

THE **MARSHALL**
CHRONICLES

JANUARY 2008
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2008 Mid-Year Meeting In New Orleans, LA

On Wednesday, January 16, 2008, I left the "Windy City," happy to escape the cold temps and headed to New Orleans.

New Orleans (pronounced nu awr-lee-uhnz, locally nu awr-luhnz); French: *La Nouvelle-Orléans*; is a major United States port city and the largest city in Louisiana.

New Orleans is located in southeastern Louisiana along the Mississippi River some 50 miles from the Gulf of Mexico. The city is bordered by Lake Pontchartrain to the north. It is coextensive with Orleans Parish. It is named after Philippe II, Duc d'Orléans, Regent of France, and is one of the oldest cities in the United States. New Orleans is known for its multicultural heritage as well as its music and cuisine and is considered the birthplace of jazz.

Its status as a world-famous tourist destination is due in part to its architecture, music, cuisine, its annual Mardi Gras, and other celebrations and festivals. The city is often referred to as "the most unique city in America," even though it has changed drastically since Hurricane Katrina in 2005. Our Mid-Year Meeting lived up to its billing as the best meeting sponsored by the NACTT. The tone of the meeting was set by our President, Robin Weiner, as the group discussed her President's Message, written in the NACTT Quarterly, which addresses human interest stories as told by her and three other Trustees. (Read the reprinted message at the end of this article). Her message summed up what we, as Trustees, actually encounter on a daily basis. With the devastation of Katrina as the backdrop, we were more humbled by the roles we play in assisting those in need and helping others to get a new start.

All of the topics were interesting and informative. Hats off to Michael Joseph, Chapter 13 Trustee for the District of Delaware, for presenting an excellent program. In my opinion, the most interesting topic and the one I learned the most from was "Chapter 13 and Mortgage Loss Mitigation." Not only is

foreclosure a hot topic on the nightly news, but also it surfaced as the most interesting discussion presented at the Mid-Year. Brian Lynch, Chapter 13 Trustee, Portland, OR, served as Moderator and George Stevenson, Chapter 13 Trustee, Memphis TN, Regina Thomas, McCalla Raymer LLC, Roswell, GA; and John Crane, Esq., Deputy General Counsel, Citi Default Legal Services Center, Irving, TX, explained common loss mitigation options and the role of debtor's counsel and Trustees in the process. As recently as 2006, most servicers would not pursue loss mitigation with borrowers in bankruptcy unless the debtors dismissed their bankruptcy cases, then, wisely, it was realized that many borrowers needed bankruptcy protection for reasons other than

mortgage relief. This resulted in servicers pursuing loss mitigation in cases where debtors agreed to stay relief with respect to the affect real property, while maintaining an active bankruptcy case. The most recent twist is that servicers are considering loss mitigation options where by the debtor, and the real property, remains under the jurisdiction of the bankruptcy court. The one absolute statement about loss mitigation options to borrowers in bankruptcy (and foreclosure) is that there are no absolutes because the guidelines are constantly changing. In active bankruptcy situations, the most common loss mitigation option is loan modification. In active foreclosures, it is repayment plans.

Fannie Mae:

Fannie Mae considers all loss mitigation options in bankruptcy – loan modifications, short sales, repayment plans and deeds in lieu (except in states like Georgia and Texas where foreclosure can occur faster than the deed in lieu process). There are minimal documents required in this process, including one pay stub from each borrower, review of bankruptcy schedules, financial sheet (which is a basic income/expense statement) and consideration.

For Fannie Mae foreclosure pilots, the

(Continued on page 2.)

National Association
of Chapter 13 Trustees



2008 Mid-Year Meeting
THURSDAY-SATURDAY • JANUARY 17-19, 2008

Omni Royal Orleans
New Orleans, Louisiana

Financial Voided Checks For The Cook County Treasurer



In many cases, there are three reasons checks are returned. The first reason is the Property Index Number wasn't provided in the Petition that was filed with the clerk of the court by the debtor's attorney. The second reason checks are returned is the account is paid in full. The third reason is the Treasurer's Office cannot identify the debtor's bankruptcy filing, and therefore cannot credit the check.

When the PIN (Property Index Number) is not provided, the financial department will send a letter to the debtor's attorney and the debtor asking for the correct information so funds can be disbursed the following month. If the financial department hasn't received a response from the clients within five business days, a courtesy call is made to the debtor's attorney asking for the correct information to be faxed or emailed. Once the PIN has been provided, the financial department will make a docket entry and turn the claim on for funds to be disbursed.

When the account is paid in full, the financial department will turn allocation off, make a docket entry and all funds will move from the claim to the case. No further payments will be sent to the creditor.

When the Treasurer's Office cannot identify the debtor's bankruptcy filing, the financial department will send a letter to the debtor's attorney and debtor letting them know the creditor cannot identify the debtor. The financial department will also contact the creditor asking for any additional information to help get the funds credited to the correct account. The financial department's duty is to make sure all due diligence is done on voided checks.

Mark Caffarini and Santricia Mack

2008 Mid-Year Meeting (Continued from page 1.)



borrower is generally offered a six-month repayment plan, which requires a 35-50% payment on the total reinstatement amount. The foreclosure is stopped.

Freddie Mac:

Freddie Mac generally requires that the affected real property be removed from bankruptcy court jurisdiction prior to proceeding with loss mitigation options. If the stay is lifted, or the bankruptcy dismissed, Freddie Mac will generally consider all loss mitigation options mentioned above.

For Freddie Mac foreclosure pilots, the borrower is generally offered a 12-month repayment plan, which requires a 35-50% payment on the total reinstatement amount. The foreclosure is stopped.

VA and HUD:

Historically, VA and HUD have not considered loss mitigation workouts in bankruptcy cases. The property must be removed from the bankruptcy, either via a dismissal of the case or stay relief. At that point, the loans are referred back to the servicer to pursue loss mitigation options. However, given the current state of mortgages (and bankruptcies), both VA and HUD are sure to re-evaluate their current guidelines as is being done by virtually all servicers and investors.

Tennessee has a Mortgage Mitigation Project. The actual loss mitigation negotiation is undertaken either by the debtor's attorney or by referring the debtor to a HUD approved loss mitigation counselor. See www.hud.gov. If referred to a mortgage counselor, debtor's attorney shall provide a copy of the Chapter 13 plan and Schedules I and J as well as copies of the debtor's latest tax returns and pay advices. A cover sheet outlining possible problems should be included as part of the packet. Trustee Stevenson supplied copies of all documents used in the Tennessee project. The contact information for HUD in Chicago is:

Joseph P. Galvin, Regional Director
Ralph Metcalfe Federal Building
77 West Jackson Boulevard
Chicago, Illinois 60604
Phone: (312) 353-5680
Fax: (312) 886-2729
E-mail: joseph.p.galvan@hud.gov

After speaking with both Glenn Stearns and Tom Vaughn, we all agreed that we would like to discuss this matter further and perhaps engage input from our debtor's bar to see how to implement such a project in Chicago.

Our NACTT New Orleans Relief Volunteer Project which was scheduled to plant trees and flowers in City Park was changed because of the weather to a bus tour of the city's levees designed and built by the United States Army Corps of Engineers which were breached, including the 17th Street Canal levee, the Industrial Canal levee, the London Avenue Canal floodwall and visits to the Lower Ninth Ward and 7th Wards. We all realized that every dime spent in New Orleans was well worth it. All of our Mid-Year Meetings should be held in this city because it will take years for those areas to recover. The devastation cannot be described.

Marilyn O. Marshall, Chapter 13 Trustee

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Newsletter Information:	
If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:	
✓ e-mailing us at newsletter@chi13.com ,	
✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or	
✓ leaving them with Dave Latz.	
Please remember when making a submission to the newsletter, it must be:	
✓ type-written and	
✓ submitted by the 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/ .	

FROM THE PRESIDENT

President's Message



Robin Weiner,
NACTT President

A distinguished gentleman immaculately dressed in a gray three-piece suit, with hat in one hand and cane in the other, walked slowly down the aisle as I called his case on the consent calendar. Mr. Isaac filed bankruptcy to save his modest home from foreclosure in 1993. The plan was tightly-funded, his resources meager and he immediately began struggling to make his payments. When Mr. Isaac promised to catch-up within a week, I continued my motion to dismiss.

Unfortunately, he did not catch up. When I called the case the following month, that same distinguished gentleman, dressed in that same gray three-piece suit, holding that same hat and cane, came forward. Mr. Isaac proudly presented a money order and wished me a good day.

Within months, he fell behind again. Another form motion was generated and Mr. Isaac appeared with another promise of catching up. He returned the following month with full payment. I suspected Mr. Isaac traveled a long way by bus and that the trip was difficult for him. So, I suggested he contact my office the next time he was unable to make his payment. I told him we would work it out. He declined and insisted upon coming to court. I asked why. Mr. Isaac told me he just wanted to say "hi".

For the next three years, Mr. Isaac and I met periodically in court. At some point, I learned that Mr. Isaac's daughter took responsibility for mailing his payments and he did, in fact, catch up. Mr. Isaac received his Chapter 13 discharge in the spring of 1996. I think of Mr. Isaac from time to time and will never forget his spirit and the dignified manner in which he took control of an uncontrollable situation.

Each time we step into a 341 meeting room, we meet Mr. Isaac. He is a retired police officer whose pension no longer covers his overhead. He is terminally ill and doesn't want to leave his family with outrageous medical debt. She is a single mother working two jobs trying to make ends meet. They are a young married couple who couldn't qualify for a conventional mortgage. She lost her job after 20 years when the company she worked for closed. He lost his roof in a hurricane. Her car was destroyed by a tornado. They lost everything in the fire.

Beverly Burden's Mr. Isaac is a retired Kentucky teacher who withdrew all of her retirement funds and maxed out her credit cards to feed a gambling addiction. Beverly remembers the debtor announcing she had stopped gambling for 35 days and the pride reflected in her voice and posture when she revealed, what was for her, a significant accomplishment. Will power and self-discipline are not necessarily choices that some people can easily make.

Jan Sensenich's Mr. Isaac is Victoria, a middle-aged divorcee from Vermont who was plagued by cancer and battling drug and alcohol addiction. Her first Chapter 13 case failed miserably and her second case appeared doomed as well. Jan asked the judge to give Victoria another chance despite the odds. The judge confirmed Victoria's plan, over the creditor's objection, with the caveat that the case would be dismissed if she missed one single payment. Victoria struggled for the next five years but made every payment and saved her home with encouragement from Jan's office, her attorney and even the creditor. Her faith and courage have been an inspiration to Jan ever since.

George Stevenson's Mr. Isaac owned a little run-down motel in downtown Memphis. The motel was scheduled for foreclosure and probable demolition. The debtor filed bankruptcy with the hope of stalling foreclosure proceedings long enough to create a non-profit entity. The debtor's intention was to raise enough money to purchase and preserve the motel. Today, the Lorraine Motel is known as The National Civil Rights Museum and serves as a testament to our personal freedoms.



So, as we contemplate whether to look at historical income or projected income, whether we count to 910 or 1215, whether we apply our own state statutes or cross state lines, we know with certainty there is one constant. Mr. Isaac comes to bankruptcy court determined to keep what is his and leaves not only with his property, but with hope as well. His name changes, his circumstances vary, but his purpose remains the same. He files for relief in order to begin anew. ●

Robin Weiner

**Case Administration
Client Service
Representative,
Or Jr. Trustee?**



The title got your interest didn't it? This article is actually about some updates in the client services area in regards to §341 meetings and required documents. Did you notice the new color coded folders? Monica Gonzalez, our wonderful Client Service representative, went in search of new folders after the old ones started to show signs of serious wear and tear. The folders are color coded to coincide with the §341 meeting schedule. When the debtor checks-in for their meeting, the packet is pulled and placed in a folder for their scheduled meeting time. The folder is then placed on the hold shelf until the attorney arrives. The folders will help the hearing officers to know how many meetings are left in a certain time slot or if we are running behind schedule. All you need to remember is:

-  **Red folders = 12:00 meetings**
-  **Purple folders = 1:00 meetings**
-  **Yellow folders = 2:00 meetings**
-  **Blue folders = 2:30 meetings**
-  **Green folders = 3:00 meetings**

The second change you may have noticed is the Required Documents Report attached to each meeting packet. Part of prepping the packet involves checking to see if our office has received all of the documents required for the §341 meeting. Previously, this was done by doing an inquiry in CaseNET for each scheduled meeting. Thanks to some system changes, we can run a report that tells us at glance what cases have all the completed documents and which ones do not. Monica still does a courtesy check on the cases that don't have all the documents by checking the court docket or confirming with the paralegal if they have any items to process. Once the debtor's attorney arrives she makes them aware of documents that are missing on the case.

Those are a few things that we hope will make the meeting process smoother; now here are some other things we can do as a hearing officer that you have probably heard before but it never hurts to hear it again:

#1 Adhere To The Schedule

Remember meetings start at noon and usually end by 4 pm. No one should wonder where you are.

#2 Docketing

Do not docket between meetings if other meetings are waiting to be called. Take good notes so you can docket later if needed.

#3 Documents

All documents received during the meeting need to be recorded as received. Do not leave unrecorded documents in the packet. The next time the packet will be reviewed is confirmation.

#4 Clean-up

At the end of day make sure you remove all your personal belongings and tidy up the meeting room for the next day.

Remember the §341 meeting process takes a concerted effort from everyone, so lets start the year off right and make sure that we each do our part. As for the Jr. Trustee title, I will let Monica fill you in on that one.

Rosalind Lanier

**Legal
Good, Bad,
Or Just Ugly?**



A recent situation was posed by one of my colleagues from a different trusteeship. The scenario she faced was as follows: A debtor filed a Chapter 13 bankruptcy in February, 2007, in which she was not entitled to a discharge because she filed a Chapter 7 in August, 2003. The debtor was making her monthly payments in the 13, and then decided to voluntarily ask for a dismissal. The case was dismissed in December, 2007. The debtor then re-files her Chapter 13 and asserts in her motion to extend her stay that her change in circumstances is that she is now entitled to a discharge.

The question posed was whether or not this scenario was performed in "good faith," whereby the debtor could extend the stay in the new case. The scenario surprisingly raised some responses that varied from the sympathetic to the enraged. Like most of the bankruptcy code, the presiding Judge in each district sets the tone and the expected response.

From the sympathetic perspective, what else could the debtor have done differently. The debtor was faced with creditors hounding her so she felt the need to file the second case, discharge or not to keep them at bay. She made payments in good faith. She is just taking advantage of the many loopholes in the law that are there to be used and exploited. No single action was wrong or done for the purpose of delay or abuse. Debtors and debtor attorneys interrupt the law differently every day. That's the way the game is played.

From the lesser-sympathetic view, this debtor has had no "change" in "financial or personal affairs" to justify extending the stay in the new case. She is merely taking advantage of the law and voluntarily and intentionally stopped making payments when she had the ability to do so for the sole purpose of discharging her creditors. She has chosen in bad faith to start and stop the flow of funds to creditors using the code as a shield while she enjoys the protections.

Using the fact pattern alone, both arguments are easily made. Also true is the fact that the finding of bad faith is clearly within the discretion of a Judge. The underlying factors may sway a Judge either way, but one should always keep in mind the underlying purpose of bankruptcy; giving people a way to deal with their debts in a fair and honest manner. Bankruptcy has never been meant to be a new form of debtor's prison.

Anthony Olivadoti

Aspirations

"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover."

- Mark Twain

Information Systems The New Financial Summary

It's here! We have a new layout for the financial summary that our office will be mailing to debtors and their attorneys every six months. Beginning in February, here is what the new financial summary will look like. This version is reduced so we can describe the different parts for the purposes of this article. When it is actual size, this case's summary will run to the back of the page.

This clean, updated layout gives the debtor a good idea of the financial picture of their case.

Sandra Pillar

Case Number

Mailing address
debtor or attorney


Plan terms
include the number of plan months, the monthly payment, minimum total payments (commonly called "the pot"), and the minimum repayment percent for unsecured creditors. The four conditions listed must be met for the debtor to complete the plan

100% claims
are listed by creditor name. These claims must be paid in full

Monthly accrual
claims receive the same payment each month and are generally not paid off over the life of the plan. This case doesn't have any accrual claims

Unsecured claims
are listed here by creditor. Paid to date is shown but not balance due, because different factors, such as how many claims are filed, determine the repayment amount. Unsecured creditors do receive at least the minimum percentage listed in the plan terms section

Debts not paid by the Trustee
include those for which the debtor is responsible or claims that were never filed by the creditor



**OFFICE OF THE CHAPTER 13 TRUSTEE
MARILYN O. MARSHALL**

OFFICE OF THE CHAPTER 13 TRUSTEE
MARILYN O. MARSHALL, STANDING TRUSTEE
224 SOUTH MICHIGAN AVENUE, SUITE 800
CHICAGO, IL 60604-2500
VOICE: (312) 431-1300
FAX: (312) 431-1656
WEBSITE: WWW.CHICAGO13.COM

06 B 98765 **Financial Summary** as of January 29, 2008

Judge
Hollis, Pamela S

Attorney
Robert J Semrad & Associates
407 S Dearborn Ste 600
Chicago, IL 60605
Phone: 312-913-0625

Case status Confirmed: August 21, 2006

Plan terms	Plan months	Current plan payment	Min total payments	Min Unsecured repayment
36		\$575.00	\$20,700.00	10%

Your case will be completed when all of the following conditions are met:

- 1) You have paid in at least \$20,700.00
- 2) All 100% claims have been paid in full, plus any interest due
- 3) All monthly accrual payments are current
- 4) Unsecured creditors have been paid at least 10% of their claimed amounts

Plan payments To date you have paid \$5,750.00 You have a past-due balance of **\$3,450.00**

Claims: 100% repayment *These claims must be paid in full, possibly with interest*

Creditor	Type	Claimed	Interest paid	Total due*	Paid to date	Bal due*
America's Wholesale Lenders	Secured	3,563.58	0.00	3,563.58	823.33	2,740.25
City Of Chicago Dept Of Reven	Secured	7,550.00	0.00	7,550.00	400.00	7,150.00
Robert J Semrad & Associates	Administrative	1,200.25	0.00	1,200.25	925.25	275.00

Claims: Monthly accrual *This case has no claims of this type*

Claims: Unsecured *The plan terms (listed above) determine when these claims are paid*

Creditor	Claimed	Interest paid	Paid to date
Chase	4,887.04	0.00	0.00
City Of Chicago	231.07	0.00	0.00
ECast Settlement Corp	16,823.50	0.00	0.00
Illinois Student Assistance Commission	41,072.76	0.00	0.00
Peoples Energy Corp	2,510.38	0.00	0.00
Resurgent Capital Services	6,174.27	0.00	0.00

Continued on other side

06 B 06430 **Financial Summary** Page 2

Debts not paid by Trustee *The Trustee does not pay these claims due to a court order, creditor action, or the debtor is responsible for payments*

Creditor	Scheduled	Claimed
America's Wholesale Lenders	0	57,982.65
Argent Healthcare Fin	224.00	No claim filed
CB USA Sears	8,745.00	No claim filed
Chase Automotive Finance	0	4,158.83
CitiMortgage Inc	70,033.00	No claim filed
Countrywide Home Loans Inc.	0	13,656.03
Marshall Field & Company	563.00	No claim filed
PCC Community Wellness Center	403.00	No claim filed
Resurrection Health Care	363.00	No claim filed
Sallie Mae	208.00	No claim filed
Sallie Mae	3,138.00	No claim filed
Village Radiology, Ltd.	224.00	No claim filed
Westside Pathology	24.30	No claim filed

Notes * Future interest charges may increase the totals due.
The payments listed in this summary represent disbursements to creditors. Trustee fees are not included in these totals. Fees are charged as a percentage when payments are made to creditors. To date you have paid \$286.35 in fees.

Address changes All address changes must be filed with the Bankruptcy Court. Send the completed address change form (enclosed) to:
Clerk of the Bankruptcy Court
219 S Dearborn St
Chicago, IL 60604

Date
the summary was created

Judge name

Attorney
name, address and phone number. On an attorney copy this will display the debtor information

Case status
We mail the first summary when the case has been confirmed for at least six months

Plan Payments
This area shows how much the debtor has paid to date. If there is any past-due balance, it is shown here

Page Break.
If this summary were printed full scale, this would be the bottom of Page 1 and the top of Page 2

Notes
This section explains interest charges and details the Trustee fees for this case

Address changes
must be filed with the Clerk of the Bankruptcy Court

Opportunity

There's a famous quote, which reads, "It is better to be prepared for an opportunity and not have one, than to have an opportunity and not be prepared." Author Unknown



In the past I have often recited this quote to my children. A couple of years ago I decided to take my own advice. I returned to school and completed the requirements needed to receive my Bachelor's degree in Business Management.

When a job opening was posted in the office for a Paralegal, I was very excited that I was in a position to apply. As a result of being prepared and meeting the qualifications required by the Trustee, I was offered and accepted the position of Paralegal for the Goldgar court call. For the past two weeks, I have been training with the other paralegals in our office, Catherine Mendoza, James Leavitt, and Artur Zadrozny.

They have given me hands-on coaching as I set out to learn the vast amount of new information and processes needed for this position. My new tasks include preparing the court call, processing and filing motions, and docketing results of the court call in our computer system. As a part of my training, I also was able to attend a court call before Judge Goldgar with our staff attorney Jay Tribou. After all the matters were heard, I was able to meet the Judge and his clerk. As I celebrate my twelfth year with the Trusteeship, I look forward to the challenges presented by my new position.

Darlene Odom

Can't We All Just Get Along?

Things our co-workers can do that sometimes irk us.

Noise

- ⊗ Sing or hum loudly.
- ⊗ Talk constantly.
- ⊗ Bounce legs and create a constant tapping against the chair or desk.
- ⊗ Talk on phone loudly.
- ⊗ Bang on computer keyboard keys.

Food

- ⊗ Clutter up the refrigerator with tons of food containers that end up becoming mold factories.
- ⊗ Eat someone else's food out of the refrigerator.

Hygiene

- ⊗ Brush your teeth or floss over the bathroom sink or at your desk.
- ⊗ Cough or sneeze without covering your mouth.

Courtesy

- ⊗ Eavesdrop on other people's conversations and then commenting on them.
- ⊗ Never refill the copier or printer with paper.



Employee Recognition Committee The 2007 Holiday Event Rocked!

Our holiday event held December 21st was an awesome event! We had so much food. ERC decorated Café Pro Se and the training room. We revamped the furniture to set the atmosphere for the event. The food was set up buffet style, which was catered by different restaurants. We had a beverage fountain, dim lights (with the exception of Christmas lights), candles, holiday music and a Deal or No Deal video game. And we were also very pleased to have Mr. O. D. Marshall join us for the event while visiting with his daughter.

Now, let me set the mood and tell you all about it: We started out opening gifts by the seven foot Christmas tree. Everyone was excited because they finally found out who had their name in the grab bag and what they received.

We then proceeded to the training room. Everyone was in awe with the way the room had been transformed into an elegant dining area. As they were seated, we asked everyone to look under their seats for a surprise gift. They retrieved different gift cards from: Bennigan's, Costa, Corner Bakery, Jamba Juice and Dunkin Donuts.

We continued on to the dimly lit, cozy Café Pro Se for some mingling and the cocktail (juice) hour. While there, Ms Marshall made announcements and gave out gifts. Her gifts put a smile on everyone's face. Wow, you just had to be there.

Next, we went back into the training room for dinner. The buffet consisted of: turkey, stuffing, ham, chicken, whipped potatoes, vegetables, greens, macaroni and cheese, tamales, rice, beans, cranberry sauce, gravy, dinner rolls, cornbread, butter, mixed fruit, cake, cheese cake and cookies. Are you hungry now?

After everyone finished eating, it was time for the entertainment. We played Deal or No Deal video game and it was exciting. Team A chose case #21 and team B chose case #13. The game was intense and funny. The outcome was team A took a Deal for \$225,000 and won, but when their case was revealed they had \$300,000 in their case. Team B went all the way and finalized the game with \$75,000. Way to go team A.

The event concluded with lots of laughter and dancing. We did so many slides (line dances) that our legs became sore. For the finale, Anthony came in the room dressed as Santa Clause (his suit was wrinkled and too tight). Although Santa had no additional gifts, he put on a great show dancing (as did Mark). Didn't know they could dance like that.

The ERC really hopes that everyone had a great time. A special thanks to the committee for a job well done: Lavone, Darlene, Cheryl, Catherine, Laura and Monica.

Until next year, may you continue to be blessed and we hope you received everything you wanted for Christmas.

Lavone Kizer-Merrit, ERC Chairwoman



Sleep And Your Health

Many problems ranging from anger and stress to obesity and other health problems can find their origin in sleep problems. Inadequate sleep can contribute to many serious problems, often without us even knowing it. The National Sleep Foundation's Sleep in America poll found that as many as 47 million adults do not get the minimum amount of sleep needed to be fully alert the next day. The poll also showed that people who are trying to get through their day without enough sleep tend to argue, become angry, and overeat more often than those who are well rested. The conclusion is that trying to get seven to eight hours of sleep each night is the first step to avoiding some of these common problems.



Check Out Your Local Library

If you haven't been to your local library in a while, you may be missing out on a great source of information and fun. Your library isn't just books and magazines any more. You can find movies on DVD, music CDs, and audio books. In fact, some libraries carry ebooks for handheld PDAs. If you need access to a computer, most libraries offer use of them for free. You can surf the Internet, write a paper, or make airline reservations. Libraries offer free meeting space for some groups, children's programs and shows, book clubs, resources for seniors, and informational seminars. You can find tax forms and maps, and some libraries offer a toy checkout for parents of young children. If your library doesn't have what you are looking for, you can have your librarian search in other libraries around the country. The best part, of course, that it is all free! So stop by your local library and check it all out.



February Anniversaries, Birthdays, And Other Notable Events

February is **National Bird Feeding Month**.

All Staff Meeting on February 1st.

Groundhog Day on February 2nd.

Happy Birthday to **Santricia Mack** on February 5th!

Mardi Gras on February 5th.

Chinese New Year on February 7th.

Abraham Lincoln's Birthday on February 12th.

Valentine's Day on February 14th.

Presidents' Day on February 18th.

George Washington's Birthday on February 22nd.

Happy Birthday to **Jay Tribou** on February 27th!

National Tooth Fairy Day on February 28th.

Leap Year Day on February 29th.



A Short History Of Saint Valentine

As the craze of Valentine's Day is approaching and we are about to start making dinner reservations and contemplate about those special gifts again (like Christmas wasn't just a month ago...), I was thinking that it would be nice to find out what's behind all those flowers, candy and pink-shirted teddy bears. After some research I found out that, contrary to "Sweetest Day" – the so-called "Hallmark holiday" that could have only been invented by American pop culture and smart marketing profit-seeking companies – Valentine's Day actually has a fairly long and interesting history. In fact, Valentine's Day started in the time of the Roman Empire under the rule of Emperor Claudius II, when Rome was involved in many bloody and unpopular campaigns. Claudius the Cruel was having a difficult time getting soldiers to join his military leagues. He believed that the reason was that Roman men did not want to leave their loves or families. As a result, Claudius cancelled all marriages and engagements in Rome. The good Saint Valentine was a priest at Rome in the days of Claudius II. He and Saint Marius aided the Christian martyrs and secretly married couples, and for this kind deed Saint Valentine was apprehended and dragged before the Prefect of Rome, who condemned him to be beaten to death with clubs and to have his head cut off. He suffered martyrdom on the 14th day of February, about the year 270.



Another version of this story tells that Valentine fell in love with his jailer's daughter. Just before his death, he sent her a note and signed it "from your Valentine." An aura of romance surrounded his demise and those who knew about it spread the tale. Bishop Valentine became Saint Valentine with his fame extending to England and France. After his death, Valentine then became what is known as a "Patron Saint." Some considered him the spiritual overseer of an annual festival in which young Romans would distribute cards of affection to those they wished to formally see. This festival was held each February 14. It is also believed that Charles, duke of Orleans, sent the first true Valentine card in 1415 to his wife as he was imprisoned in the Tower of London, and there are multiple cards in museums worldwide that date back to the early 15th century.

As it comes to Valentine's Day traditions, nowadays we immediately think about sending cards and giving gifts. However, in the past, the traditions they cultivated seem much more elaborate. For example, one of the common customs in the Middle Ages, was for the young men and women to draw names from a bowl to see who their valentines would be. Then they would wear these names on their sleeves for one week to show whom they picked (and that's also how the phrase "to wear your heart on your sleeve" has gained its meaning). In addition, in some countries, when a young woman received a gift of clothing from a young man that she decided to keep, it meant that she would eventually marry him. Also, some people used to believe that if a woman saw a robin flying overhead on Valentine's Day, it meant she would marry a sailor. If she saw a sparrow, she would marry a poor man and be very happy. If she saw a goldfinch, she would marry a millionaire.

Paulina Garga

Trivia Quiz: It's For the Birds

February is National Bird Feeding Month. Before you head out with the bird seed, test your knowledge of our fair feathered friends with this trivia quiz.

1. Out of all animal species that have become extinct, what percentage has been birds?
2. What is the maximum speed of a chicken when running?
3. What is a group of chickens called?
4. Which is the only bird that can fly backward?
5. True or false: The bones of a pigeon weigh less than its feathers.
6. Where is the largest population of peregrine falcons in the world?



7. About how many feathers does an adult turkey have?
8. The American crow is found in every U.S. state except one. Which state is it?
9. Which bird type has the longest life span?
10. One ostrich egg is the equivalent of how many chicken eggs?



The Answers:

- | | |
|-------------------------|----------------------------|
| 1. 90 percent. | 6. New York City. |
| 2. Nine miles per hour. | 7. 3500. |
| 3. A peep. | 8. Hawaii. |
| 4. The hummingbird. | 9. The parrot. |
| 5. True. | 10. About 24 chicken eggs. |

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Did You know? Sweet Potato Trivia

February is Sweet Potato Month.

Approximately 90 percent of the world's sweet potato crop is grown in Asia.

In the United States, North Carolina produces more sweet potatoes than any other state, followed by Louisiana. The title of Sweet Potato Capital of the World is claimed by Vardaman, Mississippi.

In 1943, the annual per capita consumption of sweet potatoes was 21.7 pounds. That has dropped to 4.2 pounds per year.

Sweet potatoes should not be refrigerated unless cooked.



Native Americans were growing sweet potatoes before European explorers landed in North America.

Sweet potatoes provide twice the recommended daily allowance of vitamin A and one-third the daily requirement of vitamin C.

Africans who were brought to the American South called sweet potatoes "nyami." The nyami was a starchy, edible tuber that grew in parts of Africa, and the American sweet potatoes reminded them of these vegetables. This name was eventually shortened to the word "yam."

Sweet potatoes do not ripen. They will keep growing as long as the plant has green leaves. Typically, they are harvested after 120 to 150 days.

