



THE

MARSHALL CHRONICLES

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THE “STRIP OFF”

Over the past year we have seen the federal government step in to the morass of trying to solve the problems created over the course of the years by debtors borrowing against non-existent equity from their homes with over-inflated values and the lenders willing to extend that credit in exchange for a refinanced first mortgage or a second mortgage on the real estate. By most accounts non-bankruptcy loan modification is not an adequate solution to the serious predicament in which far too many American homeowners find themselves.

It is clear that the failure of the banks to fairly and adequately adjust their thinking when it comes to saving American homes and keeping hard working American families in their homes, as well as when underwriting the loans in the first place, is a large part of the problem. It is also clear that the attitude of the borrowing public in confusing wants for needs when borrowing to excess is also a large part of the problem. In any event, the voluntary loan modification program is a farce given the extremely low success rate. In the meantime, what can the bankruptcy practitioner do to help? Nothing when it comes to a first mortgage secured only by the debtor's principal residence. 11 U.S.C. §1322(b)(2).

There has been, however, a significant increase in the use of the “strip off” of second, or third, or... mortgages on the debtor's principal residence. This approach can provide a great deal of financial relief to the debtor with the over-encumbered home in the current state of lower housing values. It is an approach that is not without some accompanying baggage. Courts differ on precisely what is required to accomplish the result desired. Also, the practitioner must be aware of how the “strip off” affects the other aspects of setting up the Chapter 13 repayment plan.

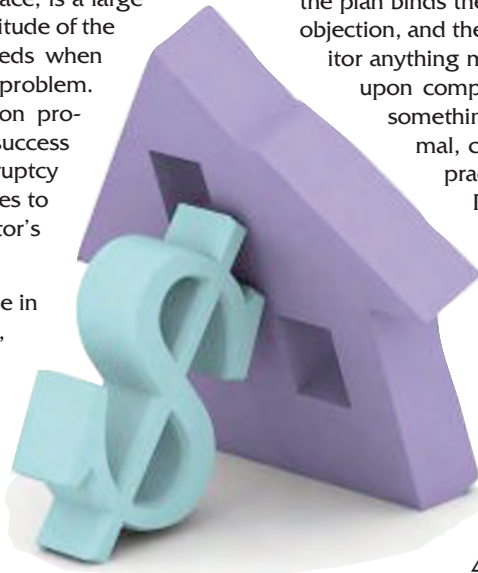
Some courts take the view that the only way to “strip off” a junior mortgage is by pursuing an adversary complaint under Rule 7001 to obtain the court's declaratory judgment to “...determine the validity, priority, or extent of a lien or other interest in property...” FRBP 7001(2) & (9). Judge Schmetterer ruled in *In re Forrest* that was what was required under the Bankruptcy Code, the Bankruptcy Rules and by the due process protections provided in the U.S. Constitution. *In re Forrest*, 410 B.R. 816, Bankr.N.D.Ill., September 16, 2009 (NO. 09 B 20874). Other courts are of the opinion that a consensual lien cannot be voided or avoided in

bankruptcy and point to the U.S. Supreme Court opinion in *Dewsnup v. Timm* in support of that position. *Dewsnup v. Timm*, 502 U.S. 410, 112 S.Ct. 773, 116 L.Ed.2d 903, 60 USLW 4111, 25 Collier Bankr.Cas.2d 1297, 22 Bankr.Ct.Dec. 750, Bankr. L. Rep. P 74361A (U.S.Utah Jan 15, 1992) (NO. 90-741). The Supreme Court relied in part on statutory construction and on the pre-Code rule that liens on real property pass through bankruptcy unaffected which was then left in place by the ruling.

However, the debtor is not without some relief. If the Model Plan in this jurisdiction specifically and sufficiently provides that the junior mortgage will be paid a secured value of zero dollars (\$0), with the balance of the claim to be paid as an unsecured claim, the plan binds the creditor to that treatment, absent a successful objection, and the personal liability of the debtor to pay the creditor anything more than what the plan provides is discharged upon completion of the plan. If the debtor wants to get something more than the discharge, an immediate, formal, court ruling to document the value as zero, the practitioner may file a motion for such pursuant to Rule 3012 to ask that the court “...determine the value of a claim secured by a lien on property in which the estate has an interest...”. FRBP 3012.

What affect does the “strip off” have on the plan, the monthly payment or the estimated dividend to allowed unsecured claimants? Well, the Seventh Circuit's decision in *In re Turner* would suggest that since the debtor will no longer have the monthly expense for the junior mortgage payment, that payment cannot be taken as a deduction on line 47 of the 22C means test form in arriving at the debtor's disposable monthly income (DMI) on line 59 of that form. (See also *In re Reyes*, 401 B.R. 910 (Bankr. C.D. Ca. 2009). Furthermore, since the Debtor is specifically asserting that the junior mortgage is not secured, a 22C line 47 deduction would not be allowed because that deduction is limited to future payments the debtor would be required to make on debts secured by an interest in property owned by the debtor. In *In re Thissen*, 406 B.R. 888 (E.D. Ca. 2009), the Court ruled that was the case by holding that the fact that the junior mortgage is not secured, precludes the debtor's assertion of this deduction in attempting to reduce the applicable DMI. Likewise, of course, the monthly junior mortgage would not be listed as an expense on the

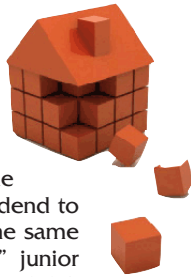
(Continued on page 2.)



The “Strip Off”

(Continued from page 1.)

debtor’s schedule J expenses. As such, the amount saved by the debtor in not making the junior mortgage payment would likely increase the monthly plan payment and/or the DMI, potentially increasing the estimated dividend to the allowed unsecured claims. However, at the same time, the total amount of the “stripped off” junior mortgage would be added to the total unsecured debt pot to be paid under the plan and, therefore, since the pot would be sizably larger, there may be a commensurate dilution of that estimated dividend.



Does the country need a comprehensive forced solution to the housing finance problem? In particular, that of loan modification as a function of Chapter 13 bankruptcy? I don’t presume to know the correct answer from a macro-economic view. Perhaps allowing loan modification in Chapter 13 could be just the right impetus to force the banks into the kind of broad, comprehensive, fair, voluntary loan modification that should have been happening for nearly two years now. It seems unreasonable that American businessmen are allowed to restructure all sorts of debts in Chapter 11, yet the common American homeowner is not afforded the same rights to restructure their home mortgage to stay in their home. But, what do I know.

Jay Tribou, Staff Attorney

Information Services Conversion Immersion



You may have seen a familiar face around here last week. Cliff Tarrance, our former CaseNET programmer, was hired for a special project that will speed up our conversion to BSS’s TNG 13.

There are many pieces to put in place to accomplish the conversion. From hardware configuration and procurement, to report writing and user training. But the most basic step in the conversion to new software is the conversion of the data.

BSS knows the business of bankruptcy and how trusteeships operate. But any of you who have been to seminars or symposiums where you get to talking to staff members of other offices know that even though we all administer Chapter 13 bankruptcies, not all trusteeships do things the same way. Since we are on a “home-grown” system, the mapping of our CaseNET data to the TNG13 world requires a careful examination of CaseNET tables and fields and a keen understanding of the corresponding spot to put it in TNG13.

Rick Wherry of BSS has been writing the code that will turn CaseNET data into TNG13 data. The “guts” he has to work with is the raw CaseNET data that we provide him in what we call a “Data Dump.”

A Data Dump is just what it sounds like: a dump or export of all the data in all of the CaseNET tables. It is formatted in spreadsheets, so that each column is a different field (like case number or petition filed date) and each row is a different record (like case 09 B 12345).

Before Cliff came to make improvements, the data dump took seven hours to run. Now that he has re-written it to run as part of a CaseNET job and to execute on the CaseNET server, it takes less than half the time!

Another enhancement to the procedure is that all of our nightly jobs are strung together in one CaseNET job. I have a script on my computer that is scheduled with iCal to kick off every weeknight at 7:30 PM. The first thing that runs is Update Case Balances, then the National Data Center Export, the Web Export and then the data dump.

The data dump has been completing around 2:00 AM. Another script launches at 2:20 AM and transfers the files from the CaseNET server to my machine. Then a third script runs the application “Fetch” to FTP the files to the BSS server.

This is where Rick will pick it up and have his conversion program do its magic. Then, “Poof!”, we’ll have fresh TNG 13 data every morning. This will be very important to our staff when we begin intensive training on the new software. You’ll be able to pull up a case in CaseNET and look at it simultaneously in TNG 13. Ms. Marshall has dual monitors and has been going case by case, screen by screen to familiarize herself with TNG 13.



Soon it will be your turn. Get ready! Conversion is coming!

Sandra Pillar, Director of Office Systems

THE MARSHALL CHRONICLES

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

Contents and Contributors:

The “Strip Off”, pg. 1 & 2.....Jay Tribou
 Conversion Emersion, pg. 2Sandra Pillar
 Trustee Matters, pg. 3Marilyn O. Marshall
 Executive Order 13166, pg. 3.....Rosalind Lanier
 We’re In This Together, pg. 4Juliana S. Dunklin
 Documents And The Court: Let’s Make Them Match, pg. 4 ...Kate Stephany
 By the Numbers: Sleepytime, pg. 4.....Staff Submission
 Money Tips, pg. 5.....Staff Submission
 Why You Need A Surge Suppressor, pg. 5Staff Submission
 Best Savings Advice Ever, pg. 5Staff Submission
 February’s Notable Events, pg. 5.....Dave Latz
 Money Bad Habits You Can Break, pg. 6Staff Submission
 Internet Tidbit, pg. 6Staff Submission
 Super Bowls, pg. 6.....Staff Submission
 Beat That Morning Stress, pg. 6Staff Submission
 That Sneezing Might Not Be A Cold, pg. 7Staff Submission
 Green Living Tip, pg. 7Staff Submission
 Chinese New Tear Trivia – The Answers, pg. 7Staff Submission
 Walking Safely, pg. 7Staff Submission
 Top Food Trends For 2010, pg. 7.....Staff Submission
 Trivia Quiz: Chinese New Tear Trivia, pg. 8.....Staff Submission
 Did You Know: Valentine’s Day, pg. 8.....Staff Submission

Newsletter Information:

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

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

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

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

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

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

Trustee Matters

Can you hold, please?



We changed banks effective July 1, 2009. Before we officially made the change, we notified every debtor assigned to Trustee Marilyn O. Marshall, and debtor’s attorneys via separate letter that the payment address for Marilyn O. Marshall, Office of the Chapter 13 Trustee, would change. For new debtors assigned, envelopes were provided at the §341 meeting and the new payment address appeared on the Debtor Welcome Letter. Notification to new debtors was simple, but we were concerned about debtors already in Chapter 13.

Our agreement with our previous bank was that payments would be forwarded for a period of six month. However, anytime a payment was received and the address showed that the payment had been forward from the old bank to the new bank, a letter would be sent to that debtor asking them to send payments to the correct address. Also, a part-time worker was hired last summer whose main responsibility was to send a “Change of Bank Address” letter to any debtors whose payments were forwarded from the old bank. The number of letters sent was documented in the case file.

Effective January, 2010, the old bank stopped forwarding payments to SunTrust and payments are returned to the sender. The bank is under no obligation to continue forwarding payments to SunTrust Bank. We have been flooded with calls from debtors whose payments have been returned. Since the payments were eventually posted to the account and the debtor never received a payment default letter for non-payments of plan payments, there appears to have been no rush to follow the instructions submitted in the letters. In order to handle the huge volume of telephone calls and eliminate the excessive “hold time,” we now have a feature on the telephone that will allow you to press one and go directly to a message that gives the payment address:

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

Some of the staff was curious as to why we had not utilized this function previously. The answer is simple. Call volume had never interfered with our job productivity, and the change required our telephone company having to make a “house call” in order to accomplish the change. “Can you hold” should be limited to a minimum for other questions, and, hopefully, we can continue to provide excellent customer service and operate effectively and efficiently.

Remember That Date

- February 8 Judges Liaison Committee reconvenes regular meeting with Chapter 13 Trustees, Bankruptcy Judges, and Bankruptcy Clerk.
- March 18, 19 NACTT Staff Symposium will meet in San Diego.
- April 8, 9 NACTT Staff Symposium will meet in New York. Special training module for Staff Attorney will only be offered in New York.
- May 6 Tentative date set for UST Regional Training for Chapter 7 and 13 Trustees.
- May 18, 21 BSS Annual Conference in San Antonio.
- May 27, 28 NACTT Staff Symposium will meet in Chicago.

Marilyn O. Marshall, Chapter 13 Trustee

Case Administration Executive Order 13166



On August 11, 2000, executive order 13166 was signed by President Clinton to enforce an already existing obligation under Title 6 of the Civil Rights Act of 1964.

The provision of this order outlines that federal agencies are responsible for developing and implementing plans to ensure that persons with Limited English Proficiency (LEP) have meaningful access to federal programs and activities.

The civil rights division of the Department of Justice (DOJ) has taken the lead in coordination and implementation of this executive order. The U.S. Trustee, which is part of the DOJ, issued an updated language assistance plan in August, 2008. The plan outlines the purpose, goals and target dates of various services to be offered. One of those services is the §341 hearing, which is a part of all Bankruptcy Trustees’ judiciary duties. The U.S. Trustee provided a training DVD, which offers a complete overview of the LEP program along with access to a 24-hour, over-the-phone interpreting service.

On the day of the §341 hearing, the Client Service Representative identifies which clients will require an interpreter during the check-in process and notifies the hearing officer who will conduct the meeting. The interpreter service is called at the beginning of the meeting, and, once a connection is established, the hearing officer informs the translator of the debtor’s name and that we are holding a bankruptcy meeting. The average translated meeting takes from 30 to 45 minutes to conduct depending on how complex the case is and the orderliness of the documents filed. Post meeting, an interpreter usage report is completed and faxed to the U.S. Trustee’s office. This form provides feedback on the number of people using the service, languages being utilized, length of meetings and possible issues with the agent or company that provides the service.

Prior to the LEP program being initiated, individual debtors or attorneys would bring a non-interested party to the meeting to translate, or, if the Trustee had someone on staff, that person would hold the meeting. Upon inception of the case, it is hard to tell which debtors will need a translated meeting, and most attorneys do not contact the Trustee’s office in advance. In the future, perhaps the bankruptcy petition will provide a section for the attorney to check if their clients will need a translator and the language that will be required. Spanish is the primary language requested at this time, but here are few others that we have utilized the service for:

- Polish
- Assyrian
- Portuguese
- Dogri
- Bosnian
- Vietnamese
- Cambodian
- Arabic

Rosalind Lanier, Case Analyst

“They say that nobody is perfect. Then they tell you practice makes perfect. I wish they’d make up their minds.”

– Winston Churchill

Financial We're In This Together



We are in the business of administering bankruptcy cases effectively according to the filed plan. One mechanism that is available to insure that our customers have a successful plan is to have payroll control implemented for those who can and would like to take advantage of this option. In order for me to adequately transmit these documents to employers using the automatic payroll control procedure I need your assistance. That being said, it is very important that I am provided the debtor's valid garnishment department address or the payroll manager's mailing address where the automatic payroll control needs to be forwarded. This mailing address sometimes may be different than where the debtors may perform their duties. Receiving the correct mailing address for this legal document is crucial. This information is vital for a number of reasons:

1. It is very important for the Trustee to start receiving the garnishment payments on a case in a timely matter.
2. Sometimes there may be a modification to the plan terms and a modification letter may need to be forwarded to the debtor's employer for their deductions to increase or decrease.
3. Finally, a payroll stop letter needs to be produced to the employer informing them that the Trustee no longer needs to receive garnishment deductions for the employee.

Providing us with the correct or valid mailing address for orders being forwarded to the employer or stop notifications data is vital. It is very important that the information is received and administered accordingly. I am committed to providing the most effective line of service to our customers, external and internal. And, I am constantly striving to provide excellent service to our customers.

Q and A

There is an entered payroll control on record, and the plan has been modified. What do you do?

- A. Submit an amended order.
- B. Submit a new order.
- C. Do nothing.

Answer: C. Anytime the plan changes and there is an order on file you do not need to submit an amended order to court.

Where should plan payments be mailed?

- A. Captain Hook • 1899 Paysphere Circle • Chicago IL 60604
- B. Chapter 13 Trustee • 2482 Park Ave • Detroit IL 48201
- C. Marilyn O Marshall • Chapter 13 Trustee • PO Box 2031 • Memphis TN 38101-2031

Answer: C. This is the only correct SunTrust Bank payment address.

How can plan payments be submitted to the Trustee?

- A. Cashier's Check or Money Order
- B. Personal checks
- C. On-line with my bank

Answer: A. All plan payments must be in the form of a cashier's check, money order or from an employer.

"Alone we can do so little; together we can do so much."

~Helen Keller, June 27, 1880 – June 1, 1968

Juliana S. Dunklin, Payroll Specialist

Legal Documents And The Court: Let's Make Them Match



No one likes to correct a mistake, but in our office everyone's work is verified and sometimes we may not agree on whether or not a correction is needed because sometimes the mistake falls into a grey area. When this happens in the office we usually discuss the difference of opinion with each other, then go to a supervisor or the Trustee to solve most issues. However, if it happens when filling documents with the U.S. Bankruptcy Court, you don't have that type of dispute resolution right at your fingertips, so it is important to always make sure when filing documents with the court to follow the guidelines set up by the Court.

A common issue that occurs when filing items with the Court is the event picked from the docket will say it does not match the header of the document itself. A very simple solution can solve that issue. When creating a PDF to file with the Court whether it is a motion, objection, or response, look at the list of events and find what event to pick and make sure the header on your PDF matches that event. If you have a different header on your PDF from the Court, it is not okay to just say "Well it is the same thing." Your document must be changed to match the event of the Court. This will clear up any confusion between our office and the U.S. Bankruptcy Court, and our office will not have to make any corrections. Being pro-active and staying ahead of any issues that could arise saves us time in the end by not having to make corrections. Being more efficient is key for our office, and this simple step is another way we can do it when working with those outside of our office.

One other interesting thing I learned while working on this article is that our office does not see all the activities that are available, so if you are looking for an event and there is just not one that would match, contact the Court to ask about it. If the Court has it, chances are it can be added to the list so that we can choose from.

Kate Stephany, Paralegal

By the Numbers: Sleeptime



- ↪ 65 percent of Americans are losing sleep due to stress. 32 percent are losing sleep at least one night per week.
- ↪ 26 percent of women report trouble sleeping at least once a week compared to only 16 percent of men.
- ↪ In order to address their sleep deficiencies, 33 percent of people drink coffee or other caffeinated drinks, 17 percent take a nap, and 18 percent like to go outside for some fresh air.
- ↪ People who obtained seven or more hours per night of sleep were more likely to rate their general mood as excellent (57 percent), as opposed to those receiving an average of six hours of sleep or less (45 percent).
- ↪ Nearly half of Americans (47 percent) keep mattresses longer than the five to seven years that most experts recommend.

Source: Better Sleep Council

Money Tips

Tip 1: A new windshield can cost up to \$1,200. This expense can be avoided if you get any small chips or cracks repaired before they affect your entire windshield. Small chips usually only cost around \$100 to fix and this expense is often covered by your car insurance. Auto glass repair shops can fix a small chip by using a clear resin. This dries clear and you often cannot even see where the repair was made. This will save your windshield and your wallet.



Tip 2: If you think that spending more on a fancy toothbrush is better for your oral hygiene, think again. According to the American Dental Association, budget toothbrushes are just as effective for cleaning your teeth. What you should choose is a soft brush with bristles that have rounded ends. Hard, stiff bristles are actually bad for your mouth, as they can cause enamel erosion and receding gums. It is true that electric toothbrushes with oscillating, rotating bristles can be better, but the effect is minimal.

Why You Need A Surge Protector

Millions of people receive new computers each year. If you happen to be one of them, along with your new equipment, don't forget this important part of a computer setup. In order to keep your computer safe, you will need a good quality surge protector. If you don't receive one with your new computer, or if you have a computer already running without a surge protector, consider these guidelines when purchasing one.



Why you need a surge protector.

Small surges or spikes of electricity can be caused by lightning, turning on a large appliance, or construction or damage to outside power lines. Surge protectors act like a sponge, absorbing dangerous excess voltage. This prevents this extra surge of electricity from reaching your computer equipment. However, like a sponge, surge protectors have a limited capacity to absorb. Once the capacity is reached, the unit is no longer able to protect your equipment and should be replaced.

Buy a good surge protector.

Surge protectors are generally affordable enough that you can get complete protection at a reasonable price. Choose a surge protector that offers 3-line protection and has a fast response time. It should have an indicator light or an audible alarm to let you know if the unit stops working. Look for a unit that also offers power shut down protection. This shuts the power to all outlets off once the unit has reached its capacity to protect. Buy only a surge protector that is listed as a transient voltage surge suppressor, or TVSS.

Check the back door.

If your computer is connected to the outside world via a modem, you should protect this line against surges as well. Sending and receiving faxes via your computer can also leave you vulnerable. Make sure your surge protector offers phone line protection to get complete protection for your computer.

Best Savings Advice Ever

Everyone has gotten financial advice, solicited or not, from someone in their life. Advice on saving and investing money can vary, but in good advice, there is always a common theme. Here are some simple tips that can make all the difference in how you view saving money.



Always save a little.

No matter how much money you make, always put something aside. Think of it as paying yourself first, before any other bills or other spending. Whatever money comes into your life, you can and should be putting some of it away as savings.

Know the difference between needs and wants.

This is simply a way to learn to control your spending. If you are honest with yourself, you will realize that much of your spending is want-based spending, not just on needs. If you can't distinguish between the two, you will end up spending much too much. Provide for the needs and only buy the wants if you can truly afford it and if you are providing for saving money as well.

Know the true cost.

The true cost of many items is not just on the price tag. Consider all the time and energy you need for maintenance, storage, upkeep, and insurance on anything you buy.

If you need more money, figure out how to make more money.

Scrimping and economizing are great ways to stretch your budget. But if you are finding that you are not making ends meet and are not able to save any money, it is time to evaluate your income. Often the fastest way out of debt and into more savings is to generate more income. This can mean anything from picking up an extra part-time job to going back to school to earn your degree.

February's Notable Events

Groundhog Day on February 2nd.

All Staff Meeting on February 5th.

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

Super Bowl XLIV on February 7th.

XXI Olympic Winter Games February 12th through February 28th.

Valentine's Day on February 14th.

Chinese New Year on February 14th.

Presidents' Day on February 15th (office closed).

Mardi Gras on February 16th.

National Chili Day on February 25th.

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

International Sword Swallowers Day on February 28th.



Money Bad Habits You Can Break



If you are in debt or have little savings, you may be able to blame your money bad habits. These behaviors can keep you from getting ahead. Fortunately, by understanding your shortcomings, you can work to break the cycle and get on the track to financial security. See if you have any of these common financial bad habits.

1. Ignoring your credit reports. You have no excuse on this one. Getting a credit report from each of the credit reporting agencies is easy and free. AnnualCreditReport.com provides this to all consumers once a year. You should order your credit report and check it for errors. Fixing any errors can help you get better interest rates on loans, protect you from identity theft, and even land you a better job. Banks, insurance companies, and even employers, use information from your credit reports to determine your financial worthiness.

2. Refusing to use a budget. You may say you don't want to use a budget, or it seems too hard to keep track of everything, but this attitude will end up costing you money. A simple budget can be easy to maintain with a little practice. You will then be able to plan for big expenses and can keep track of the little ones that can add up. A budget will also help you see where your money is going and help you decide where to cut back.

3. Using credit cards to get the perks. It may seem like a good idea to charge that purchase to get the airline miles or to save another 15 percent. But if you are racking up huge interest charges on a card that has a high rate, you are doing yourself no good. If you are paying off the balance each month, this may make sense. When you carry a balance, however, you will end up paying more in interest than you are saving with the perks.

4. Not having an emergency fund. You should always have some money put away for those unexpected and sudden expenses. Thinking that you will just charge it is not the way to go. Ideally, you should have an emergency fund of at least three to six months' worth of living expenses, but even a small amount of money put away for a rainy day can make a big difference.

5. Making only the minimum payment. This habit can set you back years when trying to pay off your debt. Always add at least a little extra when paying your credit card bill. If you can send a large amount in, that is even better. If you are finding it difficult to find extra money to add to your minimum payments, consider working an extra part-time job or decrease your expenses. Not only will you pay off your debt faster, but you will save a considerable amount in interest charges.

Internet Tidbit



How do you know if one food is healthier than another? An easy-to-use, free website can help. When you visit TwoFoods.com, you can input two different foods and instantly compare the nutritional data to see which one is a healthier choice. For example, a Twinkie is a better choice than chocolate cake, and a Whopper at Burger King has fewer calories than McDonald's Big Mac. You will also find information on the carbs, fat, and protein of each food. This website gives you a quick and easy way to keep track of your healthy diet choices.

Super Bowls



Having the gang over for the big game? These dips are crowd-pleasing and are the easiest snack you can make.

Hot Stuff: Blend one 8-ounce package of softened cream cheese and a half a bottle of hot chili sauce together in a blender or food processor. Serve with crackers.

Baked Onion Dip: Lightly grease a 1-quart baking dish. In a bowl, mix one 8-ounce package of shredded Cheddar cheese, 2 cups of mayonnaise, and 2 cups of chopped onion. Place in the baking dish and sprinkle the top with 2 tablespoons grated Parmesan cheese. Bake for 40 to 45 minutes, or until the onions are tender and the top is lightly browned. Serve with crackers.

Beer Cheese Dip: With a mixer, whip together one 8-ounce package of softened cream cheese, one 8-ounce package of diced processed cheese food (like Velveeta), a half a can of room temperature beer, and one peeled and crushed clove of garlic. Continue whipping until smooth. Serve with crackers.

Cheesecake Dip In a bowl, combine 3-ounces of cream cheese, 2 tablespoons of sugar, and 3 tablespoons of milk. Mix until smooth and well mixed. Gently fold in 2 cups of whipped topping and 1 teaspoon vanilla extract. Serve chilled with graham crackers and fruit.

Beat That Morning Stress

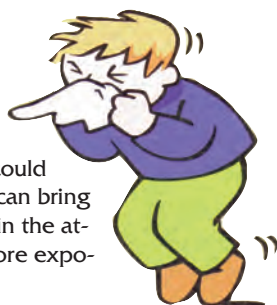


Your morning can have a big impact on the rest of your day. If you are starting out your day rushed, harried, and stressed, it may be time to reevaluate your daybreak routines. Think about these tips next time you are scrambling to get out the door.

- ⚙️ Figure out what you have to do each morning and allow enough time for it all. You may have to get up a few minutes earlier than you are accustomed to give yourself enough time for everything.
- ⚙️ Breakfast is an important start to your day. Instead of grabbing coffee and a doughnut on the way out, try to get a healthy start to your day. This will give you a good boost to your metabolism. Try a bowl of oatmeal, some yogurt, cheese, eggs, or whole wheat toast. Add in some fresh fruit and you'll get the energy you need.
- ⚙️ Another great way to start the day is get in a little bit of exercise. Exercise boosts energy levels and endorphins, leading to a jumpstart of your metabolism. If you can exercise outdoors, you'll also get the benefit of added sunshine. This can increase your vitamin D levels and helps regulate the pineal gland, which controls melatonin levels.
- ⚙️ To make sure you don't forget anything, make a list the night before of tasks you have to complete before walking out the door. Include items you need to take with you and things you will be doing the next day. Knowing what to expect can help you feel less scattered in the morning.
- ⚙️ Children can get in on the act too. They should pick out their clothes the night before. You can also pack lunches and set out the dishes for breakfast. All essentials that need to be taken for the day should be placed by the entry door so nothing is forgotten.

That Sneezing Might Not Be a Cold

During the winter months, coughing and sneezing can hit at any time, but don't assume that you have a cold. It could be allergies. While colder temperatures can bring some relief by limiting mold and pollen in the atmosphere, more time indoors means more exposure to indoor allergens.



Dust mites, pet dander, cigarette smoke, gas fumes, and household sprays and chemicals can all trigger allergy and asthma symptoms. Mold can continue to grow during colder weather, as it really only needs moisture and oxygen to thrive.

There are some things you can do to help relieve allergy or asthma symptoms during the winter. These tips can help:

- Keep humidity levels in your home under 35 percent to restrict the growth of mold and dust mites.
- If you use a humidifier, keep it clean and change the water frequently. You can also use an anti-mold agent in the water or as a spray for the humidifier.
- Use exhaust fans in your bathroom and kitchen as often as possible.
- Replace your furnace filter every two to three months. Be sure to use high-efficiency filters in order to remove as many allergens as possible.
- Vacuum floors and furniture frequently. Make sure your vacuum has a HEPA filter. If you have a problem with dust mites, consider removing any dust traps from your home, including stuffed animals, clutter on shelves, old books, and decorative pillows and blankets.
- Use allergy covers on your mattresses. You can also cover your box springs and pillows. Wash bed linens and nightclothes in water above 130 degrees.

Green Living Tip

Want to have a healthier life and help the planet at the same time? Try going meatless, at least one or two times a week. According to a study released by the University of Chicago, eating 20 percent fewer animal products each week can reduce your carbon footprint as much as switching from a sedan to a fuel efficient hybrid. Not only will you be helping the Earth, you will also be helping your heart by reducing your intake of fat and reducing your cholesterol count.



Chinese New Year Trivia

The Answers:

1. January.	6. True.
2. Red.	7. A lion.
3. True.	8. The Lantern Festival.
4. The Tiger.	9. Huangdi.
5. 4708.	10. 15 days.



Walking Safely

If you are trying to get more exercise into your routine, walking is a great choice. Not only can you improve your fitness level, but you can enjoy the great outdoors at the same time. Unfortunately, many drivers do not always pay attention to pedestrians on the road, especially as dusk falls. Around 5,000 pedestrians are killed each year by motor vehicles.



What can you do to reduce your risk of injury or death from a car when walking? One of the best things you can do is wear a reflective vest or clothing. Be sure that the reflective area is large enough to be seen well and is exposed from every angle. Many brands of walking shoes have reflective material on the heels. Also dress in light colored clothing to maximize your exposure.

You should walk facing oncoming traffic. Walk defensively. Although pedestrians have the right of way, this doesn't mean a driver will always yield. Be aware of the traffic around you. If you are walking on a pedestrian path, always walk on the right-hand side so that faster walkers, runners, and cyclists can easily pass.

Never walk alone. If you have no one to walk with, be sure to tell someone the route you will be on and when you expect to return. Also, leave the headphones at home for maximum safety. You are not able to hear potential dangers if you are listening to music.

Top Food Trends For 2010

The National Restaurant Association has issued its list of food trends to watch. What is on the horizon for restaurants and grocery stores? Check out the top 20:

1. Locally grown produce
2. Locally sourced meats and seafood
3. Sustainability
4. Bite-size/mini desserts
5. Locally produced wine and beer
6. Nutritionally balanced children's dishes
7. Half-portions/smaller portion for a smaller price
8. Farm/estate-branded ingredients
9. Gluten-free/food allergy conscious
10. Sustainable seafood
11. Superfruits (acai, goji berry, mangosteen, purslane)
12. Organic produce
13. Culinary cocktails
14. Micro-distilled/artisan liquor
15. Nutrition/health
16. Simplicity/back to basics
17. Regional ethnic cuisine
18. Non-traditional fish (branzino, Arctic char, barramundi)
19. Newly fabricated cuts of meat (Denver steak, pork flat iron, Petite Tender)
20. Fruit/vegetable children's side items



Trivia quiz: Chinese New Year

February 14th marks the start of the Chinese New Year. How much do you know about this annual event? Test your trivia knowledge with this quick quiz! *(You'll find the answers on page 7.)*

1. The Chinese New Year does not fall on the same day each year. Besides February, what other month does it fall in?
2. What color symbolizes good luck in Chinese tradition?



3. True or False: The Chinese New Year falls on the second new moon after the winter solstice.
4. Every year in the Chinese calendar is designated by an animal. What is this the year of?
5. The year 2010 corresponds to what year on the Chinese calendar?

6. True or False: Tea is the most consumed drink in the world, second only to water.
7. Most large Chinese New Year's celebrations feature a dance in which people move underneath a large, multi-person costume in the shape of an animal. What is that animal?
8. What festival marks the end of the new year celebration?
9. What emperor do historians believe invented the Chinese calendar?
10. How long does the Chinese New Year celebration last?



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Did You Know: Valentine's Day

- ♥ Ever heard the term "to wear your heart on your sleeve?" This phrase originated in the Middle Ages. Some Valentine's Day festivities involved young women and men drawing names from a bowl. This person was then designated as their Valentine. The person who drew the name would pin the paper to their sleeve for one week. Today this phrase means that others can easily tell what a person is feeling.
- ♥ Sixty-four percent of men do not make any advance plans for a romantic Valentine's Day.
- ♥ Women purchase about 85 percent of all Valentine's cards.



- ♥ Chocolates are a traditional Valentine's present. The first time candies were distributed in a fancy candy box was in the late 1800s by Richard Cadbury.
- ♥ Romeo and Juliet, Shakespeare's famous lovers, lived in Verona, Italy. In the days around Valentine's Day, over 1,000 letters are delivered to Verona, addressed to Juliet.
- ♥ Approximately one billion valentines are sent each year worldwide, making it the second largest card-sending holiday of the year (behind Christmas).
- ♥ On average, men spend twice as much money as women on the holiday.

