re Shree Royal*, 07 B 15826, docket item 55.) The problem I am having is that no issue or case is standing out for attention and/or the important ones have already been the subjects of recent articles.

So, instead (with the helpful suggestion of Anthony Olivadioti), here is a little something regarding direct appeals in bankruptcy to the circuit courts of appeal. Over the past year, courts have begun addressing issues raised by revised 28 U.S.C. §158(d) (§158(d)), and the Interim Bankruptcy Rules (8001 and 8003) adopted to implement them. Section 158(d) provides, under certain circumstances, for direct appeals from the bankruptcy courts to the circuit courts of appeal. Certification by the Bankruptcy Court for direct appeal to the Circuit Court is one option. Under §158(d)(2), a circuit court will have jurisdiction of an appealed order, judgment or decree if (1) the requisite certification is made by the applicable lower court and (2) the circuit court authorizes the direct appeal. Thus, the circuit court has the “final word” on whether it will hear a direct appeal. Pursuant to §158(d)(2)(B), the bankruptcy court, district court or

bankruptcy appellate panel before which the matter is pending must certify the order for direct appeal if (1) a majority of the appellants and a majority of the appellees request that the court make the certification order or (2) the court determines, whether on its own initiative or at the request of the parties, that one of the following criteria set forth in §158(d)(2)(A) exists:

1. The judgment, order or decree involves a question of law as to which there is no controlling decision of the court of appeals for the circuit or of the U.S. Supreme Court, or involves a matter of public importance;
2. The judgment, order or decree involves a question of law regarding resolution of conflicting decisions; or
3. An immediate appeal from the judgment, order or decree may materially advance the progress of the case or proceeding in which the appeal is taken.

Bankruptcy Form 24 has been approved for use where all the parties request certification to the circuit court. 28 U.S.C. §158(d)(2)(A)(i)-(iii). As provided in Interim Bankruptcy Rule 8001(f)(2), the court making the certification must have the case pending before it or the certification is meaningless. For example, if an appeal of a bankruptcy court order is docketed with the district court before the bankruptcy court certifies the appeal to the circuit court, the certification is ineffective because the bankruptcy court lacks jurisdiction over the appealed matter. Thus, if you anticipate that one court is more likely to certify a direct appeal than another court, you should ensure that the preferred court has jurisdiction over the case before requesting and obtaining the certification.

A fatal error in proceeding with a direct appeal occurs where there is a failure to file a timely Notice of Appeal. A certification does not self-effectuate an appeal. A timely notice of appeal must still be taken in the manner required by Bankruptcy Rule 8001(a) or 8001(b), and the appeal must become effective under Bankruptcy Rule 8002. Therefore,

(Continued on page 2.)



The Everett McKinley Dirksen Federal Courthouse Building, home to the 7th Circuit Court of Appeals.

Mark Your Calendars!

On January 13, 2009, The Chicago Bar Association will present an educational discussion titled **Three Years Later: Chapter 13 Practice in a Post-BAPCPA World**. Moderated by the Honorable Eugene R. Wedoff, panelists Mike Burr, Brent Behanna and Keisha Hooks will discuss issues arising under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. The topics include means testing in Chapter 13, the interpretation of equal monthly payments, discharge ineligibility and much more. This informative hour-long discussion should not be missed. For more information, contact Keisha Hooks at khooks@chi13.com.



When:
January 13, 2009 at 12:15 pm

Where:
**The Chicago Bar Association Offices
321 South Plymouth Court
Chicago, IL 60604**

Who:
All attorneys interested in this topic are invited to attend
Keisha Hooks, Staff Attorney

THE MARSHALL CHRONICLES	
The Editorial Staff: Cheryl Jones, Sulethé Mason, HVB and Dave Latz.	
Contents and Contributors:	
Very Appealing, pg. 1.....	<i>Jay Tribou</i>
Mark Your Calendars!, pg. 2.....	<i>Keisha Hooks</i>
Trustee Matters, pg. 3.....	<i>Marilyn O. Marshall</i>
Undesignated Receipts, pg. 4.....	<i>Rita M. Saunders</i>
Case Administration – What Does It Mean To You?, pg. 5.....	<i>Rosalind Lanier</i>
Can Stress Be Good For You?, pg. 5.....	<i>Staff Submission</i>
“Citius, Altius, Fortius” (Faster, Higher, Stronger), pg. 6.....	<i>Sandra Pillar</i>
Some Holiday Humor, pg. 6.....	<i>Staff Submission</i>
January’s Notable Events, pg. 6.....	<i>Dave Latz</i>
Recipe Corner, pg. 7.....	<i>Lavone Kizer-Merritt</i>
Driving Cool In Winter Weather, pg. 7.....	<i>Staff Submission</i>
Trivia Quiz: Counting The Days – The Answers, pg. 7.....	<i>Staff Submission</i>
Trivia Quiz: Counting The Days, pg. 8.....	<i>Staff Submission</i>
Did You Know: Blood Donation, pg. 8.....	<i>Staff Submission</i>
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, all in full color, on the Chapter 13 Trustee website at http://www.chicago13.com/ .	

Very Appealing

(Continued from page 1.)



a court acting on its own initiative under §158(d) could certify an appeal, but without a timely notice of appeal, the certification would be ineffective. This “catch-22” was noted by Bankruptcy Judge Riegle in *In re Virissimo*, 332 B.R. 208, 208 n. 1 (Bankr. D. Nev. 2005). In *Virissimo*, the court certified for direct appeal the question of whether the state law homestead exemption cap imposed by the BAPCPA applied in “opt-out” states before any party filed a notice of appeal. The court recognized that its certification would be without moment if an appeal were not taken by the filing of a proper notice of appeal.

It is also important to recognize that the revised §158(d) does not apply to pre-BAPCPA cases. Relying on the plain language of the BAPCPA, two courts have concluded that the direct appeal provision of the Act does not apply to appeals arising out of bankruptcy cases filed before the Act’s effective date. See *In re McKinney*, ___ F.3d ___, 2006 WL 2051319, No. 06-2538, at *1 (7th Cir. July 25, 2006); *In re Berman*, 344 B.R. 612, 615 (B.A.P. 9th Cir. 2006). These courts concluded that because BAPCPA expressly provided that the Act did not apply to bankruptcy proceedings filed before the effective date, and the new appellate rules for direct appeal were not one of the limited exceptions to that requirement, the provisions did not reach pre-BAPCPA cases.

As for interlocutory appeals, BAPCPA did not change the requirements for appeal of interlocutory orders. Therefore, to appeal an interlocutory order directly to the circuit court, an appellant, with one exception noted below, must not only meet the direct appeal requirements, but also receive leave to appeal an interlocutory order. In order to appeal an interlocutory order, a party must first file a notice of appeal accompanied by a motion for leave to appeal prepared in accordance with Bankruptcy Rule 8003. The district court or bankruptcy appellate panel must then decide whether to allow the interlocutory appeal. Leave to appeal is not granted unless the movant shows that (1) refusal would result in wasted litigation and expense; (2) the appeal involves a controlling question of law as to which there is a substantial basis for difference of opinion; and (3) an immediate appeal may materially advance the ultimate termination of the litigation. See, e.g., *In re Nat’l Metalcraft Corp.*, 211 B.R. 905, 907 (BAP 8th Cir. 1997) (citation omitted). Similarities exist between the requirements for an interlocutory appeal and the criteria in revised §158(d). However, the criteria for direct appeal are in the conjunctive. For an interlocutory appeal to proceed, all of the criteria must be met. If, however, a circuit court authorizes a direct appeal of an interlocutory order, Interim Bankruptcy Rule 8003(d) provides that such authorization is deemed to satisfy the requirements for leave to appeal, even if a request in the district court for leave to appeal an interlocutory order is still pending and undecided.

So, be wary of the rules and requirements anytime you chose to attempt a direct appeal of a bankruptcy court decision directly to the circuit court of appeal.

Jay Tribou, Staff Attorney

Trustee Matters

Staff Growth and Development

NBC has announced that Lipstick Jungle with Brooke Shields, Kim Raver, and Lindsay Price, which was moved from Wednesday nights to Friday, will be cancelled after this season. There were thirteen episodes for this season; evidently its ratings were not what the network thought it would be. I made a similar decision this year when I cancelled the monthly reports given by the Managers at the Monthly Staff Meeting and replaced them with presentations from the staff.



The staff was required to produce a PowerPoint presentation about their area that would benefit the office as a whole, and to prepare a written handout that could be used as a reference. This decision has proven to be a success and the ratings are good. However, volunteers are needed to continue running the program. Otherwise, re-runs of the previous programs may start in the spring.

Catherine Mendoza, paralegal in the legal department, prepared the first presentation on Motion to Modify Stay. She covered these topics:

- Definition: Automatic Stay
- Definition: Motion to Modify Automatic Stay
- Creating motion docket
- Docketing the results
- How are claims affected?

Mark Caffarini, closing auditor in the financial department prepared the second presentation on Final Audit-Sample Outcome. Among his topics were:

- Conducting the audit
- Follow-up items
- Claim found in audit
- What happens next?
- Most common audit findings from June 2008
- The Audit Sheet for Closing Cases
- Copy of the claim found in the audit
- Audit Problem Worksheet
- Transfer of claim
- Case balance detail
- Worksheet showing money required to get back

Carlos Lagunas, a claims administrator in the legal department prepared the third presentation on Attorney Fee Orders. He covered the following topics:

- Definition: attorney fee order
- How to load an attorney fee order
- Why should an attorney fee order be amended?
- Why should an attorney fee order be withdrawn?
- Steps to take to amend or withdraw an attorney fee
- Quick notes
- Attorney fee order
- Plan Groups
- CurtMortPay/Atty fees plan group
- Attorney fee order claim

Juliana Dunklin, payroll specialist in the financial area prepared the fourth presentation on Pay Order Processing. Her topics included:

- Payroll order processing
- Payroll orders to court
- Payroll orders to employer
- Payroll modification letter to employer
- Payroll stop letter to employer

Keisha Hooks, attorney in the legal department prepared the fifth presentation on the Means Test. She explained the following:

- Gross Income
- Household size
- Lines 3,4,13,19
- Line 26 – Local standard adjustment
- Line 30 – Taxes
- Lines 28 and 29
- Line 31 or 55 – Retirement loan deductions
- Line 34 – Education or employment or for challenged child
- Line 37 – Telecommunications
- Line 43 – Education expenses for dependents under 18
- Line 44 – Additional food and clothing expense
- Line 45 – Charitable contributions
- Line 47 – Future payments on secured claims
- Line 48 – Other payments on secured claims

Rita Saunders, manager in the financial department has agreed to produce the sixth presentation and it will feature creditor return checks and the research that goes into finding a “home” for the checks. This will air in February at its regularly schedule time, since we will not have a Monthly Staff Meeting on January 2, 2009.

Marilyn O. Marshall, Chapter 13 Trustee

*Merry Christmas, Happy Hanukkah,
Happy Kwanzaa and Happy New Year
to everyone here at the Office of the Chapter 13 Trustee,
to your families, and to all in the bankruptcy community!
Have a joyous and safe holiday season!*



Financial Undesignated Receipts

We receive payments that do not belong to us, or payments we need to return them to the sender for some reason. We call these Undesignated Receipts. Most other Trustee offices call them Suspense Items. Some of these Undesignated Receipts are:

- 1) Plan payments that belong to other Trustees, mostly for Tom Vaughn or Glenn Stearns.
- 2) Plan payments for a case that has a status of closed complete, or closed.
- 3) Creditor disbursement returns that are unidentified, or the amount is larger than funds we disbursed to the creditor.
- 4) Unidentified plan payment.
- 5) Plan payment, or creditor disbursement return, sent to us in error.

After the cash entry staff determines that a payment meets the one the criteria listed above, they place it in the Undesignated Receipts Account. The financial staff complete a "Refund of Funds Transmitted" letter and a "For Office Use" form, samples of which are shown in the next column,

This account is reconciled twice monthly by our Controller: on the 15th for receipts received from the 1st of the month to the 15th of the month, and at the end of the month for receipts received from the 16th of the month to the end of the month. He provides our Trustee with the following information:

- 1) The balance in this account.
- 2) Total amount that we placed into the account for the specific time frame.
- 3) Cash adjustments made to properly credit unidentified payments.
- 4) Receipt items to be disbursed.
- 5) Creditor disbursement return items to be disbursed, and lastly,
- 6) The ending balance.

After the reconciliation, the undesignated checks are processed by our Operations Coordinator. The check are then returned to the Controller who gives them to our Trustee for review, signature and mailing.

We make every attempt to identified all unidentified payments. If payments are received with no information, we search our CaseNET system by dollar amount, or receipt number to locate the proper case. We then send a letter for written confirmation that this payment belongs to them.

Currently, we have three items that are unidentified. They are:

- ★ Postal money order 05459065896 dated 07/19/06 in the amount of \$500.00.
- ★ Central Chicago Currency Exchange Inc money order 198985 dated 05/30/08 in the amount of \$204.00.
- ★ WaMu money order 1107503048 dated 12/05/08 in the amount of \$225.00.

OFFICE OF THE CHAPTER 13 TRUSTEE
MARILYN O. MARSHALL
224 S MICHOIGAN AVE. 7TH FLOOR CHICAGO IL 60604-2800
 (312) 431-1300 • FAX (312) 431-1888 • WWW.CHICAGO13.COM

REFUND OF FUNDS TRANSMITTED

December 17, 2008

JOSEPH A SMITH
 1234 S MAIN ST STE 987
 CHICAGO IL 60604-9987

Enclosed, please find a check that represents funds that are being returned to you for the following reason(s):

We have researched and cannot determine where these funds should be credited. The parties listed on this check do not have an active bankruptcy case and/or the supporting documents do not indicate why we received these funds.

According to the documentation, these funds were intended for another agency.

You submitted these funds to us in error. Pursuant to your request these funds are being returned.

The amount of your check was more than what this office has paid on your claim. The trustee paid the sum of \$ _____ and you refunded the sum of \$ _____. The overpayment sum of \$ _____ is being returned to you.

The amount of your check does not correspond to the amount indicated on your supporting documents.

You submitted these funds on a case that is closed, or closed complete.

There was no name, or case number on the information you submitted.

You have sent your payment to the **Wrong Trustee**. According to our records, this office is not responsible for the administration of your case. We have forwarded your payment to the correct Trustee. Please check your records and in the future submit your check to the trustee responsible for the administration of your case.

CHAPTER 13 TRUSTEE – TOM VAUGHN
 PO BOX 588
 MEMPHIS TN 38101-0588

CHAPTER 13 TRUSTEE – GLENN STEARNS
 PO BOX 2368
 MEMPHIS TN 38101-2368

CHAPTER 13 TRUSTEE – LYDIA MEYER
 PO BOX 14127
 ROCKFORD IL 61105-4127

Other _____

A copy of your original check is enclosed with this notice and check. If you determine that our office should have these funds, please cash this check and re-submit the funds. Please provide adequate information, such as a case number, a case name or a social security number and adequate amount to avoid this procedure in the future.

Office of the Chapter 13 Trustee
 Financial Department

For Office Use

Submitted by: DML Date: 12/17/08 Processed by: _____ Check Number: _____

Receipt Payee Information: _____ Mailing Information (if different) _____

Creditor Disbursement Return Name: Joseph A Smith

Name/Address in CaseNET Address: 1234 S Main St Ste 987

Docket, if necessary _____

Checked PACER: City, State, Zip: Chicago IL 60604-9987

	Check 1	Check 2	Check 3	Check 4	Check 5	Total
Dollar Amount:	\$425.95					\$425.95
Check Number:	123987					
Received Check Date:	11/18/08					
Case Number:	08 B 98765	Case Name:	Joseph A Smith			

Comments: _____

Borrowing from a form used by the Office of the Chapter 13 Trustee Tammy L. Terry of Detroit, we developed a "Refund of Funds Transmitted" letter and a "For Office Use" form. I thank our Trustee, Marilyn O. Marshall, for orchestrating the use of this letter, and our Operations Coordinator, Dave Latz, for setting up both the letter and the "For Office Use" form, and then making them fillable pdf forms for our use.

Questions regarding any payment not posted to one of our bankruptcy cases or any payment issue should be directed to me.

Rita M. Saunders, Financial Manager



"May no gift be too small to give, nor too simple to receive, which is wrapped in thoughtfulness, and tied with love." ~ L.O. Baird



Case Administration Case Administration – What Does It Mean To You?

2008 is almost over, and as usual, we start to think about things we did this year that we would like to stop or start doing differently, in the coming year. This has been a very turbulent year for a lot of people in regards to the economy and the bankruptcy community was not exempt. The assumption is business is good because more people are filing cases, but, as you know from our monthly staff meeting, the revenue is not matching the case-load. A good percentage of the cases filed fail within the first six months because people are losing their jobs and can't afford to maintain the plan payments, or sometimes the debtors' individual expenses (usually the mortgage) change, so that they no longer have the disposable income that was originally projected.

The full office mission statement is posted on our website for all to see, but, if I had to summarize it, I would say our purpose is to support the bankruptcy community through efficient and proper case administration. We have three departments in the office, and each one plays a specific role in making sure we accomplish the things stated in the mission statement. The Trustee is very adamant about keeping the internal and external lines of communications open, in the belief that we will work better as a team if we know how all the pieces of the puzzle fit together. There are only a few forms of documentation that we are required to provide, but over the years we have developed other correspondences that we feel were needed from a customer service standpoint:

Feasibility letters – notification to the attorney and the debtor that the plan is exceeding the maximum time allowed.

Plan default letters – notification that the plan payments are in default and need to be brought current to avoid a formal court motion.

Debtor welcome letter – notification to the debtor of what to expect at the §341 meeting.

Discrepancy letters – there are so many variations of this correspondence that I can't list them all, but usually we want you to know that the document you filed and the information we received are conflicting and need to be corrected, usually by court order, to avoid a negative impact to the case.



In our zeal to make sure the i's are dotted and t's are crossed, it can get very frustrating when we don't receive the required documents needed to administer the case or the necessary follow-up is not done and basically falls on death ears.

Regardless of the response or lack thereof, we keep hammering away because this process is not about what we like or don't like but about what is ethical and judicially correct for us to do.

The bottom line is the bankruptcy process is a big circle consisting of the debtor, the debtor's attorney, creditors, judges, bankruptcy court personnel, and of course the Trustee. We rely on each other to do our jobs thoroughly, so the debtor who really has the biggest burden can benefit from a successful case. If we can keep that in mind in

'09, then we can all do a better job with our individual roles in the process.

I would personally like to thank my team for the concern that you show about the work you do and that the contributions that you make to this office on a daily basis are appreciated.

Merry Christmas and Happy New Year!!

Rosalind Lanier, Case Analyst – Claims

Can Stress Be Good for You?

There is no doubt that stress can affect your mental and physical state. Anxiety can result from either an actual stressful situation or from the anticipation of a stressful event. Researchers have found that anxiety has a demonstrable effect on the decision-making process in your brain. The more anxious you are, the more sensitive you are to potentially bad outcomes associated with specific situations. In other words, if you are worried about something, you tend to act a bit more cautious.

This actually can work in your favor. For example, in one experiment, researchers found that subjects who worried about losing money actually came out ahead when playing games for real money. It was their anxiety over losing money that made them play in a more precise and strategic way.

The downside comes when the level of anxiety increases to a point where it makes a person too sensitive, altering their rational behavior. If anxiety makes a person avoid certain normal situations or other people, it can keep a person from living a normal life.

So, if a little bit of stress is good for you, but a lot is bad, how do you know if you striking a balance? Researchers are looking at this very issue, with an eye towards helping those who have trouble keeping excessive anxiety in check. It is important to remember that you know yourself best. If you feel out of control or find you are unable to feel comfortable in your everyday life, you may need help to control your anxiety. Otherwise, know that most anxiety is temporary and, if you trust your intuitions, it can sometimes steer you in the right direction.

Stress Reduction Kit

Bang Head Here

Directions:

1. Place kit on a FIRM surface.
2. Follow the directions in the circle of the kit.
3. Repeat step 2 as necessary or until unconscious.
4. If unconscious, cease stress reduction activity.

Information Services “Citius, Altius, Fortius” (Faster, Higher, Stronger)

As Chicagoans we are excited about the possibility of hosting the Olympic games in 2016. The Olympic motto might also pertain to our upgrade of CaseNET to OS X, which we will be referring to as “CaseNET 2.0.”

CaseNET 08 B 08647 Adams, Nancy A

Judge: Hollis, Pamela S | Debtor: Adams, Nancy A | Attorney: David M Siegel

Status: Confirmed: Jun 9, 2008

Discharge eligibility: Debtor eligible

Origin: Individual, Chapter 13, Nature: Consumer, Original

Dates: 1 Debtor Welcome Letter Sent 4/16/08, 2 Original §341 Meeting 5/14/08, 3 Original Confirmation Hearing 6/9/08, 4 Confirmed Plan Filed 5/15/08, 5 Confirmed 6/9/08, 6 Financial Summary Sent 12/10/08, 7 Payment Default Letter Sent 6/18/08, 8 Last Audit 6/23/08, 9 Post Confirmation Review Started 10/9/09, 10 Post Confirmation Review Verified 6/23/08, 11 Eligible for Mid-Case Audit 10/9/09, 12 Mid-Case Audit

Attorney Fees: Request 3,500.00, Disclosure 04/10/08, Granted 3,500.00, Flipped Fee orders...

Other: Months confirmed 6, Months since 1st payment due 7, SOY \$0.00, Address change form...

08 B 08647 Adams, Nancy A

Judge: Hollis, Pamela S | Debtor: Adams, Nancy A | Attorney: David M Siegel

Status: Confirmed: Jun 9, 2008

Origin: Individual, Chapter 13, Nature: Consumer, Original

Dates: 1 Debtor Welcome Letter Sent 4/16/08, 2 Original §341 Meeting 5/14/08, 3 Original Confirmation Hearing 6/9/08, 4 Confirmed Plan Filed 5/15/08, 5 Confirmed 6/9/08, 6 Financial Summary Sent 12/10/08, 7 Payment Default Letter Sent 6/18/08, 8 Last Audit 6/23/08, 9 Post Confirmation Review Started 10/9/09, 10 Post Confirmation Review Verified 6/23/08, 11 Eligible for Mid-Case Audit 10/9/09, 12 Mid-Case Audit

Attorney Fees: Request 3,500.00, Disclosure 04/10/08, Granted 3,500.00, Fee orders...

Other: SOY \$0.00, Address change form..., Archived LM 4/15/08, Verified LK 4/16/08, Months confirmed 6, Months since 1st payment due 7

Right off the bat, you can see that CaseNET 2.0 is bigger! This side-by-side comparison shows the petition tab in the current version of CaseNET and in the new.

It's also faster!. Currently the allocation program which runs on Monday night of disbursement week takes ten hours to complete. Cliff estimates that the CaseNET 2.0 allocation job will complete in two hours! Wow!

So when do we unveil this new marvel? I have been meeting with your managers to determine a schedule for testing CaseNET 2.0. We want you the users to test-drive the new version to make sure you don't see any kinks. I have a checklist of tasks that are performed in CaseNET and the managers will assign a set of task to each staff member. Thorough testing now will prevent big headaches later.

We have designated late December and the month of January for user testing of CaseNET 2.0. Our goal is to roll out the real thing on February 1, 2009.

Sandra Pillar, Director Office Systems

Some Holiday Humor

Two young boys were spending the night at their grandparents. At bedtime, the two boys knelt beside their beds to say their prayers when the youngest one began praying at the top of his lungs. "I pray for a new bicycle. I pray for a new Playstation. I pray for a new microscope."



moosletoe

His older brother leaned over and nudged the younger brother and said, "Why are you shouting your prayers? God isn't deaf." To which the little brother replied, "No, but Grandma is!"



There was once a warrior named Rudolph the Great. He was standing in his house one day with his wife, looking out the window. He said to his wife, "Look, it's raining." She, being the obstinate type, responded, "I don't think so, dear. I think it's snowing." But Rudolph knew better. So he said to his wife, "Let's step outside and we'll find out." Lo and behold, they stepped outside and discovered it was in fact rain. Rudolph turned to his wife and said, "I knew it was raining. Rudolph the Red knows rain, dear!"

January's Notable Events

- New Year's Day on January 1st.
- Happy 22nd Anniversary to Rosalind Lanier on January 5th!
- National Clean Off Your Desk Day on January 12th.
- Happy 8th Anniversary to Juliana Dunklin on January 16th!
- Appreciate a Dragon Day on January 16th.
- Customer Service Day on January 17th.
- Martin Luther King, Jr. Holiday on January 19th.
- Inauguration Day on January 20th.
- Happy Birthday to Darlene Odom on January 21st!
- Happy 1st Anniversary to Maude Tetteh on January 28th!
- Bubble Wrap Appreciation Day on January 26th.
- Better Business Communication Day on January 26th.
- Fun at Work Day on January 30th.



Recipe Corner Sweet Potato Crème Brulee

by Khalid Baylor, Engine 35

Ingredients:

- 2 medium sweet potatoes, pureed
- 1/4 cup brown sugar
- 1 tablespoon fresh lemon Juice
- 1 quart whipping cream
- 1 cup sugar
- 8 large egg yolks
- 1 tablespoon pure vanilla extract
- 1/3 cup brown sugar
- Chopped, toasted pecans



Directions:

Combine pureed sweet potatoes, 1/4 cup brown sugar, and lemon juice; spoon potato mixture into a buttered 10-inch quiche dish to form a 1/4 inch thick layer. Stir together cream, 1 cup sugar, egg yolks and vanilla in medium saucepan. Cook over low heat, stirring constantly, about five minutes or until hot.

Pour over sweet potato mixture in prepared dish. Place dish in a shallow baking pan. Add hot water to pan to a depth of 1 inch. Bake at 325 degrees for 1 hour or until knife inserted in center comes almost clean.

Remove from water. Cool on a wire rack. Cover and refrigerate at least 8 hours.

Sprinkle custard with 1/3 cup brown sugar, place custard on jellyroll pan. Broil 5 1/2 inches from heat about 2 minutes or until sugar melts. Let stand 5 minutes to allow sugar to harden before serving. Garnish, if desired, with pecans. Servings: 8-10

Philadelphia Caramel Pecan Cheesecake

Yummy to the Tummy

Ingredients:

- 50 vanilla wafers, crushed (about 1 1/2 cups)
- 1 cup chopped Planters pecans, divided
- 1/4 cup (1/2 stick) butter, melted
- 4 8-ounce packages cream cheese, softened
- 1 cup of sugar
- 1 cup sour cream
- 3 tablespoons flour
- 1 tablespoon vanilla
- 4 eggs
- 1/4 cup caramel ice cream topping



Directions:

Heat oven to 325°F. Line 13x9 inch pan with foil, with ends extending over sides. Mix crumbs, 1/2 cup nuts and butter; press onto bottom of pan. Refrigerate until ready to use.

Beat cream cheese and sugar in large bowl with mixer until blended. Add sour cream, flour and vanilla; mix well. Add eggs, One at a time, mixing on low speed after each just until blended. Pour over crust.

Bake for 45 min. or until center is almost set. Cool. Refrigerate 4 hours. Use foil handles to lift cheesecake from pan. Drizzle with topping; top with remaining nuts. Let stand until topping is set.

Servings: 16. Prep time: about 15 minutes. Total time: approximately 5 hours. *Lavone Kizer Merritt, Case Administrator – Confirmation*

Driving Cool In Winter Weather



Slick streets and reduced visibility can make you lose your cool especially as the temperature plummets. Here are some basic strategies to help you navigate those winter streets.

- ❄ If you need to stop on an icy road, press down firmly on your brake pedal. Do not pump the brake. If you have antilock brakes, you may feel a thumping or vibration in the pedal. This is normal and means the antilock braking system is working. Keep applying constant firm pressure until you've come to a full stop.
- ❄ If you begin to skid, do not slam on the brakes, as this can make you spin out of control. Stay calm and turn your wheel in the direction that you want to go. You can press slowly on the brake pedal, alternating on and off slowly. This will help slow your car without bringing it to an abrupt stop, which could cause you to roll.
- ❄ In foggy conditions, be sure to turn your headlights onto the low beam setting. Do not tailgate the car in front of you. If possible, move towards the right lane. Do not continue to drive if you cannot see well enough to safely navigate the road. In the case of extreme fog, pull off the road as much as possible, stop your vehicle, and turn on your hazard lights. Do not resume driving until conditions allow you to see the road ahead of you.
- ❄ Wet roads can be dangerous, but they are especially hazardous if you are using your cruise control. When the cruise control is engaged, your tires can lose traction with the road. In hazardous and wet conditions, you should never use the cruise control in your vehicle.

Counting The Days The Answers:

1. The Gregorian calendar: 2. In the 16th century.
3. This is taken from the Latin term "Anno Domini," which means "In the year of Our Lord."
4. A solar year is the time it takes for the Earth to move completely around the sun (365 days, 5 hours, 48 minutes, and 46 seconds).
5. July.
6. True. The rule for leap years is that every four years should be a leap year, except for century years that are not divisible by 400.
7. Not until 1918, during the Russian Revolution.
8. The Gregorian, the Chinese, the Hebrew, the Persian, and the Islamic calendars.
9. False. The Gregorian calendar is used in China. However, the calendar used in Japan is a variation of the Chinese calendar.
10. None. There has always been at least one "nuclear" that has remained the same.

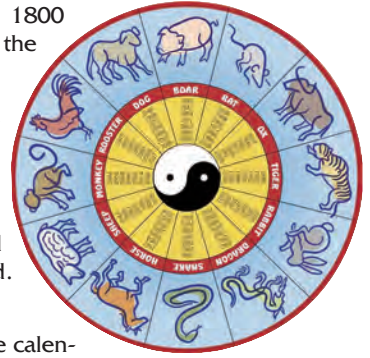
Trivia Quiz: Counting The Days

The new year brings with it a new calendar. How much do you know about this monthly page-turner? Test your calendar knowledge with this trivia quiz! (You can find the answers on page 7.)

- 1. What is the name of the calendar used in most of the western world, including the U.S.?
2. In what century was it devised?
3. What does "A.D." mean?
4. What is a "solar year?"
5. Which month is named in honor of Julius Caesar?



- 6. True or False: The year 1800 was not a leap year, but the year 2000 was.
7. What year did Russia begin using the Gregorian calendar?
8. There are five calendars in current widespread use around the world. Name them.
9. True or False: The Chinese calendar is used currently in China.
10. If you wrote every year in roman numerals, how many years have there been when all the digits changed?



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Did You Know: Blood Donation

January is National Blood Donor Month.

- When whole blood is donated, it is separated into four parts: red blood cells, plasma, platelets, and cryoprecipitated AHF (antihemophilic factor).
One unit of blood is equal to one pint or 450 milliliters.
An average of 4.6 units of blood are used to treat each patient.
Blood has an expiration date. Platelets must be used within five days, refrigerated red blood cells within 42 days, and frozen plasma within one year.
Salt is added to donated blood to keep it from clotting until it is ready to be used.

- Sugar is added to blood to increase its storage time.
An average of 38,000 units of blood are used in the United States each day.
Only about 5% of the population donates blood.
The demand for blood increases about 11% each year, but donations increase by only about 8% each year.
Healthy blood donors can give blood as often as every 56 days.
Type O is the blood type most requested by hospitals, as it is the most common blood type in the United States.
Blood type O- can be received by any blood type.

