

# Business Is Booming

At the end of July our office had 9,407 active cases; we started the fiscal year on October 1, 2009, with 8,349. We have increased our caseload by 1,058 cases or by just over 105 cases per month from the start of the fiscal year. At this rate, we expect to end the year with a caseload of just over 9,600 or an increase of over 15% from the start of the year. FY2006 was the first year of BAPCPA; we started that year with 7,445 cases. We have increased our caseload by 2,157 cases (or an average of 431 cases per year) since then. Below is a table summarizing the changes in caseload and the annual New Case Filings since the enactment of BAPCPA.

| Fiscal Year | Number of Cases at Year End | Change from the Prior Year | Number of New Case Filings |
|-------------|-----------------------------|----------------------------|----------------------------|
| 2006        | 6,750                       | -695                       | 2,707                      |
| 2007        | 6,838                       | 88                         | 3,415                      |
| 2008        | 7,251                       | 413                        | 4,229                      |
| 2009        | 8,349                       | 1,098                      | 4,615                      |
| 2010        | 9,602*                      | 1,253*                     | 4,966*                     |

\* Note: Year-end estimates are based on figures thru 7/31/10.

New case filings have increased by over 7.6% over FY2009 and by over 83% compared to FY2006 levels. In summary, the bankruptcy business is booming. That should be expected by what we hear in the news about the economy, except the economy was worse two years ago. So, why now are filings up? That might be explained by the fact that in a Chapter 13 case the debtor has to have a regular source of income. Possibly many people who first lost their jobs a few years ago are finding employment and are able to file plans and pay off debts racked up over the last few years.

All I know for sure that whatever is happening is causing our office, and I assume other Chapter 13 offices, many problems when doing our amended and regular budgets. The hardest part of the budget process to predict accurately is the amount of "Gross payments from or on behalf of debtors" or what I will call the revenue. This number correlates with the caseload of the office. When first projecting revenue based on the information in the table above, I would, and did, project conservatively. First of all, I didn't have the FY2010 data when I budgeted for that year. Second, we were coming off three years where the caseload remained relatively

stagnant and we were budgeting for FY2010 in the middle of FY2009, so the increase in caseload for that year was not fully known then. And finally, I needed to insure that there is enough money to pay the bills, which we will discuss later.

The next part of the budget is relatively easy to project; "Disbursements on which trustee fees were taken." This number will be very close to the revenue as discussed in the prior paragraph. This is the last step in budgeting for the Trust Fund. The rest of the process is budgeting for the Expense Fund or the running of the office.

After receipts are determined, it is time to focus on the expenses. By far the biggest portion (over 75%) of Operating Expenses is spent on Employee Expenses, which comprises Salaries, Payroll Taxes and Employee Benefits. After looking at the projected caseload, it is determined whether we will have any change in the employee head count for the upcoming year, either up or down. If we are projecting to increase, we figure at what salary level and at what point in the fiscal year we will increase. If we are staying at the same level of employment, we need to calculate the amount of increase in salary. We are given the percentage that salaries are allowed to go up, and we can either calculate a lump sum increase and put it into the budget or, as we do, attempt to figure the increase each employee might get and budget it that way. We still go through the appraisal process

(Continued on page 2.)

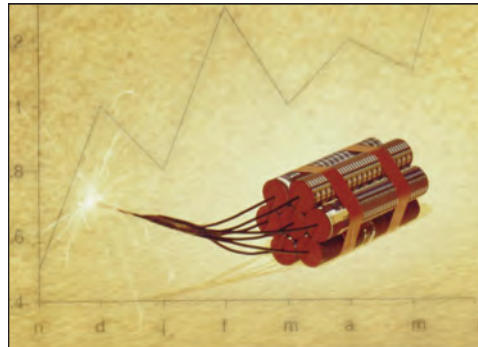


**Business Is Booming** *(Continued from page 1.)*

and award increases that way. What we determine in the budget process has no bearing on what really happens when we formally award salaries. The total increase will be the same but the amount per specific employee might change. Calculating Payroll Taxes is a straight mathematical process derived off the new salaries. Employee Benefits are budgeted by getting renewal information from our benefit providers and calculating the new costs.

The next biggest expenditure is for Office Rent & Utilities (over 16%). Because of the nature of leases, this is more of a long-term item. Leases are negotiated for multiple year increments and long-term trends in case load and employee head count must be considered when determining the square footage leased. When we are in the middle of a lease cycle, the budget is prepared by using the new annual lease amount and calculating the anticipated utility and

other related expenditures. If we are at a renewal period, the long-term needs of the office have to be assessed and a determination is made whether we need more, less or the same office space in the future.



The other 19 line items that comprise the rest of the Operating Expenses consist of items of two types: those that are relatively the same every year and rise by the rate of inflation, or those that we decide to increase or decrease based on projected Debtor Disbursements and the amount of Fee we want to charge. Those of the first category consist of Bookkeeping & Accounting Services, Audit Services, Noticing (we don't do this), Telephone, Postage, Office Supplies, Bond Premiums, Publications & On-Line Services, Debtor Education and Maintenance & Service Agreements. For these we look at any reason they may increase or decrease than more than the rate of inflation (i.e., change in case load or employee head count) and adjust for that reason and by inflation.

| <b>THE MARSHALL CHRONICLES</b>                                                                                                                                                                                                                 |                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| <b>The Editorial Staff:</b> Cheryl Jones, HVB and Dave Latz.                                                                                                                                                                                   |                                 |
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| ✓ 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 <b>THE MARSHALL CHRONICLES</b> , as well as all the previously published issues, all in full color, on the Chapter 13 Trustee website at <a href="http://www.chicago13.com/">http://www.chicago13.com/</a> . |                                 |

The rest of the Operating Expenses consist of Computer Services, Consulting Services, Training, Travel, Equipment and Furniture Rental, Equipment and Furniture Purchases, Leasehold Improvements and Other Expenses. As I said before, we decide how much money is left before we budget for these items, but not completely. Some portions of these items are recurring and necessary every year, so we will put them into the budget first and see what is left to spend. Then there are years when it is completely necessary to expend money for something no matter what the budgeted receipts might appear to be (i.e., upgrading the case management software). But, if there is a necessity to lower Operating Expenses in order to keep the Percentage Fee down, then this is the first area to look at cutting.

The budget needs to be submitted by July 1st and becomes effective on October 1st. We are looking at trends and predicting future trends at least a full 90 days before the start of the fiscal year. Very often these trends change in that period of time or during the fiscal year itself. So what do we do if this happens and we need to increase or decrease the Percentage Fee? Thankfully, there is a process in place for this called the Amended Budget. When this becomes necessary, we go through all of the same processes already discussed and come up with new predictions in any category that may have changed and, if necessary, change the Percentage Fee to be collected. We generally do this once about six months into the fiscal year. The best-case scenario is that we have a minimal amount of changes when we do this and adjust the Percentage Fee by a small amount. This amended budget is also approved by the EOUST.

*Dan Lyons, Controller*

## Trustee Matters: HAMP – Home Affordable Modification Program

The U. S. Trustee Program has developed and posted to its website a one-page Fact Sheet and Frequently Asked Questions (FAQs) regarding the Making Home Affordable Program. The HAMP is a critical part of the government's effort to stabilize the housing market and help struggling homeowners avoid foreclosure.

There have been questions in the past as to whether or not debtors in bankruptcy can participate in the program. That answer has been resolved and it is clear that both Chapter 7 and Chapter 13 bankruptcy debtors can participate in the program.

I have reprinted the Fact Sheet which includes a link to the Making Home Affordable website. The forms and documentation on how to apply can be found there. These Fact Sheets are also available for debtors and their attorneys in the attorney space of the §341 meeting room area. I will keep you posted regarding any new information we receive about HAMP as it arrives.

*Marilyn O. Marshall, Chapter 13 Trustee*



### The Making Home Affordable Program Helps Homeowners in Bankruptcy

The Making Home Affordable Program is a critical part of the government's efforts to stabilize the housing market and help struggling homeowners get relief and avoid foreclosure. The Program includes opportunities for homeowners in bankruptcy to modify their mortgage to make their payments more affordable through the Home Affordable Modification Program (HAMP).

Homeowners whose monthly mortgage payment exceeds 31 percent of their verified gross (pre-tax) income may apply for a HAMP modification before or after filing bankruptcy. To qualify for HAMP, a homeowner must:

- Own a one to four unit home that is their principal residence;
- Have received their mortgage on or before January 1, 2009;
- Have a mortgage payment (including taxes, insurance, and homeowners association dues) that is more than 31 percent of their gross (pre tax) monthly income;
- Owe an amount that is less than or equal to \$729,750 on their first mortgage for a one unit property (there are higher limits for two to four unit properties); and
- Have a documented financial hardship.

To apply for HAMP, homeowners must submit an Initial Package to their mortgage servicer, which includes:

- A complete Request for Modification and Affidavit (RMA).\*
- A complete Tax Authorization Form (IRS form 4560T-EZ).\*
- Proof of Income.\*

\* These forms and a Proof of Income checklist are available on the Making Home Affordable Website – [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov). Homeowners may also obtain copies of these forms from their bankruptcy trustee.

Mortgage servicers will determine whether homeowners qualify for a modification under HAMP. Home owners who qualify must complete a trial period of three or four months to demonstrate that they will be able to make reduced payments on time before their mortgage will be permanently modified.

Homeowners should discuss HAMP with their bankruptcy attorney before making an application for a HAMP loan modification.

Please see [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov) for additional details or call the Homeowner's HOPE hotline at 1-888-995-HOPE (4673) to speak with a free HUD-certified counselor in English or Spanish.

#### Beware of Foreclosure Rescue Scams – help is Free!

- Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
- Scam artists often target homeowners who are struggling to meet their mortgage commitment or are anxious to sell their home. Recognize and avoid common scams.
- Assistance from a HUD-approved counselor is FREE.
- Beware of people who pressure you to sign papers immediately, or who try to convince you that they can "save" your home if you sign or transfer over the deed to your house.
- Do not sign over the deed to your property to any organization or Individual unless you are working directly with your mortgage company to forgive your debt.
- Never make a mortgage payment to anyone other than your mortgage company without the mortgage company's approval.

## Case Administration How Did That Happen?

This article was originally printed three years ago, but due to the fact that I recently had a glitch, or to put it simply, a mistake, I thought this article was worth revisiting.



At least I didn't have  
to pay for parking!

Occasionally, we have data entry errors which, in a worst case scenario, can lead to disbursement errors. If you put incorrect data in the system or fail to do the necessary follow-up, then it is inevitable that the administration of the plan will be adversely affected. In the past if you found a discrepancy that resulted in a disbursement error, you would write a letter to the creditor requesting the return of the funds and then monitor the case until the funds were received. Depending on how much time you allotted in your schedule for this process and the volume of returns you are dealing with, it could take months to complete a return. Ms. Marshall has developed a new procedure that provides a more uniform and expeditious method for staff to follow when it comes to recovering funds in a case. The first step would be to contact the creditor and find out to whom or where your letter for the return should be sent. The first letter will also be faxed to the creditor the same day that it is mailed. A docket entry will be made in CaseNET and an entry added to the disbursement return database. If the creditor does not respond within two weeks, then a follow-up phone call is made to check the status of the return. If the funds are not received at the end of the thirty-day period, a follow-up form is given to the staff attorney to possibly file an adversary for the return of the funds. Below is a list of some the issues that cause disbursement errors, and we can probably avoid most of these with little more attention to detail:

- Same claim was entered twice and missed during verification.
- A claim was entered in the incorrect case.
- Debt was scheduled and paid as secured but claim was filed as unsecured.
- Stay was modified but claim was never turned off.
- Claim amount was adjusted incorrectly.
- Interest was paid but should not have been.
- Claim was amended to a lower amount but the amended claim was never received.
- Claim was late and not entitled to payments.
- Claim was never received, which can result in overpayment to unsecured creditors.
- Incorrect set amount added to the claim.

*Rosalind Lanier, Case Analyst*

## Taming The Cord Chaos

Anyone one who uses a computer or has electronics at home knows that the cords from all these devices can quickly get into a tangled mess. Not only are they unsightly, but they can pose a tripping hazard and can make it hard to find the right cord when you need it. There are lots of gadgets designed to address this problem, but you don't have to spend a lot of money to tidy up your cords.



First, be sure you have a surge protector. This device offers you a set of outlets that plugs into a single outlet in the wall. You will increase the number of devices you can plug in. By mounting the surge protector under a desk or on a wall, you can consolidate some of your cords. Just be sure to place it in an out-of-the-way place that is still easily accessible.

To keep the cords from getting tangled up once they are all plugged in, bundle them together using cable ties. These small plastic zipper ties are readily found at home improvement stores. You will need to leave enough slack in your bundle so that the cords can still reach the surge protector, but this will keep them from moving so much that they become tangled.

If your cords have to travel a significant length to reach their outlet, consider purchasing inexpensive cord covers. These plastic covers can be run along the length of a shelf, desk, or baseboard, and come in a variety of colors, so you can blend them in with your décor. A cup hook will also work to guide cords where they need to go.

Finally, consider labeling each cord. You can attach a labeled sticker onto the cord. You can also use colored labels, with each cord getting a different color. Place a sticker of the same color on each end of the cord and you can quickly see what attaches to each.

## Pass It Along

Up to 70 percent of people do not have a will. But if you have dependents, it is a crucial step in your financial planning. Even if you don't have many assets or you have debt, it is still important. Wills are not just for the rich. A will ensures that your personal belongings and assets will go to the beneficiaries you choose. If you have children, this is the only way to guarantee you can choose your children's guardian. You can prepare a simple will without a lawyer. Software like Willmaker Plus from Nolo Press provides all the forms you need.



**Legal Short Sales**



Anyone reading the newspapers or watching TV knows that the traditional real estate world has been turned on its head in recent years. Many homeowners, both in and out of bankruptcy find themselves owing far more money on their homes than their homes are worth. These upside down owners often have to make some tough decisions due to adverse income conditions. Joblessness is on the rise and making a mortgage payment on an upside down house when money is scarce is just not the right tactic for many people.

One option for getting rid of the real estate albatross is to consider a short sale. A short sale is a real estate transaction that can allow some homeowners to get out from the house payment obligation. In the short sale process, the sale proceeds from the transaction fall short of the balance owed on the loan for the property. It often occurs when a homeowner can no longer afford the mortgage payment on their property. Additionally, the mortgage lender also has to agree that selling the property at a moderate loss is better than pressing the borrower for further payments. To be successful, both parties consent to the short sale process because it allows them to avoid a full-blown foreclosure proceeding that can involve substantial fees for the bank and a big credit hit for borrowers. However, the short sale agreement can be tricky and does not always release the borrower from the obligation to pay the remaining balance of the loan, and owners may be subject to deficiency claims.

A short sale is a type of settlement agreement. As such, short sales can adversely affect the owners' credit. While the negative impact of the short sale may be less than a foreclosure sale, in many cases the effect is the same. Additionally, home owners seeking a short sale should be wary of the exact terms of the short sale settlement agreement. While lenders sometimes forgive the remaining loan balance, others will not. Other pitfalls can occur when a lender fails to update mortgage balances to a zero balance after a short sale. This failure can negatively impact the owners' credit.

By nature, all short sales have a deficiency balance associated with them. Owners must clearly understand and contemplate the laws governing the right of the lender to pursue a borrower for the deficiency balance. These laws vary from state to state as to whether the lender can pursue the former homeowner for the resulting balance. Borrowers considering a short sale should be aware of this risk and consult an attorney familiar with short sales in the state where the property resides to determine the risks involved when entering into a short sale transaction.

*O. Anthony Olivadoti, Managing Attorney*

**By the Numbers: Labor Day**



- ★ There are over 154 million people aged 16 or older in the nation's labor force.
  - ★ 83% of full-time workers 18 to 64 were covered by health insurance during all or part of 2008.
  - ★ 78% of workers in private industry received a paid vacation as one of their employment benefits.
  - ★ About five percent of the working population – 7.6 million people – have more than one job.
  - ★ Of those 7.6 million moonlighters, 284,000 work full time at two jobs.
  - ★ There are over 10 million self-employed workers.
  - ★ Most people have been with their current employer at least four years.
  - ★ It takes an average of 25.5 minutes to commute to work.
  - ★ 76% of workers drive alone to work. Another 11% car-pool and 5% take public transportation (excluding taxicabs).
- Source: U.S. Census Bureau*

**September's Notable Events**



- September is **BSS TNG Training Month**.
- All Staff Meeting** on September 3rd.
  - Be Late for Something Day** on September 5th.
  - Labor Day** on September 6th (the office will be closed).
  - NFL Season Begins** on September 9th (Bears vs. Lions on September 12th).
  - Happy Birthday to Keisha Hooks** on September 11th!
  - Patriot Day** on September 11th.
  - Happy Birthday to Percy Davis** on September 17th!
  - National POW/MIA Recognition Day** on September 17th.
  - International Eat an Apple Day** on September 18th.
  - Business Casual Dress Code Returns** on September 18th.
  - International Talk Like a Pirate Day** on September 19th.
  - First Day of Autumn** on September 22nd.
  - Happy Birthday to Paulina Garga** on September 25th!
  - Gold Star Mother's Day** on September 26th.
  - Happy Birthday to Juliana Dunklin** on September 30th!



**Financial****Who Called The Debtor Or Creditor?**

The final report has three reports that are run weekly by the financial team. The reports that are run weekly are:

- ✓ Case Selection Report: Converted & Transferred, Completed & Dismissed
- ✓ Cases with Outstanding Checks
- ✓ Cases with Cash

The **Case Selection Report** is reviewed to determine if any motions are pending which would affect case status. If so, the final report will not be processed.

**Cases with Outstanding Checks** is reviewed to determine when the check was issued and follow these necessary steps for resolution:

- Checks outstanding 30 days: call debtor or creditor to ask if they have received the check; if so, please cash. Follow up with a letter to debtor or creditor.

➤ Checks outstanding 60 days: follow the same procedure as 30 days until check is cashed.

➤ When the check has been outstanding for 90 days, it will be voided because it is stale-dated. The financial manager will docket that funds will go to the clerk of court after all due diligence.

**Cases with Cash** is reviewed to determine why there is cash in the case. In most cases, we will issue or reissue a debtor refund, disburse attorney fees, or we need to send unclaimed funds to the clerk of the court.

Before sending funds to the clerk of the court, the Trustee does due diligence to make sure that the creditors and debtors receive their funds. If creditors or debtors ask who called from our office, please let them know it was the Financial Department.

*Santricia Fields, Closing/Audit Specialist*

**Internet Tidbit**

Over 20,000 new consumer electronic products are introduced to the marketplace each year, so it is no wonder that searching for that new camera, laptop, or DVD player can seem daunting.

Next time you need a new electronic gadget, visit Retrevo.com first. This free website is one of the largest consumer electronics shopping and review sites online. It uses artificial intelligence technology to aggregate product information, reviews, and articles from across the internet. Information is gathered from blogs, forums, websites, and manufacturers to provide up-to-date shopping advice.

In addition, they offer services like the ability to find user manuals for thousands of products and a value map, which shows the best value for your money.

**Truth**

“Son, always tell the truth. Then you'll never have to remember what you said the last time.”

~ Sam Rayburn

“Truth is generally the best vindication against slander.”

~ Abraham Lincoln

**Information Services Testing, 1, 2, 3...**

Hearing officers may have seen some new equipment in the meeting rooms. What's that white globe standing in the middle of each desk? Those are our new microphones and will soon be used to record §341 meetings.

Our current method involves turning on and off the black microphone to record the meeting. Those microphones are hard-wired to channels on a voice recorder located in the computer room. The systems department stresses the importance of noting the beginning and ending time of the meeting and what meeting room the meeting is being held in. When we are asked to retrieve a recording for the United States Trustee, for example, this information helps us locate the correct meeting.

The new microphones are connected directly to each meeting room computer. The hearing officer will be recording the meeting using the application QuickTime Player. The sound quality is superior to that of our current setup. Another advantage is that the recording will be accessible in each case folder on the ECF server. No longer will we be searching through hours of recordings on different channels to retrieve a meeting.

This change in procedures was precipitated by our conversion to BSS. A feature of the TNG system is that any type of document can be “attached” to a case. Similar to our Images tab, TNG has a Documents tab. This area can be populated by automatically downloading documents from court, scanning hard copies of letters or pay advices, attaching Excel spreadsheets or Word documents or even meeting recordings.

All hearing officers will be trained on the new equipment and procedures for recording §341 meetings. We must remember the importance of keeping this official record of the meeting, not just the convenience of making it easier to create.

*Sandra Pillar, Director of Office Systems*



## Reducing The Symptoms Of GERD

Gastroesophageal reflux disease (GERD) affects almost 20 percent of the adult population, with most people experiencing symptoms in their forties or older. GERD is a condition in which the contents of the stomach leak upward from the stomach into the esophagus, causing heartburn and sometimes nausea after eating.



While medications are often used to treat GERD, some specific lifestyle changes can also be of significant benefit. Most helpful in reducing symptoms is a reduction in weight. Extra fat in the abdomen increases pressure on the stomach, forcing the stomach contents to move back up into the esophagus. Decreasing body mass index by more than 3.5 points (losing at least 20 pounds) offers the greatest benefit.

The next most beneficial lifestyle change is elevating the head of the bed. You can purchase plastic or wooden bed risers that support the legs of the bed, or you can use a wedge pillow or mattress lifter. To get the most benefit, you should raise the head of the bed at least 8 inches (20 cm). This is the angle that is minimally effective to prevent the backflow of gastric fluids. Experts recommend elevating the bed even further if this does not change the frequency or severity of symptoms enough.

## The Dangers Of Processed Meat

A study released by the Harvard School of Public Health has shown a link between the consumption of processed meats to an increased risk of heart disease and diabetes. Unprocessed meat, such as chicken, steak, or pork chops, showed no increase in the risk of these diseases. The researchers concluded that it is not the saturated fat and cholesterol that makes a difference, but rather the extra amount of salt and chemicals in processed meat that is the problem.



Included in the study were bacon, hot dogs, sausage, and processed lunch meat. Just one serving of these types of products can lead to a 42 percent higher risk of heart disease and a 19 percent higher risk of diabetes. When deciding what types of meat to eat, it could be that how it is processed is the most important factor. Reducing your intake of processed meats to one serving per week, rather than one per day, can significantly reduce this risk.

## Happy Birthday, Dear Ice Cream Cone

September 22nd is widely accepted as the official anniversary of the invention of the ice cream cone. The ice cream cone is believed to have been invented by Italo Marchiony, an Italian immigrant, who was granted a patent in 1903 for a mold that could make waffle cups. He claimed to have been making them since September 22, 1886, and selling them from a cart on Wall Street in New York City.



Other reports say that the Menches Brothers first served ice cream in edible cones at the 1904 World's Fair in St. Louis, Missouri. Still others say that the true inventor was E. A. Hamwi, a Syrian immigrant pastry maker who was also at that World's Fair. When he saw that the ice cream vendors had run out of bowls, he fashioned his waffles into a cone shape and sold them to the vendors to use. And there are, in fact, many others that claim that they were the first to invent the ice cream cone.

Regardless of who invented this convenient container, be sure to enjoy a scoop or two this September 22nd, in honor of the ice cream cone itself.

## Money Tip

Ever been tempted to get a "payday loan?" An example of this is one where you write a check for \$225 and get \$200 for two weeks or so. The firm then holds your check until your payday. But beware--the typical annual percentage rate (APR) of these types of loans is almost 400 percent. In fact, in 15 states, these types of loans are illegal. To avoid payday loans, consider asking for more time to pay your bills, getting a small traditional loan, or even taking a cash advance on a credit card. The amount of interest you'll pay is less in the long run.



## Trivia Quiz: TREES – The Answers:

1. True.
2. All of them.
3. At least 20 years.
4. Only seven years on average.
5. Only one percent.
6. Over 20,000.
7. 4900 years old.
8. Grasses.
9. The California Redwood (the tallest is 368 feet).
10. Live oak wood.



**Trivia Quiz: Trees**

Even though it is still warm, before you know it, fall will be here. To celebrate its arrival, we've put together a quiz to test your tree knowledge. (You can find the answers on page 7.)

1. True or False. Almost one third of the U.S. is covered by forests.
2. Which of the following products are made with some part of a tree: chewing gum, hair spray, tooth-paste, and/or Twinkies?
3. How long does it take for an oak tree to produce its first acorn?
4. How long does a typical tree in an urban downtown area live?



5. What percentage of a tree is made up of living cells?
6. How many different kinds of trees are there in the world?
7. The oldest tree that is still living is a Bristlecone Pine. How old is it?
8. Palms are often called trees, but they are more closely related to what plant?
9. What type of tree is the tallest in the world?
10. The ship U.S.S. Constitution earned the nickname Old Ironsides for its ability to repel British cannonballs. But the ship was not made of iron. What was it really made of?



**OFFICE OF THE  
CHAPTER 13 TRUSTEE  
MARILYN O. MARSHALL**  
224 S MICHIGAN AVE ☆ STE 800 ☆ CHICAGO IL 60604-2500

The Marshall Chronicles is now available in full color,  
both in print and on-line at [www.chicago13.com](http://www.chicago13.com)

**Did You Know: Chicken**

September is National Chicken Month.

- p The world's largest KFC restaurant is located in Beijing, China.
- p More than half of all chicken entrees ordered in restaurants are fried chicken.
- p The average American eats over 80 pounds of chicken each year.
- p The average domestic laying hen lays 255 eggs per year.
- p The longest verified chicken flight is 13 seconds and 301.5 feet distance.
- p The normal lifespan for a chicken is about eight years.



- p There are more chickens in the world than any other domesticated bird, and there is more than one chicken for every human on Earth.
- p Chickens with white ear lobes lay white eggs and those with red ear lobes lay brown eggs. There is no difference in taste or nutrition between brown and white eggs.
- p The White Leghorn chicken makes up ninety percent of the North American egg-laying population.
- p A chicken eggshell has about 8,000 pores that are large enough for oxygen to flow in and carbon dioxide to flow out. A baby chick begins breathing air about three days before hatching.
- p A female chicken under one year of age is called a pullet. A male chicken under age one is called a cockerel.



White Leghorn