



# THE MARSHALL CHRONICLES

## BAPCPA Recap

Four months have gone by since the changes in bankruptcy became effective. These changes, or BAPCPA, have greatly impacted the bankruptcy world as we know it. I thought now would be a good time to look back at the past four months and reflect on some of these changes and how they are developing. When BAPCPA was signed into law, I believe half of the bankruptcy community scrambled to try and prepare new policies and procedures to insure compliance with the new law requirements, while the other half sat back and filed cases like mad men before the law changed. The “pre-prepareds” sat around in meetings and pondered this new well-written code and diligently tried to interpret the changes in the code sections so that they would be ready on the inevitable D-Day. The other half, the “sat-backs” of the community, figured the rest of us would eventually figure it out and tell them how to proceed, not letting this new law stop their race to the courthouse. At this four-month juncture, I’m still not sure who was the wiser. As for the nuts and bolts aspects of BAPCPA, I can say I am extremely glad I was in the pre-prepared set of practitioners.

Some of what we have learned so far is that credit counseling really is necessary before you file a case. One of the first sets of written opinions to surface nationally on the new law dealt with the whole pre-filing credit counseling requirement. As predicted, debtors were filing cases without the counseling and trying the tried and true “any excuse I can come up with” based defense when confronted by a motion to dismiss. Some opinions parsed out such concepts as what “certification” really means, and others took the opportunity to bash Congress for enacting BAPCPA in the first place. Because many debtors chose not to comply with counseling before filing, a small uproar ensued, and many cases were either dismissed or fell into the newly spurned concept of “stricken.” Judges everywhere sought to soften the blow to debtors by grasping for loopholes in the law. The whole concept of credit counseling, though well thought out on its face, seems to me to be just another hoop to jump for debtors. I look forward to the day when some higher-ups perform intensive research into the whole credit counseling issue to discern the true relationship between counseling and



bankruptcy filing. I’d like to know if the counseling really makes a difference like Congress intended, or if the requirement just created a new client pool for credit counselors. Only time will tell.

Another area changed somewhat by BAPCPA deals with serial filers. Those of us who thought we were “pre-prepared” people thought the concept of the new §362 was to set the bar a bit higher for re-filed cases by now requiring “clear and convincing evidence” that the new case would work successfully. Seems simple, yet some very interesting opinions have been written.

One line of opinions seemed to again take the opportunity to bash Congress and decided that the language was so poorly written this section could almost never apply. At the other end, Judges are applying the “clear and convincing” standard and not extending the stay because most serial cases could never satisfy the burden of proof. For many cases, the “any excuse will do” standard does seem to be at an end. While these conceptual changes have occurred, the most notable changes in BAPCPA took place with the deadlines. It seems that no matter how many times you tell the “sat-backs” that there are new deadlines and less discretion, they can’t quite get a grasp on the concept. A

drastic change in the new law took some of the Court discretion away from the Judges when entertaining motions. Practitioners have grown used to the equitable side of the Court powers and have traditionally asked the Courts to extend time, waive requirements, excuse neglect all in the name of “justice and the poor debtor.” These practitioners should check their malpractice coverage. Everyone in the system wants to help debtors. Let’s face it, debtors are here for a reason and I don’t think that for most of them bankruptcy was their first choice of debt management. But under the new law, there has been an injection

of responsibility and a tightening of the requirement to tell the truth and to take action if a debtor wants all the protections the law provides. Personally, I think it’s about time.

Now that we are four months in, a large segment of the debtor bar has taken the new law challenge and turned it to their advantage. They have implemented systems and checks to ensure

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## BAPCPA Recap

(Continued from page 1.)

that they represent their clients fully and effectively. To these people I give a thanks, they make all our jobs easier. As for the other part of the debtor attorney bar, the “sat-backs,” their clients are being kicked out of the system at an alarming rate. They are missing deadlines, filing incomplete schedules and plans. Some debtor attorneys have even gone so far as to jeopardize their clients’ cases by elevating the priority of their fees in violation of the new law. The interests of the debtors seem to be second to the interests of the attorneys. There are new issues that are now unfolding with regard to current monthly income (CMI) and disposable income. We are seeing cases that may complete, with debtors being discharged when they couldn’t even get a stay in the first place. Again, time will tell as we progress and weed out the pitfalls and benefits of BAPCPA. It is anyone’s guess as to what our bankruptcy world will look like in the future.



O. Anthony Olivadoti

## Information Services Office Security Blanket



Did you feel safer when you came to work today? As of February 22, our data is more secure. All of our office systems received an extra “wall” of protection that morning, as Dave completed installation of our new firewall. A firewall is a combination of hardware and software security schemes that prevent unauthorized users from gaining access to a computer network.

The systems department welcomed Janice Slocumb, an IT specialist associated with STACS, to our office to test and evaluate our computer network for three days this week. STACS stands for Standing Trustees Alliance for Computer Security and is a program offering of the National Association of Chapter Thirteen Trustees (NACTT).

On Tuesday morning, Ms. Slocumb presented Ms. Marshall, Dan Lyons, our controller, and the IT staff with an outline of what she planned to accomplish over her three days here. This included conducting an inventory of our physical devices, servers and network, performing a network scan, conducting interviews with staff members and doing a policy review.

The benefits of installing the firewall were seen immediately. Ms. Slocumb showed us log entries of actual attempts to hit our network that had been dropped because of the existence of the firewall.

Eight staff members were randomly selected for interviews regarding their understanding of office policies related to computer use.

We had an exit interview with Ms. Slocumb on Thursday afternoon. She presented us with a draft of her report, showing potential vulnerabilities in our network and solutions for closing down these vulnerabilities. It was truly a learning experience for our IT staff, and we will work diligently over the next several weeks to implement her recommendations.

Sandra Pillar

## Get Ready For Tax Time

The first step to preparing your taxes is organization of your records. Use this list of commonly needed documents to help you with this year’s tax return.

- ✓ W-2s
- ✓ 1099s
- ✓ Statements you’ve received from your employer or the government, both state and federal
- ✓ Interest earned statements
- ✓ Interest paid statements
- ✓ Notice of distribution from partnerships, estates, or trusts
- ✓ Records of unemployment insurance
- ✓ Records of Social Security benefits
- ✓ Social Security numbers for you, your spouse, and any dependents
- ✓ Receipts for deductible expenses, including business, moving, childcare, medical, and home office expenses
- ✓ Records of charitable contributions
- ✓ Your tax return booklet with label

Although this list is not comprehensive, it is a good start on your way to preparing for your tax preparation.

<b>THE MARSHALL CHRONICLES</b>	
<b>The Editorial Staff:</b> Cheri Johnson, Cheryl Jones, Joanne Coshonis, Shanika Thomas, Mark Caffarini, Michelle Cox, HVB and Dave Latz.	
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<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 first 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, on the Chapter 13 Trustee website at <a href="http://www.chicago13.com/">http://www.chicago13.com/</a> .	

## Trustee Matters

We will be holding our last two sessions on Unraveling BAPCPA March 23rd and April 27th, 2006. At the third session we reviewed the Trustee's 20 Step Review Plan. In this session we shared our review process so that getting through confirmation would be a "piece a cake" once you understood what we review and why we review it. The 20 Step Plan also includes the Chapter 7 liquidation analysis and the feasibility test performed on each case. As in the previous two sessions, we pointed out the 10 most common mistakes we continue to discover.



1	Not sending payment advices at least 7 days prior to the meeting. Showing up at meeting with documents to be copied. We will hold meeting to make a record.	E-mail documents to: payadvices@chi13.com taxreturns@chi13.com Must fax documents to office seven days prior to meeting.
2	Please put the 3-letter Judge ID (initials) in the subject line of your e-mails for PA and Tax returns.	05 B 12345 Doe Pay Advices PSH 05 B 12345 Doe Tax Returns JHS 05 B 12345 Doe Pay Advices ABG 05 B 12345 Doe Tax Returns CAD
3	Assuming that the §341 meeting is the place to start a client interview.	Meet with client and gather information at initial interview in your office to avoid delay of §341 meetings.
4	Filing CCC after the case has been filed.	Must have credit counseling prior to filing the case. Dismiss for 109(h) ineligibility.
5	Only one spouse had CCC.	In a joint case both parties must have had CC. Official forms approved by UST.
6	Fix amounts for secured claims. Trustee cannot determine amount to be paid.	The 10/17/05 Model Plan must have fixed amounts in E2, E3 and E5.
7	Timing deadlines.	15 days missing documents; 45 days automatic dismissal (Remember 90-day Trustee courtesy!)
8	Documents not filed within 45 days of filing petition.	Do not file case unless you have all documents or automatic dismissal of case is activated.
9	Have your Affidavit of Compliance for DSO/ Other tax return ready!	Revised Affidavit available. May delay confirmation.
10	Some things CAN-NOT be fixed.	"The case shall be dismissed." See 521(e) – tax returns.

We began session four with questions that had not been answered at the end of session three. One of the questions: "Why do you require PSMI to be listed on Schedule D when other trustee's do not?" You would have had to be present to appreciate my initial response. However, in answer to the question, I

prefer that you tell me that a creditor has a purchase money security interest rather than I make that assumption and make an adequate protection payment that is not authorized. It has been my experience that asking creditors to return funds is not an easy task. So, please list the PMSI on schedule D.

Another question concerned attorney fees and why money, which accumulates in the case, cannot go to the attorney? Money usually accumulates in the case when set payments are to be made and after the sets are paid the money does not flow to the next priority of claims. Attorney fees are no longer set payments and should not be set up as a set. Therefore, once the groups listed as a priority in paragraph F are paid, the money will go to the next group. Since fixed monthly payments must be set out in the plan, it is imperative that E5 have fixed monthly amounts. We cannot pay on a plan if \$0.00 or pro-rata is listed in the blank. Pro-rata payment is not an option.

I am happy to report that in session four, we only discussed five most common mistakes. We have seen such an improvement in the process and the submission of forms.

1	Please put the 3 letter Judge ID (initials) in the subject line of your e-mails for PA and Tax returns.	05 B 12345 Doe Pay Advices PSH 05 B 12345 Doe Tax Returns JHS 05 B 12345 Doe Pay Advices ABG 05 B 12345 Doe Tax Returns CAD
2	Fix amounts for secured claims. Trustee cannot determine amount to be paid.	10/17/05 Model Plan must have fixed amounts in E2, E3, & E5. Plan cannot be confirmed. Disbursement will be placed on hold.
3	Only one spouse had CCC.	In a joint case both parties must have had CC. Official forms approved by UST.
4	Use the Model Plan version dated 10/17/05.	By standing order, only the 10/17/05 or later version can be used in BAPCPA cases.
5	Using the Model Plan 10/17/05 version but changing priorities in F.	Plan cannot be confirmed.

Everyone is invited to attend the last two sessions. We will continue to discuss issues faced in the Northern District of Illinois, automatic stays, attorney fees and issues with confirmation. Everyone is invited to join us for the discussions. Snacks are provided.

Marilyn O. Marshall, Standing Trustee

## Inquiring Minds

A debtor calls and asks "will I be notified to stop making plan payments to the trustee when the trustee has received enough money?"



Currently we do not send debtor(s) who are sending their own payments any information to stop making plan payments unless the case is completed and we continue to receive funds. Refunds will not be processed if we continue to receive debtor payments. On Tuesdays and Thursdays, Juliana (our payroll specialist) runs a job that produces letters we send to employers to stop payroll deductions and processes any requests for payroll stop or modification from the payroll database.

Rita Saunders

## Case Administration Are We Paperless Yet?

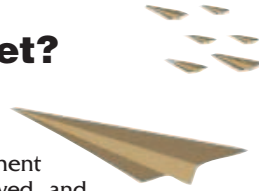
The electronic case filing process started almost three years ago and is now in full swing. Our office had originally envisioned a work environment where all documents would be viewed and processed on-line and attorneys would take laptop computers to court instead of paper. We still have visions of sugarpalms in our head but you also have to go with reality, which is, we still need some paper for the moment. Although we are not completely paperless, I would say about 80% of the documents that are filed with the court are received by our office through a daily download or an e-mail notification. Prior to ECF, the administrative clerks would take a large carryall to court loaded with claims, confirmation packets and documents that needed to be filed such as motions, final reports and payroll orders.

The good news is we are at 100% regarding documents that we file with the court. Everything we file, such as motions and final reports, are filed electronically so the carryall case has been replaced with a small vinyl binder to drop off the payroll orders and confirmation orders. Currently, we still create a physical file folder to store the miscellaneous creditor correspondences, tax returns and pay advices. Going paperless did present a problem at first as to how the work is forwarded to the various departments that need to process or review the work. Although, we have reduced the amount of paper that is handled in the office, to my chagrin I had to create a paper document, which is now known as the routing sheet. This sheet is passed down from the initial entry and then on through the confirmation process.

The next step pending in the paperless journey is to develop an imaging process to handle the miscellaneous documents that are not filed with court, but submitted directly to the trustee.

**“Are we paperless yet?”** The answer is no, but almost.

Rosalind Lanier



## Case Confirmation Attorney Fee Order Processing

Since December, our office has been receiving orders for attorney fees through our ECF downloads. There are two primary ways we track attorney fee orders that are entered:

1. When fee orders are entered at the time of confirmation.
2. All other motions that are original attorney fee motions or set matters.

Our confirmation process operates with what we call a “tracking sheet.” This tracking sheet summarizes the case for our staff attorney. On the sheet there is an area to indicate whether or not a motion for fees is pending. When the motion for fees is heard, the staff attorney indicates the result on the sheet as entered, continued or stricken. The paralegals will see the result and process accordingly. When the paralegal is docketing the case as confirmed, a list is made of all the confirmed cases where a fee order was entered. This list is forwarded to the attorney’s bin for team members who load the fee orders. When confirmation is denied, and the fees are granted, the paralegal will forward the tracking sheet to the attorney bin for entry.

The original attorney fee motions or set matters also have a tracking sheet. The paralegal reviews the deputy clerk’s court call prior to the court call date and makes sure we have a tracking sheet for every motion for fees. The staff attorney indicates the result on the sheet as entered, continued or stricken. When the paralegal docketes the result of the motion, she verifies that the order has been entered and forwards the tracking sheet to the bin for the team members to load.

We have four team members who enter the fee orders into our CaseNET system. Every week the confirmation lists and individual tracking sheets are divided equally among the four and distributed for them to enter into our system.

Cheri Johnson



## In Remembrance

*On Wednesday, February 22, I attended a very moving memorial service at the Dirksen Federal Building for Janice Bardliving Collister, Courtroom Deputy to the Honorable A. Benjamin Goldgar. Janice’s eight year old daughter and husband were in attendance. I later learned that Janice’s sister, Jennifer, had sent the following letter and I would like to pass this information along to you all:*

Dear Friends, Family, Co-Workers:

As you are aware, my twin sister Janice Collister lost her battle with cancer on January 21, 2006. Her life was celebrated in a magnificent tribute on January 28, 2006. In attending this inspirational service, we were all reminded of the way Janice lived her life and the wishes she expressed for the future of her seven year old daughter (Dawsyn Hunt Collister). Janice desired that Dawsyn’s future include the opportunity for a quality educational experience.

I would like to thank all of you that have already shown your support by expressing a desire to further the wishes of Janice for the educational future of Dawsyn. As a result we have established an educational fund at a prominent financial institution. I have asked Velda Williams of the U.S. Bankruptcy Court to act as a point of contact for distribution of this announcement.

Mail-in check donations may be sent to the following address:

Mr. Charles G. Mack, Personal Banker  
Chase Bank  
211 W Washington St Suite 100  
South Bend IN 46601

Account name: “For the Benefit of Dawsyn Hunt Collister”

Make checks payable to: “For the Benefit of Dawsyn Hunt Collister.” On the back of the check, please indicate “For deposit only.” Walk-in cash or check donations may also be made at any Chase Bank branch using the above account information. Please conduct your transaction with a banker not a teller.

In an effort to track and acknowledge all contributions, we request donors please reply via e-mail to mreed@boozallen.com using “Dawsyn Hunt Collister” in the subject line of the e-mail and provide the following information: donor’s name, amount contributed and mailing address.

Thank you very much for your assistance with this tribute to the caring spirit and loving nature that is Janice.

Sincerely yours

Jennifer L. Reed  
Custodian for Dawsyn Hunt Collister Educational Fund

Marilyn O. Marshall, Standing Trustee



**Financial**

**Patti Brower – Celebrating Her 15th Year With The Office Of The Chapter 13 Trustee**

Patti started her employment with the Office of the Chapter 13 Trustee on February 25, 1991. She was assigned the position of Closing Officer, which required her to handle payroll and be involved with closing cases. She participated in facilitating closing audits consisting of 90 to 100 each month.

At that time the closing audit job function on our computer system consisted of four or five different phases. First, the closing audit required about a week to complete. The next phase consisted of selecting cases for Motions to Dismiss. The following phase was the Trustee’s notice of discharge concurrently of the debtors and Trustee – both were discharged at the same time. The final phase would select cases that were ready for Final Reports.

Patti’s other initial responsibilities included forwarding payroll orders to court, sending employers payroll deduction letters, payroll modifications and stop payroll letters.

Later, Patti learned how to load bankruptcy petitions and schedules, and phone services.

Eventually, Patti became the only staff member handling closing and payroll from those four staff members until Mark Caffarini joined us as Closing Specialist in November, 1998.

Among some of the changes Patti has seen in the Case Closing area are:

- ☆ Bankruptcy court imaging documents
- ☆ Debtor and Trustee discharges being separated
- ☆ Audit volume changing from 120 monthly to 200 monthly
- ☆ Closing and payroll responsibilities being done by separate staff members
- ☆ An increase in closing specialists to three positions

In October, 2000, Patti was promoted to Disbursement Specialist. She assumed responsibility of monitoring:

- ☆ Disbursement Exceptions
- ☆ Cases on Hold
- ☆ Creditor Disbursements over \$2,000
- ☆ Debtor Refunds

- ☆ EFT processing
- ☆ Staff training
- ☆ Undesignated disbursements
- ☆ Clerk of Court Unclaimed Fund disbursements

Patti thought the EFT processing would be the most difficult disbursement responsibility. However, it was actually one of her easiest. I’m sure her prior financial institution experience before coming to our office was a great help in this area.

Debtor refunds are her most time consuming responsibility. While they are processed on the second and fourth Friday of each month, she does quite a bit of review prior to that time. On CaseNET, she reviews:

- ☆ Receipts
  - ☆ Attorney fees
  - ☆ Creditor returns
  - ☆ Case dockets
- On the court website, RACER, she reviews to determine if there is:
- ☆ Outstanding Attorney fee orders
  - ☆ Debtor/Joint Debtor Change of Address(es)
  - ☆ Motion(s) pending

Besides her disbursement duties, Patti is also our Financial Team Leader, assuming additional duties in assisting with financial team supervision and training.

Patti is an asset to our office. She is very thorough and diligent in all her duties and has a wealth of Chapter 13 knowledge and experience.

Please stop by and congratulate Patti on her 15 years of employment.

*Rita Saunders*

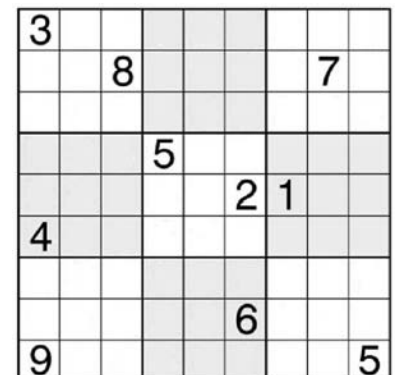


**A New Addiction**

Forget about crosswords and word search puzzles, the long awaited new challenge is here! Sudoku. To all who are unfamiliar with this puzzle, it came from Japan and has some metro commuters frustrated or intrigued, which I hope you will be after reading this. It has been featured in newspapers, magazines, and on the Internet as a hand held game. You can also purchase it at your local grocery store as you check out. But, I am forced to warn you, it is not for the short tempered and/or the impatient, proceed with caution! The difficulty of this game will draw you in and once you are there, there is no turning back. Now that my conscience is cleared, here is a challenge for you. The rules are to fill in the grid so that every row, column, and every 3x3 box, shaded and un-shaded, contains the digits 1 through 9.

Good luck! The answer on the back of the newsletter.

*Michelle Cox*



## Kidz Korner

### My Valentine's Day at School

Well, at first I was not totally sure about this Valentine's Day celebration. Our teacher decided that we should make a box with a treat and a nice message for our classmates. Now I like the girls and don't mind but I refuse to send a sweet message to my friends Tommy and Mike. So I told the teacher that I would pass Valentine's out just to the girls in our class. I knew this would either go over or I would get in trouble again for expressing myself at the wrong time (my parents tell me this all the time). I asked why was this day celebrated and my Dad said it was a commercial holiday. I'm not sure what that means but I will ask later (It must be bad because Mom didn't like that comment).

So, I asked our teacher Ms. Madison about this celebration of Valentines. She replied that we would read about it in our history class (I thought great, my favorite class). So this is what we learned about St. Valentine's (I copied this part from my teacher's history page).

"There are varying opinions as to the origin of Valentine's Day. Some experts state that it originated from St. Valentine, a Roman who was martyred for refusing to give up Christianity. He died on February 14, 269 A.D., the same day that had been devoted to love lotteries. Legend also says that St. Valentine left a farewell note for the jailer's daughter, who had become his friend, and signed it "From Your Valentine." Other aspects of the story say that Saint Valentine served as a priest at the temple during the reign of Emperor Claudius. Claudius then had Valentine jailed for defying him. In 496 A.D. Pope Gelasius set aside February 14 to honor St. Valentine. Gradually, February 14 became the date for exchanging love messages and St. Valentine became the patron saint of lovers. The date was marked by sending poems and simple gifts such as flowers. There was often a social gathering or a ball."

Sounds like a bad time to me.

So by lunchtime our teacher told us to go ahead and pass out our treats. I thought it was best to be first. I passed out all my cards and treats. I almost completed the circle when it happened that Lisa T. got up from her chair and kissed me on the lips and gave me a huge candy heart. I know I turned red. I quickly returned to my seat. Not fast enough, everyone saw.

So, this is my Valentine's story. I was teased all the way home about Lisa being my girlfriend. Also my teacher said, "No good deed goes unpunished". I am not sure if that was meant to make me feel better. I got home and told my Dad and he said that I should be glad that I was kissed on Valentine's Day. He told me that the other boys were just jealous because they did not get anything on Valentines Day. By the time this is read, I hope to be over the whole day's events. So in conclusion, even though I took some abuse about this, it wasn't all bad. I think I will learn to like this day to get treats and gifts from girls. Anyway, I hope everyone enjoyed this day and you got something on your Valentine's Day.

Adam Donahue, Grade 4  
Son of Carolyn Donahue



## 20 Questions For: Keisha Hooks (Staff Attorney)



*If you could have named yourself, how would your name appear on your birth certificate?* Kyra Marie Hooks. Unfortunately for me, my dad's choice lost.

*If you could build a house anywhere in the U.S., where would it be?* Raleigh, North Carolina.

*When you were young, what profession or job did you want to have when you grew up?* I wanted to be an attorney and an actress.

*If they made a movie about your life, what current actor/actress would play you?* Gabrielle Union would have the pleasure.

*What is your least favorite household chore?* I despise all chores in general. I really can't make a distinction.

*What are your favorite books?* The Bible is my favorite.

*If you could bring anything back from your childhood, excluding people, what would it be?* I would bring back slumber parties and Saturday morning cartoons.

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

*Hair style/haircut?* I liked asymmetrical bobs.

*Cartoon?* Garfield.

*Cereal?* Fruity Pebbles.

*Sport?* Roller skating, if that can be considered a sport.

*Subject in school?* Writing.

*Author?* Toni Morrison.

*Singing group?* New Edition.

*Video game?* Tetris.

*Family outing?* Road trips to visit my grandparents in North Carolina.

*Movie?* Spike Lee's School Daze.

*If you wanted to be cool:* You had a Coach skinny case and white K-Swiss gym shoes.

*I always wanted:* A little sister. It's hard being the youngest girl in the family.

*Now that I'm older I wish:* I worked harder at maintaining friendships.

### More Valentine's Day at School

My teacher picked my poem as the best poem. I think this poem was above my head. Unlike my brother, our teacher only gave me candy. I will still tease him about Lisa. It is my job as a sister.



I know you,  
I walked with you once upon a dream.  
I know you,  
The gleam in your eyes is so familiar a gleam  
Yes, I know it's true  
That visions are seldom all they seem  
But if I know you, I know what you'll do  
You'll love me at once  
The way you did once upon a dream.

Alysia Michelle Donahue, Grade 2  
Daughter of Carolyn Donahue

## Who Was St. Patrick?

I decided to write a little history on St. Patrick to inform those who are curious, like myself, about why we have a holiday celebrating the Irish. I, for one, am three quarters Irish (red hair and all) and wanted to learn more about my heritage.

St. Patrick was born in Britain to wealthy parents near the end of the fourth century. At the age of sixteen, Patrick was taken prisoner by a group of Irish raiders who were attacking his family's estate. They transported him to Ireland where he spent six years in captivity. Lonely and afraid, he turned to his religion for solace, becoming a devout Christian and missionary. In his religion teaching Patrick used bonfires to celebrate Easter since the Irish were used to honoring their gods with fire. He also added a distinct feature to the Christian cross by adding a sun, a powerful Irish symbol, to create what is now called a Celtic cross.

St. Patrick's Day is celebrated on March 17, the anniversary of his death in 461 A.D. The Irish have observed this day as a religious holiday, which falls during the Christian season of Lent. To those who celebrate its intended meaning, St. Patrick's Day is a traditional day for spiritual renewal and offering prayers for missionaries worldwide.

Patrick is most known for driving the snakes from Ireland but ironically there are no snakes in Ireland. The snake is a pagan symbol and perhaps this is a figurative tale explaining that he drove paganism out of Ireland.

The first St. Patrick's Day parade took place not in Ireland, but in the United States. On March 17, 1762, Irish soldiers serving in the English military marched through New York City. The parade helped the soldiers to reconnect with their Irish roots and Irish patriotism among American immigrants flourished holding annual parades featuring bagpipes and drums. This led to the parades we know today where Irish Americans take to the streets on St. Patrick's Day to celebrate their heritage.

St. Patrick's Day has traditionally been a religious holiday, with Irish laws mandating that pubs be closed on March 17. Beginning in 1995, however, the Irish government began a national campaign to use St. Patrick's Day as an opportunity to drive tourism. People now take part in Ireland's St. Patrick's Festival in Dublin; a multi-day celebration featuring parades, concerts, outdoor theater productions, and fireworks shows.

So how did the shamrock and leprechaun become part of the tradition?

The shamrock, which was also called the "seamroy" by the Celts, was a sacred plant in ancient Ireland because it symbolized the rebirth of spring. By the 17th century, the shamrock had become a symbol of emerging Irish nationalism. As the English began to seize Irish land and make laws against the use of the Irish language and the practice of Catholicism, many Irish began to wear the shamrock as a symbol of their pride in their heritage and their discontent with English rule. St. Patrick was also known to use the leaf in his teachings to symbolize the trinity.

Unlike the shamrock having a connection to St. Patrick using the leaf to symbolize the Trinity, the Leprechaun has nothing to do with the history of Patrick's life or the celebration of St. Patrick's Day, a Catholic holy day. The Walt Disney version of leprechauns is a very different sort of leprechaun than the ill-tempered and aloof little man of Irish folklore. The cheerful, friendly leprechaun is a purely American invention, but has quickly evolved into an easily recognizable symbol of both St. Patrick's Day and Ireland in general.

The luck of the Irish... now that I'm still trying to figure out!

*Cheri Johnson*



**All Bankruptcy Professionals Are  
Invited To Our Open Discussion Series:**

**Unraveling BAPCPA  
and Chapter 13**

**Our next session of this roundtable discussion series on the implementation of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA) is scheduled for Thursday, March 23, 2006, from 4:00 PM to 5:00 PM at The Office of the Chapter 13 Trustee, Marilyn O. Marshall.**

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**Please RSVP to Dave Latz at:  
dlatz@chi13.com by 03/22/06.**

## March Anniversaries, Birthdays And Other Notable Events

**Joint NABT/NACTT Mid-Winter Meeting**  
March 2nd through March 5th.

**National Procrastination Week** March 6th through March 12th. (A whole week to think about it!)

Happy Birthday to **Karen Barron** on March 8th!

Happy 10th Anniversary to **Darlene Odom** on March 11th!

**Saint Patrick's Day** on March 17th.

**First Day of Spring** on March 20th.

**As Young As You Feel Day** on March 22nd.

Happy 8th Anniversary to **Santricia Mack** on March 25th!

Happy 3rd Anniversary to **Telisha Emerson** on March 25th!

**Make Up Your Own Holiday Day** on March 26th.

Happy Birthday to **Sandra Pillar** on March 27th!

**Kite Flying Day** on March 27th.



**Trivia Quiz: It's Quite A Buzz**

March is National Caffeine Awareness Month. Test how much you know about this chemical substance with this trivia quiz.

1. True or False: A strong cup of tea contains the same amount of caffeine as a cup of coffee.
2. How long does it take the human body to clear itself of caffeine?
3. What percentage of Americans consume caffeine every day?
4. What percentage of sodas contain caffeine?
5. True or False: Caffeine is on the International Olympic Committee's list of prohibited substances.
6. Which has more caffeine: dark or medium roasted coffee?
7. Coffee processors used to discard the caffeine they obtained through the decaffeinating process. They no longer discard this excess caffeine. Instead, what do they do with it?

8. The average cup of coffee contains about 125 milligrams of caffeine. How much is in the average chocolate bar?
9. How many cups of coffee would you have to drink in rapid succession before reaching a lethal dose of caffeine?
10. How long does it take for caffeine to have an effect on your nervous system once it is ingested?



**The Answers:**

1. True.
2. 5 hours.
3. 90 percent.
4. 70 percent.
5. True.
6. Medium (more caffeine is burned off the longer it is roasted).
7. They sell it to pharmaceutical companies.
8. 30 milligrams.
9. 80 to 100 cups.
10. About 15 minutes.

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

**Sudoku Answer:**

3	4	6	7	2	5	9	8	1
5	9	8	1	6	4	2	7	3
2	7	1	9	8	3	5	6	4
7	2	3	5	1	9	8	4	6
6	8	5	4	7	2	1	3	9
4	1	9	6	3	8	7	5	2
1	3	4	2	5	7	6	9	8
8	5	2	3	9	6	4	1	7
9	6	7	8	4	1	3	2	5

**Did You Know?: Lunar Trivia**

On March 14, 2006, there will be a total penumbral eclipse of the moon, visible in most of North America.

The dark spots on the moon are caused by basins on the moon filled with basalt.

The moon reaches a temperature of 243 degrees F at midday on the lunar equator. At night, the temperature drops to -261 degrees.

The footprints made by astronauts walking on the moon will not erode or blow away, as there is no wind or water on the moon.

Astronaut Alan Sheppard hit a golf ball on the moon, sending it 2,400 feet.

You are always viewing the same half of the moon, since it rotates at exactly the same rate it is moving around the earth.

The last man to step on the moon was Gene Cernan in 1972.

There are over 500,000 craters on the moon that can be seen from Earth.

