

THE MARSHALL CHRONICLES

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IT'S ALL BECOMING CRYSTAL CLEAR

And so, Dear Reader, when last we left our heroine she was returning to Chicago with a belly full of Memphis barbecue and a brain full of TNG13, our new bankruptcy administration software. The full belly and the full brain were provided courtesy of Bankruptcy Software Specialists, BSS, our new software provider.

In the October issue of The Marshall Chronicles, I wrote about my first week of BSS training in Memphis where Dan Lyons and I went to learn about the TNG13 application. I came home for a week and then returned the following week for another training class, this time to learn Crystal Reports.

I had the same Sunday afternoon flight out of Chicago as the previous trip, could navigate my way through baggage claim in the Memphis airport and paid the expected cab fare to get to the Hampton Inn. I landed in the pouring rain. It had rained the first week we were in Memphis, so when I saw my friends at BSS on Monday morning I asked, "Has it been raining since I left?" and they said "Oh, no, last week was beautiful." I guess I missed the nice weather.

My teacher for Crystal Reports was Tim Romine of BSS. Tim does training for BSS and also creates Crystal Reports for Trusteeships that may not have the staff or the time to write their own reports.

Crystal Reports is a business application used to design and generate reports from a number of data sources. In the case of TNG13 and BSS, Crystal is reporting on a SQL database. The fact that other industries use Crystal for report creation even on other databases means that it is a stable product that will be around a long time and that our office will have many resources to turn to

when creating reports.

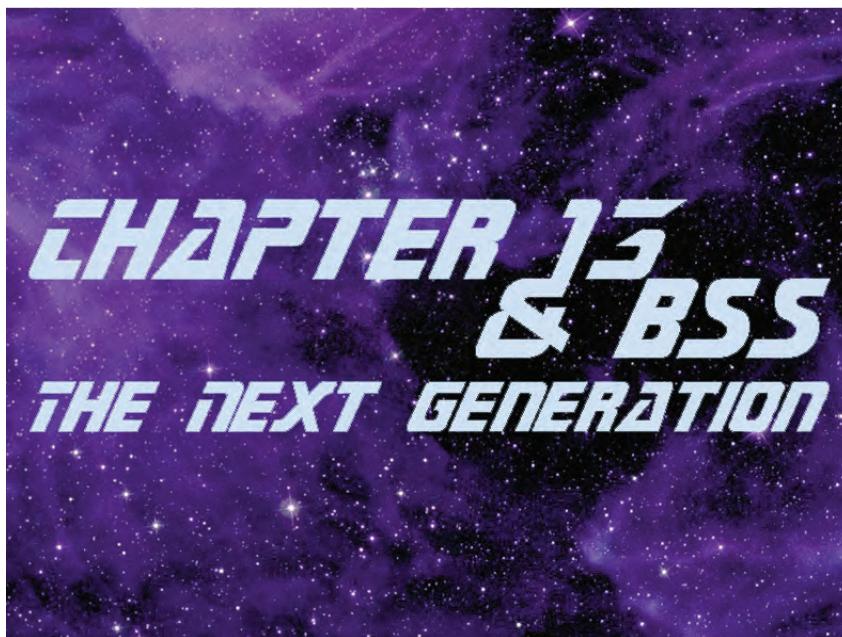
Since Trustee Glenn Stearns' office recently converted from BSS's TOG system to the TNG13 system, some of us from Marshall's office took a field trip to Lisle to see how it worked. I told Mike McCookin, Glenn's systems manager, that I was scheduled to go to Memphis for a week of Crystal Reports and he said two words: "Boot Camp." Mike has been through the trenches and I'm glad I will have him and other users of the BSS software to ask questions of when I'm building our Crystal Reports.

I knew the class would be challenging, and I was looking forward to the hands-on training I would be receiving. This was a more interactive class than the application class that Dan and I had attended.

In order to do reporting, one needs to know where the data is stored. That's part of the training. I understand databases and how things connect, but I'm going to have to retrain my brain from thinking like CaseNET to thinking like TNG13. Day One was spent familiarizing me with where to find things in

TNG13. Sometimes one goes directly to the table, if you are reporting on a very specific item, and other times you will use a "view." A view is a pre-defined program that is part of the database. It combines data from multiple files that are then available to you without having to reference each table separately. So if, for example, you want to report on Payee information, I would be using "vsMainPayee" which provides Payee data and also goes out to the Name table to get name and address information for the payees.

(Continued on page 2.)



It's All Becoming Crystal Clear

(Continued from page 1.)

Tim also spent time on the first day showing me the data and how it is viewed through SQL. He performed SQL queries to demonstrate how to find the data. I think this will be the most challenging part of learning the new system for me. Some queries are done in SQL, some in Crystal and some in TNG13 itself. It will take practice and time to learn where the right search takes place and the correct syntax to use.

As was the case for my first week in Memphis, Marty Quinn made sure I was well fed. Each day we had lunch ordered in. This was convenient and also kept our noses to the grindstone, allowing more time for class. We had barbecue for dinner one night at Corky's, and I was treated to a wonderful burger for lunch out on Friday at Huey's.

On Tuesday we started bright and early. That's the day I got to actually create a Crystal Report. The "Balance on Hand" report is a listing of cases and the balance on hand for each case. This is a term we will be using in TNG13 whereas now in CaseNET we might refer to "Cash in Case" or Case and Claim Reserves. A key concept I got from creating this report was grouping elements of the report and how to create group headers. This report was broken down by Open Confirmed, Open Unconfirmed, Closed Confirmed, and Closed Unconfirmed cases and the user could select any combination of those types of cases to report on. Adding parameter fields taught me how to set up user inputs where the user enters criteria for how they want to run the report.

Did I mention that I was the star pupil in my Crystal Reports class? Actually, I was the only pupil. That allowed me to ask all the questions I needed to so that I could understand each concept before we moved on. With the Balance on Hand report, Tim even indulged me when he showed me how to display the report criteria that the user had selected to run the report in the report header. I wanted it to show up with pretty check marks instead of just displaying an "X." Tim took the time to figure it and got it to work using the correct ASCII code.

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/>.



That's something that really impressed me about Tim and his class. (Maybe ASCII codes don't float your boat.) He seemed to be able to solve any problem and showed me two or three different ways to get to a solution. During breaks, Tim would answer emails from customers regarding Crystal Reports and he was quick and direct with his responses. I'm glad I'll be able to use him as a resource. (Of course, Tim, I will have thoroughly searched the documentation to try to find an answer on my own before I contact you!)

The next report I learned to build was the Confirmation Hearing Notice. In practicality I will not be creating this report for our office since our Clerk notices §341 meetings and confirmation hearings. But there are lessons to be learned when building each report. A feature of this report that can be used again was the concept of creating subreports and creating copies for multiple addressees.

This was the point in the class where I learned how to make reports accessible in the database. In order for anyone to use a report, it needs to be to the TNG13 application and access granted to users to run it.

This past week Ms. Marshall and I worked with Dixon Stuart of BSS on user setup. We are creating templates in order to group users that have the same security rights and job duties. TNG13 provides control over each aspect of the database, down to the individual field level.

The last reports we built in class were the Delinquency Report, the Final Report, and a Payroll Stop Order. So much goes into creating each report that I hope I remember all the pieces as I'm sitting here in Chicago, starting at a blank screen trying to build the reports for our office.

It is exciting to anticipate the conversion to this powerful TNG13 application. It allows us the opportunity to review each and every aspect of our Chapter 13 administration software in order to make sensible choices as we move forward.

Sandra Pillar, Director of Office Systems



Trustee Matters

Christmas Comes Early To The NAC

The UST provided Chapter 13 training at the National Advocacy Center in Columbia, South Carolina, November 17–19, 2009. The program was a huge success. Not only were “new” trustees invited to attend, but “seasoned” trustees as well were given the opportunity to attend. New or seasoned, there was information for all trustees. Scott Andrew Farrow, Chief, National Bankruptcy Training Institute and Doreen Solomon, Assistant Director for Review and Oversight, EOUST, put together a program second to none.

The program started with a welcome and opening remarks from Scott and Doreen. William C. McDow, Jr., UST, Region 4, and Kevin Anderson, President, NACTT, followed with an overview of the training and introductions. Thomas C. Kearns, Deputy Assistant Director for Research and Planning, EOUST, provided Statistical Findings, which were presented in colorful graphs. Kevin Anderson and Jeff Kellner, Chapter 13 Trustee, Dayton, OH with the assistance of Doreen Solomon, presented the State of the Union address, which focused on bankruptcy filings, trust receipts, and revenue versus operating expenses.

Civil Enforcement, Criminal Enforcement and Creditor Abuse was led by John P. Fitzgerald III, Assistant UST, Boston, MA, Patrick Layng, Regional Bankruptcy Fraud Coordinator, Chicago IL, and Ronda Winneccour, Chapter 13 Trustee, Pittsburgh, PA. After reviewing all the goals of the USTP and addressing current abuses, everyone in the audience received a crash course on what to look for and how to handle referrals to the UST. Ronda’s once-upon-a-time story about her encounters with Countrywide may become a bedtime favorite. The materials from the panelists are a must-have for future reference.

After lunch, and you have to mention lunch because the NAC rolls out the red carpet to its guests for lunch, Brian Lynch, Chapter 13 Trustee, Portland, OR, and Joyce Babin, Chapter 13 Trustee, Little Rock, AR, along with Robert D. Miller, Jr., Acting UST, Region 18, discussed Disposable Income Issues along with case law, *Kegeneama, Fredrickson, and Lanning*.

Paula Carson, Associate Dean, College of Business Administration, Professor of Management, University of Louisiana, Lafayette, LA, discussed Managing Different Generations (Millennial, Gen X, Gen Y, Baby Boomers). It was interesting to learn that there is a difference in how to manage different generations of employees. For example, the brain of the youngest generation of employees (under 30; known as Millennials or Generation Y) functions differently than the brain of older employees. They need to multi-task, so although Baby Boomers may think that an employee cannot concentrate on work while she/he is listening to an iPod, the employee may in fact perform better. They respond differently to criticism than Baby Boomers or even Generation Xers. This was good information to know.

The finale was the Office and Personnel Management panelists: Russell Brown, Chapter 13 Trustee, Phoenix, AZ, represented a small trusteeship, Marie-Ann Greenberg, Chapter 13 Trustee, Fairfield, NJ, represented a medium trusteeship and I, Marilyn O. Marshall, Chapter 13 Trustee, Chicago, IL, represented a large trusteeship, along with Risa R. Sheeler, Standing Trustee Coordinator, Region 9. Risa had organized the discussion into separate topics for each of us to discuss. To make sure the presentation was not long and boring, she had also found video clips to play between each one of our topics. Our goal was to discuss the ups and downs of the economy, bankruptcy filing, new laws and how it affects the Chapter 13 office, controlling costs in uncertain times, and general office and personnel issues. It was a very lively presentation.

With the prior day ending on such a high note, we could not wait to



*Happy Holidays
to Everyone!*

get started the next day. After our daily briefing with Doreen and Scott, Rebecca Connelly, Chapter 13 Trustee, Roanoke, VA, John Gustafson, Chapter 13 Trustee, Toledo, OH, and Byron Meredith, Chapter 13 Trustee, Savannah, GA, along with Donald Walton, United States Trustee, Region 21, discussed Mortgage Claims. This has been a hot topic since earlier this year; Mortgage Review and Objections to Claims were highlighted by the EOUST. Checklists for review and other procedural steps were reviewed and shared. Whether you pay mortgages in the plan or outside the plan, the discussion and materials gives the pros and cons and ups and downs of both. We also received a draft of a new attachment that may be included with the Official Form 10 (Proof of Claims).

When Sean Kearney, Information Technology Specialist, ISS/IT security, EOUST, Jeff Kellner and Martha K. Hallowell, Deputy Assistant Director for Review and Oversight, EOUST, finished with Computer Security Issues, we all were wondering about carrying laptops outside of our offices. There is a very simple computer program that anyone can use to change the Admin password on a laptop computer and access all of the data stored on that computer, so password protecting a laptop is not adequate security for the type of data that we store.

After lunch, the training was divided into three sessions, Sessions A, B and C, with each participant spending an hour in each one, then rotating to the next session.

Session A: Business Cases and Other Unusual Situations, was led by Jim Mullin, Standing Trustee Coordinator, Region 7 and Walter O’Cheskey, Chapter 13 Trustee, Lubbock, TX. There was a form and report for every situation encountered in a business case. Even if you felt that your office might have been checking all available resources, you left this session knowing what to add to your checklist.

Session B: Financial Issues and Oversights was lead by Martha (Marty) K. Hallowell and Rebecca Connelly. Marty is like E.F. Hutton among Chapter 13 Trustees. Marty speaks; we listen, because she always shares facts on how to make sure your trusteeship is protected. I was very impressed with the reports and how to review reports that was outlined by Rebecca. There was a distinction made between Red Flag Reports and Management Reports. However, both serve a dual purpose related to security control and performance management. The pending version of the new Handbook for Standing Trustees will specify certain required management reports. The proposed Handbook identifies eight (8) reports to be run and reviewed on a monthly basis, plus a yearly case reconciliation with the Bankruptcy Court. Marty and Rebecca reviewed each.

Session C: How Do You Measure Success was led by William C. McDow, Jr., and Paul Chael, Chapter 13 Trustee, Merrillville, IN. Measuring success as a Chapter 13 Trustee is a difficult process, because before one can measure success, one must define what it means to be successful in operating Chapter 13 Trustee operations. Clark and Paul outlined many viewpoints from the audience in this area.

The last day of the training, began with our daily briefing and then Relationships with Parties-in-Interest. Panelists Joyce Babin, Craig Shopneck, Chapter 13 Trustee, Cleveland, OH, along with William C. McDow, Jr., outlined and briefly discussed the roles and interactions of each party that trustees come in contact with on a daily basis, i.e., United States Trustees, Office Staff, Attorneys, Debtors and Creditors, Court, and Clerk. Our relationships with others were reviewed in light of the Standing Trustees Pledge of Excellence.

The last session I attended was Ethics, which was led by Robert D. Miller, Jr., and Donald Walter. No training should be complete without a review of ethics. Basic concepts that you think you know are not fully understood until you hear it from Jake and Donald. After different hypothetical scenarios, everyone not only satisfied the requirement for the CLE credit, but also received productive information.

I was honored to serve as a panelist for this training and even more honored to have benefited from the resources. The contributions of the faculty and attendees gave the training its substance. The materials are excellent and will serve as a reference in the future. I count this as an early Christmas gift. *Marilyn O. Marshall, Standing Trustee*

Financial SunTrust, Our New Bank

On July 1, 2009, we began our banking relationship with SunTrust Bank. Our Trustee made a great decision in selecting this bank.

It has been a magnificent transition. As a Receipts Specialist, some of the advantages of banking with SunTrust that I have experienced are:

- 1) They are knowledgeable of our business because many Trustees bank with them.
- 2) Trustee case information is sent to them weekly, so they are able to apply case numbers to receipts easily.
- 3) Remitter information is entered by SunTrust, thereby eliminating the need for two separate lockboxes.
- 4) Receipt images are received and downloaded from their website daily. We no longer receive paper copies.
- 5) They enter all case information, including case information on multi-item checks. Only case information on single item checks was entered previously.
- 6) Their data entry is accurate, and unusual items are thoroughly researched.
- 7) We receive prompt communication of any data entry issues.

My duties are different now. I no longer enter case information. There are minimal changes to make. I now verify SunTrust's data entry.

Our Payroll Specialist or the Closing/Audit Specialists, as backup, continue to verify receipt information, after my initial verification, once each batch is saved into CaseNET.

To summarize, our receipt process is more efficient since July 1, 2009, when we changed to SunTrust Bank.

The Financial Team, as well as all other employees, are happy with the services provided by SunTrust Bank.

Hopefully, our working relationship with SunTrust will continue as smoothly as it has begun. *Enrique Orejel, Jr., Receipts Specialist*



Case Administration Get It Right

Post Confirmation Review (PCR) is a process in which, once a case is confirmed, documents on Pacer are verified against our system to make sure the plan, amendments, claims and orders are loaded correctly. There are three verification checks done prior to Post Confirmation disbursements.



- 1.) Paralegal – Conducts a pre-post confirmation review.
- 2.) Case Administrators – Complete the initial post confirmation review.
- 3.) Case Administrators – Complete the final verification.

There are several very important documents the Confirmation Team verifies while reviewing cases for disbursement.

- ★ Confirmation Order – Check to make sure the confirmed plan date matches the last plan filed.
- ★ Confirmed Plan – Verify plan terms, pot amount, set payments, debt treatment to creditors, interest rates and section G debt treatment (if applicable).
- ★ Signed Orders – Review the language in all orders to make sure appropriate follow-up was completed.
- ★ Claims – Verify the entire claim form as well as any attachments to make sure claim was filled out correctly and the proper attachments, if any, were attached. We also verify debtor's identity, address and identity of the creditor, claim dollar amounts, and account numbers.
- ★ Adequate Protection Payments – Check to make sure paid-to-date dollar amounts are correct.

Once all checkpoints have been completed, the case is then ready for Post Confirmation disbursements.

Cheryl Jones, Carlos Lagunas and Laura Mendoza, Case Administrators

Legal You Are Not... The Weakest Link



"A chain is only as strong as its weakest link." – Author Unknown.

The Paralegal team works diligently together to make sure none of us drops the ball by providing coverage for each other when we are in, or out, of the office. In our monthly meetings, we rotate responsibility for the agenda each month among the four of us; this allows each of us to enhance our coordinating, speaking, writing, and communication skills.

On the agenda are issues, rules, processes, procedures, and dialogue of how we can be better as a team. No, our world is not perfect. However, we know what to check at the door; our attitudes. The examples we follow come from leadership and management that are committed to excellence and providing excellent customer service in all that we do across the board bar-none.

I want to thank the Paralegals for all of their hard work and assistance when I am in, or out, of the office. I truly appreciate all that you do.

Suleth   Mason, Paralegal



Opportunity

"Opportunity is missed by most people because it is dressed in overalls and looks like work." ~ Thomas Alva Edison

"Don't wait for extraordinary opportunities. Seize common occasions and make them great. Weak men wait for opportunities; strong men make them." ~ Orison Swett Marden

"It is better to be prepared for an opportunity and not have one than to have an opportunity and not be prepared."

~ Whitney M. Young, Jr.

Financial When You Lead We Succeed

During this season of thankfulness and good cheer, the Financial Team would like to take the time to thank Ms. Marshall for being a great leader that motivates her staff, maximizes our benefit package and provides us an opportunity to advance.



Expressions Of Gratitude:

From Maude Tetteh, Closing/Audit Specialist: I am thankful for my job and for the exceptional benefits. It makes my life a whole lot easier.

From Juliana Dunklin, Payroll Specialist: There are a number of people that I am thankful for. I must admit Ms. Marshall is on the list. Her choices, actions and contributions tell a lot about her practices and beliefs. I'm sure that there are and have been sacrifices that she has made for the office as a whole. I'm thankful for your contributions, dedication, sacrifices and your decisions that have been for the good of us all.

From Sandy Fields, Closing/Audit Specialist: There are no words to match my gratitude, however, much like Shakespeare, I might write:

*It takes confidence and a steady hand
To control a successful operation
Being a Boss is more than supervision
It requires a person to think
Out of your heart I've learned the things I ought,
In order to be a successful employee
Constantly shaping my work ethic.*

From Enrique Orejel, Receipts Specialist: I want to give gratitude to Ms. Marshall for giving me an opportunity and allowing me to become an addition to the staff already here. In addition, I thank her for her the assistance, advice and suggestions I have received. I thank her for my job and want to state how my life is pleasant and blessed.

From Mark Caffarini, Closing/Audit Specialist: I am thankful for Ms. Marshall in allowing me to work for her. I admire her for seeing the potential in me that even I do not see in myself. As Trustee, she provides leadership that motivates me to go above and beyond to be a productive worker. I am always thankful for the benefits she provides me, especially in these hard economic times.

FROM ALL OF US, THANK YOU, MS. MARSHALL

Sincerely, the Financial Team

By the Numbers: What's for Lunch?

- 100% Over 27 percent of full-time employees frequently spend their lunch break doing things other than eating.
- 100% 45 percent of employed adults feel that they have less time for lunch than they used to.
- 100% In a typical week, 29 percent of male workers eat in a sit-down restaurant at least once; 26 percent of women do.
- 100% Almost 65 percent of employed workers eat a meal that can be held in the hand, such as a burger or sandwich.
- 100% 50 percent of working adults bring lunch to work at least one time per week.

Source: National Restaurant Association



Four Easy Steps To Credit Safety

There are some simple steps you can take to protect yourself from the nightmare of identity theft.

1. Don't Carry All of Your Identity with You

You should not carry your social security card, PIN number, or credit cards you don't use in your wallet or purse. Rather, keep them in a safe place in your home and only pull them out if you need them.

2. Use a Paper Shredder

Your junk mail and other documents can contain enough personal information for someone to steal your identity. Keep dumpster divers from obtaining this information by shredding everything that contains any information about you.

3. Secure Your Mail

Unsecured mailboxes are another way for identity thieves to get people's personal information. You can install a locking mailbox to ensure that your incoming mail is inaccessible. All outgoing mail should be placed in a larger blue mailbox or taken to the post office.

4. Watch Your Credit Report

You are entitled to one free credit report from each of the credit reporting agencies a year. Be sure to take advantage of this and order a copy every year. You should then check it for any errors or irregularities and report those back to the credit agency. You can get your free reports from AnnualCreditReport.com. If you feel your identity is at risk, you can also put a fraud alert in your file. Contact each of the three agencies (Equifax, Experian, and TransUnion) directly to activate this alert.



Christmas Traditions

In our home it has become a tradition to send Christmas cards out the weekend after Thanksgiving. We also bake sugar cookies, pecan butterball cookies and kolachkis. The boys decorate the house and the tree. I put out the Christmas pictures and other decorations.

My boys have become accustomed to opening gifts on Christmas Eve after we have visited family members. We also go to mass on Christmas Day; after mass, the organist at our church does his rendition of Christmas Carols on cowbells (maybe you have seen him – last year he was on Jay Leno).

Christmas Day, we visit my mother and the boys open gifts, again, with my sisters and their families. Once the tornado of paper settles, my mother usually starts making the Christmas dinner, which is usually made up of a ham, mashed potatoes, vegetables, dinner rolls and dessert (Hey that sounds so familiar, office luncheon? huh?)

This is a small bit of what goes on at the Mendoza's home during Christmas. Here's wishing you Happy Holidays!

Catherine Mendoza, Paralegal



A Few More Christmas Traditions

Christmas has always been a fun time of the year for me. As a child it was always the longest holiday, outside of summer vacation, that we had out of school to spend time with family doing fun things. As an adult it is an opportunity to share traditions from my childhood with my children and to create our own.



As a little child I can remember my grandparents cleaning and moving furniture around in preparation for Christmas decorations, family visits and presents. At an early age my sister and I could be found the day after Thanksgiving, taking off every figurine my grandparents had and cleaning them and replacing them on the huge mantel in the living room.

As my sister and I got older I can remember planning the different colors we were going to use for the tree that year (we could NEVER use the same color twice!) and begging my mom to let us go out in the freezing cold to put decorations outside. My mom would buy undecorated ornaments each year and my sister and I would paint and decorate them. Currently there are enough ornaments from our childhood to fill the entire tree.

As I became a mom myself, I passed these traditions on to my kids. We make Christmas ornaments, cookies and decorate the inside and outside of the house together every year. As my children get older, they have become more and more independent in decorating, but they still like to do the things that I did as a child.

In the spirit of sharing I found a recipe that I would like to share with all of you. It is called "Claus Cupcakes" taken from Family Fun Magazine (www.familyfun.go.com). Enjoy and remember it's not too late to start a tradition with your family!

Ingredients:

- | | |
|-----------------------|---------------------------|
| ✿ Cupcakes | ✿ Shredded coconut |
| ✿ White and red icing | ✿ Blue and pink gel icing |
| ✿ Mini marshmallows | ✿ Red cinnamon candies |

Instructions:

1. Frost the cupcake with a layer of white icing. Add the red frosting hat, curving it around the side of Santa's face, and a marshmallow pom-pom.
2. Sprinkle on a ring of coconut to make Santa's beard and hair. Draw on his eyes and cheeks with gel icing, then top it all off with a red candy nose. Elise A. Taylor, Case Administrator



*Happy Holidays from the staff of
The Marshall Chronicles!
Have a safe and happy season.*

The Nobel Peace Prize

"....shall have done the most or the best work for fraternity between nations, for the abolition or reduction of standing armies and for the holding and promotion of peace congresses." That is what Alfred Nobel stated in his will when he said an award should be presented by committee in the category of peace.



Although the choice of President Obama has come with some criticism, criticism is not new to the selection process. There has been past criticism for omission as well as for the laureates chosen. People or organizations are nominated by invitees of the Norwegian Nobel Committee, who they feel is qualified to submit nominations. This past year, 205 nominations were received. The list is then shortened as it moves through the different levels of the committee. They hope to achieve a unanimous decision, but that is not always possible.

On December 10th (the anniversary of Nobel's death) the Chairman of the Norwegian Nobel Committee presented, in the presence of the King of Norway and other esteemed personages, the award to President Obama. The Chairman recognized President Obama's commitment to nuclear disarmament and his election as a sign of hope for the world. The President's speech was modest in saying others may have been "more deserving" and he also asked America's friends to help "reach for the world that ought to be."

Kate Stephany, Paralegal

December's & January's Notable Events

Happy 10th Anniversary to **Jay Tribou** on December 6th!

Pearl Harbor Day was on December 7th.

Happy Birthday to **Cheryl Jones** on December 12th!

Hanukkah December 12th through January 19th.

Happy 4th Anniversary to **Keisha Hooks** on December 12th!

Humbug Day on December 21st.

First Day of Winter on December 21st.

Christmas Eve on December 24th (the office will be closed).

Christmas Day on December 25th.

Kwanzaa December 26th through January 1st.

Happy Birthday to **Carlos Lagunas** on December 31st!

New Year's Eve on December 31st (the office will be open).

New Year's Day on January 1st.

National Lose Weight and Feel Great Week January 1st through January 8th.

Happy 23rd Anniversary to **Rosalind Lanier** on January 5th!

National Clean Off Your Desk Day on January 11th.

Happy 9th Anniversary to **Juliana Dunklin** on January 16th!

Martin Luther King, Jr. Day on January 18th.

Happy Birthday to **Darlene Odom** on January 21st!

Bubble Wrap Appreciation Day on January 25th.

Happy 2nd Anniversary to **Maude Tetteh** on January 28th!



7 Tips For Keeping Your Resolutions

Virtually everyone has made a New Year's resolution – and then quickly broken it. While your intentions may be good, reality makes it hard to keep those promises. This year, use these seven tips to help you achieve your goals.



1. Be realistic.

Don't make too many resolutions or make your goals unattainable. It might be better to just have one resolution that is within reach. For example, if you want to pay off your debt in the new year, you might resolve to eat out one less time per week and put the difference towards your debt. Saying you want to eliminate a large debt amount in a month or two might not be attainable.

2. Plan ahead.

Spend some time ahead of New Year's Day thinking about your goals. With some forethought, you can come up with a good plan. Include in your planning a way to make yourself accountable and think about how you are going to get support.

3. Get a buddy.

Keeping your resolution a secret is a sure-fire way to slip up. Tell a friend or family member what you are hoping to accomplish. Even better, find someone who has the same goal as you. For example, if you are trying to lose weight, it is more productive to have someone who will exercise with you on a regular basis. This accountability can be the extra motivation you need to succeed.

4. Give yourself a reward.

Set some goalposts that you can reach along your resolution journey. Once you've accomplished a smaller goal, give yourself a reward. That doesn't mean that you should get an ice cream sundae once you've lost your first five pounds. Instead, get a new outfit or see a movie.

5. Keep track of your progress.

A journal or chart can be a good way to watch your progress. Even something as simple as a notation on a calendar each day can be a good motivator. If you are trying to pay off debt, keep track of the amount as it goes down. A person trying to quit smoking can count the days on a calendar.

6. Hang in there.

Behavioral scientists say that it takes about 21 days to form a new habit. It can take up to six months for it to become a part of your personality and feel second-nature. Give yourself some time to get used to your new way of thinking.

7. Don't be too hard on yourself.

If you do fumble and slip on occasion, you can still continue with your resolution. One reason many people give up is that they have slipped up. They then feel there is no use in continuing to tackle that goal. Instead, take each day one at a time. If you do have a lapse, simply restart your resolution again. You don't have to give up completely or wait until next year.

Reindeer Trivia - The Answers:

- | | |
|--|--|
| 1. True. | 6. In Northern Europe and Asia. |
| 2. At the beginning of winter, usually late November. | 7. 400 pounds. |
| 3. Calfboon. | 8. They can migrate more than 1,000 miles each year. |
| 4. Reindeer's milk is four times richer in butter fat than cows' milk. | 9. Mushrooms, lichen and Arctic vegetation. |
| 5. They were imported from a layer of hollow hairs on lowing a famine to re-place the caribou that top of their undercoat. | 10. True – they are aided by that provides buoyancy. |

Trivia Quiz: Reindeer Trivia

On Donner, on Dancer, on and on! Test your reindeer knowledge with this trivia quiz. (*You'll find the answers on page 7.*)



1. True or False: Both male and female reindeer grow antlers in the summer.
2. When do male reindeer drop their antlers?
3. What is the name used for the wild reindeer of North America?
4. What is the main difference between cow's milk and reindeer's milk?
5. Reindeer were brought into Alaska from Siberia between 1862 and 1902. Why were they imported at that time?
6. Where did reindeer originate?
7. How much does a full-grown male reindeer weigh?
8. How far might wild reindeer migrate in a given year?
9. What do reindeer eat?
10. True or false: Reindeer are good swimmers.



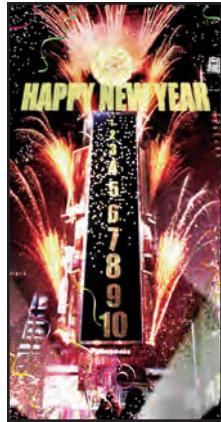
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Did You Know: New Year's Trivia

- ⌚ The ball in Times Square was first dropped in 1908 to signal the beginning of the new year.
- ⌚ In Greece, New Year's Day is also celebrated as the Festival of Saint Basil. Children leave their shoes by the fireside on New Year's Day with the hope that Saint Basil will come and fill their shoes with gifts.
- ⌚ In Japan, on New Year's Day everyone gets dressed in their new clothes and homes are decorated with pine branches and bamboo, symbols of long life.
- ⌚ In Scotland, the New Year is called Hogmanay. In the villages of Scotland, barrels of tar are set afire and then rolled down the streets. This ritual symbolizes that the old year is burned up and the new one is allowed to enter.



- ⌚ New Year's Day is the oldest of holidays. It was first observed in ancient Babylon about 4000 years ago.
- ⌚ Many cultures believe that anything in the shape of a ring is good luck, because it symbolizes "coming full circle," completing a year's cycle. For that reason, the Dutch believe that eating donuts on New Year's Day will bring good fortune.
- ⌚ The Tournament of Roses Parade started in 1886 when members of the Valley Hunt Club decorated their carriages with flowers to celebrate the ripening of the orange crop in California. The Rose Bowl football game was first played as part of the Tournament of Roses in 1902. It was replaced by Roman chariot races the following year. The football game returned to the festival in 1916.