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A REVOLUTION IN BOSTON: THE 44TH NACTT ANNUAL SEMINAR

During the Independence Day weekend, the National Association of Chapter 13 Trustees (NACTT) held its 44th Annual Seminar in Boston, Massachusetts. I was excited to visit and celebrate the Fourth of July in Boston, but the conference definitely was the highlight of my trip.

This year's schedule offered both social activities and educational programs. I nibbled on lobster and clam chowder at a clam-bake and dinner dance, spent the Fourth of July at a Red Sox game in Fenway Park, and had a lively and eventful lunch with other Chapter 13 staff attorneys. However, the real fun began with a panel called "Washington Whirl," which was moderated by Judge Eugene R. Wedoff. Judge Wedoff and panelists Chapter 13 Trustee Henry Hildebrand, John Rao of the National Consumer Law Center, and creditor's attorney Ricardo Kilpatrick discussed several hot topics including bankruptcy matters pending before the Supreme Court, and the "cramming down" and "stripping off" of mortgages in bankruptcy.

Admittedly, our legislators did not pass the "mortgage cramdown" bill, but the panel noted that mortgage modifications still are permitted by the Code. For example, mortgages secured by second homes or investment properties can be modified pursuant to §1322(b)(2). In addition, junior mortgages that are fully unsecured can be "stripped off" if the real estate's value is encumbered totally by superior liens. The panelists raised many thought-provoking concerns regarding the manner in which mortgage modifications should be proposed.

Based on my observations, most local practitioners are filing adversary complaints to determine the validity, priority or extent of a lien. The panel suggested that there might be more appropriate lien-stripping methods. A motion, claim objection or perhaps

a conspicuous plan provision may be sufficient. However, these methods have obvious due process implications. The panel argued that irreproachable notice is prudent from the debtor's perspective and asserted that service under Rule 7004 or by certified mail may be appropriate at times.

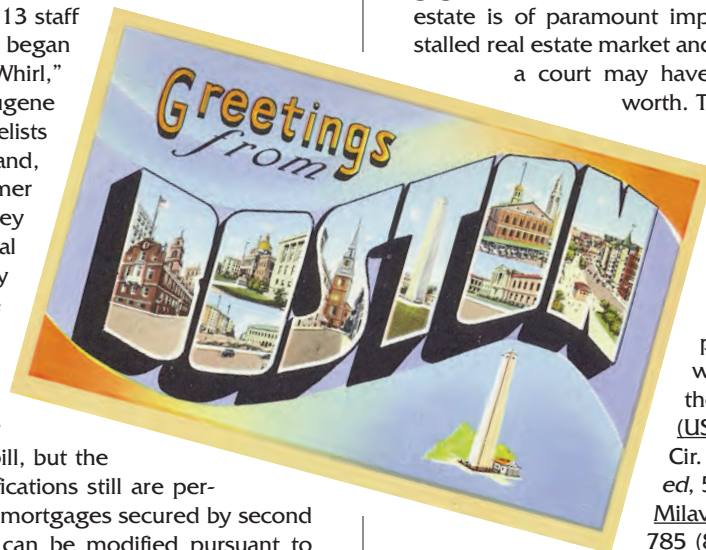
The panel also acknowledged that valuation could be another thorny issue. In order for a junior mortgage to be stripped off, there must be absolutely no value upon which the junior mortgagee can attach. As a result, the accurate valuation of the real estate is of paramount importance. Unfortunately, due to the stalled real estate market and the abundance of foreclosure sales, a court may have trouble determining a property's worth. The panel offered alternatives to traditional measurement standards,

such as raw land values or construction costs. Practitioners may have to consider a larger geographic area or measure the decline in a particular neighborhood.

Another point of interest was the panel's summary of three cases that will be heard by the Supreme Court in the future: United States Aid Funds (USAF) v Espinosa, 545 F.3d 1113 (9th Cir. 2008), *op. amended and superseded*, 553 F.3d 1193 (9th Cir. 2008); U.S. v Milavetz, Gallop and Milavetz, 541 F.3d 785 (8th Cir. 2008); and In re Reilly, 534 F.3d 173 (3rd Cir. 2008). Espinosa deals

with the tension between the finality of plan terms and §523(a)(8), the provision that establishes a basis for discharging student loans. In Espinosa, the proposed plan treated student loan debts as dischargeable although no adversary proceeding had been initiated, and the bankruptcy court did not find that an undue hardship existed. Although the lender received actual notice of the plan, the lender did not file an objection, and the plan was confirmed. After the court granted Espinosa a discharge,

(Continued on page 2.)



NACTT Bankruptcy Trustees In Boston

(Continued from page 1.)

USAF began seizing his income tax refunds to satisfy the outstanding student loan balance. Espinosa sought an order of contempt from the bankruptcy court on the grounds that USAF violated the discharge order. In response, USAF moved for relief from the confirmation order since a factual finding of under hardship had not been illustrated. Ultimately, the Ninth Circuit held that student loan debts could be discharged via a Chapter 13 plan provision if notice is proper and the creditor does not object. *Id.* at 1205. The Supreme Court granted USAF's petition on June 15, 2009.

In *Milavetz*, the Eighth Circuit decided the constitutionality of §526(a)(4)'s advice restrictions and the disclosure requirements of §528(a)(4) and (b)(2)(B). Section 526(a)(4) precludes debt relief agencies from advising potential debtors from incurring debt in contemplation of filing bankruptcy, which may not be in a debtor's best interest. For example, a debtor may need to finance a reliable automobile prior to filing a Chapter 13 due to the difficulty in obtaining financing once the petition is filed. The Eighth Circuit found that the advice restrictions in §526(a)(4) were too broad and unconstitutional. *Milavetz* at 794. Conversely, the Eighth Circuit upheld the disclosure requirements since they



were rationally related to the government's desire to guard against deceptive acts. *Id.* at 797. Both parties petitioned for certiorari, which were consolidated and granted on June 8, 2009.

Although it involves a Chapter 7 petition, the panel also discussed *Reilly*. It is relevant to Chapter 13 practice since the decision affects the Chapter 7 liquidation analysis and the trustee's obligation to timely object to exemptions. The debtor in *Reilly* valued her business equipment at \$10,718.00, and fully exempted the property's purported \$10,718.00 value. The Chapter 7 trustee did not object to the exemption, but instead moved to sell the equipment once he determined that the equipment was worth \$17,200.00. The trustee maintained that the debtor did not shelter the equipment's full value but only \$10,718.00 worth. The bankruptcy court denied the trustee's motion since the property was completely exempt even though the equipment was worth more than the exemption amount. The Third Circuit agreed with the lower court. *Reilly* at 180. By listing the same figures for the property's value and the exemption amount, the debtor was protecting all of the equipment's value. Therefore, the trustee should have researched the equipment's value and objected to the exemption. *Id.* at 178.

The panel also updated the group on the *Lanning* petition for certiorari. *In re Lanning* is a decision from the Tenth Circuit. The Tenth Circuit held that projected disposable income is not determined solely by the means test, and the debtor's actual ability to fund a plan must be considered. 380 B.R. 17, 24-25 (Bankr. 10th Cir. 2007). The Supreme Court invited the Solicitor General to submit a brief on behalf of the United States, so the panel believed that there is a strong likelihood that certiorari will be granted. Moreover, the projected disposable income issue has generated split in authority, which may induce the high court to intervene.

The seminar concluded with the highly anticipated case law update. This panel included regulars Henry Hildebrand and the Honorable Judges Keith Lundin and William Brown. The panelists informed the audience of some noteworthy decisions that have been issued over the last year.

Although I enjoyed meeting and socializing with other members of the consumer bankruptcy community, the panel discussions were enriching and very rewarding. The three day conference covered a wide range of topics – practical, legal and ethical issues involving proofs of claim, bankruptcy developments in Washington, 910 claims, and of course, the means test. I learned quite a bit and gained insight on issues facing practitioners in other parts of the nation. I always look forward to educational opportunities, and this year's conference did not disappoint.

Keisha Hooks, Staff Attorney



THE MARSHALL CHRONICLES

The Editorial Staff: Cheryl Jones, HVB and Dave Latz.

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Newsletter Information:

If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:

- ✓ e-mailing us at newsletter@chi13.com,
- ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
- ✓ leaving them with Dave Latz.

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

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

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

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

Trustee Matters

Services For Individuals With Limited English Proficiency (LEP)



In the past when a debtor needed an interpreter, one of our staff members served as the interpreter at the §341 meeting. As a result of Executive Order 1366, Improving Access to Services for Persons with Limited English Proficiency, the United States Program initiated and issued its updated Language Assistance Plan. The major provision of the LAP is to provide language assistance services to Limited English Proficiency (LEP) debtors at §341 meetings. It is now mandatory to use the interpretation service.

Effective immediately, LEP debtors may request, free of charge, the use of a telephone interpreter service for their §341 meetings. At this time, this service is readily available and should be utilized in all permanent §341-room locations.

In our district, the service is available through the company Avalon Language Services. Interpreters are available 24 hours a day, seven days a week, and an interpreter generally is connected within a few minutes of placing the call. Services are available in over 140 languages. Our office will use the service Monday through Thursday from 12:00 pm to 4:30 pm, the days and times when §341 meetings are usually scheduled by the court.

We have conducted at least three meetings using the service and found it to be very useful. We no longer have to have anyone on the staff available to conduct these meetings. When an interpreter is needed, we are asking the debtor attorney to notify the Client Services Representative prior to the meeting. On the day of the scheduled §341 meeting, the hearing officer will place the call, state that the call is being placed by the Office of Marilyn O. Marshall, Chapter 13 Trustee, provide the first and last name of the hearing officer, give a direct telephone number from which the call is placed and state the language that is being requested. The hearing officer conducting the meeting must place the interpreter under oath using the follow statement:

“Do you solemnly swear or affirm that you will truthfully and impartially act as an interpreter for the debtor during this meeting?”

Once the meeting is concluded, the hearing officer must complete the Interpreter Usage Report form and give it to Rosalind Lanier to submit to Julia Russell at the United States Trustee’s Office.

If you have any questions regarding this service, please contact me directly.

Marilyn O. Marshall, Chapter 13 Trustee

Case Administration

Mortgage Review



In the April issue of the Marshall Chronicles, Staff Attorney Hooks discussed the increased scrutiny of mortgages. With that in mind, both the UST’s and Chapter 13 Trustee’s office have put in place procedures and guidelines for reviewing mortgages that became effective May 1, 2009.

When a Proof of Claim is filed for a mortgage that is to be paid by the Trustee, the following steps must be taken:

- ✓ Verify that the debtor’s name listed in the case corresponds to the name on the proof of claim attachments. If the case identity does not match the claim filed, the creditor is contacted to determine if the claim was filed in error. If the claim is valid but the name is incorrect, the creditor should file an amendment. If the claim was filed in error, then the creditor should file a withdrawal letter.
- ✓ Verify the creditor has submitted the attachments with the court and the name on the attachments matches the debtor’s.
- ✓ Verify the property description listed on the claim attachments matches the property description listed in the plan or schedule. If the descriptions do not match, the claim is entered as a non-scheduled debt. Payments would continue to be made on the plan-based claim only.
- ✓ Review the mortgage note to verify that the lien has been recorded. An official stamp from the Cook County Recorder of Deeds should be listed.
- ✓ Check the claim attachments to confirm that pre-petition costs have been itemized.
- ✓ Verify the date of the pre-petition arrears. The date listed should be prior to the petition file date.

If the creditor has not filed a proof of claim when the case goes through the post-confirmation process, a mortgage deficiency courtesy letter is mailed to the creditor. If a creditor failed to file attachments, recorder stamp, or an itemized cost list with the proof of claim, then a mortgage deficiency letter is generated and mailed to the creditor. In cases where the cost list is an issue, a mortgage cost review sheet is then completed and forwarded to the proper staff attorney. Creditors are sent an additional letter after seven days if there has been no response. After 30 days, the case is then turned over to the staff attorney for resolution.

Cheryl Jones and Elise Taylor, Case Administrators

E-mail Etiquette

E-mail may seem simple and carefree, but there are etiquette rules for e-mail. Keep these tips in mind next time you sit down to send off some e-mail.

Don’t use all capitals. In the world of e-mail, using all capitals is akin to shouting out your message. Also, avoid using abbreviations like LOL when you are writing business correspondence or to someone with whom you are not familiar. Since e-mail is associated with speedy communication, it is tempting to be as to the point as possible. But in e-mail, this can come across as curt and rude. Especially for business communication, use a salutation and closing line, as in a proper business letter. Also, don’t say anything in an e-mail that you would not allow to be shared with others – chances are it might be! If you have something to say that is private or confidential, consider the tried and true methods of phoning or writing a hard copy. While even this can be copied and shared, it is more difficult to widely disseminate your text.



Information Services
A Smooth Transition To The New Bank

July 1st our office officially began our new banking relationship with SunTrust Bank of Memphis, TN. I say “officially” because several months of planning led up to the transition date.

Since our Trusteeship is highly automated and many of our financial functions are closely tied to the bank, we had to make sure we could replicate all of our old banking procedures with our new bank, SunTrust. This includes receiving the receipt data from our lockbox, sending positive pay information to the bank, continuing to pay our EFT creditors through the Automated Clearing House (ACH) and clearing our disbursement checks daily.

As you know, the payment address we give out to the debtors and employers is a lockbox. This part of the bank batches our deposits, images the checks and loads our receipt data. The advantage we have with SunTrust over our previous bank is that they store Trustee case data that we send to them once a week in their own database. This allows bank employees to research and verify that the checks are being posted to the proper case. Enrique logs into a SunTrust website each morning to retrieve the data from the prior day’s receipts. He then imports the data into CaseNET and verifies before posting.

Another big change is that we have no more paper receipts! Every morning I “Fetch” the PDF’s of our previous day’s de-

posits. These images are stored on our own Receipt Images server and are viewed by the Financial Department to verify receipts. Each PDF is a single bank deposit and contains the check image, an image of the envelope and images of any remittance that was mailed with the receipt for each item in the batch.

Security with our creditor disbursements has remained a priority and Positive Pay is a service the bank offers that guarantees security. Every time we issue or void a check in CaseNET, Ms. Marshall creates a positive pay file that she transmits to the bank via a website. The bank uses this positive pay file to verify check number, payee and dollar amount before cashing any check that is presented for payment. The interface for transferring the file is easier with SunTrust, allowing each user to have their own login ID and not having to give the file a “special” name before transmitting.

The last two functions, paying EFT creditors and clearing checks daily, rely on bank standards that both the old and new bank adhere to. When we pay creditors via “Electronic Funds Transfer,” we send a file to SunTrust in a standard ACH format. The clearing house handles the debiting of our disbursement account and the crediting of the accounts listed in the EFT file with the proper payment amount.



Since we clear checks daily, we use a standard bank file format for our previous day’s “checks paid.” That’s what Dan is doing every morning when he sits at the PC outside of his office. He logs into a SunTrust website, views and prints bank account information and saves the “checks paid” data in BAI format. Ms. Marshall then clears the disbursement checks using this data file which contains check number, date and dollar amount. CaseNET verifies that the data matches and clears the checks. We like to clear checks daily in order to keep up with our Case Completes and Final Reports, which cannot be issued if there are any outstanding items on a case.

Hopefully the transition to the new bank was seamless to you and the Financial Department is enjoying the working relationship with our new bank. I was, and continue to be, impressed with their responsiveness and look forward to continuing this partnership!

Sandra Pillar, Director of Office Systems

Can You Count On Your Smoke Detector?



According to the U.S. Consumer Product Safety Commission (CPSC), millions of homes in the U.S. have smoke detectors that do not work, usually due to dead or missing batteries. Fire is the second leading cause of unintentional death in the home, making this an important safety concern.

CPSC recommends consumers test each smoke alarm every month to ensure it is working properly. Even alarms with long-life batteries should undergo a short monthly testing. A home should have a smoke detector on each level outside sleeping areas and inside bedrooms.

Proper installation of your smoke detectors and a quick check each month can mean the difference between safety and a tragedy. Don’t delay to check your detectors and make a note on your calendar to check them again each month.

August’s Notable Events

- Black Business Month.**
- What Will Be Your Legacy? Month.**
- National Mustard Day** on August 1st.
- National Watermelon Day** on August 3rd.
- Coast Guard Day** on August 4th.
- National Night Out** on August 4th.
- All Staff Meeting** on August 7th.
- National Relaxation Day** on August 15th.
- Happy 1st Anniversary to **Kate Stephany** on August 18th!
- National Aviation Week** August 16th through the 22nd.



- Happy Birthday to **Dan Lyons** on August 21st!
- Be an Angel Day** on August 22nd.
- Kiss and Make Up Day** on August 25th.
- Women's Equality Day** on August 26th.

Financial When Is A Chapter 13 Case Really Complete?



The closing department reviews cases for completion every week, and I must say this is a great milestone to be attained. A case can only be completed when several factors have been finalized in the trustee's administration of the case. My favorite part, and I believe the debtor's, too, is that once a case is completed, any refund (overpayment) due the debtor can be sent out.

A case first has to complete all plan payments and be discharged by the bankruptcy court. A discharge notice is mailed to the debtor as an official record of the discharge of their debts. A closing audit must have been completed within the past six months. The audit compares the information the trustee has to the court's information to make sure there are no discrepancies. A review of the debts is performed to certify that any and all claims filed within the bar dates have been paid in full and unsecured creditors have been paid their minimum percent, and debtor's attorneys paid per the judge's order.

All disbursement checks to creditors need to have cleared, debtor payroll deductions should be stopped and the last receipt from the debtor must have been received at least ten days before completion of the case to ensure more receipts don't come in after the case is closed out. If the trustee is paying a current mortgage in the case, the debtor must be notified prior to closing the case that they must re-assume the payment. Once notified, the claim is turned off. No motions should be pending on a case at court. If there is one, then we have to hold the case until the motion is heard and closed out.

Once these conditions have been satisfied, the case status can then be changed to Completed, Completed No Discharge if the case did not receive a discharge from the court or Closed if the case was dismissed or converted before all plan payments were received to pay creditors.

The next step in the case completion process is the debtor refund process, which disburses all remaining funds in the case to the debtor. Once the debtor refund check has cleared and all funds are out of the case, a final report is generated and filed with the court. This report is the final accounting of all monies received in the case and their disposition. After the final report is filed the Trustee is discharged.

Maude M. Tetteh, Closing/Audit Specialist

Healthy Living Tip

If you're plagued by cravings during the day, you may need to take a look at your last meal. Surprisingly, cravings can be caused by not getting enough protein in your previous meal. Your body responds by demanding more food, often leading you to make poor nutritional choices, such as candy bars, sodas, or donuts. To up your protein intake, make sure you include meat, poultry, fish, eggs, legumes, tofu, or nuts in your meals. Drinking milk at mealtimes can also ensure you are getting adequate protein. If you still have cravings, try to eat a protein-rich snack like yogurt, cheese, or nuts.



Recipe Corner Black Bean Salad

What is it about a black bean salad that practically shouts "summer potluck?"

The Salad:

- 4 15-ounce cans of black beans, drained and rinsed
- 1 green pepper, diced
- 1 red pepper, diced
- 2 cups of seeded, diced, fresh tomatoes (Roma or plum tomatoes)
- 2 cups of frozen yellow corn kernels
- 1 cup of sliced green onions



The Dressing:

- 2 cloves of garlic, minced
- 2 tablespoons of red wine vinegar
- 1 tablespoon of olive oil
- 3 tablespoons of fresh lime juice
- 3 tablespoons of Tabasco Green Hot Sauce
- 1 tablespoon of grated lime zest
- 2 teaspoons of ground cumin
- 1 teaspoon of ground coriander
- 1/2 cup of chopped fresh cilantro
- Salt and freshly ground pepper to taste
- 2-3 tablespoons of sugar

Combine the salad ingredients together. Stir dressing ingredients together, and then toss with salad. Chill for several hours or overnight. Stir occasionally. Adjust the seasonings to your taste and enjoy!!

May be served with tortilla chips, or maybe even some Fritos "Scoops," as an appetizer.

Submitted by Rita M. Saunders, Financial Manager

The Wonders Of Watermelon

August 3rd is National Watermelon Day. Wondering how to choose the best watermelon you can find? Look for a firm, symmetrical melon, free from bruises, cuts, and dents. Thumping a watermelon won't tell you as much as simply picking



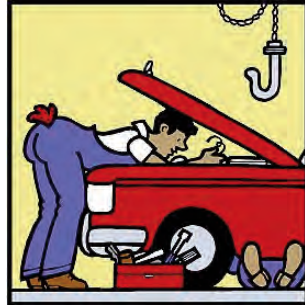
one up. A good watermelon will be heavy for its size. The underside should have an ivory or yellow spot, indicating that it sat on the ground and ripened in the sun.

Watermelons are great tasting treats for hot summer days. Try putting a few cups of watermelon without any seeds into a blender. Pour the puree into an ice cube tray and freeze. You can then use your watermelon cubes to flavor lemonade and punch. Or pour the puree into small paper cups, place a Popsicle stick in each one, and freeze. Kids will love these watermelon Popsicles.

For a special watermelon drink, freeze chunks of watermelon on a cookie sheet until firm. Once they are frozen, run them through a blender, add frozen strawberries, raspberries, or blueberries, and blend until smooth. Add sparkling mineral water and blend again for a moment or two. You will have a refreshing watermelon slush.

Summer Care For Your Car

Summer heat can wreak havoc on your vehicle. If you haven't already this season, take the time to do some basic maintenance checks on your car. The following is a list of items that should be examined and repaired if necessary.



Windshields

Any chips or dings in your windshield should be repaired immediately, especially during the summer months. A small area of damage can quickly overtake your entire windshield due to "thermal shock." This occurs when cold air from the air conditioner blows directly onto a windshield that has been heated from exposure to the hot summer sun. A small chip can quickly turn into a large crack, jeopardizing the structural integrity of the entire windshield.

Batteries

The average battery lasts 3 1/2 years. Check your battery for signs of corrosion on the terminals or cables. If you see corrosion, it can be removed by an automotive professional.

Tires

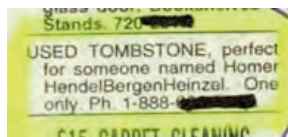
Examine your tires to check for worn or bald areas. You should also check your tires' pressure. You will find the proper pressure level in your owner's manual. Under-inflated tires can lead to sudden tire blowouts and affects your gas mileage. Be sure to check your tires when they are cold (have not been driven on for at least one hour).

Under the Hood

Check your heater, radiator, and vacuum hoses for any cracks or bulges. Belts should be checked for splits or other damage. Because the heat can affect rubber parts more quickly than other parts, these items should be replaced if they show any signs of significant wear.

In The Classifieds

You never know what you'll find in the classified section of your daily newspaper. These are actual ads that have appeared:



- For sale: Antique desk suitable for lady with thick legs and large drawers.
- Vacation Special: Have your home exterminated!
- For Rent: 3-room hated apartment.
- Wanted: Hair-cutter. Excellent growth potential.
- 3-year-old teacher needed for pre-school. Experience preferred.
- We will oil your sewing machine and adjust tension in your home for \$10.00.
- Tired of working for only \$9.75 per hour? We offer profit-sharing and flexible hours. Starting pay: \$7-\$9 per hour.
- Found: Dirty white dog, looks like a rat. Been out awhile. Better be a reward.

Women's Equality Day

With this month's celebration of Women's Equality Day on August 26th, I thought it would be a great time to look at a snap shot of the women's suffrage movement up to the addition of the 19th amendment in 1920:



- ♀ Lydia Chapin Taft was an early forerunner in Colonial America and was allowed to vote in New England town hall meetings.
- ♀ In June 1848 Woman's Suffrage was added as a plank on the Liberty Party platform and the next month Elizabeth Cady Stanton and Lucretia Mott began the 70 year struggle to secure the right to vote.
- ♀ A speech by Lucy Stone (who organized the National Women's Rights Convention) in 1850 convinced Susan B. Anthony to join the cause in 1852.
- ♀ Early victories were achieved in the Northwest Territories of Wyoming and Utah by the end of the nineteenth century.
- ♀ President Woodrow Wilson finally urged Congress in 1918 to pass what became the 19th Amendment on August 26th, 1920, upon being ratified by Tennessee, the 36th state to do so.
- ♀ In 1922, the US Supreme Court unanimously ruled that the 19th Amendment had been properly adopted in the case *Leser v. Garnett*.

Kate Stephany, Paralegal

Back To School

Contrary to the popular consensus that parents look forward to "back to school time" because the kids will be back in school and occupied, and parents will have some free time on their hands, I usually embrace this period with mixed feelings because, for me, it's a period of high stress. I'd rather have kids on break since it's major downtime for me. No waking kids up early, no backpacks to check daily for homework and teacher's notes, packing lunches, or ironing clothes for school.



While my kids and I enjoy the back-to-school shopping for backpacks, crayons, notebooks, highlighters, new clothes, and shoes, I am also stressing out about new teachers, new classmates, new curriculum, new math concepts to grasp, and new words to spell every Friday morning.

We all want our kids to be over-achievers and on top all of the time, but achieving this goal is no small feat. I sometimes feel like the student, and that my kids must feel that mommy just doesn't understand that they'd rather be riding their bikes instead of sitting at the kitchen table doing fractions. They just don't know that mommy feels the pain more than they do.

I wish all our kids the best in the new school year, and to all the parents out there, keep up the good fight. It will surely pay off in the end.

Maude M. Tetteh, Closing/Audit Specialist

Simple Decorating Tricks

Many times, circumstances prevent us from decorating our home the way we would like. You may be on a tight budget, live in an apartment or rental home, or have little time. While you may not have the time or resources to knock out a wall, retile a floor, or even repaint, you can still add a personal touch to your living spaces. Next time you are looking to do some home redecorating, keep these ideas in mind.



Replace Hardware: Replace generic drawer and door pulls in your kitchen and bathrooms. Change your doorknobs to something more classy. Replace light fixtures for an updated look, or install new plumbing fixtures, like shower heads, faucets, or sink knobs.

Cover Your Floor: Worn carpet and bare floors can benefit from colorful area rugs. You can even find rugs in full-room size, allowing you to completely change the look of your floors without spending the time or money to install carpeting or hardwood floors.

Paint Your Furniture: If you aren't inclined or are restricted in painting your walls, dress up your furniture instead. Bold colors can add interest to a room, while stencils and patterns on furniture can add a touch of style. You can also breathe new life into a worn piece of furniture with a new coat of paint, making it look almost new.

Dress Up Your Windows: Add unique window treatments to your rooms to bring instant change to your living spaces. New curtain rods will give your curtains an updated look, while blinds or shutters can provide a clean, modern feel.

Get More Plants: Plants add life, color, and interest to any room. They also clean the air of some everyday pollutants and add extra oxygen into your home. Plants come in a variety of sizes and types, with different light requirements, allowing you to choose the perfect fit for any area of your home.

Be Like The Sun

Be like the Sun, which gives us light and warmth. Your purpose will only be found in service to others and being connected to something far greater than your body, mind, and ego! Live on the active side of infinity by giving.



The best thing in life is to give:

- To your Enemy – Forgiveness.
- To your Opponent – Tolerance.
- To a friend – Your heart.
- To your child – A good example.
- To your father – Difference.
- To your Mother – Conduct that will make her proud of you.
- To yourself – Respect.
- To all men – Charity.

Sulethé Mason, Paralegal

Congratulations Monica And Jairo!

They're engaged to be married!

Her beau of four years, Jairo Frausto, popped the question to Monica Gonzalez, our very own client services representative, on July 18th while they attended one of Monica's favorite shows, the Tommy Bartlett Water-Ski Show in Wisconsin Dells, WI.

The excited bride-to-be has just received her newly re-sized ring, and would undoubtedly be happy to show it to you. The couple has yet to set a date for the nuptials but are surely looking forward to their wedding day. Our best wishes go out to Monica and Jairo!



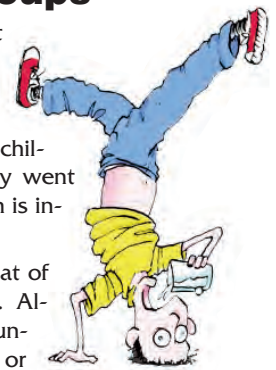
The Editorial Staff

The Mystery Of Hiccups

Imagine having the hiccups for almost your whole lifetime! Charles Osborne of Anthon, Iowa, did just that, hiccupping for over 68 years. He started hiccupping in 1922. Two wives and eight children later, in 1990, his hiccups finally went away. Thankfully, this type of condition is incredibly rare.

Believe it or not, hiccups are somewhat of a mystery to the medical profession. Although many causes of hiccups are understood, such as eating spicy foods or drinking too much, many cases are unexplained. Hiccups can also be a symptom of a stroke or a tumor. But, many times, the cause is just "nothing."

Hiccups have been studied for thousands of years, since the time of Hippocrates. In fact, there is even a technical term for hiccups, "singultus." But, as of yet, there is no known cure. There are, however, many home remedies. Some involve stimulating the back of the throat, like sipping ice water, swallowing sugar, or sucking on a lemon. Others interrupt normal breathing, like holding your breath, breathing into a paper bag, or reacting to sudden fright. Eventually, most hiccups will subside. However, if you do ever have a case of the hiccups that don't go away, consider seeing your doctor.



Trivia Quiz Answers: Dog Days Of Summer

1. The bottoms of their feet.
2. Chocolate.
3. Moose.
4. White.
5. False.
6. His ears get hot.
7. Goat like.
8. More than 200.
9. Airedale.
10. Sir Isaac Newton.



Trivia Quiz: Dog Days Of Summer

Just in time for those Dog Days of Summer, we have put together a trivia quiz to test your knowledge of all things canine! (You can find the answers on page 7.)



1. Dogs can only sweat from one part of their bodies. Where is that?
2. Which favorite human food is poisonous to dogs?
3. What is the real name of the canine who played Eddie on the TV sitcom Frasier?
4. What color are Dalmatians when they are born?

5. True or false: Larger dogs generally live longer than smaller dogs.
6. How do you know when a dog has a fever?
7. The Lhasa Apso is named named after the Tibetan city Lhasa. What does "Apso" mean?
8. How many domesticated breeds of dogs are there?
9. Which is the king of the terriers?
10. What famous person invented the pet door?



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Did You Know: Hurricane Names

☞ Hurricanes were first named by people living in the West Indies. The name chosen was based on which saint's day it was when the storm hit.

☞ Around the end of the 19th century, an Australian meteorologist began giving women's names to tropical storms and hurricanes.



☞ It wasn't until 1953 that the U.S. National Weather Service started using women's names for storms. In 1979, men's names were added.

☞ Each year, a list of names is put together that includes names beginning with every letter of the alphabet except Q, U, X, Y, and Z.



☞ Today, the World Meteorological Organization uses six lists in rotation, reusing the same list every six years. If a hurricane is particularly deadly or costly, the name is retired and a new name is chosen.

☞ The year that has had the most hurricane names retired is 2005, with five: Jeanne, Dennis, Katrina, Rita, and Stan.

☞ If, in a given year, there are more than 21 named Atlantic hurricanes, any additional storms will take names from the Greek alphabet: Alpha, Beta, Gamma, Delta, and so on.