

'Nawlins To Beat The Band

This year's Bankruptcy Software Specialists (BSS) Annual Chapter 13 Bankruptcy Seminar was held in New Orleans, Louisiana on May 14-16, 2013. A friend of mine with a journalism degree said that New Orleans is one of those cities that doesn't need a state designation to identify it. We all know there's only one New Orleans!

It had been over ten years since my last visit to New Orleans, so I was eagerly anticipating this year's seminar.

BSS Seminar headquarters was the New Orleans Marriott on Canal Street in the French Quarter, just steps away from Bourbon Street. As usual at a BSS function, all of our needs were met. Breakfast and lunch was provided each day in one of the ballrooms on the second floor of the hotel.

The seminar opened on Tuesday morning with the General Assembly Parts I and II in the ballroom with BSS providing an overview of the different sessions we would be attending. When Dixon described "Task Workflow Roux," I felt like a celebrity. Ms. Marshall and I were presenting this year!

The schedule of events is color-coded to match the "spiciness" or technicality of each session. Ours was labeled "mild" meaning that it would not be too technical. That's because we were presenting a real life user's perspective in order to give other Trustee offices examples and ideas of how to utilize Task Workflow that we use everyday.

But I'm getting ahead of myself. The opening video was created by Adrienne Starke this year and portrayed a cartoon-like systems manager who was contemplating what to do at this year's seminar when his boss the Trustee told him he was to present! Cute and clever.

As I said, Dixon described Ms. Marshall's and my session, which was the perfect lead-in to his session on "Task Workflow How To." That would be the more technical instruction on how to set up the workflow tasks in TNG. He used our office's Task Workflow Descriptions as examples.

Rick Wherry also previewed his upcoming topics, as did Rusty Short. Rusty got a little more time because he was demonstrating one of the very new features of TNG. I don't think I can even call it a "feature" because it is really a whole new platform called TNG Touch. As you might guess, Rusty is working on an interface that allows users to interact with their TNG database via a tablet.

Version control must be a nightmare for BSS to manage. They have many different trusteeships as customers and not all are on the same version of TNG. Rusty had to stress that TNG Touch would not replace the existing interface of TNG which we have become used to, but enhance it. Any of you with smartphones know that an "app" version of a website is more streamlined than the desktop version. Rusty's mantra was that we would have to be willing to "think outside the box"

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and accept a new paradigm. He said he never thought he would not know how to use an elevator! This cracked me up because I had to be taught how to use the elevators at the Marriott: you punch in your floor number and the keypad tells you which elevator to use to get to your floor. This TNG Touch announcement is so big that Rusty had three sessions on it instead of the two that all the other classes had.

Before lunch was served, we received an update from the NACTT Foundation, created in 2005 for the charitable purpose of providing financial assistance to Chapter 13 Trustee staff and families affected by natural disasters. Carol Fox of Glenn Stearns' office spoke about how this organization helped two of her employees after the recent floods affected Lisle and other Chicago suburbs. The Foundation raffled off two iPad minis with a donation of \$10 per chance.

The first breakout session after lunch that I attended was on Case Worksheets and was presented by Sam Garber of Tom Powers' Trusteeship in Irving, TX. Like ours would be, his



presentation was also geared toward giving real life examples of using Case Worksheets in a trustee's office. Their office uses Case Worksheets for \$341 hearings and we know all about the advantages of using Case Worksheets: you don't need to read someone's handwriting, worksheet exists in case automatically, no lost paper and no need to scan paper. Sam opened with an entertaining video that was created in their office and featured starring roles of staff members.

And then it was GO TIME! Ms. Marshall and I presented "Task Workflow Roux" to a packed audience. I believe that Task Workflow was built by BSS to accommodate our complex method of assigning and verifying claims and Post-Confirmation Review (PCR). But when Rusty builds something it is always generic and expandable and limited by only our imaginations. Ms. Marshall had prepared an entertaining and animated power point presentation to illustrate the use of Task Workflow in our office. This is to give others the idea of what is possible.

She stressed that each office can make their own "Roux" and decide for themselves how to use Task Workflow. Our presentation was well-received and Ms. Marshall's humor and intensity shined through.

Next for me was Rusty's session called "New Tablet Interface for TNG – "One Size Does Not Fit All." This provided a more hands-on look at how we would set up screens with TNG data to work on a tablet interface. At the end of the session I was even able to log into the database using my iPhone!

There was an "extra" session that I chose to miss at the end of the day called the E-Payment Solution presented by TFS because I was sure "My Trustee Would Never Accept Electronic Payments from Debtors." It turns out, as I learned during a shared cab ride to the airport, that Mr. Vaughn's and Mr. Stearns' offices are planning to use it and Kim Kehl and Mike McGuckin were able to answer some of my concerns that our office would have with online payment and some of the advantages to using it. Opportunities are all around when attending these seminars!

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If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:	
✓ e-mailing us at newsletter@chi13.com.	
✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or	
✓ leaving them with Dave Latz.	
Please remember when making a submission to the newsletter, it must be:	
✓ type-written and	
✓ submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.	
We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.	
You may also view this edition of THE MARSHALL CHRONICLES , as well as all the previously published issues, all in full color, on the Chapter 13 Trustee website at http://www.chicago13.com/ .	

Trustee Matters

Announcements

Advanced Consumer Bankruptcy Practice Institute

August 1–August 2, 2013.

48th NACTT Annual Meeting 2013

New York City – August 3–August 6, 2013.

2014 Staff Symposium Series

Las Vegas – March 5–March 7, 2014.

Cosmopolitan Hotel, Rooms \$169/night.

Tampa, Florida – April 15–April 17, 2014.

Tampa Marriott Waterside Hotel, Rooms \$169/night.

The Staff Attorney track and the TEN track will be in Las Vegas. The IT track will be in Tampa.

Trustee Updates

The Monthly Staff Meetings have been cancelled. The Trustee will meet with the Managers every first Friday of the month and the Managers can hold department meeting as needed.

Caseload: 14,918 Cases End of April; 581 New Cases.

The 2014 Budget is due Friday, June 21, 2013.

The 2013 Amended Budget will be submitted in July, 2013.

Staff Evaluations are due September 13, 2013.

Trustee Network

The next scheduled creditor disbursement is Friday, June 21, 2013.

The Trustee's fee is 4.3%.

The next Judges Liaison Meeting is July 22, 2013.

Policy Changes

The Close Code on all of the post-confirmation Judge Hollis cases when dismissed/converted are set to:

“Dismissed/Converted Pending Debtor Refund”

Marilyn O. Marshall, Trustee



Money Tip

You can find lots of deals in your local supermarket, but there are some items you should pass on. These are sold as convenience items, but end up costing you much more than buying them at a discount or drug store. They include cookware, kitchen utensils, cosmetics, small appliances, party supplies, batteries, light bulbs, and extension cords.



Legal Hard Of Hearing

§341 meetings are an important step in the bankruptcy process and are conducted by a hearing officer who is a representative of the Trustee. As a hearing officer in these meetings, it is my job to ask a set of questions of the debtor and follow up on any discrepancies between a debtor's testimony and the information presented in their paperwork.

These follow-up questions are where I struggle as a hearing officer. A hearing officer must think critically about a debtor's response and then phrase an appropriate follow-up question that will get the needed information for our office. I frequently appear unconfident when asking a follow-up question or I do not ask the appropriate question. It is a skill set that does not come naturally to me and must be worked on through the hearing officer training process.

Listening to a response during §341 meetings instead of just hearing it are two vastly different things, and it is something that I must work on to get the information I need from a debtor. A §341 meeting is ultimately about getting any information that might be needed, whether it is about paperwork already filed in the case or new questions that have arisen during the meeting.

Charles Ward, Case Analyst



June's Notable Events

National Cancer Survivors Day on June 2nd.

Happy Birthday to **Pam Jenkins** on June 7th!

Manager's Meeting on June 7th.

National Donut Day on June 7th.

Happy Birthday to **Trustee Marilyn Marshall** on June 11th!

Flag Day on June 14th.

Father's Day on June 16th.

Fudge Day on June 16th.

Happy Birthday to **Suszie McKinney** on June 17th!

Happy Birthday to **Sulethé Mason** on June 18th!

Juneteenth on June 19th.

First Day of Summer on June 21st.

Happy 5th Anniversary to **Sulethé Mason** on June 23rd!

Meteor Watch Day on June 30th.



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Tuesday evening the social event featured a Second Line Parade down Chartres Street to the Presbytere on Jackson Square with our own parade marshall and band! The Presbytere is the Louisiana State Museum and we had it all to ourselves. There were food stations, appetizers, a three-piece combo and drinks. Rosalind and I got our pictures taken in the photo booth and we walked through an interesting exhibit about Katrina.

We didn't let the fun stop there. We made our way down Bourbon Street and stopped in a few places for live music. I'm never one to be the voice of reason but I think I was the one that dragged Rosalind out of there to get home!

Wednesday morning I started my learning with TNG Financial Enhancements with Alvin Bell of BSS. Alvin described some features that we have in place, like separate colors for lockbox batches that have not been posted, and others that we are not using. Rosalind must have attended Alvin's other session because she is interested in the ability to display a message that a claim is filed late on the Payee screen.

THEN GO TIME PART III! This should be old hat since we had already presented the day before. Technical difficulties getting the laptop to project on the big screen so we had to use Dixon's laptop. Unfortunately, the animation did not play on the PC version of Power Point. Rusty put the presentation on his tablet and we ran it from there. Ms. Marshall never skipped a beat. While we were waiting for the machines to get hooked up, someone asked her where she got her dress and this led to an impromptu fashion show! Being the professional presenter that she is, Ms. Marshall knew the show must go on and this session was just as informative and entertaining as Tuesday's was.

The pressure's off when the presenting is done and I enjoyed Rick Wherry's "Useful SQL Scripts and Techniques" for my next class. It is one of my goals to become more adept and proficient in using SQL.

In Adrienne's "Using Update Strings to Send Email and Text Messages" I was not a plant! Adrienne took my cell phone information and at the end of the session I received a text from the Chapter 13 software. Her example was for a Trustee's office that might want to text the debtor that they received their payment and demonstrated that the software can be programmed to do all kinds of communicating in this changing world.

Next, I enjoyed another session with Adrienne called "TNG Update String Mania." Update strings are pieces of code that

can update data from different points in the software. Adrienne's presentation showed the many places these update strings can be added to automate tasks and update data. For example, an update string might be placed in a Crystal Report so that the close code of a case changes as a result of running the report. We also use update strings extensively to update data when downloading documents from court.

Thursday morning I attended "Office in the Office" which shows how our TNG database can be accessed through Microsoft products like Word and Excel without going through the TNG software. This is something I have used when I attempted to build the AP worksheet by just entering a case number. Updates to follow.

Dan Gibbs "TNG Time Machine – Time Warp... Features Added in Versions 7 & 8." This was quick-paced and just a tickle or reminder of features that you might have missed or need to be reminded of. Rosalind attended this session the day before and had fresh eyes and ideas on some of the features I may have already forgotten about.

The only disappointment I felt was to miss Rusty's session called "Worksheets Worksheets Everywhere" because I think there have been features added that I could use in our implementation of case worksheets in our office. It's possible I will get a special tutoring session this summer as Rusty visits our office to continue to provide enhancements to the software.

Learning, excitement, socializing, fun and presenting with the Trustee! Thanks, Ms. Marshall, for sending me to New Orleans for the BSS Annual Seminar. *Sandra Pillar, IT Analyst*



Sandra Pillar and Rosalind Lanier enjoying some BSS free time in New Orleans.

Organizing Tip



Take a look at your inbox. If it has things in it that belong somewhere else, then it is serving more as a clutter collector than an inbox. Take time each day to go through your inbox. If something has been there more than a couple of days, commit to handling it, filing it, or getting it to its correct owner. Making your inbox serve as only an inbox will do more to reduce clutter on your desk than any other organizing activity.

Case Administration Effective Communication

There is a fulfillment I get in helping others. As the Financial Management Facilitator, Assistant to our Client Services Representative and a Telephone Representative, I communicate with our internal and external customers non-stop. Whether it's retrieving a Debtors' voicemail message and returning their phone calls, scheduling their appointments to take the Financial Management Course and actually meeting the Debtors in person when they come to our office to take the class for free, I concentrate on communicating effectively. In the beginning of the class, most of the Debtors don't know what to expect. They believe the DVD is going to be boring and they will fall asleep. One hour into the DVD, we take a restroom break, and their attitudes have changed. They are interested and intrigued with the information Mr. Ramsey provides. At the end of the DVD, they express how welcomed they felt and how I have made their experience more enjoyable than they thought it would have been originally. Once the class is over, I head to the front desk to cover our Client Services area with a smile on my face.

It is so imperative to say hello with a smile; in doing so, welcomes one in return and creates the right environment to proceed in a non-hostile direction. I greet and check-in the Debtors, Debtor Attorneys and others who come to attend a §341 meeting of Creditors, or, to handle other business with the Office of the Chapter 13 Trustee. While conducting either, I do my best to make sure they receive the best service during this, in some cases, traumatic process. After some Debtors complete their §341 Meeting of Creditors, they have follow up questions, so they call our phone services at 312-413-1300, Monday through Friday, from 11:00 am to 3:00 pm.

Communicating with our Bankruptcy community via telephone by answering their questions, or in some cases, them answering mine, requires me to listen effectively and be able to understand the question(s) being posed before I respond. First, most times people can tell if I am being sincere and the

rest is history.

The conversation is either going to move forward positively or negatively. Not all calls have a positive beginning, or ending. Those that do, or do not, I try to do my best to change the energy of those calls and calm the caller down in order to get a win-win resolution. There are very few calls that were not successful; those few calls, I immediately forward directly to upper-management. On the other hand, there are calls where callers request their call be transferred to upper management, so they can express how I have helped them and how they feel better now that they have spoken to me. All calls are welcomed and greatly appreciated; however, if the call is a legal one, I will direct the caller to their Attorney. No matter the form of communication, over the phone or in person, always be present in the moment and whatever the outcome remember to always, always say Thank You!

Here are six tips that I keep at the forefront of communication with both internal and external customers that I would like to share with you. I hope you find them useful as well.

1. Be attentive. When in person, ensure that your facial expressions reflect your interest. When on the phone, listen attentively.
2. Organize and clarify your thoughts.
3. Be clear. Make it clear what you're trying to convey from the outset.
4. Stay on topic. Address your main points.
5. Thank your listener. You cannot say thank you enough for someone taking their time to listen.
6. Avoid mumbling. Enunciate your words.

Sulethé Mason, Debtor Education Specialist

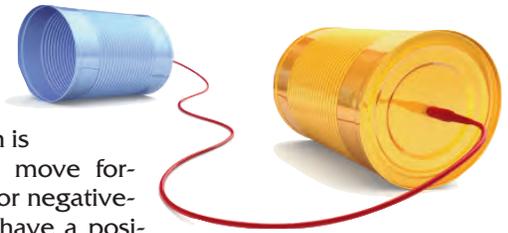
Don't Make These Money Mistakes

Keeping more of your money and spending it wisely should be a goal for everyone. Unfortunately, it's easy to make some simple money mistakes. Be careful about these three common money goof-ups.

Overpaying for Homeowners Insurance. A recent survey revealed that 78 percent of independent insurance agents believe that homeowners pay too much for their house insurance. To save money on insurance, consider increasing your deductible. Also avoid getting extra insurance for items you don't really have. If you don't own furs or expensive jewelry, you may be able to get a cheaper policy.

Paying Late Fees Each Month. Paying the occasional late fee isn't going to break you, but if you are late every month, you may need to get better organized. You can ask your creditors to change your due dates on accounts to make it easier to pay on time. Some people like having all their due dates around the same time, and some prefer a couple of due dates during the month. Simply call your creditors and ask them to adjust the date. Then set automatic reminders on your calendar, and you won't be scrambling to stay ahead of your due dates again.

Not Checking Your Credit Score. You should check your credit score at least three times a year. You can request one free credit report each year from the three credit rating agencies, Equifax, Experian, or Transunion. Report any discrepancies immediately to these agencies. If you believe there is any fraud, be sure to report that to all three agencies, even if you only see this on one report.



Congratulations Graduates!



Reuben L. Lillie. Congratulations to my husband, Reuben L. Lillie, on his graduation from the Chicago College of Performing Arts at Roosevelt University! He received his Master of Music degree (M.M.) in Voice Performance on May 3rd. Reuben will be going to Santa Fe, New Mexico this summer to perform roles in four operas with

the Santa Fe Opera Apprentice program and is set to go to McCormick Theological Seminary in Hyde Park this fall to begin work on a Master of Divinity (M.Div.) degree.

Stephanie Lillie, Client Services Representative

Molly Royse Tribou. Congratulations to Molly Royse Tribou who graduated from Indiana University with a B.A. in Psychology with a certificate in Neuro-Psychology as well as a B.A. in Spanish. She will be continuing her studies in Psychology by pursuing a Masters Degree at the Chicago School of Psychology this fall. All of her family and especially her parents are very proud of her accomplishments.



Jay Tribou, Staff Attorney



Allison Pillar. I don't know if it's possible for me to be any prouder of my daughter Allison Pillar on her graduation from Whitney Young Magnet High School, Chicago. She has taken a rigorous course load, including Honors and AP classes, while running varsity cross country and track all four years as well as playing in

the band. This fall she will attend Macalester College in St. Paul, Minnesota, and will study Biology. She will run on the Macalester cross country and track teams. Go Scots and Go Ally! Love, Mom.

Sandra Pillar IT Analyst

By The Numbers: Golf

- 1 There are about 27 million golfers in the United States.
- 2 Twenty-two percent of American golfers are women.
- 3 Just five states – California, Texas, Florida, New York, and Georgia – account for 49 percent of total U.S. golf spending.
- 4 Destination golf accounts for 32 percent of total golf spending.
- 5 There are about 4,000 private and 11,500 public golf facilities in the U.S. *Source: AmEx Business Insights, NGF*



20 Questions For: Kimberly Harris-Broomfield



Office Title: Case Administrator

If you could have named yourself, how would your name appear on your birth certificate? Same. I like my name.

If you could build a house anywhere in the U.S., where would it be? Miami, FL.

When you were a kid, what profession or job did you want to have when you grew up? To be a movie star and a mom.

If they made a movie about your life, what current actress would play you? Jennifer Hudson.

What is your least favorite household chore? Mopping.

What are your favorite books? Anything written by Gloria J. Browne-Marshall.

If you could bring anything back from your childhood, excluding people, what would it be? My Cabbage Patch Doll! She was born on my birthday and her name was Kimberly.

When you were growing up what was your favorite...

Hair style/haircut? Long French braid.

Cartoon? Duck tales, Scooby Doo, and Fat Albert.

Cereal? Apple Jacks.

Sport? Softball.

Subject in school? Math.

Author? Beverly Cleary.

Singing group? En Vogue.

Video game? Super Mario Brothers.

Family outing? My father's annual picnic at Kiddieland.

Movie? Forrest Gump.

If you wanted to be cool: I'm already cool as a fan.

I always wanted: To fly over a volcano.

Now that I'm older I wish: I had kept up with my piano lessons.

Trivia Quiz Answers: Marilyn Monroe



- 1 16 years old.
- 2 Niagara.
- 3 Norma Jeane Mortensen.
- 4 The Shocking Miss Pilgrim.
- 5 Shelley Winters.
- 6 36 years old.
- 7 Over \$2 million.
- 8 Hugh M. Hefner.
- 9 Judaism.
- 10 Stuttering.

Making Road Trips More Fun For Everyone

Do your summer plans include a road trip? Not only can you save money, but you will also be able to create some great memories of your family time spent together. These tips will help make your road trip a time that everyone can enjoy.



 Hand out several maps. Everyone likes to know where he or she is headed. This will also cure some of those “Are we there yet?” headaches.

 If you are traveling with children, try to leave before they wake up in the morning. You will get some quiet driving time and they will be on their best behavior. Schedule lots of breaks at rest stops that include running around time. Try to get to your destination for the day in the late afternoon. This gives the kids time to unwind by playing or swimming before bed. If the weather is rainy, try visiting a local indoor mall.

 To save even more money, avoid restaurants by picnicking for lunch every day of your road trip. Children and adults alike will enjoy the freedom of being able to move around after spending time in the car.

 There is a wide selection of audio books for adults and children. Visit your library before your trip and get several titles for free. Having individual audio players for everyone is a must if you don't all want to listen to “Green Eggs and Ham” over and over again.

 Pack wisely. Bring several goodie bags for the kids to open up when they begin to get bored. Keep water and non-messy snacks in the car for everyone. Pack all of your children's bags on top of other items for easy access anytime you stop.

Safety Tip

If you know you will have an active day, stay away from alcohol and beverages with caffeine that day and the night before. Because these beverages act as diuretics, they will cause you to lose more fluids than usual. This can leave you at risk of dehydration when you are outdoors exercising. Drink fluids right before your activities and keep well hydrated during and after your exercise as well.



Financial Cup A Joe?

Many of us enjoy a hot cup of “joe” as a normal part of our daily regime. Some prefer it whipped, iced, and topped with sweet indulgence.

Whichever way we prefer it, perhaps we have become reliant on the little bean's energizing effect. Coffee can have a stimulating affect on humans because of its caffeine content. Typically, caffeine remains in your system for at least four hours.



Coffee has a distinct aroma and flavor, prepared from the roasted seeds of the *Coffea* plant native to the tropics and southern Africa. Coffee is one of the most traded agricultural commodities in the world. It is one of the most consumed drinks in the world.

However, as with anything we should enjoy with caution. There are some common symptoms that indicate too much caffeine consumption such as: jitters, restlessness, and nervousness, increased heartbeat, nausea, anxiety and heart palpitations.

According to studies by the National Institute of Diabetes and Digestive and Kidney Diseases, too much can damage your liver. Additionally, a Carnegie Mellon study says coffee can raise your blood pressure.

So the next time you feel your energy level is so low that you cannot survive the day's work schedule, instead of the bean, try proper sleep, and a brisk walk, which will keep your energy levels steady naturally to conquer your work task.

Pamela Jenkins, Closing Audit Specialist

Internet Tidbit

Ever been wary of trying a new restaurant because you don't know exactly what they serve or how much things on the menu cost? Have you been traveling and left wondering how to find a good restaurant?



MENUPAGES

RESTAURANT SEARCH

MenuPages.com solves these problems. MenuPages has current menus for over 40,000 restaurants in eight major markets (New York City, Los Angeles, Boston, Washington, D.C., San Francisco, Philadelphia, Chicago, and South Florida). They also feature user recommendations and search filters that let you search by cuisine and neighborhood. Best of all, you can get the information on your iPhone or Android phone by downloading their free app. If you live in one of these areas or are traveling on vacation there, be sure to check out MenuPages before you decide where to eat.

Did You Know? Hummingbirds

- ✿ There are more than 325 hummingbird species in the world, but only two dozen species are found in the United States.
- ✿ A hummingbird has 1,000 to 1,500 feathers, the fewest number of feathers of any bird species in the world.
- ✿ The first hummingbird feeder was described in an article in The National Geographic Magazine in 1928. It was not manufactured commercially until 1950 by the Audubon Novelty Company of Medina, New York.
- ✿ Hummingbirds have little to no sense of smell.
- ✿ The smallest species of hummingbird is the Bee Hummingbird in Cuba. It only weighs 0.07 ounces and is about two inches long.



- ✿ The average hummingbird's heart rate is more than 1,200 beats per minute.
- ✿ When resting, a hummingbird takes an average of 250 breaths per minutes.
- ✿ Female hummingbirds lay two eggs at a time.
- ✿ About 30 percent of a hummingbird's weight is in its pectoral muscles which are those primarily responsible for flight.
- ✿ The average hummingbird feeds about seven times per hour and needs to consume about half of its weight in sugar daily.
- ✿ While hummingbirds can live for over ten years, many die during their first year. Their average life span is only five years.



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

Trivia Quiz: Marilyn Monroe

Marilyn Monroe's birthday was June 1, 1926. She was an iconic image of America in the 20th century. Test how much you know about Marilyn with this trivia quiz. *(The answers can be found on page 6.)*



- 1 How old was Marilyn when she first got married?
- 2 What is the only movie Marilyn made in which her character dies?
- 3 What was Marilyn Monroe's real name?
- 4 What was the title of Marilyn's first movie?
- 5 When Marilyn was first starting out in Hollywood, she

was roommates with another famous actress. Who was her roommate?

- 6 How old was Marilyn when she died?
- 7 Marilyn's estate still makes money every year, even after her death. How much does the licensing of her name and likeness bring in each year?
- 8 Marilyn's burial vault is next to another famous person. Who is it?
- 9 Before her marriage to Arthur Miller, Marilyn converted to which religion?
- 10 What common speech disorder did Marilyn suffer from?

