

# CLAIMS: A RIGHT TO PAYMENT

Webster's dictionary defines the word claim three ways: (1) to ask for especially as a right; (2) to take as the rightful owner; and (3) to assert in the face of possible contradiction. An estate is created when a debtor files a bankruptcy case. Creditors can participate in the administration of that estate by making claims against the estate. The Bankruptcy Code defines a claim as: (1) a right to payment, or (2) a right to an equitable remedy for a failure of performance if the breach gives rise to a right to payment. 11 U.S.C. § 101(5). In Chapter 13, creditors generally should file claims in order to participate in the distributions from the plan. This is especially true for unsecured creditors.

In order to receive payments from the Trustee, unsecured creditors must file a claim. The claim is important because the bankruptcy schedules don't always have the most accurate information about the creditor, such as the proper address of where funds should be sent, or how the creditor is to be notified. Additionally, the claim form lets the creditor assert the nature and extent of the claim against the estate to claim what they believe they are entitled to under the plan. Secured creditors however are not required to file claims with the model plan adopted in this district.

The model plan is designed to address all secured claims most importantly as to valuation and arrears components. Once set and the plan confirmed, the Trustee can begin distributions. Even though the secured creditors are not required to file claims, they are encouraged to do so anyway for some of the same reasons unsecured creditors file claims. Debtors do not always schedule accurate addresses for noticing or disburse-

ments and those can easily be corrected by the creditor by simply filing a proof of claim.

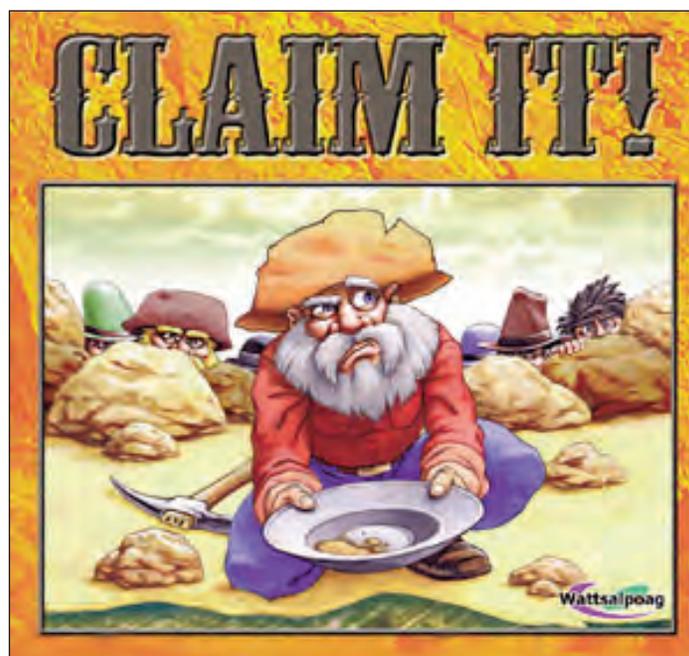
Once the proof of claim is filed, the debtor and the Trustee have the opportunity to contest the claim asserted by the creditor. Claims fall into two distinct categories, secured or unsecured. Secured claims are claims for monies owed that have some collateral attached to them that is linked to that claim. Unsecured creditors on the other hand, have no collateral associated with them. The class of unsecured creditors can be broken down by type further, into administrative, priority or general unsecured. The type and nature of the allowed claim determines how and when the creditor will receive distributions from the Trustee as she administers a confirmed Chapter 13 plan.

Once the claim has been timely filed, that creditor has a valid claim unless the debtor or the Trustee objects to the claim. Rule 3007 of the Federal Rules of Bankruptcy Procedure (referred to as

"Bankruptcy Rule" or "Fed. R. Bankr. P.") requires that an objection to the allowance of a claim be in writing and filed with the court. A copy of the objection and a notice of the hearing on it must be mailed or otherwise delivered to the creditor, the debtor, and the trustee at least 30 days prior to the hearing.

Failing to address claims can have significant repercussions. To start, if there are dividends that will be paid in the bankruptcy proceeding to creditors, it will be paid according to its rank. In a Chapter 13 case, that means part of your plan payments may go to that creditor even though the amount claimed may be incorrect. There are other significant ramifications as well. In the Ninth

*(Continued on page 2.)*



**Taxes**

When I asked my accountant if anything could get me out of this mess I am in now he thought for a long time and said, "Yes, death would help." ~ Robert Morley

People who complain about taxes can be divided into two classes: men and women. ~ Unknown

I am proud to be paying taxes in the United States. The only thing is – I could be just as proud for half the money. ~ Arthur Godfrey

Next to being shot at and missed, nothing is really quite as satisfying as an income tax refund. ~ F. J. Raymond

A tax loophole is something that benefits the other guy. If it benefits you, it is tax reform. ~ Russell B. Long

Taxation with representation ain't so hot either. ~ Gerald Barzan

Income tax has made more liars out of the American people than golf. ~ Will Rogers

It's income tax time again, Americans: time to gather up those receipts, get out those tax forms, sharpen up that pencil, and stab yourself in the aorta. ~ Dave Barry

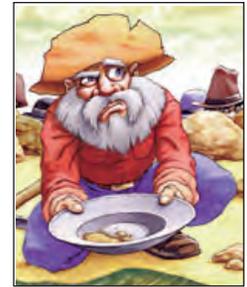
Worried about an IRS audit? Avoid what's called a red flag. That's something the IRS always looks for. For example, say you have some money left in your bank account after paying taxes. That's a red flag. ~ Jay Leno



**Claims:  
A Right To Payment**

*(Continued from page 1.)*

Circuit case of *Siegel v. Federal Home Loan Mortgage Corp.*, 143 F.3d 525 (9th Cir. 1998), the Appeals Court held that a bankruptcy court's implicit allowance of a claim is a **final judgment** giving rise to **res judicata**, even though there is no "actual separate order of some kind regarding the claim in question."



In that case, the creditor filed proofs of claim relating to the two properties at issue in the bankruptcy proceeding. The debtor did not file objections and neither did the bankruptcy trustee. As a result, the claim was "deemed allowed" pursuant to §502(a). When the debtor later attempted to sue the creditor in Federal Court for tort and breach of contract actions, his case was dismissed. The Appeals Court explained:

*"What... can "deemed allowed" mean? It must mean deemed allowed by the court. In other words, it is deemed that the court has acted on the claim and ordered allowance. Congress has relieved the court of the task of actually endorsing its allowance of the claim on that document or on a separate form or order. . . . It would be most peculiar if the effect was that uncontested and allowed claims had less dignity for res judicata purposes than a claim which at least one party in interest thought was invalid or contestable in whole or in part. We see no reason to embrace that rather peculiar result. Rather, we see §502(a) as a recognition of the fact that people can raise objections and litigate them, if they see something wrong with a claim, but if they do not, the claim will be treated in all respects as a claim allowed by the court itself."*

Failure to address improper claims can have a significant impact on the debtor even post bankruptcy. If an improper tax claim, support claim, or other priority claim is filed, and for some reason does not get paid in full in the Chapter 13, that claim will likely survive the bankruptcy with the creditor having recourse against the debtor, even if the claim is inflated, improper, or has no legal justification.

Section 704 lays out the duties of the bankruptcy Trustee. Section 704(a)(5) states:

*"If a purpose would be served, examine proofs of claims and object to the allowance of any claim that is improper."*

The Chapter 13 Trustee reviews all claims filed. However, the Trustee does not always have information about the propriety of the claims or of the interaction between the debtor and the creditor. The Trustee will object to wrongly filed claims or claims that are filed with incorrect priority status. However, often times only the debtor has the knowledge about the extent and amount of the claim owed and may be in the best place to challenge asserted claims.

*O. Anthony Olivadoti, Managing Attorney*

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<b>Newsletter Information:</b> 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 <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> .

## Trustee Matters

### “May I Have This And May I Have That?”



My office sits in the southeast corner of the building. On the left was my programmer and on the right is my Systems Director. Whenever, I wanted to make a programming change to the system, I would explain to the Systems Director what I wanted and she would convey it to the programmer. Most of the time, when I really got excited about a change, I would just tell the programmer myself. If you were walking down this corridor, it was not unusual to hear me “hollering” from one office to the other. I agree with the external auditors who seem to think that the programmer should not have the only administrative password to a system since it may present an internal controls problem. An office will always run the risk of this problem, even with all of the reports and checks and balances in place, because you are never 100% sure that the programmer understood and implemented the requests. Whenever I needed to give a user access or to terminate access to the system, I had to request it from the programmer.

With BSS TNG, I will have the administrative password to the system which allows me to control the “Maintain Users” access and make all the changes. BSS TNG has changed its “Maintain Users” menu to allow the Trustee to have complete access over assigning users and setting up user parameters. For the last two months, I have been setting users parameters and giving users access to cases, documents, screens and reports based upon their job function. Since I have spent the last eight years, developing the workflow in the office to increase productivity and efficiency, setting users profiles allows me to structure access based upon what each employee needs to perform his/her job. After I set the access, mainly using templates for users with like responsibilities, then, I test it by logging in as that user and performing the job function assigned to ensure that each user can perform their daily tasks. What started out as a challenge has now become a welcome task, which I look forward to accomplishing each day. Since I have taken the time to explain to BSS TNG exactly what I need in order for my employees to perform their tasks and what the employees will expect to see in order to make the transition as smooth as possible, BSS TNG has been very accommodating. I am a true believer that “You have not because you ask not.” I have been doing a lot of “asking.” It is commercial software but I have requested the “designer” touch.

Yes, I agree that our old homegrown system (CaseNET) had a lot of “bells & whistles” that allowed us to do some things differently but it was limited on the interface with the court, tracking document processing, downloading and filing documents with the court and trace reports. The statistical data that we maintained in CaseNET can be obtained from BSS TNG but it is more difficult to extract. I am sure we can work out a simpler way to get the data; therefore, I have the Systems Director working with BSS TNG to make sure we are as good as we were before the conversion if not better.

I will keep everyone posted on the training and conversion process. I know everyone is wondering what is going on because it has been a lot quieter down the southeast corridor.

*Marilyn O. Marshall, Chapter 13 Trustee*

## Case Administration The 8th Annual NACTT Staff Symposia Series In San Diego, CA



For the NACTT 2010 Staff Symposia, the lectures which I attended were focused on mortgage skills. Despite having the same mortgage guidelines each office has its own practices and procedures. The level of detail required for filing has changed. For example, some offices have been verifying the escrow, the property address, debtors name, notice of assignment, and signature, which was not officially required until recently. This is vital in preventing or detecting fraudulent activity that can affect the debtor. Similarly, we must protect the Chapter 13 process from being scammed by verifying the client’s information.

Some offices, like our own, object to the claim if the required documents for the mortgage are missing. However, while other offices require that the notice be filed 30 days prior to the change in the mortgage set payment, our requirements vary by case. If the stay is modified for a particular property, some offices do not pay any claims filed for that property. Learning how procedures vary from office to office gave me a new perspective on the importance of the bankruptcy laws.

The hotel view from my room and the beautiful sunny San Diego weather made the experience of attending the Staff Symposium even more enriching. During Wednesday evening reception I was able to talk to my fellow colleagues from across the states. Overall this was a great experience where I gained new knowledge and skills that will benefit the quality of my work. In addition, I got the unique opportunity to travel with my spouse to beautiful California, where I got to meet wonderful new people. I appreciate Ms. Marshall for giving me the honor of attending the NACTT 2010 Staff Symposia Series. For the next Staff Symposium, if I am selected to attend, I will proudly announce that we now run under the BSS system.

*Laura Mendoza, Case Administrator/Mortgage Specialist*

## Walk & Roll With Us



Our office will be participating in our 13th American Cancer Society’s Walk & Roll Chicago 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.

### The American Cancer Society’s Mission:

**The American Cancer Society is the nationwide community-based voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives and diminishing suffering from cancer, through research, education, advocacy and service.**

Dust off the cobwebs from your bikes and skates, or put on your walking shoes and join us at the lakefront to participate in this worthy cause. You can walk 5 miles, in-line skate 10 miles, or bike 15 miles. See Rita Saunders for pledge sheets.

*Rita M. Saunders, Team Coordinator*



**Financial**

**Deposit Of Unclaimed Funds To The Clerk Of The Court**

When you see docket activities of “Funds to Clerk of the Court” and “Funds to Clerk of Court – Approved” (see samples below), have you wondered how this process works? I’ll explain.

Claim docket	Funds to Clerk of the Court	Approved	MM
Claim docket	Funds to Clerk of the Court		RMS

Once all due diligence has been completed on an undeliverable, or stale dated creditor, or debtor disbursement check, and we have not found a new address, the funds are designated, and docketed as “Funds to Clerk of Court.” The Trustee then reviews the item, and if approved, will docket “Funds to Clerk of Court – Approved.”

When the case becomes inactive, i.e., complete, dismissed, or converted, these funds will then go to the Clerk of the Court, as Unclaimed Payments. Note, even though a claim may show these dockets, funds can be re-directed to a debtor or creditor, if a new address has been obtained, and the funds have not been disbursed to the Clerk. Any communication for this type of situation can be referred to the Financial Manager.

At the end of each month, the Financial Manager runs two jobs, Funds to Clerk – Debtor, and Funds to Clerk – Creditor. These jobs search for funds in inactive cases, that are in case protected reserves for debtors, and funds in claim allocation reserves for creditors.

Most of the debtor unclaimed funds, are funds under \$15.00, and the debtor did not cash their debtor refund check. We sometimes do have larger amounts where we have not been able to find the debtor, or the debtor may be deceased. All of these funds have been thoroughly reviewed by the Payroll Specialist, or Receipt Specialist, and then in some cases, the Financial Manager. This is to insure that all due diligence is complete, and we have made every effort to find the debtor(s).

We have had some larger amounts unclaimed by creditors. In most cases, portfolios have been sold and we are unable to find the current creditor, or possibly the wrong creditor, such as Dell Financial was listed on the petition, however the debt belongs to a Finance Company. Here again all

of these funds have been thoroughly reviewed to insure all due diligence is complete, and we have made every effort to find the creditor.

Each job starts with a selection phase. Each case is reviewed to determine if funds should go to the Clerk of Court. Some funds may be held because we have found a current address, and the funds will be reissued, or possibly further due diligence may be needed.

Once the Financial Manager determines which funds will go to the Clerk of Court, an Exhibit A: Unclaimed Debtor Refunds on Closed Cases and Exhibit A: Unclaimed Creditor Disbursements on Closed Cases which will be filed with the Deposit of Unclaimed Funds are created. Also a list of items held for both Debtors and Creditors is created.

These Exhibits and Lists are then given to the Trustee for her review and approval. If these are approved, the Operational Coordinator prepares two disbursement checks for the Clerk of the US Bankruptcy Court. One check is for Unclaimed Debtor Refund(s) and another for Unclaimed Creditor Disbursements. These are given to the Trustee for review and signature. They are then given to the Controller. The Controller then gives them to the Financial Manager.

You will see these following dockets when the funds go to the Clerk of Court:

Funds to clerk – Debtor	Sent
Funds to clerk – Creditor: Nations Credit Financial Services \$1,500.00(0)	Sent

The Financial Manager then prepares the following documents that will be filed electronically with the Clerk of Court. These documents are created in PDF format:

- Trustee’s Report of Deposit of Unclaimed Property
- Exhibit A: Unclaimed Creditor Disbursements on Closed Cases (See [Sample 1](#))
- Notice of Filing / Certificate of Service
- Trustee’s Report of Deposit of Unclaimed Property (See [Sample 2](#))
- Exhibit A: Unclaimed Debtor Refunds on Closed Cases
- Notice of Filing / Certificate of Service (See [Sample 3](#))

**Sample 1** EXHIBIT A: UNCLAIMED CREDITOR DISBURSEMENTS ON CLOSED CASES  
OFFICE OF MARILYN O. MARSHALL, CHAPTER 13 TRUSTEE

Count	Case No.	Debtor(s)	Amount	Address	Explanation
1)	09 B 9999	Debtor, Jane	100.00	Nations Credit Financial Services P O Box 44133 Jacksonville, FL. 32231	Post Office returned - Return to Sender Not Deliverable as addressed Unable to obtain any other information
<b>Total</b>			<b>100.00</b>		

The Financial Manager files the above documents electronically on Pacer under Multi-Case Docketing “Deposit of Unclaimed Funds,” with attachment “Exhibit A: Unclaimed Creditor Disbursements or Debtor Refunds, and Trustee/US Trustee “Notice.”

The disbursement checks, along with copies of the documents are taken to the Clerk of Court by the Administrative Clerk. A receipt and check voucher are returned for each disbursement check to the Financial Manager and they are filed with the monthly documents.

*Rita M. Saunders, Financial Manager*

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Jane Debtor (and others) } 09 B 9999 (and others)  
Debtor(s) }

**TRUSTEE'S REPORT OF DEPOSIT OF UNCLAIMED PROPERTY**

Now comes Marilyn O. Marshall, Chapter 13 Trustee ("Trustee"), pursuant to 11 U.S.C. §347 and Rule 3011 of the Federal Rules of Bankruptcy Procedure, and provides the following report of Trustee's deposit of unclaimed property with the Clerk of the Bankruptcy Court.

1. The Standing Trustee has been duly appointed, qualified and continues to serve as the Standing Trustee in the cases listed on the attached Exhibit "A"
2. In furtherance of her duties the Standing Trustee sent Distribution checks via U.S. Mail to those Creditors listed on the attached Exhibit "A"
3. The Distribution checks for these Creditors have been returned to the Standing Trustee marked "Return to Sender, No Forwarding Address". All reasonable attempts have been expended to locate these Creditors with no success.
4. By reason of the foregoing, the Standing Trustee has caused payment to be stopped on the Distribution checks and has deposited these unclaimed funds by payment of same to the Clerk of the Bankruptcy Court, check #317208 pursuant to §347 of the Bankruptcy Code.

Respectfully submitted,

*/s/ Marilyn O. Marshall*  
Marilyn O. Marshall,  
Standing Trustee

Office of the Chapter 13 Trustee  
Marilyn O. Marshall  
224 South Michigan  
Suite 900  
Chicago, IL 60604  
(312) 431-1300

**Sample 2**

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Jane Debtor (and others) } 09 B 9999 (and others)  
Debtor(s) }

**Notice of Filing / Certificate of Service**

Office of the US Trustee  
William Neary  
227 West Monroe  
Suite 3350  
Chicago, IL 60606

Please take notice that on March 5, 2010, I filed the attached Trustee's Report of Deposit of Unclaimed Property with the Clerk of the Bankruptcy Court located at the Urbason Federal Building, 219 South Dearborn, Chicago, Illinois, a copy of which is hereby served upon you.

The undersigned certifies that a copy of the foregoing Notice of Trustee's Report of Deposit of Unclaimed Property was served to the above listed person by placing a copy of it in the US mail, first class postage prepaid and addressed as indicated above on March 5, 2010.

*/s/ Marilyn O. Marshall*  
Marilyn O. Marshall,  
Standing Trustee

Office of the Chapter 13 Trustee  
Marilyn O. Marshall  
224 South Michigan  
Suite 900  
Chicago, IL 60604  
(312) 431-1300

**Sample 3**

**Information Services**

**Apples To Apples**



When we convert to BSS's TNG software, we'll be adopting some new terminology. What we call "claims" in CaseNET claims are called "payees" in TNG. In CaseNET, we assign claims to Plan Groups, while TNG payees have Creditor Types.

We will still be administering bankruptcy cases in the Northern District of Illinois and of course we'll still be loading and paying on our Model Plan. So, how is that going to look in TNG?

Here is a list of Creditor Types, in plan payment order. The column labeled "Default Level" shows where payees with that creditor type will be paid relative to other payees.

Description	Default Level
Debtor responsible	0
Non-scheduled secured debt	0
Current mortgage payments	10
Secured creditors/set payments	20
Debt secured by vehicle	20
Cost of collection	20
Secured creditors	30
Attorney fee	40
Administrative costs	40
Prior attorney	40
Mortgage arrears	50
Priority creditors	60
Domestic support arrearage	60
Special class unsecured	70
Unsecured creditors	80
Unsecured with interest	80
Mortgage unsecured	80
Unsecured/not in plan	80

Some of these creditor types look familiar to you. But what is different? What happens when, for instance, the plan calls for the attorney to be paid at the same level as the current mortgage? There is no creditor type for that. Currently, in CaseNET, we would create a new plan group, label it "Current mortgage payments/Atty fees" and when the claim records are created we assign them to this plan group.

In TNG, we would give the current mortgage a creditor type of "Current mortgage payments" and the attorney fee payee gets the creditor type of "Attorney fee." Within each case the payees have their own payment level, so we can assign the attorney fee record the payment level of "10" so that it will be paid with the current mortgage.

This will be a shift in our thinking. The way we set up plan groups now is so that "if" we receive a claim on a case, we will know which plan group to put it in. In the future, we will set up our payees according to the plan right off the bat. Read the plan every time you load a payee and each case will be paid properly!

Rosalind and I will soon be conducting a training session on creditor types and what we can be doing right now in CaseNET that will ease our transition to understanding creditor types. If we start using the lingo now, we will be converting apples to apples and have a head start when we begin using TNG.

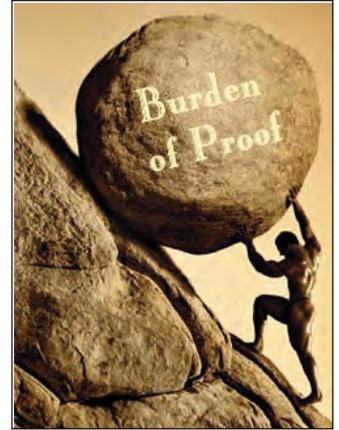


*Sandra Pillar, Director of Office Systems*

**Legal**

**Re-Filing Can Be Tough**

Chapter 13 debtors often times find themselves short of money, not only before a case is filed, but afterwards as well. The 2005 amendments to the Bankruptcy Code shifted the burden to serial filing debtors to show why their subsequent cases were filed in good faith and why they deserved bankruptcy stay protection again.



Debtors have a steep burden to meet in showing why they are better off and how the new case will be successful. To date, we have tracked 2,046 cases where there has been a request to extend or impose the stay after prior case failings. While facing an uphill battle, some of these debtors are successful in completing their cases the second time around.

Statistically, in 3% of the re-filed cases, the debtors were able to complete the payments required under their plans. On the unfortunate side, 60% of the refiled cases were dismissed or converted and closed without successful completion. Some of these statistics are somewhat alarming, considering not only the fact that the debtors are not successful, but in light of the fact that multiple attorneys' fees are being charged for failed cases.

*O. Anthony Olivadoti, Managing Attorney*

**April's Notable Events**

- April Fools' Day** on April 1st.
- Good Friday** on April 2nd.
- Happy 10th Anniversary to **Laura Mendoza** on April 3rd!
- Easter Sunday** on April 4th.
- Happy 17th Anniversary to **Dave Latz** on April 5th!
- National Deep Dish Pizza Day** on April 5th.
- Happy Birthday to **Rosalind Lanier** on April 6th!
- NACTT Staff Symposium in New York** April 8th and 9th.
- International "Louie Louie" Day** April 11th.
- National Be Kind to Lawyers Day** on April 14th.
- Income Tax Day** on April 15th.
- Ellis Island Family History Day** on April 17th.
- Blah Blah Blah Day** on April 17th.
- Earth Day** on April 22nd.
- Jelly Bean Day** on April 22nd.
- Richter Scale Day** on April 26th.
- National Arbor Day** on April 30th.



## Are You Ready?

Do we really need to say it? File those taxes by April 15th! You should have already started gathering the information you will need to file your federal tax return. In particular, make sure you have:

- ★ W-2 forms from all your employers.
- ★ 1099 forms from banks and brokerage houses.
- ★ Proof of alimony or unemployment compensation you have received.
- ★ Information on capital gains or losses if you sold stocks or other investments.
- ★ Mortgage and student loans interest paid.
- ★ Property taxes paid.
- ★ Charitable deductions.



If you think you won't make the deadline, go to the IRS Web site ([irs.gov](http://irs.gov)) and download an extension request (form #4868), which will give you an extra four months to file. If you owe money and would like to set up a payment plan, download an installment agreement request (#9465) and send it in with your return.

## April Foolery

"The first of April is the day we remember what we are the other 364 days of the year."  
~ Mark Twain

April Fools' Day is not a national holiday—at least officially. Although the government doesn't recognize this annual day of fun and pranks, it has found its way into the hearts of people young and old. It is believed to have started in the sixteenth century in France, when Pope Gregory, changing the beginning of the year from April 1st to January 1st, introduced a new calendar to the world. Some people either hadn't heard of the change or didn't believe it. When they continued to celebrate New Year's Day on April 1st, they were called "April Fools."



The tradition of playing tricks on others became popular in Europe in the eighteenth century, and was brought to the New World by early American settlers. Early pranks in colonial America included pinning signs on people's backs, putting salt or pepper in candy, telling people they had a hole in their clothes or food on their face, or holding items in place by a string. Teachers in the nineteenth century used to say to pupils, "Look! A flock of geese!" and point up. The prankster would then yell, "April Fool!"

In modern times, April 1st is a day set aside to play small, clever tricks on people. To qualify as a real April Fools' prank, it should be harmless, in good fun, and completely believable (at least for a while) by your victim. Your trickery should always make your victim smile when you shout "April Fool!" So, get creative and go make some "April Fools" out of your friends.

## Saving On Car Insurance



Everyone knows that shopping around for the best rate is a great way to save on your car insurance premiums. There are some other ways to lower your car insurance bill too. Check out these tips to save as much as you can.

### Maximize your discounts.

Take a moment to call your insurer and ask for any new discounts for which you may qualify. These can include discounts for buying your homeowners and car insurance from the same company, for making electronic payments, or even for going paperless with your bills. If you have a teenage driver on your policy, ask about a good student discount. You can also qualify for a discount if you have a child over 100 miles away at college.

### Save if you drive less.

Ask your insurer for a low mileage discount if you drive your vehicle less than average. Insurers set certain mileage thresholds for annual usage. If you drive under that threshold, you can qualify for this discount.

### Pull your credit report first.

Mistakes in your credit report can equal higher premiums. Many auto insurance companies routinely look at credit reports, as drivers with high credit scores tend to file fewer insurance claims. You can improve your credit score by correcting any mistakes you find. It is best to do this a few months before you begin shopping around for car insurance.

### Drive the right car.

Before buying a new car, check to see how much it costs to insure it. A smaller car usually means lower premiums, and some cars are more likely to be stolen than other models. If you are torn between two types of vehicles, and can't decide, you may find that the difference in insurance costs can help you make up your mind. Be sure to ask for an estimate from your insurance agent before you finalize your purchase.

## By the Numbers: Naptime



- In a recent study by the University of California, Berkeley, a group of people who took a 90-minute afternoon nap scored better on rigorous learning tasks than those who did not nap.
- Men and women who nap at least three times a week for an average of at least 30 minutes have a 37 percent lower coronary mortality risk than those who take no naps.
- NASA researchers have found that a nap of 26 minutes can boost performance by as much as 34 percent.
- Studies show that 20 minutes of sleep in the afternoon provides more rest than 20 minutes more sleep in the morning.
- More than 50 percent of Americans are sleep-deprived.

**Customs And Traditions:  
Easter In Poland**



Every nation and every culture has their own customs and traditions regarding festivities and celebrations. There is something unique about every place that sets it apart from others. This holds true for Easter customs and traditions as well.

Most of us know that Easter is one of the major Christian holidays celebrated in order to commemorate the holy resurrection of Jesus Christ after his crucifixion. It is generally marked with extensive church services and family gatherings. Though the celebration of Easter is more or less the same in every country, a little difference can be observed in regional practices and traditions. In Poland, for example, we have some interesting customs and traditions that are only associated with Easter, to which most people look forward.

Like the other central-European nations, Easter is a prominent festival in Poland. While religious ceremonies in general follow the rituals of the Christian church, Easter celebrations have assimilated elements of native Polish culture.

The "blessing of the basket" is one of the unique Easter traditions in Poland. The basket is prepared and blessed the Saturday before Easter Sunday. The basket, stashed with colored eggs, bread, cake, salt, paper and white-colored sausages, is taken to the church to have it blessed. This tradition stems from the belief that the Great Lent, which is the forty-day fast before Easter, is not over until the basket has been blessed. Hence it is called the Blessing Basket. It is considered to be sanctified and auspicious.

The family breakfast on Easter Sunday morning is an important part of Polish Easter celebration. On the breakfast table, each of the participants wishes the others of the family good luck and happiness. The table is decorated with green leaves and a sugar lamb may be placed as a centerpiece. As no smoke is allowed, no warm meals were served. Sharing a boiled egg with one's relatives is a national tradition of Poland on Easter breakfast table. A piece of egg with salt and pepper, sanctified by priest, is a vital item on this occasion.

Another traditional ritual – a kids' favorite – is Dyngus or Sminigus Dyngus, celebrated on the first Monday after Easter. On this day, boys roam around the neighborhood to sprinkle girls with water. This custom of watering has its roots in pagan traditions since the pouring of water is an ancient spring symbol of cleansing and purification. However, as far as I can remember, girls have set water traps for the boys and anyone else who might come by as well...

*Paulina Garga, Case Administrator*

**Diamond's Are A Girl's Best Friend  
The Answers:**



- |  |   |
|--|---|
| 1. India.  | 7. Between one and three billion years old.                                     |
| 2. Enduring love.  | 8. The Golden Jubilee is the largest cut diamond in the world at 545.67 carats. |
| 3. Another diamond.  | 9. A diamond is crystallized carbon.  |
| 4. One-fifth of a gram (there are 140 carats in an ounce). | 10. About 250 tons.   |
| 5. 253.7 carats.   |   |
| 6. Fancies.  |   |

**Caring For Your Parents**



Over 30 million Baby Boomers provide care for one or both of their aging parents, and it is estimated that over seven million of them are providing care long distance. The costs of this type of care can often exceed \$5,000 per month, not including lost wages when a caregiver leaves the workforce to provide this care.

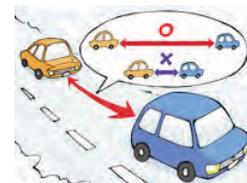
Because these costs can add up, even for short-term care after an illness or injury, it makes sense to do some planning. Taking the time to set up a plan and discussing it with your elderly parent can not only save you money, but can reduce the stress each person will feel.

The best thing to do is to simply start a conversation. Explore the plans and thoughts your parent has on the issues of aging, disability, and care. Come up with a plan that respects both parties. You may need to consult an attorney to draw up any appropriate legal documents. This is also a good time to talk about medical decisions.

Explore some of the resources in the community as well. This is especially helpful if you don't live close by your parents. Find out about senior centers, transportation services, and in-home help. There are also programs that provide meals and respite care. If you do live in another city, plan on taking some time at your next visit to identify some community resources for your parents.

Finally, look into ways to save money on care. There are discounts given by some states for some disability devices, including phones. You can also find programs that help with home improvements or accessibility modifications.

**Driving At The Right Distance**



Many people were taught to keep one to two seconds behind the vehicle in front of them when driving. However, this advice is not the best way to stay safe on the roads. This rule was established by observing the stopping distance and reaction time of drivers under ideal road, vehicle, and driver conditions. However, often these conditions do not exist. In fact, this doesn't take into account the fact that a driver may need to take his or her eyes off the road, even if just to look in the rear and side mirrors.

So what is the proper distance to keep between you and the car ahead of you? Experts now recommend at least four seconds. To be sure you are at the proper distance, look for a fixed object on the roadside, such as a sign or telephone pole. Once the car ahead of you passes that object begin counting (one thousand one, one thousand two, etc.). You should get to at least the count of one thousand four before passing the object yourself. Of course, in poor road or weather conditions, you should increase this count.

Because it is instinctive to want to fill the space ahead of you on the road, at first it may feel awkward to have a greater distance. But you will be safer and will enjoy a less stressful ride in the long run.

**Trivia Quiz:**

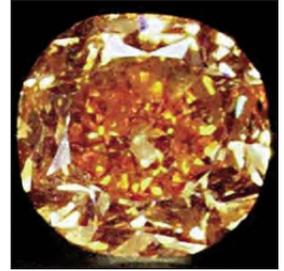
**Diamond's Are A Girl's Best Friend**

April's birthstone, the diamond, has been beloved for centuries around the world. You see them everywhere; but how much do you really know about these sparkly stones? Test your gem knowledge with this trivia quiz. *(The answers are on page 7.)*

1. Although diamonds have been around for millions of years, it is believed they were first discovered by man over 5000 years ago. Where were they first found?
2. Diamonds are found on most engagement rings. What is the stone supposed to symbolize?



3. A diamond can only be cut by what?
4. How much is a carat?
5. The largest uncut diamond currently on display is the Oppenheimer Diamond at the Smithsonian. How many carats is it?
6. Diamonds with very strong colors are rare and are called this.
7. How old are most diamonds?
8. What is the largest cut diamond?
9. What are diamonds made from?
10. How much ore must be mined to produce a single one-carat polished, gem quality diamond?



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**Did You Know: Eggs**

- To tell if an egg is hard-boiled or fresh, give it a spin. If it spins easily, it's hard-boiled. If it wobbles, it's raw.
- A fresh egg will sink in water; a stale one will float.
- Eggs are one of the few foods that naturally contain Vitamin D.
- A hen requires 24 to 26 hours to produce an egg. Thirty minutes later, she starts all over again.
- An egg ages more in one day at room temperature than in one week in the refrigerator.
- Eggs can be kept refrigerated in their carton for at least 4 to 5 weeks beyond the pack date.



- The largest single chicken egg ever laid weighed a pound and had a double yolk and double shell.
- A mother hen turns her egg over about fifty times per day to keep the yolk from sticking to the sides of the shell.
- White shelled eggs are produced by hens with white feathers and white ear lobes. Brown shelled eggs are produced by hens with red feathers and red ear lobes. There is no difference in taste or nutrition between white and brown eggs.
- There are over 200 breeds of chickens.

