

The Federal Judiciary Act Of 1984 – Again

The Judicial Council of the Seventh Circuit has openings for three new bankruptcy judges in the Northern District of Illinois. Judge Schmetterer will be a senior judge. Judge Squires will be retiring at the end of 2011 and Judge Sonderby will retire in May 2012.

The process of becoming a bankruptcy judge is different than becoming a district court judge, because they are different kinds of judges. How bankruptcy court judges and the process to become one came about is an interesting lesson in constitutional history.

Federal courts are set up by the United States Constitution. Article III of the Constitution establishes that the “judicial power of the United States shall be vested in one supreme Court, and in such inferior Courts as the Congress may from time to time ordain and establish. The Judges [serving in those courts] shall hold their Offices during good behavior.” U.S. Const. Art. III, 1. These judges are without a fixed term of office – a lifetime position. They are also guaranteed a salary that will “not be diminished.” U.S. Const. Art. III, 1.

The judges that are addressed in this section are: the Supreme Court justices, Court of Appeals judges and District Court judges. Candidates for these positions are nominated by the President of the United States and confirmed by the Senate. The United States Senate Committee on the Judiciary handles the procedures necessary for bringing the nominees to the Senate for confirmation. For example, the confirmation of Edmond Chang of the Northern District of Illinois was referred to the Committee on April 21, 2010. The Committee had a full committee hearing on his confirmation on July 15, 2010, and reported favorably to the full Senate on August 5, 2010. On December 18, 2010, the Senate confirmed Judge Chang as a District Court Judge. Report on the Activities of the Committee on the Judiciary, United States Senate, 111th Congress, March 28, 2011, p. 42.

The new bankruptcy judges will have a much different process in their appointments. 28 U.S.C. § 152 provides, “the United States court of appeals for the circuit

shall appoint bankruptcy judges.” The candidates will submit an application to the Judicial Council of the Seventh Circuit. That Council will recommend applicants to the United States Court of Appeals, who will appoint the successful candidates. Why is the process of becoming a bankruptcy judge so different? The distinction is because of the difference between the kind of judgeship that they will hold and a district court judge or other judge created by Article III of the U.S. Constitution.

The U.S. Constitution established the federal jurisdiction for bankruptcies in Article I, section 8. “The Congress shall have the power...to establish uniform Laws on the subject of Bankruptcies throughout the United States.” U.S. Const. Art. I, 8. Bankruptcies are within the jurisdiction of the District Court. 28 U.S.C. § 1334(a). The District Court then refers all bankruptcy cases to the bankruptcy court of that District as allowed by 28 U.S.C. § 157(a). In the Northern District of Illinois, that is under Local Rule 40.3.1(a), which simply states, “Pursuant to 28 U.S.C. § 157(a), all cases under Title 11 U.S.C. and all proceedings arising under Title 11 U.S.C. or arising in or related to any cases under Title 11 U.S.C. are referred to the bankruptcy judges of this District.” Local Rule of Northern District 40.3.1(a), *see also* Internal Operating Procedure 15(a). The bankruptcy judges do not serve a lifetime term, but rather one of 14 years, subject to reappointments for additional 14 year terms. They can be removed from office due to neglect, misconduct, or mental or physical disability. They are also paid 92% of the district court judges. 28 U.S.C. § 153.

Even though the Constitution created federal jurisdiction for bankruptcies, it did not create the position of Bankruptcy Judge. Bankruptcy Judges are quite a recent addition

to the federal judiciary. The position of Bankruptcy Judge was created by the Bankruptcy Act of 1978. Before then, bankruptcies were filed in the District Court and cases were heard by a “referee.” The Act of 1978 removed the referee system and established bankruptcy courts and judges to preside over those courts. 28 U.S.C. § 151(a) (1976). At that time, the new judges



(Continued on page 2.)

The Federal Judiciary Act Of 1984 – Again

(Continued from page 1.)

were appointed to 14-year terms by the President and confirmed by the Senate. 28 U.S.C § 152, 153 (1976). The Act granted these new courts jurisdiction over “all matters arising under title 11 or arising in or related to cases under title 11.” 28 U.S.C. § 1471(b) (1976).

The United States Supreme Court in the case of Northern Pipeline held that this broad grant of powers was an unconstitutional encroachment on the independence of the judicial branch of the federal government; those established by Article III of the Constitution. Because the new bankruptcy judges did not hold lifetime appointments, could be removed from office for misconduct, neglect or mental or physical disability, and did not have the benefit of a guaranteed base salary, they were not the same kind of judge as those established by Article III of the U.S. Constitution. “There is no doubt that the bankruptcy judges created by the Act are not Art. III judges.” Northern Pipeline Construction Co. v. Marathon Pipeline Co., 458 U.S. 50, 61, 102 S.Ct. 2858, 3866 (1982).

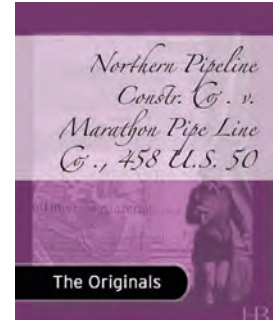
The Supreme Court rejected the argument that because the Constitution established bankruptcy jurisdiction, then Congress could establish courts and judges to administer that jurisdiction “free of Art. III’s requirement whenever it finds that course expedient.” Northern Pipeline at 73. “The flaw in [that] analysis is that it provides no limiting principle. It thus threatens to supplant completely our system of adjudication in independent Art. III tribunals and replace it with a system of ‘specialized’ courts.” Northern Pipeline at 73. In order to keep the checks and balances system of the three branches of the federal government equal, the Court held that “the functions of the adjunct [the specialized courts, including bankruptcy] must be limited.” North-

ern Pipeline at 81. Therefore, the powers of the bankruptcy judges set forth in the Bankruptcy Act of 1978 were unconstitutional. Northern Pipeline at 87. The powers of the bankruptcy judges and the whole Act needed to be redone.

A solution was created by the Bankruptcy Amendments and Federal Judgeship Act of 1984. The 1984 act created the scheme that we have today. The district courts refer all bankruptcy cases to the bankruptcy court as indicated above. The bankruptcy courts then hear and can make a final determination on “core proceedings.” 28 U.S.C. § 157(b)(1). A list of sample core proceedings is included in § 157(b)(2); sixteen topics that relate so closely to the bankruptcy case that the case could not be administered without a determination of those issues. 28 U.S.C. § 157(b). A determination of whether an issue is “core” or “non-core” is initially made by the bankruptcy judge. § 157(b)(3). If the proceeding is a “core proceeding,” then the bankruptcy judge can make a final determination. § 157(b)(1). If the proceeding is “non-core,” then the bankruptcy judge can hear the proceeding and “submit proposed findings of fact and conclusions of law to the district court.” § 157(c)(1). Bankruptcy opinions carefully review what is the real issue in the proceeding to determine whether it is “core.” “In view of the rule of Marathon that ‘the restructuring of debtor-creditor relations, which is at the core of federal bankruptcy power, must be distinguished from the adjudication of state-created private rights, such as the right to recover contract damages.’” In re T.R. Paris & Family, Inc., T.R. Paris & Family, Inc. v. The First National Bank in Robinson, 89 B.R. 760, 766 (Bankr. S.D. Ill. 1988).

Even if the proceeding is on the list of “core proceedings” in § 157(b)(2), the Bankruptcy Court’s jurisdiction to hear that proceeding is always subject to review. § 157(b)(2)(C) lists “counterclaims by the estate against persons filing claims against the

(Continued on page 3.)



THE MARSHALL CHRONICLES
The Editorial Staff: Cheryl Jones, HVB and Dave Latz.
Contents and Contributors:
The Federal Judiciary Act of 1984 – Again, pgs. 1,2 & 3A. Stewart Chapman
Trustee Matters, pg. 3 & 4.....Marilyn O. Marshall
Money Tip, pg. 4.....Financial Information
Disclosure Of Compensation Of Attorney For Debtor(s), pg. 5Carlos Lagunas
From The Desk Of The Payroll Specialist, pg. 5Juliana Dunklin
We Can Do It With TNG!, pg. 5.....Dave Latz
7 Ways To Cut Your Food Bill, pg. 6Financial Information
Reduce Your Pain At The Pump, pg. 7Financial Information
Hot Travel Spots For Summer, pg. 7Travel Information
Laugh Your Way To Lower Blood Pressure, pg. 7...Health Information
July’s Notable Events, pg. 7Dave Latz
Sunshiny Days Trivia Quiz Answers, pg. 7.....Trivia Quiz
Trivia Quiz: Sunshiny Days, pg. 8.....Trivia Quiz
Did You Know: Hot Dog!, pg. 8.....Fascinating Facts
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

Did You Really Speak With The Trustee?



More and more calls are being transferred to me because debtors and creditors are insisting that they have spoken to the Trustee or insist on talking to “my Trustee.” As I have emphasized in every staff meeting: “Do not tell anyone that this Trustee does not take calls.”

You can tell if I have spoken with someone because I usually make a docket entry under “Communication – Debtor.” (To see my notes when we go live with TNG go to “Forum – Trustee Notes.”) In speaking with callers, I follow a basic prescription: I am polite, considerate and as patient as I can possibly be. I don’t criticize the debtor and I don’t interrogate. I don’t make judgments about the person or their bankruptcy. I try to understand the difficult circumstances the caller may be facing. I never give legal advice. I want you to remember to do the same; perhaps, I will receive fewer calls if you adopt this prescription.

Handling phone calls from debtors and creditors can be a challenge. Some suggestions on how to handle specific circumstances follow:

☎ Call #1: Refund Check

“When will I receive my refund check?” is the most common question. My first response is: “What is the status of your case? Is it Dismissed, Closed Complete or Closed?” A case must have a status of DISMISSED, CLOSED COMPLETE or CLOSED in order for a refund to be disbursed. DISMISSED cases will not come up for a refund until 10 days from the dismissal date. All cases have to be audited before a refund will be issued. The closing department has specific criteria which must be met before a case will be docketed CLOSED or CLOSED COMPLETE. Do not tell a debtor when they will receive a refund if you are not 100% sure you are correct. Never quote an amount because additional attorney fees

may have been ordered on the case. It is quite disheartening to tell someone they will have to wait another month for their money.

☎ Call #2: Late Payment

When a debtor says something like, “My payment is going to be late” or “I can’t make my payment this month,” there are a few things we need to evaluate. What is the amount of the plan default? Are the debtor’s payments irregular? Has a motion for payroll control or dismissal been set? With these facts, we can decide how to proceed and whether to make a docket entry.

For instance, if the debtor is current with the plan and the payment will only be a few weeks late, there probably is no need to make a docket entry. If the debtor is in default, the payments are irregular, or the payment is going to be more than one month late, then a docket entry should be made. Usually, if a debtor fails to make a payment in 60 days or more, we will set a motion to have the case dismissed or placed on payroll control. However, if a docket entry states that the debtor has called and explained the late payment, we usually allow a few more weeks.

You may explain to the debtor what can happen to the case if payments are behind. For example, you might say: “I will make a note that you are going to be late with your payment. Unfortunately, our office can’t give you permission to skip or to be late with your payments. When payments are missed, a motion may be presented to the court to dismiss your case or to deduct payments from your payroll check. If you are experiencing any difficulty in meeting your monthly payment obligations, you should call your attorney.”

There are also a few things to avoid saying to a debtor:

- ☎ “It’s all right. Send it in when you can.”
- ☎ “There is nothing we can do. Your case can be dismissed if you do not send in your payment right away.”
- ☎ “You don’t have to call our office. We give you a grace period before doing anything.”

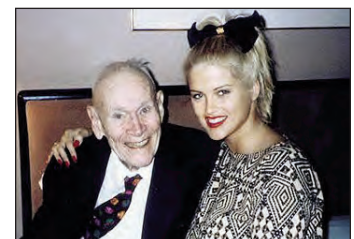
(Continued on page 4.)

The Federal Judiciary Act Of 1984 – Again

(Continued from page 2.)

estate” as a core proceeding. 28 U.S.C. § 157(b)(2)(C). The Supreme Court held that “the Bankruptcy Court below lacked the constitutional authority to enter a final judgment on a state law counterclaim that is not resolved in the process of ruling on a creditor’s proof of claim.” *Stern v. Marshall*, 564 U.S. ___, 38 (2011). “Is there really a threat to the separation of powers where Congress has conferred the judicial power outside Article III only over certain counterclaims in bankruptcy? The short but emphatic answer is yes. A statute may no more lawfully chip away at the authority of the Judicial Branch than it may eliminate it entirely.” *Id.* at 35.

It is because of the distinction between the Article III judges and the bankruptcy judges that instead of Presidential nominations and Senate confirmation hearings, applicants for the new bankruptcy positions submit applications to the Court of Appeals and will be appointed by that Court. Judge applications are due to the Circuit Executive, Collins T. Fitzpatrick, by July 5, 2011.



Anna Nicole Smith and J. Howard Marshall II (a.k.a. Stern v. Marshall)

A. Stewart Chapman, Staff Attorney

Trustee Matters *(Continued from page 3.)*

☎ Call #3: Harassing Telephone Calls

Debtors call our office with questions about stopping creditors who are harassing them either by phone or by mail. In trying to help, we must remember that we do not represent the debtor or the creditor and cannot give legal advice to anyone. However, there are some things we can say to help clarify a situation. The Bankruptcy Code is a federal law that provides relief for debtors who are unable to pay their debts. When a debtor petitions the court for protection, an automatic stay goes into effect. This stay prevents a creditor from harassing or taking action against the debtor to collect the amount owed during the duration of the bankruptcy case unless the stay is lifted by order of the court.

SECURED CREDITORS have no need to harass a debtor. They may file a claim at any time during the life of the case, and they are paid 100% of the value of their collateral. The creditor will be paid according to the plan confirmed by the judge.

UNSECURED CREDITORS have 90 days from the first creditors' meeting to file a claim regardless of whether or not they were scheduled on the debtor's original petition. Governmental creditors have 180 days from the date the case was filed.

UNSCHEDULED CREDITORS (those not included on the original petition) may need to obtain a court order to be added to the plan to be paid or to allow payment of their claim after the filing deadline. The unscheduled creditor, whether secured or unsecured, should seek legal advice.

POST-PETITION CREDITORS have extended the debtor's credit after the bankruptcy petition has been filed with the court. This creditor may be able to proceed against the debtor as if the bankruptcy case did not exist. We can offer no assistance to the debtor who is harassed by a post-petition creditor. However, the creditor may elect to file a claim and participate in the Chapter 13 case following certain requirements that apply to any post-petition claims. Remember that unsecured creditors will be paid according to the terms of the confirmed plan. Consequently, the post-petition unsecured creditor will seldom want to file a claim in a case that doesn't propose to pay 100% to unsecured creditors.

☎ Call #4: Debtor Attorneys

We often advise debtors who call us with certain types of questions to call their attorneys. Occasionally, this elicits a re-

sponse like, "I hate my attorney. He doesn't do a thing for me and never returns my phone calls..." How can you respond?



Most important, never say negative things about an attorney, or you could subject our office to legal action. Be careful about even seeming to agree with the debtor's statements. The debtor is angry or frustrated, and you can let them talk for a short while. Depending on the circumstances, there are some constructive suggestions you can make. Here are some – you'll have to use some judgment on which is appropriate for the situation:

- ☑ You can check to see if the attorney has been paid. If no attorney fee is entered, the debtor may appear at the fee/confirmation hearing or at any upcoming motion on the case to make a statement to the judge. This would be an effective action to take prior to confirmation.
- ☑ A debtor may wish to engage another attorney, depending on the complaint or problem.
- ☑ A debtor may request that an investigation of the professional conduct of their lawyer be conducted by the Attorney Registration and Disciplinary Commission (ARDC). They can reach the ARDC by calling 312-346-0690. The ARDC provides a form and a brochure to assist in requesting an investigation. Although the investigation of a lawyer may result occasionally in an effort on the lawyer's part to take corrective action, this is not the primary purpose of the disciplinary proceedings.
- ☑ Fee matters are not ordinarily a basis for ARDC investigation of a lawyer because they do not involve questions of professional misconduct. Clients should discuss fees with their lawyers. If they cannot reach an agreement, the matter may have to be resolved by court action.

By no means is the above exhaustive of all calls I handle. Our telephone representatives are trained and can handle most situations. Whenever you encounter a situation that you cannot handle and have followed the above prescription, and the caller still insists on speaking with the Trustee – call the Trustee.

Marilyn O. Marshall, Standing Trustee

Money Tip

If you're considering filing for personal bankruptcy, don't use your 401(k) plan as a last ditch effort to get out from under your debt. Raiding your retirement funds can really hurt you in the long run. Retirement accounts are protected under bankruptcy laws in most states. It is foolish to give up your retirement fund just to get a fresh start. Many people who do that end up in bankruptcy anyway, ending up broke and with no retirement fund. By staying away from your retirement money, you can get back on your feet without sacrificing the future.



Case Administration

Disclosure Of Compensation Of Attorney For Debtor(s)



When a case is filed, the debtor’s attorney usually also files a disclosure statement with the petition. This is called Disclosure of Compensation of Attorney for Debtor(s), which lets us know the amount the debtor has agreed to pay the attorney for legal services. It also lets us know the amount the debtor gave to the attorney prior to filing the disclosure statement.

Additionally, when Post Confirmation Review is performed, we make sure that the disclosure statement is filed. If the disclosure statement shows that the debtor’s attorney hasn’t been paid in full and an Attorney Fee Order hasn’t been entered yet, then we send a courtesy “no fee” letter to the debtor’s attorney so that they can file an Attorney Fee Order and then we can disburse to creditors according to the plan.

Carlos Lagunas, Case Administrator

Financial

From The Desk Of The Payroll Specialist

Here are some of the most Frequently Asked Questions of the Financial Department’s Payroll Specialist:

Debtor How do I get my employer to stop taking out deductions?

Answer *A payroll stop can only be submitted if there is an order to vacate, or the case has been dismissed or converted, or the closing audit has been completed.*

Employer How long should I deduct the wages of the employee?

Answer *The employer should garnish the wages until a payroll stop letter has been sent by the Trustee.*

Employer Can you email or fax me another copy of the payroll stop notification?

Answer *All correspondence communicated are imaged and readily available to be faxed or emailed.*

Debtor I was told that I have a zero balance on my case. Why hasn’t my employer been notified to stop the deductions?

Answer *A closing audit has to be performed on each and every case. Once that has been completed and the case is docketed final audit and there are no problems, the payroll can be stopped.*

Employer The debtor no longer works for our office. How do we communicate this information to the Trustee?

Answer *The employer should notify the Trustee either by mail or fax.*

Debtor I want my plan payments to come out of payroll checks, How can I get this done?

Answer *The Debtor can contact their attorney for this assistance.*

Employer We received a garnishment order from the Trustee, but our name is incorrect on the order. How do we get this information corrected?



Answer *The employer is informed that the debtor’s attorney would have to amend the payroll order with the correct employer’s name and address. The Payroll Specialist will notify the debtor’s attorney’s office of this situation. The attorney should submit another payroll order to court with the corrected employer’s name and address data.*

Additional information:

Payroll Orders Plan Based: A debtor can consent to immediate entry of an order directing the debtor’s employer to deduct from the debtor’s wages the amount specified in Paragraph 1 of Section D. This is shown in Paragraph I, Payroll Control of the plan with a checkmark. *Note: If it is a joint case, details of the deductions from each spouse’s wages are set out in Section G, otherwise the payroll order will be submitted for the debtor for the total plan payment.*

Modification letters will be sent by the Trustee’s office for any plan amount changes. The Trustee will notify the employers when the payroll can be stopped.

The debtor’s attorney should not provide a handwritten, or typed payroll order to the Trustee’s office, or to court if it has been provided in the plan. The Trustee will not accept any payroll orders at the office.

The Trustee will not accept handwritten or typed amended payroll orders for new employers, or different deduction amounts for a joint case. They are to be marked clearly as “Amended” and sent to court for entry.

Juliana Dunklin, Payroll Specialist

**Information Services
We Can Do
It With TNG!**



So what do “Closing,” “Creditor Database,” “Creditor Disbursement Returns,” “Debtor Education DB,” “Disbursement Exceptions,” “In-House Receipts,” “Payroll Request Database,” “Receipt Exceptions,” “Split CDR Records,” “Website Users,” and “Web/users/passwords” all have in common? They’re all FileMaker Pro databases that have been accessed by one of the trusteeship’s employees within the last 30 days.

CaseNET has been able to do a lot of things for us, but FileMaker Pro and those databases have been able to fill in when there was something that we didn’t have programmed into CaseNET.

But it’s a new day – new computers and, soon, BSS TNG will be coming on line.



Apple just announced a new version of their Macintosh OS X operating system called Lion, and it will be pre-installed on the next batch of computers we’ll be getting in Fiscal Year 2012. We’ll also be upgrading the Macintoshes we got in Fiscal Year 2011 to Lion.

Mac OS X Lion The good news is that the Lion operating system will be providing all sorts of upgrades to the way your Macintosh operates and we’ll also be upgrading and updating almost all the software we use in the office, such as Microsoft Word, Excel and PowerPoint. The bad news is that those upgrades cost money. For instance, to upgrade everyone to the latest version of FileMaker Pro would cost the office almost \$7,000.

But there’s more good news. In looking at what we do with those FileMaker Pro databases, we’ve realized that, with a little programming, TNG will be able to take over or eliminate the need for almost all of the FileMaker Pro databases.

And more good news: TNG will make your job easier because, since a lot of the data from those FMP databases is already in TNG tables, you’ll be doing less redundant entering of information. And Crystal Reports will be able to produce the reports you’ve become accustomed to.



No doubt there will be collaboration between all of us to get everything just right, so keep an open mind and step up when we need you!

Dave Latz, Operations Coordinator

**7 Ways To Cut
Your Food Bill**



Looking for ways to cut your budget? One of the easiest places to start is your grocery bill. Use these tips to help cut your monthly food spending down to size.

1. Plan ahead: Check out the sales that grocery stores offer each week and plan your shopping list around those items. Try to shop only once a week. This helps avoid impulse shopping and it saves time driving to the store and waiting in line.
2. Stick to your list: Stores have great techniques to get you to buy. Necessities like bread and milk are usually at the back of the store, forcing you to walk past the other items in the store. Items placed at eye level are great profit makers for the store. Sticking to your list means not buying items you don’t really need. But be flexible enough to pick up a good bargain when you see one.
3. Find the best deal: Be sure to compare unit prices, bringing a calculator if needed. Consider trying a cheaper brand or the store brand of items you buy. Use coupons on items you would normally buy anyway. If you have the room to store a few extra items, stock up on the things you use often when they are on sale.
4. Shop alone: The more shoppers you have with you, the more your grocery bill will be. Also, remember to always eat before you go, so your hunger doesn’t lead to unnecessary purchases.
5. Save on convenience foods: Limit your purchase of convenience items and pre-packed goods. Make your own “TV” dinners by freezing your leftovers. Package items for your kids’ lunches yourself. Make desserts and snacks from scratch.
6. Cheaper dinners: Consider going vegetarian one or two nights a week. It’s cheaper and healthier, too. Having breakfast for dinner one night a week can also help keep costs in line.
7. Check your receipt: Pay attention at the checkout counter and check your receipt before you leave the store for any scanner errors. Sometimes by pointing out the error, you will get the item for free.

By planning carefully and watching for bargains, you can make a big dent in your grocery bill – leaving more money for the things you really want.

Reducing Your Pain At The Pump

As gas prices continue to inch up, it can be hard for your budget to handle this expense. While you probably cannot cut out buying gas from your life, there are some things you can do to bring the cost down as much as possible.



First, consider what you are driving. When gas prices are lower, it may seem like a small thing to drive a vehicle that doesn't get great gas mileage. But over the long run, as gas prices increase, this choice will begin to really impact your bottom line. If you are in the market for a new car, look carefully at the mileage you'll get. Make this an important consideration when looking at different vehicles to make sure you are getting the car that is right for you.

Next, take a good look at your driving patterns. If you run lots of errands, plan your route ahead of time to make sure you are not retracing your steps. Ask family members to pick things up for you when they are out instead of making a separate trip. Also cut down on the number of times you head out to the grocery store. Instead of going shopping several times each week, get in the habit of making a list for the week and only going once.

Finally, make sure your vehicle is well maintained. Get regular service on your car and don't ignore problems when they show up. Properly inflated tires mean better gas mileage too. Remove excess weight from your trunk to make your vehicle run as light as possible. While there is nothing you can do to bring down the price at the pump, you can make sure that you are reducing your gas costs as much as possible with these simple changes.

Hot Travel Spots For Summer

The American Society of Travel Agents (ASTA) recently released a survey naming the most popular international vacations for this summer. For the eighth consecutive year, London, Rome, Paris, and Cancun remained at the top of the list. Next were Punta Cana, Dublin, Barcelona, Venice, Sydney, and Istanbul. While Americans are heading to tried and true vacation destinations such as Mexico and Europe, the inclusion of Australia and Turkey show that many are interested in experiencing new cultures and regions of the world.



On the home front, Orlando and Las Vegas remain on the top for the ninth year in a row. Rounding out the top ten were Los Angeles, San Francisco, New York City, Miami, San Diego, Washington, D.C., Honolulu, and Seattle. Destinations that offer family-friendly activities and exciting attractions remain perennial favorites for families wanting to relax and get away from it all.

Laugh Your Way To Lower Blood Pressure

The findings of a study presented at the American Heart Association meeting in Atlanta in March revealed that listening to your favorite tunes or hearing a good joke could have as much effect on your blood pressure as cutting salt in your diet or losing ten pounds.



In the study, a group of people participated in bimonthly sessions that focused on music and laughter. Their systolic blood pressure dropped by an average of five to six points after three months. A control group showed no change in that time period.

Even a small drop in blood pressure can make a significant difference. A drop of just five points is linked to a ten percent lower risk of death from heart attack or stroke.

Of course, music and laughter alone are not sufficient to treat high blood pressure. But for anyone looking for a way to increase their overall health, it is important to remember this mind-heart connection. It is a natural way to improve health and could eventually lead to a reduction in medication.

July's Notable Events

July is **National Hot Dog Month**.

All Staff Meeting on July 1st.

Independence Day on July 4th (the office will be closed).

Happy Birthday to Enrique Orejel on July 12th!

Happy Birthday to Aaron Bowles on July 13th!

Gruntled Workers Day on July 13th.

National Ice Cream Day on July 17th.

Happy 13th Anniversary to Carlos Lagunas on July 20th!

Happy Birthday to Monica Frausto on July 27th!

National Tell an Old Joke Day on July 24th.

National Chili Dog Day on July 28th.



Sunshiny Days

Trivia Quiz Answers:



1. Venus.
2. 225 million years.
3. True.
4. 93 million miles.
5. True.
6. 4.5 billion years old.
7. Away from the Sun.
8. 155 miles per second.
9. 8 minutes.
10. An Astronomical Unit (AU).

Trivia Quiz: Sunshiny Days

July is one of the hottest months of the year. To help you enjoy your summer, we've put together a trivia quiz to test your knowledge of our sun. *(The answers are on page 7.)*

1. One planet does not tilt as it goes around the Sun. Thus it has no seasons. What is this planet?
2. How long is a cosmic year, the amount of time it takes the Sun to revolve around the center of the Milky Way?
3. True or False: The Sun contains over 99.8 percent of the total mass in our solar system.



4. How far is the Sun from Earth?
5. True or False: The Sun is the closest star to Earth.
6. How old is the Sun?
7. Which way does a comet's tail point at all times, away from or towards the Sun?
8. How fast does the Sun travel?
9. How long does light from the Sun take to reach Earth?
10. What is the distance between Earth and the Sun called?



**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

Did You Know: Hot Dog!

July is National Hot Dog Month.

- ☞ The first words Mickey Mouse ever said in a cartoon were "hot dogs."
- ☞ Chicago's O'Hare International Airport sells more than two million hot dogs a year.
- ☞ The most popular hot dog topping among adults is mustard. Among children, it is ketchup.
- ☞ The average hot dog is consumed in 6.1 bites.



- ☞ Americans consume over 20 billion hot dogs each year, with 26.8 million of those consumed at major league baseball parks.
- ☞ Miller Park in Milwaukee is the only Major League ballpark in which sausages outsell hot dogs per season.
- ☞ The average weight of a baseball park vendor's bin is approximately 40 pounds when fully loaded with hot dogs.
- ☞ Joey "Jaws" Chestnut currently holds the world record for speed-eating hot dogs with his win of the 2007 Nathan's Famous Fourth of July International Hot Dog Eating Contest. His total was 66 dogs in 12 minutes.

