

Now Priority Isn't Always A Priority

Chapter 13 is a unique tool used by debtors to re-organize their debt. The way creditors are paid in a case depends on how they are treated in the chapter 13 plan and the proof of claim that gets filed. The “must haves” for proposed Plan requirements are governed by section 1322 of the bankruptcy code. The first paragraph is pretty straight forward; it requires that debtors commit their earnings to the plan to make their plan payments to pay creditors. The second paragraph provides certain limitations as to how debtors can treat certain types of creditors. It provides that the plan:

(2) shall provide for the full payment, in deferred cash payments, of all claims entitled to priority under section 507 of this title, unless the holder of a particular claim agrees to a different treatment of such claim;

Generally, Debtors can propose to pay creditors as little as 0% to as high as 100% plus interest. However, priority creditors have traditionally had special protection in the bankruptcy code. Paragraph 2 of section 1322 protects priority creditors from receiving less than 100% of their claims. Priority creditors are by definition unsecured creditors who enjoy a “priority” status by falling under one of the special provisions carved out in section 507.

However, the priority status no longer mandates full repayment in chapter 13 plans. In the last set of amendments to the bankruptcy code in 2005, section 1322(a)(4) was added. This new section allows debtors to compromise certain priority claims so that they can be paid less than in full in chapter 13 plans. This reduction from full payment, however, is not unconditional. The section further provides:

(4) notwithstanding any other provision of this section, may provide for less than full payment of all amounts owed for a claim entitled to priority under section 507(a)(1)(B) only if the plan provides that all of the debtor's projected dispos-

able income for a 5-year period beginning on the date that the first payment is due under the plan will be applied to make payments under the plan.

The first requirement to compromise priority claims is that the plan be proposed at the full 60 months allowable by code. The second requirement is that the priority claim fall under section 501 (a)(1)(B). That section of the code deals with domestic support obligations. The code differentiates between support obligations owed directly to the support obligee and support obligations that have been assigned to someone else, most often times a governmental unit. The code provides specifically:

(B) Subject to claims under subparagraph (A), allowed unsecured claims for domestic support obligations that, as of the date of the filing of the petition, are assigned by a spouse, former spouse, child of the debtor, or such child's parent, legal guardian, or responsible relative to a governmental unit (unless such obligation is assigned voluntarily by the spouse, former spouse, child, parent, legal guardian, or responsible relative of the child for the purpose of collecting the debt) or are owed directly to or recoverable by a governmental unit under applicable nonbankruptcy law, on the condition that funds received under this paragraph by a governmental unit under this title after the date of the filing of the petition be applied and distributed in accordance with applicable nonbankruptcy law.

On the claims side of the coin, we have to be careful when a claim for domestic support is filed by a governmental unit on behalf of the support obligee and fall under one or either of the provisions outlined in section 507. Luckily, most of the support claims we see are filed by the Illinois Department of

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Healthcare and Family Services and they are detailed to indicate what portion of the claim is attributable and to whom it is owed. Below is a sample claim:

Support Obligation Summary		
Prior Ordered Judgment or Finding of Arrears	\$ _____	as of: _____
Prior Ordered Interest or Finding of Interest	+ \$ _____	as of: _____
Current Interest Charged	+ \$ 3,269.56	as of: 03/26/2013
Current Support due through 06/14/2000	+ \$ 3,550.00	
Payments through 03/26/2013	- \$ 4,125.01	
TOTAL AMOUNT OWED	- \$ 2,694.55	Bal. as of: 03/26/2013
Of the Total Amt Owed:	\$ 2,694.55	Interest and
		Interest and
		Interest and
		Interest and
Total Amount Owed	\$ 2,694.55	

Unpaid support is due to the Dept. of Healthcare and Family Services.
 Unpaid support is due to the custodial parent.
 Unpaid support is due to the Dept. of Child and Family Services.
 Unpaid support is due to the other state.

In loading these claims we need to be sure we read the plans and set up the claims properly. One claim could have different treatment within the same claim. For example if the debt was listed as owed to the custodial parent, that portion would need to be set up as a 100% creditor, while the portion owed to the state would be paid along with other general unsecured creditors. As always, we need to reference the plan to see how debts are being treated in a confirmed chapter 13 case.

O. Anthony Olivadoti, Managing Attorney

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/>.

Do I Need Renters Insurance?



Though it isn't required by law, a renter's insurance policy is important because it protects your propriety – furniture, clothes, gadgets – in case of disasters or theft. It also covers temporary housing and liability protection or damages due to negligence. If someone slips on the ice or banana peel outside your door and it necessitates immediate medical attention, your insurance will be responsible for his or her checkups and medication. Should that person decide to sue you, your renter's insurance policy should have you covered.

So what exactly will your policy cover?

Personal property. The majority of renter's policies protects your belongings in case of disasters and other events that are out of your control. So if you live in a flood-prone community or near a fault line, it's wise to get a policy for this. However, some types of belongings can only be covered up to a certain limit set by the insurance company. If you own expensive jewelries and other valuable properties, you should consider adding personal articles policy to your existing renter's insurance policy

Liability. Your insurance policy also covers the damages you need to settle for any bodily injury or property damage that are caused by mere negligence. Business pursuits, intended bodily injuries, as well as vehicle-related injury or damage isn't covered by the renter's insurance.

Loss of use. This part of your policy covers your living expenses, such as food, hotel and other expenses, if ever you need to leave your home after it's been damaged by an accident. The expenses you incurred while your house is being restored will be covered.

By: Ildio Cardoso @ www.articlebiz.com

Trustee Matters

What Do You Do At The End Of The Season – White Sox, Cubs Or Trustee?



You've got to prepare for the next season. Luckily, the trustee has outside auditors to come in and give an assessment of FY 13. Hopefully, the Reinsdorfs and the Ricketts will have someone to do the same. Win, lose or draw, you don't want to make the same mistakes year after year. And if you are winning, you surely want to keep that record.

It's the end of the fiscal year and it's time to respond to audit questionnaires and complete job matrixes. We received our audit packet from Seber Tans, PLC and mailed their first request for information back in early September, 2013. The auditors were in the office October 29, through October 31, 2013. As they scrutinized our operations, I hoped that internal controls were in place to address any issues raised. If there are areas in which we need to improve, then, we will address those areas.

This is also the time when I reflect on the office accomplishments, successes, good times and the positive. There are no failures. If we have made any mistakes or fallen down, we have recovered. As soon as this fiscal year closes, I will look at the number of §341 meetings conducted, pro se debtors, petition preparers, serial filings, cases confirmed, cases denied confirmation, cases dismissed because of material defaults, receipts, disbursements, payoffs requested, payoffs received, cases completed, and cases converted. I will compare this data to last year's data and formulate goals and objectives for next year.

I am focused on goals and objectives for the new fiscal year. I have already started to address the increase in the workload. This year we will work smarter in order to meet the needs of the bankruptcy community. We will offer continuing education to the bars in an effort to improve communication.

I will share more of the office goals as the year continues. It is my intention to always make it to the playoffs. I have a team that is committed and focused on their responsibilities. Being a team player is essential to the success of the office. As everyone knows, I love to win and I love the game of baseball – three strikes and you're out!

Mark Your Calendar

The Trustee and selected staff will be attending the Annual Trustee Seminar, scheduled for Tuesday, November 5th, at the Metcalfe Building, 77 West Jackson Boulevard, 3rd Floor, Room 331. (If you are attending please be sure to bring your photo ID to gain access to the federal building.)

- 9:00 AM to 9:30 AM Registration. Coffee, pastries and fruit will be available.
- 9:30 AM to 4:15 PM The Program.
- Noon Buffett with hot entrees, salads, sides and dessert.
- 2:30 PM Snacks and soft drinks.

Marilyn O. Marshall, Trustee

Information Services: 13Network



13Network is the website that provides inquiry access to Chapter 13 cases. We have a link to the login page from our website at www.chi13.com.

The database is housed and maintained by our software provider BSS. The site gets updated every night with downloaded data from our TNG software. I am responsible for maintaining the database of users that have access to the system. In order to obtain a username and password, a user must be a party to a Chapter 13 case that is assigned to Marilyn O. Marshall as Trustee and complete and submit a password request form.

I am happy to talk to anyone who is having trouble accessing cases through 13Network and if you get calls while on phone duty, feel free to transfer the caller to me. Here are the troubleshooting steps I execute when I talk to the caller that has been transferred to me.

First, I ask for their username. This is the easiest way for me to identify them in the database. Then, I ask if they can connect to the site at all or are just unable to reach a specific case. If it is the latter, I, of course, ask for the case number.

I look up the case on our system and try to identify how the caller is listed as a party in the case. Sometimes it is an attorney firm representing many creditors, and I need to add their client's address to their user profile so that they can access cases in which that creditor is a party.

Another situation that occurs, causing users to be unable to access their cases, depends on the address our staff has selected for a particular party to the case. For example, if the debtor attorney has two similar addresses and our front entry staff has selected the lesser-used address, this might not be linked to the user's profile, and then they are unable to see that case. This is why I stress the importance of selecting the best address for each party or payee in the case.

Certainly, if the caller is unable to connect to the site at all, I test my own login and see if I am having trouble connecting. If I am, I contact BSS to let them know that we cannot access our website and they troubleshoot from there.

Sandra Pillar, IT Analyst

Internet Tidbit



If you are in the market for a tech or electronic product, stop by TheWirecutter.com. This free review site simply shows you the best of the best in each category of tech products listed. You don't have to wade through lists of products, giving you a chance to avoid information overload. Each review includes an in-depth article explaining the reviewer's choice. The website prides itself on staying up-to-date with new releases of products too, making it a great starting point for all your tech shopping.



My Chapter 13 Choice

A lot of my friends inside and outside of the Chapter 13 world have asked me why I chose to continue my career within the industry. I wrestled with this question for months before I even knew that I was moving to Chicago. Would I apply for positions with Trusteeships or would I take my life in a completely different direction?

I thought about all of the experience I had in the industry. I started my career as a claims administrator, moved up to become a Court Preparation Case Administrator, and finally ended up as the Senior Claims Administrator in the Office of Herbert L. Beskin. During my nearly six years in that office, I learned the office in and out and gained very valuable experience. I did everything from processing receipts, loading claims, verifying claims, preparing cases for confirmation hearings up to the point of recommending the cases for confirmation, confirming cases, completing audits (including confirmation, bar date, and mid-case audits), processing attorney fee orders, ordering office supplies, processing all action items related to claims and monitoring the workflow of the claims department. Along with the day-to-day duties, I was able to work on some bigger projects in the office such as helping to develop an office restructuring plan, developing an incentive based system to catch-up the backlog of mid-case audits, aiding the Staff Attorney in the development and execution of creditor claims training, helping orchestrate the office move, and updating the policy and procedure manual. Over the years, I also took part in interviewing potential employees and training new employees. Another part of my experience was on the IT side of the office, I was usually the first point of contact for computer issues

and the installation of user software and hardware. I was the back-up to the system administrator for any network issues when he was not in the office.

It wasn't just about the experience, though, as I had this choice before. Before I started working in a Trusteeship, I had worked for UPS as a Local Sort Supervisor for about four years. I supervised a workgroup of 15 employees. I decided when relocating from St. Louis, MO, to Charlottesville, VA, that I needed a change of workplace scenery.

I next thought, maybe it was about the work. I felt like over the years that all of the effort that I had put into the Trusteeship was making a difference. It was making debtor's lives better in a very tangible way. These debtors got a fresh start in their financial lives. I have always been proud to be a part of that.

I had been traveling for the NACTT Staff Symposium in Seattle. I had been a Staff Symposium Facilitator for four years and this was my farewell stop. I thought about how far I had come from being a new employee traveling to my first Staff Symposium in Miami and not knowing what was going on to facilitating at 10 different stops on the Staff Symposia Circuit. As I was saying my goodbyes to everyone that I had known for years and others that I had just met in Seattle, it hit me like a ton of bricks. My deciding factor to attempt to continue to work in a Trusteeship was the people in my industry. From the top to the bottom, people who work in Chapter 13 Trusteeships are an honest, hard working and easy to get along with group that takes pride in the work they do.

As luck would have it, I had worked for Ms. Marshall when she was the Co-chair of the NACTT Staff Symposium Series and she had a position open that I was able to interview for and then was hired.

As I look back at my first few months, I could not be happier with my decision. My experience has been extremely helpful, the work is even more challenging and fulfilling in a larger office and my new co-workers have been amazing. I have extremely high standards for Trusteeship employees as I have met hundreds of them over the years from all over the country, but my new collection of co-workers have exceeded my expectations. I would like to thank all of my new co-workers for proving my decision to continue down this path was the correct one.

Brett Meyer, Case Analyst, Receipts

Money Tip

Take care when using a rewards program from a credit card company. These programs give you cash back or other incentives like gift cards or airline miles when you use your card. This gives you an incentive to charge everything you can to your card, which is what the credit card company wants. If you don't pay off your balance every month, however, you will be paying more in interest than what you will get back in incentives. Consider carefully whether using the card just for the rewards makes sense.



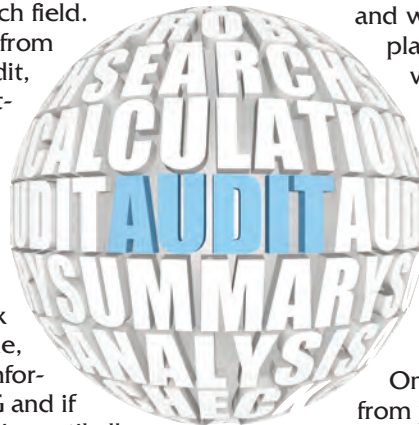
Financial: Auditing In TNG

Performing an audit in TNG is a lot different than we did in CaseNET. The most obvious difference is that we no longer print out the audit sheets or audit from paper. We went paperless. Instead we have templates for the different types of audits we perform in TNG. The cases we audit are now assigned to us in our Inbox Task List.

We sort our inbox by date received and start with the oldest received cases first. We click on the action wheel next to the case number, which opens up the case. We then click on worksheets, which is located on the upper right corner of the screen. This opens up the worksheet. We now compare the information at court with what's on the worksheet by putting check marks in the boxes next to each field.

We start off by selecting the auditor's name from a drop down list, enter the date of the audit, check off the case number, debtor's name, attorney name, case status, bar dates.

We then review the confirmed plan and check off the terms on the audit sheet. We calculate the POT to make sure it matches what the debtor is paying to the trustee. It's now time to review the claims. We open up each claim on the court register and check the case number, debtor name, creditor name, claim amount and account number. This information is verified against our records in TNG and if everything checks out, we go to the next claim until all the claims are verified. If any discrepancies are noted, like a claim at court is not loaded in TNG, or the claim amounts at court and TNG differ, we write those up as audit issues to be reviewed and corrected. We verify from the confirmed plan whether federal tax returns and refunds are to be submitted and added to the debtor's POT.



We then verify debtor receipts to ensure all funds in the case belong to the debtor. The payee screen is reviewed in TNG to make sure the case is paying correctly. The payee screen shows the percentage unsecured creditors are to receive and how much they have received to-date. All the unsecured claims should have received the same percentage or a worksheet will have to be done. This is done so that claims are not overpaid or underpaid and eliminates the need to request funds from creditors at the end of the case. We then check the forum to review any notes made on the case.

If all is well after this scrutiny, a forum note is made under Audit Notes indicating the type of audit performed and whether federal taxes are required under the plan. A snapshot is taken of the audit sheet, which is attached to the case. We then go to "modify this case" and put in the date of the audit and also if an audit issue was found, an audit issue found date is also entered. The audit issue found date remains on the case until the issue is resolved, and then removed. If a mid-case audit was performed, we also check the Bar Check flag under modify this case. This allows money to flow to and pay the unsecured claims.

Once an audit is completed, you remove it from your inbox and start all over again.

Audits are important in the administration of bankruptcy cases because we can only pay unsecured creditors after a mid-case audit has been completed, and the final audit is what moves a case to get noticed to the court that plan payments have been completed and begin the closing process.

Maude Tetteh, Closing Specialist

By The Numbers: Holiday Travel

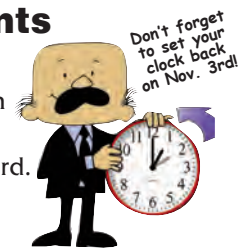


- 🚗 About 91 percent of all long-distance holiday travel is by personal vehicle. Only six percent of holiday travel is by air.
- 🚗 Over 93 million travelers venture at least 50 miles from their home each end-of-year travel period.
- 🚗 Travelers journey an average of 706 miles round-trip over the end-of-year travel period.
- 🚗 Thanksgiving Day is the most dangerous day of the year to travel, with an average of over 500 people killed in traffic accidents that day.
- 🚗 The Wednesday before Thanksgiving is the busiest travel day of the Thanksgiving weekend, with 45 percent of travelers on the road that day.

Source: U.S. Department of Transportation, AAA

November's Notable Events

- Manager's Meeting** on November 1st.
- Happy 10th Anniversary to **Dan Lyons** on November 3rd!
- Daylight Saving Time Ends** on November 3rd.
- Happy Birthday to **Laura Mendoza** on November 3rd!
- Veterans Day** on November 11th (the office is closed).
- Happy 15th Anniversary to **Mark Caffarini** on November 9th!
- Happy 13th Anniversary to **Cheryl Jones** on November 20th!
- Great American Smokeout** on November 21st.
- Happy Birthday to **Kim Broomfield** on November 21st!
- Thanksgiving Day** on November 28th (the office is closed on November 28th and November 29th for the holiday).
- Happy 4th Anniversary to **Stewart Chapman** on November 30th!
- Computer Security Day** on November 30th.



Legal: For Training Purposes



We have had a few new faces grace our staff recently and training has become a big part of our day-to-day tasks. This gave me the ability to apply all of the things I have learned over the last year I have been with this Trusteeship and to share the wealth of knowledge I have acquired along the way. Additionally, it forces me to brush up on our procedures, which helps me reinforce how to correctly perform my daily and weekly responsibilities as well as teach them.

Through training new employees, I have learned the importance of patience, being thorough and explaining the significance of our job as it directly relates to the essential functions of the Office of the Chapter 13 Trustee. The best way, I have discovered, to effectively train a new member of our team is to give a broad overview of what exactly the Office of the Chapter 13 Trustee does, then give an overview of what our specific job entails and then breakdown each task that makes up our daily and weekly duties.

One can explain and describe how to perform tasks until you are blue in the face, however, I have found the best way to really understand *how to do* something is to *actually do it* yourself. Hands-on-training is essential in truly grasping why and how we execute the tasks we need to accomplish. From processing orders to confirming cases, we each need to understand how what we are doing affects the administration of the case and how important it is to process these items **correctly**. Of course, there is going to be a learning curve and everyone makes mistakes from time to time, but it is crucial to learn from these oversights, taking every precaution not to make these errors repeatedly or you will hear about it!

Training our fellow staff members not only reinforces the lessons we have learned but it is also rewarding to watch new employees absorb and apply the information we have instilled in them. Training really is a team effort, and everyone plays a significant role in the process.

Becky Feuerbacher, Case Analyst

20 Questions For: Anthony W. Smith

Office Title: *Closing Auditor.*

Do you have a nickname? *I have many. Smitty is one of them.*

Where were you born? *Chicago.*

What should we know about your family? *It's just my sister and me because my mom was the oldest of 11 children. She didn't want to have a big family.*

What's your favorite food? *Salmon.*

What's your favorite TV program? *Any of the CSI's or NCIS shows.*

What's your favorite color? *Blue.*

What's your favorite expression? *Do onto others as you would have them do onto you.*

What's your favorite smell? *Chocolate.*

What's your favorite childhood memory? *Playing catch with my dad/Playing Baseball.*

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

What's most important in life? *My wife and kids.*

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

What's guaranteed to make you smile? *My kids. They can also make me frown.*

What's the first thing you do in the morning when you wake? *Hit the snooze button 3x, 4x, 5x or more.*

How would your friends describe you? *Cool, quiet and easy to talk to.*

What would be a perfect day for you? *Driving on Lake Shore Drive in the summer from the south to the north, looking at that skyline and listening to some good music.*

What's your most embarrassing moment? *I plead the 5th.*

What's your proudest moment? *Getting married.*

Where do you see yourself in five years? *Working smarter not harder; more in the asset column, less in the liabilities column.*

Anything else you'd like to tell us? *I love music. I am going to re-learn how to play the piano, learn how to play the drums and would like to learn how to DJ.*



Healthy Living

If you struggle with your weight, you may want to take a look at your sleep health. Studies have found a link between too little sleep and weight gain. Lack of sleep can cause an increase in hunger hormones, and daytime fatigue can lead to less exercise. To set your metabolism in better working order, be sure to get about 7.5 hours of sleep each night.

While sleeping more does not cause weight loss, getting adequate sleep helps keep some of those extra pounds off.



Creating Financial Goals

Creating financial goals seems to be a difficult task for many. It is the truth that most of us have never been taught from our parents how to create financial goals or how to manage our finances because they have never been taught themselves. Our parents teach us what it is they do know and that is all they can do.

It is very unfortunate that a subject that affects the entire society is not taught in the school system. We learn how to read and write, the history of the world among other subjects which is valuable, however, being expected to function in our society without any knowledge on how finances work when it is so crucial to our success is completely outrageous.

Having said that, I'm excited to report that it does not have to be that way and it still doesn't mean that we have to remain uneducated about our finances. But here's the catch... it is up to you to search for answers, it is not up to someone to show you. The best news is that there are answers all around you, but you will have to do the work and the research first.

To prepare yourself for making financial goals, you first must get into the mindset that achieving financial prosperity is, in fact, possible. Once we have struggled with difficult financial times, we seem to get a bitter taste in our mouth when it comes to the finances subject. So working on our financial mindset will set the right conditions for allowing our financial situation to improve.

Then set these goals to get you started to improving your finances: organize your documentation. Make sure that all your documents are in order and in a functional filing system.

Have a clear understanding of what you owe and who you owe it to. Are you behind in anything? If so, mark them as priority.



What are your interest rates with your creditors? Call them to see if you can get these rates lowered.

Create a budget. Know exactly how much income you make every month and how much all of your expenses are. Keep a budget book throughout the month and record all you are spending so you know if you are reaching your limit for those expenses that month.

Keep a payments calendar. Know when your payments are coming out and have these payments on a direct withdrawal program so you do not forget. This will allow you to avoid late fees.

Emergency money. It is so important to have a cushion for emergencies. How many times do we get behind financially when those unexpected expenses pop up over and over and over? Having that cushion will allow you to avoid dipping into your monthly budget.

Savings. It is so important to have savings. This is one skill that successful people have mastered. If you have a large amount saved, you will be in a position to take advantage of the incredible opportunities when they arise.

Creating financial goals will be one of your most valuable goals because being financially secure will reduce stress significantly and you will then be able to focus on what is really important in life. *by: Cheryl Wilms @ www.articlecity.com*

Four Tips For A Safe Thanksgiving Meal

1. Buy your foods from a source that is reliable. All perishables should be promptly and properly refrigerated.
2. Clean your hands and all surfaces that have been in contact with raw meat or eggs before touching anything else. This includes cutting boards, knives, utensils, and countertops.
3. Your turkey should not be stuffed until right before entering the oven, and your oven temperature should be set to no lower than 325 degrees.
4. Promptly refrigerate all leftovers in tightly covered containers. If food has been left out longer than two hours, it should be discarded. Refrigerated stuffing should be eaten within two days; refrigerated turkey should be consumed within three to four days.



Holiday Organizing Tip

Gift wrapping supplies are great to have on hand but can be hard to organize. Try storing long gift wrap tubes upright in a small round trash can. To keep ribbon spools tidy, stack them onto a countertop paper towel holder. Use a small piece of tape on the end of each ribbon to keep it from unrolling.



Trivia Quiz Answers: Ancient Empires

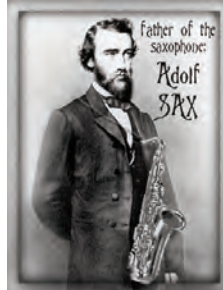


- 1 The Rosetta Stone.
- 2 The Odyssey.
- 3 A wolf.
- 4 Mesopotamia.
- 5 1,500 years.
- 6 The Parthenon.
- 7 The Inca.
- 8 The Great Wall of China.
- 9 Sparta and Athens.
- 10 David.

Did You Know? Saxophones

November 6th is Saxophone Day.

- ♪ In 1840 in Paris, Adolphe Sax invented the saxophone, mixing the best qualities of a brass instrument and a woodwind.
- ♪ The saxophone was originally called a saxhorn.
- ♪ The composer Hector Berlioz, who was a close friend of Adolphe Sax, conducted a concert in 1844 featuring the saxophone for the first time.
- ♪ Saxophones today come in many sizes and include straight versions that have no bend to them.



- ♪ Although most saxophones are made from brass, they are classified as woodwind instruments because the sound is produced by an oscillating reed, not from the player's lips against a mouthpiece.
- ♪ The saxophone gained popularity first in military bands.
- ♪ After a saxophone is manufactured, it is lacquered over the bare brass to keep the metal from oxidizing and to maintain its shiny appearance.
- ♪ Saxophonist Kenny G set the first world record for the longest note played on a saxophone. Using circular breathing, he held an E-flat for 45 minutes and 47 seconds.



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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: Ancient Empires

Test your knowledge of ancient empires with this fun trivia quiz. (Answers on page 7.)

- ① In 1799, Pierre-Francois Bucharth discovered this ancient Egyptian stone slab inscribed in three different scripts, leading to the key to understanding Egyptian hieroglyphs. What is it called?
- ② What epic Greek poem tells of Odysseus and his journey home after the fall of Troy?
- ③ According to legend, what type of animal saved the twin brother founders of Rome, Romulus and Remus?



- ④ What ancient land's name means "land between the rivers"?
- ⑤ How long do archeologists believe it took for Stonehenge to be built?
- ⑥ What is the name of the temple of Athena built on the Acropolis in Athens?
- ⑦ Macchu Picchu was built by what ancient people?
- ⑧ The majority of this defensive structure was constructed during the Ming Dynasty. What is it?
- ⑨ The Peloponnesian War started in 431 B.C. Which two cities fought each other in this war?
- ⑩ By approximately the year 1000 B.C., which king had captured the city of Jerusalem?

