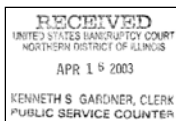


## **Have You Met Kenneth Gardner?**



Of course we've all seen the "KENNETH S GARDNER, CLERK" stamp on numerous court documents. But do we really know who the "CLERK" is?

The Bankruptcy Bar is fully aware of the current efforts to implement ECF, but is the actual draftsman recognized? Kenneth Gardner arrived in our district nearly two years ago and has consistently maintained a truly service oriented demeanor. In the short time during which he has been performing his duties as "Clerk of the United States Bankruptcy Court for the Northern District of Illinois" he has energetically taken a hands on approach to initiating, instituting and realizing a fully functioning electronic filing system in order to better serve the bankruptcy community. Our district is truly fortunate to be supported by such a dynamic facilitator. So why not take a few moments to learn more about the "Clerk," his background, his duties and his goals for our district.

Kenneth Gardner's skills are derived from a unique and somewhat elite educational background. After receiving his undergraduate degree from Western Illinois University, he continued his education at the University of Denver Law School where he obtained a Master of Science Degree in Judicial Administration, a program which, at the time of his attendance, was offered at only three universities in the country. He began his career in the Maricopa County (Phoenix, AZ) Superior Court as a judicial administrator in charge of the court commissioners and the relief bailiff pool. Later, he obtained a position with the San Diego County Superior Court as the branch court administrator where he ran the North County division which con-

sisted of 12 judges and approximately 100 staff members. He was then promoted to the Director of criminal operations at the headquarters office where he remained until he accepted the position of Chief Deputy Clerk for the Bankruptcy Court in San Diego. He continued there for almost 10 years when he was offered the position of the Clerk of the Bankruptcy Court for the Northern District of Illinois. He also serves on several national judicial admin-

istration committees and facilitates classes for the Federal Judicial Center which is the training arm of the Federal Courts.

Our Clerk does not have a routine nor is he able to describe a normal day. His duties and responsibilities vary each and every day. On any given day, when he arrives to work, a myriad of issues may require his attention. However, there are several obvious tasks for which he is responsible. The most essential function of the Clerk is to act as liaison to the Judges in order to be responsive to their individual needs and concerns.

Budgetary matters are crucial to the position. Clerk Gardner must efficiently

deal with a budget, which will be close to 10 million dollars this year and will fund over 150 employees. This budget must be competently allocated to contract procurement, personnel, automation management, space and facilities management and planning for future needs. A fundamental aspect of the Clerk's function is the interpretation of the Bankruptcy Code and Rules and their effect on the Clerk's office. Of course the Clerk is also obliged to act as liaison to the Office of the United States Trustee, Chapter 13 and Chapter 7 Trustees, other government



*See Have You Met Kenneth Gardner? on page 2*

# NACTT Staff Symposium

## ADMINISTRATIVE DEPARTMENT REPORT

On April 3rd and 4th, many employees of our office attended the NACTT Staff Symposium at the Hyatt Regency O’Hare. Most of us went to the symposium expecting a training seminar, however it was more like discussion groups.

The group leaders were very good at throwing out topics for discussion and leading the group into excellent conversations. At the “Basic” and “Claims” sessions, our office learned of many differences between Chapter 13 Trustee offices. Each office has a unique way of administering cases while running smoothly in their own way.

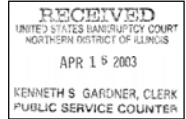
Some of the interesting discussions included:

- ↳ Bar dates for secured claims.
- ↳ How one Chapter 13 Trustee takes car keys away from the debtors at the §341 meeting if the debtor does not provide proof of auto insurance.
- ↳ There was a lot of talk about debtor education classes where the debtor can’t refinance or get additional credit if they do not attend. In some offices, that is a requirement and the case will not be confirmed unless the debtor has attended. Another office holds debtor education classes at a community college.

See NACTT Staff Symposium on page 7

<b>THE MARSHALL CHRONICLES</b>	
<b>The Editorial Staff:</b>	
Amanu Nwaomah, Cheryl Jones, Shanika Thomas, Joanne Coshonis, Angela Hope-Davis, Kyle Issleb, Robin Dirksen and Dave Latz	
<b>Contents and Contributors:</b>	
<i>Have You Met Kenneth Gardner?</i> , pg. 1 .....	Joanne Coshonis
<i>NACTT Staff Symposium</i> , pg. 2.....	Multiple Contributors
<i>Internet Tidbit</i> , pg. 2 .....	Staff Submission
<i>Trustee Matters</i> , pg. 3.....	Marilyn O. Marshall
<i>Inquiring Minds</i> , pg. 3 .....	Staff Submission
<i>NACTT 38th Annual Seminar Agenda For Friday through Sunday</i> , pg. 4-6.....	Staff Submission
<i>Analyze This!</i> , pg. 8.....	Sandra Pillar
<i>New In The Receipts Area</i> , pg. 8 .....	Rita Saunders
<i>News Of Note</i> , pg. 9 .....	Robin Dirksen
<i>Some Hints And Some Info</i> , pg. 10.....	Anthony Olivadoti
<i>May Dates To Remember</i> , pg. 10 .....	Staff Submission
<i>A Mother’s Love</i> , pg. 10 .....	Staff Submission
<i>To Whom It May Concern</i> , pg. 11.....	Staff Submission
<i>Employee Bio</i> , pg. 11.....	Laura Mendoza
<i>Funny Headlines</i> , pg. 11 .....	Staff Submission
<i>Newsletter FYIs</i> , pg. 12.....	Staff Submission
<i>Walk &amp; Roll Chicago</i> , pg. 12.....	Juliana Jones

# Have You Met Kenneth Gardner?



(continued from page 1)

agencies and the Administrative Office. Naturally, the Clerk is required to perform a host of other administrative duties, which are described most frequently as “other duties as assigned!”

With respect to Clerk Gardner’s relationship with the Chapter 13 community, his focus is on providing the necessary information required for the Chapter 13 Trustees to effectively and competently perform their administrative duties in the confirmation process. He is extremely sensitive to the needs of the Chapter 13 community and is aware of the necessity of maintaining an open dialogue with the Chapter 13 trustees, as well as with the Bankruptcy Bar. Recently, his priority has been the implementation of electronic case filing. By spearheading this project for our district, he has demonstrated that his goal is to be responsive to the needs of the community and to offer services in anticipation of what will later be required. Not only has he shared with our district the experience he derived from the implementation of the electronic case filing system initiated in San Diego, but his insight and perception provides our district with valuable tools which will make the system work uniquely for us.

ECF is not the only project that our Clerk is piloting. There are future plans which include a new Rockford Court House sometime between 2007 and 2009. Further, the number of cases filed in the Bankruptcy Court for the Northern District have steadily been increasing and it is expected that more space will be required. Already, the Clerk is examining the possibilities for expansion to another floor by 2006 or 2007.

It is clear that our district has already benefited from the experience and insight that Clerk Gardner has shared. He advocates the importance of communication and the critical role consistent interaction has in order to ensure that all systems function efficiently within the Bankruptcy process. Truly, his dynamic outlook, enthusiasm, energy and interpersonal skills are the qualities that will serve to make every challenge a success.

Joanne Coshonis

## Internet Tidbit

Want to learn a new language but think you don’t have the time? Try learning one word at a time. Visit <http://www.transparent.com> and click on “Word of the Day.” You can choose from Spanish, French, German, Italian, Brazilian Portuguese, or English for Spanish speakers. Bookmark the site and plan to visit each day or elect to receive one email a day with your new word and translation. Before you know it you will be on your way to speaking a second language.

## Trustee Matters

### Announcing the NACTT 38th Annual Seminar July 17 - 20, 2003 at the Chicago Marriott Downtown Hotel, Chicago, Illinois

The agenda for the 38th Annual Seminar is available. The education program offers the latest news on bankruptcy reform, commentaries from bankruptcy judges from around the country, the pre-eminent consumer case law update presented by the Honorable Keith Lundin and Chapter 13 Trustee Henry Hildebrand and a wide variety of workshops addressing issues of concern to debtors, creditors, trustees, and their staff. This year there will be a special Trustee Staff Symposium and a Staff Attorney extended workshop. I will be inviting all of my attorneys to attend the seminar this year.

Additionally, there are several familiar and "famous" names on the agenda, which we do not want to miss. On Friday, July 18, our United States Trustee, Ira Bodenstein, will be one of the presenters on "Civil and Criminal Enforcement Issues – The Tools at Use." Mr. Bodenstein has been very instrumental in providing insight and directions to the Chapter 13 Trustees in this region and nationally on Civil Enforcement issues. The Honorable Eugene R. Wedoff, our Chief Bankruptcy Judge, will appear on this panel. Judge Wedoff will also give the opening remarks at our opening session. Paul Davison, the NACTT Vice President, will have a tough act to follow.

Mark Wheeler, Esq. from the Office of Tom Vaughn, will be a presenter at the Staff Attorney Workshop. Having heard Mr. Wheeler at our annual UST and Chapter 13 Trustee training held in Rockford, Illinois, in November, 2002, I am sure the conference attendees will enjoy his presentation.

Tom Vaughn, Chapter 13 Trustee, will moderate a workshop on Saturday, July 19, 2003, on the "Soldiers and Sailors Relief Act and Chapter 13." Mr. Vaughn has also been asked to attend the ABI Institute in Washington, D.C., to discuss this same subject. As a very hot topic, the issue concerns whether or not a §341 meeting should be conducted when the soldier is unavailable to attend because he is away serving his country. The Honorable Judge Jack B. Schmetterer is a presenter on this panel. Don't miss the opportunity to learn from the knowledge and experience of Judge Schmetterer.

Honorable Judge Pamela Hollis, will appear with several other Judges on Sunday, July 20, 2003, in the annual "Ask a Judge" workshop. Judge Hollis was recently appointed to the bankruptcy bench and presides over one of our court calls.



*Credit: Peter Schulz / City of Chicago*

Local Attorneys Melvin Kaplan and Robert Adams will serve as presenters on the "Sale of Property During a Chapter 13 Case," and "Attorney Fees-Beyond the Bright Line Test," respectively. Eugene Crane, a local Chapter 7 Trustee, will address Chapter 13/7 issues.

I am disappointed I won't get to travel this year, yet delighted to be a part of one of the best seminars ever – CHICAGO, IS DEFINITELY MY KIND OF TOWN

*Marilyn O. Marshall, Trustee*

*Note: Continue on to pages 4, 5 and 6 to see a preview of the NACTT Agenda for Friday, Saturday and Sunday.*

## Inquiring Minds

### QUESTION:

*How many of our cases are serial filers? What constitutes a serial filer? How will the random selections of Trustees affect serial filers?*

### ANSWER:

The Trustee has performed a comparison of cases to determine how many of her cases are serial filers. The Trustee defines serial filers as those debtors who have had at least one previous Chapter 13 case and not counting previous Chapter 7 filings. Reviewing the Trustee's entire database, it has been determined that approximately 35% of the cases account for debtors that have had more than one case. This percentage does not account for those debtors that have 2 or more cases but is a raw number based on duplicate filings as compared to the total number of cases. The Trustee is faced with a new challenge in dealing with these serial filers with the now random assignment of cases among the Judges. Serial filers can no longer assume that their case will be assigned to the same Judge and hence the same Trustee as they had in their previous case. The Trustees are now sharing information on serial filers, so that past performance can be reviewed in the new case. Cooperation amongst the Trusteeships is crucial in following the serial filers.

The Trustees are concerned with serial filers because Chapter 13 was designed to help debtors catch up in delinquencies and get a fresh start, not as a means to forestall creditors by filing case after case that are destined to fail. Once a debtor finds themselves in a serial case filing situation, they may be better served making the hard choice of surrendering property that they cannot afford as opposed to filing failed case after failed case.

DO YOU HAVE A BANKRUPTCY RELATED QUESTION THAT NEEDS ANSWERING? IF YOU DO, SUBMIT IT VIA E-MAIL TODAY AT:

NEWSLETTER@CHI13.COM



## NACTT 38th Annual Seminar Agenda For Friday Through Sunday

### Friday - July 18, 2003

- Presiding Officer:** Paul R. Chael  
**NACTT Treasurer, Merryville, IN**
- 7:30-4:00 PM Registration/information Desk Open
- 7:30-8:30 AM Continental Breakfast in the Exhibit Area
- 8:30-9:00 AM **Opening Remarks:**  
Walter O'Cheskey, *NACTT President, Lubbock, TX*  
The Honorable Eugene R. Wedoff,  
*Chief Bankruptcy Judge, Chicago, IL*  
Paul H. Davidson, *NACTT Vice President & Seminar Chair, Shreveport, LA*  
**CLE:** Jo-Ann Goldman, *CLE Chair, Chapter 13 Trustee, Little Rock, AR*  
**Awards:** Rick Fink, *Chapter 13 Trustee, Kansas City, MO*
- 9:00-9:30 AM **News From Washington D.C.:**  
Lawrence A. Friedman, *Director, Executive Office of the United States Trustees*  
Francis Szczebak, *Chief, Bankruptcy Judges Division, Administrative Office of the United States Courts*
- 9:30-10:00 AM **Legislative Update:**  
Suzanne Bingham, *NACTT Legislative Liaison, Fairfax, VA*  
Henry Hildebrand III, *Chapter 13 Trustee, Nashville, TN*
- 10:00-10:15 AM **Association Updates:**  
**National Data Center:** Kevin Anderson, *Chapter 13 Trustee, Salt Lake City, UT*  
**TEN Update:** Marion A. Olson, *Chapter 13 Trustee, San Antonio, TX*
- 10:15-10:45 AM **Break in the Exhibit Area**
- 10:45-11:15 AM **Combating Bankruptcy Fraud and Abuse - The U. S. Trustee Program Civil and Criminal Enforcement Tools**  
Lawrence A. Friedman, *Director, Executive Office of the United States Trustees*
- 11:15-12:00 NOON **Civil and Criminal Enforcement Issues - The Tools at Use**  
Ira Bodenstein,  
*United States Trustee (Region 11)*  
Walter O'Cheskey, *NACTT President, Chapter 13 Trustee, Lubbock, TX*  
Alan C. Stout, *NABT President, Chapter 7 Trustee, Marion, KY*  
The Honorable Eugene R. Wedoff,  
*Chief Bankruptcy Judge, Chicago, IL*
- 12:00-1:15 PM **Past Presidents' Lunch** (By Invitation Only)  
- **WORKSHOPS** -
- 1:30-5:00 PM **2nd Annual-2003-Staff Symposium - The Premier Educational Program for Chapter**

### 13 Non-Legal Staff - Session I of II

**Moderator:** Robin Weiner, *Chapter 13*

*Trustee, Ft. Lauderdale, FL*

**Staff Symposium Committee:**

Andrea Celli, *Chapter 13 Trustee, Albany, NY*

Carl L. Bekofske, *Chapter 13 Trustee, Flint, MI*

Sylvia Brown, *Chapter 13 Trustee, Savannah, GA*

Tom Powers, *Chapter 13 Trustee, Dallas, TX*

**Facilitators:**

Linda Davidson, *Office of Paul H. Davidson, Shreveport, LA*

Kathy Fink, *Office of Richard V Fink, Kansas City, MO*

Linda Wright, *Office of Jeffrey M. Kellner, Dayton, OH*

Mary LaBarge, *Office of John V LaBarge, Jr., St. Louis, MO*

Lu Welch, *Office of Henry E Hildebrand Nashville, TN*

### Part I: Ethics in the Work Place

### Part II: Creative Management

1:15-2:15 PM

### A. Staff Attorney Workshop I of III

**Moderator:** Diane Davis, Esq., *Office of Andrea Celli, Albany, NY*

Diana Daugherty, Esq., *Office of John V LaBarge, Jr., St. Louis, MO*

Annette DeBois, Esq., *Office of Kelley Skehen, Albuquerque, NM*

Keith Rucinski, Esq., CPA., *Office of Jerome Holub, Akron, Ohio*

Mark Wheeler, Esq., *Office of Tom A. Vaughn, Chicago, IL*

**B. AO Trustee Meeting** (Attendees are invited at 12:00 to a BYO Lunch)

Curtis C. Reding, *Chapter 13 Trustee, Montgomery, AL*

Jim Wannamaker, *Staff Attorney, Bankruptcy Division A. O. U. S. C.*

### C. U.S. Trustee/Chapter 13 Trustee Current Developments and Issues

**Moderators:** Amrane Cohen, *Chapter 13 Trustee, Orange, CA*

Paul Chael, *Chapter 13 Trustee, Merryville, IN*

### D. Bankruptcy Practitioner's Roundtable - Round One

Rick Hayden, Esq., *Spokane WA*

H. Gray Burks IV, Esq., *Houston, TX*

2:15-3:15 PM

### WORKSHOPS

### E. Staff Attorney Workshop II of III

**Moderator:** Diane Davis, Esq., *Office of Andrea Celli, Albany, NY*

### F. Bankruptcy Practitioner's Roundtable - Round Two

Rick Hayden, Esq., *Spokane, WA*

H. Gray Burks IV, Esq., *Houston, TX*



**G. Chapter 13 Trustee Liability Issues**

Moderator: Andrea Celli, *Chapter 13 Trustee, Albany, NY*  
 Roger L. Efremsky, Esq., *Pleasanton, CA*  
 The Honorable Robert Jones, *Lubbock, TX*  
 The Honorable Robert E. Littlefield, *Albany, NY*  
 Grady Pettigrew, Esq., *Cox, Stein & Pettigrew, Columbus, OH*

**H. Sale of Property During a Chapter 13 Case**

Moderator: Martha G. Bronitsky, *Chapter 13 Trustee, Hayward, CA*  
 The Honorable Michael S. McManus, *Sacramento, CA*  
 Dianne C. Kerns, *Chapter 13 Trustee, Tucson, AZ*  
 Michael H. Meyer, *Chapter 13 Trustee, Santa Rosa, CA*  
 Melvin Kaplan, Esq., *Chicago, IL*  
 Edward D. Russell, Esq., *Vice President/Associate Counsel, Fidelity National Financial Inc., Irvine, CA*

3:15-3:30 PM

**Break in the Exhibit Area**

3:30-5:00 PM

**WORKSHOPS**

**I. Staff Attorney Workshop III of III**

Moderator: Diane Davis, Esq., *Office of Andrea Celli, Albany, NY*

**J. Converging Budget, Cash Flow and Compensation Issues for Trustees. How to Manage the Budget, Maintain Cash Flow to Support Max Compensation.**

Moderator: Kelley L. Skehen, *Chapter 13 Trustee, Albuquerque, NM*  
 The Honorable Mark B. McFeeley, *Albuquerque, NM*  
 Jan Hamilton, *Chapter 13 Trustee, Topeka, KS*  
 Peter C. Fessenden, *Chapter 13 Trustee, Brunswick, ME*  
 Martha Hallowell, *United States Trustee Program*

**K. CM/ECF Filing In The Real World. Does it Work and Watch out for This! An Ethical Discussion of CM/ECF Practice.**

Moderator: Robert E. Hyman, *Chapter 13 Trustee Richmond, VA*  
 The Honorable Douglas O. Tice, Jr. *Richmond, VA*  
 Russell G. Boleman III, Esq.  
 Carl M. Bates, Esq.

**L. Debtor Education Focus Group**

Presented by TEN, the Trustees Education Network  
 Presiding: Tim Truman, *Chapter 13 Trustee, Ft. Worth, TX*

**Evening**

7:00-11:00 AM

Cocktail Dinner Cruise aboard the **USS ODYSSEY** and **USS MYSTIC BLUE**

**Saturday**

**JULY 19, 2003**

**Presiding Officer: Andrea Celli, NACTT President Elect, Albany NY**

8:00-8:30 AM

**Continental Breakfast in the Exhibit Area**

8:30-9:30 AM

**Ethical Issues in the Electronic Age – Back to the Basics**

The Honorable Thomas Waldron, *Bankruptcy Judge, Dayton, Ohio*  
 Dan Brunner, *Chapter 13 Trustee, Spokane, Washington*  
 Grady Pettigrew, *Cox, Stein & Pettigrew, Columbus, Ohio*  
 Rhonda Winnecour, *Chapter 13 Trustee, Pittsburgh, PA*

9:30-10:15 PM

**The Soldiers and Sailors Relief Act and Chapter 13**

Moderator: Tom Vaughn, *Chapter 13 Trustee, Chicago, IL*  
 Sherri Rivera, Esq., *Salt Lake City, UT*  
 Nancy Whaley, *Chapter 13 Trustee, Atlanta, GA*  
 The Honorable Jack B. Schmetterer, *Bankruptcy Judge, Chicago, IL*

10:15-10:45 AM

**Break in the Exhibit Area**

10:45-12:00 NOON

**Case Law Update I**

The Honorable Keith M. Lundin, *Nashville, TN*  
 Henry Hildebrand III, *Chapter 13 Trustee, Nashville, TN*

**Afternoon FREE**

**ACTIVITIES**

**Four Ball Shamble Golf Tournament**

Enjoy the latest game, *Four Ball Shamble*, on a PGA course with Al Warford, Tournament Director.

4:00 PM

**Baseball Game – White Sox Vs. Detroit Tigers**

Take me out to the Ball Game. Box Seats and pre-game Patio Party. The Patio Party includes unlimited picnic buffet and beverages. Patio Party Buffet opens 4:30 PM, Game Time 6:05 PM

**OPTIONAL TOURS**

**OTHER ACTIVITIES (on your own)**

**Sunday**

**July 20, 2003**

**Presiding Officer: Amrane Cohen, NACTT Secretary, Orange, CA**

7:00 AM

**5K Fun, Walk or Run – Starter:** William H. Griffin, *Chapter 13 Trustee, Fairway, KS*

8:00-8:45 AM

**Continental Breakfast in the Exhibit Area**

8:45-10:15 AM

**Case Law Update II**

The Honorable Keith M. Lundin, *Nashville, TN*  
 Henry Hildebrand III, *Chapter 13 Trustee, Nashville, TN*

10:15-10:45 AM

**Break in the Exhibit Area**

10:45-12:00 NOON

**Ask The Judges**

Moderator: The Honorable Richard Schmidt, *Corpus Christi, TX*

The Honorable Margaret Dee McGarity,  
Milwaukee, WI  
The Honorable Pamela S. Hollis,  
Bankruptcy Judge, Chicago, IL  
The Honorable Michael S. McManus,  
Sacramento, CA  
The Honorable Douglad O. Tice, Richmond VA

12:00-1:15 PM **Lunch** (on your own)

1:30-5:00 PM **2nd Annual-2003-Staff Symposium – Session II**  
Moderator: Robin Weiner, Chapter 13 Trustee, Ft Lauderdale, FL

**Part III Office Size Does Matter Small, Medium and Large**

**Part IV It's OK to Make a Mistake? And How Not to Repeat It!**

1:15-2:15 PM **PANEL/WORKSHOP(s)**  
**M. Managing CM/ECF AFTER the Transition**  
Moderator: Richard V. Fink, Chapter 13 Trustee, Kansas City, MO  
John Wyss, Systems Manager, Spokane, IN  
Dan Gibbs, Systems Manager, Atlanta, GA  
Gary Cathey, Systems Manager, San Antonio, TX  
David Williams, Management Analyst, U.S. Bankruptcy Court, San Antonio, TX  
Bill Guelker, Systems Manager, St. Louis, MO  
Monique Bourque, United States Trustee Program

**N. Attorney Fees - Beyond the Bright Line Test**  
Paul Chael, Chapter 13 Trustee, Merryville, IN  
H. Gray Burks IV, Esq., Houston, TX  
Robert J. Adams, Esq., Chicago, IL

**O. THE Audit Matrix, A Guide to Understanding Internal Control**  
Moderator: Terry Smith, Chapter 13 Trustee, Bradenton, FL  
Howard Gneiding, CPA, Concannon & Gallagher  
David Seldomridge, Trustee Coordinator Region 21, Atlanta GA  
Cindy Boudlouche, Chapter 13 Trustee, Corpus Christi, TX  
Jose R. Carrion, Chapter 13 Trustee, San Juan, PR

2:15-3:15 PM **Panel/Workshops**  
**P. Trustee Employee Compensation Form - An Open Forum Discussion of Employee Compensation Issues**  
**The NACTT Human Resources Committee**

**Q. Chapter 13/7 Issues**  
Moderator: John V. LaBarge, Jr., Chapter 13 Trustee, St. Louis, MO  
Samuel K. Crocker, Chapter 7 Trustee, Nashville, TN  
Eugene Crane, Chapter 7 Trustee Chicago, IL  
Will H. Griffin, Chapter 13 Trustee, Fairway, KS  
E. Lynn Schoenmann, Chapter 7 Trustee, San Francisco, CA

**R. You Can't Have One Without The Other – Or Can You? Issues of One Spouse Filings in Community and Non-Community States**  
Moderator: Debra Miller, Chapter 13 Trustee, South Bend, IN  
Tracy Sweitzer, Esq., Irvine, CA  
Mamie L. Davis, Chapter 13 Trustee, Jacksonville, FL  
The Honorable Dee McGarity, Bankruptcy Judge, Milwaukee, WI  
The Honorable Richard S. Schmidt, Bankruptcy Judge, Corpus Christi, TX

3:15-3:30 PM **Break in the Exhibit Area**

3:30-5:00 PM **Panel/Workshop(s)**  
**S. NDC - Through the Looking Glass A Presentation by the NDC Staff and Subscribing Creditors**

**T. STACS - Standing Trustees Alliance For Computer Security, The Trustee Self Help Security Desk.**  
**The Computer Security Committee:**  
Chair: Amrane Cohen, Chapter 13 Trustee, Orange, CA

**U. Mortgage Issues, Real and Personal A Review of the Latest Home Mortgage and Post 9-11 Auto Financing Issues**  
Moderator: Jimmy Bone, Chapter 13 Trustee, Atlanta, GA  
Hillary Bonial, Esq., The Brice Legal Group, Dallas, TX  
Robin DeLeo, Esq., Mandeville, LA  
Elaine Price, Bankruptcy Manager, VW Credit, Inc.  
Mindy Sebastian, Bankruptcy Manager, Principal Residential Mortgage  
Andrew Nelson, Esq., Pierce & Associates, PC

6:30 PM **Reception**

7:30 PM **Final Night Banquet with Entertainment**



## NACTT Staff Symposium

(continued from page 2)

- ☞ There are offices that require the debtor to turn over all or part of their income tax refund every year.
- ☞ There was discussion about our model plan and the idea of a "National Plan".
- ☞ There is a Trustee's office that will file claims on behalf of a creditor.
- ☞ No percentage plans

We all had a good time outside of the sessions as well. A lunch buffet was provided on Thursday and breakfast on Friday, which were both excellent. Some members of the office also stayed at the hotel on Thursday night and have said that it was beautiful. We all want to thank Ms. Marshall for sending us to the symposium and for giving us the opportunity to learn the differences between Chapter 13 Trustees. Hopefully, we will have the chance to go again next year.

*Eileen Downes, Lavone Kizer-Merritt,  
Darlene Odom and Agueda Orozco*

### FINANCIAL DEPARTMENT REPORT

Attending the Financial Seminar was very enlightening for our Financial Department.

Many who were in attendance were not familiar with any administrative systems other than Chase. Our office was one of only two offices to not use the Chase system. I can now say that we definitely have a greater appreciation of CaseNET from this seminar.

The seminar was meant to share ideas on how cash is posted, how checks are processed, and if other offices use a lockbox system or choose to have checks delivered directly to their office. The seminar was conducted by Carol Fox from Glenn Stearn's office and Mrs. Lu from the Nashville office.

The Nashville office dominated the discussion in many areas. I believe they are the only office that still accepts all payments at the office, batched receipts that are posted daily. They simply do not believe a lockbox will help. We found that some offices will not confirm a case unless they are on payroll control. In addition, the state of Tennessee requires that a person on unemployment have their check sent directly to the Trustee and then the Trustee will send any unused portion back to the debtor.

The most interesting distinction for our office was that the Nashville office and all other offices that use the Chase system must shut down operations during check run. Likewise, they all pitch in to help stuff in preparation for mailing. Again, this gave our office a great appreciation for the powers of CaseNET, which actually gives us the ability to view our cases live as the system is cutting checks and updating the creditor disbursements. Our office also has a shorter check run time. The stuffer and sorter, used by our

office, helps in freeing up manpower. We are the only office that operates on a normal schedule on check run day.

I must stress this seminar did not dwell in depth on many accounting issues but rather was a meeting of Trustee employees and a sharing of ideas.

*Mark Caffarini*

### HUMAN RESOURCES DEPARTMENT REPORT

Many employees look for opportunities to learn and grow in their position. Employers appreciate employees who want to increase their worth to the company and invest in their own future. What better way to reward your employees than by sending them to a training seminar (Okay – maybe more money is really at the top of an employee's list!)? It's a win-win situation to provide employees with the tools to do their job better. Our Trustee sent 17 employees to the National Association for Chapter 13 Trustees Staff Symposium held in Chicago the first week in April. We had the opportunity to learn how other Trustees around the country run their offices and how they administer their cases. Although it was pretty interesting to hear the differences in the way that the Trustees do things, no matter how many active cases or the number of employees, the methods the Trustees use to hire and retain good employees are similar.

HR managers Kathy Fink and Marilyn Brothers led the discussion with other Trusteeship HR Managers on the following topics:

- ☞ Background Checks
- ☞ State and Federal Employment Laws
- ☞ Recruiting and Interviewing
- ☞ Recognizing Personality Types of Employees
- ☞ Documentation
- ☞ Performance Appraisals

Ms. Fink and Ms. Brothers spoke on each of these topics and we were all able to share how we handle issues that arise with our staff members and how the employment laws affect the human resources environment. We also discussed the processes and procedures that need to be followed consistently to avoid liability issues for the Trustee.

The symposium was a good opportunity to network with the other HR professionals with different levels of experience. The six and a half hours that we met weren't enough to cover all of the HR issues that we're faced with in-depth, but it was definitely worth the time we spent on each topic. I look forward to maintaining my new relationship with the other managers and seeing some of them at the NACTT convention here in Chicago.

Ms. Marshall, thank you for investing in our future and providing us with the opportunity to attend the symposium.

*Robin Dirksen*

**INFORMATION SERVICES**  
**Analyze This!**

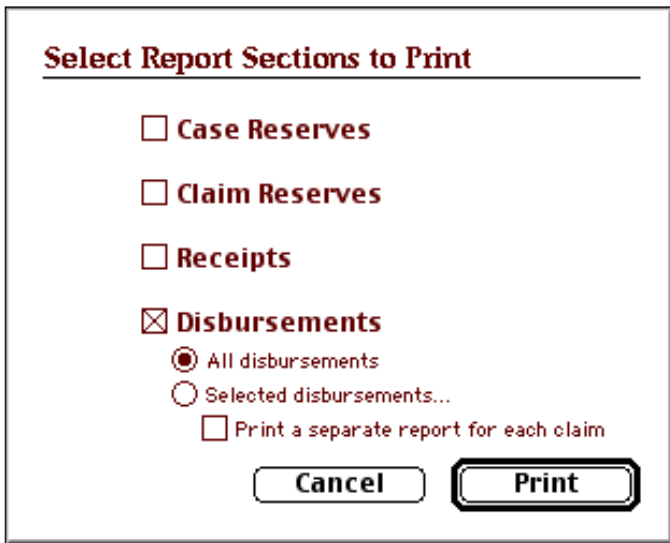
The Plan tab in CaseNET provides some useful tools in the lower right corner that allow you to analyze a case. Here's what those buttons look like:



Here is what they do: (remember that when you see a button with “...” after the label, pressing this button takes you to another dialog screen. There will always be the option to “cancel” from the second screen.)

**Financial summary:** The financial summary is our periodic report to the debtor. Clicking this button will bring up a dialog box where you enter the date range of the financial transactions you want displayed on the report. The beginning balance is shown and the transactions are listed in date order with a running balance like your checkbook.

**Financial detail:** This is another financial report you can print out for the debtor. In a recent update of CaseNET, Cliff improved this report so that you can select which type of financial transactions you want included on the report. This is the screen that appears:



One can print any or all of these sections of the report: Case reserves, Claim reserves, Receipts and Disbursements. If you check the Disbursements box you have more options. You can print all disbursements or select the disbursements made to a creditor of your choice. If you select more than one creditor, you have the additional option of creating a separate report for each claim. Some of our users have found this report to be a good substitute for faxing pages from the website.

**Plan projection:** The plan projection screen was an important feature during the planning and creation of CaseNET. The intention was to create a worksheet area in CaseNET that allows our legal staff to create “what if” scenarios in order to determine the feasibility of proposed plans. It turns out that the current version of the plan projection doesn't meet these needs sufficiently. As part of the new CashFlow Module, Cliff will be reworking the plan projection with all new bells and whistles. Take a look at the current version and play around with it. If you have new ideas or suggestions on how this should work in the future, Cliff would be happy to hear them.

**Test case balances:** Each case record stores summary fields of different financial data. For example, case receipts are stored individually as Items in CaseNET and the total of these receipts is stored in the case record. “Test case balances” runs a quick program that verifies the balance summary fields in the case record against the Items of the case. If it finds a problem, a dialog screen appears allowing you to correct the totals.

That wraps up the explanation of the “Analysis” area of the Plan Tab. Please don't hesitate to play around with it. You won't break anything by having a look. *Sandra Pillar*

**FINANCIAL**  
**New In The Receipts Area**



Up until this week, our office has received our lockbox's transmission of data to download into CaseNET at 11:00 AM and our paperwork by 12:01 PM.

In order to reach our goal of having all receipts posted daily, our office asked LaSalle Bank if we could receive our transmissions and paperwork for the lockbox's activity for Friday and Saturday first thing Monday morning. Our office normally receives 15 to 20 batches on Monday, containing up to 75 items per batch. Other weekdays, 5 to 10 batches are received.

LaSalle Bank responded to our request and is providing even better service than requested. As of April 17th, 2003, our office will be receiving our daily transmissions at 8:00 AM and our package will be available by 9:00 AM. This will create an even workflow for receipt entry.

Another change has also been made in our receipts processing. Each batch total is being verified by entering all check amounts from our paperwork into an Excel document to insure that we have received the correct check amount from LaSalle Bank. This will enable us to resolve any discrepancies quickly without waiting for notification from the bank. *Rita Saunders*

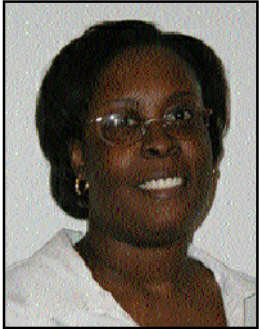


**HUMAN RESOURCES  
News Of Note**



**Welcome New Staff Members**

We are happy to welcome two new staff members: Telisha Emerson, Receipts Specialist, and Christel Roberts, Team Leader Paralegal.



**Telisha Emerson** joined the financial team on March 27th as Receipts Specialist. Her primary duty is to properly allocate, verify and post payments received from debtors, their employers, and financial institutions in CaseNET. Telisha is training with Juliana Jones, Payroll Specialist, and Rita Saunders, Disbursements and Receipts Manager,

and has grasped the fundamentals of the data entry process very well.

Prior to her employment with the Office of the Chapter 13 Trustee, Telisha provided temporary administrative support to different firms in Chicagoland. When she's not working, Telisha enjoys singing with her church choir and web page designing.



**Christel Roberts** is the newest member of the Legal Department. Christel began employment on April 14th and joins co-workers Karen Barron and Lisa Purnick as Team Leader Paralegal. Christel's initial training will include learning Model Plan case administration, processing the Judge Hollis court call, docketing procedures, and

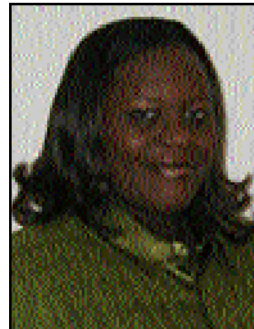
observing §341 creditor meetings. She will receive her training from Managing Attorney, Anthony Olivadoti, and the Team Leaders.

Prior to accepting the Team Leader position, Christel was a contract paralegal who worked with various law firms for several years on a wide range of projects. With her experience in the legal field, we expect that Christel will learn the basics of bankruptcy administration fairly quickly.

Christel likes to visit the museums and go to the theater in her spare time. She also enjoys sporting events.

Welcome, Telisha and Christel. We wish you success in your new positions.

**Congratulations, Juliana Jones!**



**Juliana Jones** began her employment on January 16, 2001, as the Receipts Specialist and quickly mastered her data entry job tasks to become an asset to the Financial Department. Along with heavy receipts data entry, Juliana also performed other tasks such as periodically reporting receipts exceptions to the Trustee, generating correspon-

dence and returning unacceptable payments to debtors and employers, processing in-house receipts, and returning calls on the employer line in the Payroll Specialist's absence.

When the Payroll Specialist job in the Financial Department became available, Juliana promptly submitted her resume and cover letter to Human Resources. She successfully completed the interviewing process and was promoted to Payroll Specialist on March 24th. Juliana wasted no time getting up to speed on the primary payroll tasks which include processing debtor payroll orders and acting as liaison to employers on payroll deduction issues. She will continue to train with her manager, Rita Saunders, on other tasks until she achieves proficiency.

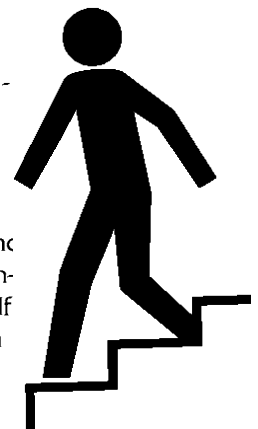
Juliana is just one of the employees who has climbed up the career ladder in recent months. We are committed to providing our employees with the skills and tools they need to grow and promote them from within.

Congratulations, Juliana, and good luck in your new position.

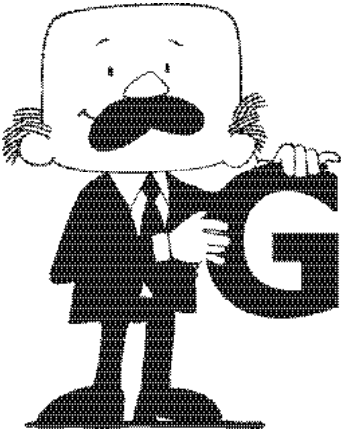
**Life Safety Team Volunteers**

We are looking to replace three members of our life safety team: Two Stair Monitors and one Searcher. Volunteers would be required to provide support to staff in an emergency evacuation situation and participate in training programs sponsored by the building management. If you're interested and want to learn more about the duties and responsibilities of these positions, please see me.

*Robin Dirksen*



Hard work spotlights the character of people: some turn up their sleeves, some turn up their noses, and some don't turn up at all.  
- Sam Ewing



## LEGAL Some Hints And Some Info

### Model Plan Helpful Hints

When using the model plan all secured debts must be provided for somewhere in the plan. This includes providing for property that has liens that will be surrendered. The easiest and most efficient way to provide for surrendered property is to list the property and the treatment of any associated claims in paragraph G. The language should indicate that the property is to be surrendered and that the secured portion of the claim is not to be paid by the Trustee. What we find often is that attorneys indicate that a particular creditor is to not be paid or that the property is being surrendered and that the Trustee is to pay any secured claim as unsecured. This language is faulty in that it does not accurately express the intention of the debtor and the proper debt treatment. Keep in mind that after surrendering property there may be a deficiency balance that the creditor is entitled to collect and that balance is a valid claim that has to be provided for and included in the plan treatment. Furthermore, the plan cannot reclassify a secured claim as unsecured in dealing with surrendered claim treatment. Surrendering property does not make a secured claim unsecured; it just makes the property available to be liquidated against the secured portion of the total amount owed. The proper method and most clear language again is to provide that the secured portion not be paid and any unsecured balance will be paid along with other general unsecured creditors.

### Attorney Fee Applications

The Trustee will no longer be accepting fee applications at the §341 meetings. The Judges and the Standing Trustees met to discuss the handling of attorney fee applications in an effort to reduce duplicate fee orders and speed up the fee application process. It was decided that attorney fee applications should be filed with the clerk of the court and that a file stamped copy be served on the standing Trustee. This process will aid the clerks in finding and tracking fee applications and prevent them from getting lost in the process. The fee applications can then be found as a part of the case record and ruled on appropriately.

*Anthony Olivadoti*

## May Birthdays, Anniversaries And Other Notable Events

Happy 3rd Anniversary to **Amanu Nwaomah** on May 1st!

Happy 3rd Anniversary to **Kenya Williams** on May 1st!

**Law Day** on May 1st.

Happy Birthday to **Rita Saunders** on May 2nd!

**All Staff Meeting** on May 2nd.

**Cinco de Mayo** on May 5th.

Happy 18th Anniversary to **Robin Dirksen** on May 6th!

Happy Birthday to **Lisa Purnick** on May 10th!

Happy Birthday to **Ganelli McDonald** on May 11th!

**Mother's Day** on May 11th.

Happy Birthday to **Robin Dirksen** on May 13th!

Happy Birthday to **Anthony Olivadoti** on May 13th!

**Armed forces Day** on May 17th.

Happy 16th Anniversary to **Sandra Pillar** on May 18th!

Happy 4th Anniversary to **Allison Panarese** on May 20th!

Happy 8th Anniversary to **Anthony Olivadoti** on May 22nd!

**Memorial Day** on May 26th.

Happy Birthday to **Kyle Issleb** on May 30th!

Happy 4th Anniversary to **Cliff Tarrance** on May 31st!



## A Mother's Love

A man loves his sweetheart the most, his wife the best,  
but his mother the longest.

*– Irish proverb*

God couldn't be everywhere, so he created mothers.

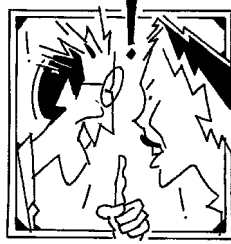
*– Jewish Proverb*

A mother is someone who dreams great dreams for you,  
but then she lets you chase the dreams you have for your-  
self and loves you just the same.

*– Unknown*

**To Whom It May Concern:**

*Our office's answer to "Dear Abby" from the perspective of both female and male employees.*



Dear Whomever,

Recently a speeding cab while standing on the corner waiting to cross the street splashed me. My clothing was dry-cleaned and now a mess. Worse yet, it was in the morning so I had to stay in these clothes for the whole day. What do you do? Get the cab's license or car's license and ask for them to pay the cleaning bill? Have a change of clothes at work? Please advise.

Signed Cab Splashed

HER RESPONSE...

Dear Cab Splashed,

The real question should be, why are you still hanging on to the clothes? You got splashed Oooooo you are not the first. Most people in a situation like this try to stand clear of puddles. First of all, I wouldn't have stayed in the same clothes all day. Why not just go home and change? If going back home was too far, it would have been a perfect time to call off, don't you think? You said something about getting the cab's license and asking them to pay the bill. Go right ahead if you think you'll get reimbursed. If you had time to get his license, then you had time to get out of the way. It's not the cab driver's fault that the street had a hole in it that created a puddle where you just so happened to be standing. Secondly, if this happens to you often, maybe having a change of clothes at work would be the smart thing to do.

HIS RESPONSE...

Dear Cab Splashed,

This happened to me once. I was dressed very well and walking cheerfully along (whistling of course) when a truck zipped through a puddle and soaked me to my skivvies. Much like you suggested, I wrote down the truck's plate number and tracked them down after the day was through. I never even considered asking them to pay though. I beat the driver with a wrench. I was tried, sentenced and sent to prison. As luck would have it, I worked in the laundry room.

In retrospect, I wish I'd asked them to pay instead. Or just let the whole matter go as bad luck. I'd rather worry about paying for dry-cleaning than how to get blood out of my visitation clothes (soak in cold water, launder in warm water).

DO YOU HAVE A PERSONAL QUESTION THAT YOU'D LIKE TO ASK? SUBMIT ONE TODAY IN OUR ANONYMOUS DROP BOX LOCATED IN THE MAIL ROOM.

**Employee Bio: Laura Mendoza**



*Birth date: 11/03/1980*

*Birthplace: Chicago, IL.*

*Family: Husband, son, daughter.*

*Position: Case Administrator.*

*Years with the office: 3 Years.*

*Favorite Food: Stuffed Peppers.*

*Favorite TV program: No time to watch T.V.*

*Favorite color: Black.*

*Favorite expression: What do you mean?*

*Favorite smell: Baby Lotion.*

*Favorite childhood memory: Going on a vacation with my parents.*

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

*What's most important in life? My family.*

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

*What's guaranteed to make you smile? My children.*

*First thing you do in the morning when you wake? Check the alarm clock.*

*My friends would describe me as: A person that is very talkative to everyone.*

*A perfect day for me would be: Spending the day by myself.*

*Most embarrassing moment: Falling in front of the building.*

*Proudest moment: Having my two children.*

*In 5 years I see myself: Having my own home.*

**Funny Headlines – Actual Headlines From Around The World!**

**KIDS MAKE NUTRITIOUS SNACKS**

**ARSON SUSPECT IS HELD IN MASSACHUSETTS FIRE**

**STEALS CLOCK, FACES TIME**

**KICKING BABY CONSIDERED TO BE HEALTHY**

**ACTOR SENT TO JAIL FOR NOT FINISHING SENTENCE**

**AUTOS KILLING 110 A DAY, LET'S RESOLVE TO DO BETTER**

**COLD WAVE LINKED TO TEMPERATURES**

**IF STRIKE ISN'T SETTLED QUICKLY, IT MAY LAST A WHILE**

**KILLER SENTENCED TO DIE FOR SECOND TIME IN 10 YEARS**

**MAN STRUCK BY LIGHTNING FACES BATTERY CHARGE**

**MILK DRINKERS ARE TURNING TO POWDER**

**MINERS REFUSE TO WORK AFTER DEATH**

**NEW STUDY OF OBESITY LOOKS FOR LARGER TEST GROUP**

**POLICE BEGIN CAMPAIGN TO RUN DOWN JAYWALKERS**

## Newsletter F Y I s

If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:

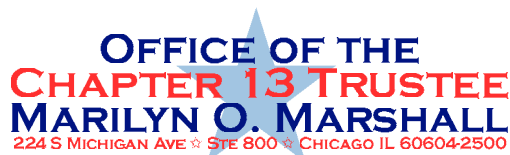
- ✓ e-mailing us at [newsletter@chi13.com](mailto:newsletter@chi13.com)
- ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
- ✓ leaving them with Amanu

Please remember when making a submission to the newsletter, it must be:

- ✓ type-written and
- ✓ submitted by the 1st Wednesday of the month via e-mail, a Word document or an ASCII file.

We also ask that anyone who goes to a seminar please be prepared to furnish the committee with a detailed article on its subject.

You may also view this edition of the Chronicle and previous issues on the Chapter 13 Trustee website at <http://www.chicago13.com/>.



## Walk & Roll Chicago

GET READY for this year's WALK & ROLL CHICAGO with the AMERICAN CANCER SOCIETY!

Take a 5-mile walk, a 10-mile in-line skate or a 15-mile bike ride on Sunday May 18, 2003, starting at 10:00 a.m.

Please contact Juliana Jones for your pledge forms. There is a \$50 minimum donation to receive a T-shirt. These donations will be collected no later than May 9, 2003. You will have until June 18th to turn in all pledge monies.

The American Cancer Society is a community based volunteer health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives and diminishing suffering from cancer through research, education, advocacy and service.

Let's all join forces and have the best team ever for 2003!

