

# MONITORING MORTGAGES

Anyone involved in the practice of bankruptcy law is aware that mortgage fraud exists. We all have read articles about Operation Continued Action and Operation Quick Flip, two investigations aimed at targeting mortgage abuses. In June of 2008, the FBI issued a press release that disclosed results of Operation Malicious Mortgage, an investigation of incidents of mortgage and securities fraud. Due to its prevalence, practitioners must be aware of lending fraud and mortgage-related bankruptcy schemes. Moreover, we should be proactive in identifying more benign errors and mistakes.

We live in a time where mortgages are pooled and sold on the secondary market. Corporations, investors, and other banks purchase these loans, and in some cases, servicers are hired to administer the loan. Considering the sometimes-frequent changes in ownership that can occur during the life of a loan, it is easy to understand why the chain of title may be difficult to establish. It is also easy to understand why heightened scrutiny may be necessary before adjudicating the rights of a particular lender.

In some jurisdictions, courts are reviewing documents to verify that there are no title defects and unperfected liens. I have read local rules that require motions for relief to include a recital of the chain of title, and the movant must prove its interest in the subject property. In our district, a court may require security documents to be attached to stay relief motions. The extra attention to detail protects the debtor and ensures the fairness and integrity of our system.

In fact, the Executive Office for United States Trustees has established guidelines aimed at reducing incidents of mortgage abuse. According to the guidelines, trustees must examine security documents and proofs of claim filed by mortgagees or ser-

vicers. The National Association of Chapter Thirteen Trustees (NACTT) also has created best practices that will be enforced by Chapter 13 Trustees nationwide. In an effort to uniformly monitor mortgages and protect against mortgage abuses, Chapter 13 Trustees will review thoroughly escrow analyses, notices of payment change, and other correspondences submitted by mortgage lenders. Ideally, the collective efforts will prevent and identify improper conduct by servicers and mortgagees.

The NACTT best practices state that mortgage companies should notify the debtor of all changes to the debtor's loan. In addition, those notices should be filed with the bankruptcy court. This includes the escrow analysis, payment changes, notice of protective advances, and the like. Interested parties now will receive constructive notice of all material events involving the loan. As a result, the standing trustee and the debtor's attorney can review the information for accuracy and appropriateness.

The best practices guidelines also promote a policy of increased communication among the lender, the debtor's attorney and the trustee. Mortgagees should assign a phone line for Chapter 13 Trustees only, and trustees are encouraged to raise ques-

tions about post-petition escrow analysis with mortgage companies. In addition, lenders should assign an internal contact for debtors' attorneys. This guideline is aimed at providing access for debtors who are interested in loan modifications or disposing of their property.

Mortgagees are being asked to give additional information on their proofs of claim. Details about a non-traditional loan should be disclosed. For example, the claim should disclose if several repayment options are available while the case is pending. The

*(Continued on page 2.)*



## Monitoring Mortgages

(Continued from page 1.)

claim should also detail how post-petition payment will be applied to private mortgage insurance, escrow deposits, interest and principal.



The guidelines also address the treatment of fees and costs. The guidelines state that post-petition late fees should be assessed only when the debtor is actually late, and not when the delay is caused by events not under the debtor's control. Moreover, the guidelines prohibit the inclusion of pre-petition costs, fees and escrow shortages in the post-filing escrow analysis, unless the cost was actually paid by the servicer.

These uniform and objective standards will improve the bankruptcy community in several ways. Debtors will be empowered with information about their loans and will be able have legitimate concerns addressed by their lenders. Due to the enhanced disclosure requirements, trustees and debtors' attorneys will ensure that actions comply with the requirements of the confirmed plan, the Bankruptcy Code and all procedural rules. Ideally, innocent and intentional mistakes committed by lenders will lessen since events will no longer be concealed, but instead, publicly communicated to all interested parties. While monitoring mortgages may require a greater attention to detail, the benefits certainly outweigh the additional time and effort.

Keisha Hooks, Staff Attorney

<b>THE MARSHALL CHRONICLES</b>	
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<b>Contents and Contributors:</b>	
Monitoring Mortgages, pg. 1.....	Keisha Hooks
Phone Services: How May I Help You Today?, pg. 2.....	Rosalind Lanier
Trustee Matters, pg. 3.....	Marilyn O. Marshall
How To Cancel A Credit Card, pg. 3.....	Staff Submission
May's Notable Events, pg. 3.....	Dave Latz
Clean-up On Aisle 9!, pg. 4.....	Cliff Tarrance
Have A Safe Memorial Day Weekend, pg. 4.....	Staff Submission
Plan Payments Completed But No Discharge?, pg. 4.....	Santricia Fields
Money Tip, pg. 4.....	Staff Submission
Five Smart Things To Do With Your Tax Refund, pg. 5.....	Staff Submission
Rising Postal Rates, pg. 5.....	Staff Submission
Integrity, pg. 5.....	Staff Submission
It's Time To Walk & Roll!, pg. 5.....	Rita M. Saunders
Taming The Debt Beast, pg. 5.....	Staff Submission
Olympic Games In Chicago 2016, pg. 6.....	Paulina Garga
Do You Have AAADD?, pg. 7.....	Submitted by Lavone Kizer-Merritt
Baseball's Most Memorable Moments, pg. 7.....	Staff Submission
Trivia Quiz Answers: Geography Bee, pg. 7.....	Staff Submission
Trivia Quiz: Geography Bee, pg. 8.....	Staff Submission
Did You Know: Astronomy, pg. 8.....	Staff Submission
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✓ 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 <b>THE MARSHALL CHRONICLES</b> , as well as all the previously published issues, all in full color, on the Chapter 13 Trustee website at <a href="http://www.chicago13.com/">http://www.chicago13.com/</a> .	

## Case Administration Phone Services: How May I Help You Today?



We average around 1,600 calls per month and about 80% of the calls are from debtors. Most attorneys and creditors utilize information from our website or the National Data Center. I've determined that the type of calls we receive really depends on what's happening with the economy. A few years ago the majority of calls were from finance companies wanting to get a payoff for the case or the debtor wondering when their case will be closed since we received the payoff amount. Now more of the calls from debtors are regarding changes to their earnings since the filing of the case or questions concerning loan modifications on their mortgage.

Initially when a person files a Chapter 13 case, they are seeking relief from their creditors by means of a repayment plan that they can afford. Now with the state of the economy, people filing today may get short relief because they find that they can't make the plan work due to unexpected changes, like they have taken a pay cut at work or were laid-off. Needless to say, you get some pretty stressed-out callers who are desperate for help or someone to listen to their woes. Phone agents can only supply information about what is currently happening with the case, but debtors sometimes want to propose various scenarios that usually fall under a legal what-if situation. They tend to get a little agitated when you tell them that this is a question that needs to be addressed with their attorney, especially if they called their attorney first and was told to call the Trustee.

In order to keep your demeanor on a professional level, there are few things you should keep in mind before you start your phone shift:

**Listen** to what the caller is asking before responding – It's very annoying when someone cuts you off or attempts to answer your question before you have finished talking.

**Acknowledge** that you understand the question – repeat what you think you were just asked before giving a response and deal with each issue separately.

**Be Empathic** – if you need to inform the caller that you are not the correct person to help them, assure the caller you sympathize with their situation but you need to refer them to their attorney.

**Follow-up** – complete follow-up as promised so the caller won't need to call back to request the same information from a different agent.

Occasionally, you get a caller who is beyond listening to because they are too irate. Always docket the situation, so the next agent is informed, and refer the call to the appropriate person when necessary. If all else fails, remember the golden rule – **always treat the caller the way you would like to be treated and don't forget to smile** ☺.

Rosalind Lanier, Case Analyst – Claims

## Trustee Matters

### Reruns

I get so upset on Saturday mornings when I turn the television on to watch westerns on the AMC channel and the same show that played the week before is running again. Even though he is my favorite, there is only so much of Clint Eastwood I can take. Then, to make matters worse, I rack my brain trying to remember the title of the movie, only to discover that perhaps the title of the movie has changed. So, if the television network stations can get away with reruns and changing the names of familiar stories, so can I. Here is a rerun of an article I wrote several years ago, but with a new name.



### Communication Is Key

Communication is one of the universal responsibilities included in each employee's job description. Direct and open communication with others fosters trust, enhances information flow, and builds stronger relationships. We must learn how to communicate with each other and how to communicate with the community we serve. I recently visited the State of Illinois driver's license bureau to obtain a driver's license for the State of Illinois. Based upon my experience with that office, I will insist that all employees in this office are courteous to the public, that our communications are clear, and that we maintain a professional attitude at all times. Some guidelines to increase communications include:

- Let people know in a timely way about information that affects them. Respond as quickly as possible to any questions they may have.
- Be aware of the messages you send nonverbally.
- Convey positive and constructive feedback.
- If conflicting or mixed messages come up in conversation, confront the discrepancy and work with the other person to clarify the misunderstanding.
- When you receive vague messages, define the issues in concrete terms so that all parties are clear about what is being said.
- When you need to get a point across in a direct, yet non-aggressive fashion, simply say what you think and feel without putting the other person down.

The flow of information in an organization is its life force. To maintain and improve the vitality of the organization, information must freely flow upward, laterally and downward.

In this office, "you are your brother's keeper." If you hear or know of someone who needs help in improving his or her communication skills, please let us know. I want to hear it from you, not from an outsider.

Source: *Successful Manager's Handbook*  
Marilyn O. Marshall

## How To Cancel A Credit Card

There are several reasons you may want to cancel a credit card account: you may feel you have too many cards, you've paid it off and don't ever use it, or you've found better rates and terms somewhere else. Whatever your reason may be, there is a right way to close your account that does not lead to any damage to your credit report.



First, plan on paying off your balance before you cancel your credit card. You may do this by paying the balance or by transferring the balance to another card.

Once this is done, call the issuer by phone to confirm that your balance is zero. Notify the customer service representative that you are closing your account. You will also need to obtain the address to send a written confirmation that you are canceling your card.

Your letter to the credit issuer should state that you are closing your account and should request that this information be sent to the credit bureaus to include on your credit report. Don't forget to include your name, address, and account number in your letter. For added protection, send your letter by certified mail or return receipt requested so that you can prove your letter was received.

Closing your account can take up to 30 days. Once that month is over, get a copy of your credit report. There should be a notation stating, "Closed at customer's request." If the report simply states that the issuer closed your account, you will want to request that information be corrected, as that misstatement can negatively affect your credit report. To correct this error, you will most likely have to start again at the beginning of the process by contacting the credit card company and requesting to close your account and report the information to the credit report agencies.

## May's Notable Events

Happy Birthday to **Maude Tetteh** on May 1st!  
Happy Birthday to **Rita Saunders** on May 2nd!  
Happy 5th Anniversary to **Catherine Mendoza** on May 3rd!

**Great American Grump Out** on May 6th.

**National Train Day** on May 9th.

**Root Canal Appreciation Day** on May 13th.

Happy Birthday to **Anthony Olivadoti** on May 13th!

**National Pizza Party Day** on May 15th.

**ACS Walk & Roll Chicago** on May 17th.

Happy 22nd Anniversary to **Sandra Pillar** on May 18th!

Happy 14th Anniversary to **Anthony Olivadoti** on May 22nd!

**Memorial Day** on May 25th.

**Hug Your Cat Day** on May 29th.

Happy 10th Anniversary to **Cliff Tarrance** on May 31st!



**Information Services  
Clean-up On Aisle 9!**

Do you have any idea how many files and folders are contained on our ECF server? Me neither, but I will soon, after I run a new CaseNET program that counts files and folders. By itself, this program is, perhaps, not one of the most obviously useful things, but it is one of several new tools we will use to take stock of our image files and do a bit of Spring cleaning.



*(Editor's note: As of the most recent backup, there were 492,982 files on the ECF Server.)*

Soon we will run another new routine, which will delve into these folders, looking for (and correcting) sub-folder names that aren't quite right. For example, each case folder is supposed to contain, among others, a folder named "Unsecured." However, we know there are some folders improperly named "Unsecure." Even more insidious are folders named "Unsecured " (with a space character at the end).

We need our sub-folders to have correct names for the final new routine, which is to document claim image files that are at the case folder level – that is, not in any of the standard sub-folders.

Running these routines will be a prelude to more changes coming soon. We want to clear the decks of unprocessed claims as we begin to transition to new features in CaseNET that will more fully automate claim processing. But that is a story for another day.

*Cliff Tarrance, Programmer/Analyst*

**Have A Safe  
Memorial Day  
Weekend**

Memorial Day marks the beginning of the summer recreation season. Unfortunately, it can sometimes be a time for accidents. Make sure that you and your family are safe this Memorial Day weekend by remembering these simple safety tips.



*SPC Rex Gilliam, one of Dave's relatives, on patrol in Iraq. Be sure to wish him, and all our service men and women, a very safe Memorial Day too!*

**Drive Safely**

More people will be on the road on Memorial Day weekend, making for congested roads and highways. Don't forget to always wear your seatbelt and observe all posted traffic signs and speed limits. It is especially important for children to be in proper child safety seats in your car. And never drink and drive.

**Play Safely**

If you are going to be spending time near or on the water, don't forget to be safe. If you will be on a boat, wear a life jacket, follow all boating rules, and don't operate a boat while drinking. If you will be swimming, remember to swim with a buddy, swim only in safe water, and never dive into shallow water. All children should be supervised at all times around any type of water. If you will be spending any time in the sun, don't forget to use sunscreen and wear a hat.

**Financial  
Plan Payments  
Completed But  
No Discharge?**



A final audit is conducted for each case after the debtor has completed all plan payments. If no audit issue is pending, the case is ready to be reviewed to determine if we can notify the Bankruptcy Court that all plan payments have been completed. The Notice of Completion of Plan Payments is run each Monday. After selection, the closing auditors review each case in its entirety. If a case has met all the closing requirements, the closing auditor will notify the clerk of the court that all plan payments have been completed.

After Notice of Completion of Plan Payments has been sent to the clerk of the court, the BAPCA cases are ready to be completed. The financial manager runs cases to be completed every Thursday, after which the closing auditors review the cases that are selected. If debtors have not sent in all required documents, the clerk of the court will send Notice to Individual Debtors in Chapter 13 cases of Required Documents for Discharge. In order for debtors to receive a discharge, they must file the documents requested in the notice. When the auditors are reviewing cases that need the Financial Management Course (FMC), they send a letter and a brochure to the debtor(s) alerting the debtor(s) that the financial management course is offered at our office.

If the required documents have not been filed with the bankruptcy court 30 days after Notice of Completion of Plan Payments has been sent to the clerk of the court, the case will be reviewed to determine if the debtor(s) have met the Court requirements for discharge. If they have, the case status is changed to Completed. If not, the case status is changed to Completed/No Discharge.

If the debtor(s) subsequently obtain a Discharge, then an Exception Report is run to show which cases have a Discharge date, but have been docketed as Completed/No Discharge. If this occurs, the status may need to be changed to Closed Complete when the Discharge date is filled in. The Managing Attorney in our office reconciles case status with the bankruptcy court.

*Santricia Fields, Closing/Audit Specialist*

**Money Tip**

One of the biggest blunders you can make when budgeting is forgetting to include the inevitable expenses that don't recur on a monthly basis. This can include insurance payments, taxes, school supplies, pet care, dentist visits, gifts, and vacations, among other things. When planning your monthly budget, think about what you spent during the same time last year. Also look at your calendar and check for birthdays or other unexpected events. By doing this, you can plan ahead instead of relying on credit cards to cover these types of expenses.



## Five Smart Things To Do With Your Tax Refund

Do you get your tax refund and just blow it immediately? There are some smart things you can do to make your refund work for you.



1. Pay off some debt, especially credit card debt. Because you end up paying so much in interest charges, paying down a high interest credit card is your best bet.
2. Put it away. Whether you are saving for a home, retirement, or college for your kids, putting extra money away now pays off in the long run. The longer it is earning interest, the larger the fund will be in the future.
3. Use it for a necessity. You may have been waiting to get those new tires or to go to the dentist. Now is the time to do it.
4. Make a donation. If you've been wanting to support a charity near to your heart, but haven't had the funds, consider doing it now. It will help on next year's taxes as well, if you itemize and take the deduction.
5. Treat yourself. If you find that you still have money left over, do something nice for yourself that you've been putting off. Take a trip, throw a party or buy a loved one a gift. After practicing some fiscal responsibility, you'll deserve it!



## Rising Postal Rates

On May 11, 2009, the U.S. Postal Service will be increasing the price of a first-class stamp to 44 cents. Before then, you may want to consider stocking up on what the Post Office calls its "Forever Stamp." This stamp has no price denomination printed on it, but it is good for any first-class letter weighing up to one ounce. No matter what the going rate is for first-class mail, you will only need this stamp to mail your letter. This not only saves you money in the future, but it keeps you from having to buy one-cent or two-cent stamps to keep around whenever there is a rate increase.

## Integrity

The time is always right to do what is right.

~ Martin Luther King, Jr.

The true perfection of man lies not in what man has, but in what man is. ~ Oscar Wilde

Have the courage to say no. Have the courage to face the truth. Do the right thing because it is right. These are the magic keys to living your life with integrity. ~ W. Clement Stone

Real integrity is doing the right thing, knowing that nobody's going to know whether you did it or not. ~ Oprah Winfrey



## It's Time To Walk & Roll!

Our office will be participating in our 12th American Cancer Society's Walk & Roll Chicago on Sunday, May 17, 2009.



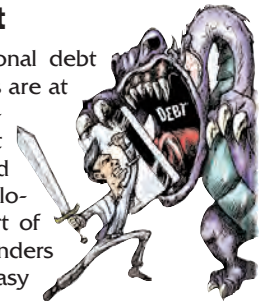
According to the American Cancer Society, one out of every four deaths in the United States is from cancer. It is the leading cause of death in the United States. One out of two men and one out of three women will be diagnosed with cancer in their lifetime. Many cancers are curable if they are detected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

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

Rita M. Saunders, Team Coordinator

## Taming The Debt Beast

Americans are carrying a larger personal debt load than ever before and savings rates are at an all-time low. The percentage of disposable income used to make debt payments is at record high levels and the number of bankruptcies and foreclosures are at record levels as well. Part of the problem is our spending habits. Lenders have also done their part by offering easy loans, often to people with poor credit.



To begin tackling your debt, you need to take some basic steps first. Most people only pay attention to the amount of their loans and what the monthly payments are. To fully understand your debt situation, you need to be aware of all the details: balances due, interest rates, whether that interest is deductible, whether your rates can change, and whether there are any prepayment penalties for paying off your loans early.

Once you know the details, you should prioritize your debt. All non-deductible loans should be paid off first, leaving loans such as your mortgage, home-equity, and some student loans for later. These non-deductible loans should be listed from highest to lowest interest rates, or you may choose to pay off the smallest balances first, if you want to wipe out several small bills quickly. Either way, you should pay the minimum on all your other debts, and pay as much money as you can to the first bill on your list. Eventually, this debt will be paid off. You can then tackle the next bill on your list, sending that creditor the amount of money you sent each month to the previous bill along with the amount you were paying for your monthly minimum payment. Eventually, you will be paying a larger and larger amount to each subsequent bill, erasing your debt more quickly than trying to pay off several creditors at once.

Of course, this only will work if you stop adding to your debt. Continuing to use credit cards while trying to pay off your debt only compounds the problem. If you find that you are using your credit cards for emergencies, plan on adding a set amount each month to an emergency savings plan. You will then have the means to cover your emergencies without having to pull out those credit cards. By making a plan and remaining committed to it, you will have a chance to pull ahead and begin saving for your future.

## Olympic Games In Chicago 2016

On April 14, 2007, the United States Olympic Committee (USOC) selected Chicago as the U.S. Bid City for the 2016 Games. Chicago will now compete with other international cities for the honor of being the official 2016 Host City. The final decision on which international city will host the 2016 Games will be made in October 2009. Chicago competes with three other cities – Madrid, Tokyo and Rio de Janeiro.

As the IOC Evaluation Commission visited Chicago just a couple of days ago to get familiar with the bid proposals and the city itself, a vivid discussion had started among our co-workers about whether it is a good idea for Chicago to host the Olympics. I thought it would be interesting to take a quick look at the arguments that both sides present to make up my mind.

According to the official Chicago 2016 website, Olympics, as one could easily predict, is the best thing that can happen to our city. Should Chicago be chosen to host the Games? The city would benefit from enormous visibility on the global stage. This exposure would directly benefit the city's tourism industry, cultural institutions and business community. The official economic-impact analysis report prepared by Tootelian & Associates states that the total expected incremental economic impact of hosting 2016 Games in Illinois is expected to be \$22.5 billion and in the city itself it's \$13.7 billion.

Job creation is a major underpinning of the expected economic impact of Chicago hosting 2016 Games, because jobs have a major multiplier effect as new jobs generate wages, that, in turn, are spent and lead to the creation of yet more jobs. The report estimates the creation of over 315,000 job-years over the 11-year time period studied. Of the total job-years, 172,000 will be in the City of Chicago (job-years aggregates total hours of jobs created-full and part-time, permanent and temporary, into the equivalent of full-time jobs). Those jobs will be created across the variety of industries, with the concentration in hospitality and construction. Chicago 2016's plan for the Games takes advantage of the city's historic parks and lakefront, which form a natural Olympic Park. A combination of existing, temporary and new permanent venues will provide top-quality fields of play for competition during the Games as well as important legacy facilities. The existing venues will be renovated, and new ones will be built, leaving them for the future generation to enjoy. What is more, the bid underlines the infrastructure and transportation renovation. The money will be poured to enhance efficiency of the public transportation and Chicago's local roads and highways.

However, opponents paint a completely different picture. A group called No Games Chicago—a coalition of activists from across the city—believes seeking and hosting 2016 Summer Olympic Games is as a waste of precious civic resources. They are claiming, based on their own research, that even though IOC, TV networks, and corporate sponsors make millions, it's the

taxpayers who pick up the bills for construction projects and for security costs. Even though the state is \$9 billion in deficit and city is about \$290 million in the hole, the horrible finances have not prevented legislators from guaranteeing \$500 million in city money and \$250 million in state funds for a 2016 games. The city has committed to pick up the security bill. And the city has already spent \$85 million to acquire the Michael Reese Hospital site. According to their sources, the likely legacy of an Olympics here in Chicago will be debt, displacement and diminished public parks. During the Committees' visit, the members met with the group to listen to their arguments. They discussed the poor economic situation, with astronomical budget deficits on the city and state levels. In addition, the notorious and publicly embarrassing corruption at various levels of Chicago and Illinois politics were underlined, as well as the long history of the mismanagement and cost overruns related to mega-construction projects, including Millennium Park, the Block 37 "super-station," the CHA Plan for Transformation, Soldier Field, and more.

Both sides make their statements by looking at what happened with the cities that hosted Olympic Games in the past. In the report prepared by Tootelian & Associates, we read that Atlanta currently has almost 280 more international businesses in the region than it did prior to the 1996 Games. Before hosting the Games, Atlanta had 38 foreign consulates, 27 foreign chambers of commerce and 12 Sister Cities; now the region boasts 50 foreign consulates, 31 foreign chambers of commerce and 18 Sister Cities, according to the Atlanta Chamber of Commerce. Also, since the 2004 Games in Athens, the number of tourists visiting Greece increased by 5.6 percent and 8.4 percent in 2005 and 2006, respectively, according to the Greece Tourist Industry. Hosting the 1992 Games clearly boosted Barcelona's

hotel industry; from 1990 to 2002, the number of hotels nearly doubled to 215, from 118, and the number of overnight stays grew to 8.7 million, from 3.8 million, according to Turisme de Barcelona.

The numbers that opponents cite tell a completely different story. According to their sources, the city of Vancouver, the host of the 2010 Winter Games, is facing bankruptcy and the budget for the London 2012 summer games doubled. Also, the city of Montreal took 30 years to pay off their debt from hosting the 1976 Games, which locals have been calling it "The Big Owe" for decades.

No matter what your own opinion is, you easily realize that both sides have valid points and can successfully argue their stance. Nevertheless, Chicago seems to be among the frontrunners in this race, largely because the United States, a major financial contributor to the Games through its sponsors, has not hosted summer Olympics since the Atlanta 1996 Games. Right now, we can only wait for the Olympic Committee leaders to vote on the 2016 host, which will happen during the IOC session on October 2, in Copenhagen.

*Paulina Garga, Case Administrator*



CHICAGO 2016  
APPLICANT CITY

## Do You Have AAADD?

AAADD...Know the symptoms.

Thank goodness there's a name for this disorder. Somehow, I feel better even though I have it!

Recently, I was diagnosed with Age Activated Attention Deficit Disorder, more commonly known as **AAADD**.

This is how it manifests:

I decide to water my garden. As I turn on the hose in the driveway, I look over at my car and decide it needs washing.

As I start toward the garage, I notice mail on the porch table that I brought up from the mailbox earlier.

I decide to go through the mail before I wash the car.

I lay my car keys on the table, put the junk mail in the garbage can under the table, and notice that the can is full.

So, I decide to put the bills back on the table and take out the garbage first.

But then I think, since I'm going to be near the mailbox when I take out the garbage anyway, I may as well pay the bills first.

I take my checkbook off the table, and see that there is only one check left.

My extra checks are in my desk in the study, so I go inside the house to my desk where I find the can of Pepsi I'd been drinking.

I'm going to look for my checks, but first I need to push the Pepsi aside so that I don't accidentally knock it over.

The Pepsi is getting warm, and I decide to put it in the refrigerator to keep it cold.

As I head toward the kitchen with the Pepsi, a vase of flowers on the counter catches my eye — they need water.

I put the Pepsi on the counter and discover my reading glasses that I've been searching for all morning. I decide I better put them back on my desk, but first I'm going to water the flowers.

I set the glasses back down on the counter, fill a container with

water and suddenly spot the TV remote. Someone left it on the kitchen table.

I realize that tonight when we go to watch TV, I'll be looking for the remote but I won't remember that it's on the kitchen table, so I decide to put it back in the den where it belongs, but first I'll water the flowers.

I pour some water in the flowers, but quite a bit of it spills on the floor.

So, I set the remote back on the table, get some towels and wipe up the spill.

Then, I head down the hall trying to remember what I was planning to do.

At the end of the day:

The car isn't washed,

The bills aren't paid,

There is a warm can of Pepsi sitting on the counter,

The flowers don't have enough water,

There is still only one check in my checkbook,

I can't find the remote,

I can't find my glasses,

And I don't remember what I did with the car keys.

Then, when I try to figure out why nothing got done today, I'm really baffled because I know I was busy all damn day and I'm really tired.

I realize this is a serious problem, and I'll try to get some help for it but first I'll check my e-mail...

Do me a favor, forward this message to everyone you know cause I don't remember who the heck I've sent it to.

Don't laugh – if this isn't you yet, your day is coming!

*Internet humor, submitted by Lavone Kizer-Merritt*

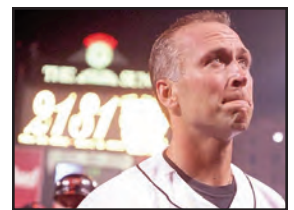


## Baseball's Most Memorable Moments

The credit card company, MasterCard, sponsored a campaign to name the most memorable moments in baseball. After compiling a list of over 30 great accomplishments, they were voted on by fans. Following are the top ten most memorable moments in baseball.

1. 1995 – Cal Ripken breaks Lou Gehrig's streak with his 2,131st consecutive game.
2. 1974 – Hank Aaron breaks Babe Ruth's all-time home run record.
3. 1947 – Jackie Robinson becomes the first African-American Major Leaguer.
4. 1998 – Mark McGwire and Sammy Sosa surpass Roger Maris' single-season home run record.
5. 1939 – Lou Gehrig retires with his "luckiest man" farewell speech.

6. 1985 – Pete Rose passes Ty Cobb as the all-time hits leader.
7. 1941 – Ted Williams is the last man to post a .400 average.
8. 1941 – Joe DiMaggio hits in 56 straight games.
9. 1988 – Kirk Gibson's pinch-hit homer sends LA on its way to a World Series upset.
10. 1991 – Nolan Ryan pitches his seventh career no-hitter.



## Trivia Quiz Answers: Geography Bee

- |  |                 |
|--|-----------------|
| 1. Brasilia.                               | 5. Oceania.     |
| 2. Canada.                                 | 4. Hawaii.      |
| 3. Alaska (the Pacific and Arctic Oceans). | 3. The ocean.   |
| 4. Greenland.                              | 2. One percent. |
| 5. Antarctica.                             | 1. The Congo.   |

### Trivia Quiz: Geography Bee

The National Geographic Bee will be held May 19-20 this year in Washington, D.C. To commemorate this annual event, test your geography knowledge with this trivia quiz. (You can find the answers on page 7.)



1. What is the capital of Brazil?
2. What is the first foreign country you would reach as you travel due south from Detroit, Michigan?
3. Which is the only state to touch two oceans?
4. Only one state in the US does not have a straight line anywhere along its border. Name this state.

5. What is the name for the thousands of islands in the central and southern Pacific Ocean, which is sometimes referred to as the South Seas?
6. Only one continent has no reptiles or snakes. Which is it?
7. Although over 70 percent of the Earth is covered by water, only this percentage of it is drinkable.
8. What is the largest island in the world?
9. Where can you find the Earth's tallest mountain, longest mountain range, and deepest canyon?
10. What is the only river that flows both north and south of the Equator?



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### Did You Know: Astronomy

May 2nd is Astronomy Day.

There are only two planets in our solar system without moons: Mercury and Venus.

The hottest planet is Venus at 457 degrees F (236 degrees C), due to the large greenhouse effect on the surface and its thicker atmosphere.

If there are two full moons in the same calendar month, the second one is called a "blue moon." This happens on average every three years.

If our entire solar system could fit into a coffee cup, the Milky Way (our galaxy) would be as big as the North American continent.



The Hubble Telescope has provided evidence that there are about 175 billion galaxies in the observable universe.

The planet Venus does not tilt as it goes around the Sun, so consequently, it has no seasons.

Approximately 60 percent of the light on a moonless night comes from sunlight reflecting off of the particles that make up the interplanetary dust cloud.

While the average thickness of each of Saturn's seven giant rings only ranges from about 200 to 3,000 meters, each ring is made up of billions of pieces of ice.

A day on the planet Mercury is twice as long as its year. Mercury rotates very slowly but revolves around the Sun in slightly less than 88 days.

