

IMPLICATIONS OF ESPINOSA

This is an exciting time to be a consumer bankruptcy practitioner. The Supreme Court recently granted certiorari in In re Ransom, 577 F.3d 1026 (9th Cir. 2009), we have a ruling in Milavetz, Gallop & Milavetz, P.A. v. U.S., 130 S.Ct. 1324 (2010) and we are waiting for decisions in In re Reilly, 534 F.3d 173, (3rd Cir. 2008) and In re Lanning, 545 F.3d 1269 (10th Cir. 2008). I'm pleased to see this issue before the Supreme Court. In addition, witnessing the development of the law is fascinating. I'm energized by the Court's opinion in United States Aid Funds v. Espinosa, 559 U.S. ____, 2010 WL 1027825.

Espinosa decided the legitimacy of a "discharge by declaration" provision contained in a debtor's proposed plan. The debtor's plan stated that the debtor would repay the student loan principal, but the interest on the debtor's loan would be discharged. The "discharge by declaration" provision is so controversial because it seems to conflict with the Code and Bankruptcy Rules. According to §523(a)(8), student loan debts are non-dischargeable unless a debtor can show that repaying the loans "would impose an undue hardship on the debtor and the debtor's dependents." In addition, Rule 7001(6) of the Federal Rules of Bankruptcy Procedure (FRBP) requires that an adversary proceeding be initi-

ated to determine the existence of an undue hardship. Nonetheless, the plan was confirmed without objection from United States Aid Funds (USAF), the debtor's student loan lender.

Eventually, Espinosa received a discharge, but USAF attempted to collect the interest that was discharged years earlier. Espinosa looked to the bankruptcy court to enforce the confirmation and discharge orders. USAF contended that the confirmation order was void under Federal Rules of Civil Procedure 60(b)(4). Moreover, USAF argued that the debtor violated its due process rights by failing to file an adversary complaint. The Bankruptcy Rules governing dischargeability actions state that the debtor should have served USAF with a summons and a complaint. By bypassing

the procedures outlined in the Rules, the debtor denied USAF the notice it was due.

The bankruptcy court agreed with Espinosa, but the court was later reversed by the district court. The Ninth Circuit reversed the district court, and the Supreme Court affirmed the Ninth Circuit's ruling. The Court found that USAF had received actual notice of the plan, and therefore, its due process rights had not been violated. As a result, the confirmation order was not void, and the finality of the order would not be set aside.

Espinosa seems to say that creditors may not ignore plan provisions that adversely affect their rights, even if the provisions are "illegal." Rule 60(b)(4) will not be used to protect a creditor who had the opportunity to object but failed to act. The Supreme

Court also restated that bankruptcy courts must take a active role in confirmation hearings. In fact, the Court places a rather large responsibility on bankruptcy judges. The Supreme Court noted that it is the duty of "bankruptcy courts to address and correct a defect in a debtor's proposed plan even if no creditor raises the issue." *Id.* at *9 n. 14.

The Supreme Court made it very clear that Espinosa's plan should not have been confirmed. The Court described the bankruptcy court's decision to confirm the plan, with-



The Supreme Court Justices of the United States: Front row: Associate Justices Anthony M. Kennedy, John Paul Stevens, Chief Justice John G. Roberts, Antonin G. Scalia, and Clarence Thomas. Back row: Associate Justices Samuel A. Alito, Ruth Bader Ginsburg, Stephen G. Breyer, and Sonia Sotomayor.

(Continued on page 2.)

Five Smart Things To Do With Your Tax Refund



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

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

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:

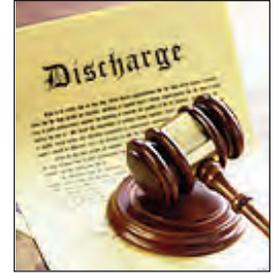
- ✓ type-written and
- ✓ submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.

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/>.

Implications Of Espinosa

(Continued from page 1.)



out a finding of undue hardship, as a "legal error." *Id.* at *8. As a Trustee's attorney, Espinosa has caused me to consider the consequences of recommending a plan that contains a provision I know is contrary to the Code.

For example, shortly after the Seventh Circuit ruled on *In re Wright*, 492 F.3d 829 (7th Cir. 2007), I continued to review plans that called for the surrender of "910 vehicles" in full satisfaction of any and all claims and called for the disallowance of any unsecured deficiency claim. When I brought the problem to the attention of the debtor's counsel, the plan would be amended without incident. In light of *Espinosa*, however, I wonder what I would do if the proponent refused to amend the plan. Does the Trustee have a duty to withhold her recommendation? Is it the Trustee's responsibility to bring it to the bankruptcy judge's attention? Or must the Trustee file an objection to confirmation even though she can administer the plan and the provision does not affect her interest directly?

I do not have the answers to these questions because, thus far, I have been able to persuade debtor's counsel when an amendment is appropriate. Undoubtedly, this conversation will arise in the future as reasonable minds can disagree on the Trustee's role in such a dispute.

Espinosa is riveting for several reasons. First, the decision gives a wealth of guidance to lawyers involved in the confirmation process. In addition, the Court gives clear instructions and a stern word of caution to practitioners who propose plans that do not adhere to the Code's mandates. *Espinosa* forces practitioners to deal with the real possibility of being pursued for sanctions. The Supreme Court reminds attorneys of their duties and potential penalties of FRBP 9011.

Lastly, *Espinosa* is especially relevant considering that we are in time of the ubiquitous mortgage "strip-off" plan provision. As a result of *Espinosa's* well-reasoned and persuasive ruling, I've had several thought-provoking conversations with my peers. Considering the large number of bankruptcy matters on the Court's calendar, I'm anxiously awaiting future directives from the High Court.

Keisha Hooks, Staff Attorney



The NACTT Academy
Join us for a Webinar on May 5

ALFN Presents
HOT TOPIC Legal Updates

Webinars provided at NO COST, and hosted twice monthly.

Title: HAMP IN BANKRUPTCY - PART DEUX

Date: Wednesday, May 5, 2010

Time: 1:00 PM - 2:30 PM CST

Speakers: Chapter 13 Trustees Brian Lynch of Portland, OR, and Hank Hildebrand of Nashville, TN, and consumer attorney, Norma Hammes, Esq., of San Jose, CA.



ALFN Webinar

Space is limited. No registrations accepted after 12:30 p.m. Central on May 5. Reserve your Webinar seat now for the May 5 session at:

<https://www1.gotomeeting.com/register/12015484>

Trustee Matters: Trustee – Void That Check!

I issue checks to creditors on the third Friday of each month. After I issue checks, I also send a positive pay file to the bank, letting the bank know that I authorized the payments to the named payee and for that amount only. It would be a perfect world if anyone issued a check would cash it. You would be surprised at the number of checks returned in the mail.

Every check returned must be stamped "VOID" by the administrative clerks and then given to me to void in the case administration software and also to turn disbursement off so that a check will not be reissued until the matter is resolved. I void checks issued to creditors daily. Once again, once a check is voided another positive pay file is sent to the bank, which notifies the bank not to honor the check.

Checks are returned in the mail for numerous reasons but mainly because of an incorrect address. The payment address entered is taken from the schedules and the creditor matrix. One of the questions asked at the §341 Meeting of Creditors is: "Are the addresses listed on the schedules taken from a recent creditor report or from bills that you submitted to your attorney? The response is usually: "The addresses were taken from both."

So, the question: "Why do we have so many checks returned because of the incorrect address?" remains unanswered. The financial area has written numerous ar-

ticles on how the process is handled once checks are returned and what steps we take to get the correct address.

I also void checks because they may not have cleared the bank within 90 days after being issued. These checks are called stale-dated checks. I void stale-dated checks monthly, then send the bank a positive pay file on these checks.

There are usually so many stale-dated checks that I have asked the Controller to compile the list early in the morning. Voiding and docketing the stale-dates can take a while. Not only is it a great internal control process to have the Trustee handle the voiding, but it keeps me aware of which creditors cash checks, which do not, and how much due diligence has been performed.

I cannot imagine receiving a check and not cashing it. There are some creditors here in Chicago who constantly do not cash their creditor disbursement checks and allow the checks to stale-date. When I listen to the 6 o'clock news and hear that agencies are furloughing staff because of budget cuts, I am confused. Why would anyone having financial troubles not cash a creditor disbursement check? This is income that was probably not expected to be received and could be added to the budget.

Chapter 13 Bankruptcy payments can be a resource to creditors especially in this

economy. The answer to some of the creditors financial woes may be as close as the Dirksen Federal Building at the Clerk of the Bankruptcy Court marked as "Unclaimed Funds." Yes, we have tried to set up this creditor on EFTs (electronic fund transfers) so that the money would automatically clear the bank and not stale-date, but after several messages not being returned and numerous emails, it has not happened. Hopefully, our latest efforts to give them money will produce more positive results.

The problem created for the debtor when checks are not cashed is that the case cannot be completed. And the problem for the Trustee is that I cannot be discharged from the case until a final report and accounting is filed. With recent clarification from the EOUST (Executive Office of the United States Trustee) and the implementation of a uniform final report, we have been able to file final reports stating either that all checks have cleared the bank or all checks have not cleared the bank so that the case can be completed more timely.

I could write more about creditors that do not cash their creditors disbursement checks, but I have too many checks to void today. *Marilyn O. Marshall, Chapter 13 Trustee*



Walk & Roll 2010

This year's American Cancer Society's Walk & Roll Chicago will be held on Sunday, May 16, 2010.

According to the American Cancer Society, one out of every four deaths in the United States is from cancer. It is the leading cause of death in the United States. One out of two men and one out of three women will be diagnosed with cancer in their lifetime. Many cancers are curable if they are detected and treated in early stages. Even our office has been affected, as Jay's wife, Vickie, and Dave's brother, Steve, have both recently fought battles against the disease.

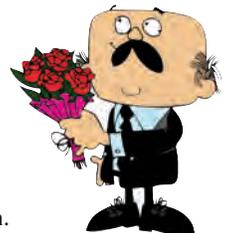
So why don't you join the thousands of folks who participate in this worthy event at Chicago's lakefront? You can walk five miles, skate 10 miles, or bike 15 miles. And even if you can't make it, you can pledge some money to the ACS event – \$5, \$10, \$25, whatever you can afford. Every little bit can make a difference. Please see Rita Saunders for pledge sheets.

Dave Latz, Operations Coordinator



May's Notable Events

- Happy Birthday** to **Maude Tetteh** on May 1st!
- May Day** on May 1st.
- Happy Birthday** to **Rita Saunders** on May 2nd!
- Happy 6th Anniversary** to **Catherine Mendoza** on May 3rd!
- Cinco de Mayo** on May 5th.
- No Diet Day** on May 6th.
- All Staff Meeting** on May 7th.
- No Pants Day** on May 7th.
- Mother's Day** on May 9th.
- Happy Birthday** to **Anthony Olivadoti** on May 13th!
- Peace Officer Memorial Day** on May 15th.
- ACS Walk & Roll Chicago** on May 16th.
- Happy 23rd Anniversary** to **Sandra Pillar** on May 18th!
- Happy 15th Anniversary** to **Anthony Olivadoti** on May 22nd!
- NACTT Staff Symposium in Chicago** May 27th and 28th.
- Memorial Day** on May 31st (office closed).



Case Administration

The Consumer Credit Counseling And Financial Management Courses

The Buzz about BAPCPA's Educational Requirements

The Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA) were passed into law on October 17, 2005, and although we are moving into the fifth year of its enforcement, many Debtors still want to know: what's the buzz about the Educational Requirements associated with the relatively new law?



Two of the most noticeable things that BAPCPA introduced are the mandatory courses that all Debtors must partake of: The Consumer Credit Counseling Course and the Financial Management Course. Under this new law, the procedure for filing a bankruptcy case cannot be discharged until the Debtor provides proof that they have completed both courses. While each course outlines specifics in its informational content, they both work toward the aim of attempting to prevent abuse within the Bankruptcy system. Additionally, the courses must be approved by the Office of the U.S. Trustee.

Consumer Credit Counseling

In order to qualify to file bankruptcy, Debtors are required to partake in a credit-counseling course six months (180 days) before they file with the U.S. Bankruptcy Court. Hence, it is a "pre-filing" prerequisite course. The purpose of this course is suggestive within the name itself – to counsel. Its design is to inform the potential filer of the alternatives available to them, as a means of determining if filing a bankruptcy is the best option available considering their circumstance.



After completing the course, the Debtor receives a credit-counseling certificate to send to his or her attorney to qualify for filing a bankruptcy in the U.S.

One of the purposes of pre-filing bankruptcy classes is to take the debtor through the process of thoroughly examining their financial situation with a pre-filing counselor.

Highlights of this session include:

- ★ Reviewing the Debtor's earnings.
- ★ Reviewing all of the household expenses.
- ★ Reviewing all of the debts incurred and monthly obligations.
- ★ Perform a budget analysis based on this information.
- ★ Review any alternatives that may be available, instead of filing for bankruptcy.
- ★ Outlining the differences between filing a Chapter 7 and a 13.
- ★ Overview of the advantages and the disadvantages of each.

Financial Management Education

After filing a bankruptcy, and before the case is discharged, the Debtor is required to take a U.S. Trustee-approved Financial Management Course, commonly called the Debtors Education Class. This course is designed to offer guidance regarding budgeting and money management. Each Debtor works with a certified counselor to make a post-bankruptcy budget, develop financial goals and learn tools to build your credit and maintain financial freedom.



Highlights of this session include:

- ★ How to create a workable budget.
- ★ Developing financial goals.
- ★ Learning how to build credit and maintain financial freedom.

After completing this course, the Debtor receives a certificate which satisfies one of the requirements to receive a bankruptcy discharge.

Percy L. Davis, Administrative Clerk

Financial

The Need For Correct Debtor Information

The Bankruptcy Court is the official record keeper in all bankruptcy cases. It is vital that debtors keep their current address on file with the bankruptcy court. The address on file with the bankruptcy court is the address the trustee uses to contact debtors.

In administering cases, the trustee is in contact with the debtor several times during the course of the case and must also have the current address when needed. The trustee may need to contact the debtor for several reasons during the pendency of a case:

- i** Financial summaries go out twice a year to inform debtors of pertinent information, like how much money they've paid into the case, which creditors have filed claims, which creditors are being paid, how much has been paid and the balance on claims. Financial summaries also show if a debtor is in default and the amount needed to bring the case current. These summaries are returned to sender if the post office cannot deliver them.
- i** Once a case is completed and there are any excess funds in the case, it's refunded to the debtor. These funds have to be received and cashed before the case can be closed out or eventually the funds will be deposited with the bankruptcy court.
- i** The trustee's office or the bankruptcy court may set motions on cases and are required to serve a copy on the debtor. These motions usually have a deadline or dates when debtors are to show

up in court or when an action is required. The post office will return these important documents if an address is wrong or the person no longer resides there. If debtors do not show up or perform the required action, the case will be dismissed.



- i** The trustee also mails out default letters to inform debtors how much they're behind to give them the opportunity to cure the default. If these notices do not reach the debtor and as a result the default is not cured, then the amount grows to an unmanageable amount, which then triggers a motion to dismiss on the case.
- i** The trustee disburses to creditors and sometimes the funds are returned for one reason or another. The creditor may refuse the funds because they cannot identify the debtor. In this case we try to verify account numbers with the debtors and resubmit this information to the creditor. Again if we get no response from debtors, then the debt cannot be paid and at the end of the case the creditor funds will be deposited with the bankruptcy court.
- i** The bankruptcy court also sends out discharge notices when plan payments are completed in a case. This very important document cannot be delivered to debtors if their address is not current.

Maude M. Tetteh, Closing/Audit Specialist

Have A Safe Memorial Weekend

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

Drive Safely

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

Play Safely

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

**ALL GAVE SOME
SOME GAVE ALL**



**REMEMBER THOSE
WHO SERVED**

Legal Refunds And Returns, Please

What happens when tax refunds and/or tax returns are requested by Trustee?

Prior to confirmation, the Trustee can request that tax refunds be added to the plan pot, and can also ask for a copy of the tax returns that are filed while the case is pending. This provision is requested on a case-by-case basis. The language requesting these items is usually put in section G of the plan or can be added at the confirmation hearing by entry of a minute order.

When the language is present in the plan or by order, the paralegals must docket this information in our office system (CaseNET). This information is tracked so that when the tax refunds and/or tax returns are received in the office, we have a docket entry that we can turn to in order to ensure that the terms of the plans are complied with.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Ichabod Crane)
Katrina Van Tassel) 09 B 98765
Debtor(s),)
Judge A. Benjamin Goldgar

Order Modifying Plan

IT IS HEREBY ORDERED:

The Debtor's Plan is amended to add the following language to Paragraph D1:

On or before April 20th of the year following the filing of the case and each year thereafter, the Debtor(s) shall submit a copy of the prior year's filed federal tax return to the Chapter 13 Trustee. The Debtor(s) shall also tender the full amount of each year's tax refund received while the case is pending to the Chapter 13 Trustee. The tax refunds shall be treated as additional payments into the plan and must be submitted within 7 (seven) days of receipt of each such refund by the Debtor(s). Paragraph E(8) is amended to provide no less than 81% to general unsecured creditors.

Dated: 13 APR 2010

A. Benjamin Goldgar
US Bankruptcy Judge

To correctly docket this in CaseNET, we must first go to the *Schedules* tab and in the *Req'd Docs* field under *Tax return - other years* mark it as partially satisfied. Once it is marked partially satisfied a box will come up for any notes. This is where the paralegal will docket what is needed and any other language that may be important in regards to amounts, special dates, and any other exceptions

(example: beginning 2011 - Debtor to submit refunds and/or returns to Trustee to be added to pot for the duration of case).

Document	Status	Date	341 M	Last Modified
Picture ID (debtor)				A 12/03/09
Picture ID (joint debtor)				B 12/03/09
SSN verification (debtor)				C 12/03/09
SSN verification (joint deb)				D 04/16/10
\$342(b) certificate				E 12/03/09
SOFA				F 12/03/09
* Payment advices (debtor)				G 12/03/09
* Payment advices (joint deb)				H 12/03/09
Credit counseling certifica				I 12/03/09
Credit counseling certifica				J 12/03/09
Tax return - recent year (d				
Tax return - recent year (j				
Form B22C (debtor)				
Form B22C (joint debtor)				
Tax return - four years (de	Satisfied	12/3/09		
Tax return - four years (joint debtor)	Satisfied	2/16/10		
DSD/other tax affidavit (debtor)	Satisfied	2/16/10		
DSD/other tax affidavit (joint debtor)	Satisfied	2/16/10		
* Tax return - other years (debtor)	Partly satisfied	2/1/10		
* Tax return - other years (joint debtor)	Partly satisfied	2/1/10		

When it is time to send tax refunds and/or returns to the Trustee, the debtor will endorse the Treasury check over to the Trustee by signing the check and then adding a restricted endorsement under their signature:

Payable to: Marilyn O. Marshall, Chapter 13 Trustee

This payment should be treated like any other and sent to the lock box address listed below.

MARILYN O MARSHALL
CHAPTER 13 TRUSTEE
PO BOX 2031
MEMPHIS TN 38101-2031

There are times that tax refunds are sent directly to the lock box before the office has received the tax returns. When this happens, the financial department will follow procedure and inform the paralegals about the receipt. The paralegals in turn make a docket entry in CaseNET reflecting that the case terms are updated to show receipt of the tax refund so that it can be properly applied to the debtor's case.

Kate Stephany, Darlene Odom, Sulethé Mason and Catherine Mendoza, Chapter 13 Paralegals

**Legal
New York, New York!**

Ms. Marshall, thank you! I had a wonderful time in New York City. I just want to thank you for the opportunities you give us to have these experiences. My trip to New York was amazing from the time the plane touched down in New York, until the time we arrived back in Chicago five days later. The flight was smooth, the weather was great, the hotel was fantastic, and the city was pulsating, to say the least.

When we arrived in New York City, the weather was a welcoming 82 degrees; we had to peel off the layers we had piled on before we left the *Windy City*. After getting our luggage, Ms. Marshall led the way; we passed the taxi line, with its hour long wait, and were swept away in an Escalade by a private driver who took the scenic route to our hotel, the fabulous New York Marriott Marquis, located in the heart of Times Square. This hotel is massive and the elevators are futuristic. They reminded me of the animated cartoon show "The Jetsons." They are designed with a 360-degree circumference with clear glass with a view that faces the lobby of every floor that viewers take-in while riding. There are no keypads inside the elevators. The keypads are located on the outside of the elevators. Once you enter your designated floor, you are instructed to go to an elevator assigned by letters A, B, or C and so on. Once you are on, there is no changing your mind. Just hold on and enjoy the view until you land at your floor.

The room I stayed in had a window with a view of the Hudson River, which was a site for sore eyes, especially at night, when the lights reflected off of the water – truly breathtaking. Later that evening we attended the meet and greet social event; the food was tasty and the D-J played a variety of music. One song in particular resonates with me vividly, "Empire State of Mind" by Jay-Z, featuring Alicia Keys. The lyrics were surreal in that moment I heard it: "Now you're in New York / a concrete jungle where dreams are made of, there's nothing you can't do / now you're in New York / these streets will make you feel brand new / these lights will inspire you / now you're in New York, New York, New York."

The leadership seminar was the first order of business of the day on Thursday. In Session 1, "Change is Good - You Go First," taught by lead facilitator, Ronnie LeFevers, the material was new and exciting. What I remember most was when he elaborated on, "What got you here won't keep you here, what got you here won't take you there, and yesterday ended last night." Although, change is good, it is not easy. Session 2, "Take This Job and Love It" taught by facilitator, Erin Rogers, was interesting and is true to the cliché, if you love your job, it will love you back. Session 3, "Equipping Leaders and Staff," was taught by Nancy Strickler. This session was affirmation for me because our staff is very well equipped due to Ms. Marshall keeping us abreast on all spectrums of the bankruptcy business.



Keisha Hooks, Sulethé Mason and Stewart Chapman enjoying Rockefeller Plaza.

Once the seminar ended, we took the city by storm. Keisha, Stewart, and I visited Rockefeller Plaza, and toured the top of the Rock, where we took-in a magnificent view of Manhattan. We walked and explored eateries that were quite delightful. We returned to our hotel rooms full of fine cuisine and tired feet.

On Friday, Session 4 began with "Eat that Frog," taught by lead facilitator, Ronnie LeFevers. In this session we were encouraged to "eat" (that is, do) the things that are the most difficult, or mundane, in our workday first. I have adopted this regimen into my workday and it helps. Session 5 followed, "Performance Management," taught by Nancy Strickler. In this session, she focused on managers being there and doing their best for their team members. The final Session, "101 Ways to Have a Great Day at work," taught by Erin Rogers, was interesting. Ms. Rogers passed around a bowl filled with folded sheets of paper with inspirational quotes that were taken from the book "101 Ways to Have a Great Day at Work." Each person took one, read it aloud and we discussed that topic. The audience involvement was refreshing. My participation in the class won me a \$25 dollar gift card to Olive Garden. Overall, I learned something new that I can apply to my professional and personal life. Later that evening, Keisha, Stewart, and I returned to Rockefeller Plaza and ice-skated. We had a ball!

On Saturday evening, Keisha, Stewart, and I, along with some family and friends, attended the Broadway play, "FELA!" This is a biographical musical about a Nigerian musician, Fela Kuto, who created a new type of music called Afrobeat, mixed with incendiary lyrics that encourage others to fight for social change. The play was captivating! The performances, music, props, costumes, and the overall energy were just amazing!

Sunday, I spent my day with a good girlfriend; we used my gift card at Olive Garden and caught up over lunch. Being a smarter traveler, I printed my boarding pass early to get a better seat on the flight home than I had coming. Nevertheless, no matter how much fun I had in New York, it felt good to be back in the *Windy City!*

Sulethé Mason, Paralegal

By the Numbers: Greeting Cards

- ☑ U.S. consumers purchase approximately seven billion greeting cards each year.
- ☑ Women purchase more than 80 percent of all greeting cards, but men generally spend more on a single card than women.
- ☑ The most popular everyday cards sent are birthday (60%), anniversary (8%), get well (7%), friendship (6%), and sympathy (6%).
- ☑ The most popular seasonal cards are Christmas (60%), Valentine's Day (25%), Mother's Day (4%), Easter (3%), and Father's Day (3%).
- ☑ The average person receives more than 20 cards per year, about one-third of which are birthday cards.



**Information Services
Visitors
Welcome**



For the past three weeks we've had a different visitor in our office each week. Who are these guys? Starting with the most recent week, Tim Romine of BSS was here to help me write Crystal reports for the new system. He moved right in (sitting at the table in my office!) and was available for any and all questions I had. While helping me with my reports, Tim was simultaneously building some of our more complex reports, including the Financial Summary and the §341 Meeting Schedule. On the reports that I started, Tim helped me with record selections and update strings. Record selections are written in SQL and can be stored with a report in TNG. This allows us to run reports on selections of cases similar to our "Run Job" function in CaseNET. An update string is also written in SQL and will update the necessary fields in the database as a result of running a report. For example, stamping the Debtor Welcome Letter date in the case record after that letter has been run on a case. It was a pleasure to have Tim here and I was happy to keep adding to my Crystal report knowledge.

The week before Tim was here, we welcomed Rick Wherry of BSS. Rick is responsible for the conversion of our CaseNET data to TNG. Of vital importance to making sure the conversion is working is to make sure the disbursements are accurate. That's why Cliff Tarrance returned to be here while Rick was here. He was able to relate to Rick the complex allocation code and how the Model Plan distributes funds.

Prior to Rick's visit, Scot Turner was here to install new hardware for our TNG system. Scot is a consultant who is advising us mostly on hardware procurement and setup, but since he is also the systems manager for the trusteeship in Las Vegas, he can relate to the daily operations of a Chapter 13 trusteeship.

Thanks to all of these gentlemen who came to our office to get us closer to our goal of being up and running on our new system. Come back anytime!

Sandra Pillar, Director, Office Systems

Internet Tidbit

Many businesses and restaurants offer freebies on your birthday. Celebrating your birthday is more fun when you can get things like a movie rental, bowling, a tanning session, a car wash, and a meal, all for free. You can also get discounts on travel, including hotel rooms, cruises, and other amenities.

So how do you find all these great deals? Simply go to Free-BirthdayTreats.com. There you can enter your state and find a huge list of birthday freebies. As a bonus, many of the free items are available for your entire birthday month, allowing you to spread out your celebration.



**Safe Road
Tripping**



Despite a shaky economy, millions of Americans will be hitting the road this summer, getting in a family vacation before school starts back up again. A road trip offers a great way to get where you are going while saving money on transportation costs. To ensure you and your family are safe, keep these tips and precautions in mind.

1. Before you head out, be sure you know where you are going. Have an updated map with you in your car. Plan out your route and be aware of any changes along the path. For instance, if you are heading through some mountains, be prepared for twisty roads that can slow you down.
2. Don't try to do too much in a day. Driving more than 600 miles a day can be dangerous. Sleep deprivation is a leading cause of accidents on the highways, so make sure you are well rested each morning before you head out. Having another driver or two to help share the drive time makes for a safer trip.
3. Watch the weather. Before you head out each day, check on the weather along your planned route. If the weather is predicted to be less than ideal, give yourself extra time to get to your destination.
4. Make sure your vehicle is in good running condition. Check the tire pressure, oil, and coolant levels before you head out and at each stop.
5. Don't pick up hitchhikers, even if you think the risk is minimal. If you think a person on the side of the road is in need of assistance, notify the police rather than stopping yourself.
6. Take plenty of breaks. This will help keep you awake and alert. Stretching and walking help keep the circulation in your legs moving properly. Deep vein thrombosis, a serious condition, can result if you stay in a sitting position too long.

On Respect

"You don't get respect because you want it; you get respect because you earn it."

~ Marion Asnes

"I'm not concerned with your liking or disliking me... All I ask is that you respect me as a human being."

~ Jackie Robinson

"Respect your efforts, respect yourself. Self-respect leads to self-discipline. When you have both firmly under your belt, that's real power."

~ Clint Eastwood

"The friendships which last are those wherein each friend respects the other's dignity to the point of not really wanting anything from him."

~ Cyril Connolly

"He who wants a rose must respect the thorn."

~ Persian Proverb



Trivia quiz: Mother Knows Best

Mother's Day is just around the corner. Test your Mother's Day knowledge with this trivia quiz.

1. What year was Mother's Day founded as an official American holiday after lobbying by Anna M. Jarvis?
2. What flower symbolizes Mother's Day?
3. True or False: Mother's Day is listed as one of the official days to fly the American flag on government buildings.
4. Mother's Day is always celebrated on what day?
5. What presidential mother was the first to vote for her son?
6. Which month of the year has the highest number of births?



7. Which state has the highest number of births per 1,000 women?
8. How many phone calls are made to mothers on Mother's Day each year?
9. What percent of people never call their mother?
10. True or false: Mother's Day is the biggest greeting card holiday of the year.



The Answers:

- | | |
|------------------------------|--|
| 1. 1914. | 7. Utah. |
| 2. A white carnation. | 8. Over 122 million. |
| 3. True. | 9. 11 percent. |
| 4. The second Sunday of May. | 10. False. It is third, after Christmas and Valentine's Day. |
| 5. Sarah Roosevelt. | 6. August. |

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The Marshall Chronicles is now available in full color, both in print and on-line at www.chicago13.com

Did You Know: Flowers

🌸 Americans purchased more than 1.2 billion fresh cut roses last year. That's 4.67 roses for every man, woman, and child nationwide.



- 🌸 Congress voted in 1986 to make the rose America's national flower.
- 🌸 According to studies, men prefer red roses, while women like pastel colored roses.
- 🌸 California is the source for nearly 60 percent of all U.S.-grown fresh cut flowers.
- 🌸 Carnations are the best selling cut flowers in the world.

🌸 Did you know that some flowers are edible? Among those that you can use in recipes are carnation, chrysanthemum, dandelion, geranium, honeysuckle, violet, rose, sunflower, and violet.

🌸 Once a flower is named and registered in Holland, it can never be renamed.

