

# NEW ERA OF RESPONSIBILITY

The incredible excitement that I felt when I realized that I would be attending the most historic event of my life and the exhilaration I experienced as the day drew near pales when compared to the emotions that the actual event evoked. Many have inquired, "did you have trouble getting around" and "weren't the crowds a hassle?" Frankly, if I had any "trouble getting around" and if the "crowds were a hassle," I honestly did not notice. I, along with maybe a million others, was so consumed by the thrill of participating in this historic occasion and caught in the moments of the celebration that no hardships were perceived or existed. Although the temperatures were frigid, the atmosphere was warm and comfortable.

On Saturday morning, departing from O'Hare, travelers assembled at the gate were talkative and cheerful, sharing information about their plans in DC – smiles and laughter filled the waiting area. When the plane landed at Reagan National and the pilot welcomed us to our Capital, all cheered. There really is nothing quite as spectacular as driving past the Lincoln Memorial, Jefferson Memorial, Washington Monument, our Capitol and on through Embassy Row. My first day was spent traveling through the district, picking up tickets to the various events I was scheduled to attend. Every line presented an opportunity to meet people – octogenarians to preschoolers accompanied by parents and grandparents – hailing from all over our country who were filled with enthusiasm and had a "story." What fun! I ended the afternoon with fancy tickets to formal balls and my very coveted invite to the reserved "Orange" section on Inauguration Day!!!

I was fortunate enough to attend four very beautiful balls also attended by some very famous celebrities and familiar politicians and public figures – all so very fun and exciting!! However, not to diminish the grandeur of it all – they were only embellishments leading up to the celebration itself!

On Sunday afternoon, the "We Are One" concert at the Lincoln Memorial was "awesome." It was a glorious, moving musical trib-

ute from start to finish. Bishop V. Gene Robinson, the first openly gay bishop in the Episcopal Church, gave the invocation at the concert. His prayer was beautiful, powerful and inclusive, as well as, at the same time, humble and bold. A few phrases will illustrate: "Oh God of our many understandings...Bless us with patience – and the knowledge that none of what ails us will be "fixed" anytime soon, and the understanding that our new president is a human being, not a messiah...Bless us with freedom from mere tolerance – replacing it with a genuine respect and warm embrace of our differences. And bless us with compassion and generosity – remembering that every religion's God judges us by the way we care for the most vulnerable...We give you thanks for your child Barack, as he assumes the office of President...Give him wisdom beyond his years...Give him a quiet heart, for our ship of State needs a steady, calm captain...Give him stirring words...Make him color-blind, reminding him of his own words that under his leadership, there will be neither red nor blue states, but the United States...Help him to remember

his own oppression as a minority...Give him strength to find family time and privacy, and help him to remember that even though he is president, a father only gets one shot at his daughters' childhoods...Hold him in the palm of your hand – that he might do the work we have called him to do, that he might find joy in this impossible calling, and that in the end, he might lead us as a nation to a place of integrity, prosperity and peace." The entire prayer was truly eloquent and gratifying and a very fitting way to commence this one of a kind star-studded concert.

Denzel Washington's opening remarks were stirring, Tom Hanks' monologue about Abraham Lincoln was meaningful and strong. Each musical performance – from the Boss (Bruce Springsteen) to Stevie Wonder, James Taylor to Shakira, Usher to Garth Brooks, Sheryl Crow to Beyonce and Mary J. Blige to U2 and many more was impassioned and performed like never before. All came together, as those



**Barack H. Obama**  
44th President of the United States

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## New Era Of Responsibility

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on the Mall danced, laughed and sang along. When actors Jack Black, Jamie Foxx, Marissa Tomei and so many others spoke, the crowd was silent and attentive. A remarkable celebration. The “We Are One” concert was fabulous – only one of its kind – truly a treat for all. No crowd issues that I can recall, only lots of folks having a wonderful day!!! Parties and balls were filled with plenty of opportunities to mix and mingle with celebrities and politicians.

On Monday, Martin Luther King Day, it was clear that having fun together also includes working together. We were given the opportunity to volunteer and remind ourselves how gratifying it is to give a little back while participating in a day of service at a local DC elementary school. It was a celebration of benevolence, as demonstrated by Obama, as he rolled up his sleeves and worked side by side with others painting the walls of a school. The message was clearly one of compassion and generosity.

Tuesday morning, Inauguration Day arrived. Knowing that the size of the anticipated crowd might be a challenge, even



Among the many artists performing at the “We Are One” inaugural concert was “The Boss,” Bruce Springsteen.

though I held a spot in the reserved section, I arrived on the Mall before 7AM – amazingly, before dawn, a vast crowd, probably more than a million people, began streaming into the city and had already congregated, but again, I did not notice any crowd issues or hassles, just lots of folks smiling ear to ear.

Once the dignitaries and celebrities had assembled, Aretha’s voice rang out and silenced the sea of admirers. Finally, Barack Obama took the oath of office by placing his hand on the burgundy-velvet-covered Bible that Abraham Lincoln used for his inauguration in 1861 – an extremely emotionally symbolic act. He stated his full given name, which he had once said opponents had used to try to set him apart from mainstream America. All around there were tears, cheers, embraces and overwhelming elation and joy. Then we all listened to Obama’s first address as president. He delivered an 18-minute speech which may be characterized as having a somber tone as well as soaring rhetoric, emphasizing the trials and challenges that lie ahead as the citizens of the United States unite to interrupt our destructive decline. Obama’s somewhat gloomy address and his exhortation to the country to pull together – fit our current situation. “Today I say to you that the challenges we face are real. They are serious, and they are many. They will not be met easily or in a short span of time. But know this, America, they will be met.” Although our country may be facing doubt and despair, and on a day when the stock market plummeted again, Obama’s inauguration illustrated another side to the nation’s current mood – hopefulness and a sense of confidence that has been invested in a young and relatively untested new president. With both uncertainty and optimism, Obama delivered his words from the Capitol’s West Front. He said “On this day we gather because we have chosen hope over fear, unity of purpose over conflict and discord.”

This Inauguration Day was infused with history – our country saw its first African American president take office, as it witnessed a generational shift – the baby boomers, who have led the nation for the past two decades have stepped aside and a leader who has not been a part of the ‘60’s turmoil is at the helm.

Obama presented an unambiguous distinction between his goals and the past, highlighting a change of course in the Iraq war and refuting the past positions exploiting “false choice between our safety and our ideals.” These words particularly were aimed at the former positions on civil liberties and harsh interrogation techniques. Obama powerfully asserted a declaration to a world watching intently and eagerly that “we are ready to lead again.” He was compelling as he balanced his pledge to use diplomacy and cooperation in dealing with the rest of the world with steely words of resolve. To our enemies, who are intent on harming this country, he affirmed, “Our spirit is stronger and cannot be broken. You cannot outlast us, and we will defeat you.”

The convergence of events and Obama’s strategies suggest that his administration may induce a governance which permits Washington to assume a more central role in the life of the country. Obama emphasized this approach, “The question we ask today is not whether our government is too big or too small, but whether it works.” Addressing our current economic disaster he noted that the issue is not whether free markets are a force for good or ill, but whether they work to the benefit of all Americans without a more watchful eye from government.

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### THE MARSHALL CHRONICLES

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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](mailto:newsletter@chi13.com),
- ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
- ✓ leaving them with Dave Latz.

Please remember when making a submission to the newsletter, it must be:

- ✓ type-written and
- ✓ submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.

We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.

You may also view this edition of **THE MARSHALL CHRONICLES**, as well as all the previously published issues, all in full color, on the Chapter 13 Trustee website at <http://www.chicago13.com/>.

## Trustee Matters

### Watching and Waiting

While everyone is discussing President Obama's economic stimulus package, Chapter 13 Trustees are watching and waiting to see how the mortgage crisis will be handled. Three bills have been introduced in the 111th Congress related to the mortgage issue. They are:



- ★ H.R. 200 – Introduced by Congressman John Conyers, Jr., Michigan
- ★ H.R. 225 – Introduced by Congressman Brad Miller of North Carolina
- ★ S. 61 – Introduced by Senator Richard (Dick) Durbin of Illinois.

The proposed bills will amend §1322(b) to allow the bankruptcy courts to modify the terms of the mortgages in a Chapter 13 case. The use of Chapter 13 as the vehicle to implement the modifications proposed should insure that the financial condition of the debtor is carefully examined and that all of a debtor's disposable income is devoted to repay the debts of a debtor, including a mortgage. The provision amending §1322(b) by adding (11)(D) appears to give debtors the option of choosing to act as their own disbursing agents on the restructured mortgages in Chapter 13 cases.

Not all Chapter 13 Trustees handle the payment of mortgages the same. Whether you are in a district that pays mortgages in the Chapter 13 plan, pays mortgages outside the Chapter 13 plan, or a combination of the two, you may want to follow these bills.

In the Northern District of Illinois, Eastern Division, we use a combination of the two. Some mortgages are paid by the Chapter 13 Trustee as the disbursing agent and some are paid directly by the debtor. The debtor makes the decision either in Section C or in Section E through a Model Plan, which has to be approved by the bankruptcy court at a confirmation hearing. The Model Plan must be used for all filings made on or after August 16, 2004, pursuant to Local Rules 3015-1 and 5082-2. [http://www.ilnb.uscourts.gov/Forms/Chapter\\_13/Ch13\\_Plan\\_no\\_nCalculating.pdf](http://www.ilnb.uscourts.gov/Forms/Chapter_13/Ch13_Plan_no_nCalculating.pdf)

#### Excerpts from the Model Plan

<p><b>Section C.</b> <b>Direct payment of claims by debtor</b></p>	<p><input type="checkbox"/> The debtor will make no direct payments to creditors holding pre-petition claims. /or/</p> <p><input type="checkbox"/> The debtor will make current monthly payments, as listed in the debtor's Schedule J increased or decreased as necessary to reflect changes in variable interest rates, escrow requirements, collection costs, or similar matters directly to the following creditors holding claims secured by a mortgage on the debtor's real property:</p> <p>Creditor: _____ monthly payment, \$ _____;</p> <p>Creditor: _____ monthly payment, \$ _____.</p>
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### Section E. Disbursements by the trustee

2. *Current mortgage payments.* Payable according to the terms of the mortgage, as set forth below, beginning with the first payment due after the filing of the case. Each of these payments shall be increased or decreased by the trustee as necessary to reflect changes in variable interest rates, escrow requirements, or similar matters; the trustee shall make the change in payments as soon as practicable after receipt of a notice of the change issued by the mortgage holder, but no later than 14 days after such receipt. The trustee shall notify the debtor of any such change at least 7 days before putting the change into effect. Any current mortgage payment made by the debtor directly to the mortgagee shall be deducted from the amounts due to be paid to the trustee under this plan.

- (a) To creditor \_\_\_\_\_,  
monthly payments of \$ \_\_\_\_\_.  
These payments, over the term of the plan, are estimated to total \$ \_\_\_\_\_.
- (b) To creditor \_\_\_\_\_,  
monthly payments of \$ \_\_\_\_\_.  
These payments, over the term of the plan, are estimated to total \$ \_\_\_\_\_.

General provisions contained in Section B of the plan address pre-petition default, post-petition default and cost of collections. There has been some commentary among scholars that the ability of the debtor to *elect* to avoid court/trustee supervision of the implementation of this legislation will prevent effective monitoring of the debtor and the creditor's compliance with the modified mortgage. Katherine Porter, Assistant Professor of the University of Iowa College of Law has commented that giving the debtors the option to avoid the scrutiny of the supervision of the trustee is a bad idea. Also, Jean Braucher, Professor of Law, Roger C. Henderson, the University of Arizona agrees with Professor Porter. I have reprinted the articles/excerpts for your review:

#### **Cramdown Controversy #1—Who Do I Pay?**

posted by Katie Porter at <http://www.creditslips.org>

*The pending legislation to permit courts to modify home mortgages is stirring up some controversies—even among its advocates. The key issues are operational and very important, I think, to the success of this legislation. Here's the first brewing controversy: How will consumers make the payments on these modified mortgages (directly to the mortgage servicers or through the chapter 13 trustee?)*

*The pending legislation contains language that would require the payments on mortgages modified in bankruptcy to be made "directly to the holder of the claim." In more than 2/3 of jurisdictions, Chapter 13 Trustees serve as conduits for at least many mortgage claims, meaning that the debtor pays the Trustee the*

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## Trustee Matters

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mortgage payment, along with their payment on their unsecured claims, and the Trustee transmits the payment to the mortgage company. The legislation, apparently at the urging of some consumer advocates, would bar this practice.

I think this is a bad approach for several reasons: Why change existing practices that are working well and add confusion? Some courts have local rules that require debtors to pay all claims through the trustee; the legislation would override such rules, which are growing in popularity because of problems with letting debtors make mortgage payments. Many debtors like the convenience of making only one payment—to the Trustee—and letting the Trustee disburse. It helps keep them on track financially and may improve completion of Chapter 13 plans. Further, given the numerous and well-documented problems with mortgage servicers' ability to correctly apply payments in Chapter 13 cases, why put the burden of sorting all those problems out on the debtor or debtor's counsel? If the Trustee is the conduit for the payment, then the Trustee can take steps to ensure the payments are applied properly and the debtor is being charged correctly. I suspect this stems from some concern that consumers shouldn't have to bear the added costs of paying a Trustee. Many Trustees, however, take only 5% commission instead of the usual 10% for the disbursement on mortgages, and if Congress is concerned about this, they could amend section 586 to provide for a lower trustee fee for mortgages. Also, consumers who pay the Trustee are getting services; the Trustee is the one who must wait on hold with the mortgage servicer, try to reconcile the accounting,

deal with RESPA and escrow issues, etc. I think it is fair to pay Trustees for that work. I think debtors should have the option of making payments on a modified mortgage either directly to the mortgage company or through the trustee, as is currently the practice.

### Mortgage Cramdown—Layering On Complexity

posted by Jean Braucherat <http://www.creditslips.org>

I agree with Katie Porter that the provision in the bills for direct payments by debtors to claim holders is a mistake. It is unclear whether this would always be required, or whether this language just gives courts discretion to allow direct payment. In most cases, Chapter 13 trustees are needed to make sure that payments actually get credited appropriately to debtors' accounts. If the problem is feasibility of plans due to paying trustee fees on mortgage amounts, Congress could provide for a lower trustee fee on those payments. Without the Trustees involved in record-keeping, debtors will face huge cost and difficulty at case closing to try to show that they really are current on their mortgages. Most Trustees now make it a default practice that mortgage payments be made through them, and this has saved on trouble for debtors, trustees and judges.

The outcome of the bill still remains a mystery. Also, how the payments will be handled is yet to be decided. As we watch and wait, one thing we can all agree on is that everyone wants to keep families in their homes and the passing of the bill may mean additional filing under Chapter 13.

Marilyn O. Marshall, Chapter 13 Trustee

## New Era Of Responsibility (Continued from page 2.)

It is exceedingly apparent that Obama's aspirations are among the largest of any president and he seems impervious to that fact. He emphasized, "There are some who question the scale of our ambitions, who suggest that our system cannot tolerate too many big plans...Their memories are short, for they have forgotten what this country has already done, what free men and women can achieve when imagination is joined to common purpose and necessity to courage."

Obama campaigned on a promise to turn the page on past politics, characterized by grid locked debates and ideological polarization that have soured the public. He stressed, "On this day we come to proclaim an end to the petty grievances and false promises, the recriminations and worn-out dogmas that for far too long have strangled our politics." With his confident demeanor he pointed out to the world that "What the cynics fail to understand is that the ground has shifted beneath them, that the stale political arguments that have consumed us for so long no longer apply."

As Obama commences his presidency, his sources of strength emerge from the reality that people believe he won a mandate in November and are willing to trust him to set the tone and the agenda, and that he governs with a reservoir of patience. He has articulated with complete clarity that our country cannot expect miracles or quick solutions to problems that must be recognized as enormously complicated.

President Barack Obama categorically appealed to the nation with a challenge. "What is required of us now is a new era of responsibility." His message is especially profound and echoes across the country and around the world "A recognition on the part of every American, that we have duties to ourselves, our nation and the world. Duties that we do not grudgingly accept, but rather seize gladly, firm in the knowledge that there is nothing so satisfying to the spirit, so defining of our character, than giving our all to a difficult task." With his words and demeanor on Inauguration Day, Obama showed that he hopes to seize this moment of history, not shrink from it.

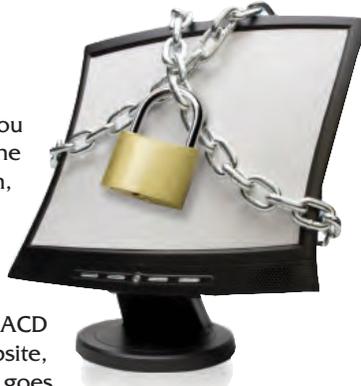
Obama supporter or not, this election demonstrates to the world that our country really stands behind the promise of equal opportunity and exhibits our nation's capacity to divest itself from the hold of our most distressing conditions. Personally, witnessing this historic event, while sharing it with others, has been and will remain euphoric. We all have a lot to do and we are up to the task.

Joanne Coshonis, Senior Attorney



## Information Services For Your Own Protection

How many passwords are you required to remember over the course of one day? Five, ten, twenty? There's the password to your email accounts (home and work), to your voicemail (home, cell phone and work), the ATM, your phone services ACD login, CaseNET, Rama, our website, the court's website, and the list goes



on. It may seem like these passwords are just a formality, or an annoyance. But what you're really doing when you log into a system with a password is verifying that you are who you say you are. Protecting your password is like protecting your reputation or your good name. For example, if you walk away from CaseNET logged in at your computer and someone else sits down and works in CaseNET, any changes they have made will have your user ID and initials stamped on them.

This week we received an on-site assessment from STACS. STACS (Standing Trustee Alliance for Computer Security) is the company that works with us to establish and maintain a secure computer network and working environment. In our exit interview, we were told that "the office has reasonable security controls in place and no evidence of fraud or tampering was found." Also, "an appropriate firewall is in place to protect the office against inbound hacking attempts, and it's reasonably configured."

That's the good news. We are secure. However, there is always room for improvement, and no consultant is going to leave here without telling us where we can do better.

One of the recommendations is to enforce a strong password system for the Chapter 13 Network. (For most of you, that means logging into Rama.)

Strong passwords have the following characteristics:

-  Contain both upper and lower case characters (e.g., a-z, A-Z)
-  Have digits and punctuation characters as well as letters (e.g., 0-9, !@#\$%^&\*()\_+|=~\|:; '<>?.,/)
-  Are at least fifteen alphanumeric characters long and is a passphrase (OhmyIstubbedmyt0e).
-  Are not a word in any language, slang, dialect, jargon, etc.
-  Are not based on personal information, names of family, etc.

I can hear the groans all the way over here. I asked our consultant if he had any tips on how we can remember these new passwords since passwords should never be written down or stored on-line. Try to create passwords that can be easily remembered. One way to do this is create a password based on a song title, affirmation, or other phrase. For example, the phrase might be: "This May Be One Way To Remember" and the password could be: "TmB1w2R!" or "Tmb1W>r" or some other variation.

We take our security very seriously and will follow-up on all the recommendations STACS has given us to make our office safe.

*Sandra Pillar, Director, Office Systems*

## Financial What Is The Mid-Case Audit?

A case is ready for a mid-case audit when all 100% claims have finished allocating. The purpose of the mid-case audit is to look at the case at the mid-point (either at 18 or 30 months), before allocating funds to unsecured creditors.



During a mid-case audit, we compare all the information the trustee has on a case to the information the Bankruptcy court has on its docket. Starting from the top of the trustee's mid-case audit report, we verify the debtor's name, case number, assigned Judge, debtor's attorney, plan confirmed date, petition filed date and the plan filed date. Next we open the confirmed plan for the terms on the case. We verify the monthly plan payment amount, the number of months confirmed and the method of payment – be it a minimum % pot or a 100% case and the total pot amount, and if interest is being paid to unsecured creditors.

The next step is to open up the claims register on the court site. Starting from claim # 1 on the register, we make sure we have all the claims listed on the register on our books. We open all the claims to verify that the claim belongs to the debtor, the amount claimed is what we have on file, and that it was filed within the bar dates.

Since the goal in conducting the mid-case audit is to mirror the court docket to the T, the audit is done critically. We look out for claims on the court docket we may not have on our books or claims we have on our books but not docketed by the court. In either of these cases we print out the claim for our claim administrators to load or send a copy of our claim to court to be imaged. If there are duplicate claims filed, the creditor is notified to withdraw one.

By looking at the case and resolving any issues at the mid point, we avoid holding the case back at the end, so the closing process can flow smoothly. A case cannot be discharged or completed if issues like missed claims or incorrectly loaded and paid claims show up at the end because we have to collect any overpayment from the creditors.

I personally enjoy auditing cases because I feel a sense of accomplishment when I find an issue we can resolve now rather than later, which helps ensure the success of the cases.

*Maude Tetteh, Closing/Audit Specialist*

## Internet Tidbit

Do you love surprises? Then SomethingStore.com might be the website for you! The idea behind SomethingStore is simple – they will send you something, a randomly selected item from their inventory, for just \$10. Shipping is always free. For example, some items recently shipped include a remote control helicopter, shiny shower curtains, a USB battery charger, a memory foam pillow, an iTunes gift card, a coffee grinder, and more. SomethingStore.com is great for that hard to shop for person, for a white elephant gift exchange, or to just treat yourself to a surprise.



## Case Administration §341 Meeting Reminders

Case filings are rising and so are the number of §341 meetings that we are scheduled to hold in a day. There are normally two hearing officers scheduled each day and one person listed as a backup. To ensure that meetings are held quickly and efficiently, all hearing officers need to stay conscious of the following basics:



- ☞ Hearing Officers should be ready to hold meetings at **12:00 noon.**
- ☞ Communicate any expected absences as soon as possible to teammates before the start of meetings or try to find a replacement.
- ☞ Do not sit at your desk and wait to be called by the client services staff. You are responsible for going back up front to see what meetings are ready.
- ☞ Turnover time between meetings should be minimal (i.e., do not stay in your meeting room after concluding a meeting – check the status of remaining meetings).
- ☞ Stay in the reception area until the last meeting for that time slot is complete (there is no quota for the number of meetings held).
- ☞ Docket meetings timely. The rule states that meetings should be docketed within **two days** of holding the meeting.
- ☞ Forgot something??? Make sure your files are not left in the meeting room after your meetings have concluded.
- ☞ Please make sure to docket or write on the review sheet **WHY** something needs to be amended. **BE SPECIFIC!!!**

*Rosalind Lanier, Case Analyst – Claims*

## February's Notable Events

**Super Bowl XLIII** on February 1st.

**Groundhog Day** on February 1st.

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

**All Staff Meeting** on February 6th.

**Bubble Gum Day** on February 6th.

**World Marriage Day** on February 8th.

**Satisfied Staying Single Day** on February 8th.

**Blame Someone Else Day** on February 13th.

**Valentine's Day** on February 14th.

**Presidents' Day** on February 16th.

**Single-Tasking Day** on February 21st.

**Mardi Gras** on February 24th.

**Ash Wednesday** on February 25th.

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

**National Tooth Fairy Day** on February 28th.



## Recipe Corner Baked Alaska

### Ingredients:

- 1 11-ounce pound cake
- 1 pint of vanilla ice cream
- 1/2 cup of sugar
- 2 egg whites
- 2 tablespoons of water
- 1/4 teaspoon of cream of tartar
- 1/2 teaspoon vanilla extract



### Directions:

1. Cut pound cake lengthwise to make 1/2 inch thick slices. Cut 8 circles using a 3-inch round cookie cutter. Place a scoop of ice cream on 4 rounds. Top each scoop of ice cream with the remaining rounds of cake. Press down lightly and using a knife smooth away any ice cream that has pressed out the sides. Place on a baking sheet and cover with plastic wrap. Freeze at least 15 minutes.
2. Fill a large saucepan with 1-inch of water. Bring to a simmer. In a double boiler or a metal bowl that will fit over the saucepan, place sugar, egg whites, water and cream of tartar. Set bowl over simmering water and beat with a handheld mixer at low speed 3 to 5 minutes, until an instant-read thermometer registers 140F.
3. Increase speed to high and continue beating 3 minutes. Remove bowl from heat and beat until it cools, about 4 minutes. When peaks form, beat in vanilla. Cover with plastic wrap and refrigerate at least 15 minutes.
4. When ready to assemble, preheat the boiler. Remove cakes from freezer and quickly spread with meringue, swirling to make peaks. Place cakes under broiler, as close to the flame as possible, to brown the meringue tips, about one minute. Serve immediately.

Number of servings: four.

*Lavone Kizer Merritt, Case Administrator – Confirmation*

## Groundhog Day

Groundhog day, on February 2nd, is the same day and holds similar beliefs to Candlemas day, which is where the U.S. and Canadian celebration is derived from. Roman legions, during the conquest of Northern Country (Germany), supposedly brought the tradition to the Germans.



The Punxsutawney Spirit newspaper is credited with printing news of the first observance in 1886. In 1981 Phil wore a yellow ribbon for the Iran hostages and traveled to meet Ronald Reagan in 1986. Phil also appeared on Oprah in 1995.

Here are some other tidbits about Groundhog Celebrations:

Among the many Groundhogs that "predict" the future are: Punxsutawney Phil in Punxsutawney PA, Jimmy the Groundhog in Sun Prairie, WI, Wiarton Willie in Wiarton, Ontario, Stanton Island Chuck in NYC, and General Beavregard Lee in Atlanta, GA, Groundhog Day, the 1993 movie, was filmed mostly in Woodstock, IL.

Some similar customs:

In Germany: Seven Sleepers Day (June 27th) – if it rains on that day, the rest of the summer will be rainy.

In the United Kingdom: St. Swithun's Day (July 15th) – If it's raining on that day, it will rain for the next 40 days and nights.

*Kate Stepany, Paralegal*

## Presidents' Day

Presidents' Day was originally celebrated as Washington's Day and celebrated on his birthday (February 22nd). The holiday shifted to the third Monday of February with the Uniform Holiday Act in 1971. In the 1980's, Presidents' Day started making more of a public appearance to honor Lincoln and the other presidents. Here are tidbits about some of our presidents:



- ★ Lincoln used to carry letters, bills, and notes in his hat.
- ☆ The teddy bear is derived from Teddy Roosevelt refusing to shoot a bear with its cub.
- ★ The S. in Harry S. Truman is the full middle name of the former president. It represents two of his grandfathers, whose names both had "S" in them.
- ★ Jimmy Carter was the first president born in a hospital.
- ☆ Nine presidents never went to college.
- ★ At Andrew Johnson's funeral, his pet parrot had to be removed for swearing.
- ★ James Garfield, both ambidextrous and multilingual, could write Greek with one hand while writing Latin with the other.
- ☆ Obama is our 44th president but really is only the 43rd because Cleveland did not win consecutively and is counted twice.
- ★ Lincoln was the tallest at 6'4" and Madison the shortest at 5'4".
- ★ Eight presidents were British subjects when they were born.
- ☆ Eighteen presidents never served in the U.S. Congress.
- ★ Seven presidents were left-handed.
- ★ Eight presidents died in Office.
- ☆ Reagan and Ford both lived to be 93.
- ★ Adams, Jefferson and Monroe all died on the 4th of July.
- ★ Kennedy and Taft are the only ones buried at Arlington Cemetery.
- ☆ FDR was related to a total of 11 presidents (five by blood and six by marriage)

*Kate Stephany, Paralegal*

## How To Survive A Freezing, Icy Cold, Snowy, Chicago Winter

When I tell someone I moved to the U.S. from Poland, usually the first thing they are going to ask about is the weather. I have heard many questions about Poland: from whether we have cars there, cable TV or even airports. However, the most bizarre perception many people have about my home country is that we are accustomed to severe winters with unbearable wind chills and frigid temperatures and occasional encounters with polar bears walking down the street... Poland is none of that...yes, it gets cold there in the winter, but most definitely not as cold as here...it's almost nowhere as cold as here.

I was recently asked about how to survive a Chicago winter by someone moving here from a warm southern state who had never dealt with extreme cold, wind, snow and ice. I have lived in Chicago for almost 6 years now, so I figured I could help with some tips for survival and hopefully help her avoid being extremely cold and miserable for next 3-5 months (it's really hard to tell).

1. First of all, one needs to invest in the following clothing, outerwear, coats and gear: waterproof boots, hat and scarf (you lose most of your body heat through your head), long knee length or longer down filled coat, and if you have couple dollars to spare- you should invest in ski goggles as they could be an asset in downtown Chicago especially.
2. If you own a car, you need to buy a snow scraper. Especially, if you park outside. Brushing the 2 feet of snow off of your car, and then scraping the ice off of your window will be the worst part of your morning otherwise...and trust me-newspapers or old magazines do not do the job (I tried...)
3. Remember: Fireplaces are key. If you don't have one at home, many local bars and restaurants have them. If you live on the North side of the city I recommend Moody's Pub (5910 N Broadway Ave) as your next destination. Besides 3 fireplaces Moody's offers one of the best burgers you can eat in this town, freshly made Sangria and buckets of peanuts-it can't get better than that.

4. Try new things – buy Timeout Chicago magazine from time to time to search for interesting daily happenings in our city. Many of them are very cheap or even free. For example, you can visit Art Institute for free Thursday evenings or go ice-skating in Millennium Park any day of the week (all you have to pay for is skates rental)
5. Get a slanket: yes, this is the new thing. Blankets are great, but they have restrictions. You can't move your arms as long as they are under a blanket... so if you're wanting to eat popcorn or read a book, you're out of luck. Unless you get a Slanket! It's a blanket that you WEAR! Stay warm and go about your business. What a novel idea.
6. Warm yourself with some delicious warm drinks: in our city Starbucks is almost on every corner-there are over 220 Starbucks locations listed in Chicagoland. If you don't like Starbucks, other chain restaurants and little coffee shops have drinks almost as good or better that would make your day go faster.
7. And lastly, if your budget let's you- Go somewhere that isn't cold- websites like Hotwire.com or Expedia.com offer multiple last-minute deals to warm destinations for incredibly low prices!



And remember even if we get 3 feet of snow, school, work and the stores do not close down. We live with most of our snow in January and February and it happens every year so we know how to power through it. We dig out the cars and buses, take public transit, shovel the sidewalks and driveways and bundle up and go out slowly and cautiously. Nothing is stopped by bad weather in Chicago.

*Paulina Garga, Case Administrator*

## Sticky Sweet Trivia - The Answers:

1. 20 calories.	4. Clove.	7. \$120,000.
2. 300.	5. A pharmacy.	8. The gumball machine.
3. Chile.	6. True.	9. 23 inches in diameter.

### Trivia Quiz: Sticky Sweet Trivia

Did you know February 6th is Bubble Gum Day? Test your knowledge of this chewy sweet treat with this trivia quiz. (You can find the answers on page 7.)

1. How many calories are in each piece of bubble gum?
2. How many sticks of gum does the average American chew in a year?
3. What substance found in a tropical evergreen tree in both North and South America is the main ingredient traditionally used in making gum?
4. During Prohibition in the 1920s, what gum flavor was used to hide the smell of liquor on the breath?



5. For twelve years, the selling, importing, manufacturing and chewing of gum was illegal in Singapore. That ban was lifted in 2004, but you can only buy chewing gum in one type of store. What is it?
6. True or false: In San Luis Obispo, California, there is an alley covered with wads of used chewing gum, affectionately called "Bubble Gum Alley."
7. The most valuable Topps Company bubble gum collector card is the 1952 Mickey Mantle rookie card. How much did it sell for at auction?
8. In 1871, Thomas Adams patented what gum related machine?
9. How big was the largest gum bubble ever blown?



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### Did You Know: Super Bowl Trivia

Super Bowl XLIII will take place on February 1, 2009, in Tampa, Florida.

- ☞ The Dallas Cowboys have been to the Super Bowl eight times, more than any other team.
- ☞ Super Bowl XLII was the most watched Super Bowl ever, with 97.5 million viewers, and the second-most watched broadcast in television history. The only other televised event with more viewers was the M\*A\*S\*H finale, broadcast in 1983, with 106 million viewers.
- ☞ The very first entertainer at a Super Bowl half time show was Carol Channing in Super Bowl IV.
- ☞ Chuck Noll is the only head coach to win four Super Bowls. He led the Pittsburgh Steelers to victory in Super Bowl IX, Super Bowl X, Super Bowl XIII, and Super Bowl XIV.



- ☞ The first Super Bowl ticket cost between \$6 and \$12 in 1967. Today, prices range from \$600-\$700 face value.
- ☞ With five wins each, the Dallas Cowboys, Pittsburgh Steelers, and the San Francisco 49ers have the most Super Bowl wins.
- ☞ Mike Lodish has been to the Super Bowl more often than anyone else, two times with Denver and four times with Buffalo.
- ☞ Gale Gilbert was the only NFL player to appear in five consecutive Super Bowls, first for four years with the Buffalo Bills and one year with the San Diego Chargers. Unfortunately, he never played on a winning team.
- ☞ The Vince Lombardi Trophy is made by Tiffany & Co. It is valued at \$25,000, weighs about seven pounds, and takes four months to make. After it is awarded, it is sent back to the company to be engraved with the winning team's name, along with the date and score of the game.

