

Ethical Behavior In Bankruptcy

Black's law dictionary defines Legal Ethics as:

"Usages and customs among members of the legal profession, involving their moral and professional duties toward one another, toward clients, and toward the courts. That branch of moral science which treats the duties which members of the legal profession owes to the public, to the court, to his professional brethren, and to his client."

Legal ethics play an important role every day in the bankruptcy realm. The entire system is founded on ethical behavior.

At the onset of a bankruptcy case, the debtor has an ethical duty to fully disclose his financial holdings and his financial dealings. The bankruptcy system relies on debtors who tell the truth and lay out all to see. Only after full disclosure can a debtor get relief that the bankruptcy law provides. In addition to debtor ethical behavior, the bankruptcy system relies almost wholly on attorney ethics. In every case one would expect that an attorney has looked into the statements and assertions contained in every schedule and document filed to ascertain whether or not the truth is asserted. Unfortunately, the truth is a hard creature to grab hold of these days. The need for bankruptcy relief somehow outweighs legal ethics in far too many circumstances. In looking for the truth, the trustees in bankruptcy cases are charged in part with verifying the truth of the debtor's statements. In verifying the statements, trustees often look for some type of evidence that values are correct and that the law has been complied with. Though many times, correct values are given, the amount of false values and non-disclosures are completely unacceptable. Ethics seem to be going by the wayside and repercussions for unethical behavior are almost non-existent.

Since bankruptcy has always been based on ethical behavior, it is even more so under BAPCPA. The ethical pitfalls are tremendous for a debtor and his/her at-

torney to *not* independently verify information. Rule 9011 of the bankruptcy code speaks to representations made by signing and filing documents. With regard to asserting the truth, the Rule states:

*"By presenting to the court (whether by signing, filing, submitting, or later advocating) a petition, pleading, written motion, or other paper, an attorney or unrepresented part is certifying that to the best of the person's knowledge, information, and belief, formed after an inquiry **reasonable under the circumstances...**"*

This means that the presenter should have some idea that the truth presented is actually true, not just made up to get a continuance by a court. While some mistakes are to be expected, some rely on "clerical error" and "the right to amend" to supplant their ethical duty to do it right and to tell the truth.

Bankruptcy, though muddled somewhat by the newness of BAPCPA, is actually a pretty clear guideline on what is expected and what is required to get relief under the system. Notice requirements are very specific and a tantamount theme is *fairness*

and *due process*. However, though demanded by ethics, motions are continuously brought before the court with improper notice. The ethical question becomes why would an ethical person assert such motion without reason? Why wouldn't an ethical attorney check the statutes before filing a motion? Why would an ethical attorney proffer an argument to a court of law without actually knowing the facts behind the motion? Why would a case be filed where the debtor is clearly not eligible? Why are prior cases not checked? Why are court orders violated just because the debtor wants to file a case? The more troubling question is why not? Though in the majority of cases the attorneys follow the rules and file clean cases and documents, the ones who do not are before

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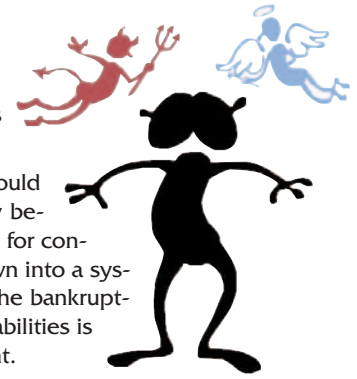
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the court every day with excuses as to why they should not be bound by the ethics the rest of us adheres to; and they get away with it.

Money drives the bankruptcy system. Without money, attorneys would not file cases and the system would falter. Money, however, should never be allowed to replace ethics. Without ethical behavior bankruptcy becomes a free-for-all. Motions get set without basis asking for relief that makes no sense. Attorneys argue for continuances for debtors that quite frankly should never have filed a case in the first place. Debtors get thrown into a system where they have no chance of surviving. Many times it's just not ethical. Money should not drive the bankruptcy system, ethics should. Doing the right thing and paying back what you borrowed to the best of your abilities is the basic theme of Chapter 13. Unfortunately, many times the game has taken place of the sense of right.

Ethical people are out there. Ethical attorneys are prevalent. These ethical persons are usually the ones you don't see standing before a court making up excuses and whining for time to "find" the truth. These are the people who have checked the information before filing the case, checked the facts before presenting the motions, made payments to their creditors to the best of their ability and the people who deep down just want to do the right thing. These are the people who are the foundation of the bankruptcy system. As to the others? They are still filing the eighth and ninth serial case for debtors who have no chance of complying with the BAPCPA document requirements with information that is usually false and completely unverified for the sole purpose of a stay or to get a fee. These people need to reflect on their own ethical behavior.

Anthony Olivadoti



THE MARSHALL CHRONICLES	
The Editorial Staff: Cheri Johnson, Cheryl Jones, Joanne Coshonis, Shanika Thomas, HVB and Dave Latz.	
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✓ submitted by the first 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, on the Chapter 13 Trustee website at http://www.chicago13.com/ .	

Financial BAPCPA And Receipts

So far, case filings are down since the enactment of BAPCPA, but what other effect has this new law had on cases? Through May of 2006, I have seen a dramatic affect on the monthly amount that debtors are required to remit in order to fulfill their plan obligations. Why does this matter? The more the debtors pay in on their cases, the more that we disburse on their behalf. The more we disburse, the fewer fees we need to take to run the office.



There are two different trends that I see on cases filed in 2006. First, more of the cases are being filed with mortgage payments in the plan; this is up to over 20% of the cases we are administering. In 2005 only 15% of the cases had mortgage payments in the plan. I have no idea if BAPCPA has any effect on this number or if this is just the continued increase that our office was experiencing with mortgages in the plan. In 2002 just over 9% of the cases had mortgages, and that number gradually increased to just over 15% by 2005. Not only have the number of plans with mortgages increased, but also the average monthly mortgage payment per plan with a mortgage has increased by over 7% of what that same average was in 2005.

The second trend I see in cases filed in 2006 is that the average monthly payment required by the debtor, excluding the mortgage amount, has increased by over 20% of what that payment was in 2005. Through May, 2006, we have only started to administer less than 10% of the cases than we did in all of 2005, but so far payments with mortgage amounts outside the plan are over 20% larger than they were a year ago. I have to believe this is a direct effect of BAPCPA and a very welcome trend, since case filings are down substantially from where they were a year ago.

Dan Lyons

Trustee Matters Announcements

Estimated Payoff Of Confirmed Plans

Effective July 5, 2006, because of the volume of payoff requests and the time it takes to audit a case, the Trustee will no longer audit a case prior to issuing the estimated payoff amount. The estimated payoff on the confirmed plan is the amount that will be submitted to the requesting party. Also, the Trustee will no longer exclude any amounts that are included in the confirmed plan. Remember, the amount is an estimated amount and the case will be audited upon receipt of the estimated payoff amount and prior to closing. The estimated payoff balance is currently on the Trustee's website.



The procedure for requesting an estimated payoff will remain the same. You may fax your request to the Office of the Chapter 13 Trustee on the Estimated Payoff Request Form. This form has been modified and is currently on the website. The form will be processed as soon as possible.

The change in procedure does not affect the Trustee's position regarding the early payoff of a Chapter 13 case. It remains the Trustee's position that all claims must be paid in full before the debtor may be eligible for a discharge and the plan is complete.

Training Module For New Petition Entry Process

It has taken eight months after the implementation of BAPCPA to streamline the process and procedures relating to front entry, petition entry and claims entry in this office. All of the processes are focused on verification to ensure that "no document is left behind." We are receiving more documents than before and each document has to be reviewed and accounted for prior to the §341 meeting. Unfortunately, we are not receiving documents seven days prior to the meeting, which delays processing. However, the process in place checks documents prior to the confirmation hearing. CaseNET has created "jobs" which are run to simplify the front entry and petition entry process. The person who started the job or the person who finishes the job signs off at each phase of the job. Adequate protection claims and plan-based claims are now created daily in this process instead of the week of disbursement. After the plan-based claims are created, the case is verified by a third person to make sure no stone goes unturned. Training will be completed by the end of June and hopefully, the new procedures will be implemented in July.

NACTT Annual Seminar In Denver

The 41st Annual Seminar of the National Association of Chapter 13 Trustees will be held this year in Denver, Colorado, beginning June 29. After finishing the Budget for FY07, I am exciting about taking this trip and plan to enjoy the scenery. I have been told that I should visit the US Air Force Academy in Colorado Springs, about an hour south of Denver. Normally, the seminar is like another day at the office, but this year, even though I am a panelist on Saturday, I do not plan to devote all of my time preparing. Oddly enough, the panel will be discussing internal and external conflicts. I will focus on the conflicts involved in inheriting an exiting office and the results of decisions I had to make. I am sure I will return with a lot of interesting stories about BAPCPA.

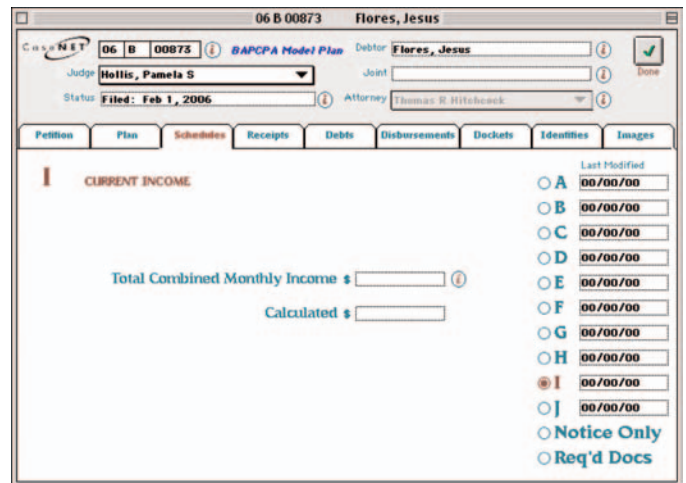
Marilyn O. Marshall, Standing Trustee

Information Services New Schedule I And J Entry Coming To CaseNET!

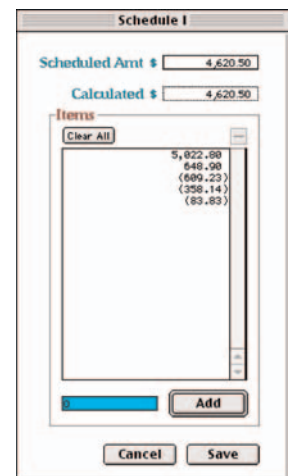
We've made a decision on how to handle Schedules I and J in CaseNET. Remember in the June staff meeting I mentioned that we would be losing the spreadsheet capability in CaseNET. This is part of the long-term process of upgrading 4th Dimension to an OS X compatible version. We have chosen not to upgrade the plug-in that provides the ability to create and save spreadsheets in CaseNET. It was cost-prohibitive and didn't make sense, since I and J are the only places we are using spreadsheets. And the real kicker is that we have immediate access to the images of the schedules themselves on the image tab.

So, how is the entry of Schedule I and J going to change? Here goes.

When you click on the Schedule I button on the schedules tab, this is what you'll see:



You will be entering the "Total Combined Monthly Income" from the image of Schedule I. Next, you will verify the total on the schedule by adding up the items from the schedule in an area that looks like this:



CaseNET will store the value from the schedule and the total that you just calculated. The process is the same for entering data for Schedule J.

Sandra Pillar



"Nothing great in the world has ever been accomplished without passion."

- Georg Hegel

Case Administration Claims Entry Process

Claims are debts that the debtor has incurred with a company. Creditors file any claims they have against the debtor with the US Bankruptcy Court. There are four types of claim classifications:

1. Secured claims - creditor possesses a lien on debtor's personal or real property such as mortgages, cars, etc.
2. Priority claims - an unsecured creditor that specifically has priority status such as taxes and child support.
3. Unsecured claims - an unsecured creditor who does not possess a lien on the debtor's personal or real property.
4. Administrative - an attorney may have an administrative claim.

Claims are received in our office through a daily download from the court. There is a two-day lag time from the time that the claim is filed and the time that it's received in our office. When entering claims into CaseNET, we enter the creditor's name, disbursement address, account number, incurred date, judgment date, filed date, amount and the claim classification. All information is processed according to how it was listed on the proof of claim form. The creditor may or may not receive disbursements on their filed claim if it was not scheduled in the model plan. For example, the debtor's attorney may put Aronson as secured in the plan and the claim may be filed as unsecured. The claim would be processed and paid as an unsecured debt. If the claim is filed as a secured claim, but was scheduled as an unsecured debt, the claim will be entered as a non-scheduled secured debt and will not be paid.

After claim entry, a verification report is generated and we check to make sure all the information that was entered matches the proof of claim. If we find a discrepancy on the proof of claim form, then we will:

1. Initiate a letter or phone call to the creditor requesting that the claim form be amended with Court.
2. Enter the claim and turn disbursements off.
3. Make a docket in CaseNET regarding the discrepancy and continue follow-up until the issue is resolved.

Example: Secured box is checked on the proof of claim form but the total amount owed was listed in unsecured section of the proof of claim form.

Prior to the enactment of BAPCPA, we averaged 200 claims a day. The current average is 100 claims per day and they are usually processed in CaseNET within three to five days of receipt.

Laura Mendoza and Valencia Jordan

Inquiring Minds

Who may have access to the bankruptcy case information that can be found on our website and what do they need to do to gain that access?

Access to case information on our website is available to members of the court, to attorneys representing both creditors and debtors, and to creditor agencies. Access is not available to individual debtors (because we cannot restrict access to individual cases at this time) or to mortgage lenders who do not have an interest in a particular case.

To gain access to the case information, we require that the interested party submit a request form to Dave Latz. The request form can be found on our website under the "Download forms for your use" link on the opening page, or a copy of the form can be faxed or e-mailed by one of the phone representatives. That form can be found on Rama in the "Phone Services Letters & Forms" folder and is named "WebAccess.pdf."

Dave Latz



July Anniversaries, Birthdays And Other Notable Events

July is **National Hot Dog Month**.

NACTT Seminar June 29th – July 2nd.

Independence Day on July 4th.

Take Charge of Change Week July 9th – July 15th.

Happy Birthday to **Devon Higgins** on July 20th!

Happy 8th Anniversary to **Angela Davis** on July 20th!

Happy 8th Anniversary to **Carlos Lagunas** on July 20th!

National Lollipop Day on July 20th!

Happy Birthday to **Telisha Emerson** on July 21st!

Happy 1st Anniversary to **Devon Higgins** on July 25th!

Happy Birthday to **Monica Gonzalez** on July 27th!

Walk on Stilts Day on July 28th.

National Milk Chocolate Day on July 28th.

All-American Soap Box Derby Day on July 29th.



Case Confirmation Paying Special Attention To The Plan And Schedule D



Once a case has had the §341 meeting, the next phase in the life of the case is confirmation. The attorneys review the cases and attend court hearings, and the paralegals process documents that are filed with court or submitted to us prior to confirmation.

Typically, there is a three-week interim between the original date of the §341 meeting and the original confirmation date. During this time frame all amended documents, ECF mail, faxes, and hard copy documents are forwarded to the paralegals.

Often times there are amended schedules and plans that are filed following the §341 meetings. The paralegals process the documents we receive everyday. With plans, special attention is needed to review:

- ★ If the correct model plan has been filed.
- ★ If the box is checked for any special provisions in section G.
- ★ If paragraph C has any mortgage listed to be paid directly by the debtor.
- ★ If paragraph D has any changes to the plan terms.
- ★ If paragraph E2 has any mortgage listed where the trustee is to pay the mortgage and what the set payment amount is.
- ★ If paragraph E3 has any changes to the amount of secured claims, other than mortgages, and to check the set payment amount and if any interest is included.
- ★ If paragraph E5 has any changes to the amount of mortgage arrears and to check the set payment amount and if any interest is included.
- ★ If paragraph E7 has any special class unsecured claims.
- ★ If paragraph E8 has any changes to the percentage to unsecured claims.
- ★ If paragraph E9 has any interest to be paid to unsecured claims, including priority and special class claims.

Also, the paralegals look for any boxes checked indicating more creditors are listed on the overflow page.

Schedule D has been another important schedule the paralegals have had to pay special close attention to. Schedule D is reviewed for any language in the description of the claim that indicates the debt as a purchase money security interest (PMSI) debt. In our CaseNET database we process these creditors as an adequate protection creditor and make sure the debt treatment is correct. Paralegals must process any amended Schedule D promptly. They check to see if the set payment is correct and any interest is indicated.

Approximately three days before the confirmation hearing, paralegals begin to prepare the court call for the staff attorneys. They make sure all their mail is processed and check in CaseNET to see if all the required documents have been received. The paralegals contact the debtor's attorneys via email or phone to advise them what we may still need for the case to be confirmed. Once our staff attorney receives the court call from the paralegal, they review every case in detail to make sure we have received anything we may have requested at the time of the §341 meeting and that all required documents have been received.

Cheri Johnson

20 Questions For: Angela Davis



Office Title: Not sure, it changes every month.

If you could have named yourself, how would your name appear on your birth certificate? Just Angie

If you could build a house anywhere in the U.S., where would it be? Hawaii

When you were a kid, what profession or job did you want to have when you grew up? Attorney

If they made a movie about your life, what current actor/actress would play you? Monique

What is your least favorite household chore? Vacuuming or mopping the floor.

What are your favorite books? Mystery books, I love the surprise at the end

If you could bring anything back from your childhood, excluding people, what would it be? Safety, and discipline

When you were growing up what was your favorite...

Hair style/haircut? Asymmetric that sloped down toward the chin

Cartoon? Tom and Jerry.

Cereal? Honeycombs

Sport? Jumping Rope, and relay races in the street with the neighborhood kids. All sizes would get in. From kids to some mama's and daddy's.

Subject in school? Gym

Author? Dr. Seuss, and the Bible

Singing group? New Edition, and Boys to Men

Video game? Millipede and Centipede

Family outing? At our family reunions, we got to witness the grown folks, get drunk, come out of their shells, and act a fool. It was the bomb.

Movie? Jaws 1, nothing to this day has scared me more.

If you wanted to be cool:

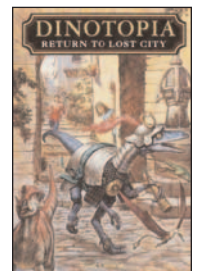
I always wanted: You had to have them both. The coach purse, and belt to match, with the tags still on them.

Now that I'm older I wish: I wish I could go back and prepare myself for having teenage children.

Book Review 1

Dinotopia: Return to Lost City

By: Scott Ciencin



The Dinotopia series is about an island of talking dinosaurs and the humans who share the island with them. 13 year-old storyteller Andrew and his inventor brother Ned are heroes for bringing the dinosaurs and people together. The series is about the brothers and their friends - dinosaur and human. This book is packed to the brim with important details. It even has a map with all the cities they travel to so you can follow along and get a clear picture in your head. One of my favorite dinosaurs is Scaredy-saurus rex. He's so stupid it's ridiculous. His Jar-Jar antics destroy things, nearly kill people and cause major problems but everybody totally ignores his bumbling. *Reviewed by: Adam Donahue, Age 10*

Congratulations To All The Graduates!

Congratulations to my niece Danisha Latham for completing 4 years of High School. Danisha will be attending a Junior College here in the City. I send a special congrats to my niece because she's been through three open-heart surgeries and almost lost her life during one. The doctors stated she wouldn't live past 13 years of age, but here she is, 18 years of age...a walking miracle. She's a fighter and she's determined to continue her education. You are an inspiration to other sick little children with heart conditions. Continue to climb the ladder of success Danisha and don't look back. Love ya.



Submitted by Cheryl Jones

Congratulations Shiana Dior Thomas (niece) and Shara Lavon Wilson (cousin).

Both Graduated from Lincoln Park High School – ranked #1 in the city of Chicago. They get it from me!

Submitted by Shanika Thomas

I would like to congratulate my daughter LaKesha Johnson who graduated from DePaul University “Magna Cum Laude” and holds three National Honor Society memberships. She will begin her graduate studies at The Chicago School of Professional Psychology this fall.

I would like to also congratulate all the other proud parents like myself who have watched their child grow and be successful through their high school and college years. We often wonder if our children hear us, understand us, or even care about what we are trying to do for them; for me these questions were answered in a poem written for me by daughter LaKesha and given to me on graduation day. I hope you enjoy it as much as I have.

*“To My Mother On Graduation Day”
My best friend, my right hand man
You've been there through all that I've done.
Unending papers and poster boards
Library trips and printing galore.
Examples and demonstrations
Questions and your participation, all have helped me through.
There would be none of this if it wasn't for you.
You've given unconditionally all these years.
You've guided me through uncertainty and fears.
So now the time has come for me to tell you how much I care
But there is nothing I could do that would ever compare
To all the self-less acts that you've shown
You are the most dedicated mother that I have ever known.
For this I am grateful and will never forget
All your passion for my life and the endless time that you've spent.
So finally it's my graduation day
You'll stand and clap when they call my name
But in my heart, for you I'm doing the same.
Because you are the reason why I never failed
So be proud and happy this moment, because today is your
graduation day as well.*

Love, LaKesha

Submitted by Darlene Odom

My son Timotheus Winston, 18 years old, graduated from Michele Clark Preparatory Academic on June 19, 2006. He will be attending Liberty University in the fall and plans on studying Computer Science.

Timotheus' favorite quote is: “What's up Lord?” He loves sports, specifically chess, basketball, football and baseball. His long-term future goals are playing football and working. What he will miss most about



high school is playing football and the chess tournaments. What he won't miss at all are Pop Quizzes!

I am very proud of Timotheus' achievements. Awards and Certificates he has earned are: Award for Co-Captain on the football team and two certificates for winning 2nd and 3rd place in the city tournament

Submitted by Juliana Dunklin

Congratulations to my daughter Simone Lanier. She graduated from 8th grade and is now officially a freshman in high school. Simone maintained a 3.5 GPA, participated in choir, cross-country and has been in orchestra for five years. For the graduation ceremony she was selected to conduct the orchestra and band in playing the school song. As she came in to the gymnasium in her cap and gown, I had a vision of her as a baby with this huge toothless smile, which made me think where did the time go? Simone has developed into a very wonderful and mature young lady and I am very proud of her. Keep up the good work!!

Submitted by Rosalind Lanier

Each of us has different talents, different dreams and different destinations, yet we all have the power to make a new tomorrow...



Congratulations to J'Aaron L. Bentley on his recent high school graduation from Merrillville High School. The memorable ceremony took place on June 7, 2006, at the Radisson Star Plaza. Approximately 515 elated graduates jubilantly walked across the stage as the school's orchestra played Pomp and Circumstance. Excited family members screamed, clapped and rejoiced as each graduate's name was called. I've attended many graduations in the past, but none as personal as this one.

All of J'Aaron's teachers have been consistent in describing him as charismatic, intelligent, entertaining, respectful, talkative and candid. Academically, J'Aaron excelled in Honor's pre-calculus math and English courses. To my surprise, he even took a cake decorating class. At the end of each week, he brought home his class assignment, which consisted of cakes and/or cookies that he baked in class. This went on for a whole semester and of course the family was expected to eat each of the projects, great on our lips but not on our hips. For his final grade, J'Aaron had to bake and decorate a 3-tiered wedding cake. This bottom layer alone was 12 inches! The cake was gorgeous and any bride would've been proud to have it at her wedding. There was no way we could've eaten all of this cake so we took it to church and shared the “sweetness” with the Sunday school.

J'Aaron was also involved in sports. He participated on the swim team for two years but his true love was football. He was a blocker on the football team and ran hurdles on the track team. J'Aaron lettered in both football and track. At the football award's banquet, the coach spoke highly of J'Aaron's dedication and commitment. During the season his wrist was broken when one of the players fell on him. J'Aaron continued to attend practice and worked hard at his therapy. As soon as his cast came off, J'Aaron made sure the trainers wrapped his wrist sufficiently and he was back on the field.

Ever since J'Aaron was a toddler he has loved animals. He has always wanted to be a “doggy doctor” as he called it. He hasn't lost that dream and will be pursuing a career as a Veterinarian.

Of all the proudest moments that J'Aaron has already given me, seeing him walk across that stage and receive his diploma is the proudest moment thus far!

Congrats J'Aaron and God bless you in all your future endeavors.

Submitted by Karen Barron

Broadway Review

"They say the neon lights are bright on Broadway, they say there's always magic in the air." I can vouch for at least the first two sentences of this well-known tune! I had the opportunity to travel to New York, New York, May 23-24.



While there, I experienced a live stage production of "The Color Purple" which opened on Broadway December 1, 2005. Pulitzer Prize winning author Alice Walker conceptualized the story line that prompted this production. Well-known movie director Steven Spielberg advanced the storyline to film (which received 11 Oscar nominations) in 1985. Talk show guru and billionaire, Oprah Winfrey, played the role of "Sofia" in the original film. She defines it as one of the greatest experiences of her life.

Rumor has it; everything Oprah touches reaps gold...after seeing the fantastic Broadway musical...I concur! The Color Purple tells a story of hope and triumph in the midst of adversity. Co-produced by Oprah, the nearly 3-hour stage play was filled with magnificent choreography, soulful singing (which included jazz, ragtime, gospel and blues) and tear jerking performances. The all African American cast starred LaCHANZE, Tony and Drama Desk nominee.

Having read the novel and saw the film, the musical followed the storyline perfectly. Author, Alice Walker has said that when she began writing her groundbreaking novel, The Color Purple, the characters first took form as ancestral voices speaking to her, telling her their stories. This same energy came into fruition via stage, the depth and magnitude of this story line is compelling.

IT IS A MUST SEE! Coming to a theatre near you April 2007.

Telisha Emerson

Burnt Lawn? How To Combat Lawn Drought



Drought is dangerous for any landscape, because drought-stressed lawns are more susceptible to damage from disease and insects. Beside that, who likes a brown, burnt looking lawn?

The color of your lawn is a reflection of overall health. Your lawn may experience drought stress after only a few days without rain or watering. An early indicator of drought stress is when your footprints don't spring back after you walk across the lawn. As the effects of drought progress, grass loses its green color altogether and turns yellow, then brown. The brownish color signals drought dormancy. Drought dormancy does not mean your lawn is dead. Because of the hot, dry conditions, it has stopped growing in order to conserve its energy for a more favorable time.

Dormancy is a survival mechanism allowing grass to survive up to 5-8 weeks without watering your lawn or having any precipitation. To combat drought be sure to use water efficiently if you decide to water. Water thoroughly to wet the soil to the depth of the deepest root (maybe 2-4" into the soil on lawn height) and then don't water again until you see the lawn turning a bluish-gray in the heat of the afternoon (the first sign of drought stress). Lengthen the number of days between irrigation cycles. You may be surprised on how long the lawn can go without signs of drought stress. Water early in the morning between 5:00 and 8:00. Less water loss occurs from evaporation and wind in the morning because of cooler temperatures and less wind.

If you choose not to water to combat drought, then stay off your lawn. Limit foot traffic (including mowing) to minimize crushing of the grass. Water once every 4 weeks with 1/2 inch of water to keep grass hydrated. This amount of water won't make the lawn real green, but it will increase its chance of long-term survival. Your grass should recover in 1-2 weeks after significant rainfall returns. Good luck!

Cheri Johnson

How To Argue With A Cat (And WIN!)

I have been asked by the newsletter staff to help solve an irksome problem. It seems that The Marshall Chronicles has a voracious appetite for words. The previous issue devoured 6,816 words like it was nothing. And no sooner is one edition put to bed, happy and well fed, than the next issue begins to awaken with its stomach rumbling. What can be done to keep up?

My original suggestion, that they print the newsletter with more and larger blank spots, was met with only tepid enthusiasm. Another option, I suggested, would be to put in more outsourced filler features, such as *How to Argue with a Cat (and WIN!)* or a list of the *Top Ten Green Leafy Vegetables*. I believe such things are available for download on the internet.

But the newsletter staff is an exacting bunch, and their preference is for our office to provide its own, home-grown content. Naturally they thought of my almost Seinfeldian ability for talking at length about nothing. When asked to assist, I was honored, humbled, and readily agreed to do my best, whereupon, almost immediately, my colleague Dave Latz released me from the choke hold.

Now then, to work! I thought. I awaited my muse. Yes. At any moment, certainly, inspiration would overwhelm me. My only challenge would be to type quickly enough to capture the torrent of verbiage spilling forth. Yes, at any moment. At any moment at all.

Well, I don't want to get bogged down describing my process. If you want Inside Baseball you'll just have to read the sports column by Carlos 'n' Dan. For my part, after scanning back issues of The Marshall Chronicles, trying to see what's missing, what could be added to round out its coverage, I settled on this: the newsletter needs a critic. Oh, sure, there are the little book reviews, and they're fine. But I'm thinking of something bigger in scope. Not a book critic; not a movie critic; not a cultural critic. No, none of these is big enough.

I propose to create a whole new category: the reality critic, and here's why. As I seem to continue getting older all the time, I am finding more and more that reality has a propensity for being somewhat less than satisfactory. On any given day, one could propose countless ways in which reality could be improved. Honestly, I can't understand why nobody has done this before. I'm excruciatingly anxious to get started, but unfortunately, I've nearly run out of space. Bad luck!

If they'll have me back, in a future issue you may see the next installment in this nascent field of reality criticism. Or, alternatively, a feature on *America's Favorite Pizza Toppings*.

Cliff Tarrance



Where's The Best City For Professional Sports?

With the recent crowning of the Miami Heat and Carolina Hurricane as the respective champions of the NBA (basketball) and NHL (hockey), I will attempt to answer the question of where is the best city for professional sports right now.

Let's start with the sport that is on going at the moment and assign a point structure of 1-5 for cities that have teams in MLB (baseball). The Chicago White Sox are the defending World Series Champs and currently having another strong season, so Chicago gets 5 points. The Detroit Tigers are the surprise of the baseball world so far this year and currently are outplaying the White Sox, so Detroit gets 4 points. Let's give the other strong teams (division leaders or last year's division champs) in MLB 3 points each. So that's 3 points for Boston, New York, Oakland, St. Louis, Houston and Atlanta.

On to football, where the defending Super Bowl Champions the Pittsburgh Steelers, give the Steel City 5 points. The team they beat, the Seahawks, earn Seattle 4 points. The rest of the playoff teams earn 3 points for their respective cities or regions, which are Chicago (da Bears), Carolina, Denver, Washington, Tampa Bay, New England (Boston), Jacksonville, New York, Cincinnati and Indianapolis.



Since basketball does not have the same fan support as baseball or football, I will give only 4 points to Miami for their recent victory which was led by Chicagoland native Dwayne Wade. Dallas gets 3 points for being the runner-up, and the rest of the playoff teams earn their cities 2 points. Those two points go to Chicago (da Bulls), Detroit, Indiana, New Jersey, Washington, Cleveland, Milwaukee, Phoenix, Los Angeles, Denver, Memphis, Sacramento and San Antonio.

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Hockey, which is even less popular than basketball, earns Carolina only 3 points for their Stanley Cup championship. The rest of the American cities that earn 1 point for having a playoff team are, Buffalo, Anaheim (Los Angeles), New Jersey, Detroit, Tampa Bay, Dallas, Denver, New York, Philadelphia and San Jose.



- The top five cities are:
- Chicago.....10 points
 - Detroit7 points
 - Boston6 points
 - New York.....6 points
 - Carolina (Raleigh)6 points

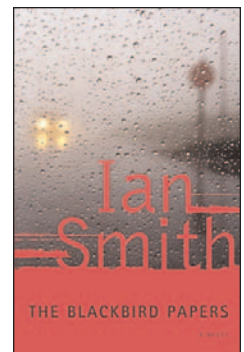
Enjoy it while you can, Chicago. It's hard to stay on top. Just a year ago the title would have had to go to Boston who were both the defending World Series and Super Bowl Champs. *Dan Lyons*

Book Review 2

The Blackbird Papers

By: Ian Smith

An African-American Professor, Wilson Bledsoe who teaches at Dartmouth College, is on his way home from receiving an international prize stops to help someone with car trouble when he is abducted and brutally killed. This is a great mystery and the perfect "whodunit." Follow along as this thriller unravels where there are many unexpected twists and turns in this book with surprising results.



Reviewed by: Darlene Odom