

TNG 2013 The Year In Review

In last December's issue of the Marshall Chronicles, I announced our conversion to TNG was complete. What have we learned over the past year? What did we accomplish? What is there yet to do?

2013 has been an exciting year as we get more comfortable and more proficient performing our job duties using TNG bankruptcy administration software. It's almost hard to imagine the struggles we experienced those first months: the overflowing inboxes, getting caught up, disbursement processing that kept us out of the system for a whole day. While learning the new system has been challenging and thrilling at times, I am still looking forward to all that we have yet to master.

TNG views have been a great way for us to create easy-to-run exception reports that identify data anomalies in the system. We've built up a library of these reports as we come across bottlenecks in the flow of our cases. For example, we search for cases that have a pre-confirmation status but the confirmation date is not blank. We also look for cases that have a non-blank final report date, but the case status is still "pending final report." Anthony and I have set a goal for the coming year that we formalize the running of these exception reports. Having a schedule and assigning these reports to staff members provides a structure and will get us to be more proactive. Let's think about problems and how to identify them to head them off before cases get stuck.

Auto-filing is one of my favorite features in TNG. This is where motions and other documents are queued up automatically to be filed with court as staff creates them. Antho-

ny kicks off the filing program at the end of the day. At "Go-Live" we had all of the Trustee motions and orders set up for auto-filing. Since then, we have set up the following to also be auto-filed: The Official Form 23 for debtors who take our Financial Management Course, the Final Mortgage Cure Letter and the Trustee's Report of Deposit of Unclaimed Property.

I've often touted that TNG's integration with the court's website was one of the main factors in Ms. Marshall's decision to select TNG as our bankruptcy administration software.

Strategically placed update strings allow small pieces of code to run when certain events occur, like downloading documents from court into TNG. We have to strike a balance between what should be automatically updated and what requires some human intervention.

The case analysts helped me troubleshoot an issue where dismissal orders and conversion orders were to update the closing order date, FR court order date and FR debtor last payment date au-

tomatically as the document was downloaded and they weren't due to the merging of documents. BSS was able to correct the problem and now these fields are being populated without the case analysts having to enter them. Having these fields filled in also facilitates the filing of the Final Report. Keep this in mind as you do your job to see if there are other places in the system where automatically updating data seems logical.

The phrase that has been running through my head as I write this is "If the Trustee ain't happy, ain't nobody happy." I think the best thing about this year and TNG is how much

(Continued on page 2.)



TNG 2013 The Year in Review

(Continued from page 1.)

Ms. Marshall loves it! BSS and I have created management reports for her that give her a clear picture of the work product in her office. We started with InBox item reports. In order to plan staffing levels and resources required to run the Trusteeship, Ms. Marshall needs to know how much work there is to get done. InBox items are more than just documents we receive from court. We also assign stale-dated checks to be worked, audits and post-confirmation review to be completed, and attorney worksheets. At any point in time, Ms. Marshall and the managers know what outstanding items are in staff's inboxes.

It naturally follows that if we have reports that tell us how much work is to be done, we need reports that tell us how much did get done. This was trickier and required help from BSS to create a "view" of the audit database that I could write Crystal Reports on but which would not bring the entire system to a screeching halt. Ms. Marshall discussed in



our monthly staff meeting that these workflow reports "measure productivity and provide feedback to employees so expectations can be met." The managers run weekly reports to compile productivity reports for the Trustee. These include Midcase Audits Completed, Closing Audits Completed, Petition and Claims Assigned, Petitions and Claims Processed, PCR Initial Assigned, PCR Initial Completed, PCR Final Assigned and PCR Final Completed.

Mentioning the audit database brings me to another accomplishment we achieved this year. We (or I should say BSS) has archived the audit database twice in the past year. Our schedule is to archive the audit database every six months. The audit database stores every change to data that is made in the system. It tracks when the change was made, who made the change, what the old and new values are among other things. The database obviously grows because we are constantly making changes to data as we perform our job duties. One of the benefits we see from having a new audit database is that backups take less time. This is especially important during our monthly disbursement process. I perform six backups during the disbursement process and the less time these backups take, the sooner we can all get back into TNG after disbursement processing is complete.

Monthly disbursement processing is an area where we have made great strides in 2013. As you know, we keep users out of TNG while we perform the multiple backups, reports, disbursement calculation and check printing required to successfully send out creditor disbursements. We set a record this month by having users back in the system at 12:10 PM on Wednesday. Our Financial Calendar keeps us on track as each step performed contributes to a successful disbursement.

As we look back on the year in TNG, let's remember how far we have come and look forward to new developments in 2014. A major goal is to complete documentation for the TNG system and how we utilize the system. We have taken advantage of the features the system provides us but probably not yet scratched the surface of where we can go with it.

Sandra Pillar, IT Analyst

THE MARSHALL CHRONICLES	
The Editorial Staff: Cheryl Jones, Aaron Bowles, HVB and Dave Latz.	
Contents and Contributors:	
TNG 2013 The Year In Review, pgs. 1 and 2	Sandra Pillar
Trustee Matters, pg. 3	Marilyn O. Marshall
"We Got Your Back", pg. 4.....	Anthony W. Smith
Frugal Gift Ideas, pg. 4.....	Holiday Money Tips
We Just Can't Say, pg. 5.....	Kimberly Broomfield
By The Numbers: Babies, pg. 5.....	CDC, Marketline, U.S. Census Bureau
January's Notable Events, pg. 5	Dave Latz
Last Minute Shopping, pg. 6.....	Charles Ward
Trivia Quiz Answers: A Cup Of Tea, pg. 6.....	Trivia Quiz
Internet Tidbit, pg. 6	Narrative.ly
20 Questions For Matthew Wolferd, pg. 6.....	Matthew Wolferd
What's Guaranteed To Make You Smile This Holiday Season?, pg. 7.....	Barbara Walters (a.k.a. Cheryl Jones)
Tracking Santa's Sleigh, pg. 7.....	Secret Santa Files @ www.norad.org
Off Season Travel Deals, pg. 7	Travel Tips
Did You Know? Sugar, pg. 8.....	Trivia
Trivia Quiz: A Cup Of Tea, pg. 8.....	Trivia Quiz
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.chicago13.com/ .	

Trustee Matters

Revisions To Certain Bankruptcy Forms – Effective December 1, 2013

The Official Bankruptcy Forms listed below have been adopted by the Judicial Conference of the United States to be effective December 1, 2013. For additional information regarding the affected forms below, please visit <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms/BankruptcyFormsPendingChanges.aspx>.



Official Forms Affected:

- B 3A – Application for Individuals to Pay the Filing Fee in Installments
- B 3B – Application to Have the Chapter 7 Filing Fee Waived
- B 6I – Schedule I: Your Income
- B 6J – Schedule J: Your Expenses
- B 6 – Summary (Summary of Schedules)
- B 23 – Debtor’s Certification of Completion of Instructional Course Concerning Financial Management
- B 27 – Reaffirmation Agreement Cover Sheet
- B 200 – Required Lists, Statements, Schedules, and Fees
- B 254 – Subpoena for Rule 2004 Examination
- B 255 – Subpoena to Appear and Testify at a Hearing or Trial in a Bankruptcy Case (or Adversary Proceeding)
- B 256 – Subpoena to Testify at a Deposition in a Bankruptcy Case (or Adversary Proceeding)
- B 257 – Subpoena to Produce Documents, Information, or Objects or to Permit Inspection in a Bankruptcy Case (or Adversary Proceeding)

Official Forms 3A, 3B, 6I, and 6J, which are only used in individual debtor cases, are revised as part of the Bankruptcy Rules Advisory Committee’s ongoing Forms Modernization Project (“FMP”). Early in its evaluation of the existing bankruptcy forms, the FMP concluded that case opening forms for individuals should be separated from those used by entities. Forms used by individuals are designed to be more easily understood by users who are unfamiliar with bankruptcy and who are often not represented by an attorney. In addition to restyling, minor substantive changes are described in the committee notes for the four forms.

Official Forms 6 Summary and 27 are revised with updated line number cross references to Schedules I and J.

Official Form 23 and Director’s Procedural Form B200 are revised in connection with a change to Bankruptcy Rule 1007(b)(7) that is scheduled to go into effect on December 1, 2013. The rule change will relieve individual debtors of the obligation to file Official Form 23 if the provider of an instructional course concerning personal financial management directly notifies the

court that the debtor has completed the course. Official Form 23 is revised to reflect the rule change by including an instruction stating that the debtor should complete and file the form only if the provider has not already notified the court of the debtor’s completion of the course. A similar instruction is added to the checklist references for chapters 7, 11 and 13 on Director’s Form B200.

Here are samples of Page 1 of the new versions of Schedule I (on the right) and Schedule J (on the left). To see the full versions of the forms, go to the court’s website and maneuver to the URL listed above.

Official Form B 6I
Schedule I: Your Income
12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not living with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation		
Employer's name		
Employer's address	Number Street City State ZIP Code	Number Street City State ZIP Code

How long employed there? _____

Part 2: Give Details About Monthly Income

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$ _____	\$ _____
3. Estimate and list monthly overtime pay.	\$ _____	\$ _____
4. Calculate gross income. Add line 2 + line 3.	\$ _____	\$ _____

Official Form B 6J
Schedule J: Your Expenses
12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?
 No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No. Debtor 2 must file a separate Schedule J.
 Yes.

2. Do you have dependents?
 No. Do not file this information for each dependent.
 Yes. Do not state the dependent's names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No

3. Do your expenses include expenses of people other than yourself and your dependents?
 No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

4. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I).

	Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	\$ _____
4a. Real estate taxes	\$ _____
4b. Property, homeowner's, or renter's insurance	\$ _____
4c. Home maintenance, repair, and utility expenses	\$ _____
4d. Homeowner's association or condominium dues	\$ _____

Revisions To Forms Affecting The Northern District of Illinois – Effective November 22, 2013

- Chapter 13 Model Plan (calculating) – Section E(8) is amended to provide: “Any claim for which the proof of claim asserts secured status, but which is not identified as secured in section C, or paragraphs 2, 3.1, 3.2, or 5 of this section, will be treated under this paragraph to the extent that the claim is allowed without priority.”
- Lien Strip Order – Motion
- Lien Strip Order – Adversary

Marilyn O. Marshall, Trustee

Financial: “We Got Your Back”

One thing that I knew growing up in my family was that they had my back. In other words, I knew that my family supported me. They would congratulate me when I did things the right way and to my chagrin, sometimes, let me know when I was wrong. Ultimately, their support made me the man that I am today, a better man.

Just like my family had and still has my back, I want to let our teammates in the Trustee’s office and the Trustee herself know that the auditors in the Office of the Chapter 13 Trustee have their backs!

How do we show that we have your collective backs, you may ask? By proficiently performing our various duties and tasks, that’s how. Because I cannot tell it all, I am briefly highlighting three duties that we perform daily:

1) Closing Audits

In closing audits we review cases that have been dismissed either pre or post confirmation. We first look at receipts and disbursements. Then we determine, when applicable, whether adequate protection (AP) was paid out correctly to a creditor or if a creditor should have gotten AP at all. We also determine whether the debtor’s attorney (DAT) was paid correctly or should be paid. We are careful to look at when and if the court granted the DAT’s fee order. Please note that payments to AP or the DAT can only be made based on receipts from the debtor. The Trustee can only disburse based on the balance on hand. Finally, whether a debtor is due a refund can be determined in these audits.

2) Mid-Case Audits

Mid-case audits are audits of cases that are open and confirmed. In these audits we also look at receipts and disbursements to AP and the DAT. But, when applicable, we review payments to secured creditors, priority claims, special classified unsecured claims, etc. Additionally, we check creditor claims to see if they were filed by their respective bar dates. Unsecured creditor claims and governmental creditor claims have different bar dates. Claims are also checked for accuracy in terms of claim amount, address, account number, debtor name, case number, description of collateral, etc. Review of all of the

we got your back!



above has to be conducted before the case can start paying unsecured creditors.

3) Final Audits

Final audits are audits of cases that are about to reach or have reached their plan terms. Plan terms are required to be no less than 36 months and no more than 60 months. Many of the reviews mentioned above are included in final audits coupled with many other reviews. As you can expect, this is a more detailed and comprehensive audit. Two crucial things we reviewed in final audits are whether the debtor addressed their domestic support obligation (DSO) and if they have taken their second Financial Management Course. These two are crucial because they can determine whether a debtor case is discharged or not by the court.

This is just a brief synopsis of the duties we perform as auditors. I guess you can say we check lists, we check them twice (three times even), we are going to find who’s nice because nobody is really naughty, right! By having the backs of our fellow teammates and the Trustee, we help our office meet the Standing Trustee Pledge of Excellence. This, in turn, helps us to provide excellent service to the entire bankruptcy community.

To my fellow teammates, the Trustee and the entire bankruptcy community, Merry Christmas, Happy New Year, in other words Happy Holidays!

Anthony W. Smith, Closing Auditor

Frugal Gift Ideas

If you find you’re strapped for cash this holiday season, consider these creative ideas for inexpensive, yet thoughtful, gifts. To accent your gift, place it in an inexpensive basket or wrap it with a pretty ribbon to make it extra special.

- Gourmet coffees.
- A pound of pistachios.
- A blank journal and a pen.
- A deck of cards and a book of rules.
- Special jams and mustards.
- A bird feeder and some birdseed.
- A disposable camera and an album.
- Spices, measuring spoons, and an ethnic cookbook.
- Gourmet popcorn and flavored oil.
- Pancake or waffle mix and maple syrup.
- Gourmet barbecue sauce and some grill utensils.
- Honey, tea, and some muffin mix.
- Set of dish towels and pot holders.
- An address/phone book and prepaid long distance cards.
- Christmas ornaments.
- An assortment of socks.
- Special soaps and bath salts.
- Stationery, pens, and some stamps.



We Just Can't Say

We all have different roles, tasks, and functions in the Trustee office, but everyone represents the Trustee via phone. Phone services can be a daunting and difficult task, because we are human and understand the frustration of not getting a straight answer. However, we cannot in any shape, form or fashion give legal advice. Also, we cannot provide guarantees because at any time that guarantee can be altered by an order of the court or a finding in an audit. The court has the final say ultimately. For this reason, debtors find it terribly frustrating getting answers to seemingly simple questions. Waiting for a "Debtor Refund" requires patience even for a simple case. Even cases that are dismissed or converted must be audited and cleared from the Trustee system to insure proper administration. Our debtor refund process is automated. Therefore, the amount and date of issue of the check is beyond our scope to quote a specific date on a phone call.

Debtor's attorneys may find frustration with us, as well. We cannot advise on how to file certain documents. It is simply not our place to do so. The Trustee as administrator of the case does not represent the creditor or the debtor exclusively. The United States Trustee Program mission statement holds the Trustee to an even higher standard:

The mission of the United States Trustee Program is to promote the integrity and efficiency of the bankruptcy system for the benefit of all stakeholders – debtors, creditors, and the public.

As with everything that is done in our office, we strive to meet the mission of excellence everyday. We cannot provide legal advice. As administrators, we cannot quote exact timeframes or dollar amounts specific to any case without a thorough review/audit, and we cannot give "how-to" explanations. To do so would be unethical, bad advice, or flat out wrong considering what information is available at the time of your question. So with all due respect, here are some things we simply just can't say.

We just can't say:

Yes, you are having difficulty paying your plan, call your attorney and have him/her file an amended plan to lower your payment.

Don't worry about that payment, pay us when you can, we don't charge late fees.

You will receive your refund this disbursement period.

Your refund amount is...

Once payroll deductions start, you are free and clear. They are responsible for making the payments.

Having trouble making your payments? I will make sure a motion will not be filed to dismiss your case for lack of payment. I understand things do change.

Car title? Sure, this is what you should do to get that from the lender.

Your car has broken down? Let me help you get a new one.

Motion to Dismiss for making plan payments? Don't worry. That motion will be withdrawn when you make all of your payments before the hearing.

Can't reach your attorney? Find better representation and here is how to do it...

This is how you file a claim, motion, and/or plan for your case.

Your plan is running over? Let me explain why...

You don't have to appear in court.

As administrators, here is some information we can supply:

Payment History

Financial Summaries

Estimated Payoff/Case Balance






Delinquency Amount

Disbursement Amounts/History to Creditors.

The www.chi13.com website has a wealth of knowledge on what we can do to help the community we serve on a number of issues that may arise. From accessing the National Data Center, downloading forms for your use, or even browsing Frequently Asked Questions, we can point you in the right direction. *Kimberly Broomfield, Case Administrator*



By The Numbers: Babies

-  Americans use over 27 billion disposable diapers each year.
-  The global baby food market has sales of about 45 billion U.S. dollars each year.
-  One in every 30 babies born in the United States is a twin.
-  Sundays are the slowest days for births. More babies are born on Tuesdays than any other day of the week.
-  In the United States, families with children average 1.86 children each.



Guess who.

Source: CDC, MarketLine, U.S. Census Bureau

January's Notable Events

New Year's Day on January 1st (office is closed).

Happy Birthday to **Donna Eubanks** and **Cynthia Ford** on January 3rd!

Happy 3rd Anniversary to **Kim Broomfield** on January 3rd!

Happy 27th Anniversary to **Rosalind Lanier** on January 5th!

Happy 1st Anniversary to **Matt Wolfert** on January 7th!

National Clean Off Your Desk Day on January 13th.

Happy 13th Anniversary to **Juliana Dunklin** on January 16th!

Martin Luther King Jr. Day on January 20th (office is closed).

Happy Birthday to **Darlene Odom** on January 21st!

Happy 6th Anniversary to **Maude Tetteh** on January 28th!

Fun at Work Day on January 31st.



**Legal:
Last Minute Shopping**

As always, I have put off my holiday shopping to the last minute. This happens every year, so I am not overly concerned about it or the results it will bring. I have developed (out of necessity) a knack for where to find last minute gifts. Nothing is easier than giving a gift card to a loved one but doing so also reveals the little time spent on finding the gift. Instead, try one of these tips so that the thought can count when the gift is opened.



The first place I look for last minute gifts is on the bargain tables at a bookstore. The books on these tables have a wide variety of material and normally I can find one about something that I know a loved one is interested in. They are also at a bargain price so several can be bought to give loved ones different options for reading.

The second place I look for last minute presents is at a store with bargain DVD bins. Some stores, such as Best Buy, have bins of DVDs that are older but cost \$5-\$10 per DVD. These bins also normally have a wide selection of DVDs in them. The selection is not that bad either, no recent box office successes, but the movies I have found in these bins can be quite popular.

My final tip for last minute shopping is not as financially beneficial as the first two, but it does save a lot of time and more personalized gifts can be found easily. For those hard to please loved ones, I go to Amazon to find a gift. Amazon has never let me down when I'm trying to find a particular item and the item can be gift-wrapped, for a price of course. After I find what I am looking for, I have it gift wrapped by Amazon and shipped straight to its destination (Amazon will remove any price information when it's gift-wrapped) while I never have to leave my desk at home.

While holiday shopping can be a fun trip to take, sometimes busy schedules get in the way of spending all the time necessary to find certain gifts. The time and energy that can be saved by shopping smarter not harder can, instead, be spent with family and loved ones. The holidays should be spent with those we are close to, not at malls waiting in lines.

Charles Ward, Case Analyst

**Trivia Quiz Answers:
A Cup Of Tea**



- ① Three years.
- ② Charleston, South Carolina.
- ③ 50 billion cups of tea.
- ④ Water.
- ⑤ Tassology.
- ⑥ Over 1,500.
- ⑦ Earl Grey tea.
- ⑧ Turkey.
- ⑨ 80 percent.
- ⑩ None – it is an alcoholic drink made with no tea.

Internet Tidbit



Are you tired of the same old boring news and the same old sources? Take some time to visit Narrative.ly.

This website specializes in slowing down the news cycle, presenting real stories about real people in a way that doesn't make the nightly newscast. They call it slow journalism, and it gives you a chance to enjoy real storytelling. Each week is a different theme, letting you enjoy a deeper exploration of each topic.

**20 Questions For:
Matthew Wolford**



Office Title: *Receipts Specialist.*

Do you have a nickname? *Matt.*

Where were you born? *Michigan City, IN.*

What should we know about your family? *We're an interesting bunch.*

What's your favorite food? *Surf & Turf.*

What's your favorite TV program? *Hello Ladies.*

What's your favorite color? *Black.*

What's your favorite expression? *Don't judge a book by its cover.*

What's your favorite smell? *Pink Lemonade.*

What's your favorite childhood memory? *Summers at the beach.*

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

What's most important in life? *Health, Happiness, and Family.*

Is the glass half full or half empty? *Both.*

What's guaranteed to make you smile? *Sunny days.*

What's the first thing you do in the morning when you wake? *Find my bearings.*

How would your friends describe you? *Tried and True.*

What would be a perfect day for you? *The beginning of daylight saving time (DST).*

What's your most embarrassing moment? *I gave up feeling embarrassed years ago.*

What's your proudest moment? *I'll let historians be the judge of that.*

Where do you see yourself in five years? *Being more self-sufficient and relying less on the modern world.*

Anything else you'd like to tell us? *Thank you.*

What's Guaranteed To Make You Smile This Holiday Season?



- BrittanySeeing my family.
- Rebecca.....Feeling my baby kick and move.
- Anthony O. ...If I had that million dollar winning lottery ticket.
- Cynthia.....If the office can get mouse pads that say "Office of the Chapter 13 Trustee Marilyn Marshall."
- KimberlySeeing my kids make it through their Christmas play.
- DarleneMy grandkids.
- Lauren.....Christmas decorations. I love them.
- Jay.....Being with my wife and my kids.
- Aaron.....Kittens wearing Santa hats.
- CharlesSeeing a cat playing with a Christmas tree. They always get stuck at the top.
- Laura.....My kids.
- CherylMy son returning home for the holidays after a nine-month tour in Afghanistan.
- Joanna.....Seeing my family in Poland.
- Anthony S. ...Hanging out with the family and our dog.
- Sandra.....Singing Christmas carols in church.
- ChloéSeeing others smile.
- MatthewHearing an original idea.
- Brett.....Nothing; I'm always smiling.
- MaudeWhen I see my kids smiling.
- JulianaMy grandbaby.
- Marilyn M. ...Being with my family.
- DonnaKnowing that all the people I love are happy.
- DanIf Jan, the Toyota lady, would just beat up Michael Bolton, the obnoxious Honda jingle singer.
- KatrinaPlaying games with my family.
- Sulethé.....Spending time with family and friends.
- DaveEveryone getting their newsletter submission in on time so I can get the newsletter done and go on holiday without being stressed (it didn't happen). Luckily, I have Helen, my cats and my trains as backup to keep me smiling through the season.

Compiled by Barbara Walters (a.k.a. Cheryl Jones, Case Administrator)

Tracking Santa's Sleigh



For more than 50 years, NORAD and its predecessor, the Continental Air Defense Command (CONAD) have tracked Santa's flight.

The tradition began in 1955 after a Colorado Springs-based Sears Roebuck & Co. advertisement misprinted the telephone number for children to call Santa. Instead of reaching Santa, the phone number put kids through to the CONAD Commander-in-Chief's operations "hotline." The Director of Operations at the time, Colonel Harry Shoup, had his staff check the radar for indications of Santa making his way south from the North Pole. Children who called were given updates on his location, and a tradition was born.

In 1958, the governments of Canada and the United States created a bi-national air defense command for North America called the North American Aerospace Defense Command, also known as NORAD, which then took on the tradition of tracking Santa.

Since that time, NORAD men, women, family and friends have selflessly volunteered their time to personally respond to phone calls and emails from children all around the world. In addition, we now track Santa using the internet. Millions of people who want to know Santa's whereabouts now visit the NORAD Tracks Santa website at <http://www.noradsanta.org>.

Secret Santa Files @ www.norad.org

Off Season Travel Deals



Did your vacation cost you more than you expected last year? Planning ahead this year can save you money.

Consider traveling off-season. You will avoid summer crowds and the higher peak season rates on airfare, hotels, and car rentals.

If you can't travel during the off-season, consider traveling during the "shoulder season." This time period of two to four weeks before or after the peak season also offers deals. You'll find that you get to experience a larger taste of the more favorable local flavor and weather.

Let your travel agent know you are interested in off-season travel deals or consult travel guidebooks to determine the best time for money-saving travel.

Did You Know? Sugar

January 20-24 is Sugar Awareness Week.

- ▣ The word sugar comes from the ancient Sanskrit word "sharkara," which means "gravel" or "sand."
- ▣ Sugar was first sold in individual cartons in 1899, revolutionizing the sugar industry. Before that, you could only buy sugar scooped out of large barrels.
- ▣ Lemons contain more sugar than strawberries by weight.



▣ The average American eats and drinks about 22 teaspoons of sugar each day.

- ▣ Babies are born with a sweet tooth, craving sugar more than any other flavor.
- ▣ Sugar cane stalks can reach 30 feet high.
- ▣ Brown sugar is made from sugar crystals that have been combined with molasses.
- ▣ In 2001, NASA scientists found evidence of sugar in two meteorites that were discovered in Australia.
- ▣ More than half of the 8.4 million metric tons of sugar produced annually in the United States comes from sugar beets.



**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

Trivia Quiz: A Cup Of Tea

Test your knowledge of tea with this fun trivia quiz. *(The answers are on page 6.)*

- ① How many years does a tea bush need to grow before its leaves can be harvested?
- ② There is only one working tea plantation in the continental United States. It is located on Wadmalaw Island. What city is this island outside of?
- ③ How many cups of tea do Americans drink each year?



- ④ Tea is the world's most consumed beverage. What is first on the list?
- ⑤ What is the art of reading tea leaves called?
- ⑥ How many different varieties of tea are there?
- ⑦ What variety of tea is flavored by the bergamot orange?
- ⑧ Which country consumes more tea per capita than any other in the world?
- ⑨ What percentage of tea is served as iced tea in the United States?
- ⑩ How much tea is in a Long Island Iced Tea?

