

## A Change In Perspective: Learning The Chapter 13 Case From The Trustee's Point of View

Prior to joining the Office of Marilyn O. Marshall as a staff attorney, I worked on many consumer bankruptcy cases while clerking for the U.S. Bankruptcy Court, Northern District of Illinois, and I went into private practice to represent secured and unsecured creditors, creditors' committees, and debtors in all types of bankruptcy cases. Most recently, I worked for a law firm that represents mortgage lenders and servicers in foreclosure and bankruptcy cases. My primary responsibility was handling mortgage modification mediations in both Illinois and Wisconsin. Mortgage mediation is designed to help people keep their homes by modifying their mortgage to an affordable payment. Modification can be done directly by the lender or through a federal program such as Home Affordable Modification Program (HAMP), Home Affordable Refinance Program (HARP), Hardest Hit Funds (HHF), or Home Affordable Foreclosure Alternatives (HAFA), designed for transitioning out of a mortgage through a short sale or a deed-in-lieu of foreclosure. Loans insured or guaranteed by the Federal Housing Administration, Veterans Affairs, and the U.S. Department of Agriculture also have special modification programs available.

The U.S. Bankruptcy Court, Eastern District of Wisconsin, has a Mortgage Modification Mediation (MMM) program that is available only in Chapter 13 cases. To qualify, the debtor must have steady income and pay 31% of gross income or 75% of the current mortgage payment (whichever is less) while the mediation is pending. Requesting mediation in the Chapter 13 case allows debtors and lenders to discuss whether modifying a mortgage loan is feasible. Debtors who are successful may lower their monthly payment amounts and keep their homes. Qualified debtors who want to use MMM must complete and file a Notice of Motion and Motion to Participate in Mortgage Modification Mediation

Program in their Chapter 13 case. After the Motion is filed, the lender has the opportunity to consent or object to participation in MMM. Mediation is limited to the debtor's primary residence (investment properties do not qualify). If the lender consents to mediation, a mediator is appointed by the Court. The debtor and the lender must each pay half of a non-refundable \$400 mediation fee (\$200 each) to the appointed mediator before attending the scheduled mediation. The debtor also pays \$25 to use an electronic document portal to upload required documents and forms for the lender to review.



Similar to when you file for Chapter 13 bankruptcy, when applying for any loan modification program, in addition to a detailed application form, you must provide a specific set of documents with information about your income, monthly expenses, assets, and debts. As a result, issues with obtaining documents showing proof of income or the accuracy of a debtor's reported income and assets are not new to me. Many of the same problems that we encounter in Chapter 13 cases with evaluating the financial affairs of debtors also come up in the mediation process. The biggest difference from my prior experience and working for the

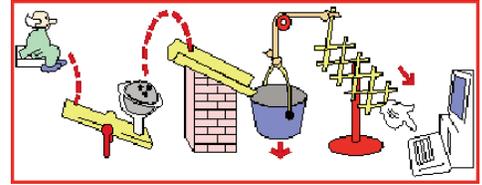
Trusteeship is that the role of Trustee Marshall is much more than just reviewing financial information and protecting the interests of creditors. In the past, my involvement in a Chapter 13 case was typically limited to filing a proof of claim or consent to mediation, reviewing plan language that addressed one specific creditor's claim, and possibly moving to lift the stay or objecting to a plan in order to protect a creditor's interest. Rather than focusing on one narrow issue that impacts the interest of only a single creditor or party in the case, the Trustee is a representative of the bankruptcy estate with a fiduciary duty of loyalty to the bankruptcy estate

*(Continued on page 2.)*

**Information Services**  
**Is Automated Always Better?**

Two things happened last week that caused me to question whether automated is always better. First, the con:

Download Creditor Matrix allows us to automatically (there's that word) create case parties from the names and addresses that the debtor attorneys have loaded in the case at court. Before conversion to TNG, we went around and around on whether or not to use this feature. If you ask 20 different TNG Trusteeships if they download the creditor matrix or create parties manually, you will probably get ten of each. Some say that the convenience of automatically creating parties is diminished by the need to clean up the addresses that do come in. This week we printed two disbursement checks with a blank zip code. I sent emails to the staff responsible for petition entry, petition verification, PCR initial and PCR final (meaning that four people didn't catch it) reminding them that just because the address is loaded for you, doesn't mean you don't have to review it. Let's use computers for the grunt work and use our human brains to analyze the best use of the data. At a minimum, we should be scanning each address to make sure it is complete with city, state and zip. But better yet, we should be selecting the MOST often used address in our database for that creditor.



On the pro side, Ms. Marshall and I had a great time Friday afternoon loading up the auto-filing queue with 283 Final Reports to be filed at court. These cases had been "auto-selected." I worked with BSS to create a custom record selection that will select cases that meet a very specific set of criteria and need no "human intervention" to file. This is a perfect use of automation. One of the requirements that Ms. Marshall stipulated is she would also like the forum note to be created automatically. Done! Now that I have added that bit of code to my repertoire, I plan to work with our staff to set up automatic Forum Notes for the Crystal Reports that you run. That way, instead of checking the "Update Case Forum" box, selecting the appropriate Forum Heading and typing your note, it can be created for you. That is, of course, if there are no specific details you need to include in the note. Contact me if you think you have a Crystal Report that could use an automated forum note.

*Sandra Pillar, IT Analyst*

<b>THE MARSHALL CHRONICLES</b>	
<b>The Editorial Staff:</b> Cheryl Jones, Aaron Bowles, HVB and Dave Latz.	
<b>Contents and Contributors:</b>	
A Change In Perspective: Learning The Chapter 13 Case From the Trustee's Point Of View, pgs. 1 and 2 .....	<i>Lauren Tobiason</i>
Is Automated Always Better?, pg. 2 .....	<i>Sandra Pillar</i>
Trustee Matters, pg. 3 .....	<i>Marilyn O. Marshall</i>
Memory Lane, pg. 3 .....	<i>Darlene Odom</i>
Getting Enough ZZZs, pg. 4 .....	<i>Health</i>
October's Notable Events, pg. 4 .....	<i>Dave Latz</i>
What's Next?, pg. 4 .....	<i>Rosalind Lanier</i>
By The Numbers: Unusual Jobs, pg. 4 .....	<i>Bureau of Labor Statistics</i>
Breast Cancer Awareness Month, pg. 5 .....	<i>Cheryl Jones</i>
20 Questions For Dona Eubanks, pg. 5 .....	<i>Donna Eubanks</i>
Street Food Basics On The Road, pg. 6 .....	<i>Food News</i>
Saving Money Every Day, pg. 6 .....	<i>Money</i>
The Other BSS – An Update, pg. 5 .....	<i>Dave Latz</i>
Five Tips For Managing Your Disposable Income, pg. 7 .....	<i>Money</i>
Trivia Quiz Answers: World Series, pg. 7 .....	<i>Trivia Quiz</i>
Internet Tidbit, pg. 7 .....	<i>ChartGirl.com</i>
Did You Know? Roller Skating, pg. 8 .....	<i>Trivia Quiz</i>
Trivia Quiz: World Series, pg. 8 .....	<i>Trivia Quiz</i>
<b>Newsletter Information:</b>	
If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:	
✓ e-mailing us at <a href="mailto:newsletter@chi13.com">newsletter@chi13.com</a> ,	
✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or	
✓ leaving them with Dave Latz.	
Please remember when making a submission to the newsletter, it must be:	
✓ type-written and	
✓ submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.	
We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.	
You may also view this edition of <b>THE MARSHALL CHRONICLES</b> , as well as all the previously published issues, all in full color, on the Chapter 13 Trustee website at <a href="http://www.chicago13.com/">http://www.chicago13.com/</a> .	

**A Change In Perspective: Learning The Chapter 13 Case From The Trustee's Point Of View**



*(Continued from page 1.)*

and all its beneficiaries. The Trusteeship assists and supports everyone in the bankruptcy community, including debtors, creditors, attorneys and the judiciary. The Office of Marilyn O. Marshall conducts §341 meetings, makes recommendations to the court regarding confirmation of the debtor's repayment plan, objects to claims, and if the plan is confirmed, administers the court-approved plan by collecting payments from the debtor and disbursing the funds to creditors. At the end of the plan, the Trustee does an accounting of all of the payments made, audits the accounting, and prepares a final report for the Court. So in addition to re-familiarizing myself with Chapter 13 of the Bankruptcy Code, the Chapter 13 Model Plan, and relevant case law addressing Chapter 13 issues, I have been carefully observing the office processes involved in administering plans and learning everyone's roles in those processes. It is important that I have a thorough understanding of all of the responsibilities involved in administering Chapter 13 cases in addition to the legal standards used to fulfill these obligations. I am preparing myself to represent Trustee Marshall's position in Court, communicate with staff and customers, and to address any questions that may arise.

*Lauren Tobiason, Staff Attorney*

## Trustee Matters

### Algebra Word Problems

My mother and stepfather were both junior high math teachers when I was growing up. So, it was no surprise that math was one of my favorite subjects. But, when I reached high school and had to take Algebra classes, I discovered that I would have to work a little harder and that my homework took a little longer mostly because of the Algebra “word problems.” My older sister, Wanda Gail, was a genius at solving word problems and never had to study as hard as I studied. She passed away October 22, 1982. I was thinking of her as I tried to solve a word problem regarding Final Reports in my office.

“If there are 719 Final Reports to be filed and two closing auditors are filing Final Reports, how long will it take to file 719 Final Reports if only 15 are being filed weekly by each auditor?”

I realize that I do not have six months to file Final Reports. The Chapter 13 Handbook has very specific requirements as it relates to when a Final Report must be filed after a case is dismissed/converted or completed. Therefore, I started filing Final Reports. I started out filing an average of 90 Final Reports weekly. Of course, the Bankruptcy Court called and said that one or two of the reports were filed in error. I weighed the error margin against the number filed (learned that in high school as well) and kept going knowing the error rate would soon be zero. I very quickly realized that it would be great if the system could auto-select the cases for this process. We were already auto-filing the reports. As I used to do in the “old days” when I had two programmers surrounding me, I “hollered” for Sandra (IT Analyst) and told her that I wanted to auto-select the cases. Before I change any process or procedure, I perform the same task as my employees to see what is being done, how it being done and if there is a more effective and efficient way to perform the task. I soon realized that if certain date fields were filled in automatically,

then the review process would not be as tedious. If the last payment day, the final audit date, and the FR Closing Date are not blank, then I could not see any reason why the system could not be told to select the cases ready for a Final Report. We have a Crystal Report – Cases Pending Final Report that is reviewed by the auditors. The criteria for cases ready for a Final Report are:



- Case is not Active
- AND
- Balance On Hand = 0
- AND
- Final Report Date is blank
- AND
- No outstanding checks OR Close code is converted
- AND
- DebtorType is not equal to “Adjusting Case”
- AND
- Final Audit Date is NOT blank
- AND
- Close Code Description is like “\*Pending Final Report”

I added audit issue date is blank and a timeframe to the criteria so that a case has to have been converted for 10 days or completed or dismissed for at least 30 days. Sandra used this criteria along with assistance from BSS to enable my office to auto-select cases for Final Reports. The Cases Pending Final Report will continue to be reviewed by the Closing Auditors but used as an exception report to determine why the dates are not filled in on certain data fields. As Sandra stated in her article, we had a ball filing reports last Friday. We filed 283. I just love this job!

Next word problem: If there are 1783 cases that need an audit and five...

*Marilyn O. Marshall, Trustee*

## Legal Memory Lane

How long ago did you become a §341 Hearing Officer? Do you remember where you put your Hearing Officer Training Manual? What about the Hearing Officer Mission Statement? Do you remember the §341 Meeting Etiquette rules?

Although it’s been more than 10 years ago, I remember the hard work that went into becoming a Hearing Officer. It required a committed attitude along with many extensive and informative training sessions, which could be challenging and at times maybe even overwhelming for some. Successful completion of these sessions ensured the Hearing Officer had the knowledge that would enable them to effectively and efficiently conduct §341 meetings on their own. Today, I watch new trainees, filled with excitement and enthusiasm complete the required standards necessary to conduct §341 hearings. As they join our team of seasoned Officers, I think about the importance of setting a good example in both our attitude and demeanor as they observe us and gain hands-on experience serving the bankruptcy community. So dust off those manuals, pull out that Mission Statement and see how closely you have been following what you learned so many years ago.

*Darlene Odom, Case Analyst*



## Getting Enough ZZZs

Good rest is a cornerstone of good health. Numerous studies have shown the health benefits of adequate sleep. A chronic state of fatigue can result in more accidents, impairment in attention and reasoning, an increased risk of heart disease and high blood pressure, and increased healing time from injury or illness.



As far as knowing how much sleep you need, there is no magic number. Different age groups need different amounts of sleep, but even within age groups, each person's needs are individual. Research has shown that adults who get around seven hours of sleep have the best long-term health outcomes.

To increase your chances of getting a good night's sleep, try to keep a regular schedule. Going to bed at the same time each night and rising in the morning at the same time helps your body know when to sleep and when to be awake. If you are feeling sleep-deprived, it is better to take a short afternoon nap than to sleep in late the next morning.

Melatonin is a naturally-occurring hormone that helps regulate sleep. Its production can be altered if your day is spent out of sync with the natural changes in daily light. If you spend much of the day in an office away from natural light and then spend your evenings in front of a TV or computer screen, your body may not be producing melatonin correctly. To help correct this, try to get periods of natural sunlight during the day. At night, turn off artificial light from televisions and computers earlier in the evening.

If you've tried to get better sleep, but often feel tired during the day, it may be time for some help. A doctor that specializes in sleep disorders can offer natural and medication-based strategies to help you get some needed rest.

## October's Notable Events

October is **National Breast Cancer Awareness Month**.

Happy 1st Anniversary to **Joanna Buda** on October 1st!

**Manager's Meeting** on October 4th.

Happy Birthday to **Brett Meyer** on October 5th!

Happy Birthday to **Mark Caffarini** on October 8th!

**Leif Erikson Day** on October 9th.

Happy Birthday to **Dave Latz** on October 13th!

**Columbus Day** on October 14th (the office will be closed).

**Sweetest Day** on October 19th.

**Clean Your Virtual Desktop Day** on October 21st.

Happy 1st Anniversary to **Donna Eubanks, Rebecca Feuerbacher** and **Charles Ward** on October 22nd!

Happy Birthday to **Stephanie Lillie** on October 25th!

**National Cat Day** on October 29th.

**Halloween** on October 31st.



## Case Administration What's Next?



This time last year we were preparing to type our last keystrokes in a custom software called CaseNET and transition to a national system known as TNG. Almost a year later and CaseNET is a distant memory and TNG is our new comfort zone. If you have read prior articles, then you know the transition did not happen overnight. It took years of planning by the conversion team and a dedicated amount of training time for the staff to get a close familiarity with their various job tasks.

The Administrative Clerks and the Case Administration team are part of the legal department and they had at least six different job tasks to adapt and become proficient in. During the planning stages of the conversion, staff could access the new system so they could login to practice their job tasks, give feedback and/or suggestions. Once we went live, the practice time paid off and most of the staff was able to process their individual job tasks, but of course it did take awhile for people to really find their comfort zone.

This first year in the new system has been dedicated to understanding how the system works and establishing a structure for the workflow so documents can be processed accurately and timely. In this coming year we can focus on:

- ★ Updating procedures.
- ★ Procedure documentation.
- ★ Individual training.
- ★ Utilizing more of the TNG features that are available to us.

During the conversion process there were some of you I will label as the "Let's just do it group" and then there was the "Just say no to TNG group." I hope those of you in the first group are still maintaining that level of excitement and curiosity. I'm sure those of you in the second group have found your comfort zone and are anxious for what's next.

*Rosalind Lanier, Case Analyst, Claims*

## By The Numbers: Unusual Jobs



- ✂ Subway and Streetcar Operators run people-movers and sometimes collect fares for an average pay of \$59,400 per year.
- ✂ Psychics earn about \$41,000 per year.
- ✂ In the United States, the chimney sweep industry has yearly revenues of about \$2.2 billion.
- ✂ The most popular rodeo clowns on the rodeo circuit can make up to \$2,000 for a single performance.
- ✂ There are just over 5,000 embalmers working in the U.S., making an average of \$44,000 per year.

*Sources: Bureau of Labor Statistics*

## Breast Cancer Awareness Month

Breast Cancer Awareness is an effort to raise awareness and reduce the stigma of breast cancer through education on symptoms and treatment. Supporters hope that greater knowledge will lead to earlier detection of breast cancer, which is associated with higher long-term survival rates. Early detection can save your life. Here are eight must-know facts about breast cancer:

1. It's more common than you think. One in eight, that's the chances.
2. It's up to you to know your risk. Know your family history.
3. Race matters. Breast cancer is higher in white women, but black women are more likely to die from it and to have secondary cancer.
4. Be skeptical of new science. Mammography and self-exams are still one of the best ways to spot breast cancer.



### 20 Questions For: Donna Eubanks

Office Title: *Case Administrator.*

Do you have a nickname? *Sweet Pea.*

Where were you born? *Chicago, IL.*

What should we know about your family? *I have lost four immediate family members within the last six years.*

What's your favorite food? *Steak.*

What's your favorite TV program? *Sons of Anarchy.*

What's your favorite color? *Blue.*

What's your favorite expression? *It is not as important to be UNDERSTOOD as it is to be UNDERSTANDING.*

What's your favorite smell? *Summer Breeze.*

What's your favorite childhood memory? *Working on the Farm with my grandparents.*

If you could meet one person in the world, either dead or alive, who would it be? *It's a tie between Dr. Martin Luther King and John F. Kennedy.*

What's most important in life? *Being a productive member of society and setting a good example.*

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

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

What's the first thing you do in the morning when you wake? *Absolutely nothing for the first few minutes.*

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

What would be a perfect day for you? *Going to an Outlet Mall with an unlimited budget.*

What's your most embarrassing moment? *I plead the fifth!*

What's your proudest moment? *The birth of my son.*

Where do you see yourself in five years? *Ideally I'd be retired, but realistically I'll probably be looking for the next promotion.*

Anything else you'd like to tell us? *I have a ten year old granddaughter who is the light of my life.*



5. Diet and exercise matter more than you think. Approximately one-third of all cancer deaths can be attributed to poor diet and inactivity.
6. Be choosy about birth control. Certain types of hormonal birth control can increase your risk for breast cancer.
7. Where the top doctors are. Finding the right doctor with training and experience is the key.
8. Time is on your side. Some less experienced doctors will try to push you into something, but it's about finding the right treatment, not the fastest.

October is Breast Cancer Awareness month and whether you attend events, shop, walk or run, there are tons of different ways to support the cause. Check out the list of opportunities to go Pink in Chicago and surrounding areas to support the cause.

#### Making Strides Against Breast Cancer Walks

Bolingbrook, IL October 6, 2013 Promenade Bolingbrook 631 E Boughton Rd Bolingbrook, IL	North Shore, IL October 13, 2013 Tri-State Office Park 25-75 Tri-State International Lincolnshire, IL
Northwest Suburban, IL October 20, 2013 Cabela's 5225 Prairie Stone Park Hoffman Estates	South Suburban, IL October 13, 2013 Centennial Park Soccer Field 10401 W 153rd Orland Park, IL
Valparaiso, IN October 20, 2013 Central Park Plaza Downtown Valparaiso Valparaiso, IN	Chicago, IL October 26, 2013 Solider Field Stadium 410 Museum Campus Dr Chicago, IL

#### Making Strides Against Breast Cancer Event

Lynn Sage Cancer Research Foundation holds its annual fall benefit luncheon from 11:00 am to 2:00 pm, October 17th, at the Hilton Towers, 720 S Michigan Ave.

#### Making Strides Against Breast Cancer Shopping

The U.S. Postal Service has been selling stamps commemorating Breast Cancer Awareness for the past 13 years. \$75 million has been raised so far for research. Support by affixing a special breast cancer stamp to your mail.

Happy birthday breast cancer survivors! That includes me!

*Cheryl Jones, Case Administrator*

## Street Food Basics On The Road

When traveling, you will find that the best and most authentic dishes are not served in fine dining establishments. To truly explore local cuisine, street-side dining is the way to go. Served off of carts, in small storefronts, little restaurants, and at local markets, street food offers dishes prepared by specialists who have honed their craft. As a bonus, this is often the cheapest way to eat your way through a new culture.

To make sure that you are getting the best and safest food you can, first scope out your options. You can never go wrong by following the locals. A long line at a stall in a food market means that there is considerable repeat business and that the locals believe it to be reputable. Good turnover also means that you have a better chance of getting the freshest food.

Take a quick look to consider cleanliness when deciding where to eat. There should be some sort of refrigeration or ice available to keep cold foods cold, and raw food should be stored separately from cooked food. There should also be an area for washing up, both hands and cooking utensils.



Choose food that is cooked on the spot instead of being held warm or reheated. You will know your food is fresh and there is less of a chance of bacterial contamination. Food loaded with citrus, chiles, and vinegar are safer to eat, as these ingredients have antibacterial properties.

Finally, it never hurts to bring your own utensils. You can find small travel utensil sets that you can tuck into your pocket or purse. It is always safest to drink from just-opened bottles. Some of the beverages served street-side out of large containers can cause problems for foreign stomachs

## Saving Money Every Day

Many people aren't aware of all the ways money slips through their fingers, and they're not sure why they never seem to have enough. Paying attention to your spending habits and making some changes where necessary can save you a bundle of money every month. With the tips in this article you will be able to get your finances in order and save money too.

The amount of money you can save by making your own lunches and taking them to work each day is staggering. When you take in your own lunches every day--made from leftovers or sandwich fixings, you will be spending much less than you would at even the least expensive restaurants and diners. Healthy eating is easier as well when you make your own lunches since most take out has extra calories and lots of fat and salt. Eating out also takes up a lot of time which can be a problem for those with tight schedules. Making lunch for yourself is an easy way to save money, and over the weeks and months this can turn into quite a few dollars.

Learn to shop methodically and not on a whim. The absolute worst time to buy holiday gifts, for example, is just before the holidays. You should wait for the holidays to be over when you wait for things to go on sale.

It's a lot less stressful to shop like this because you'll avoid all of the crowds and that feeling that you have to buy something right away. Similarly, winter and summer clothing is most expensive right before those seasons have started. Plan ahead and buy things both as gifts and for yourself when they are the cheapest. Stores typically charge more for products when everybody wants to buy them so if you do some advance planning, you'll get the same items for much less.

The price of food is always going up, even faster than most peoples' incomes. If you want to respect your budget, you need to figure out how to save money at the store.

Most of the time people shop for groceries when they need them and that means that they end up paying money depending on what the store wants to charge. Buying lots of groceries when they go on sale is a great way to save money at the store. You obviously can't do this with items that perish like dairy, meat and fresh produce but you can do it with everything else like canned goods, frozen foods, etc. Look for clearance sales and similar specials to help you stock your pantry and you will quickly see that you are spending much less on groceries than you used to.

When you start to think creatively, you will see lots of ways that you can save money and your savings will start to climb. For the most part, people spend a lot more than they absolutely have to on things like food, entertainment and shopping because they don't take the time to search out more reasonably priced alternatives. In addition to helping you save money, the tips in this article will help you train your brain to be more frugal as well.

Source: Trent B. @ [www.articlecity.com](http://www.articlecity.com)



**Information Services**  
**The Other BSS – An Update**



Back in March of this year the cover story for The Marshall Chronicles was about the Santa Fe building’s commitment to your safety. They rolled out an updated on-line interactive emergency training program. It covers all aspects of your safety, including emergency evacuation procedures, fire and smoke procedures, hazardous weather, bomb threats, medical emergencies, power failures, active shooters and more.

None of us won any of the five \$100 cash incentive participation prizes that were offered to take the quiz back then, but I am happy to report that as of this writing we have a 97% participation in the program. Fantastic Chapter 13!

Today, we are asking for a couple of volunteers to augment our Life Safety Team. Your duties would be relatively simple, but very important to everyone's safety. If you're interested in joining this very important team, please contact me.

*Dave Latz, Operations Coordinator and Life Safety Floor Warden*

**Five Tips For Managing Your Disposable Income**

Even those who have some disposable income left over after they have paid their monthly bills can easily lose track of their money and end up with nothing left in the week before their pay check. Even worse, they can find themselves putting purchases on a credit card and sliding into debt. Put these tips into practice and take better control of your monthly disposable income.

**Tip 1: Pay Your Bills First.** The worst mistake you can make with disposable income is thinking that you have more money to spend than you actually do. When you get your pay check, make sure to set aside the amount you need to pay your bills and meet your commitments so that you know exactly how much you have left to spare.

**Tip 2: Plan for Big Purchases Well in Advance.** In the run-up to Christmas, family birthdays or holidays, even a generous amount of disposable income can be strained and stretched. Rather than having one month where you must spend all your spare cash on presents or other such purchases, put a savings plan in place. Even just setting aside 10 percent of your disposable income every month will make a big difference to your lifestyle when the time comes for larger purchases.

**Tip 3: Consider an Emergency Fund.** Not all big purchases can be planned for. An ill pet or a great bargain on a holiday or much longed for piece of furniture can mean that your disposable income for that month is slashed, or you might feel pressured to borrow against next month's salary. Putting a small amount of money aside each pay check can act as a

cushion so that an emergency does not have to be a disaster. By having this emergency fund separate from your savings for Christmas and other gifts, you don't have to worry about sacrificing holiday joy to pay for a surprise bill, and you can avoid debt.



**Tip 4: Try an Envelope System for Better Control.** Some people find it difficult to keep track of how much money they have spent and how much they have left, this leaves them in a feast or famine situation where they live it up for a week or two but then have no disposable income left in the last weeks of the month. If this sounds like you, an envelope system might be ideal. Just get a few envelopes, one for each category of your discretionary spending - eating out, clothes, socializing etc. Split your money up into each envelope based on how much you think you will spend in each category. The visual representation of your funds can help you to make better choices.

**Tip 5: Keep Track of Your Spending.** Spend a month writing down what you have spent your discretionary funds on. At the end of the month you will be able to assess your spending. You might realise that the money spent on your daily coffee would have paid for a few lovely meals out, and decide to invest in a Thermos flask to take your coffee from home into work rather than waiting in line at Starbucks in the morning.

*Source: Geoffery Cheung, www.articlebiz.com*

**Trivia Quiz Answers:**  
**World Series**



- ① Daffy and Dizzy Dean.
- ② Babe Ruth.
- ③ Woodrow Wilson.
- ④ Lou Brock.
- ⑤ 1903.
- ⑥ San Francisco Giants and Oakland Athletics.
- ⑦ 2002.
- ⑧ Yogi Berra.
- ⑨ 1920s.
- ⑩ 1994.



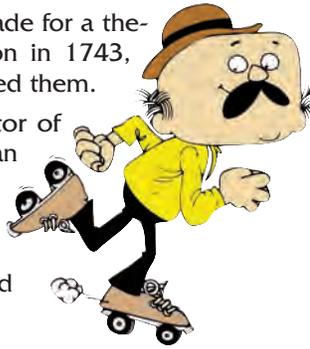
**Internet Tidbit**

Does the news seem too convoluted to follow? Fear not! There is an easy graphical way to digest the news of the day. Visit ChartGirl.com to find a run-down of political relationships, a debunking of misinformation, and a deeper look at pop culture. Each chart is detailed in black and white and comes available as a pdf for easy printing.

## Did You Know? Roller Skating

October is National Roller Skating Month.

- ① About 61 percent of all roller skaters are female.
- ② The first roller skates were made for a theatrical performance in London in 1743, but it is unknown who invented them.
- ③ The first documented inventor of the roller skate was a Dutchman named John Joseph Merlin, who introduced his version in 1760.
- ④ In 1819, M. Petitbled patented the first roller skate design in France.



- ⑤ In New York City, the first four-wheeled skates made of metal with an added rubber insert debuted in 1863. These skates also featured independent axles, which allowed skaters to turn through curves.
- ⑥ The first public skating rink was opened in 1866 in Newport, Rhode Island.
- ⑦ The toe stop was first added to skates in 1876.
- ⑧ The Roller Skating Association began as the Roller Skating Rink Operators Association in 1937.
- ⑨ Today, roller skating rinks have about 23 million visits each year.
- ⑩ About 12 percent of indoor roller skaters report that they go skating over 100 times per year.



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

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

## Trivia Quiz: World Series

Play ball! In October, the boys of summer meet for the World Series. Test your knowledge of this annual baseball event with this fun trivia quiz. (Answers on page 7.)

- ① What two brothers, both pitchers, played in and won World Series games?
- ② Who was the first to hit four home runs in a World Series?
- ③ Who was the first U.S. president to throw out the first ball in a World Series?
- ④ Which St. Louis player stole seven bases in the 1968 World Series?



- ⑤ When was the first World Series played?
- ⑥ In 1989, the World Series was delayed for 10 days after an earthquake struck San Francisco. Which two teams were in that World Series?
- ⑦ What year was the first time in World Series history that two wildcard teams met?
- ⑧ Which player appeared in 75 World Series games?
- ⑨ In which decade did the New York Yankees win their first World Series?
- ⑩ In which year in the 1990s was there no World Series due to a baseball strike?

