

# 49th Annual NACTT Meeting Chicago, Illinois

The 49th Annual Conference of the NACTT started Thursday, July 17th in Chicago at the Downtown Marriott on the Magnificent Mile. The conference started the 3rd week of July, which is the same week that I disburse funds to creditors. Unfortunately, I was unable to enjoy the programs but heard that it was a great conference. The highlight of the conference for me was the remarks of Director Clifford J. White, III, Executive Office for US Trustees. I am so happy that his remarks are on the United States Trustee Program website. I am reprinting and sharing his remarks with all of you.

*Marilyn O. Marshall, Chapter 13 Trustee*

## Introduction

Thank you so much for allowing me once again to join you at the outset of your annual seminar to discuss both the work of the United States Trustee Program (“USTP” or “Program”) and issues of mutual interest to both chapter 13 trustees and the USTP.

My gratitude is extended to Marge Burks for her successful term as the NACTT President. Marge has been a voice of calm and reason in the bankruptcy community, and a thoughtful and respectful advocate for each of you. We in the USTP have enjoyed working closely with Marge on a number of issues during her term, including trustee budgets and compensation.

Let me also extend my congratulations and best wishes to Robert Wilson as he assumes his new role as President of the NACTT. Robert is a consummate professional. I remember when I first met Robert some years ago, the person introducing him to me made a point of saying that he had a “small” trustee operation. Well, I recently heard that Robert is now officially a “large” trustee operation. I am confident that his broad range of experience gives him a special perspective that covers all trustees and will serve the NACTT membership well. I look forward to working with him in

the coming year.

I am pleased to have here with me today Pat Layng, United States Trustee for Regions 11 and 19, along with my extremely capable colleagues in the Executive Office, Doreen Solomon and Marty Hallowell. Though I will return to Washington later today, Pat, Doreen, and Marty will be here throughout the conference. I hope you will take the opportunity over the next few days to speak with them and share your thoughts and ideas on chapter 13 issues.

## Consumer Protection

### Mortgage Servicer Violations

Let me talk for a few minutes about some consumer protection issues of concern to both of us. Chapter 13 trustees have been at the forefront of identifying and correcting mortgage servicer violations that harm homeowners in

bankruptcy. Similarly, the USTP has been at the forefront of the Government’s efforts to do the same. There is nothing I want more for the bankruptcy system than to declare victory in our war against mortgage servicer abuse. The

USTP brought thousands of actions over the past five years to address servicer abuse, we joined with other federal and state agencies in reaching the historic National Mortgage Settlement (NMS), and the Judicial Conference approved sensible new Bankruptcy Rules that mandate disclosures and notices to help prevent future violations.

There is both good news and bad news to report. The good news is that we are seeing fewer horror stories about distressed homeowners being mistreated by their lenders. But, overall, I am deeply disappointed at the inability, or the unwillingness, of the mortgage servicing industry to comply with the law. Maybe the servicers think they can outlast the enforcement agencies. Maybe they think that inaccurate statements by debtors deserve harsh treatment,

*(Continued on page 2.)*



*Chicago Skyline from the lakefront. Photo by J. Crocker.*

## 49th Annual NACCT Meeting Chicago, Illinois

(Continued from page 1.)

but inaccurate filings by mortgage servicers are mere technicalities and should be ignored. Or maybe they think that satisfying the Consumer Financial Protection Bureau’s standards that don’t cover bankruptcy-specific conduct will suffice. Regardless of the reasons, all of us in the USTP and the chapter 13 community should find it unacceptable that, in too many instances, mortgage servicers are showing disrespect for the bankruptcy system and for their customers as well.

Let me describe the current status of what has become a three-prong approach by the USTP to the mortgage servicing problem. First, we continue to monitor compliance with the bankruptcy standards contained in the NMS that bind the largest servicers. Although the independent Monitor appointed under the NMS has done an outstanding job testing discrete metrics, there are many standards not tested by the metrics and not followed by the settling servicers. These breaches of compliance will not be detected unless the chapter 13 trustees and the USTP continue to scrutinize servicer filings.

<b>THE MARSHALL CHRONICLES</b>	
<b>The Editorial Staff:</b> Aaron Bowles, Brett Meyer, and CBH.	
<b>Contents and Contributors:</b>	
49th Annual NACCT Meeting Chicago, pgs. 1-4 .....	Reprinted Remarks by Clifford J. White III
Voided Disbursement Checks and their Origins, pg. 5.....	<i>Matt Wolford</i>
Internet Tidbit, pg. 5.....	Mathway.com
Mortgage Claim Processing, pg. 5.....	<i>Rosalind Lanier</i>
By the Numbers: Chocolate, pg. 5.....	<i>MarketsandMarkets Research</i>
Saving BNC Notices, pg. 6.....	<i>Sulethé Mason</i>
Food Tip, pg. 6.....	<i>Food</i>
Cook Perfect Pasta, pg. 6 .....	<i>Food</i>
September’s Notable Events, pg. 6 .....	<i>Brett Meyer</i>
Howling Hounds, pg. 7 .....	<i>Pets</i>
Trivia Answers: Elephants, pg. 7 .....	<i>Trivia Answers</i>
Did You Know? Constitution Trivia, pg. 8.....	<i>Trivia</i>
Trivia Quiz: Elephants, 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 Brett Meyer.	
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> .	

Recently, the Monitor reported that nine of ten metric failures had been corrected by the settling servicers. At the same time, the USTP found a disturbing pattern of failure to comply with non-tested standards, ranging from failure to document claims, to excessive loan default fees, to failure to inform borrowers and trustees of payment increases. With some assistance from the Monitor, we are engaging the violating banks to negotiate remedies to cure those deficiencies.

Perhaps the most alarming indication of continued violations of the National Mortgage Settlement standards and bankruptcy law involves an acknowledgement by one bank that a payment change notice filed in bankruptcy court – under an attestation of personal knowledge and review of the servicer’s records – was signed in the name of a former employee who had nothing to do with reviewing the bankruptcy account in question. That’s right, the problem of robo-signing – which ignited public indignation against large banks more than three years ago – still had not been corrected.

Other disappointing illustrations of continued noncompliance pertain to a number of cases we have identified that contain apparent deficiencies in escrow accounting and noticing. Some large financial institutions appear to have continued difficulty keeping track of tax and insurance payments that are part of the mortgage escrow. These problems can cause severe difficulties for debtors and the viability of their repayment plans. We will investigate these and other serious problems that the servicing industry has not fixed. Neither chapter 13 trustees nor the United States Trustees should allow this continued assault on the integrity of the bankruptcy system by the mortgage servicing industry.

As the second prong of our approach, we continue to take appropriate action in cases involving the next tier of non-settling banks. We also have joined federal and state agencies in trying to reach national settlements to cover those institutions not under the NMS who have failed to meet the bankruptcy standards. Just last month, the Attorney General announced a settlement with SunTrust Mortgage. We were an essential partner in investigating SunTrust’s conduct and negotiating that agreement.

Thirdly, many of our offices have confirmed to me the accuracy of stories in the New York Times, Wall Street Journal, and other news outlets that newer or rapidly growing entrants in the servicing industry exhibit the same improper practices that the largest banks committed before the NMS. Greentree, for example, which bought a large share of ResCap’s loans that are subject to NMS monitoring, has failed eight testing metrics. Further, a recent review of our field office enforcement activities regarding boutique servicers was, as Yogi Berra would say, déjà vu all over again.

There are limits on our resources. But I have visited with many of our USTP managers, lawyers, and professional and support personnel. They tell me we can see this

(Continued on page 3.)

## 49th Annual NACTT Meeting Chicago, Illinois

*(Continued from page 2.)*

through. And with their commitment, so we will.

### *Unsecured Claims Review*

I mentioned to you last year that we were reviewing unsecured claims, especially those filed by high volume claims filers and claims purchasers, to determine their rate of compliance with disclosure rules, such as identification of the initial creditor and the date of the last payment made on the account. The USTP is the only national enforcer of bankruptcy law. As such, we wanted to move forward with this project even as we continue to address the problems of the mortgage servicing industry.

We reviewed more than 22,000 claims over about a ten month period and found great variation in compliance amongst filers. We had some success in changing the practices of one filer and have seen some improvement in the performance of others. In fact, it appears that credit card and other unsecured claims filers probably are doing a better job in following the Bankruptcy Rules than we saw when we started our review of the mortgage industry. Of course, that statement has some caveats since we did not do a scientific sample and we were limited in the extent of our review of individual claims.

The final phase of this project consists of two elements. First, we have selected a handful of offices that will continue to measure compliance by a sample of high claims filers. This will help measure progress and identify systemic or widespread issues that may require more robust remedial actions. Second, we produced a PowerPoint presentation that our field offices can deliver at trustee training and bankruptcy bar events. The presentation addresses effective means of claims review and how to determine if non-compliance with disclosure rules may show infirmities with the underlying claims. Other than in exceptional circumstances involving systematic abuse in which the USTP becomes involved, it is the trustees and debtors' counsel who should bring claims objections, such as on the basis of stale or discharged debt. We hope the PowerPoint is a useful training tool that you will take advantage of in the future.

I am glad we undertook the unsecured claims project and hope that resources increasingly will allow us to test compliance. Our actions can provide consistency and raise issues as appropriate for judicial resolution that will benefit all stakeholders in the bankruptcy system.

### **Debtor Compliance and Related Matters**

Our enforcement activity is by no means confined to the credit industry. In fact, most actions are taken to ensure that the more than one million debtors who enter the bankruptcy system – about one-third of them in chapter 13 – satisfy their obligations as well. More than 57 percent of the 44,000 formal and informal civil enforcement actions we took last year related to combating debtor fraud and abuse in chapters 7 and 13 cases.

## NACTT

NATIONAL ASSOCIATION OF CHAPTER 13 TRUSTEES

Although most debtors' counsel do a good job looking out for their clients' interests, we – and I am sure you – are sometimes frustrated by the task of sorting through schedules and statements of financial affairs that are inaccurate or incomplete. In many instances, these problems should have been fixed by debtors' counsel before filing. Our debtor audit results year after year show a pattern of material misstatements in about one quarter of the consumer cases filed.

Furthermore, our section 707(b)(2) means test review is often impeded by a lack of information from the debtor. Last year, we exercised our statutory duty to decline to file motions to dismiss in 63 percent of all statutorily "presumed abuse" cases that were not voluntarily dismissed or converted to chapter 13. We did this because we found special circumstances, such as a recent job loss or medical catastrophe, which justified an adjustment to the current monthly income calculation. This requires a lot of diligent inquiry. Unfortunately, debtors' counsel too often are slow to provide the necessary information we need to administer the means test fairly and to the benefit of their clients.

On the flip side of the coin, consumer lawyers recently complained to me that trustees routinely ask for too much information. The concerns pertain mainly to chapter 7. Although you as trustees have independent fiduciary duties, the USTP does assess trustee performance and efficiency in seeking and reviewing documents from debtors as part of that evaluation.

I think it may be useful to convene again the NACTT, the chapter 7 National Association of Bankruptcy Trustees, and the National Association of Consumer Bankruptcy Attorneys, along with the United States Trustee Program, to assess how we are using the Best Practices guide we issued in 2012. The guide was designed both to help reduce unnecessary paperwork and to sensitize debtors' counsel to the need for prompt responses to trustees. But, given the ongoing issues, it either is not being followed as closely as we had hoped or there may be areas we should reexamine.

Let me raise one last issue with respect to debtors, and that is to restate a concern that I have expressed before – that the high rate of pro se filings is harming the efficiency and effectiveness of the bankruptcy system to the detriment of debtors and creditors. I will continue to be in dialogue with the NACTT about creative approaches, including steps that chapter 13 trustees may be able to take to assist pro se debtors either to move forward with a confirmable chapter 13 plan or to convert to chapter 7 where eligible debtors at least can receive a discharge of

*(Continued on page 4.)*

## 49th Annual NACCT Meeting Chicago, Illinois

(Continued from page 3.)

debts.

### Uniform Chapter 13 Repayment Plans

There is another important step the bankruptcy system could take to make the consumer bankruptcy practice more efficient and effective. The USTP favors a uniform chapter 13 plan with appropriate flexibility to reflect an individual debtor's financial situation. I commend Judge Wedoff, Chair of the Judicial Conference's Advisory Committee on Bankruptcy Rules, and John Rao of the National Consumer Law Center for developing an initial draft of a form Chapter 13 Plan that the Bankruptcy Rules Committee began considering in September 2012.

I hear more and more from judges and practitioners that they want greater consistency in bankruptcy administration. As for the USTP's view, we believe strongly that the notion of justice requires us to act consistently in districts from coast to coast and north to south. Chapter 13 practice, perhaps more than any other aspect of bankruptcy practice, has developed anomalies and differences on a district by district basis. That makes it more difficult to be sure that debtors are treated the same no matter where they live. And it makes it harder for creditors to comply with the law. Objectionable provisions should not be buried in repayment plans, and creditors should be responsible for expeditiously reviewing a clear, easy-to-follow plan.

I know that the Rules Committee is still considering public comments received on the draft form plan published in August 2013. As a non-voting participant on the Bankruptcy Rules Committee, we will be of whatever assistance we can in helping the Committee develop a useful form plan that can be implemented throughout the country.

### Chapter 13 Trustee Compensation

Finally, I come to the topic of chapter 13 trustee compensation. I am pleased to report that chapter 13 trustee operations are, by and large, quite efficient. Last year, trustees expended \$322 million while distributing nearly \$6.3 billion to creditors. The average percentage fee applied to receipts was 5.7 percent, which is down from 7.7 percent just four years ago.

On the issue of individual chapter 13 trustee compensation, you know that the USTP diligently sets compensation in accordance with statutory standards. By statute, the Attorney General sets compensation no higher than the rate of basic pay for Executive Level V of the federal pay scale plus the cash equivalent of benefits given to federal employees who perform equivalent services. The Attorney General has delegated the authority to set compensation to the Director of the USTP.

The rate of basic pay is easy to set. Today, it is \$147,200. Approximately 96 percent of all chapter 13 trustees receive this maximum amount. Although some suggest

that we adopt the courts' individualized approach to setting trustee compensation in bankruptcy administrator districts, we instead provide the maximum compensation allowed by law to all chapter 13 trustees except those who have an exceptionally small caseload.

The benefits amount is more challenging to set. We promised the NACTT that we would reevaluate the benefits calculation every three years. This year is three years removed from our last calculation so we have been busy consulting with the NACTT on the process for setting the new benefits amount.

The benefit setting process involves looking at a full panoply of benefits given to federal employees and trying to apply those calculations to trustees. We have avoided making individualized calculations and instead provide the maximum allowed for a particular benefit to all trustees, regardless of a trustee's individual circumstances. Last year, benefits totaled 35.1 percent of the salary. I note this contrasts with trustees in bankruptcy administrator districts who receive 23 percent of salary in cash for benefits.

I am pleased to report that we have determined that most chapter 13 trustees will receive \$58,902 in cash value of benefits in addition to their base salary. This amount represents an increase of 14 percent over three years. Trustees who were hired on or after January 1, 2013, will receive a slightly lower cash value of benefits to reflect changes made by Congress in 2012 that requires newer federal employees to contribute more towards their retirement annuity.

I am confident we have been exhaustive in identifying benefits received by federal employees that reasonably can be reduced to cash value. But we will continue to reassess every three years to ensure we are considering a complete list of federal benefits and making the most accurate calculation of cash value.

### Conclusion

That completes my report from the USTP. There remains a lot of work to be done by chapter 13 trustees and by the United States Trustee Program. We work side by side on so many issues of importance to the bankruptcy system. And this association makes that collaboration so much more effective than it otherwise would be.

I commend you for the important work you do, for your compassion for the debtors who appear before you, for your commitment to return funds to creditors in accordance with the law, and for your dedication to the well-being of the entire bankruptcy system.

May you enjoy a successful and productive annual meeting. I hope to chat with some of you before heading back to Washington later this morning. All the best to you and thanks again.



Cloud Gate aka the 'Bean'

## Financial: Voided Disbursement Checks and their Origins

Every month disbursement payments and debtor refunds are returned in the mail to the Trustee's office for a variety of reasons. Several reasons for returned checks include accounts that are paid in full or that cannot be identified by the creditor. However, the main reason for checks to be returned in the mail is the failure of creditors and debtors to file a change of address with the U.S. Bankruptcy Court. The receipts specialists and payroll specialist are tasked with resolving many of these issues. Despite the receipts specialists and payroll specialist being very productive in resolving the issues of the returned checks, it is always an ongoing effort.

In fact, the Office of the Inspector General's Audit Report (2014) finds that the U.S. Postal Service processed over 158 billion pieces of mail for fiscal year (FY) 2013. From this, approximately 6.8 billion pieces of mail were undeliverable as addressed (UAA). This represents 4.3 percent of mail pieces that were undeliverable. Reasons for undeliverable mail include illegible handwriting, deceased addressees, and incorrect addresses. It is estimated that approximately 40 million Americans or 16 percent of the population move each year. This does not include the 2.3 million U.S. businesses that move every year.

Yes, the receipts specialists will continue to resolve returned check issues. This is despite the United Nation's Universal Postal Union best practices' to return mail to sender on undeliverable mail pieces. However, it is important to remember that both creditors and debtors should file a change of address with the U.S. Bankruptcy Court.



*Matt Wolferd, Closing Auditor*

## Internet Tidbit

If a math problem has you stumped, head over to Mathway.com. This problem solving resource takes any math problem and gives you the answer. When you sign up for a free account, you can also see all the steps involved in solving the problem. The website solves problems ranging in difficulty from basic math all the way up to calculus. It is like having a tutor at your fingertips.



## Case Administration: Mortgage Claim Processing

The Federal Rules of Bankruptcy Procedures concerning the filing of claims for mortgage holders went in to effect almost three years ago. Creditors filing claims secured by the principal residence are required to:



- Use the official form B 10
- Complete the form in its entirety, i.e., principal and pre-petition amounts owed.
- Complete attachment A for any pre-petition amounts and cost.
- Complete supplement 1 for notice of mortgage payment changes.
- Complete supplement 2 for post-petition fees and charges.
- Submit a pre-petition escrow statement.
- Attach proof of security/perfection of lien.

The Case Administrators review all mortgage claims and check each claim for the above documents. A letter will be sent to the creditor if any of the above items are missing and a reserve is placed on the claim. If the creditor does not correct the discrepancy then the issue is forwarded to the staff attorney to review for a possible objection. The U S Trustee also has a Referral Form that we complete and submit if any of the above documents are missing or contain inconsistent information.

Initially there was an influx of claims that were not filed with the required information but now the majority of the major mortgage companies are in compliance with the rules. As we know from the mortgage fallout there are all types of scams that have an adverse effect, so these checkpoints ensure that we have a continuous monitoring process to detect any potential fraudulent actions.

*Rosalind Lanier, Case Analyst, Claims*

## By The Numbers: Chocolate

Chocolate is an \$83 billion a year business, with a value larger than the Gross Domestic Product (GDP) of more than 130 nations.



- In the U.S., more than 58 million pounds of chocolate are sold during the week preceding Valentine's Day for a total of over \$345 million.
- Africa produces more than 75% of the world's cocoa.
- About 91% of women say they eat chocolate. More than 87% of men do.

*Sources: MarketsandMarkets Research*

## Client Services: Saving BNC Notices

As Client Services Representative, one of my many duties is processing BNC (Bankruptcy Noticing Center) Notices.

BNC notices are emails received from the Bankruptcy Court that contain PDF attachments of the 341 Meeting Notice that need to be downloaded, saved, and placed on the server to be imported to TNG. Because these notices are used to verify Social Security numbers in the 341 Meeting of Creditors, the notices must be processed daily. The number that we receive is based on the number of new cases that are filed.

To begin the process, I open Client Services email. The BNC notices are the emails from [bncedi@noticingcenter.com](mailto:bncedi@noticingcenter.com). Then I click on the "click here" hyperlink that will open the PDF Notice in a new Firefox window. When the PDF loads, I right click on the PDF and select Save As from the drop down menu. Now it is time to "Rename" the file using the case number on the Notice: CaseNumber\_341Notice.pdf. NOTE: I must make sure the B is in case number, otherwise, TNG will not recognize it; i.e. 14B22222. Once I click Save, it will save to the 341 BNC NOTICES (upper case) folder on the Desktop.

I repeat these steps for all of the BNC emails in the Client Services inbox. Once I process all of the notices, I copy them from the 341 BNC NOTICES to the correct folder in "Scanned Docs for TNG" on the Office Public folder on the server.

The files are then ready to be imported to TNG. The process of importing the notice populates the full social security number in the case record in TNG.

After all of the above are completed, the Hearing Officer can view the 341 Notice at the 341 Meeting of Creditors to verify the Debtor Social Security Number.

*Sulethé Mason, Case Analyst*



## Quick Tips: Food Tip

To store fresh delicate foods like asparagus, cilantro, parsley, or other green herbs, simply trim off the ends and place stem side down in a narrow jar with about an inch or two of water. Cover loosely with a plastic bag and place in the refrigerator. This will keep these vegetables and herbs fresh for up to a week.



## Cook Perfect Pasta

Pasta originated in China 40 centuries ago, but we most often associate pasta today with Italy. Even Italian law recognizes pasta as under its domain, prescribing that pasta must be made from pure durum wheat semolina flour and that its quality must be certified.



Pasta is simple and quick to cook, but some simple tips can help ensure that your pasta comes out perfect. Fresh pasta will cook more quickly than dried pasta. Different shapes and sizes of pasta will cook in different amounts of time. But there are some common things you should do no matter what type of pasta you are preparing. First, start with a large, uncovered pot of boiling water. Your pot must be large enough for the water, the pasta, and to allow for expansion of the pasta. Your goal should be to have enough water to allow the pasta to move freely in the pot while boiling.

The keys to keeping your pasta from sticking are to use enough water and to keep the pasta moving. You should stir your pasta occasionally when cooking. Also keep the water rapidly boiling. The movement of the water keeps the pasta pieces apart.

How do you know when pasta is done? The term "al dente" means, firm "to the tooth," and is considered the ideal way to serve pasta. Thus the best way to tell if your pasta is done is to taste it. Cook it for the minimum time recommended and continue to test your pasta every couple of minutes until it is done to your liking. Pasta cooked "al dente" will be slightly chewy with a very small white dot of uncooked core at the center. For more tender pasta, wait until there is no white uncooked core showing.

## September's Notable Events

Happy 13th Anniversary to **Trustee Marilyn O. Marshall** on September 1st!

**Labor Day** on September 1st (Office Closed).

**NFL 2014 Regular Season Begins** on September 4th.

Happy Birthday to **Matt Wolferd** on September 10th!

**Patriot Day** on September 11th.

**Citizenship Day** on September 17th.

**Relaxed Summer Dress Code Ends, Return to Business Casual** on September 18th.

Happy 1st Anniversary to **Brittany LeBeau** on September 30th!

Happy 1st Anniversary to **Chloé Robinson** on September 30th!

Happy Birthday to **Juliana Dunklin** on September 30th!

**Office Construction** July 31st - September 17th.



## Six Savings Tips for College Students

Saving money as a broke college student can be tough. There are some easy ways to save though, with just a little thought and effort. Start with these ideas to build a savings account the slow and steady way.

1. Instead of using a local bank, join a credit union. You will usually have access to services for free or at reduced rates. If you don't have a credit union nearby, ask for student discounts at your bank.
2. Track your spending to see where your money goes. While students often are very busy with school, work, and social activities, taking just a little time to monitor your spending can go a long way. Even just a simple notebook will work, but there are also many apps and programs available to make tracking your spending quick and easy.
3. Avoid non-academic debt if possible. It is best to develop a mindset that student loan money is to pay for school-related and living expenses only. Using student loans to buy an Xbox or a new skateboard will only hurt you in the future. If you have a credit card, try to pay it off each month so that you don't graduate with even more debt.
4. Cut your expenses where you can. Buying used textbooks is easy to do, but also consider buying other necessities used. Visit local thrift stores or check Craigslist to find used clothing, bikes, and other needs.
5. Take advantage of your student discount. Many retailers and entertainment venues offer discounts if you show your student ID. Even better, see what free activities are offered on campus. You'll often be able to fill up your social calendar with these events without spending a dime.
6. Consider who you are hanging with. Having lots of friends who are big spenders can be a drain on your wallet. These can be kids with wealthy parents, but may also be friends who are headed down the road to financial trouble themselves. Studies show that we are extremely influenced by the behavior of those around us. So if you cannot afford to spend like the rest of your social circle, be open to making new friends who can support you in your quest for financial freedom.



## Howling Hounds

Howling is a normal form of communication in dogs. This doesn't mean that you want your dog howling all day long. If your dog is excessively howling, here are some strategies to help limit this behavior.



Common reasons for excessive howling are separation anxiety, overstimulation of sounds, or medical conditions. If your dog is often left alone and is howling, you will need to address the cause. You may need to change your dog's environment to help correct excessive howling. Do not leave your dog alone outside for long periods of time. You can also provide a quiet place for him or her to rest during the day or allow him in during the night. If there are too many uncomfortable sounds or environment noises, your dog may be distressed. To understand why your dog is howling, spend time in his or her environment. Are there other dogs nearby that howl? Is there a lot of traffic noise? Do pedestrians walk near your pet's enclosure? These factors may cause your dog to howl more often.

To keep your dog from howling too much, try to get in some exercise before he or she is left alone. An early morning jog and then some time in a park playing catch in the evening may help provide deeper more restful sleep at night. If your dog stays indoors alone, turn on the television or a radio to mask outside noises. Be sure to keep the volume low so as not to overstimulate your dog. You can also offer your dog lots of touch stimulation when you are home. Pet your dog, brush his coat, and let him lie touching you. This can calm your dog and provide reassurance to him.

Finally, consider getting a crate for sleeping and when you are not at home. This should only be done for short periods of time, so that your dog can get exercise and access to food and water. This can help your dog to rest and keep him or her from getting overstimulated.

If none of these approaches work, then there may be another underlying cause. Dogs sometimes howl when they are sick or hurt. An injury can cause a dog to howl to get attention. If you suspect that your dog is not healthy, a visit to your vet is in order. Mention that you've noticed excessive howling. Your vet has strategies that may help.

## Trivia Quiz Answers: Elephants

- ① The African Elephant.
- ② Proboscides.
- ③ About two gallons.
- ④ A mahout.
- ⑤ 22 months.
- ⑥ 60-70 years.
- ⑦ Ivory.
- ⑧ 40,000.
- ⑨ A bull.
- ⑩ The matriarch.

## Did You Know? The Constitution

Constitution Week is celebrated September 17-23.

- 📖 When delegates convened in Philadelphia in 1787, their intent was to only revise the Articles of Confederation, which was the existing constitution at the time. After discussions started, they decided to rewrite the entire document.
- 📖 Neither John Adams nor Thomas Jefferson attended the Constitutional Convention and neither signed the document.
- 📖 The U.S. Constitution is the shortest in the world. When completed in 1787, it totaled 4,400 words and was written on four pages. With amendments and signatures, the word total comes to 7,591.

- 📖 It took 100 days during the summer of 1787 to complete the Constitution.



- 📖 Despite the heat of summer, the delegates kept the windows closed in order to preserve secrecy.
- 📖 The oldest delegate to the Constitutional Convention was 81 year old Benjamin Franklin. The youngest was Jonathan Dayton, who was only 27 years old.
- 📖 Today, the Constitution, along with the Bill of Rights and the Declaration of Independence, are housed in the Rotunda of the National Archives Building in Washington, D.C.

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

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both in print and on-line at [www.chicago13.com](http://www.chicago13.com)

## Trivia Quiz: Elephants

*(The answers are on page 7.)*

- ① Which is larger: the African Elephant or the Asian Elephant?
- ② What are the “fingers” at the end of an elephant’s trunk called?
- ③ How many gallons of water can an elephant’s trunk hold?
- ④ What do we call the person who looks after and rides an Asian Elephant?
- ⑤ How long is the gestation period for an elephant?



- ⑥ How long do elephants live?
- ⑦ What are elephant’s tusks made of?
- ⑧ How many muscles are in an elephant’s trunk?
- ⑨ What is a male elephant called?
- ⑩ What do we call the female leader of a social group of elephants?

