



THE

MARSHALL CHRONICLES

JANUARY, 2012
VOLUME XI, NUMBER 1

Evidence: Back To Basics

During the course of my legal career, I've performed various roles: researcher, counselor, advisor, advocate, and so on. Due to my experiences over the last year, I have discovered that I adore playing the role of a litigator. In my opinion, arguing my client's position and resolving disputes through formal proceedings are the most attractive aspects of the legal profession.

As of late, I have been involved in an increasing number of factual disputes that needed to be heard and decided by a judge. From participating in a deposition to drafting interrogatories, there is a large amount of work that must be performed in order to prepare properly for a hearing or trial. As a result, I have become reacquainted with some of the rules relating to trial practice.

The bulk of my time has been spent reviewing the Federal Rules of Evidence. Because I do not engage these rules on a regular basis, I needed to re-educate myself on the certain topics like expert witnesses and the claims of privilege. I also brushed up on the hearsay rules and other objections. Nothing scares me more than appearing unprepared or ill-equipped for a contested hearing, and the purpose of this article is to share some of the topics I revisited.

Common Objections

Leading: An attorney leads his witness when he asks a question that suggests the desired answer. For example, asking your witness if he saw the defendant driving the stolen car is a leading question. The better way to approach this question is to simply ask the witness what he observed the defendant doing. In general, leading questions are not permitted during direct examinations. Conversely, the use of leading questions should be used on cross-examination and in instances where your witness is deemed to be "hostile" or adverse to your position.

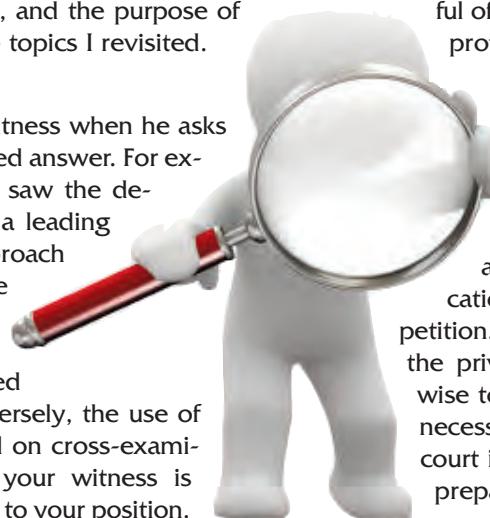
Beyond the scope: In general, questions asked on cross-examination should be limited to matters raised during direct examination. Additionally, questions asked during re-direct should be limited to matters raised during cross-examination. When an attorney attempts to raise questions regarding matters not mentioned during the previous examination, the questions are "beyond the scope" and the objection should be raised. Be aware that the rules give judges the discretion to allow the inquiry, so the objection may be overruled if the court sees fit.

Compound questions: A compound question asks a witness to answer several facts in one question. For example, an attorney asking a witness if he saw the defendant disobey the stoplight and injure a pedestrian has asked a compound question. Ideally, questions should be concise and should address only one fact when asked. Otherwise, a witness' answer may be inaccurate, misleading or confusing.

Privilege: Full disclosure is the cornerstone of our bankruptcy system, so it is easy to forget that the privileged communications still may be protected. While there are a handful of relationships that can benefit from the privilege protection, a commonly asserted privilege in the

bankruptcy context is the attorney-client privilege. This privilege is complicated in our arena because debtors reveal so much information in their bankruptcy petition, schedules and statements. Since bankruptcy petitions are public documents, arguably, the debtor has waived any privilege that may have protected communications that relate to information contained in the petition. Since potential issues involving the assertion of the privilege protection can be predicted, it may be wise to research the issue in advance. It may become necessary to advance an impromptu argument to the court in order to resolve the issue, so you want to be prepared in the event the question arises.

(Continued on page 2.)



Evidence: Back To Basics

(Continued from page 1.)

Opinions: In general, only experts are permitted to offer opinions as part of their testimony. Expert witnesses must be qualified as an expert based on their "knowledge, skill, experience, training or education". FRE 702. As a result, laypersons cannot offer their opinion unless the testimony involves matters they have perceived and the opinion is necessary to understand facts in question.



The Hearsay Rule

When a witness is offering testimony about an out-of-court statement made by someone other than the witness, the statement is said to be hearsay. In addition, the statement must be offered for its truth in order to be considered hearsay. In other words, if the statement must be true in order for the subject of the statement to be relevant, then the statement is hearsay. Conversely, if the statement is

being offered for another purpose, the statement will be allowed.

For example, a witness can testify about an out of court statement if the statement is being offered to show how the statement affected the listener. The truthfulness of the statement is immaterial, but the declaration may be relevant to illustrate knowledge on the listener's behalf.

It is important to note that some categories of testimony are exempt from the hearsay rules, and there are a multitude of exceptions to the hearsay rule. I encourage you to revisit this topic when practicing for direct and cross-examination.

The above is just a cursory review, but the Rules of Evidence contain so much information I suspect many of us have not studied since our bar examinations. Although it took additional time, it was essential for me to review the various federal and local rules that relate to trial practice, and the review proved to be an invaluable refresher. In order to represent our clients effectively and zealously, we need to be ready, willing and able to litigate if the situation demands it. An attorney cannot be an effective litigator without having a command of the rules that govern our profession.

Keisha Hooks, Staff Attorney

THE MARSHALL CHRONICLES

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

Contents and Contributors:

| | |
|--|-----------------------|
| Evidence: Back To Basics, 1, pgs. 1 and 2 | Keisha Hooks |
| It's Tax Time Again, pg. 2 | Darlene Odom |
| Trustee Matters, pg. 3..... | Marilyn O. Marshall |
| Money Tips, pg. 3 | Financial Information |
| Domestic Support Notices, pg. 4 | Rosalind Lanier |
| January's & February's Notable Events, pg. 4 | Dave Latz |
| Exceptions, pg. 5 | Sandra Pillar |
| Days To Fly The American Flag, pg. 5 | Helpful Information |
| The Final Report, pg. 6 | Pamela Jenkins |
| By The Numbers: Black History Month, pg. 6 | U.S. Census Bureau |
| Computer Safety Tip, pg. 6..... | Computer Security |
| Trivia Quiz: Flapjacking Fun – The Answers, pg. 6..... | Trivia Quiz |
| Get An Insurance Checkup, pg. 7 | Financial Information |
| The Mysterious History Of Valentine's Day, pg. 7..... | Fun Facts |
| Internet Tidbit, pg. 7 | Computer Information |
| Trivia Quiz: Flapjacking Fun, pg. 8..... | Trivia Quiz |
| Girl Scout Cookie Trivia, pg. 8 | Trivia Quiz |

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/>.

Legal

It's Tax Time Again

Tax season is upon us. As a reminder to debtor's attorneys, for cases filed on or after April 17, 2012, please make sure to include tax returns for the tax year 2011 when fulfilling required documents. For prior confirmed cases where there is a provision for tax refunds to be added to the plan pot and a requirement to submit tax returns, either by language in the plan (section G) or by a separate order, these debtors should submit their current tax return to the Trustee by April 20th.



These returns can be emailed to the taxreturns@chi13.com email address. The debtor's tax refund must be submitted in full within seven (7) days of receipt and received by the Trustee by April 30th each year for the duration of the case. Cases where the debtor has failed to comply with the order are subject to dismissal.

If the debtor would like to endorse their Treasury check to the Trustee, they can do so by signing the check and adding the following restrictive endorsement under their signature:

**Pay to Marilyn O. Marshall
Chapter 13 Trustee**

Darlene Odom, Paralegal

Trustee Matters

Creditors Return Checks

When we disburse funds on the third Friday of each month, it would be perfect if all the checks cleared the bank and no checks were returned to the office. Well, that does not happen. Checks that are returned are immediately stamped in the mail room with VOID on the face of the check and logged into CaseNET. The actual check is given to me to void in the system and a copy is given to the financial auditors to research. When I void the checks, I turn "OK to disburse" off, make a claim docket indicating the check number and the amount of the check, so that everyone knows that a check was returned. The goal is to resolve the issue of the returned check before the next disbursement period so that disbursements can be turned back on. We do not want checks returned to continue to go out.

The Monday of disbursement week, I review a report Claims Reserves: OK to Allocate On & OK to Disburse Off. This report gives me a list of all the checks that were voided and have not been resolved. I immediately send an e-mail to the staff inquiring WHO HAS CHECK AND WHY IS DISBURSEMENT OFF. Yes, the e-mail is sent in all caps because I am usually screaming especially if the report is over six pages. I meet with the Financial Manager on Tuesday of disbursement week to review the responses to the e-mail.

Checks usually are returned for one of the following reasons:

- ★ Wrong address provided on schedules
- ★ Wrong address for STR claim created from the plan
- ★ Wrong account numbers
- ★ Creditor cannot ID the debtor
- ★ Claim has been transferred to another creditor
- ★ No pin number for Cook County accounts
- ★ Account has been paid in full
- ★ Stay was lifted and creditor won't accept funds
- ★ Claim withdrawn

If the account is paid in full, stay was lifted and creditor won't accept funds or the claim is withdrawn, then OK to Allocate

is turned off and the money goes back into the case to be redistributed to the remaining creditors.

If the matter is resolved, then OK to Disburse must be turned back on before the close of business on Tuesday. No address changes can be made after Tuesday night of disbursement week.



If the matter is not resolved and the creditor appears on the report the next month, I will review the notes of the auditor to see if all avenues have been exhausted and all due diligence has been performed on the case. If the notes indicate that the auditor has contacted the debtor and debtor attorney via telephone and letter, skip traced using all available locate search engines, and contacted other offices to see if there is a contact for this creditor, and all attempts have failed, I will approve the funds to go to the Clerk of the Court as unclaimed funds.

One way a creditor can avoid funds being sent to the Clerk of the Court as unclaimed funds is to register with our office to have funds sent to them electronically.

An Electronic Fund Transfer (EFT) is the transmission of money from one business to another. Money is transferred via computer from our bank account to the creditors account. This transfer of funds replaces the mailing of standard checks and creates a single deposit transaction.

I am currently using this process with over 70 creditors, including state and federal agencies, banks and mortgage companies and debtor attorneys. But this only represents about 15% of the creditors.

EFT eliminates voiding checks because the money is deposited directly into the creditors account. The money always clears the bank. You don't ever have to worry about stale-dated checks. (Stale-dated checks is a topic all of its own.) You never have problems locating the creditor. It is the fastest, securest and most efficient way to disburse funds.

For additional information regarding EFTs, please contact Rita Saunders by telephone at 1-312-431-5586 or via e-mail at [rsaunders@chi13.com](mailto:rсаunders@chi13.com) or mmmarshall@chi13.com.

Marilyn O. Marshall, Chapter 13 Trustee



Money Tips

Kids may have to pay taxes too: Don't assume that your kids don't have to file income tax just because they are young. If they earn more than \$5,450 in a year in wages and/or interest income, they have to file. This applies even if you claim them as dependents. If they made less than this, but had money withheld by an employer, the only way to get that back is to file.

Improving your credit score: The very best way to improve your credit score is to pay your bills on time. A single missed payment can lower your credit score by as much as 100 points. This drop can translate into a full percentage point increase when you are shopping for a mortgage. The best way to ensure that you always pay your bills on time is to set up automatic payments.

Case Administration Domestic Support Notices

One of the many changes that occurred with the Bankruptcy abuse prevention and consumer protection act (BAPCPA) is the requirement that the Trustee send notice to domestic support claimants at the beginning and end of the case. When a debtor files for bankruptcy and they have an active order to pay child support or alimony, they are required to list the claimant information, whether the payments are current or in arrears. When the debtor owes money to the state instead of an individual, the U S Trustee has a specific address that the notice should be mailed to.

The address list for each state is located on the U.S. Trustee website at: <http://www.justice.gov/ust/eo/bapcpa/>.

There are two notices generated; one for the claimant and one for the state. The claimant notice provides the file date of the bankruptcy, the Trustee assigned to the case and the state agency they should contact for assistance with collecting child support during and after the bankruptcy. The state notice provides the date the bankruptcy was filed, the individual that money is owed or being paid to and serves as confirmation that the claimant notice has been served.

Each year the external auditors select random cases to confirm that we did send the notice as required within a certain timeframe. Currently the notice needs to be sent within three days of receipt of the case. The petition information starts with the debtor's attorney, so there are a few things that occur that may delay the notice or cause erroneous information to be sent by our office.

Wrong address was listed for the claimant.

In most cases the debtor lists the name of the claimant but no

address info or they list an incorrect address, so the notice is returned as addressee unknown. When we don't have the complete address the notice is sent to the state using the information from the US Trustee website.

Debt listed on the wrong schedule.

The domestic support debt should be on schedule E regardless of who the money is owed to. Occasionally, we see debt listed on schedule F and not identified as domestic support. Once the §341 is held, the debtor will confirm that the debt is for a domestic support obligation. Once the correction is filed with the court, the information is updated in our system and the notice is sent.

Incorrect state is scheduled.

During the §341 examination we discover the support order is actually for a different state than what was scheduled.

No case number or beneficiary listed on the schedule.

The notice can be processed faster by the state if the case number or beneficiary information is provided when the notice is sent.

Aside from the issues above, internally we still need our staff to identify the debt in the system as a domestic support obligation; otherwise the notice will not be generated. In our current software you add the debt record and select the domestic support debt basis. In TNG you will add the party information and check the domestic support box. The program that generates the notice is run daily and reviewed for discrepancies by the Client Service Representative.

Rosalind Lanier, Case Analyst – Claims

January's & February's Notable Events

First of all, since we missed them last month due to the Judge Squires Special Edition, here are some Notable Events from January we'd like to highlight:

Happy 1st Anniversary to **Kim Harris** on January 3rd!

Happy 25th Anniversary to **Rosalind Lanier** on January 5th!

Happy 11th Anniversary to **Juliana Dunklin** on January 16th!

Happy Birthday to **Darlene Odom** on January 21st!

Happy 4th Anniversary to **Maude Tetteh** on January 28th!

And now for the February events:

February is **National Black History Month**

February 1st – 7th is **Solo Diners Eat Out Week**

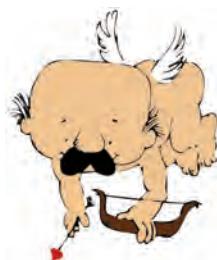
Groundhog Day on February 2nd.

All Staff Meeting on February 3rd.

National Wear Red Day on February 3rd.

Happy Birthday to **Michele Aikens** on February 5th!

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



Super Bowl XLVI on February 5th.

Happy 1st Anniversary to **Terry Gallagher** on February 8th!

Valentine's Day on February 14th.

Presidents' Day on February 20th (the office will be closed).

Mardi Gras (a.k.a. Fat Tuesday) on February 21st.

National Chili Day on February 23rd.

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

National Tooth Fairy Day on February 28th.

Leap Year Day on February 29th.



Information Services Exceptions

I took exception to the documentation for processing In-House Receipts because the word exception was used so many times!

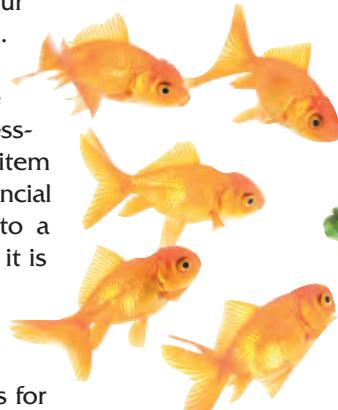
I'm on a crusade to change some terminology in the "In-House Receipts" and "Receipt Exceptions" world. These are two of the FileMaker Pro databases that have been incorporated into our TNG database as one custom table. I worked through the file layouts for both of those databases and came up with one file layout that will encompass the entire in-house check process.

The purpose of the FileMaker Pro databases has been to document each check that is received at our office instead of through the lockbox. Since it's more than just for debtor receipts, I have proposed to call the new TNG table "In-House Check Processing." We need to be sure that every item received outside of our normal financial procedures is eventually deposited to a case and/or credited to a claim. Or, if it is not deposited, it is voided and returned to the person who sent it for reasons I'll list below.

The first step in using the new table is for the mailroom staff to record the checks we receive in the mail. They review checks to determine if it is one of the following:

- Debtor receipt.
- Creditor return.
- Trustee disbursement check returned to our office.

An exception occurs when a debtor (or employer or debtor attorney) attempts to make a plan payment that we cannot deposit. Debtors are instructed to make their plan payments by purchasing a money order or a cashier's check and mailing the check to our lockbox. Some debtors don't follow instructions.



These are the receipt exceptions:

- Personal check.
- Unacceptable payee.
- The written and numeric amounts of the payment do not match.
- Online payment.
- Damaged payment.
- Endorsed payment.

After the mailroom staff has logged the checks and made the first level of identification, the Payroll Specialist will further break down the classification and direct the next step of processing.

She creates two deposits that are sent to the bank: one for debtor receipts and one for creditor returns.

A list of the receipt exceptions is given to the Receipts Specialist so that he can send a letter informing the debtor of the problem with their payment and remind them to send their payment via a money order or a cashier's check to the Trustee's lockbox address.

Copies of the creditor returns and the voided Trustee disbursement checks are divided up among the Closing staff so that they can research the check and find the appropriate case and claim to apply the money to.

Each step of the way, our staff is logging this information into the In-House Check processing table.

Advantages of using this table inside the TNG database instead of a separate database include the fact that entries can link to case information, link to the user table and link to our financial posting codes.

Since the purpose of this table is to make sure each item is accounted for, the Payroll Specialist runs a weekly report of unresolved items. This report is given to the Trustee for her review and ultimate disposal of the item.

Sandra Pillar, IT Analyst

Days To Fly The American Flag

According to federal law, there are specific days that the U.S. flag should be displayed. While it is encouraged to fly the flag every day, these days are specially designated for display of the flag.

New Year's Day (January 1)

Inauguration Day (January 20, every 4 years)

Martin Luther King Jr.'s Birthday (third Monday in January)

Lincoln's Birthday (February 12)

Washington's Birthday (third Monday in February)

Easter Sunday

Mother's Day (second Sunday in May)

Armed Forces Day (third Saturday in May)

Memorial Day, half staff until noon (last Monday in May)

Flag Day (June 14)



Independence Day (July 4)

Labor Day (first Monday in September)

Constitution Day (September 17)

Columbus Day (second Monday in October)

Navy Day (October 27)

Veterans Day (November 11)

Thanksgiving Day (fourth Thursday in November)

Christmas Day (December 25)

Election Days

Any other day proclaimed by the President

Financial The Final Report

The Final Report is the last step in the closing of a case. The Final Report is a report and accounting of the bankruptcy estate, providing details from the initial filing date of the bankruptcy to Trustee creditor disbursements on behalf of the debtor over the life of the bankruptcy.

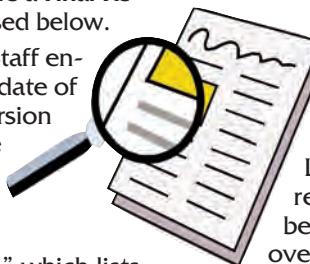
The Steps:

First, the closing auditors review the Closing Database (in File-Maker Pro, an internal database) which our staff uses to instruct and notify the closing department when not to file a Final Report on a particular case for various reasons discussed below.

What am I looking for in the closing database? Staff entries detailing pending motions and dates, filing date of the Notice of Final Mortgage Cure and conversion splits where one of the Debtors remain in the Chapter 13. Additionally, the closing team updates the Closing database with continued hearing dates and removes outdated entries.

Second, we run the preliminary "Final Report Job" which lists cases qualifying for a Final Report based upon a selection criteria. The selection criteria selects cases that have not already had a Final Report created with a case status of completed, transferred or consolidated more than 120 days ago and with no outstanding checks. It also selects cases with a case status of converted more than 20 days ago or dismissed more than 40 days ago, both with no outstanding checks.

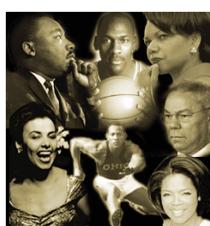
Third, each case on the preliminary list is reviewed both in CaseNET and on PACER to determine if a case should be de-selected for a Final Report. Cases have to be de-selected if it is included in the job but is not yet ready for a Final Report. Reasons cases are de-selected include if a final audit has not been completed within the last six months, audit findings in a case are unresolved, or if the case has pending disbursement returns.



By the Numbers: Black History Month

- ☛ There are over two million black-owned businesses in the United States.
- ☛ Although New York has the largest number of blacks of any state with over three million, Mississippi has the greatest percentage of population that is black at 38 percent.
- ☛ There are 42 million black residents in the United States, including those of more than one race, making up almost 14 percent of the total U.S. population.
- ☛ About 1.5 million blacks 25 and older have an advanced degree (master's, doctorate, medical, or law), compared to a decade earlier when 900,000 had this level of education.
- ☛ There are 50 million whites in America with at least one black ancestor.

Source: U.S. Census Bureau



Additionally, cases are de-selected, to wit:

- Dismissed Cases: pending motions to reinstate the case.
- Converted Cases: pending previous Chapter 13 motions, and pending motion to convert back to a Chapter 13.
- Completed Cases: minimum 30 days from filing of the Notice of Completion of Plan Payments, 21 days from the filing of the Trustee's Notice of Final Mortgage Cure which deems the mortgage current. The Movant has 21 days to challenge the Final Mortgage Cure Letter by filing post obligations due or claim arrears due, which in turn allows the Debtor's attorney an additional 21 days to reply.

In any of the above instances the Final Report is not filed until all the motions relating to the Final Mortgage Cure Letter are heard and resolved, disbursements returns are completed and audit findings are resolved.

Lastly, we compile a list of cases in which the final reports are ready to be generated and are ready to be batch filed. This may range anywhere from 1 to over 100 cases.

If you think filing final reports is a lengthy process you are correct; however, we all take part in the creation of an accurate report when we make sure all of the information is accurate. The final report is checked for accurate data entry, namely: spelling, correctly processed orders and accurately processed proof of claims, etc. Therefore, whether you are a Case Administrator, Paralegal or Auditor remember data-in equals data-out.

The Trustee's Final Report and Accounting is filed with the Bankruptcy Court. Once the Final Report is filed, the Trustee is discharged from the case. If a copy of the Final Report is needed, a copy may be obtained by contacting the Bankruptcy Court in person or by making a written request.

Pamela Jenkins, Closing/Audit Specialist

Computer Safety Tip

To create a strong password, try to avoid dictionary words or words and phrases that incorporate your personal information. The best passwords are long, difficult to memorize, and unpredictable. To create a complex password that is easy to memorize, take a favorite quote or line from a book or movie and use the first letter of each word. Alternate upper and lower case letters and end it with a number.

Trivia Quiz: Flapjacking Fun

The Answers:

- | | | | | | |
|-----------------------------|--|--------------|----------------------------|----------------|----------|
| 1. Aunt Jemima Pancake Mix. | 2. Pork bellies. | 3. Pancakes. | 4. Canada. | 5. 40 gallons. | 6. True. |
| 7. Sumatra. | 8. It's harvested from the ex-cerations of a marsupial that consumes the beans and excretes them unharmed. | 9. \$13.50. | 10. Not until around 1970. | | |

Get An Insurance Checkup



Just as your body needs a checkup once a year, you should consider giving your insurance the once over occasionally as well. People's lives can change very rapidly. But one thing many of us forget is to adjust our insurance coverage along with these changes. If it has been several years since you've sat down and reviewed your insurance coverage, now is the perfect time.

Start with your life insurance. If the number of dependents you have has increased due to a new birth or a marriage, you will need to consider both the amount of life insurance you have, and who is named as beneficiary. If your children have grown, you may find that you no longer need the same type of insurance that you had before. If you are approaching retirement or are already retired, consider sitting down with an insurance professional to determine whether you have the right coverage for you—you may find that the type of insurance you have is no longer necessary.

Next, take a look at your auto insurance. You probably obtained collision insurance when you bought your new car. It makes sense to carry this type of insurance on newer models of cars. But as your car ages, this type of insurance may no longer be necessary. The value of a car decreases as time goes by. To gauge whether this type of insurance makes sense, compare the value of the car, and the cost of repairing it, to the cost of the collision insurance premiums. The most cost effective solution may be to assume the risk of repairing your car yourself.

While evaluating your renter's or homeowner's insurance, be sure to consider whether you have added any items of monetary significance to your home in the past few years. If you have purchased expensive jewelry, furs, or other big-ticket items, you may need to add some insurance coverage for these items.

Make it a habit to review your insurance coverage whenever a policy comes up for renewal. You will save yourself from being underinsured in certain situations and will save money by eliminating unnecessary coverage in others.

The Mysterious History Of Valentine's Day

On February 14th, people around the world celebrate romance and love by giving gifts, flowers, cards, and candy in honor of St. Valentine. But who is this mysterious saint? To understand the customs surrounding Valentine's Day, you need to look back further in history.



In ancient Rome, February was the official start of spring. The pagan festival of Lupercalia was celebrated by cleaning and purifying homes. It was also a time for matching up the city's bachelors with unmarried young women. The young ladies would put their names in a large urn. The men would choose a name and be paired up with that woman. This was done with the hope that a marriage would result. Thus, for centuries the month of February was associated with love and romance.

It wasn't until 498 A.D. that Pope Gelasius declared February 14 St. Valentine's Day. This day commemorated the martyr Valentine, a priest during the third century in Rome. According to one account, at that time, the Emperor Claudius II outlawed marriage for young men after deciding that single men made better soldiers. Valentine felt this was unjust and continued to marry couples in secret. When this was discovered, he was put to death. But not much more is known of St. Valentine, and there is some mystery surrounding the exact year of his death.

In Europe, St. Valentine's Day became a popular celebration around the seventeenth century.

Tokens of affection began to be exchanged by friends and lovers. By the end of the eighteenth century, greetings cards were being printed. It wasn't until the 1840s that people could purchase mass-produced valentines in America. Today, there are over one billion valentine cards sent each year.

Internet Tidbit

If you would like to read news online without having to register at a website, BugMeNot.com is the site for you. BugMeNot.com was created as a means to bypass the login at websites that require registration or that collect demographic information, like the New York Times (nytimes.com). To get access to these sites, you simply paste the web address into BugMeNot.com. You will be presented with a list of usernames and passwords. You can use these to access the news site you are interested in. These usernames and passwords are shared by other users of BugMeNot.com. This free service allows you to keep your privacy and still enjoy all the Internet has to offer.



Trivia Quiz: Flapjacking Fun

February is National Hot Breakfast Month. How much do you know about the first meal of the day? Test your breakfast knowledge with this trivia quiz. (The answers are on page 6.)

1. This ready-mix food product was introduced in 1889, but did not become popular until 1893, when the owners hired Nance Green to be featured in its marketing. What is the product?
2. In the U.S., what part of the pig is bacon made from?
3. Which is the lowest in fat: French toast, waffles, or pancakes?
4. More than 75 percent of the world's supply of maple syrup comes from what country?



5. How many gallons of sap does it take to make one gallon of maple syrup?
6. True or false: Only one egg in 20,000 might be contaminated with salmonella.
7. What country does the world's most expensive coffee, Kopi Luwak, come from?
8. What is unusual about the very pricey Kopi Luwak coffee?
9. The first automatic pop-up toaster was introduced in 1926 under the name Toastmaster. How much did this first toaster cost?
10. Hash browns were properly called "hashed brown potatoes" before the name was shortened to "hash browns." When did this name change become commonly used?



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

Girl Scout Cookie Trivia

- The first Girl Scout cookies sold in 1917 were baked by girls at home in Muskogee, Oklahoma, with assistance from their mothers.
- The first commercially baked cookies were sold in 1934 by the Girl Scouts of Greater Philadelphia Council. In 1936, the national organization began working with a commercial baker. By 1948, a total of 29 bakers throughout the country were licensed to bake Girl Scout cookies.
- Each year, 200 million boxes of Girl Scout cookies are sold.



- During the first quarter of each year, Girl Scout cookies are the number one cookie brand in the United States.
- The top selling cookies are Thin Mints. Almost two million Thin Mints are produced each day in an oven as long as a football field.
- Peanut Butter Sandwich cookies are made at a rate of 3,208 per minute.
- Low fat and sugar-free cookies were added to the product line in the early 1990s.
- When approached, over 80 percent of people will buy Girl Scout cookies.

