

THE **MARSHALL**
CHRONICLES

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BAILOUT!

Currently, it's the term most widely communicated in virtually every political, economic, educational, and social forum, as well as in every office, school, mall, commuter line, grocery line and even on the golf course and in the locker room, at the playground and yes, at Wrigley field... "**BAILOUT!**" The media is informing the public with moment-by-moment updates of the congressional activities that are anticipated to evolve into a scheme that will provide recovery and relief in the face of our nation's financial crisis. The ongoing financial news parallels the coverage of the monster hurricane just days ago. Initially, it is being recognized and acknowledged that the financial crisis of 2008 has revealed a broken financial system. Clearly, the fundamental changes in the way credit decisions have been made and the manifestation of a highly leveraged shadow banking system share responsibility for inflating the enormous housing bubble central to the collapse of several financial institutions.

Why could no one see this coming? How could the American people rely on what was said to be a "strong economy" and be faced with this economic devastation? During the early 2000's, monetary policy became extremely loose. Years earlier, when financial institutions made mortgage loans to home buyers, balance sheets were maintained and the mortgage originators would adhere to an "originate and hold" model of credit creation. These banking practices eroded, loose lending standards and easy availability of cheap credit resulted in a housing bubble and an overextended consumer. To illustrate, inflation-adjusted housing pricing ended the 20th century close to the same level it had been for 100 years. However, between 2000 and 2006, the real price of a single family home almost doubled. Thereafter, housing prices have declined sharply – at rates reminiscent of the Great Depression.

Mortgage backed securities issued during the 2000's were created using data collected from periods when housing prices

were advancing and lending standards were more exacting and precise. The issuers and holders of mortgage backed securities utilized calculations for "value at risk" that did not contemplate the extent to which foreclosures could rise. Rating agencies completely misconstrued the actual risk level of the complex mortgage backed securities they rated as investment grade. What emerged was a "shadow banking system" consisting of investment banks, hedge funds and specialized investment vehicles which made loans, engaged in credit swaps and held mortgage backed securities, credit default swaps and various other derivatives. Alarming, they were highly leveraged. There existed a serious mismatch between the growing liquid long-term securities being held and the short-term borrowing by which they financed themselves. Lenders' anxieties rose regarding the quality

of the assets being financed and predictably they called their loans. Runs on Bear Stearns, Lehman Brothers and AIG resemble a run on a bank except these institutions were not commercial banks but "shadow banks." Although several of these predicaments were in unregulated sectors of the financial industry, some of the most devastating excesses occurred in regulated institutions such as Fannie Mae and Freddie Mac, and commercial banks. Thus, it was not the lack of regulation but ineffective regulation which fed this financial mayhem.



Now that we have an idea of how we got here, WHAT WILL WE DO? **BAILOUT!** Although details are still being finalized before proposals make their way to the congressional floor, basically what has emerged are proposals representing a systematic and comprehensive method of amelioration rather than a band-aid approach. Such a comprehensive approach would confront the souring real estate and other liquid assets at the heart of the financial crisis. Twenty years ago, the banking industry faced the savings and loan crisis. Efforts to solve that problem resulted in the Resolution Trust

(Continued on page 2.)

Bailout!

(Continued from page 1.)

Corporation, which masterfully cleaned up the S&L dilemma in 48 months. During the 1980's, 1,000 savings and loan institutions in the United States failed and the RTC closed or reorganized 747 institutions holding assets of nearly \$400 billion which the RTC artfully sold to investors looking for bargains. As a matter of fact, there has been a call for a new RTC to be created to head off a complete credit break down. The notion is that by fashioning a new, temporary mechanism, for which there is precedent (RTC), a regulated governmental agency would be able to buy up the troubled paper at fair market values so as to keep people in their homes and businesses operating. Like the RTC, this agency would have a limited life and be run by nonpartisan professional management. However, the situation then was different. The S&L problem involved one sector of the economy; today's crisis is far more complex. During the S&L crisis we were not so dependent on foreign savings and the pressure on our federal budget from tax policies and entitlements was distant. Our current crisis is many times greater and is deeply dependent on sav-



ings from other countries, while our fiscal resources are limited and shrinking.

It is imperative that Congress commits money only with firm principles to guide its use, so that taxpayers will not be burdened with inconceivable costs and the economy will not continue to suffer.

The considerations that have been explored include proposals which will:

- ★ Give the government an equity stake in the companies it helps.
- ★ Change the bankruptcy law so that the judges will be permitted to modify the mortgages of filers' primary residence.
- ★ Impose oversight of the Treasury program.
- ★ Curb executive compensation on the companies participating in the bailout.
- ★ Require the government to promote sustainable homeownership through loan modification and use the new HOPE for Homeowners Program on the mortgages underlying the assets it buys in the bailout.

As these considerations are being expanded into full-blown legislation, Congress must be responsible to and accountable for:

- ★ Putting the individual taxpayer first – keeping everyone in their homes, strengthening their local economies and protecting their savings, thus helping Americans broadly.
- ★ Minimizing taxpayer costs over the long term – this situation is systematic, involving our entire economy, therefore, there must be limited injury to families, jobs, homes and savings.
- ★ Avoiding the establishment of a mere interim program – the mechanism must have capacity, flexibility and scope with no time limit and no dollar limit in order to halt this economic meltdown.
- ★ Assuring global investors that America is prepared to cover its own losses.
- ★ Taking action – we must go forward, even without knowing exactly what to do. There can be no hesitation.

On Wednesday evening, September 24, President Bush used a prime time TV address to inform the nation of the progress of the \$700 billion bailout of our shaky financial system. He warned that “Without immediate action by Congress, America could slip into a major panic.” Hopefully, once all of the brilliant financial minds come together and formulate this prescription for recovery, what will emerge is a scheme that will facilitate a more orderly unwinding of assets and leverages, painful as it may be, with few significant losses. The intervention is unavoidable and the process is one which will include and burden everyone, individuals, corporations, financial institutions, politicians and scholars – but the dilemma must be addressed and the problem resolved.

Joanne Coshonis, Senior Attorney

“Everyone is a genius at least once a year. A real genius has his original ideas closer together.”

– Georg C. Lichtenberg

THE MARSHALL CHRONICLES	
The Editorial Staff: Cheryl Jones, HVB and Dave Latz.	
Contents and Contributors:	
Bailout!, pg. 1	Joanne Coshonis
Genius, pg. 2	quotation by Georg C. Lichtenberg
Trustee Matters, pg. 3	Marilyn O. Marshall
Healthy Living Tip, pg. 3	Staff Submission
Could The Bailout Mean Mortgage Re-writes?, pg. 4	Anthony Olivadoti
Organizing Tip, pg. 4	Staff Submission
Coming Soon!, pg. 4	Marilyn O. Marshall
Hi, I'm Enrique, pg. 4	Enrique Orejel
Congrats!, pg. 4	Cheryl Jones
CaseNET Sets Are Easier To Use, pg. 5	Sandra Pillar
Hi, My Name Is Kate And I'm A..., pg. 5	Kate Stephany
Are We Ever Dependent On Technology!, pg. 6	Catherine Mendoza
October Events, pg. 6	Dave Latz
Before You Sign..., pg. 6	Sulethé Mason
The Silly Things People Say, pg. 6	Staff Submission
Halloween Safety Tips, pg. 7	Cheryl Jones
Recipe For Sugared Peanuts, pg. 7	Lavone Kizer-Merritt
Chicago International Film Festival, pg. 7	Paulina Garga
Internet Tidbit, pg. 7	Staff Submission
Trivia Quiz: How Do You Measure Up?, pg. 8	Staff Submission
Halloween Fun And Facts, pg. 8	Staff Submission
Newsletter Information:	
If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:	
✓ e-mailing us at newsletter@chi13.com,	
✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or	
✓ leaving them with Dave Latz.	
Please remember when making a submission to the newsletter, it must be:	
✓ type-written and	
✓ submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.	
We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.	
You may also view this edition of THE MARSHALL CHRONICLES , as well as all the previously published issues, on the Chapter 13 Trustee website at http://www.chicago13.com/ .	

Trustee Matters

September Disbursements

The September disbursement to creditors was almost a record breaker! We disbursed \$4,483,249 on September 19, the second highest this fiscal year. Our highest check run this year was set in December, 2007, when we disbursed \$5,089,0481 to creditors.

We disburse money to creditors in three different ways. Multiple item checks which include payments to creditors written on a check which can include up to 32 different claims; 75% of the funds are disbursed this way. Single item checks, requested by Cook County Treasurer, include only one claim; this accounts for 1% of the funds disbursed. Electronic Funds Transfers (EFT's) have no limit to the number of payments in a single transaction and make up 24% of disbursements. Our goal is to increase the number of creditors paid by EFT.

Some of the many factors contributed to the record-breaking check runs:

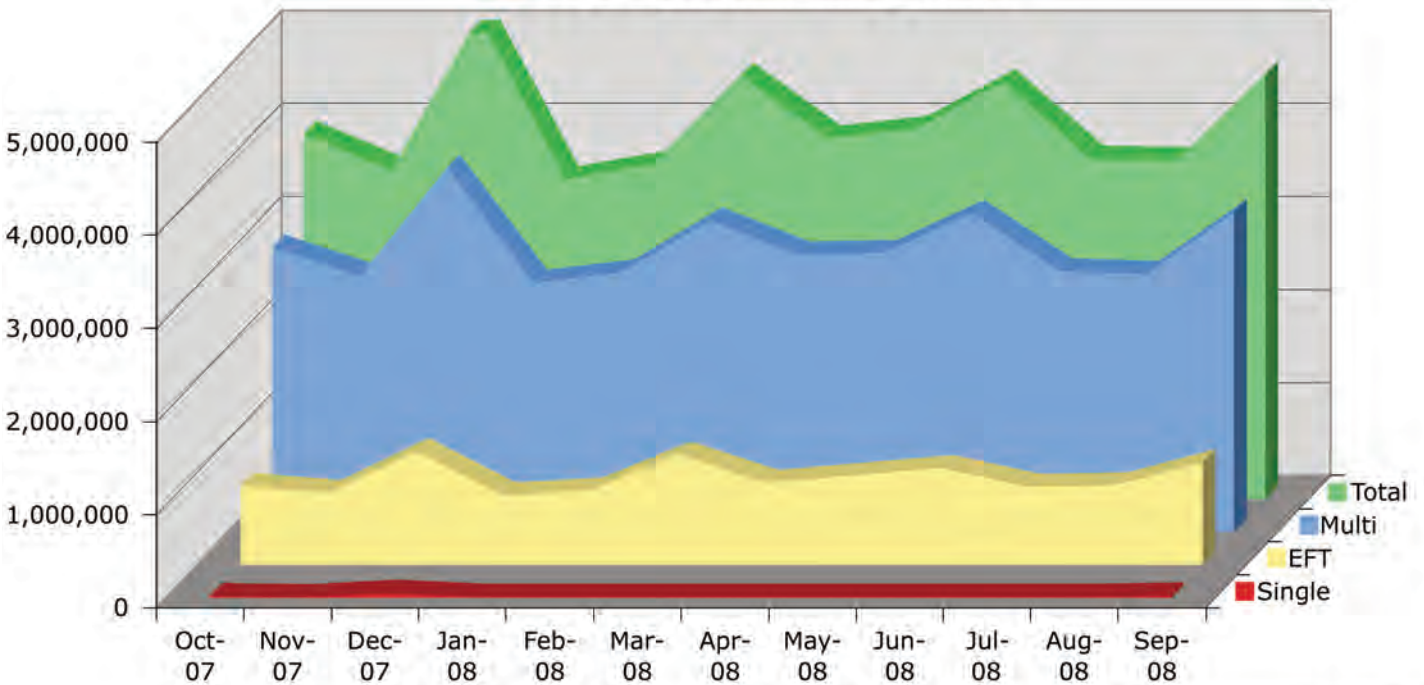
- ✓ More cases completed Post Confirmation Review and could be counted in the check run. The PCR team and paralegals worked diligently to include cases that were confirmed a week before check run in the process. Usually PCR can take anywhere from two-weeks to 30 days to complete.
- ✓ Several times each year, the check run includes five weeks of receipts, rather than four weeks.
- ✓ We send out the payment default letter, which results in the debtor making an attempt to become current prior to dismissal of the case.
- ✓ By selecting Section I on the Model Plan, payroll control requests can be processed and Orders sent to court prior to the §341 meeting.

All of these things further our efforts toward the successful completion of Chapter 13 plans by debtors and results in more effective and efficient service to our customers.



Marilyn O. Marshall, Chapter 13 Trustee

FY08 Disbursements by Month



	10/19/07	11/16/07	12/21/07	1/18/08	2/15/08	3/21/08	4/18/08	5/16/08	6/20/08	7/18/08	8/15/08	9/19/08
Single	17,541	8,894	53,118	10,764	10,701	15,719	11,066	13,593	11,457	12,537	12,690	22,934
EFT	849,654	769,109	1,221,422	746,450	802,801	1,185,053	881,354	961,607	1,040,390	837,330	857,169	1,103,421
Multi	3,050,497	2,745,928	3,911,906	2,672,659	2,787,008	3,345,535	2,976,715	2,997,832	3,426,094	2,801,289	2,767,896	3,430,979
Total	3,917,692	3,523,931	5,186,447	3,429,873	3,600,510	4,546,306	3,869,135	3,973,032	4,477,942	3,651,156	3,637,755	4,557,334

Healthy Living Tip

One easy way to keep from overeating is to simply listen to your body. Before snacking, ask yourself if you are really hungry. You may find that you are just thirsty, bored, or feeling stressed. If so, a glass of water or a walk around the block may be more satisfying. When eating a meal, give your brain some time to catch up with your stomach. It can take a few minutes for the signal that you are full to reach your brain, so before getting that second helping, pause for a couple of minutes to see if you are really still hungry.



Legal
Could The Bailout Mean Mortgage Re-writes?



One of the controversial parts of the President's bailout plan for Wall Street often alluded to changes affecting bankruptcy. There was a rumor circulating that some factions were pushing to change the bankruptcy code to allow for modifications of mortgage loans.

Currently, Section 1322(b)(2) provides that a Chapter 13 "plan may modify the rights of holders of secured claims, **other than** a claim secured only by a security interest in real property..." This section along with others allows debtors in bankruptcy to catch up arrears claims on their mortgages, but does not allow them to modify the underlying mortgage note.

If this restriction were to end as some proposals hinted, just think of what the outcome might be. Every person with a mortgage who filed a Chapter 13 case could potentially re-write their mortgage to suit their needs. While this sounds great in terms of helping people save their homes, remember, nothing comes for free. Judges would be given the ability to oversee the re-writing of mortgages in bankruptcy. Unless there were some guidelines written in, imagine the inconsistencies of hundreds of Judges across the country trying to write mortgages to suit the various debtors' needs.

Also think about the mortgage industry. Who is going to loan anyone money if they can simply file a Chapter 13 case and in essence re-write the agreement to their benefit? The availability of credit could actually be hampered.

Lastly, there would also be a tremendous impact on the bankruptcy community. My belief is that if passed, this type of legislation would make bankruptcy so popular that the filings would skyrocket and the system itself may not be able to absorb such an onslaught. Every struggling mortgagee would be filing to get a new, more beneficial loan re-write, including those not really in need. Last heard, though, the bankruptcy component may not be part of the final agreement between Congress and the President. We shall see once the ink is dry.

Anthony Olivadoti, Managing Attorney

Organizing Tip



While spring cleaning for the rest of the house may make sense, for your bathroom, it is a good idea to do a deep cleaning right before winter sets in. This can help you get ready for the inevitable cold and flu season. Dust the vents, fans, ceiling, and corners of your bathroom. Wash all linens, including curtains, and thoroughly clean the inside of your medicine and other cabinets. Clean all hard surfaces with a disinfectant solution. Finally, don't forget to wash and dry any bathroom rugs. With a clean and sanitized bathroom, your family will be comfortable and safe in the event of any illness.

Coming Soon!
"Let's Talk Thirteen"

The Judges Liaison Committee, chaired by Judge Eugene Wedoff, would like to meet with the Debtor and Creditor Bar to talk about issues facing the Chapter 13 practice.

Among the topics to be covered will be a discussion regarding a "No Look Fee" to be paid to Creditors.

When: November 20, 2008 at 4:00 P.M.

**Where: Office of the Chapter 13 Trustee
 Marilyn O. Marshall
 224 South Michigan Avenue
 Suite 800
 Chicago, Illinois 60604-2503**

Who: All members of the Bankruptcy Community are invited to attend

**Mark Your Calendar -
 More Details To Follow**

Hi, I Am Enrique



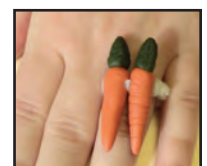
I graduated in 2005 from Saint Xavier University in Chicago, IL, with a bachelors' in Business Administration. My area of concentration was Management. Since then I worked at Menards and my previous job was a certified hearing technician. I enjoyed those duties, but best of all I am very delighted to become part of this staff. I am excited to begin a new career with the Office of the Chapter 13 Trustee. My goal is to contribute, excel, and prosper within the organization.

My hobbies are playing soccer day-in day out, going out to eat, and watching sports. My background of playing soccer throughout high-school and college has given me a strength in becoming a friendly, team-oriented or team-player individual. Having this characteristic will help me get along with the rest of my colleagues and also vice versa.

The staff is very friendly and I appreciate everyone's help. I look forward to all there is to come. *Enrique Orejel, Receipts Specialist*

Congrats!

Congratulations from the Case Confirmation team go out to Paulina and Darek who became engaged on September 12th. They are both excited and can't wait until the day when they become one. Congrats, Paulina!



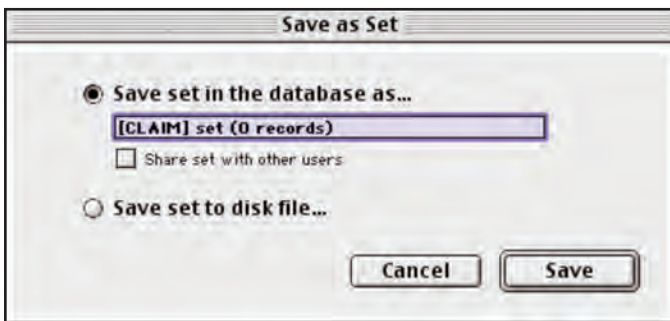
Information Services CaseNET Sets Are Easier To Use

A “set” in CaseNET is a selection of records from a particular table that you can save to work with later. One reason to create a set might be to save the results of a search that took you a long time to perform, so that you can refer to these records again, or perform a sub-search of the records. Another reason is to perform set operations on groups of records. Say you want to find all the cases for Judge Hollis that have a 341 meeting next week. You could find the Hollis cases and save that as Set A. Then find the 341 meeting cases and save that as Set B. Performing an “Intersection” (Who doesn’t love high school math? Venn diagrams, anyone?) creates a set of Hollis cases that have a §341 meeting next week.

So, how do we do use sets in CaseNET?

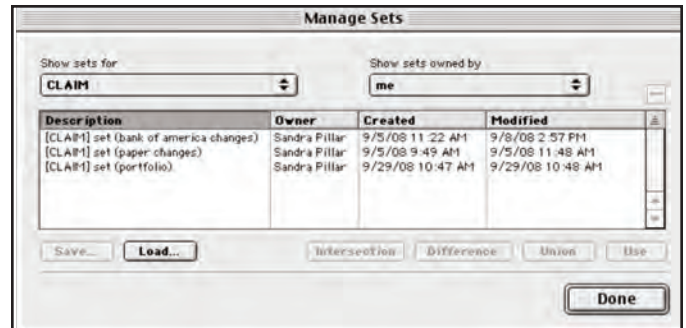
Set manipulation has recently become much easier in CaseNET. The sets you create are now saved to the database instead of saving a separate file to your computer and loading the set from disk when you want to work with it.

Open the table you are interested in. Find the records you want to save as a set by performing a query. Choose “Save as Set...” (or Command-S) from the Select menu. Name the set and click the Save button.

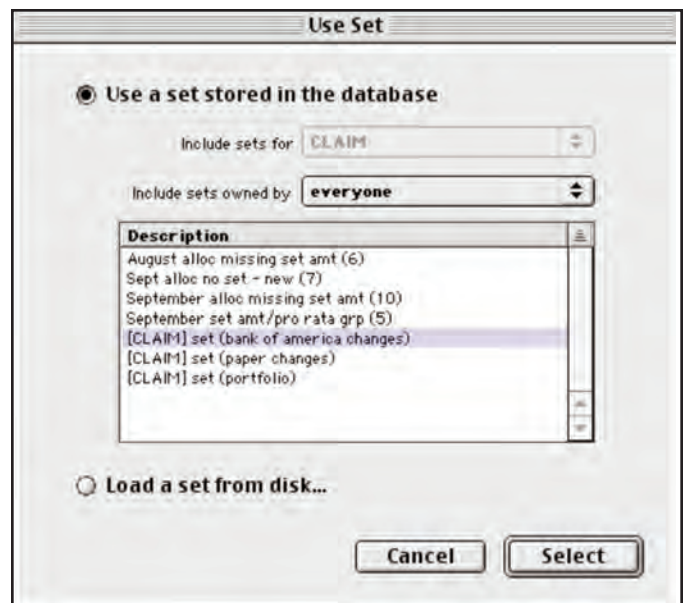


Later when you want to use the set, make sure you are in the table you are interested in. (In this example, it’s the CLAIM table.) Select “Use Set...” (or Command-U) from the Select menu. Your selected group of records is now active.

This new method of working with sets in CaseNET is called the Set Manager. Any time you want to invoke the Set Manager to look at the sets for a particular table, select “Set Manager...” (or Command-M) from the Select Menu. Here is what it looks like. These are the sets I’m currently working with for the CLAIM table.



Another benefit with the new Set Manager is that we users can share sets. Let’s say, for example, I have done a search to find claims that might be problematic, like set amount claims which have no set amount. If I want Claims Supervisor Rosalind Lanier to review these claims, I can just save the records I have searched for as a set and designate it to be owned by “everyone.” Rosalind could then open the CLAIM table while running CaseNET at her own computer. She selects “Use Set” from the Select menu. In the Use Set dialog, changes the “Include sets owned by” pop-up menu button from “Rosalind” to “everybody.” The set of records I located and saved are now ready for her to review from her desk.



Sandra Pillar, Director of Office Systems

Hi, My Name Is Kate And I’m A...

I thought I would use this article to introduce myself to the office. My Name is Kate Stephany and I am a Paralegal for the Chapter 13 Trustee. I just moved to Chicago in August. I spent the last ten years in Minneapolis, but was born and raised about an hour north of Milwaukee. I couldn’t decide what I wanted to focus on in this article, but with all the buzz around post-season, I thought I would focus on baseball. I moved to Chicago with my boyfriend, who is a big Minnesota Twins fan. It is pretty obvious when you walk into the apartment and you are staring at 30+ bobble heads of Twins players. I am not devoted to the Twins like he is – I just like the game. I am excited to live here and watch games outside most of all. So, until the Twins new ballpark opens up in spring 2010 (named after Target – like everything in Minneapolis is), I am in no rush to head back to watch the Twins play at home. I have already been told that next summer I will be going to lots of games when they play the Sox here, and, I guess, they are also scheduled to play the Cubs in 2009 inter-league play here too. I just like outdoor baseball so I am good wherever I get dragged to. This past summer, right before we moved, we caught a Yankees and a Mets game in New York since they are tearing down both fields next year.



Kate Stephany, Paralegal

Case Administration Are We Ever Dependent On Technology!

This week our case system went down, like most offices in America that rely on computers. Boy, talk about "what do we do now?"

When this happens, it's sometimes looked at as an "inconvenience" or a "gift."

An inconvenience: because one then asks, "what do I do now?" All this free time that is needed to do work and you can't do the work because your computer is not working.

A gift: time that you didn't have to do the things that have been sitting on the wayside. For example: all that paper filing that needs to be done, or that chore of cleaning your desk, keyboard, or returning those endless phone messages. But after all is said and done, then what?

I don't think there are any more typewriters around, maybe in the museum, next to the rotary dial telephone, and the rolodex (for those who don't know, this is where one would keep their contact's phone numbers/business cards).

Not too long ago, we used typewriters, carbon paper, things that were reliable. If those broke, you called the repair guy, or moved over to another typewriter and kept working. Here, if the hard drive/server goes down, you are pretty much down as well.

I am not knocking technology. It's here and going to stay. But, we have to prepare for those days when the server doesn't want to come to work or calls in "unanticipated."

When the computers are up and running, everything is fine, but when it "CRASHES," one thinks, "How did I ever manage to do without."

We are so dependent on this new era of technology that we take it for granted and when we are not thinking about it, that's when it bites us...right in the behind!

We just have to be a little more patient and nicer to the IT folks.
Catherine Mendoza, Paralegal



October Birthdays, Anniversaries, And Other Notable Events

All Staff Meeting on October 3rd.

National Denim Day on October 3rd.

Happy 9th Anniversary to **Joanne Coshonis** on October 4th!

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

International Top Spinning Day on October 8th.

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

Columbus Day on October 13th.

Happy 22nd Anniversary to **Rita Saunders** on October 14th!

National Grouch Day on October 15th.

Sweetest Day on October 18th.

Happy 3rd Anniversary to **Monica Gonzalez** on October 24th!

Navy Day on October 27th.

Halloween on October 31st.



Before You Sign...

It is a passion of mine to educate children who will embark and adults who have embarked on financial independence in their lives, especially students who are on their way to college. They are unaware of what's waiting on the campuses they will be attending. One would like to think endless opportunities for employment, but that is not the case. How about credit card companies with offers for students who just graduated from high school and don't even have a job? Many students find themselves inundated with offers that will give them a free T-shirt, cap, or mug just to sign their names on the dotted line without asking whether they can pay the bill.

After I explained my passion to Ms. Marshall, she informed me of a program that exists for the purpose of educating students and adults about financial responsibility and the consequences of financial abuse. The program is called the C.A.R.E. Program (Credit Abuse Resistance Education), originated by Judge John Ninfo of the United States Bankruptcy Court for the Western District of New York. The program is a national program that provides financial literacy education to middle schools, high schools, college students and adults. The program exists in 39 states and is growing. I am elated to know of the program, thanks to Ms. Marshall, and I plan to learn more about it, and hopefully become a part of it some day. Additional information about the program can be found on its website <http://www.careprogram.us/>. I sincerely hope that individuals, young and old, will have a deeper understanding of how to manage their finances, and hopefully, will not fall into financial hardship in the later years of life. Please remember that before you sign on the dotted line, if you remove the "R" from the word "FREE," there is a "FEE" for that T-shirt, cap, or mug. So please, read carefully before you sign.

Sulethé Mason, Paralegal

The Silly Things People Say



"I think that the film 'Clueless' was very deep. I think it was deep in the way that it was very light. I think lightness has to come from a very deep place if it's true lightness."

~ Alicia Silverstone, actress

"You guys line up alphabetically by height."

~ Bill Peterson, football coach

"I get to go to lots of overseas places, like Canada."

~ Britney Spears, singer

"The team has come along slow but fast."

~ Casey Stengel, baseball player/manager

"Chemistry is a class you take in high school or college, where you figure out two plus two is 10, or something."

~ Dennis Rodman, basketball player

"The doctors X-rayed my head and found nothing."

~ Dizzy Dean, baseball player

"The streets are safe in Philadelphia. It's only the people who make them unsafe."

~ Frank Rizzo, ex-police chief and mayor of Philadelphia

"I don't diet. I just don't eat as much as I'd like to."

~ Linda Evangelista, supermodel

HALLOWEEN SAFETY TIPS



Trick or Treating should be one of the great adventures of Halloween for kids! They can get dressed in scary costumes and go door-to-door, begging." (I remember those days.) Going door-to-door is the stuff of childhood memories! It should be a fun time, without trouble and pain, so following some easy tips can keep your child safe every Halloween:

- 🐾 Children should go out during daylight hours only unless accompanied by a responsible adult.
- 🐾 Plan a safe route so parents know where their kids will be at all times. Set a time for their return home. Make sure your child is responsible enough to go out by themselves.
- 🐾 Let your children know not to cut through back alleys and fields. Make sure they know to stay in populated places and well-lit areas.
- 🐾 Stop only at familiar houses in your own neighborhood unless they are accompanied by an adult.
- 🐾 Small children should never be allowed to go out alone on Halloween. Make sure an older sibling or adult is with them.
- 🐾 Instruct your children not to eat any treats until they bring them home to be examined by you.
- 🐾 Instruct your child to never go into the home of a stranger or get into their car.
- 🐾 Make sure your child has reflective tape on their costume to make them more visible to cars.
- 🐾 Let them know that they should stay together as a group if going out to Trick or Treat without an adult.

HAVE A SAFE AND HAPPY HALLOWEEN!

(I can't wait till Catherine brings Alex's and Ben's candy to work.)

Cheryl Jones, Case Administrator

Recipe For Sugared Peanuts

Ingredients:

- 5 cups unsalted peanuts
- 1 cup sugar
- 1 cup water
- 1/4 teaspoon salt

Directions:

In a large heavy saucepan, combine the peanuts, sugar and water. Bring to a boil; cook until syrup has evaporated, about 10 minutes.

Spread peanuts in a single layer in a greased 15" x 10" x 1" baking pan; sprinkle with salt.

Bake at 300 degrees for 30-35 minutes or until dry and lightly browned. Cool completely, Store in an airtight container.

Number of Servings: 5 cups

Preparation time: Prep - 20 min. Cook - 30 min. Total 50 min.

Lavone Kizer-Merritt, Case Administrator



Chicago International Film Festival

October 16th - 29th



Every October Chicago becomes a "go-to place" for all cinema lovers as our city hosts a two-week long Chicago International Film Festival – North America's oldest competitive international film festival. Founded in 1964 by award winning filmmaker and graphic designer Michael Kutza, the Festival's goals were the same then as they are now: to discover and present new filmmakers to Chicago, and to acknowledge and award these filmmakers for their artistry. Seeking out the best in cinema, the Festival has discovered new talents and opened windows to a world of film previously unavailable to Chicago. The festival has introduced innovative directors such as Martin Scorsese, John Carpenter, Susan Seidelman, Victor Nunez, Gregory Nava (United States); Wim Wenders, Rainer Werner Fassbinder (Germany); Bertrand Tavernier (France); Peter Weir (Australia); Dariush Mehrjui (Iran); Mike Leigh, Alan Parker, Michael Apted, Peter Greenaway (Great Britain); Vincent Ward (New Zealand); Krzysztof Kieslowski, Krzysztof Zanussi (Poland); Dusan Makavejev (Yugoslavia); Victor Erice (Spain); Jan Troell (Sweden); and Maria Louisa Bemberg (Argentina), to name just a few!

The Chicago International Film Festival is a competitive event with categories for feature films, first and second time directors, documentaries and short films (including animation and student productions). As the oldest competitive international film festival in North America, it prides itself on the impressive caliber of its jury members, as well as "approachable" guests. At a majority of the Festival's screenings, filmgoers have the unique opportunity to meet directors and actors who introduce their films and hold question and answer sessions after the screenings.

Each year, the Festival features programs that highlight films from specific regions of the world, raising awareness of the variety of voices and perspectives that exist within one country, as well as encouraging better understanding between cultures and its people.

To view the official screening schedule and other information about the festival, visit the Festival's official website at:

www.chicagofilmfestival.org.

Paulina Garga, Case Administrator

Internet Tidbit

If you're looking for a recommendation to watch, head over to Flixster.com. There you'll find thousands of movie reviews and recommendations from movie fans around the world. But don't be surprised if you don't get to that movie. Flixster also features actor profiles, video clips, games and quizzes. You'll also find the Never-Ending Movie Quiz, a truly addicting movie trivia game. So grab some popcorn, settle in, and enjoy the world of cinema.



Trivia Quiz: How Do You Measure Up?

How much do you remember from your high school science class? This trivia quiz will test your knowledge of measurements. Let's see how you measure up!

1. How many centimeters are in an inch?
2. True or false: A parsec is an astronomical distance unit.
3. What does a Geiger counter measure for you?
4. What civilization was the first to divide the day into 24 hours?
5. What do you call the longest division of geologic time, containing two or more eras?
6. At sea level, at what temperature does water boil?



7. The Pyruvate scale measures the intensity of the smell of which vegetables?
8. What is a fortnight?
9. What travels at a rate of 186,200 miles a second?
10. What instrument is used to measure atomic mass?



The Answers:

- | | |
|-------------------|---|
| 1. 2,54. | 6. 212 degrees Fahrenheit or 100 degrees Celsius. |
| 2. True. | 7. Onions and garlic. |
| 3. Radioactivity. | 8. Two weeks. |
| 4. Egyptian. | 9. Light. |
| 5. An eon. | 10. A mass spectrometer. |

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Halloween Fun And Facts

- 🕷️ The pumpkin, a staple of the Native American diet, has been growing in the Americas for the past 5,000 years. The pumpkins we know are orange and usually weigh between 15 and 30 pounds, but they can also be white or yellow and can tip the scales at as much as 200 pounds.
- 🕷️ For children, the top three favorite costumes are princess, Spider-Man, and pirate. For adults, the top three are witch, pirate, and vampire.
- 🕷️ A variation of trick-or-treat may have originated in Ireland, where a bowl of special mashed potatoes mixed with cabbage or kale was traditionally served on All Hallows Eve. Hidden in the bowl of potatoes were several trinkets that diners would find served up to them in the potatoes. If one found a ring, he or she would be married within the year. A thimble or a button meant that the person would never marry. A horseshoe would mean good fortune and a coin meant that person would be rich.
- 🕷️ Did you know that Halloween is second only to Christmas in holiday spending? Halloween has turned into one of the major retail periods in the United States. The average consumer spends almost \$65 on the holiday, with total spending reaching over \$5 billion.

