

THE MARSHALL CHRONICLES

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48th Annual NACTT Meeting New York City

The 48th Annual Conference of the NACTT was held August 3rd-7th in New York, New York, at the Marriott Marquis in Time Square. Arriving in New York on a weekend was a unique experience in its own right. Once we finally made it to the hotel, and passed the required course on how to operate the Marriott Marquis elevators, it was: "Let us see and hear the sounds of the City!" Times Square is a major commercial intersection and a neighborhood in Midtown Manhattan, New York City, at the junction of Broadway (now converted into a pedestrian plaza) and Seventh Avenue and stretching from West 42nd to West 47th Streets. Times Square – also known as "The Crossroads of the World," "The Center of the Universe," and the "The Great White Way" – is the brightly illuminated hub of the Broadway Theater District, one of the world's busiest pedestrian intersections, and a major center of the world's entertainment industry. According to *Travel + Leisure* magazine's October 2011 survey, Times Square is the world's most visited tourist attraction, hosting over 39 million visitors annually. Approximately a third of a million people pass through Times Square daily, many of whom are either tourists or people working in the area. We were among the one third of the million passing through. My sister Eddriene and her husband Melvin and my nephew London and niece Gabby, whom you have read or heard about before, met me in New York. They were there to remind me that all work and no play makes "T a dull Aunt."

On Saturday, August 3rd, Doreen Solomon, Assistant Director for Oversight, Executive Office for U. S. Trustees, United States Department of Justice (Washington, DC), Martha K. Hollowell, Deputy Assistant Director, Executive Office for U. S. Trustees, United States Department of Justice (Washington, DC), and Judy A. Robbins, United States Trustee, Region 4 and Region 7, met with the trustees to discuss current issues. After we heard Marty's customary statement: "First, there

were no embezzlements this year", then, we proceeded to find out what are the latest issues on the horizon. Doreen introduced us to Judy who has taken over since Donald F. Walton, United States Trustee, Region 21 (Atlanta, GA), retired. Doreen discussed the Mortgage Settlements, as well as answered questions on Video Conferencing. She also informed us that providers of the Debtor Education Financial Management Course "may be" allowed to file the Financial Management Certificate (Form 23) on behalf of the debtors. This is very significant because we see cases in which Notice of Completion of Plan Payments are completed but the debtor

never gets a discharge because the Form 23 or the Domestic Support Obligation Affidavit is never filed. When this happens, the court has to eventually close the case as Complete – No Discharge. Our court created an event soon after BAPCPA was passed that allows trustees/providers to file the Form. I made a note to ask Ken Gardner, our Clerk, if he has any statistics on these types of closed cases. The longest discussion involved security issues and Trustees' budget requests to hire an armed/unarmed security

guard. I am on the Security Committee, chaired by Ray Hendren, Chapter 13 Trustee (Austin, TX), which, based upon the discussion, our committee meeting would be longer than expected.

The program officially opened Sunday, August 4th, with the New York Police Department Pipe and Drum Band marching in and playing. It was different from my usual Sunday mornings at Chicago Temple but really entertaining. Following were welcome addresses from Robert Drummond, NACTT President (Montana), Robert Wilson, NACTT Vice President, Chapter 13 Trustee (Texas), Professor Michaela M. White, Editor and Advisor, NACTT Academy for Consumer Bankruptcy Education, The Honorable Cecilia Morris, Chief Judge, United States Bankruptcy Court, Southern District of New York and

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48th Annual NACTT Meeting New York City

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James Wannamaker, Senior Staff Attorney, Judges Division Administrative Office of the United States Courts (Washington, DC). Mr. Wannamaker will be retiring in January and his presence and articles in the Quarterly will be missed.

Director Clifford J. White, III, Director, Executive Office of the United States Trustee, United States Department of Justice, was there to give the annual update from the Office of the United States Trustee. Mr. White explained why he did not attend our annual meeting in New Orleans last year. When he said he was at the birth of his first granddaughter and offered to show us pictures, little did he know he had us all at "granddaughter." I later saw the pictures and he had a reason to be very proud. This year marks the 25th Anniversary of the USTP as a national program. The Program was originally established as a pilot program in the 1978 rewrite of the bankruptcy laws. Then, in 1986, Congress extended the UST jurisdiction throughout the country (excluding North Carolina and Alabama). He proceeded to give an overview of



how far the program has progressed. He touched on four major areas: The Current Bankruptcy Environment, USTP Budget Environment, Major Initiative, and an Update on Section 586. The USTP supports trustees' right to a percentage fee in cases that are dismissed or converted prior to plan confirmation. The Program's legal position is that 28 U.S.C. §586 does not limit a standing trustee's fees just to cases in which a chapter 13 plan is confirmed. The USTP filed briefs and an attorney from the Executive Office provided oral argument at an en banc hearing held in late June. He also welcomed the most recently appointed trustees. Mark W. Haring, Chapter 13 Trustee (Madison, WI), in our Region, was among that group.

The next speaker whom Director White spoke about when he mentioned the Mortgage Servicers was Joseph A. Smith, Jr., Monitor, Office of Mortgage Settlement (Raleigh, NC). He was appointed to monitor and oversee the mortgage settlement agreement. His PowerPoint slides showed that most of the servicers affected by the settlement are still not in compliance. It appears that there are material failures to comply with some of the standards. The deficient servicers are required to compensate harmed homeowners, and are required to cure systemic deficiencies to the satisfaction of the Monitor. Failure to comply may lead to millions of dollars in additional penalties and other relief.

Just before lunch, "A View of the Supreme Court" which was a detailed discussion of recent decisions, was a treat. David G. Epstein, Professor of Law and the George E. Allen Chair in Law, Richmond School of Law, University of Richmond (Richmond, VA), addressed the group as if we were all first year law students taking our first course in Constitution Law. The way he presented and discussed *Stern v Marshall*, *In re Bellingham Ins. Agency*, and others, I would sign up to take any course he taught. I learned things about "Vickie" I did not know.

Breakout sessions were planned for the afternoon along with the President's Reception at 7:00 p.m. Someone forgot to tell the seminar planners that Sunday is supposed to be a day of rest.

The Due Process Committee always has a regularly scheduled meeting at 7:00 a.m., the second day of the conference. So, I was up at 6:00 a.m. and knew I would not be late for the first session on Monday, August 5th, which was "The Committee That Never Sleeps. Want to be in the know?" It was billed as "You won't want to miss the latest news on the proposed national Chapter 13 form plan." The Honorable Eugene R. Wedoff, United States Bankruptcy Judge for the Northern District of Illinois (Chicago, IL), John Roa, National Consumer Law Center (Boston, MA), and Jon M. Waage Chapter 13 Trustee for the Middle District of Florida (Tampa, FL) were the presenters. Judge Wedoff had prepared a PowerPoint, which

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THE MARSHALL CHRONICLES

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

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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/>.

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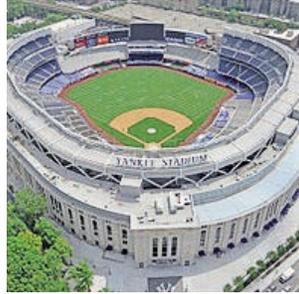
outlined each and every part of the National Plan. The panel discussed and explained each part. Remember, now, I am attending a meeting of the “National” Association of Chapter Thirteen Trustees. You would think that having a “National” plan would not meet with much resistance from some Chapter 13 Trustees. It was clear from a previous meeting that I attended that some Trustees thought that their plan was the best and they did not want any outside influence or changes. I think one of the other trustees said it best and I offer the same two cents and I quote:

“Let me just throw in a couple two cents worth on top of all the hand wringing and sobbing. We have been working with a plan almost identical to the proposed national plan for several years and it works very well. It actually is very smooth and eliminates lots of expenses that might occur after confirmation. I understand change is difficult and almost impossible for some. However, the plan will work if you can endure making the switch. Probably not going to be as difficult as it might seem. Once you get there, I think you might be surprised and like it.”

Judge Wedoff has consistently encouraged not only our organization, but everyone else in the bankruptcy community, to send comments to him at his email address: eugene_wedoff@ilnb.uscourts.gov, or to the National Rules Committee. Trustees can have a voice if we take advantage of the comment period and send in comments on how to improve the present draft form.

Monday afternoon we had the afternoon off. I was lucky enough to get an invitation from Marc Gregory of Fifth Third Bank to visit and tour Yankee Stadium. We enjoyed a wonderful welcome with each trustee’s name and guest on the score board and had the opportunity to take a photo with the 2009 trophy. I picked up a couple of souvenirs from the team store. The Yankees players were in Chicago playing the Cubs during this time, so we missed the media frenzy.

Tuesday, August 6th, at 8:15 a.m. was “Set the Debtors Free.” This is the same Keith and Hank Show but Judge Brown has been added. You cannot miss the case updates. Honorable Keith Lundin and Hank Hildebrand presented the Case Law updates and I was too sleepy to even try to win a “goggle from Hank.” I have been in New York four days and there was not one single morning to sleep in. Visiting Cake Boss, Broadway plays and walking down Fifth Avenue took its toll. I will definitely need a vacation when I get back to Chicago. *Marilyn O. Marshall, Trustee*



Legal A Long Way From Virginia...

With more than 200 Standing Chapter 13 Trustees in the United States and only one Bankruptcy Code, one may assume that uniformity exists between the Trusteeships. This is simply not true. Every office in every part of the country has a different structure and administers Chapter 13 cases differently.

Having worked as an employee of Trustee Herbert L. Beskin in Charlottesville, VA, for almost 6 years and now being an employee of Trustee Marilyn O. Marshall for more than two weeks, I have a more inside view of the inner workings of different Trusteeships.

The two offices are as different as Charlottesville, VA, and Chicago, IL. When one thinks about Charlottesville, VA, the beautiful mountains and rolling hills of the area come to mind. When one thinks about Chicago, IL, the first thought is the amazing skyline and flatness of the area.

The Office of Herbert L. Beskin has about 5,000 active cases and employs about 17 employees. The Trustee and the lone Staff Attorney conduct all of the §341 meetings and all of the court calls. All of the §341 meetings are conducted at the courthouses. Court takes place in three different cities. Two of the court calls take place once per month and the other occurs once every three weeks. Debtor foot traffic in the office is non-existent.

The Office of Marilyn O. Marshall has about 15,000 active cases and employs about 32 employees. Many different employees in the office conduct the §341 meetings. §341 meetings are conducted at the office. Debtors are always in and out of the office. There are four court calls per week that are all very close to the office. Debtor foot traffic is heavy due to offering §341 meetings and debtor education in house.

An example of an administrative difference is the timing of distribution. Trustee Beskin’s main distribution happened at the end of every month. Debtor refund distributions are run on a weekly basis if not more often and special distributions are done for extremely needy debtors. Trustee Marshall distributes on the third Friday of every month. Debtor refund distributions are run on the fourth Friday of the month. At this point, this is only one example, but there are collections of small differences between Trusteeships that make administration very different.

At the end of the day, every Trusteeship in all corners of the United States has the same function. That function is to administer Chapter 13 cases. We all take money in from debtors and properly distribute it to appropriate parties while upholding the Standing Trustee Pledge of Excellence and the Bankruptcy Code.

Brett Meyer, Case Analyst



**Financial
An Observation
Of Receipts**



Recently, I have taken the Rosalind Lanier tutorial on proper phone procedures for the customer service line. Later, I was added to the phone schedule. Quickly, I began to realize that most of the questions posed by the debtors are best answered by their attorney or are concerns that are expressed by the debtors, which may be statements with no substantive answers provided. On occasion, the debtor may notify that a change of address has occurred or request a financial summary.

Receipts, similar to the customer service line, include many questions or concerns that are expressed by the debtor. The obvious difference is the customer service line requires interaction with the debtor over the phone. Receipts are often included with additional pieces of information furnished by the debtor. The most common information provided with the debtor's receipts can be categorized into one of the following groups: (1) general inquiries, i.e., I would like my car title, (2) biblical passages/religious fervor, (3) grocery/shopping lists, and (4) song lyrics. Also, the receipts specialist provides the debtor with financial summaries or self-addressed envelopes (S.A.E.'s) from requests provided with the receipts.

In addition, the receipts specialist, similar to the customer service line, provides a proactive response to stale-dated or returned debtor refund checks by sending change of address forms to debtors if the address listed on the receipt envelope does not match what is listed by TNG. A listed duty of the receipts specialist is to resolve stale-dated and returned checks. Whether posting receipts or working the customer service line, potential stale-dated checks are minimized and that is always good.

Matt Wolfert, Receipts Specialist

**By The Numbers:
Colleges**



- More than 8.2 million applications are sent in to U.S. colleges each year.
- There are almost 11 million full-time students enrolled in four-year colleges in the United States.
- About 41 percent of students who complete high school enroll immediately in a four-year college and 27 percent enroll in a two-year college.
- Females make up the majority of university students, with 57 percent female versus 43 percent male.
- The average price for one year of undergraduate tuition, fees, room and board is \$13,564 at public institutions and \$32,026 at private institutions.

Sources: Institute for Education Sciences, National Center for Education Statistics

September's Notable Events

- Happy 12th Anniversary to **Trustee Marilyn O. Marshall** on September 1st!
- Labor Day** on September 2nd (the office will be closed).
- Happy Birthday to **William Hale** on September 5th!
- NFL 2013 Regular Season Begins** on September 5th.
- Manager's Meeting** on September 6th.
- Swap Ideas Day** on September 10th.
- Happy Birthday to **Matt Wolfert** on September 10th!
- Citizenship Day** on September 17th.
- Relaxed Summer Dress Code Ends – Return to Business Casual** on September 18th.
- International Talk Like a Pirate Day** on September 19th.
- First Day of Autumn** on September 22nd.
- Johnny Appleseed Day** on September 26th.
- Happy Birthday to **Juliana Dunklin** on September 30th!



**United States
Foreclosure Rates**



U.S. foreclosure rates have been consistently increasing for a few years now. But whether it is moving at a slow or fast pace, it is important that you find ways to avoid being one of the statistics. In the past years, people were spending a lot and were not even thinking of the possibility of foreclosure. This carefree attitude, combined with a lot of other factors, resulted in high foreclosure rates at present. Loans were left unpaid so creditors resorted to foreclosing the mortgaged properties.

Aside from the growing rates, there has been a marked increase in unemployment and thus, the real estate market is far from doing well. Some were left no choice but to take less-paying jobs just to provide for their family. The nature of a loan or mortgage also plays a role in current foreclosure rates. Homes foreclosed were from those unwise ARM loans or adjustable-rate mortgages. These are currently undergoing the process of resetting. When they reset these loans, homeowners may need to pay more so the fact that the house was affordable before no longer holds true at present. Owners may be forced to stop paying their mortgage resulting in the repossession of the mortgagee.

Because of rising incidents of foreclosure, it is advised that you closely and regularly monitor your financial activities. Make smart financial decisions and make some adjustments so you will not have to face this kind of dilemma. You may consult an attorney for some legal advice regarding your options and learn ways to prevent this from happening to you. In case you are actually having this kind of problem right now, then seek legal help right away for chances of saving your home.

Source: Ildio Cardoso, articlebiz.com

Case Administration
Did We Get Any Checks Today?

Every morning I am asked the same question, “Did we get any checks today?” Most days the answer is yes. Unfortunately, sometimes we need to void checks, from both creditors and debtors. The reasons for voiding checks vary. Trustee checks are most often voided when they are returned to us because of wrong addresses. Many times, creditors return Trustee checks because the debt has been paid in full and no more payments are necessary. We also receive Trustee checks when the creditor has changed and they are unable to process the check.

Sometimes we need to void checks from creditors because of errors. The most common error is making the check payable to the wrong person or entity. These errors include:

- ★ Making the check payable to the wrong Trustee.
- ★ Making the check payable to the debtor.
- ★ Making the check payable to themselves (yes, that does happen).
- ★ Making the check payable to the debtor Attorney.

Another reason for voiding checks is when the check amount does not equal the documentation sent with the check. We also void these checks if the written amount and numeric amount are different. There are some creditor return checks that we keep that cause headaches for the Financial Department. Very often we receive checks with absolutely no information. No case number, no name, nothing. We take these checks but research is necessary to credit the right case. This causes delays in removing cases from the Creditor Returns list.



Most voided checks come from the debtors. The number one reason is personal checks. We see personal checks most often from new debtors. Sometimes we void money orders and cashier checks from debtors because they are made payable to their attorney or creditor. We also void these when they mangle Trustee Marshall’s name. These are the most common mistakes.

- ★ Marshall O Marshall
- ★ Marilyn Monroe

We do, however, accept Marilyn O’ Marshall and Marilyn O’Malley.

Debtors have also been known to make checks payable to themselves. These checks are voided. Sometimes they send the copy of the money order.

Overall, most checks sent to the Trustee are accepted and endorsed. Sometimes we have no option but to void the checks. In a perfect world, all checks sent to the Trustee would be accepted upon receipt. However, humans make mistakes and sometimes voids are unavoidable.

Terry Gallagher, Administrative Clerk

Does Working Longer Help Your Brain?



While most people dread having to put off retirement, there may be a silver lining to working longer in life. Researchers at the French National Institute of Health and Medical Research took a look at the health records of almost 500,000 self-employed workers. They found that there was a three percent reduction in the risk of developing Alzheimer’s disease for each extra year worked after the age of traditional retirement.

Researchers have long known that there are several lifestyle factors that can reduce the risk of dementia. Those include a heart-healthy diet, exercise, social engagement, and mental activities. They now believe that staying in the workforce can be added to this list.

Americans are slowly moving toward a later retirement age for many reasons. In a 2012 survey of 1,000 Americans, about one-third said they planned on working until age 80 to provide for a comfortable retirement. This may seem to be a reluctant choice for many, but this new study gives some added incentive to those contemplating retiring later.

Are You Safe?



The U.S. Consumer Product Safety Commission (CPSC) is an independent federal regulatory agency designed to provide information about consumer products that could be dangerous or life threatening. This agency works to develop voluntary standards with manufacturers and suppliers, researches products, and arranges for recalls of unsafe consumer products. They educate the public by working with the media, state and local governments, and private organizations.

If you have had a problem with a product, need information about a product, or are looking for recall information, contact the CPSC by calling 800-638-2772 or 800-638-8270 for the hearing and speech impaired. You can also write to U.S. Consumer Product Safety Commission, Washington, D.C. 20207. To access their website and view recall information online, visit www.cpsc.gov.

Four Easy Ways To Renovate Your Home



Home remodeling can seem daunting, especially if you are not particularly handy. There are some easy ways to spruce up your living spaces without needing to call in a professional. Consider tackling these transformational projects to give your home a wonderful new look.

Get out that paintbrush. Painting is the number one way to update a room. Painting can be done by anyone and is a way to inexpensively change the look and mood of a room. Now, how do you decide what color to choose? If you are stuck, you can use the virtual paint color selector at ColorJive.com. Simply upload a picture of your room and choose a color. ColorJive shows you how your room will look painted that color. Try as many colors as you'd like to get a perfect look.

Update your lighting. Changing or adding to the lighting in a room is an easy and inexpensive way to update the look of your home. Small accent lighting gets rid of dark corners and can spotlight those special décor pieces or paintings in your room. Adding lighting to a room also gives you the ability to turn on a few lights for a cozy mood or to light up the whole room for a bright boost.

Reuse what you have. You may think you need all new furniture to give your room a new look, but that is not usually your only option. You can purchase beautiful new slipcovers, throw rugs, bed coverings, or curtains to spruce up the look of a room. Painting or refinishing small accent pieces like side tables or dining room chairs can also give a room a fresh update.

Rearrange for a dramatic effect. If your room feels boring and stale, try rearranging your furniture. If possible, remove everything but the largest pieces of furniture. Experiment with new arrangements until you find a configuration that feels fresh and comfortable. Then slowly bring in the remaining small furniture and accent pieces, trying them in different places until you get the look you are aiming for. And don't forget that you can switch out furniture or accents from different areas of your home to give several living spaces a nice update.

20 Questions For: Aaron Bowles



Office Title: *Case Analyst.*

Do you have a nickname? *No.*

Where were you born? *In Cape Girardeau, MO.*

What should we know about your family? *My siblings and I all have "A" names.*

What's your favorite food? *Sushi.*

What's your favorite TV program? *Breaking Bad.*

What's your favorite color? *Blue.*

What's your favorite expression? *Wer eine Reise tut kann etwas erzählen. (One who travels tells good stories.)*

What's your favorite smell? *Fresh mountain air.*

What's your favorite childhood memory? *Flying with my dad.*

If you could meet one person in the world, either dead or alive, who would it be? *Abraham Lincoln.*

What's most important in life? *Family and the time spent with them.*

Is the glass half full or half empty? *Half full.*

What's guaranteed to make you smile? *Kittens.*

What's the first thing you do in the morning when you wake? *Search for my iPad.*

How would your friends describe you? *They'd say I'm awesome.*

What would be a perfect day for you? *Flying somewhere I've never been before, or lying in bed and binge watching shows on Netflix.*

What's your most embarrassing moment? *I'll keep that nice and buried, thanks.*

What's your proudest moment? *Graduating from college.*

Where do you see your self in five years? *An excellent question for which I have no answer.*

Anything else you'd like to tell us? *I have a three-legged cat and her name is Chloe.*

How Fire Proof Is Your Home?

Following are reminders that will help ensure the safety and protection of your family and home:

-  Cover all unused electrical outlets.
-  Arrange electrical cords so they neither dangle loosely nor entangle with one another.
-  Matches, lighters, and all flammable materials should be kept out of the reach of children.
-  There should be an operational smoke detector installed on every level of your home and in the hallways leading to the bedrooms. It is an extra precaution to have them installed in each bedroom.
-  Set the thermostats on water heaters to between 125 and 130 degrees Fahrenheit.
-  Formulate an escape plan for every room in your home, with an alternate plan in case the first option is blocked by fire. Practice these escapes until every member of your family can perform them automatically.



New Trends In Food

Chefs love to innovate, so it is not surprising that there is always a new food trend popping up. Take a taste of some of these more recent interesting food ideas. You may get new food for thought for your own dinner prep.



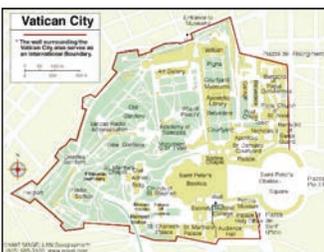
Duck Eggs – At West Bridge Restaurant in Cambridge, Massachusetts, chef and co-owner Matthew Gaudet offers duck eggs in a jar. They are cooked with potato puree and wild mushrooms, and topped with crispy duck skin. The chef recommends mixing all the components together before eating. How popular is this dish? Well, Chef Gaudet reports that he prepares more than 1,000 of these little jars each month. If you'd like a try at cooking duck eggs, check out your local farmers' markets. Some Whole Foods Market stores also carry them. If you can't find them local, you can order them at duckeggs.com.

Chicken Restaurants – A restaurant serving only chicken is nothing new, but virtually all of them have focused on fried chicken or chicken wings alone. There are several new concept restaurants opening that feature chicken in different forms. In New York City, you can get chicken hot dogs at Simply Chicken. You'll find charcoal-grilled chicken at Fresa's in Austin and Filipino-style grilled and roast chicken at Pecking Order in Chicago.

Limiting Quantities – It seems crazy that a restaurant would only offer a limited quantity of a popular item on its menu.

After all, customers can get cranky if a restaurant runs out of something. But it is great for creating buzz and excitement. At the restaurant Marjorie in Seattle, their True Burger, made with Worcestershire onions, bacon, harissa ketchup, and bone marrow aioli, is only offered to ten customers a night. Also in Seattle, the Hawaiian restaurant Ma'Ono limits its extremely popular fried chicken dinners by only cooking 30 chickens each night.

Trivia Quiz Answers: Small Countries



- ⑩ Tuvalu.
- ⑨ Nauru.
- ⑧ Monaco.
- ⑦ The Rhine.
- ⑥ Lesser Antilles.
- ⑤ Seychelles.
- ④ Saint Kitts and Nevis.
- ③ San Marino.
- ② The Pacific.
- ① Vatican City.

Easing Your Financial Stress

According to surveys, up to 80 percent of Americans suffer from significant financial stress. There are lots of ways to work on improving your financial situation, but you also need to address the mental stress on you and your family.



Your first strategy to reducing stress should be to take an honest look at your financial situation. This may seem counterintuitive. After all, spending time analyzing the situation should increase your worry, right? Well, actually not knowing your financial state is the largest cause of anxiety. Denial is also a contributor. Not knowing if you can afford another car is different than knowing you cannot afford it. While the picture may not be pretty, at least you will know where you stand, and this is the only way to begin to improve things.

Next, consider which of your habits are leading to your financial state. This can be hard, as this often involves emotional issues related to money. For example, if you tend to lavish gifts on your friends, you may be trying to get them to like you more. If you buy a new car every couple of years, you may be insecure about how others see you. Examine how you emotionally connect to your money, and you may surprise yourself with how much is unnecessary spending.

So, once you are honest, know where you stand, and have confronted your financially-unhealthy habits, it all comes down to budgeting. Your budget is your road map to reducing your financial stress. If you go off course, your stress will simply increase. Coming up with a realistic budget and sticking to it are hard, but the benefits are enormous. Not only will you be able to meet your financial obligations, but your stress and worry will be reduced.

Internet Tidbit

Looking to unload some of your unwanted books and make some money? There is an easy way to sell your books at Cash4Books.net.



Cash4Books is the number one online book buyer in the world. It is also very easy to use. You simply go to the website, type in the ISBNs from your good condition books and you get an instant quote for the value of your books. If you like the offers, you give Cash4Books your contact information and payment preference (check or PayPal). The best part is that you can then print a shipping label and send off your books for free. There is no charge for you to ship your books. Finally, within three days of receiving your books, Cash4Books will pay you. You will have better luck selling books published after 2006, but it is easy to price all the books you wish to sell.

Did You Know? Coupons

September is National Coupon Month.

- The first coupon was issued in 1887 when Asa Candler used paper tickets to give away free glasses of Coca-Cola.
- In 1909, C.W. Post used one-cent coupons to market his newest cereal, Grape Nuts.
- By 1965, fifty percent of Americans used coupons.
- Almost 80 percent of Americans report using coupons each year.
- Almost 75 percent of coupons only require a purchase to buy one item. The rest require a purchase of two or more items.



- Over one quarter of consumers used more coupons in 2012 than they did in 2011.
- The top two reasons consumers have given for not using coupons is that there are no coupons for the products they want to buy and their coupons expire before they can use them.
- Marketers overwhelmingly use free-standing inserts, most often found in newspapers, to distribute their coupons, with over 90 percent of coupons printed in this medium.



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The Marshall Chronicles is now available in full color,
both in print and on-line at www.chicago13.com

Trivia Quiz: Small Countries

- ① With a population of around 800 and a total area of 0.17 square miles, what is the smallest country in the world?
- ② In what ocean is the small country of Nauru located?
- ③ What country is located on Mt. Titano in north central Italy?
- ④ Nevis is the smaller island of which Caribbean island country pair?
- ⑤ What island group is located in the Indian Ocean and gained its independence from the U.K. in 1965?
- ⑥ Barbados is the farthest east of what island group?



- ⑦ On what river is Liechtenstein located?
- ⑧ What tiny country is located along the French Riviera and was home to Princess Grace?
- ⑨ This country is the world's smallest island nation, the smallest independent republic, and the only republic in the world without an official capital. What is it?
- ⑩ This country derives most of its income from selling its Internet country code top-level domain .tv to marketers using it for television-related websites. What is the name of this country?

