

2002: A Year Of Challenges And Rewards

Happy New Year! Now that we are ushering in 2003, we can contemplate the events that impacted our experiences of 2002.

Generally, Americans, as well as the people of the world, have entered the year 2003 with a sober frame of mind and an acceptance of life faced with apprehension and concern. After Afghanistan, anthrax, the Bali bombing, warnings of high alert, the war on terrorism is ever present. It has influenced all aspects of our lives, not just at airports where waiting in long lines to pass through heightened security has already become routine, but in what we see on TV and in the movies, what our religious leaders tell us at prayer, how our investments in the stock market rise or fall and how we value our relationships with others and perceive our place in society. It was not enough that the threat of terror shrouded 2002, but America's financial scandals at Enron, WorldCom, Tyco, ImClone and other giant corporations forced us to face a disturbing reality - that our country's financial affluence has been built partially on fraud. Even homemakers, who may have had no interest in the stock market, were disillusioned by the fall of Martha Stewart. We were all equally stunned when other household names like K-Mart and United Airlines were compelled to seek the protection of the Bankruptcy Court.

In the midst of such trepidation and uneasiness, the Office of the Chapter 13 Trustee Marilyn O. Marshall has continued to achieve articulated objectives in order to better satisfy the needs of the Chapter 13 Bankruptcy Community.

In January 2002, Ms. Marshall identified several aspirations for the year, all based on an overwhelming commitment to enhancing communication at every level of the Trusteeship. The remarkable strides which the office has realized can only be attributed to Ms. Marshall's unyielding devotion to enriching all aspects of the services provided by the Office of the Chapter 13 Trustee, in order to positively impact the experiences of all involved in the Chapter 13 community. From implementing the attorney rotation schedule, in order to filter out predictable treatment of cases and preserve the integrity of the confirmation process, to the refinement of the tasks related to Post Confirmation Review, which insures the accountability of disbursements, Ms. Marshall demonstrates her sincere dedication to efficient and effective service. Internally, the staff enjoyed the benefits resulting from more fluid communication, promotions and compensation adjustments, as well as the office facelift.

An emphasis on improving positive dialogue between the Trustee's office and debtors' and creditors' attorneys continues to be a priority. With her energetic participation in the judges liaison committee meetings and bankruptcy attorney gatherings, the Trustee has been a positive influence in implementing more fluid exchange of ideas and concerns. By becoming seriously involved in promoting the shared goals of the United States Trustee with the identification of and addressing civil abuse matters, the Office of the Chapter 13 Trustee has successfully objected to fees of various illicit petition pre-



A New Beginning

As of August 2003, Dennis Wayne Archer will become president of the American Bar Association (ABA). Graced with the opportunity to attend a special reception commemorating his appointment, Ms. Marshall and Amanu Nwaomah witnessed numerous prestigious attorneys, politicians, and community representatives honoring the ABA president elect and welcoming him to the Chicago bar.

Dennis W. Archer has served two 4-year terms as the mayor of the City of Detroit. After leaving, he was elected chairman of the 200 person firm Dickinson Wright PLLC. Likewise, he serves on many corporate boards. He was voted one of the 100 Most Influential Black Americans by Ebony magazine and one of the 100 Most Powerful Attorneys in the United States by the National Law Journal.

Archer is the first person of color elected to such an office in the 124 year history of the association. Noting the significance of this embarkment, he announced his leadership would be "A New Beginning." Though extremely honored, Archer said that he would never forget those who came before him and were unable to contribute to the ABA because of its past restrictive membership. He promised continued dialogues on public policy and legal issues as well as focusing more on the elimination of existing barriers to all. Inspired, we enthusiastically welcome Mr. Archer's dynamic and experienced leadership.

Amanu Nwaomah

THE MARSHALL CHRONICLES	
The Editorial Staff:	
Amanu Nwaomah, Cheryl Jones, Shanika Thomas, Santricia Teat, Joanne Coshonis, DonnaLynn Zimmerman, Kyle Issleb, Robin Dirksen and Dave Latz	
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papers, resulting in sanctions. It is clear that the focus of the Office of the Chapter Thirteen Trustee Marilyn O. Marshall is to be astutely aware of and be completely responsive to the needs and concerns which face her staff, the debtors, creditors, their respective attorneys, the United States Trustee, and the Bankruptcy Judges and the court personnel.

Throughout the 2002 year, the Office of the Chapter 13 Trustee has been primed to face the challenges which were anticipated with the possible enactment of the Bankruptcy Reform Act. Although we currently are not required to adopt any changes, we will be adequately prepared and flexible enough to implement adjustments to our procedures in order to accommodate any changes in the law. Notwithstanding the immediate status quo in the Reform Act, it is apparent that the Office of the Chapter 13 Trustee will continue to move forward and recognize perceptible and obvious challenges, as well as vague and ambiguous issues facing the Bankruptcy community. We look forward to the continued positive relationships with Chief Judge Wedoff, the judges liaison committee, and the appointment of three new judges. We anticipate continued enrichment through combined trainings and retreats with other Trusteeships and the United State Trustee. We are eager to participate in hosting the National Association of Chapter 13 Trustees and the continued communication with the general Bankruptcy Bar.

On the more immediate horizon, 2003 will thrust the entire bankruptcy community into the electronic case filing arena. In preparing for the implementation of CM/ECF, Ms. Marshall has become familiar with systems in other districts and the Office of the Chapter 13 Trustee is enthusiastically welcoming any opportunity to participate in the process of implementation and training.

Yes, it looks like 2002 provided us with its challenges and rewarded us with the opportunity to facilitate positive changes. It is without question that 2003 will offer significant issues and concerns which will allow the trusteeship to respond and react with good judgment, resourceful thinking, and creativity.

Joanne Coshonis

♥ *Life has taught us that love does not consist in gazing at each other but in looking outward together in the same direction.*

Antoine de Saint-Exupery

Trustee Matters

Beware: There's "A Holder In Due Course" Out There



I never knew why Commercial Paper/Negotiable Instruments was a required course in my third year of law school. Now, I am faced with a Uniform Commercial Code-Article 9 (hereafter referred to as UCC) issue and suddenly I am forced to recall my memory of the definition of a "holder in due course".

Every second and fourth Friday of the month, we issue debtor refunds on dismissed, closed, or closed complete cases. Most of the time, our debtors cash their checks at a currency exchange. Under the UCC, the currency exchange is a "holder in due course" (HDC). An HDC must be a holder of a negotiable instrument and must take the instrument (1) for value; (2) in good faith; and (3) without notice that it is overdue, that it has been dishonored, that any person has a defense against it or a claim to it, or that the instrument contains unauthorized signatures or alteration or is so irregular or incomplete as to call into question its authenticity.

One of our debtors, who shall remain nameless, cashed his check at a currency exchange. The Financial area discovered that a creditor had an order signed which claimed the same funds, that had been mailed to the debtor. Through our positive pay procedures with our bank, we requested the bank to void the check. Meanwhile, the debtor presents the check to a currency exchange and the currency exchange cashes the check. The currency exchange does not call to verify the amount of the payment and subsequently presents the check to the bank for payment. Since the bank has instructions not to pay on this check, the bank does not honor the currency exchange request. The currency exchange screamed: "I am a holder in due course and I am entitled to this money." The debtor is long gone with the cash and the currency exchange does not have to look to the debtor for payment, but because of the HDC status, it can look to the maker – which is the Trustee.

I pondered the question whether or not we should take on the currency exchange and try to change the law. After hours of research and several calls to my learned colleagues, I am told that the "holder in due course" wins.

Now, I must get the money back from the debtor. Fortunately, the debtor is not a holder in due course and is not protected under the UCC.

Marilyn O. Marshall, Standing Trustee

Inquiring Minds

QUESTION:

If a debtor's car is repossessed before the case filing and they want the car back, how should the debtor attorney list the car on the schedules?

ANSWER:

Debtors should always list the car on schedule B even if they don't want the car back. The schedules are where the debtor must list all her property and all of her debt. The car is property of the debtor and must be listed whether or not she has it.

There are different rights that debtors can have in property – a possessory right and a legal right. If the debtor has the car in her possession, she has both of these rights. However, if the car has been repossessed before filing, the debtor has lost her possessory right but still maintains the legal right to the car until it has been sold.

This is why the car companies move to lift the stay in order to foreclose upon those legal rights without violating the automatic stay. This is why, too, even though the car has been repossessed, a debtor may file an adversary to get the car back. She is relying on that last shred of legal right to pull the car back into the estate.

QUESTION:

What happens when a debtor calls the Attorney Registration and Disciplinary Commission (ARDC) regarding their attorney?

ANSWER:

The debtor is instructed to fill out a formal complaint form which is either obtained through the mail or ARDC website. In two to three weeks, an acknowledgement letter is sent to the debtor to inform them that the complaint was received and the investigation of the allegation has begun. Following then in one week, the debtor will receive a letter from an ARDC paralegal informing them of the result of the investigation. In general, serious complaints result in an entry onto the attorney's ethics report, which will require the attorney to take certain steps to address his professional standing. Attorney fee disputes are not an area of conflict that the ARDC will investigate.

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
Vision Services
Plan Enhancements**



Our vision benefits are improved for 2003!

VSP has enhanced our frame allowance and contact lens benefits. Before this change, members were informed that "A wide selection of attractive frames are covered in full". VSP has revised that statement to reflect a maximum benefit amount of \$120 for frames. If the frames you select exceed the \$120 benefit, you will be required to pay the additional expense out of pocket. VSP offers additional savings by providing a 20 percent discount on the retail overage, so you'll see additional savings there, too. There is no reduction in the number of frames covered under VSP's plan. Your provider will continue to offer a nice selection of designer, metal and plastic frames for you to choose from. If you select a frame that is not in the doctor's current inventory, ask your VSP doctor if he or she can order the frame.

As before, members also have the flexibility to choose contact lenses instead of glasses. The exam and materials allowance is applied toward both your contact lens exam and your contact lenses. Members receive a 15 percent discount off the cost of their contact lens exam from a VSP provider. VSP now offers a discount on *annual* supplies of certain brands of contact lenses. Log on to VSP's website at <https://www.vsp.com> or ask your doctor for more details regarding this benefit.



Members may choose between glasses or contact lenses every 12 months. You will not be eligible to receive glasses and contacts in the same service period. Benefits are paid out on a 12-month service year basis. Therefore, your service period may differ from another employee's service year, depending on the month when you use your benefit.

Check your in-box for a current edition of VSP's benefit highlight sheet.

See me if you have any questions regarding your vision benefits.

Robin Dirksen

♥ *Some people ask the secret of our long marriage. We take time to go to a restaurant two times a week. A little candlelight, dinner, soft music and dancing. She goes Tuesdays, I go Fridays.*

Henny Youngman

The Keys to Growing Your Savings

When you are faced with paying your bills every month, it can seem hard to think about your savings. Here's a list of ways you can stretch your budget and start on the road to savings.



- 💰 Each time you receive a paycheck, immediately pay yourself first by adding a set amount to savings, even if it is a small amount.
- 💰 Keep only the credit cards with the two lowest rates and cut up the rest. To get rid of your loans, pay extra each month on the card or loan with the highest rate.
- 💰 Shop around for better values on credit card rates. Consider asking your current card issuer for a lower interest rate, or a reduction of fees.
- 💰 If you have the opportunity to contribute to a 401(k) plan at work, take it. Contribute at least up to the amount of the company match.
- 💰 Plan ahead and decide how much you can afford to withdraw at the ATM each week. Take only that amount, and decrease it over time if you can.

February Birthdays, Anniversaries And Other Notable Events



- Happy 3rd Anniversary to **Estela Garcia** on February 3rd!
- Happy Birthday to **Santricia Teat** on February 5th!
- All Staff Meeting** on February 7th.
- Happy Birthday to **Graciela Cardona** on February 8th!
- Valentine's Day** on February 14th.
- President's Day** on February 17th.
- Happy 12th Anniversary to **Patti Brower** on February 25th!
- Happy Birthday to **Jay Tribou** on February 27th!



FINANCIAL • COMPTROLLER

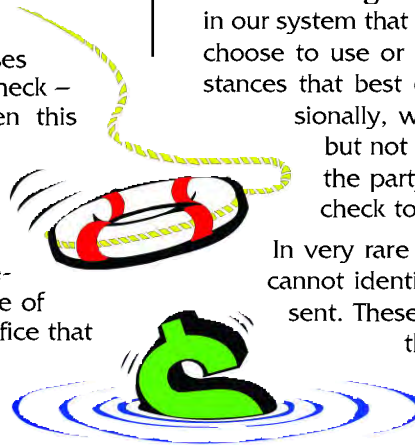
Undesignated Receipts

Many of you may have played the game of Monopoly during the holiday season with your children to keep them entertained. While playing, you pull cards and get extra game money that didn't originally belong to you. Undesignated receipts are like that, but how a Trusteeship treats the incoming funds is much different than the game.

Our office receives money that doesn't belong to us because it comes into our bank account, usually through the lockbox. The bank processes the money as ours and sends us a copy of the check – plus any original remittance information. When this happens, the funds get processed and then get annotated in our system as “undesignated”.

The Receipts Department looks at the information we receive, such as case number, social security number, name, and amount to try and determine why we got the funds. One main source of undesignated funds are funds coming into our office that belong to other Chapter 13 Trusteeships, generally Mr. Tom Vaughn's office or Mr. Glenn Stearn's office. Another common reason we receive funds that don't belong to us is because the case is closed and we no longer are entitled to the funds.

After making the best attempt to identify funds, which sometimes even means calling a currency exchange and being a sleuth or contacting the bank to get more information, a form is filled out stating the reason for the receipt. The receipts remain in our bank account until we issue checks to disburse the funds to their rightful owners twice a month. With the disbursement, our office sends



along some backup stating why we are returning funds. The backup for Mr. Vaughn's and Mr. Stearn's office consists of a recap spreadsheet listing the case number, debtor name, original check number received and the amount for each receipt we are including in the check total.

For identified funds that are sent back to a debtor, debtor's employer, or creditor, our office sends a letter stating why funds are being returned. There are an array of form letters in our system that we use for this purpose. Our office may choose to use or modify a form letter to fit the circumstances that best explain the return of the funds. Occasionally, we can determine who sent the money but not why they sent it to our lockbox. We let the party know this as well when we send our check to them giving them back their funds.

In very rare instances, we receive funds where we cannot identify the sender or determine the reason sent. These funds remain in our bank account, although they are transferred out of our lockbox account into a special account for undesignated funds. After a year of having funds remain unidentified, we can write the U. S. Trustee's office asking permission to transfer the undesignated funds into our expense accounts. It's not nearly as easy as the game of Monopoly to receive funds that don't belong to us. There is a lot of time, effort, and cost that goes along with receiving and handling these funds, but this is how a Chapter 13 Trusteeship must handle these funds.

DonnaLynn Zimmerman

INFORMATION SERVICES

Software Upgrades Rolled Out



Dave, in our Systems department, is busy. He has upgraded every computer in the office so that software that runs on each machine is compatible with new versions of server software.

What does this mean in English? We use software programs in the office that allow data sharing. Two examples are FileMaker Pro and Now Contact. The way these programs work is that one machine stores the data and acts as a server while your computer logs into the program as a client. Client/Server technology is also what is used to administer bankruptcy cases using CaseNET.



Each user must be running the same version of the client software to access the same server. FileMaker Pro is the application used to track In-House Receipts and requests for Case Modification. Always wanting to run the latest version of software that the manufacturer has available, we upgraded to FileMaker Server 5.0. But in order to do that, each machine has to have the latest software as well.

Now Contact and Now Up-to-Date are programs used for Names and Addresses and Scheduling. Our office can look at the same phone numbers for general Chapter 13 office use without having to have duplicate entries on our own machines.

A nice feature of the new version of Now Contact is called QuickContact. Dave activated it for you during the upgrade process. Now a little picture of a phone appears in the upper right hand corner of your screen that will display a list of phone numbers and provide a shortcut to using Now Contact. You can add names and phone numbers to this list by clicking on the picture of the phone while you are in Now Contact viewing individual contact records.

Dave will be providing more training on these applications in the future. But now you know, we are all up to date!

Sandra Pillar

Resolutions And Memories

Here is what our staff listed as their top three New Year's Resolutions for 2003:

- 1) Lose weight 6
- 2) Eat healthy foods 5
- 3) Spend quality time with family & friends 3
- 4) Exercise 3
- 5) Save money 2
- 6) Get organized 2
- 7) Get more rest 2
- 8) Give more 1
- 9) Get negative people out of my life 1
- 10) Stay in church 1
- 11) Wear my seat belt at all times 1
- 12) Get to work on time 1
- 13) Stay healthy 1
- 14) Stay focused on my goals 1
- 15) Work harder 1
- 16) Drink plenty of water 1
- 17) Learn a new skill 1
- 18) Get out of debt 1
- 19) Get the new Envoy LS 1
- 20) Buy a house 1
- 21) Be more tolerant 1

Here's what our staff said regarding how their resolutions for the 2002 year went:

- 1) Excellent 4
- 2) OK 1
- 3) Not so good 3
- 4) Bad and/or don't remember the resolutions 4
- 5) Didn't make any resolutions 1

The best memories of 2002 for our staff were:

- ☺ My vacation!
- ☺ Becoming engaged!
- ☺ Seeing the faces of my family on Christmas!
- ☺ Getting through the year without sickness!
- ☺ Getting married!
- ☺ The arrival of my new baby!
- ☺ My wedding!
- ☺ My new house!
- ☺ Trustee convention in Puerto Rico!
- ☺ So many that they can't be written down!
- ☺ Going to Disney World!
- ☺ When I finally started receiving my child support checks!
- ☺ Receiving my paralegal certificate!

The worst memories of 2002 were:

- ☹ Our family dog got hit and killed by a car.
- ☹ My dog died before my birthday and I had her for 17 years.
- ☹ I put my child into a ghetto school.
- ☹ My family had our nephew with us for a short time.
- ☹ My baby got stitches in his tongue,
- ☹ I gained 20 pounds after losing 10!
- ☹ Being hospitalized for a week.
- ☹ Several monthly office meetings.
- ☹ Three people could not think of a worst memory.
- ☹ One person stated that you should look at the bright side of every situation so you won't have bad memories.

EMPLOYEE BIO: Robin Dirksen



Nickname: Rob or Robbie.

Birth date: May 13th.

Birthplace: Robins, IL.

Family: Mom, dad, one brother, four sisters (one deceased), husband, daughter and two sons..

Position: H.R. Administrator.

Years with the Office: Sixteen.

Favorite Food: Thai and Mandarin.

Favorite Color: Shades of blue.

Favorite Childhood memory: Christmas mornings were great!

What's most important in life? Health, family and financial independence.

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

What's guaranteed to make you smile? I find pleasure in lots of little things. If I had to say one thing, I'd say my children.

First thing you do in the morning when you wake? I follow the same routine each morning and it begins with me making my bed.

My friends would describe me as: Loyal; reserved; supportive.

A perfect day for me would be: One where I could choose whether or not I'd get up to go to work.

Most embarrassing moment: Lunch at the Ritz Carlton with a former boss on Secretary's Day. After lunch he told me he had booked a room. I started laughing and couldn't stop. He was an idiot.

In 5 years I see myself: Financially debt free.

Romantic Movies



Looking for ideas for a romantic evening this Valentine's Day? Head to the video store and grab a love story. Here are some great titles to get you started.

- | | |
|-------------------------|------------------------|
| ♥ Romeo & Juliet | ♥ When Harry Met Sally |
| ♥ Sleepless in Seattle | ♥ Ghost |
| ♥ Love Story | ♥ Pretty Woman |
| ♥ An Affair to Remember | ♥ Doctor Zhivago |
| ♥ Casablanca | ♥ Out of Africa |
| ♥ An American in Paris | ♥ Titanic |
| ♥ South Pacific | ♥ The Way We Were |
| ♥ Splendor in the Grass | ♥ Jerry McGuire |

To Whom It May Concern:

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

Dear Whomever,

I recently arrived home and did NOT notice my husband’s hair cut. Of course after several hours of my not saying anything, my spouse asked if I had noticed. I sputtered a couple of um’s and er’s, and then really put my foot in my mouth and said “I hope it didn’t cost too much.” What is the “graceful” way to recover from this situation? Please advise.

From: Unaware of Hair Wife

HER RESPONSE...

Dear Unaware of Hair,

Concerning your situation of NOT noticing your spouse’s hair cut after several hours of being alone and after your spouse asked you if you had noticed, your response was, “I hope it didn’t cost too much.” Unfortunately, there’s no recovery from this – sorry! You blew this one. However in the future, try keeping your eyes and ears open for anything that your spouse desires and purchase it. Whether it is something old or something new, it doesn’t matter, it’s to please him. So then without any occasion or reason – surprise! You will have surprised him with a gift he always wanted. Maybe that’ll wipe out the blow up from before.

HIS RESPONSE...

To truly grasp the seriousness of the situation, you must first understand the strange relationship of men with their hair. At a genetic level, all men know their hair is on loan. On any given day, the more rebellious follicles could make a break for the pillow or the shower drain, taking the male ego with it. Freudian psychologists believe in phallic symbols; I believe in folic symbols. While we still play host to our fragile guests, they are treated like kings; shampooing and conditioning, gentle scalp massages, even the occasional pep talk isn’t out the question. So when you insult even a single hair, you make it feel unwanted and it may flee...and take several thousand of its friends.

To rectify the situation, all you need to take is one easy step: tell him he’s wrong. It does not matter what he’s wrong about. You are simply trying to restore his sense of balance and home.

Dear Whomever,

My teenage children have become out of control. They do not listen to anything I tell them to do and even have

come to the point where they curse and hit me. What am I supposed to do?

From: Out of control kids

HER RESPONSE...

Dear Out of Control Kids,

The troubles or problems that you’re having with your children seem to exist due to a lack of discipline in upbringing. From birth, a child should have some kind of discipline, even if it’s just to say NO with authority. As the child becomes older, the discipline should become more severe, so that a child will know not to do anything wrong or deal with the consequences. Parents seem to want to be friends with their children first then parents. You can be both, but make sure that your children know the difference. For older children that are out of control, I would advise the parents not to give up and seek some kind of programs that both parent and child can participate in.

Find something that you are both good at and stick with it.

Find time to talk (not down to them but at them, this will allow your child to look at you as a person and not just their parents). Seek counseling if it comes to it.

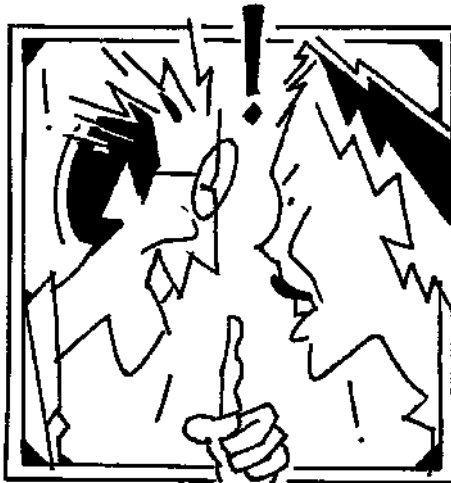
But whatever method you choose, start it as soon as possible. Believe it or not, children of all sizes crave discipline when they’re lacking it. It makes them feel like you care what happens to them.

HIS RESPONSE...

Confront the child and ask them to have a dialogue with you regarding their behavior. Explain to them how their words and actions hurt you. When they open their mouth to respond, smack them up-

side the head! Who do these kids think they are? When I was younger if I gave my parents any gruff, I got a broomstick to the spine. Of course, that was in the good ole days when child abuse laws weren’t so strict and you could lock your kid in a closet for a week without those pesky DCFS people bothering you. But times have changed and so must the clever disciplinarian. The best method is to get the children young and destroy their positive self-image before they ever learn about self-esteem, freedom of speech, or child labor laws (but, alas, you have missed the window of opportunity on that option). Another solution is to procure a syringe and remove all those dangerous “hormones” before they cause any more trouble. Yet your best bet might be to go with the standard belt whippings, a quick and proven method of re-education. Good luck!

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



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/>.



2002 Office Notables

Best Personality

Winner: Patti
Runners-up: Jammal & Cheryl

Best Dressed

Winner: Cheryl
Runner-up: Shanika

Best Smile

Winner: Cheryl
Runners-up: Mark & Agueda

Office Comedian

Winner: Sandy
Runner-up: Shanika

Quietest

Winner: Estella
Runner-up: Cliff

Most Organized

Winners: Patti & Kenya
Runners-up: Robin & Jay

Most Serious

Winners: Robin & Darlene
Runners-up: Mark, Jay & Sandra P.

Most Dedicated

Winner: Robin
Runner-up: Mark

Most Tactful

Winners: Robin & Rosalind
Runners-up: Karen & Darlene

Most Generous

Winner: Rita
Runner-up: Patti

Office Pack Rat

Winner: Tonya
Runner-up: Rosalind

Most Notable Laugh

Winner: Angie
Runner-up: Nicole

Most Interesting

Winner: Kyle
Runner-up: DonnaLynn

Most Professional

Winner: Robin
Runners-up: Mark, Sandra P. & DonnaLynn

Most Athletic

Winner: Joanne
Runner-up: Brandon

Office Gossiper

Winners: Lavone & Laura
Runners-up: Jammal & Amanu

Most Talkative

Winners: Patti and Shanika
Runners-up: Amanu & Kyle

Most Spirited

Winner: Lavone
Runner-up: Amanu

