

## U.S. Trustee Rockford Educational Seminar

On September 10th and 11th, the Region 11 Chapter 13 Trustees, select staff members and the U.S. Trustee met in Rockford for an educational seminar. This seminar is designed to help broaden education and uniformity in the Chapter 13 community. I would like to first thank our United States Trustee, Patrick S. Layng, for supporting these seminars and our hosts, Trustee Lydia Meyer and her staff attorney Fiona Whelan, for making the event so successful and inviting.

We gathered for the start of the seminar and after some opening remarks from our U.S. Trustee, Pat Layng, we were given a tour of the new bankruptcy courtroom at the Stanley J. Roszkowski U.S. Courthouse. Judge Barbosa was kind enough to show us around and to kick off the day with some remarks from the bench.

The first session of the day entailed a discussion about new mortgage servicer rules and Chapter 20 cases. This robust discussion was lead off by Glenn Stearns with Leslie Griffith assisting. Mortgage servicers and mortgage companies have become a focus of attention in bankruptcy cases of late. The news is filled with exposés on how many mortgage servicers have mis-handled mortgage loans. The Trustees, being in a unique position are therefore very interested in monitoring the servicers to ensure that loans are being properly managed and so that debtors are not being taken advantaged of. Additionally, Chapter 20s are becoming more popular as debtors try to re-organize their debt. A Chapter 20 is simply a Chapter 7 case being filed and discharged with a Chapter 13 case to follow. This method allows debtors to rid themselves of their unsecured debts so that they

can focus on their secured debts in the Chapter 13 case.

The next topic of the day was paneled by Mary Grossman from Milwaukee, and Chicago's Tom Vaughn. Their topic for the day covered business cases in a Chapter 13 context. Business Chapter 13 cases are treated a little differently in the bankruptcy code, and we discussed what defines them and what additional attention they deserve in order to be in compliance with the code requirements.

On Tuesday, we kicked off the morning discussing employment practices within the Chapter 13 office. This discussion was opened by Lori Enders of Tom King's office as she explained her methods for motivating staff. Tom King also paneled the discussion and gave us his perspective as well. Marilyn O. Marshall explained her process in developing employee workflow. Ms. Marshall shared her methods for monitoring employee productivity to ensure that the office runs smoothly despite a large case load. The discussion was wrapped up with an insight into the practice of employee law from Roberta Holzwarth, a local Rockford attorney.

The afternoon was filled with updates from Marty Hollowell and from our local U.S. Trustee's office. Ms. Hollowell is the Deputy Assistant Director of Oversight at the U.S. Trustee's office in Washington, DC. Ms. Hollowell cleared up some

details on budgeting and reporting, and we spent the afternoon looking at comparative statistics between offices presented by Tom Thornton, coordinator for Chapter 13 trustees. While each Chapter 13 Trustee operates independently, this discussion gave us the opportunity to compare numbers and to look at many of the similarities between offices of like size.

*(Continued on page 2.)*



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(Continued from page 1.)

Overall the seminar was a great opportunity for the different offices to get together and discuss process and procedures. While we all use the same bankruptcy code in our every day lives, how we use that code and how it gets applied can vary greatly from Chapter 13 office to Chapter 13 office just as it can vary from Judge to Judge. Having this opportunity to “compare notes,” though, helps us to understand the different ways Chapter 13 offices can operate and helps us all to do our jobs better and more efficiently.

Thanks again to Pat Layng for giving us this opportunity not just to experience his home town but to share ideas so that Region 11 Trustees can remain at the top of their game.

O. Anthony Olivadoti, Managing Attorney

<b>THE MARSHALL CHRONICLES</b>	
<b>The Editorial Staff:</b> Cheryl Jones, Aaron Bowles, HVB and Dave Latz.	
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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> .	

## Tricks Online Retailers Use



It can be convenient and often less expensive to shop online. But online retailers have become very savvy in separating you from your money. It is good to know what tricks these internet stores use to hook you and then to get you to spend as much as possible. Knowing these tricks can save you money.

**Becoming your default.** Online retailers know that it is easy for you to purchase if they offer to store your credit card number, offer a simplified mobile app, or offer a membership for cheaper or faster shipping. This website then becomes the first, and most often only, place you look. While there is no problem with you starting your search at a familiar site, be sure to comparison shop too.

**Emailing you with special deals.** If you sign up for updates from an online retailer, you can be sure that you will receive emails that tout sales and special deals only email recipients can access. But often these sales are either offered to everyone who visits the site or are actually not real sales at all. Cutting the price of an item by a few cents and then calling it a sale does not save you money. Again, comparison shopping before purchasing is the best approach.

**The power of peer pressure.** Most people would agree that product reviews offered by other purchasers of an item are helpful. Marketers know that the more people leave positive reviews, the more sales that product will have. Sites that feature reviews are useful only if you use the reviews to understand the product more, rather than feeling like you need to jump on the bandwagon.

**Creative use of technology.** Online retailers use a variety of techniques to get you to spend more money. They can range from using certain colors on the website, to utilizing arrows, to special wording. There are also benefits for retailers to use online chat sessions with customer service representatives, product videos, and one-click buying. Pages that load quickly reduce the amount of time you have to consider your purchase, and mobile apps make it easy to buy on the go, when you are less likely to deliberate over your choices.

**Use a ticking clock.** Many websites offer very short deal windows to compel you to make a purchase quickly. Daily deal sites like Groupon or Living Social typically feature their offers for only one day. Ticket and travel websites track available seats, showing you how many are left. If they are selling out quickly, this information can cause you to make a snap purchase. If you can, take a short time-out from your purchasing decision before snapping up anything that has a short deadline.

## Trustee Matters

### Call it DSO, Affidavit of Compliance, Declaration or Sworn Statement

In order to comply with Section 1325 (a)(8) (9) at each §341 Meeting of Creditors, we ask the debtor to tender proof that the debtor has paid all amounts that are required to be paid under a domestic support obligation and that first become payable after the date of the filing of the petition and to provide proof that the debtor has filed all applicable federal, state and local tax returns as required by Section 1308. This requirement can be satisfied in many ways.

Our office has an Affidavit of Compliance that we will provide to the pro se debtor or the debtor’s attorney. (The documents can be found on our website, click on “Download forms for your use”). This document is required to be notarized. We will also accept a Declaration of Domestic Support or a Sworn Statement Requesting Confirmation. The declaration or the sworn statement is not required to be notarized. All of the documents satisfy the requirement of the code. We are calling all of these documents DSO’s. You can now email these documents to our office at [dso@chi13.com](mailto:dso@chi13.com). Use the same subject line used for submitting pay advices and tax returns.

The confusion begins when the debtor states that the document has been filed with the court. This document is not required to be filed with the court. It is tendered at the §341 meeting. If you are filing this document at the beginning of the case with the court, then you are using the event re-

### By the Numbers: Veterans Day

-  There are almost 22 million military veterans in the United States.
-  Female veterans number over 1.6 million.
-  There are three U.S. states with over one million veteran residents: California, Florida, and Texas.
-  Almost 10 percent of all U.S. businesses are owned by military veterans.
-  There are about 54,000 living veterans who served during all three of World War II, the Korean War, and the Vietnam era.



Source: U.S. Census American Community Survey



quired for the Domestic Support Obligation that is required to be filed to comply with getting a discharge at the end of the case. PLEASE DO NOT FILE THE DSO NEEDED AT THE BEGINNING OF THE CASE WITH THE COURT.



### E-mail required documents

Use these email addresses to send PDF’s of tax returns, payment advices and DSO affidavit of compliance to our office. Please include the case number, debtor last name and the appropriate Judge’s initials in the subject line of your email (See judge table above for initials). Your cooperation will ensure that the documents are processed efficiently. Thank you.

Email this document type	Sample Subject Line
<b>Tax returns</b> ( <a href="mailto:taxreturns@chi13.com">taxreturns@chi13.com</a> )	“Tax returns 09 B 12345 Smith PSH”
<b>Payment advices</b> ( <a href="mailto:payadvices@chi13.com">payadvices@chi13.com</a> )	“Payadvices 09 B 12345 Smith PSH”
<b>DSO</b> ( <a href="mailto:dso@chi13.com">dso@chi13.com</a> )	“DSO 12 B 12345 Smith PSH”

Marilyn O. Marshall, Trustee

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

IN THE MATTER OF: ) CHAPTER 13  
 )  
 ) CASE NO.  
 )  
Debtor(s) )

**AFFIDAVIT OF COMPLIANCE**

State of Illinois )  
County of \_\_\_\_\_ )

The Debtor, \_\_\_\_\_, in the above captioned case being duly sworn upon oath, deposes and state as follows: (Check all applicable statements)

1. \_\_\_\_\_A. Since the filing of this bankruptcy, I have not been required by a judicial or administrative order, or by statute to pay any domestic support obligation as defined in 11 U.S.C. §101 (14A).

**OR**

\_\_\_\_\_B. I have paid all amounts that first became due and payable after the filing of this bankruptcy, which I am required to pay under a domestic support obligation [as defined in 11 U.S.C. §101 (14A)] required by a judicial or administrative order, or by statute.

2. \_\_\_\_\_C. I have filed all State and local tax returns required by law to be filed for all taxable periods ending during the 4-year period prior to filing of this bankruptcy, or, if I have not filed a tax return for any of the 4 years, I was not required to file a tax return for those years.

**By signing this affidavit, I acknowledge that all of the statements contained herein are true and accurate and that the Court may rely on the truth of each of these statements in determining whether to confirm the Chapter 13 Plan. The Court may revoke confirmation of the Chapter 13 Plan if the statements relied upon are not accurate.**

FURTHER AFFIANT SAYETH NOT: \_\_\_\_\_  
Debtor

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_, 200\_\_

## Santa Fe Building Office Safety And Crime Prevention

As the holiday season approaches and we have more guests visiting the building, it is a good idea to address the subject of office safety. As you add new employees to your staff and positions change within your organization, here are some important safety aspects which should be reiterated and observed to promote general safety within the office:

### Reception Area:

Entry doors should be locked when the reception area is unattended and after business hours.

Screen Visitors – Make sure visitors to your office have appointments before granting them access. Make them wait in reception until the proper party comes out to receive them. Make sure repair personnel are legitimate. Ask to see identification and make sure someone in the office called for the repair before granting them access. Also, do not let repair people roam your office without being escorted by an employee.

If a visitor replies that they do not have an appointment, but would like some specific information, try to obtain the information without giving away proprietary company data. **Never** leave a stranger alone in your reception area. This could be a ploy by them to take something and run.

There is no soliciting allowed in the building. If a solicitor enters your office, contact the Office of the Building (312-341-9431) and we will have security escort the solicitor from the building.

### General Crime Prevention

Keep purses and personal valuables out of sight. Keep small valuables locked away when not in use. The building will not accept responsibility for lost or stolen valuables.

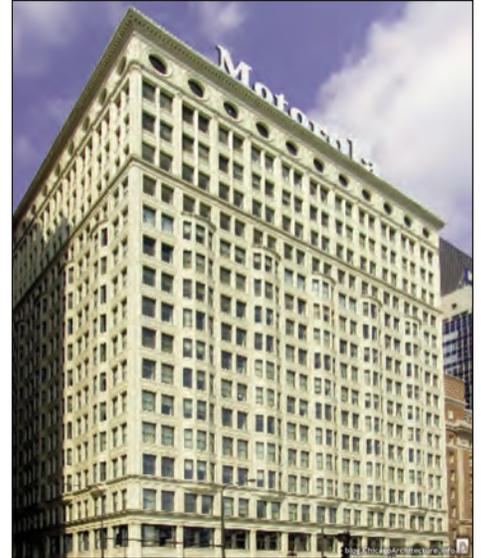
Report Suspicious Activity – The building reserves the right to restrict certain activities such as soliciting, loitering, etc., within the Santa Fe Building. All such activities should be reported to Security immediately. Security will follow-up with tenants after any reported incident and complete a written report. A copy of the report will be provided to the authorized tenant representative upon request.

Report lost or stolen card keys – Since an active card key will permit anyone holding it building access and specific suite access, it is critical to promptly notify the Office of the Building if a card key needs to be deactivated. If a card key is not obtained from a terminated employee, it also should be deactivated.

Report lost keys – If a former employee does not return office keys, or keys are lost, you may want to consider re-keying your front entry for protection.

It is our goal to provide a pleasant and safe working environment. However, that end result can only be achieved with everyone's cooperation. If you should ever have any specific safety concerns, please do not hesitate to bring them to the attention of Building Management.

*The Office of the Santa Fe Building, Hamilton Partners, Inc.*



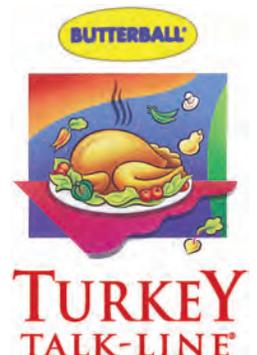
## Cooking The Perfect Bird

Since 1981, Butterball has operated its Turkey Talk-Line, offering turkey selection, preparation, and storage advice to callers from the United States and Canada. If you find yourself wondering what to do next as you prepare your holiday meal, give the nice folks at Butterball a call or visit their website. They are available for questions from November 1 to December 27, most days from 8:00 am to 6:00 pm Central Standard Time, and offer assistance in English and Spanish. You will become one of over 100,000 people who contact Butterball each year to “talk turkey.”

**Turkey Talk-Line: 1-800-BUTTERBALL**

**Website: [www.butterball.com](http://www.butterball.com)**

**Email: [talkline@butterball.com](mailto:talkline@butterball.com)**



## Food Donation Basics

This is the time of year that many people donate food to food drives. To ensure that your donation can be used, remember these donation tips.



Non-perishable items are always needed. Donate items that are factory sealed and try to avoid dented or rusted cans. Most agencies will not accept home-canned or home-packaged foods, but be sure to ask – you may be surprised. Open or partially used items can usually not be accepted.

If you are planning on shopping for items to donate, call the agency first to see what they are low on. Try to contribute basic foodstuffs, including rice, pasta, canned tuna, canned soups and stews, peanut butter, canned milk, canned beans and vegetables, and hot or cold cereals. Extras like coffee, tea, spices, and condiments are nice to include as well.

If you have non-food items to donate, ask if the agency will accept those as well. Many people are in need of tooth care products, personal hygiene items, diapers, pet food, and basics such as cleaning supplies, trash bags, toilet paper, and laundry products.

## November's Notable Events

**All Staff Meeting** on November 2nd.

Happy 9th Anniversary to **Dan Lyons** on November 3rd!

Happy Birthday to **Laura Mendoza** on November 3rd!

**Daylight Saving Time Ends** on November 4th.

**Election Day** on November 6th – VOTE!

Happy 14th Anniversary to **Mark Caffarini** on November 9th!

**Veterans Day** on November 11th.

**Great American Smokeout** on November 15th.

Happy 12th Anniversary to **Cheryl Jones** on November 20th!

Happy Birthday to **Kimberly Harris-Broomfield** on November 21st!

**Thanksgiving Day** on November 22nd (the office will be closed).

**Day After Thanksgiving Day** on November 23rd (the office will be closed).

Happy 3rd Anniversary to **Stewart Chapman** on November 30th!



## The Case Number Is In The Subject

The hype is over and the big day has come and gone. We are on our new case administration software. With this change comes some bigger and better things.

The Trustee is charged with collecting pay advices, tax returns and domestic support/tax affidavits in order for a case to get confirmed. Collecting and processing those documents is no easy task. On an average day the Trustee receives 60-70 pay advices and tax returns. Routing, sorting and deciphering those documents is quite a task. Luckily, our new software system will help speed up the processing of those documents. TNG works with an email program that can read and route pay advice, tax and DSO emails sent to the office. We have worked out the bugs, and properly sent emails will be accepted and routed to our staff for processing right in their inboxes.

The BSS team worked diligently to accommodate our current email structure and it works. In addition, attorneys emailing documents to the office will receive confirmation that the email that they sent was in fact received by our office. Improperly titled emails will similarly be rejected, and the sender will be notified that the email did not go through.

Debtor attorneys should follow the following guidelines to email documents to this office:

First, the **subject line of the email must contain the case number; i.e. 12-12345**. Subject lines should NOT contain any other numbers.

Tax returns should be sent in pdf form to:

[taxreturns@chi13.com](mailto:taxreturns@chi13.com)

Pay advices should be sent in pdf form to:

[payadvices@chi13.com](mailto:payadvices@chi13.com)

We have also set up a NEW email address for domestic support/tax affidavits (only to be used for the affidavit required for confirmation, NOT for the DSO affidavit at the end of the case). Those affidavits should be sent to:

[DSO@chi13.com](mailto:DSO@chi13.com)

The judge related email address should ONLY be used for communication and all of the documents should be sent to the above addresses. Debtor attorney cooperation with these guidelines should make the processing of required documents more efficient and effective.

*O. Anthony Olivadoti, Managing Attorney*



## Home Repairs You Can't Ignore

It is easy to justify procrastinating on home repairs--you don't have the time, it is too expensive, or you just don't know how to start. Often you can get away for months or even years without fixing some things. But in other cases, this deferred maintenance can cause expensive or even dangerous problems. Here are some home repairs that you just can't ignore.

### Water Leaks

Any water leak at all must be fixed as soon as possible. Water is the most damaging force to a house. Often leaks can go for a significant amount of time without being noticed. If leaks are left unchecked, they can lead to a host of other significant problems, including rot, dry rot, mold, and termite infestations. In the worst cases, water damage can cause roofs to collapse or foundations to crack or buckle. And mold can grow to the point that a house becomes unlivable. Leaks can be repaired in any number of ways, depending on the location and severity of the leak. The main goal should be to stop the leak completely and to then repair any damage it might have caused.



### Peeling Paint

Paint, especially exterior paint, should be repaired once you begin to see any peeling or cracking. Not addressed, it can allow in water and pests, resulting in rot or termite infestations. If you live in a dry climate, peeling paint can cause the wood to get too dry and crack. Peeling paint should be scraped off and sanded smooth. Apply one or two coats of fresh paint, covering completely. Take care, however, if your home was built before 1978. Paint used before that may contain lead, with dust and chips from such paint causing irreversible brain damage to both children and adults. If this is

the case, consult a professional to test your home and remove any lead paint.

### Dirty Filters

Your air conditioner and furnace both contain filters that are designed to remove dust and particles from the air. Once these filters get overloaded, these appliances will work less efficiently. In the case of an air conditioner, it could increase condensation, leading to a growth of mold and bacteria, which is then blown throughout your home. And if air is blocked from getting into the system, a fire could result from overheating. Both your air conditioner and furnace should be inspected annually, and the filters should be changed monthly during operation.

### Dryer Vent

Clothes dryers cause more than 15,000 fires every year, often caused by lint buildup in the duct that vents to the outside. Your dryer duct should be cleaned regularly to remove excess lint. If you currently have a plastic duct, it should be replaced with a metal one.

### Faulty Wiring

A symptom of bad wiring in your home is flickering lights or frequently blown circuits. Often when people upgrade a kitchen, they will find that using too many appliances at once can cause problems. A safely wired kitchen has four circuits: two for countertop appliances, one for the microwave, and one for the dishwasher and garbage disposal. In homes built between 1965 and 1973, aluminum wiring may be the culprit, as connections in these circuits often fail. If this is the case, consider hiring an electrician to upgrade your wiring, add more circuits, or both.

## The Secret Of Mickey And Minnie

It is an age-old question: Are Mickey and Minnie Mouse married? Mickey and Minnie have never been married on screen. But, in 1933, during an interview with Film Pictorial, Walt said, "In private life, Mickey is married to Minnie...What it really amounts to is that Minnie is, for screen purposes, his leading lady. If the story calls for a romantic courtship, then Minnie is the girl; but when the story requires a married couple, then they appear as man and wife. In the studio we have decided that they are married, really." Two years later in 1935, he told Louise Morgan in the News Chronicle, "There's no marriage in the land of make-believe. Mickey and Minnie must live happily ever after."



The discussion of Mickey and Minnie's wedding has been fueled by the 1932 film "Mickey's Nightmare," in which Mickey falls asleep in an armchair instead of meeting Minnie at the local dance. Mickey dreams of being married to Minnie and is surrounded by numerous little Mickey mice. Then in 1935, a cover for the sheet music, "The Wedding Of Mister Mickey Mouse" shows a picture of a beaming Mickey, dressing in a tux, leading Minnie, dressed in a veil, from the church to the happy cheering of Horace Horsecollar and Clarabelle Cow.

In 1997, Russi Taylor, the current voice of Minnie married Wayne Allwine, the current voice of Mickey after a five year courtship. Russi has her own theory about Mickey and Minnie's public image. "The characters aren't going to get married, because children relate to Mickey and Minnie at their own levels. They don't know how old Mickey and Minnie are; but if they were to get married, they would become adults, and it would spoil the illusion."

## Money Tip

While long-term-care insurance is a smart purchase, you may be able to hold off for a while before getting it. A 65-year old usually will pay only about \$130 more per year than someone who buys a policy at age 55. That is ten years of paying for a product that you most likely will not use until your 80s if at all. The best time to buy long-term-care insurance is between 60 and 65. Of course, if you have any chronic health issues, you may need to lock in a reasonable rate sooner. But for anyone in good health, it can make financial sense to hold off a few years.



## Five Quick Ways To Change A Room's Look

Looking for a change, but don't have a lot to spend on new furnishing and decorations? These five tips will help give your home a fresh look without breaking your budget.



- ① Move things around. Swap out furniture from another room for a new look. Try using some pieces in unusual ways. For example, a dresser can look great in a living room or an entry hallway and is a great way to add storage.
- ② Add another layer. An extra layer of curtains can add interest and color to a room. You can tie back the layer on top to still allow the inside curtains to show. On top of a table or storage piece, place a small tablecloth or placemat to brighten the area. Add fringe or trim to pillows, curtains, or lamps for a new look.
- ③ Replace the little things. Change out the hardware on dressers or cabinets to give your pieces a new look. You can also add or change a throw rug and throw pillows. Get a new vase and add some seasonal flowers. Replace the pictures in your picture frames with new ones.
- ④ Visually expand your space. Move furniture around to make better use of your space. Add a mirror or two to expand your room visually. If your rooms feel too small, store some items temporarily to remove clutter and open up your spaces.
- ⑤ Add something new. If your budget doesn't allow for a new sofa or table, find a cheaper alternative. Shop thrift stores or antique stores. Let friends know that you will take and renovate their discards. Get a slipcover instead of a new sofa or simply refinish or paint your existing furniture for a whole new look.

## Political Musings

Gerald Ford once stated, "Things are more like they are now than they have ever been."

Former Washington D.C. mayor Marion Berry once said that the city would have one of the lowest crime rates if it weren't for the murders in the city.

Ronald Reagan, noted for his sense of humor, quipped, "I have left orders to be awakened at any time in case of national emergency, even if I'm in a cabinet meeting."

During the Lincoln-Douglas debates of 1858, Stephen Douglas told Abraham Lincoln that he was two-faced, to which Lincoln replied, "If I was two-faced, would I be wearing this one?"

President George W. Bush is known for his misstatements. An example: "They want the federal government controlling Social Security like it's some kind of federal program?"

California Governor Pat Brown once said that a flood was the worst disaster to happen in the state since "I was elected."

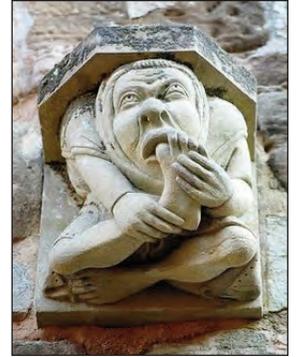
Commenting on a favorite hobby of his, Gerald Ford once said, "I watch a lot baseball on the radio."

While defending one of his favorite pastimes, Oklahoma state representative John Monks said, "In every country the Communists have taken over, the first thing they do is outlaw cockfighting."

Who said, "I'm not lying. I said things that later seemed to be untrue"? It was Richard Nixon.

Calvin Coolidge once said, "When more and more people are thrown out of work, unemployment results."

According to former police officer and mayor of Philadelphia, Fran Rizzo, what makes the streets unsafe? Well, he stated, "The streets are safe in Philadelphia, it's only the people who make them unsafe."



## Trivia Quiz Answers: Nuts About Peanut Butter



1. 850 peanuts.
2. Skippy Peanut Butter.
3. Over six pounds.
4. 1,500 sandwiches.
5. Thomas Jefferson.
6. A fear of peanut butter sticking to the roof of one's mouth.
7. The Jif plant in Lexington, Kentucky.
8. True – they are legumes, like beans and peas.
9. 30,000 peanut butter sandwiches.
10. The shell.

**Did You Know: Figs**

November 1st through the 7th is National Fig Week.

 The fig is one of the earliest fruits cultivated. It is a member of the mulberry family.

 Fig trees have no blossoms on their branches. The blossom is inside of the fruit.

 California produces 100% of America's dried figs and 98% of the fresh figs.

 Many believe that it was a fig that Adam and Eve ate in the Garden of Eden, not an apple.



 In ancient Greece, Olympic athletes ate figs during their training. The fruit was also presented to each winner during the games.

 One half cup of figs has as much calcium as one half cup of milk.

 Figs were not sold commercially until 1891, when they made their first appearance in Fig Newtons cookies.

 Fig Newtons were named for the town of Newton, Massachusetts.

 Fig Newtons are the third most popular cookie sold by Nabisco, with over one billion eaten each year.



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

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

**Trivia Quiz: Nuts About Peanut Butter**

November is Peanut Butter Lovers' Month. Test how much you know about this popular bread spread with this trivia quiz. *(The answers are on page 7.)*

1. How many peanuts are in an 18 oz. jar of peanut butter?
2. What is the most popular brand of peanut butter sold in the world?
3. How much peanut butter does the average American household consume in a year?
4. How many peanut butter sandwiches will the average American child eat by the time he or she graduates from high school?



5. Jimmy Carter was one of two peanut farmers who have been elected president of the United States. Who was the other?

6. What is arachibutyrophobia?
7. Where is the largest peanut butter factory in the world?
8. True or false: Peanuts are not actually nuts at all.
9. How many peanut butter sandwiches will one acre of peanuts make?
10. What part of the peanut plant can be used in kitty litter, wallboard, fireplace logs, paper, and animal feed?

