

NACTT 2003 **Mid-Year Meeting**

The members of the NACTT in a vote of 50-34 decided to alternate the Mid-Year meeting from the East Coast to the West Coast. Some members expressed dissatisfaction with the cold weather in Washington, D.C.; some thought travel should be more evenly distributed; and some thought the original purpose for having the meeting, which was to meet and lobby with congressmen and constituents in Washington, D.C., had lost its meaning and there was no urgent need for the group to meet in D.C. annually.

The Mid-Year meeting is opened to "Trustees Only" and the agenda focused on the "nuts and bolts" of Trustee administration. Even though five new Trustees were introduced, I still feel like a "new Trustee" eager to learn and focus on those topics which seem to be a part of our everyday existence. The agenda and discussions were:

ENDORSER LIABILITY AND ACH TRANSACTIONS

Issue: Trustee Liabilities as Issuer/Drawer. Changes over time have shifted liability to Check Issuers. What is the Trustee's liability?

Recommendations: Do not reissue a check until the 90 days have expired or place a shorter period (such as 30 days) to provide notice to those accepting the checks. In this case, do not reissue a check for at least thirty days.

Policy: Our checks are stale dated after 90 days. Checks will not be reissued unless the ninety days have expired. Phone representatives must be aware of this policy.

Remember last month's newsletter article on "Holder in due Course"? This session answered all my questions on the issue.

NDC PRESENTATION – UNDERSTANDING BANKRUPTCY PRIVACY ISSUES: ARE WE IN COMPLIANCE?

The National Data Center's ("NDC") mission is to furnish national Chapter 13 case information to parties-in-interest via a single, secured Internet site while protecting the legitimate privacy interest of debtors.

Issue: Why the concern about a debtor's privacy? Is a debtor's bankruptcy file, a public record, available for review by any entity?

Discussions: The perception is correct, so far as it is limited to papers filed with the Bankruptcy court. Court files

constitute a "public record" that may

be reviewed by any entity at the Bankruptcy court. See 11 U.S.C.

§107. However, the public's right to review

Bankruptcy court files cannot

be interpreted so broadly as to permit

the unrestricted resale, reuse or republishing of all bankruptcy information. The NACTT

members were concerned that soft-

ware vendors were selling informa-

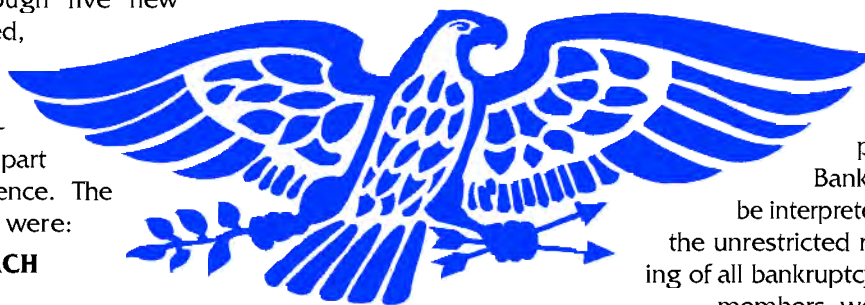
tion that appears on the Trustee's web-

site. For the same reasons that it is ethically and legally wrong for a Trustee to

profit from Chapter 13 data, so is it ethically and legally problematic for Chapter 13 software vendors to reuse or republish such data for profit, other than in connection with services provided directly to the Trustee at the Trustee's direction

Policy: Our office provides information to creditors via our website, www.chi13.com, for payment and disbursement records. We have not signed a contract with NDC to provide this information to creditors, partly because of our "in-house" soft-

See NACTT 2003 Mid-Year Meeting on page 2



NACTT

**NACTT 2003
Mid-Year Meeting**

(continued from page 1)



Debtors can be assured that their case information is generally only available to a party-in-interest in their bankruptcy case and not to the general public.

EMPLOYEE HANDBOOK: CONTENTS, USAGE AND DECISIONS REGARDING HANDBOOK PROVISIONS

Issue: Does the Chapter 13 Trustee Handbook of Policies and Procedures address rights and responsibilities of the Trustees as well as rights and responsibilities of the employee?

Discussions: The NACTT Human Resource Committee has compiled a complete handbook which specifically addresses issues facing our offices. Most Trustee offices do not have a separate human resource department, but each Trustee is encouraged to have a written policy and procedure manual. Even in cases where there is a human resource administrator, a labor law or employment attorney should review the handbook to ensure proper compliance with federal, state and local employment laws.

Policy: Our handbook is being updated and each update is communicated to the employees monthly. Once reviewed by our labor law attorney, it will be bound and distributed to each employee. It is important to know that the hand-

book does not create an express or implied contract. It is not all-inclusive and is only intended to offer a set of guidelines. The handbook does not alter the "at-will" relationship between the Trustee and the employee, nor does it guarantee employment for any definite period of time. Once distributed, the handbook will supercede any previous handbook or unwritten policies and can be changed unilaterally at any time by the Trustee.

ERRORS IN BANKRUPTCY FILINGS AND CIVIL ENFORCEMENT

Issue: Why aren't studies and statistics available in Chapter 13 cases?

Discussion: A study conducted by Judge Steven Rhodes, EOUST representative, shows that in Chapter 7, debtor attorneys are consistently making the same errors. This study has not been performed with Chapter 13 debtor attorneys but the consensus is that we are running into the same problems. With the Civil Enforcement Initiatives, offices will be in a better position to track errors in filings and confirmations.

NACTT/NABT JOINT EDUCATIONAL MATERIALS

Chapter 13 and Chapter 7 Trustees have different duties yet similar goals: to efficiently and competently administer their respective estates and to ensure the maximum return to creditors. However in cases of conversion from one chapter to another, the interests of the Trustees may diverge, in part because of their differing duties. There is ambiguity in the Code and Rules and a split of authority in the case law.

Issues and Discussions: What questions should we address?

How active should the Chapter 13 Trustee be in monitoring Debtor's motions to convert to Chapter 7?

Under what circumstances should the Chapter 13 Trustee oppose a Debtor's motion to convert voluntarily?

Under what circumstances should the Chapter 13 Trustee request involuntary conversion to Chapter 7 in lieu of dismissal?

After the end of a long day, we met for dinner, and then retired to face the Saturday morning discussions.

WHY DON'T WE JUST SUE THE TRUSTEE?

Issue: If you haven't been sued, you will be.

Discussions: Several cases were reviewed. Interestingly, a Trustee had worked for a law firm and maintained his Trustee office in the law firm. Once he decided to leave the law firm, the partners claimed an interest in the Trusteeship. One of the questions from a budget standpoint was – who pays for the litigation?

See NACTT 2003 Mid-Year Meeting on page 3

THE MARSHALL CHRONICLES	
The Editorial Staff:	
Amanu Nwaomah, Cheryl Jones, Shanika Thomas, Joanne Coshonis, DonnaLynn Zimmerman, Angela Hope-Davis, Kyle Issleb, Kenya Williams, Robin Dirksen and Dave Latz	
Contents and Contributors:	
<i>NACTT 2003 Mid-Year Meeting</i> , pg. 1	.....Marilyn O. Marshall
<i>Spring Into Spring Cleaning</i> , pg. 3	.....Staff Submission
<i>Another Step Closer</i> , pg. 3	.....Amanu Nwaomah
<i>Inquiring Minds</i> , pg. 3	.....Staff Submission
<i>Job Posting And Benefit Info</i> , pg. 4	.....Robin Dirksen
<i>March Dates To Remember</i> , pg. 4	.....Staff Submission
<i>Case Statistics</i> , pg. 5	.....DonnaLynn Zimmerman
<i>Organizing Tip</i> , pg. 5	.....Staff Submission
<i>Ten Simple Rules For Addresses In CaseNET</i> , pg. 5	.....Darlene Odom
<i>To Whom It May Concern</i> , pg. 6	.....Staff Submission
<i>Employee Bio</i> , pg. 6	.....Lavone Kizer-Merritt
<i>The Internet Joke Of The Month</i> , pg. 7	.....Staff Submission
<i>Eight Rules For Eating Chocolate</i> , pg. 7	.....Staff Submission
<i>Newsletter FYIs</i> , pg. 8	.....Staff Submission
<i>Judges Welcome</i> , pg. 8	.....Staff Submission
<i>A Legacy Never To Be Forgotten</i> , pg. 8	.....Staff Submission

NACTT 2003 Mid-Year Meeting

(continued from page 2)

COMPUTER SECURITY TESTING AND TRAINING SERVICE ORGANIZATION

Issue: Is your office protected?

Discussions: Proposals and requests for response are being circulated to determine what vendor will get the contract to audit the computer security in the Chapter 13 offices. The price seems to range from \$3,000 to \$5,000 to have an office tested. A couple of pilot offices participated in the initial program and determined that "hackers" may be trying to access our systems constantly. The audit of the computer security will not be mandated by the EOUST, but is supported and highly recommended. Offices are asking if their firewalls are sufficient. Apparently, the vendor awarded the contract, will assess the needs and make recommendations on how to improve the security.

In the middle of this session, we learned that NASA had lost contact with Colombia and we suspected the worst. The meeting was adjourned on a very somber note. I am not sure where we will convene for next year's meeting, but I am sure it won't be in D.C.

Marilyn O. Marshall, Standing Trustee

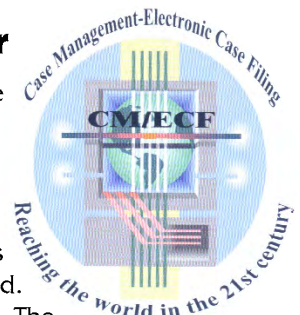


Another Step Closer

On February 7, 2003, our office received an ECF demonstration from members of the Clerk of the Court's staff. It was very informative. A look into the live system and how navigating its pages would work was provided. Many questions were answered. The demonstration sparked dialogues on pending and anticipated issues as well.

We were also given the opportunity to put some names with faces. Though members of our office communicate weekly with Steve Horvath, Jean Dalicandro, Linda Montano and Marguerite Clear, many had never had the opportunity to meet them in person. In addition, our office received a personal introduction to our Clerk of the Court, Kenneth Gardner.

The actual launch of the ECF system is nearing and we are looking forward to it.



Marguerite Clear, Clerk of the Court Ken Gardner, Steve Horvath, Jean Dalicandro and Linda Montano during their visit to our office.

Spring Into Spring Cleaning

It's that time of year. As the air gets warmer and the sun shines more each day, it is the perfect time to tackle all those chores you've been putting off. These chores don't have to become overwhelming. Just keep these tips in mind.

First Things First

Don't try to clean a cluttered room. Spend time putting things away first so you don't waste time cleaning around obstacles. You'll be happier with a less cluttered room as well. And remember to vacuum before dusting, so you don't kick up dust onto your freshly cleaned furniture.

Have the Right Tools

Any chore is easier with the right equipment. Have on hand a broom, dust pan, mop, vacuum, cleaning rags, scrub brush, bucket, sponges, step ladder, and paper towels. When gathering your cleaning products, remember to use heavy-duty types. Look for products that are multi-use to cut down on the number of bottles you have to carry through your home.

Clean Safely

Never use a cleaning product without first reading the label. Make sure you properly ventilate your cleaning area. And always keep cleaning solutions out of the reach of children.

Inquiring Minds

QUESTION:

Should our telephone representatives give payoff amounts over the telephone?

ANSWER:

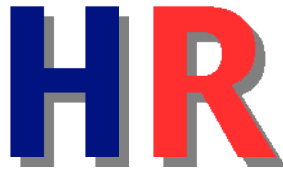
No, our office SHOULD NOT give any verbal estimates over the telephone. Payoff balance are subject to change. Also, ONLY financial summaries from CaseNET should be sent to debtors upon request. Financial summaries from the website SHOULD NOT be sent since those contain approximate payoff balance figures.

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

NEWSLETTER@CHI13.COM



HUMAN RESOURCES Job Posting and Benefit Info



Job Posting

We are looking to fill the Receipts Specialist position in our Financial Department immediately and encourage our readers to spread the word about the job vacancy.

Qualifications and essential job functions for this position are as follows (the essential job functions list is not all inclusive and is subject to change).

Qualifications:

- ★ Two years of college or an Associate's degree or at least three years' experience in petition and data entry or three years' experience in a Chapter 13 bankruptcy office.
- ★ analytical judgment;
- ★ data entry experience;
- ★ 10-key by touch;
- ★ ability to work under pressure and process a high volume of work;
- ★ detail oriented;
- ★ ability to read and interpret complex materials;
- ★ ability to solve fairly simple problems;
- ★ compute statistical and mathematical data; and
- ★ good written and oral communication skills.

Essential Job Functions:

- ★ process lockbox receipts;
- ★ generate Exception Reports;
- ★ process in-house cash receipts;
- ★ serve as backup to the Payroll Specialist; and
- ★ telephone customer service.

Qualified candidates may fax a cover letter and resume including salary history to the Human Resources Department at 312-431-1656 or mail to Office of the Chapter 13 Trustee, HR Department, 224 South Michigan Avenue, Suite 800, Chicago, IL 60604.

Flexible Spending Account Program

Employees who were participants in the 2002 Flexible Spending Account program will have until March 31, 2003, to forward any and all unreimbursed medical and dependent care reimbursement claims incurred during the 2002 plan year to Allied Benefit Systems.

See the Human Resources Administrator for claim forms.

New Benefit Provided

Many employees sometimes find it difficult to balance work, home, family and personal problems and look for solutions on how to resolve some of those stressful concerns. If you're one of them, you'll appreciate the addi-

tion of the work-life balance program added to our UNUM-Provident health insurance coverage called LifeBalance. LifeBalance is a one-stop resource that offers consultation, information, and personalized community referrals 24 hours a day, 7 days a week for you and your family members.

Do you need help with any of these concerns: Work, parenting or child care, legal, financial, education or schooling, emotional well-being, addiction and recovery, or everyday issues like employee relations between you and your manager? LifeBalance consultants are Masters-level consultants and have access to in-house experts and professional resources to help you. There is no charge to you for this service and consultants can provide a variety of services including telephone or face-to-face consultations, on-line resources, educational materials, tips on tape, dedicated Spanish language phone line, and more. Phone calls are toll-free and are treated confidentially. You can call the hotline as often as necessary.

If you need help, it's just a phone call or click away. You'll find a wallet card and brochure about the program in your in-box or you can log on to UNUM's LifeBalance website at www.lifebalance.net. User ID and password will be communicated to employees via e-mail.

We hope that our employees and their family members will find this program useful and informative.

Robin Dirksen

March Birthdays, Anniversaries And Other Notable Events



All Staff Meeting on March 7th.

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

Happy 7th Anniversary to **Darlene Odom** on March 11th!

Ides of March on March 15th.

St. Patrick's Day on March 17th.

Swallows Return to Capistrano Day on March 19th.

First Day of Spring on March 20th.

Happy 5th Anniversary to **Kim Eisenberg** on March 23rd!

Happy 5th Anniversary to **Santricia Teat** on March 25th!

Make Up Your Own Holiday Day on March 26th.

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

Spring is nature's way of saying, "Let's party!"

— *Robin Williams*

FINANCIAL • COMPTROLLER Case Statistics

Chapter 13 Trusteeships monitor statistics on cases much like businesses measure the number of orders coming in and going out. Without this critical information, it would be difficult to manage the Trusteeship or a business. It is necessary to know when the number of cases increases or decreases.



So what's happening at our Trusteeship? Since the beginning of fiscal year 2003, which started October 1, 2002, through December 31, 2002, our cases have increased in number by 75 cases.

Each month our office tracks the increase or decrease in total cases, we also maintain information on how many cases are filed, transferred in and out, converted in from another chapter or converted out to another chapter, consolidated, dismissed, completed or have a hardship discharge.

This information is maintained through the docketing process. Docketing gives us critical information about each case. For example, dockets contain information on cases that have been dismissed and reinstated, or information about events that affect the status of the case. Another important source of information for case statistics is case status. The combination of dockets and case status provides our office with the information needed to produce case statistics.

The case statistical information is submitted to the U.S. Trustee's office, a supplement to our monthly report. Therefore, our office must be very careful to insure that the information is accurate.

Information on case activity provides trend information. It also helps our office to predict what resources will be needed to handle the receipt and distribution of funds.

DonnaLynn Zimmerman

Organizing Tip

Making a list of things to do is great. But what if you are easily distracted? You will never finish anything on your list if you constantly start something, only to go off in another direction every time. If you find you are struggling with this, start carrying a small digital timer with you. When you start a job or project, set your timer for, say, 15 minutes. When it goes off, check to make sure that you are still working on the same project. If not, get back on track and reset the timer for another 15 minutes. If you are even more easily distracted, set it for every five or ten minutes.

INFORMATION SERVICES

Ten Simple Rules For Entering New Addresses In CaseNET

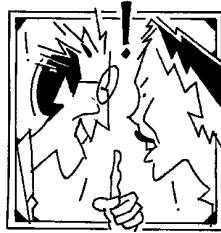
This month's Systems Department update comes from our Identity Address Specialist, Darlene Odom.

- ① Do not use ANY punctuation when entering an address. Periods should not be added when entering P O Boxes or initials. The comma between the city and state automatically defaults in the system.
- ② Spaces should be used between all initials. For example: J P & Associates or P O Box 2112.
- ③ When entering new debtor attorney addresses, add only the name of the attorney. DO NOT add them as "Law offices of..." or "Offices of..."
- ④ On cases where the firm has several names, like: Freeman, Hope, Green, & Beard, use a space instead of a comma. Only abbreviate the firm name if it does not fit in the character spaces provided.
- ⑤ If an "attention" line or a "care of" line is to be included in the address, it should appear between the name and the street address. Avoid using a person's name. The name will become outdated as soon as the person leaves the department. Instead use the Dept name. Example: Claims Dept, Bankruptcy Dept, Accounts Payable Dept.
- ⑥ A suite or room number should appear on the same line as the street address or on the line above. They should always be abbreviated as "Ste" and "Rm". It should never appear on the line below the address.
- ⑦ When an address has both a P O Box and a street address, the important thing to remember is that the address where you want your mail delivered must appear on the line right above the city, state and zip code.
- ⑧ Always use the ZIP+4 codes when possible. If you are unsure of the zip code, you can go to Postal Service web site at www.usps.com to find the correct zip code. You can also find a two-letter state abbreviation list if you have forgotten some of them.
- ⑨ If, while you're logged in to phone services, you receive calls from debtors or creditors requesting to change their address information, please inform them that all requests for changes must be in writing to be officially changed on our system. Mail the address change form to the requestor. Do not take the information. Do not make any changes.
- ⑩ Remember you can find address change request forms on Rama in the identity maintenance folder. Fill it out completely and return it to Darlene, the Identity Address Specialist, with a copy of the request and a photo ID card.

Darlene Odom

To Whom It May Concern:

Our office’s answer to “Dear Abby” from the perspective of both female and male employees.



Dear Whomever,

My husband only bought me one present for Christmas and my birthday. This is not the first time he’s done this, it has happened several times. Each year on holidays and his birthday, I always buy him several gifts and treat him to dinner. Should I continue to buy as I have, and not bring it to his attention? Or should I buy him one gift the next time a holiday or his birthday rolls around – then maybe he’ll eventually get the message.

Signed Giftless.

HIS RESPONSE...

Dear Giftless,

Your plight is common among married women. Men, like children, think little of where the food comes from, how their clothes get washed, or how much effort you put into their gifts. To the XY chromosome, plucking daisies from the flower-bed you laboriously planted and giving them to you is a marvelous idea, as romantic as a candle-light dinner or the perfect bought present. This is why we are such bad gift-givers; we don’t discriminate. To illustrate my point, I will diagram a man’s thought-process when entering a store:

“Ok, Christmas is tomorrow and I need a present for my wife. What can I get her? Didn’t she say something about footwear? Footwear...” Wham. You’re now the proud owner of some tube socks.

To break your husband’s habit of poor consumer choices, you might need to take a more affirmative stance. Perhaps he might come around on his own given enough time but considering how long it took to housebreak him, it’s doubtful.

Instead, treat this situation like any other and just give him some orders to follow. If you want shoes, a bracelet and a nice dinner, tell your husband that. Though we act macho and in control, men really have no idea what makes you happy. We don’t know how your hair looks, which belt goes with your shoes, or if the dress you bought five years ago makes you look fat. Men don’t know much of anything. But you’re married; you should know that by now.

HER RESPONSE...

Dear Giftless,

Your situation concerning your husband buying you only one present for Christmas and your birthday is totally your fault. If this is the way its been going, what makes you think that it’s going to change, or better yet, what’s to make him think that anything should change. Maybe he thinks you’re comfortable with the one present and that

**EMPLOYEE BIO:
Lavone Kizer-Merritt**



Nickname: Pinkie.

Birth date: August 14, 1973.

Birthplace: Chicago, IL.

Family: Husband and son.

Position: Case Administrator.

Years with the Office: Four.

Favorite Food: Cheeseburgers.

Favorite TV program: Fear Factor or game shows.

Favorite Color: Pink and Blue.

Favorite expression: All right!

Favorite Smell: Pink perfume.

Favorite Childhood memory: Double Dutch and penny candy.

If you could meet one person in the world, either dead or alive, who would it be? My Grandmother. I’d like her to hear me tell her the way I miss and love her, and to also just thank her for loving me so much.

What’s most important in life? My family.

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

What’s guaranteed to make you smile? My son. He’s so funny when he dances.

First thing you do in the morning when you wake? Tell Carlton to hit the snooze button.

My friends would describe me as: A fool and hilarious.

A perfect day for me would be: Spending the day out with my family on company hours.

Most embarrassing moment: When it was snowing, and all of a sudden, it was nothing but ice. I went out on the porch and bounced from the top of the stairs to the bottom.

Proudest moment: My wedding and the birth of my son.

In 5 years I see myself: A completion to my family – a second child.

you’re comfortable doing what you do for him. I know, as a woman, that you are trying to give him a hint to do more for you on these holidays, and he probably knows this too, but he’s a man. Hint giving can be cute between husbands and wives when it’s a game, but this sounds like this is a serious matter to you. You have to just come out and say it. Don’t beat around the bush. You’ll wind up beating the leaves totally off and you’ll still only have one present on the holiday. Stop playing games like a child and tell that man you want more presents. He’ll know exactly what you expect from him, that way he can’t say anything stupid like I didn’t know.

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.

The Internet Joke Of The Month

Date: Fri, 14 Feb 2003 22:17:54 -0500
 Subject: The Annual Stella Awards
 From: somebody@anaddress.com
 To: alotofpeople@alotofaddresses.com



It's time once again to consider the candidates for the annual Stella Awards.

The Stella's are named after 81-year-old Stella Liebeck who spilled coffee on herself and successfully sued McDonalds. That case inspired the Stella Awards for the most frivolous successful lawsuits in the United States.

The following are this year's candidates:

- ☑ Kathleen Robertson of Austin, Texas, was awarded \$780,000 by a jury of her peers after breaking her ankle tripping over a toddler who was running amuck inside a furniture store. The owners of the store were understandably surprised at the verdict, considering the misbehaving little toddler was Ms. Robertson's son.
- ☑ A 19-year-old Carl Truman of Los Angeles won \$74,000 and medical expenses when his neighbor ran over his hand with a Honda Accord. Mr. Truman apparently didn't notice there was someone at the wheel of the car when he was trying to steal his neighbor's hubcaps.
- ☑ Terrence Dickson of Bristol, Pennsylvania, was leaving a house he had just finished robbing by way of the garage. He was not able to get the garage door to go up since the automatic door opener was malfunctioning. He couldn't re-enter the house because the door connecting the house and garage locked when he pulled it shut. The family was on vacation and Mr. Dickson found himself locked in the garage for eight days. He subsisted on a case of Pepsi he found and a large bag of dry dog food. He sued the homeowner's insurance claiming the situation caused him undue mental anguish. The jury agreed to the tune of \$500,000.

- ☑ Jerry Williams of Little Rock, Arkansas, was awarded \$14,500 and medical expenses after being bitten on the buttocks by his next-door neighbor's beagle. The beagle was on a chain in its owner's fenced yard. The award was less than sought because the jury felt the dog might have been just a little provoked at the time by Mr. Williams, who was shooting it repeatedly with a pellet gun.
- ☑ A Philadelphia restaurant was ordered to pay \$113,500 to Amber Carson of Lancaster, Pennsylvania, after she slipped on a soft drink and broke her coccyx (tailbone). The beverage was on the floor because Ms. Carson had thrown it at her boyfriend 30 seconds earlier during an argument.
- ☑ Kara Walton of Claymont, Delaware, successfully sued the owner of a nightclub in a neighboring city when she fell from the bathroom window to the floor and knocked out her two front teeth. This occurred while Ms. Walton was trying to sneak into the club through the window in the ladies room to avoid paying the \$3.50 cover charge. She was awarded \$12,000 and dental expenses.
- ☑ This year's favorite, however, could easily be Mr. Merv Grazinski of Oklahoma City, Oklahoma, who purchased a brand new 32-foot Winnebago motor home. On his first trip home, having driven onto the freeway, he set the cruise control at 70 mph and calmly left the drivers seat to go into the back and make himself a cup of coffee. Not surprisingly, the R.V. left the freeway, crashed and overturned. Mr. Grazinski sued Winnebago for not advising him in the owner's manual that he couldn't actually do this. The jury awarded him \$1,750,000 plus a new motor home. To top it off, the Winnebago Company actually changed their manuals on the basis of this suit, just in case there were any other complete morons buying their recreational vehicles.

HAVE YOU RECEIVED A GOOD ONE LATELY? FORWARD IT TO THE US AT NEWSLETTER@CHI13.COM AND MAYBE WE'LL PUBLISH IT!

Eight Rules For Eating Chocolate

1. Milk chocolate does melt in your hands – but only because you are eating it too slowly.
2. Contrary to popular belief, it is ok not to share your chocolate.
3. Need to add more fruits to your diet? Try chocolate covered cherries, strawberries, or raisins. They all count.
4. Chocolate is a good source of copper, which our bodies need. Our diets are typically low in copper. So consider it a necessity for good health to eat some chocolate every day.
5. When you are ravenously hungry, you tend to overeat at meals. Take the edge off before your meal with a chocolate bar. Consider this your diet.
6. Ever heard of Chocoholics Anonymous? No? Well, that is because there is no such thing. No one wants to quit.
7. If you are one to make a daily To Do list, be sure to put "eat chocolate" at the top. Then you will feel good that you got at least one thing done today.
8. Get rid of your stress. Remember that "stressed" spelled backwards is "desserts."



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
- ✓ 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/>.

MARILYN O. MARSHALL
AND THE OFFICE OF THE
CHAPTER 13 TRUSTEE
WOULD LIKE TO WELCOME
JUDGE JACQUELINE P. COX
JUDGE A. BENJAMIN GOLDGAR
AND
JUDGE PAMELA S. HOLLIS
WE WISH YOU SUCCESS IN
YOUR NEW ENDEAVOR!



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

BLACK HISTORY MONTH A Legacy Never To Be Forgotten

As Mamie Till-Mobley sensed her son's place in American history and her responsibility to keep that legacy alive, our nation suffered a great loss in early January by her death. She was the mother of the 14-year-old boy, Emmett Till.

He had been savagely beaten and drowned by a white mob in Mississippi. This young man had whistled in a store owned by a white woman and it was perceived that he had whistled at her and was killed for that. When his body was recovered, many urged Mamie Till not to look at her son's brutalized body. However, she looked and wanted all Americans to look at her son's mangled body.

It is that image of Emmett Till's body with his nose sev-

ered and his head cleaved nearly in two that ignited a quiet flame that took life as the American Civil Rights movements. His death came three months before Rosa Parks refused to give up her seat on the Alabama bus. It has been said that Rosa Parks did not get up when threatened because she thought about Emmett Till and couldn't go back anymore.

Though Mrs. Till-Mobley's 40-year personal effort to keep the legacy of her son's death alive has ended, his legacy as well as hers is destined to survive.



14-year old
Emmett Till