

Being A Good Lawyer And Avoiding Misconduct In Court

Conflict is a part of life. As lawyers, we are faced with conflict on a daily basis. It's the nature of our profession. The conflict starts with our clients and then it's our job to zealously represent our clients and hopefully sort out the conflict to the best advantage of our clients.

This representation and the interaction with the parties we represent can get heated as the conflicts grow. While we zealously represent our positions, we must always keep in mind that attorneys are bound by a code of ethics. A strong sense of ethics is crucial to being a good attorney. Wikipedia tells us that legal ethics "encompasses an ethical code governing the conduct of persons engaged in the practice of law and persons more generally in the legal sector."

Traditionally, in Illinois the ethics and conduct of attorneys has been governed and regulated by the Attorney Registration and Disciplinary Commission. According to their website, (www.iardc.org): The Attorney Registration and Disciplinary Commission (ARDC or Commission) operates under the authority of the Illinois Supreme Court, which has sole authority to regulate the admission and discipline of lawyers in Illinois. Since 1973, administrative responsibility for the registration and discipline of Illinois lawyers has been delegated by the Illinois Supreme Court to the ARDC, composed of seven members appointed by the Court. Four members of the Commission must be members of the Illinois bar, and the other three members must be non-lawyers. The Commissioners serve without compensation for three-year terms. The Commission

acts as a board of directors for the disciplinary agency, setting general policy and overseeing its implementation.

In addition to the oversight of the ARDC, on November 22, 2011, the United States District Court for the Northern District of Illinois adopted the Rules of Professional Conduct which give the Bankruptcy Courts guidelines via the Local Rules to investigate and discipline attorneys appearing before them. RULE 9029-4 provides the structure for disciplinary proceedings and should be read by all attorneys appearing in bankruptcy court.

The Rule provides that misconduct means any act or omission by an attorney that violates the disciplinary rules of the district court. The repercussion of attorney misconduct can range from temporary or permanent suspension from practicing before the bankruptcy court, reprimand, censure, or any other action that the circumstances may

warrant. This is serious business for an attorney whose sole livelihood is derived from fees in bankruptcy cases. By merely appearing before the bankruptcy court an attorney subjects herself to the jurisdiction of the court and the application of this rule. The process of prosecuting attorney misconduct is outlined in the Rule. The misconduct is first noted by a Judge then referred to the Chief Judge to begin the process. The Chief Judge then refers the matter to the bankruptcy court for consideration and appropriate action. Upon majority vote, the court may determine that the complaint merits no further action and provide notice of this determination to



no further action and provide notice of this determination to

(Continued on page 2.)

Financial Requesting A Chapter 13 Payoff Amount



In order to obtain a payoff amount on a Chapter 13 case at our office, a Request for Payoff of Chapter 13 Form must be completed.

Note: A payoff amount cannot be furnished until after the bar dates for unsecured and priority claims have passed, or when a case is dismissed.

If a Chapter 13 case has not been confirmed for 36 months, the request must be made by the debtor(s)' attorney or a third party, i.e., mortgage lender or banking institution.

An original request made by a third party must be accompanied by clear legible copies of a recently dated authorization and loan application signed by the debtor(s). The signature will be verified with documentation on file.

Lien holders must be listed on the request form if they are to be excluded from the payoff, i.e., debts for current mortgage and arrears payments, taxes, or water bills.

This form is available on our website at http://www.chi13.com or from our office. Rita M. Saunders, Financial Manager

Being A Good Lawyer And Avoiding Misconduct In Court



(Continued from page 1.)

the complainant and the attorney, may direct that formal disciplinary proceedings be commenced or the court can take other appropriate action to address the misconduct.

Aside from avoiding misconduct and incurring the ire of the bankruptcy court, attorneys should always exhibit civility and professionalism in their day-to-day practice. The Seventh Federal Judicial Circuit outlines some very common sense duties between lawyers and the courts that everyone should keep in mind and follow when dealing with the courts:

LAWYERS' DUTIES TO THE COURT

- 1. We will speak and write civilly and respectfully in all communications with the court.
2. We will be punctual and prepared for all court appearances so that all hearings, conferences, and trials may commence on time; if delayed, we will notify the court and counsel, if possible.
3. We will be considerate of the time constraints and pressures on the court and court staff inherent in their efforts to administer justice.
4. We will not engage in any conduct that brings disorder or disruption to the courtroom. We will advise our clients and witnesses appearing in court of the proper conduct expected and required there and, to the best of our ability, prevent our clients and witnesses from creating disorder or disruption.
5. We will not knowingly misrepresent, mischaracterize, misquote, or mis-cite facts or authorities in any oral or written communication to the court.
6. We will not write letters to the court in connection with a pending action, unless invited or permitted by the court.
7. Before dates for hearings or trials are set, or if that is not feasible, immediately after such date has been set, we will attempt to verify the availability of necessary participants and witnesses so we can promptly notify the court of any likely problems.
8. We will act and speak civilly to court marshals, clerks, court reporters, secretaries, and law clerks with an awareness that they, too, are an integral part of the judicial system. O. Anthony Olivadoti, Managing Attorney

THE MARSHALL CHRONICLES
The Editorial Staff: Cheryl Jones, HVB and Dave Latz.
Contents and Contributors:
Being A Good Lawyer And Avoiding Misconduct In Court, pgs. 1 and 2O. Anthony Olivadoti
Requesting A Chapter 13 Payoff Amount, pg. 2Rita M Saunders
Trustee Matters, pg. 3Marilyn O. Marshall
Give Us The Docs, Or Else..., pg. 3Jennafer Kempf
Prosperity, pg. 3Quotations
Why Do I Have Two Computers?, pg. 4Dave Latz
Laughing The Stress Away, pg. 4Health Information
Money Tip, pg. 4Financial Information
NACTT 2012 Symposium Marriott Orlando World Resort, pg. 5 ...Mark Caffarini
The NACTT 2012 VAE Top Ten List, pg. 5Laura Mendoza
April's Notable Events, pg. 5Dave Latz
Petition Entry, pg. 6Carlos Lagunas
Saving That Refund, pg. 6Financial Information
By The Numbers: Easter, pg. 6National Retail Federation and National Confectioners Association
Leonardo da Vinci Trivia Quiz Answers, pg. 6Trivia Quiz
Ditch The Antibiotics To Treat You Sinus Infection, pg. 7Health Information
Five Ways To Overcome Your Hate Of Exercise, pg. 7Health Information
Essential Nutrients For Healthy Brains, pg. 7Health Information
Trivia Quiz: Leonardo da Vinci , pg. 8Trivia Quiz
Did You Know: Pecan Trivia, pg. 8Trivia
Newsletter Information:
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 Dave Latz.
Please remember when making a submission to the newsletter, it must be:
type-written and
submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.
We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.
You may also view this edition of THE MARSHALL CHRONICLES, as well as all the previously published issues, all in full color, on the Chapter 13 Trustee website at http://www.chica-go13.com/.

Trustee Matters

Announcements

May 2, 2012

The Chapter 7 annual seminar, for both Chapter 7 Panel Trustees and Chapter 13 Trustees, sponsored by the United States Trustee, Patrick L. Layng, has been scheduled for May 2nd, 2012, from 9:30-4:30 at the Ralph H. Metcalfe Federal Building located at 77 West Jackson Boulevard. The program details are pending but the committee chairperson, Liz Berg, promises both an educational and informational agenda. Please note the change in start time and in the location.



May 15-21, 2012

The Office of the Chapter 13 Trustee will not hold §341 meetings or debtor education classes Tuesday, May 15th through Monday, May 21st. The office will use these days to train on the new software system and to document changes in procedures. Because of the amount of traffic in the downtown area due to the NATO Summit, the office will be closed to external visitors but will maintain regular office hours for staff and telephone inquiries. Other information will be discussed at the monthly staff meeting

May 21-23, 2012

The Bankruptcy Software Specialist (BSS) 28th Annual Chapter 13 Bankruptcy Seminar will be held in Memphis, Tennessee at the Peabody Hotel. The seminar will kick-off with the TNG V8 overview and from that point, individual workshops galore are planned. Although we have not gone live yet, we have attended the annual seminar for the last three years. Marty Quinn and the others offer a superb program and hospitality second to none.

May 30-31, 2012

The NACTT Staff Symposium will be held in Chicago. Reception is Tuesday, May 29, and classes are Wednesday and Thursday at the Intercontinental Chicago Magnificent Mile. Sessions 4 and 5 in Chicago will offer a 3-hour employment law update provided by Andria Ryan, a partner with Fisher & Philips, LLC. This session was not offered in Orlando or Las Vegas. Mary Ida Townson, Chapter 13 Trustee, Atlanta, GA, and Tom King, Chapter 13 Trustee, Oshkosh, WI, are the co-chairs for 2012 Staff Symposia. If you have never attended the staff symposia before, chances are you will be selected to attend this one just minutes away from our office. *Marilyn O. Marshall, Trustee*

Legal Give Us The Docs, Or Else...



As a paralegal, we receive many emails each day that contain orders, motions, plan amendments, and, of course, lots of pay advices and tax returns. Bankruptcy provision 11 U.S.C. §521 states that a debtor has a duty to file a list of creditors, schedule of assets and liabilities, schedule of income and expenditures, a statement of financial affairs, copies of all pay advices or other proof of payment received by the debtor from any employer within 60 days prior to filing, and a statement of monthly net income and how the amount is calculated.

The debtor also has a duty under §521 to provide to the Trustee copies of his/her most recent tax return no later than seven days before the first meeting of creditors and also to satisfy §1308, the debtor must provide proof of filing tax returns for the last four years prior to filing no later than the day before the §341 meeting.

If I have learned anything thus far as a paralegal, it is that it helps to know the reasoning behind what we're being asked to do and why.

The Trustee must confirm that the debtor has filed taxes, as required by state and federal law, and needs to know if the income disclosed on the tax document matches what is being testified to on the debtor's bankruptcy petition, and if the debtor is entitled to a refund. While in a Chapter 13 bankruptcy, a debtor may be required to tender their tax refund for the duration of the bankruptcy and this can be anywhere from 36-60 months.

Each year, the debtor will submit the federal tax return to the Trustee and the paralegals review the return to verify the tax return is filed, if the debtor is owed a refund, or if the debtor has incurred a balance with the Internal Revenue Service. This also gives the Trustee a good indication of the debtor's yearly income. If the debtor fails to provide pay advices and/or tax returns, then either the creditor, who has a right to request taxes, or the Trustee, may move (or file a motion) for the case to be dismissed.

Jennafer Kempf, Paralegal

Prosperity

"Prosperity is only an instrument to be used, not a deity to be worshipped." ~ Calvin Coolidge

"True prosperity is the result of well-placed confidence in ourselves and our fellow man." ~ Benjamin Burt



Information Services Why Do I Have Two Computers?

Or, conversely, why do I only have one computer?



The answer to these questions lies at the nexus of BSS TNG13, CaseNET, and Apple's OS X operating systems. While we've touched on this in various meetings, I've decided to explain it a little more thoroughly here.

As you are all aware, we are switching bankruptcy administration software from our homegrown CaseNET system to the very widely used BSS (Bankruptcy Software Specialists) TNG13 bankruptcy administration software.

During the process of changing from one system to the other, we have to be able to run both CaseNET and TNG13 so that we may continue to operate on the old system as usual, and upgrade and train on the new system at the same time.

Additionally, the Trustee has been upgrading our computer equipment over the last couple of years. During the process of upgrading our Macintosh systems, Apple has also upgraded and enhanced their operating system software. They have gone from OS X 10.6 (a.k.a. Snow Leopard) to OS X 10.7 (a.k.a. Lion).

Due to this, we have run into a situation where CaseNET (and some other software) may or may not run on your computer. The software programs in question are known as "Classic" programs, meant to run on older Power PC computers such as the Macintosh G5 computers that all of us have had.

Apple engineered the Snow Leopard operating system to run both older Classic programs as well as the newer Intel processor based programs. This worked out great for us since we had a need for both environments. The first wave of upgrades (mostly the Case Administrators and the Financial area employees) allowed us to completely replace the G5 computers on some of your desks. Those of you in that situation continue to have and need only one computer.

The second wave of replacements has Apple's Lion operating system on them, and it no longer supports the Classic environment. Because of this, those who have received a new computer this year have had to retain your older G5 computers in order to continue to run CaseNET until we have completed the switch to TNG13.

When that switch occurs, we will be able to remove the extra computer on your desks and then complete the upgrade of the first wave of computers to the OS X Lion operating system so that we'll all be in synch. Until that time, desktop space will remain at a premium for some of you.

Dave Latz, Operations Coordinator

Laughing The Stress Away

"If you can laugh at it,
you can survive it."

~ Bill Cosby



Stress affects everyone and has become one of the most serious health issues of our times. There are many ways to deal with stress, some more effective than others. One of the quickest and easiest ways to reduce stress is to find humor in your daily life.

In fact, it turns out that laughing is good for your overall health. Researchers have found that people with heart disease were 40 percent less likely to laugh in humorous situations than those with healthy hearts. Laughter strengthens the immune system and lowers high levels of stress hormones. Business researchers have also recognized the benefits of laughter and humor in problem solving and creativity in business environments. Workers who find their jobs fun perform better and get along better with co-workers than those who do not view their jobs as fun.

It is easy to inject humor into your daily life. Take time each day to enjoy something funny. Read a book of jokes or talk to a friend who makes you laugh. Also, being able to laugh at yourself goes a long way towards reducing stress. Humor can keep you from taking yourself too seriously and can make dealing with others easier. It can also distract you from the situation that is causing you stress, allowing you to take a moment to see things in a different light.

So, next time you are feeling stressed out, take a moment for yourself. Take a deep breath, smile, and think a funny thought. Grab a bite to eat with a funny friend or watch your favorite sitcom. Although it doesn't get rid of the situation, you will be better equipped to handle your daily stress.

Money Tip

If you are getting free checking at your bank, make sure you understand the terms and conditions of the account. Many banks require you to keep a large amount of money in the account in order to qualify for the free checking. If that money is not earning interest, it could cost you. It can also affect you if you do fall below that minimum, with fees that add up each month. Look for a bank that has a low or no minimum.



**Financial
NACTT 2012
Symposium
Marriott Orlando
World Resort**



Thank you to my Trustee Marilyn O. Marshall, I was granted the chance to attend this year's annual Staff Symposium along with my coworker, Laura Mendoza. The Marriott World Resort was a world class hotel, specializing in seminars and symposiums.

This year's Symposium repeated a series called "Value Added Employee" which I decided to take. Even though they were similar to last year, they had slightly different topics and different facilitators. All proved to be beneficial to understand that we all share the same common issues at work. In fact, many of the documents were in BSS format so they did not look foreign to us anymore.

The workshops were set up in roundtables and we had to work together as a team to find the answers we thought best would resolve the issues and what steps we would take to help that employee improve their performance. The one true thing for every roundtable was each had been given the same topic, but the answers and solutions all were different. However, the bottom line was no one person or Trusteeship had the absolute solution. All answers could be correct, it just depends on the office policy, which was mandated by an individual Trustee.

This year's seminar stressed the importance of no Internet access or limited access to only hours during lunch or after work scheduled hours. Some Trustees block Facebook, Twitter and other blogging sites to prevent use at work. This was for security issues to the Trustee and because they found that this distraction actually was a main cause of errors. But what stood out most is that in every case study, everyone agreed that no employee was deliberately making an error. We found that errors and mistakes usually occur because the employee was distracted by outside factors, or was a human slip while trying to multitask.

Outside the event itself, I was able to spend time with my coworker and we took a taxi to "Downtown Disney." I realized that it's time for me to revisit Disney in the future. I have not been there for about 15 years and it has changed much in that time. We walked about and Laura purchased gifts for her kids while I zeroed in on the Harley Davidson Shop. Thought I would purchase the bike of my dreams and ship it home, but remember, all things at Disney are a fantasy and I am not in the movie Easy Rider!

Mark Caffarini, Closing Audit Specialist

**Case Administration
The NACTT 2012
VAE Top Ten List**



This year I had the pleasure to attend the NACTT Staff Symposium in Orlando, FL. It began with a delightful reception.

The sessions that I attended concentrated on being a Value-Added Employee. The top 10 list of ways to become a Value-Added Employee are:

- ① The VAE knows they want to make a difference.
- ② The VAE wants it more.
- ③ The VAE is always striving to get better.
- ④ The VAE does ordinary things better than everyone else.
- ⑤ The VAE has zoom-focus.
- ⑥ The VAE is mentally stronger.
- ⑦ The VAE will overcome their fear.
- ⑧ The VAE will seize the moment.
- ⑨ The VAE will leave a legacy.
- ⑩ The VAE makes everyone around them better.

Also, in order for you to become a Champion Value Added Employee, you need to develop procedures and checklists to determine "Why, Who, and How." During the various sessions we had the opportunity to discuss with employees from different trusteeships how policies and procedures are put in place, and how every email, internet use, and personal phone call can affect your job.

I want to give Ms. Marshall a special thank you for giving me the opportunity to attend this year's staff symposium in Orlando, FL. The weather was pleasantly warm and I was able to visit downtown Disney with my co-worker, Mark Caffarini.

Laura Mendoza, Mortgage Specialist

April's Notable Events

April Fools Day on April 1st.

All Staff Meeting on April 6th.

Easter Sunday on April 8th.

National Be Kind to Lawyers Day
on April 10th.

Happy **12th** Anniversary to **Laura Mendoza**
on April 2nd!

Happy **19th** Anniversary to **Dave Latz** on April 5th!

Happy Birthday to **Rosalind Lanier** on April 6th!

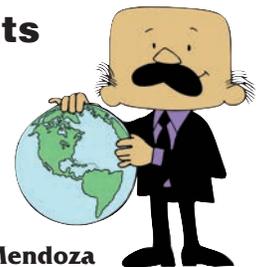
National Take a Wild Guess Day on April 15th.

Tax Day for Tax Year 2011 on April 17th.

Earth Day on April 22nd.

National Arbor Day on April 27th.

National Go Birding Day on April 28th.



Case Administration Petition Entry



After a petition is filed with the bankruptcy court by the debtor’s attorney or a pro-se debtor, it is then received by our office and entered by a case administrator. It might seem like a typical data entry job, but in reality it takes knowledge and awareness of the bankruptcy rules to complete this task at hand. The most important part of petition entry is how and when to disburse to creditors. We disburse to creditors according to the plan. Typically, we only disburse to adequate protection creditors before the case is confirmed. During petition entry, we read and enter the petition and plan in our system. When the plan states to pay a creditor as an adequate protection claim, we do. Sometimes a certain creditor might not get paid during the life of the plan.

One important part of the plan is section G. It includes special provisions, and rules over everything in the plan. One important rule about section G is that the box on the first page of the plan has to be checked. If the box is not checked, then section G language does not apply.

We also enter the plan terms, which equal monthly payments X months = total pot of the case and minimum percent to unsecured creditors. Another function of a plan is to determine if a debtor agrees to payroll deduction. If payroll is agreed upon, the box in section I of the plan will be checked. Our office will then send a notice to their employer informing them they chose to be placed on payroll. This is when plan payments are deducted directly from the debtor’s paycheck and sent to the Trustee.

As case administrators, we are always looking for ways to perfect the way we administer a case, process petitions and enter claims. When processing the petition and the plan, if there is a Cook County Treasurer debt listed in the plan or on schedule D of the petition, we make sure it has a PIN number. If there is no PIN number listed, we inform the debtor’s attorney by letter to supply us with one. This helps us out a great deal when processing Cook County Treasurer’s proof of claims. We pretty much take the same steps when a vehicle is involved. The case administrators make sure the vehicle’s make and model listed in the plan matches the make and model of the vehicle listed on the proof of claim. If there is a collateral issue, we notify the debtor’s attorney by letter to confirm with their client if they have more than one vehicle. We make sure that all secured debts are listed in the plan and paid correctly.

Carlos Lagunas, Case Administrator

Saving That Refund

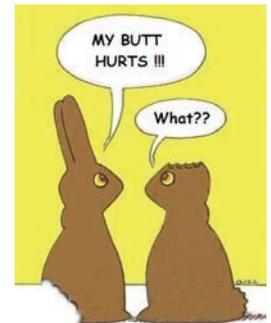


A recent survey by the National Retail Federation found that more Americans are planning on saving their tax refund this year. Results show that 44 percent of tax filers are going to stash away at least some of their money, marking the highest percentage in the survey’s nine-year history. About 40 percent say they are planning on using some of the money for debt repayment, and almost 30 percent will be using it for everyday expenses. Thirteen percent will be using their refund check for a big splurge.

Experts believe the rough economy has more people looking to save their money. The average refund is about \$3,000, and more than two-thirds of taxpayers get one each year.

By The Numbers: Easter

- p Americans spend over \$14 billion on Easter-related goods each year, with 15 percent of consumers reporting that they will buy at least some of those goods online.
- p When taking a bite into a chocolate bunny, 76 percent of Americans prefer to bite into the ears first. Five percent eat the feet first, while four percent chew on the tail first.
- p Each Easter season, Americans buy more than 700 million marshmallow Peeps, making them the most popular non-chocolate Easter candy.
- p Almost 20 percent of Americans do not celebrate Easter at all.
- p Sixteen billion jelly beans are made for Easter, enough to circle the globe nearly three times.



Source: National Retail Federation, National Confectioners Association

Trivia Quiz Answers: Leonardo da Vinci



- 1. Only 15.
- 2. Egg tempura.
- 3. He was never married.
- 4. Meat.
- 5. His fingerprint.
- 6. Leonard took it with him.
- 7. In the Louvre in Paris.
- 8. They are written backwards in mirror writing.
- 9. He dissected bodies.
- 10. The King of France.

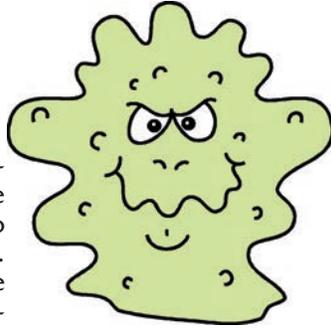
Ditch The Antibiotics To Treat Your Sinus Infection

Nearly 20 percent of prescriptions for antibiotics in the United States are given to adults with sinus infections. While this has long been the standard for treating this condition, a new study has given doubt to the efficacy of the use of these drugs. As reported in the Journal of the American Medical Association, the most common antibiotic used, amoxicillin was no better at treating the symptoms of a sinus infection than a placebo. In fact, not only was there no benefit in terms of treating the pain, runny nose, and congestion of a sinus infection, patients also reported no difference in terms of their general well-being, side effects, or missed days of work.

Most sinus infections are caused by a virus, which does not respond to antibiotics. But these drugs were thought to be a good response to bacterial sinus infections. The problem lies in the fact that practitioners are unable to tell the difference between a sinus infection caused by a virus and those that have progressed into a bacterial infection. It is now understood that the use of antibiotics is only needed rarely.

The good news is that even without antibiotics, the vast majority of sinus infections will resolve within two weeks. In the study, about one-third of both the group given the antibiotic and the one given the placebo reported feeling better by day three of treatment. By day ten, over 80 percent said they felt much better.

Doctors still face demands by patients for a quick treatment for what ails them. Many have begun writing prescriptions with the instruction to only fill it if there is no improvement in symptoms within three days. This can help curtail the overprescription of these drugs, which can lead to long-term development of drug-resistant bacteria and viruses.



Five Ways To Overcome Your Hate Of Exercise

Everyone knows that exercise is a good way to keep your weight down and to increase your general health and well-being. But what do you do if you hate to exercise? Instead of just giving up, try these strategies to get in the exercise you need.



1. Make exercise a routine. We may hate to do laundry or get the oil changed in our car, but we do it anyway. Why? Well, it becomes part of our routine. Add exercise to your list of things that must get done each week.

2. Give yourself some incentives. Working toward a goal is a great way to make yourself do something. Find something that feels like a good reward and only indulge when you have met your exercise goals. It can be anything from a weekly dessert treat to some new clothes or a weekend away. But be sure to set realistic goals so that you are rewarding yourself fairly often.

3. Find ways to incorporate exercise into your daily life. Take the stairs, walk around the block at lunch, or walk your dog when you get home. If your children are in sports or activities, use your time waiting for practice to end to walk or run. Instead of dreading a long workout each day, you can look forward to little breaks from your daily grind.

4. Take it slow at first. Committing to going to the gym every single day may be setting you up for failure. And once you miss a day, you have the temptation to just throw in the towel. Instead, give yourself a realistic schedule. You might try going on a walk a couple of times a week and swimming once a week. Once you can commit to this lighter schedule without fail, add in some more activity.

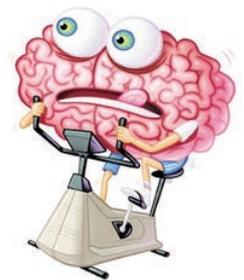
5. Take a break once in a while. Even if you are gung-ho about increasing your exercise levels, you still need to schedule rest days into your routine. Even high-performance athletes plan for days off when training. This keeps you from becoming exhausted or burned out and gives your body a chance to re-energize.

Essential Nutrients For Healthy Brains

A recent study published in the journal Neurology has shown that seniors who include more certain essential nutrients in their diets were less likely to have brain shrinkage associated with Alzheimer's disease. They were also more likely to score better on tests of mental performance.

What are those essential nutrients? They include omega-3 fatty acids, B and D vitamins, and antioxidants C and E. Omega-3 fatty acids and vitamin D are found in fish and some plant and nut oils. Vitamins B, C, and E are primarily found in fruits and vegetables. The essential nutrient B12 comes from animal products and fortified breakfast cereals.

Talk with your doctor about including more of these nutrients in your diet. You can get a blood test to check the levels of these chemicals in your body. To increase your intake, eat a healthy diet rich in fruits, vegetables, and fish. Before supplementing, speak to your doctor about safely increasing your intake of these nutrients. spray in eyes."



Trivia Quiz: Leonardo da Vinci

Leonardo da Vinci was born on April 15, 1452, in Vinci, Tuscany. To celebrate his birthday, try your hand at this Leonardo trivia quiz. *(The answers are on page 6.)*



1. Only a small number of Leonardo da Vinci's paintings survive today. How many are there?
2. Leonardo was one of the first artists in Italy to use oil paints. What was in use before that?
3. How many times was Leonardo married?
4. What type of food did Leonardo not eat?
5. What part of Leonardo's body did anthropologists piece together?

6. The gentleman who commissioned the Mona Lisa never received his painting. Why not?
7. Where is the Mona Lisa now located?
8. What is unique about the way Leonardo wrote notes in his notebook?
9. What did Leonard do so that he could understand human anatomy better to create more life-like works?
10. Leonard died in 1519 while being held in whose arms?




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

The Marshall Chronicles is now available in full color, both in print and on-line at www.chicago13.com

Did You Know: Pecan Trivia

April is National Pecan Month. Here are a few things you probably didn't know about this tasty fruit.

-  Every pecan pie uses 1/2 to 3/4 pound of pecans. There are about 78 pecans used in every pecan pie.
-  The pecan tree is the state tree of Texas.
-  Pecans are the only tree nut that is truly native to the United States.
-  Pecan trees are alternate-bearing trees, meaning that they produce nuts every second year.



-  Georgia is the state that produces the most pecans.
-  The United States produces about 85 percent of the world's pecan crop, with an annual production of about 200 million pounds.
-  There are over 500 varieties of pecans today.
-  Okmulgee, Oklahoma, holds the world's records for the largest pecan pie, pecan cookie, and pecan brownie.
-  In the 1970's, pecan halves were selected as the first and only fresh food eaten by astronauts headed to the moon.

