

USING A MODEL PLAN AND TIPS FOR CREATING AND FILING REPAYMENT PLANS

Model Plan Usage Tips

Overview

Most recently offices are asking for samples of model plans and polling to see how many districts are using "Model Plans." Because of the ease of administration, more and more districts are adopting and using a model plan. This is a practical guide prepared by the Office of the Standing Trustee to help bankruptcy professionals understand how to use the Model Plan in the Northern District of Illinois and how to avoid some common errors. These tips will probably be helpful in other districts whose model plans are similar.

Purpose

The Model Plan was introduced as a means to assist the Chapter 13 bankruptcy community to:

- ★ Promote standardization
- ★ Encourage consistency
- ★ Disseminate better information to creditors
- ★ Allow for efficient administration
- ★ Provide standard language that must be employed in every case to meet basic code compliance while allowing case specific data to be entered resulting in a fast reference for determining distributions of funds

Impact

The Model Plan changed the "old" way of doing things by:

- ★ Allowing secured creditors to be paid without the necessity of filing a claim
- ★ Providing for fixed monthly payments
- ★ Providing a mechanism to determine and dispute mortgage arrears values
- ★ Locking in non-mortgage property values and fixing fixed monthly payment amounts
- ★ Classifying the nature of claims
- ★ Allowing for cost of collection claims to be adjudicated
- ★ Preventing improper provisions to be buried in text

Section A (Budget Items)

Section A of the model plan contains two parts, each containing information pulled directly from Schedules I & J.

Section A (1) must be completed using information including:

- ★ Household size
- ★ Ages of the members of the household
- ★ Total monthly income

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Using A Model Plan

(Continued from page 1.)

- ★ Total monthly expenses
- ★ Total dollars available for plan payments

Section A (2) must be completed using information including:

- ★ Amount of charitable contributions given each month
- ★ Number of months those contributions have been given



Section B (General Provisions)

Section B of the model plan contains four parts, each containing standard provisions that are applicable to all cases in this district. For all cases, this section:

- ★ Provides for mortgage arrears claim treatment, including provisions that once the arrears claim is paid the mortgage is deemed “reinstated”
- ★ Provides for costs of collections
- ★ Lien release language

Section C (Direct payment of claims by debtor)

Section C of the model plan provides both check boxes and fill in lines so that the plan can provide for the payments that are being made directly by the debtor, indicate which creditor is to be paid and how much is due to be paid to that creditor each month.

THE MARSHALL CHRONICLES	
The Editorial Staff: Cheryl Jones, HVB and Dave Latz.	
Contents and Contributors:	
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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/ .	

Helpful Tip: This section contains an “or” and one of the optional choices must be completed. Payments that are to be made directly to the creditor should also appear on Schedule J. Payments being made via the trustee or surrendered property thus should not appear on Schedule J.

Section D (Payment by debtor to the trustee; plan term and completion)

Section D sets forth the monthly terms of the proposed plan and the number of months that the plan will last. There is also a “total payments” line that should equal months times monthly payment amount.

Helpful Tip: The monthly plan payments can vary from month to month and these variations should be spelled out in this section. The “total payments” line should always total more than all the debts to be paid through the plan.

Section E (Disbursements by the trustee)

Section E sets out the claims that are to be paid by the trustee in the plan from the debtor’s plan payments. As in any plan, trustee fees are paid first as required by the bankruptcy code. Secondly, there is a section to list current mortgage payments that are to be maintained by the trustee. The third part to Section E outlines the secured creditors (non-mortgage) that will be paid by the trustee. The creditor name must be listed, as well as the secured portion of the claim and an interest rate if applicable. The model plan was designed so that upon confirmation, the value of the secured collateral listed here will be adjudicated and determined with some finality. There is also a space to provide for fixed monthly payments and those payments must always be provided.

Helpful Tips:

- ★ The monthly amount to be paid to maintain current mortgage payments can be altered by the creditor sending a letter to the trustee and the debtor and the debtor attorney without the need to modify the plan through judicial process each time.
- ★ Fixed monthly payments are typically determined by taking the total secured claim to be paid and dividing that number by the number of months in the plan.
- ★ Secured claimants must be provided for in this section. Secured claimants that are not listed here will not be paid correctly.
- ★ Fixed payments have to be scheduled. Paying a \$1,000 claim at \$0.00 per month not only makes no sense, it cannot be administered.

Section F (Priority)

Section F lays out the priority and sequence for claims to be paid by the trustee. Money typically flows from top to bottom in the distribution order. Claims are paid:

1. Trustee’s authorized fee
2. Current mortgage payments
3. Secured claims listed in E (3)
4. Debtor attorney’s fees
5. Mortgage arrears
6. Priority claims

(Continued on page 4.)

Trustee Matters

Willie Banks, Jr., Will Not Receive Discharge As Mentor

On August 27, 2001, I visited the Office of the Chapter 13 Trustee, Willie Banks, Jr., as part of my training to become a Chapter 13 Trustee. From that day forward, Willie Banks, Jr. became my mentor. When, my UST Coordinator, Howard "Chip" Wilkes informed me that Mr. Banks office would be one of the three offices where I would train, I was elated. You see, I was born in Alexandria, Louisiana; so imagine how I felt having landed the job of my dreams in Chicago and also being sent to train in my hometown, Alexandria. It just couldn't get any better for a "lil ol' country girl" from Alexandria.

My "thank you" card along with Glenn Stearns, Janna Countryman, Tim Ivy, Krispen Carroll, James Henley, and other Chapter 13 Trustees, who were also sent to Alexandria, are neatly placed on a bulletin board in his office for all to see. He never misses an opportunity to say how proud he is of all of us.

At the Mid-Year meeting in New Orleans, Willie Banks, Jr., announced that after 10 years of service to the job he loved, he had decided to pursue another goal. Willie Banks, Jr., resigned his position as Chapter 13 Trustee and will announce his candidacy for Congressman for Louisiana's fourth Congressional District on July 4th. Robin Weiner, the President of the NACTT, yielded her platform to Willie to make this announcement and it was handled in the manner that Willie Banks, Jr., handles everything. He was classy, gracious, detailed, witty, humble, and he spoke in such a mild manner. I wasn't surprised that he received a standing ovation from the audience.

"Mentors are advisors, people with career experience willing to share their knowledge." Willie has been more than just a mentor. As with any task he undertakes, he has gone beyond the call of duty to advise me, support me, offer emotional and moral encouragement, and to give me specific feedback on my performance. And, he has also freely given the same to others.



When I received the invitation to attend his Discharge Party, I smiled and was very impressed, because I could see Willie Banks, Jr., written all over the planning by his staff, even though the party was a surprise to him. I knew that he had molded and set the same example for his staff that he set for me.

I know I am not losing a mentor but will be gaining the benefit of the experience in his new endeavors. Willie Banks, Jr., is a winner and is loved dearly by the Bankruptcy Community.

Marilyn O. Marshall, Chapter 13 Trustee



Chapter 13 Trustees: Sylvia Brown, James Henley, Willie Banks, Jr., Tammy Terry, Marilyn O. Marshall and David Peake.



**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF LOUISIANA
ALEXANDRIA DIVISION**

IN RE:

WILLIE BANKS, JR.

CASE NO: 98-80401

TRUSTEE

**NOTICE OF DISCHARGE PARTY
FOR WILLIE BANKS, JR.
CHAPTER 13 TRUSTEE**

TO WHOM IT MAY CONCERN:

NOW COMES the Office of the Chapter 13 Trustee, Willie Banks, Jr., who respectfully represents that:

- (1) You are cordially invited to attend the "Discharge Party" of Willie Banks, Jr.; Standing Chapter 13 Trustee for 10 years of Outstanding Service.
- (2) He was confirmed on APRIL 1, 1998 and will receive his "Discharge" on JUNE 30, 2008.
- (3) His "Relief from Stay" has been granted as the Chapter 13 Trustee of the Alexandria Division.

Signed FEBRUARY 2008.

*/s/ Office of the Chapter 13 Trustee
Office of the Chapter 13 Trustee*

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF LOUISIANA
ALEXANDRIA DIVISION**

IN RE:

WILLIE BANKS, JR.

CASE NO: 98-80401

TRUSTEE

NOTICE OF HEARING ON PARTY OF DISCHARGE

You may file a written response to said attendance to the Party. All responses shall be returned to 2010 Marigold, Alexandria, LA 71301 or a verbal response will be accepted. Please direct verbal response to Sonya Linscomb at 318-448-1306 ext. 227. The party is set for **June 6, 2008 from 11:30 a.m. through 1:00 p.m. at the Country Inn & Suites, Pineville Conference Center. IF AND ONLY IF RESPONSES ARE NOT SUBMITTED IN ONE OF THE AFOREMENTIONED WAYS, Your attendance will be deemed as waived.**

Respectfully submitted this 30th day of MAY, 2008.

*/s/ Office of Chapter 13 Trustee
Office of the Chapter 13 Trustee
Country Inn & Suites
2727 Monroe Hwy
Pineville, LA 71360*

CERTIFICATE OF SERVICE

WE HEREBY CERTIFY that this is a **SURPRISE PARTY** and a true and correct copy of the above and foregoing **NOTICE OF HEARING ON PARTY OF DISCHARGE** has been mailed to all Friends and colleagues by placing a copy of same in the United States Mail postage prepaid.

Using A Model Plan

(Continued from page 2.)

7. Specially classified non-priority unsecured claims
8. General unsecured claims

Helpful Tip: Note that the lower the fixed payment provided for E3 creditors, the faster the debtor attorney will get their fees paid. This trustee pays all 100% creditors in full before funds trickle down to the remaining classes of creditors.



Section G (Special Terms)

Section G allows the standard plan to be modified to fit the particular need in each case. Most contingencies and computations have been provided for in the base model plan, but on occasion some individual case tweaking may be necessary. This section cannot be used to re-write the model plan altogether. This section is probably the most often misused and abused section in the model plan.

Helpful Tip: If at all possible, don't use this section. A good and proper manner to use this section would be to list creditors where the collateral is being surrendered. The trustee will be looking to see if all secured creditors are addressed in the plan. Other additions to this section typically cause confusion as they contradict other sections of the plan.

Section H (Summary of payments to and from the trustee)

Section H is exactly what it is titled, a fast and quick summary of the plan. This section is a compilation of all the previously filled-in spaces in the model plan and in some versions calculates automatically. The summary section should contain no negative numbers and should balance in the end. If the payments to be made from the plan total more than the payments going into the plan, there is an obvious feasibility problem and this summary will exhibit that discrepancy.

Section I (Payroll Control)

The last Section I was added to assist the debtors in getting their payroll started as early as possible. Many debtors choose to have their plan deductions taken and sent to the trustee directly from their employer. This section alerts the trustee of the debtors' intentions and serves as the debtors' authorization to enter a Payroll Order.

Helpful Tip: In joint cases there must be some specificity indicated here as to whose employer will be making the deductions.

Common Errors

Listed are some common errors found in filling out and filing model plans.

1. **Not checking "OR" boxes.** Anywhere in the schedules or the plan where there is an "OR," an option must be chosen.
2. **Using an incorrect version of the model plan.** Keep up on the changes and just don't do it. The model plan goes through occasional revisions to keep up with changes in the law and the most current version should always be used.
3. **Failing to provide fixed payments or for adequate protection to secured creditors.** Pre-confirmation adequate protec-

tion payments will be made by the trustee in the fixed payment amount or as indicated in paragraph G if it differs. If no payment is indicated, the trustee will not pay it and the creditor will most likely (they should) object to confirmation of the plan. Pro rata distribution is no longer available for E3 creditors.

4. **Filing plans last minute.** No matter how efficient the model plan may be, no one can review the plan for modifications without adequate time. Filing plans on the morning of or the day before hearings not only impinges on the due process rights of the trustee and the creditors, but also raises questions of good faith. Just don't do it.
5. **Numbers just don't add up.** Each fill-in section is pulled from the schedules. There should be consistency among the numbers used. For instance, if the number of persons in the household is three on Schedule I, it should be the same on the model plan as well as the B22C form. Check for consistency and accuracy before filing the plan.

Avoid Mistakes When Confirming Or Rejecting Plans

How to get a Plan confirmed

- ★ Make sure all prior bankruptcy cases are listed.
- ★ Make sure the debtor received Pre-bankruptcy Credit Briefing 180 days prior to filing and that the debtor received and read the Notice required pursuant to §342(b).
- ★ Make sure the debtor has made their first payment 30 days after the petition is filed and that the debtor is current on payments at the time of confirmation.
- ★ Make sure the payment is sent to the correct trustee address (lockbox) in order to avoid delay. If the debtor elects payroll control, send the Payroll Order to Judge's Chambers so that deductions can start promptly.
- ★ Make sure that all the schedules and other documents are accurate and complete. The debtor will be asked what specifically did he/she do in "good faith" to meet the requirements.
- ★ Review the Model Plan and the Secured Property-Schedule D. Are adequate protection payments required to be made by the trustee?
- ★ Review Schedule E to determine if the debtor owes a Domestic Support Obligation. Also, review Schedules I and J.
- ★ Make sure that Official Form B22C is correct and accurate, and that the boxes at the top of the form are checked. The monthly net income must be itemized to show how it was calculated. Double check your CMI calculation and recheck the Means Test calculation if applicable.
- ★ Make sure that the debtor has filed a federal tax return and has provided it to the trustee, and that the tax returns filed for the last four years with the Internal Revenue Service, State of Illinois and local taxing authorities are provided to the trustee.
- ★ Make sure information on the debtor's residence is listed so that exemptions can be determined.
- ★ Make sure the debtor has met the requirements of the Liquidation Analysis.

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Using A Model Plan

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- ★ If all of the above is satisfied and case is confirmed, the trustee will disburse every third Friday of the month after post confirmation review is completed. Post confirmation review is an audit process to make sure trustee has complied with Plan.



Other Confirmation Considerations

- ★ §1325(a)(3): Good faith test still applies regardless of income level.
- ★ §1322(a)(4): A debtor may provide for less than full payment on a claim for support that has been assigned to or is owed to a governmental unit if the debtor's plan is a sixty-month plan.
- ★ §1322(b)(10): A debtor may pay interest on unsecured claims that are non-dischargeable under §1328(a) if the debtor's plan pays all general unsecured creditors in full.
- ★ §1322(d) and 1325(b)(4) (A)(ii): If the debtor's (and spouse's, if any) income is above the median, the term of the plan must be sixty months.
- ★ §1325(a)(7): The petition must be filed in good faith.
- ★ §1325(a)(8): The debtor must have made all post-petition DSO (Domestic Support Obligation) payments.
- ★ §1325(a)(9): The debtor must have filed all tax returns required under section 1308.
- ★ §1325(a)(9) "hanging paragraph": No unilateral cram down on vehicles purchased within 910 days pre-petition, acquired for the personal use of the debtor 1325(a). I expect either negotiated cram downs or surrender and use of the IRS allowance to fund purchase of a replacement vehicle.
- ★ §1325(b)(3): Means test doesn't appear to apply to debtors below the median income.
- ★ §1325(b)(4): Sixty-month standard term for debtors over the median income.

O. Anthony Olivadoti, Managing Attorney

July Anniversaries, Birthdays, And Other Notable Events



Family Reunion Month
National Grilling Month
National Hot Dog Month
Independence Day on July 4th.

Happy 1st Anniversary to **Curtis James** on July 9th!

NACTT Annual Seminar July 9th through July 12th.

World Population Day on July 11th.

Happy 10th Anniversary to **Carlos Lagunas** on July 20th!

National Ice Cream Day on July 20th.

National Make Someone Smile Week July 20th – 26th.

Hot Enough For Ya? Day on July 23rd.

Cow Appreciation Day on July 26th.

Happy Birthday to **Monica Gonzalez** on June 27th!



Case Administration Deficiency Claims For Mortgage Debts



As we know, the foreclosure rate is at a national high due to the economy and several other factors such as unemployment, escalating interest rates and taxes. In the good times there were all kinds of creative ways that allowed individuals to obtain a mortgage who probably did not qualify under more conservative conditions. Some people were encouraged to get adjustable mortgages, so they could afford a pricier house and initially have a lower payment. Banks also offered individuals other options like principal and interest-only payments, or you could purchase a house and write part of the first mortgage balance into a second mortgage, so new homebuyers came out of the closing with a first and a second mortgage payment.

The mortgage deficiency balance is created when the property is sold for less than the original mortgage amount. Individuals who are not in a bankruptcy face the possibilities of being sued and having a judgment rendered for the deficiency amount. I was reading an article that banks have certain criteria when deciding to file a suit against an individual. If you reside in a state that permits them to sue you for the deficiency, then they will determine if they can recoup their money based on your age range, remaining assets and source of income. Individuals who initially filed bankruptcy to save their home but for some reason find themselves in the foreclosure process are still protected by the automatic stay from lawsuits in most cases. The result of this is deficiency mortgage claims sometimes from the first mortgage but more so from the second and third mortgage holders. The claims are usually filed as amendments, and each should be reviewed on a case-by-case basis.

These are the scenarios that we have seen so far:

- ▣ Case 1: We received an amended claim from the first mortgage holder, which we determined could not be paid because the order modifying the stay withdrew all claims and did not provide for a deficiency to be paid.
- ▣ Case 2: On a claim filed by the second mortgage holder, the stay was never modified and the confirmed plan provided that the debtor pay the principal balance direct. Consulting with a staff attorney, we determined that the deficiency balance is actually the full principal amount due and since the original plan provided for the debtor to pay this directly, we could not pay the claim in the plan.
- ▣ Case 3: Similar to the second case, but the creditor failed to check the amended claim box, so we treated it as a late claim that was not eligible for payment.

From these scenarios we can build procedures for dealing with claims of these types but, again, it will depend on the circumstances of the case. If you process claims, then you will need to identify if you have a claim of this type and take the appropriate steps to process it correctly.

As a consumer, we are all vulnerable to financial hardship – some things are just beyond our control, but there are steps we can take to be more proactive about our finances and make more informed purchasing decisions. I love being a homeowner and can understand the lengths people are willing to go through to save their house. I am by no means a financial advisor, but I agree with the national campaign to feed the pig. Save those stimulus checks and then some for a rainy day or unexpected emergency.

Rosalind Lanier, Case Analyst Claims

Financial Adequate Protection Payments



Someone is always asking, “What is Adequate Protection?”

Judge Goldgar summed up Adequate Protection very well in his recent Memorandum Opinion *Thompson v. GMAC* (In re Thompson), Chapter 13 Case No. 08 BK 02560, Adv. No. 08 AP 00182, mem. op. at 32 (N.D. IL. May 23, 2008).

“Adequate Protection” means some form of assurance that the secured creditor will not “suffer a decline in the value of its interest in the estate’s property” while the bankruptcy prevents the creditor from seizing and liquidating the collateral. *Id.* at *3.

In order for the Trustee to pay the adequate protection payment to the secured creditor, the information must be outlined in the Chapter 13 Model Plan. The debtor must list the creditor to be protected in E3 of the Model Plan. Also the collateral, amount of the secured claim and fixed monthly payment must be listed. The box next to “check if non-PMSI” must be empty.

Paragraph G of the Model Plan Special Terms may have language that applies to adequate protection payments and paragraph G supercedes what is listed in E3.

When the petition and plan is downloaded into our case administration software (CaseNET) from the Clerk’s Office, the petition entry staff in our office has to review the plan to see if an adequate protection payment has to be made. The staff has to make sure the adequate protection box, which appears on the debt tab in CaseNET is checked. When a creditor is listed in E3, or Paragraph G, the petition entry staff members check the “adequate protection claim” box for the creditor’s claim in CaseNET.

Marilyn O. Marshall, Chapter 13 Trustee, and I review the secured claims that require adequate protection payments monthly, on Tuesday of disbursement week. A report of all claims entitled to adequate protection payments is printed. The report lists the claim amount, petition file date, allocation debt, cash in case, disbursement made to-date, monthly set amount, and set amount past due. We review each case listed with Adequate Protection payments to verify the following:

- Creditor
- Collateral
- Claim Amount
- Fixed Monthly Payment
- Box “Check if non-PMSI” is not checked
- Paragraph G

We disburse funds to creditors according to each plan, or the amended plan confirmed, taking into account any change in the fixed monthly payment amount. Some examples of adequate protection payments we have reviewed are listed below:

1. Ford Motor Credit Company – Original Plan dated January 7, 2008, had fixed monthly amount of \$125. Amended Plan dated February 4 had fixed monthly amount of \$225. We disbursed \$225 on February 15, 2008.
2. Drive Financial – Original Plan dated January 7, 2008, had fixed monthly amount of \$125. Amended Plan dated February 4

had box checked “Check if non-PMSI.” We did not disburse on this because it was no longer an adequate protection creditor.

3. General Motors Acceptance Corporation – Original Plan dated January 7, 2008, had fixed monthly amount of \$325. Paragraph G provided “Commencing 30 days after the petition is filed, General Motors Acceptance Corporation shall receive preconfirmation adequate protection payments in the amount of \$100 per month. We disbursed \$100 on February 15, 2008.

I look forward to cases getting confirmed because it is one less case to review on the adequate protection report.

Rita Saunders, Financial Manager

Information Services IS News – Attorney Fees

In anticipation of pending changes in Final Reports requirements, we have revamped how Attorney fees will be entered in CaseNET.

When the new Final Report Format is approved, it is expected to include an item from the Attorney Fee Order, labeled in the Final Report as “Attorney fees paid and disclosed by the debtor.” This item refers to prepayments made by the debtor directly to the attorney prior to filing the case — a value we have not previously had any reason to record.

As we comply with this new requirement, we are also streamlining the creation of attorney fee claims in our system, and for the first time creating records of the fee orders themselves.

A new button is being added to the Attorney Fees box on the Case Petition tab. Users with the access privilege to enter attorney fees will click this button, opening a dialog box for data entry along with the fee order document from the ECF server.

For new fee orders, the dialog creates two kinds of records at once: a fee order and a claim. There is no longer a need to use the Fee Order for creating attorney claim records. Those without the privilege for entering attorney fees may click the button to view, but not modify, previous fee orders.

This picture shows the dialog box used to enter and view fee orders:

Entering attorney fees this way should save time, as there are fewer data items that have to be entered when compared with using the Fee Order, and most of the data is automatically captured from the case record.

Cliff Tarrance, Programmer/Analyst

Those Wonderful Pets

➤ Chevy Mendoza is a beagle and is a great member of the Mendoza family. We have had him going on four years. The boys really enjoy his company. Instead of barking, when you get him going, he'll howl, especially if someone is walking in the alley late at night. He is a great watchdog and pal.



Catherine Mendoza, Paralegal



◀ My name is December Lanier and I was born November 19, 2006. This was my first Halloween and I helped pass out candy to the kiddies!

Rosalind Lanier, Case Analyst Claims

➤ This is Lizzie Merritt. We got Lizzie from the City of Chicago (a shelter) two years ago. She is four years old now. Lizzie works very hard for her food every day. This has to be true because as soon as I get home and open my bedroom door, she jumps in the bed and lies on my pillow! I wish I knew what she did for a living!



Lavone Kizer-Merritt, Case Administrator



◀ Hello, my name is Rocky Martinez. I am a Champion Blood Chihuahua, born on January 21, 2007. I have lived with my mommy and daddy since I was 8 weeks old. They spoil me very much and when they don't, I whimper to make sure they do. I am very playful and extremely energetic. I'm a little guy with a big heart. I am sweet, but at times I do get aggressive and feisty especially when I play with Barbie. As you may be able to tell, I am also a little shy.

➤ Hello, my name is Barbie Martinez. I am a Chihuahua. I was born on May 23, 2007. I have lived with my mommy and daddy since I was 12 weeks old. I am a sweet, docile, little princess who gets spoiled very much. I am also fairly educated and obedient. I love to cuddle and I also enjoy lying around relaxing and hanging out in the kitchen. I love to eat Mexican food! I am a very social dog.



Alma Martinez, Case Administrator

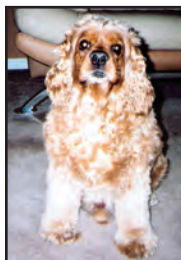


◀ Lizzy Lyons is a Golden Retriever. As you can see, she loves to roll in the snow. Lizzy HATES squirrels and geese and will chase them any chance she gets. Her favorite hobby is fetching the paper.

Dan Lyons, Controller

➤ My name is Taco Jones. I'm a Cocker Spaniel. My mom's name was Cheryl. I say was, because, I went to Doggie Heaven this month on the 19th (put to sleep). While here on earth, I hated to go outside, eat doggie food and fetch balls. I liked the finer things in life like; air conditioning, table food and lying on the couch. I know I'm truly missed by my family.

Cheryl Jones, Case Administrator



Topic: New Arrival

I can't begin to explain how exciting it is to be a part of Ms. Marshall's team. Everyone is very nice and extremely helpful in getting me acclimated to the processes and procedures of the office. Professional, kind, and friendly is an understatement when it comes to Ms. Marshall's staff! I must say, although I am the latest addition to the Marilyn O. Marshall Team, some faces are familiar to me. Having experienced another Trustee's office; I have a greater appreciation for the annual staff symposium because this is a serial experience as to how each office operates differently. I am very excited to join Ms. Marshall's team and look forward to all there is to come.



Sulethé Mason, Paralegal

Walk & Roll Wrap Up

The Office of the Chapter 13 Trustee team collected \$1,800.00 for the 2008 American Cancer Society's Walk & Roll.



Juliana Dunklin, Payroll Specialist, formed a separate team this year, "New Beginnings", and they collected an additional \$375.00. We thank everyone who sponsored us this year, and those that sponsored us in the past.

Rita Saunders, Financial Manager

➤ It was requested that I write this article. I was not going to contribute to the pet articles since Licorice is no longer with me.

Licorice came bounding into my life (literally – all 110 pounds of him) on November 29, 1997, after I euthanized Seymour, my 14 year old former dog, the night before. I was not meant to be without a dog, for even a day.



Licorice was a character. He was also very verbal, grumbling if he didn't like something, or growling when playing to make you think he was ferocious. He was all bark, no bite. He was known as a stud puppy as many female dogs admired him and some of their owners wanted him to father their dog's puppies.

Licorice was very smart. He knew how to get what he wanted – extra attention, or treats – with just a look with the big brown eyes. He also always found the pills I hid in different foods, and then would never eat them again. Cheesecake worked the best, and longest to get him to take his pills.

He loved to open gifts that were wrapped.

Licorice had a very happy, and long life of 13 1/2 years, which is long for a large dog – 125 pounds fully-grown. He will be missed.

Rita Saunders, Financial Manager



◀ Sisters, Carmella, sitting in the box, and ➤ Meadow, normally found lounging out on the sun porch, are the proud bosses of Helen and Dave. For almost eight years now, they've



allowed HVB and DML to care for them (okay, so maybe Helen does most of it), and in return they occasionally go nuts, and entertain the heck out of their kind employees.

Dave Latz, Operations Coordinator

Trivia Quiz: Just Some Fun Trivia



1. What is the most populated city in the world?
2. Which U.S. president was the only to have earned a Ph.D.?
3. True or false: Chop Suey was invented in New York City.



4. What is the most popular fruit in America?
5. Which is the only continent without a desert?
6. What is the most common element in the universe?



7. What was the first city in modern history to reach one million people?
8. What percentage of the human brain is water?
9. What was the first product to have a UPC bar code on its packaging?
10. What was the first video to air on MTV by a black artist?



The Answers:

1. Shanghai, China.	9. Wrigley's gum.
2. Woodrow Wilson.	10. "Billie Jean" by Michael Jackson.
3. True.	7. London in 1811.
4. Bananas.	8. 85 percent.
5. Europe.	
6. Hydrogen.	

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Did You know? Horseradish

July is National Horseradish Month. Here are some interesting facts to know:

Horseradish has been popular for over 3,500 years. It was used by the ancient Egyptians, Greeks, and Jews as a cure for back pain, respiratory disorders, rheumatism, and tuberculosis.

The name "horseradish" comes from the German "meerrettich," meaning sea radish. "Meer" eventually was changed to "mare," and English speakers made the connection to "horse," giving us the modern name for this root. Its nicknames include "redcole" and "stingnose."



It takes about four pounds of horseradish root to make one pound of prepared horseradish.

Vinegar is added to prepared horseradish to stabilize the flavor. The heat of prepared horseradish is determined by when the vinegar is added to the freshly crushed horseradish root. Vinegar stops the enzymatic action in the ground product, so if the vinegar is added immediately, the result is a milder horseradish.



Approximately six million gallons of prepared horseradish are produced each year in the United States.

There are only two calories in a teaspoon of horseradish. It is also low in sodium and high in fiber.