

# Where Is 2060 Paysphere Circle?

Where is 2060 Paysphere Circle? That is the address where debtors are told to mail their payments. Several members of our office set out on a mission to find this address and the companion address, 1899 Paysphere Circle, used by employers.

First, what is a lock box and why do we use this service? A lock box is a place, usually run by a bank, where our debtors and their employers mail their monthly payments. This is done, instead of payments being sent directly to our offices, to enhance internal control and better utilize our staff. It keeps all of the checks and money orders out of our office and reduces the temptation of theft of these items. LaSalle has many other customers who use

this service and with economies of scale, can more efficiently handle these duties and afford the necessary security to reduce the risk of theft. Our lockbox location had recently moved to a new building along with the rest of LaSalle, possibly near the elusive 2060 Paysphere Circle.

**Marilyn Marshall** received an invitation from Gerry Mihas, our main contact at LaSalle, to tour this facility and to bring a contingent of her staff. We must have looked like a scene out of the Ringling Brothers and Barnum & Bailey Circus as we poured out of three cabs in front of the beautiful new building that LaSalle ABN-AMRO constructed near one of the downtown train stations

*(Continued on page 2.)*



## Where Is 2060 Paysphere Circle?

(Continued from page 1.)

(that was a hint) to handle all of their data processing and lockbox needs. This building opened just over a year ago and was built especially to meet these needs and for future expansion. One of its features is that every floor is raised. New configurations of an area or an entire floor can be handled very easily. All data cables and electrical wiring run under the floor, so sections of the floor can simply be lifted and cables or wiring moved to the desired spot. Then the floor is put back down (imagine what Dave could do with that).

Gerry, Margaret Smith and Mary Lou Pustelnik met us in the lobby. We were whisked by elevator (of course, following the circus theme, we all jammed into the same elevator) to a sixth floor conference room and were feted with pastries and beverages. We were introduced to Matthew Boatman, who later led our tour, and Barry Barretta. Matthew showed us a video presentation of the construction and features of this facility along with a slide show highlighting the process. When the lights came on,



we found **Kyle Issleb** passed out in his plate of pastries (just kidding, I didn't have any other way to work him into the article).

We all proceeded to our first stop of the tour: The mail and delivery receiving room. This room is where they sort all incoming mail and deliveries into the individual lock boxes like **Jammal Davis** and **Sandra Cortina** do, except it takes at least ten people and two very expensive sorting machines to do the work.

This is where we found 2060 Paysphere Circle, located in a nondescript room on the sixth floor of an office building near a downtown train station. After **Mark Caffarini** took this picture (that was the only reason we brought him), our mission was complete, but we decided to stay and complete the rest of the tour.

We were brought out to the main floor to view the various steps in processing payments. First, payments and the corresponding documents are separated and imaged for processing. Everything is bar coded so that it can be matched up in later processes. Every workstation has the capability to call up the specific requirements of each client. We were shown the requirements of our office by Shift Manager Thelma Guice-Matthews (Thelma is a former teacher). Around this time, **Santricia Mack** ran into a friend of hers who worked in the lock box department (Santricia, watch where you're walking). The payments and the correspondence take different paths from here.

We first followed the path of the receipts. We saw where and how they are processed and deposited into specific bank accounts. We then followed the path of the documentation and saw an amazing machine that imaged both sides of a document simultaneously. This machine could handle any size document and fed them through the imager on a bed of air to eliminate paper jams.

The next step was to see how the receipts and documents were linked back up, and how the processing specific to our account was done, especially matching receipts to cases from our office. Since our requirements call for our processing to be completed and messengered to us by 8:00 each morning, we could not see them work on our account. We did meet Felicia (she was too shy to give her last name), the person in charge of the team that works on our account. Thelma invited us to come back around 4:00 AM to see the crew work on our account. Since this work is so important to **Telisha Emerson** and **Juliana Jones**, they agreed to take her up on this. I think they are scheduled to do this on the morning of January 1.

The final step in the process is to package up the documentation and forward it to the clients. We did not see this step as we had already seen the mailing room at the beginning of the process, and **Rosalind Lanier** and **Denise Ashley** were getting cranky from not having eaten in the last two hours. So we said our goodbyes to everybody, except Gerry and Margaret, and went up to the 23rd floor for a lunch buffet. Lori Tuffield and Taloyta Strickland from LaSalle joined us.

We had a beautiful panoramic view of the city and **Rita Saunders** thought she could see the Empire State Building (of course, that is in New York City and we never left Chicago). **Patti Brower** was first in line for the buffet that included such items as salmon with couscous and chicken with dried tomato pesto over linguine. After lunch, we all piled pack into our cabs for the trip back to our office. Thank you to LaSalle bank and everybody involved for this most informative tour and the delicious lunch. **Daniel Lyons**

### THE MARSHALL CHRONICLES

#### The Editorial Staff:

Kimberly Grief, Cheryl Jones, Joanne Coshonis, Kyle Issleb, Cheri Johnson, Eileen Downes, HVB and Dave Latz.

#### Contents and Contributors:

*Where Is 2060 Paysphere Circle?*, pg. 1.....Dan Lyons  
*Trustee Matters*, pg. 3 .....Marilyn O. Marshall  
*Claims Entry For The Millennium*, pg. 4.....Rosalind Lanier  
*Some Holiday Humor*, pg. 4.....Staff Submission  
*Inquiring Minds*, pg. 4.....Anthony Olivadoti  
*Computer Training Gives You the Tools You Need*, pg. 5.....Sandra Pillar  
*Question Of The Year: When Will I Receive My Refund?*, pg. 5.....Karen Barron  
*Remain C.A.L.M. It's For Your Own Safety*, pg. 5.....Carlos Lagunas  
*Kids Komer*, pg. 6 .....Staff Submission and Adam Donahue  
*December Events*, pg. 6 .....Staff Submission  
*Employee Bio*, pg. 6.....Carolyn Donahue  
*Some More Holiday Humor*, pg. 6.....Staff Submission  
*Autumn And Winter Backpacking*, pg. 7.....Cheri Johnson  
*Dear Kyle...*, pg. 7.....Kyle Issleb  
*ERC Update*, pg. 7.....Cheryl Jones  
*Bingo's Birthday Is In December*, pg. 8.....Staff Submission  
*Quote Of The Holiday Season*, pg. 8 .....Staff Submission

#### 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 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/>.

## Trustee Matters

### Goals For FY '05

October 1, 2004, began fiscal year 2005. In the new fiscal year, I will evaluate the achievements of past goals and set new goals for the trusteeship. As I develop the goals based upon the vision of the trusteeship, I asked the managers to develop objectives based upon the goals set for their department. Our monthly managers' meeting is held every fourth Friday of the month. I meet with managers to review goals and objectives, assess the budget, discuss departmental issues and workflow and employer/employee relations. I have always emphasized the necessity of leading with a plan. After reviewing the definition and distinguishing a goal from an objective, the managers are charged with the tasks of writing goals for their departments and setting objectives for each goal.



- ★ Goals are general guidelines that explain what you want to achieve. Goals are usually long-term and represent the vision.
- ★ Objectives define strategies or implementation steps to attain the identified goals.
- ★ Unlike goals, objectives are specific, measurable, and have a defined completion date. They are more specific and outline the "who, what, when, where and how" of reaching the goals.

The managers were provided with the following goals set by the Trustee. Throughout the year, we will continue to meet monthly to access our progress.

### GOALS AND OBJECTIVES FOR FY '05

#### TRUSTEE

- ★ Continue communication and feedback with the staff, clerk, judges, debtor and creditor bars, and the UST.
- ★ Enforce accountability.
- ★ Provide adequate training to managers and staff.
- ★ Emphasize the importance of and test internal controls.
- ★ Maintain level of excellence and integrity.
- ★ Monitor staff levels and attrition.
- ★ Develop a structure for the implementation of a debtor education program.
- ★ Improve the tracking of statistical data.
- ★ Review and coordinate the goals of the UST with the Trustee's goals.

#### CASE ADMINISTRATION

- ★ Develop workflow charts for easy transition to ECF.
- ★ Increase utilization of ECF filings.
- ★ Hire an ECF clerk to assist with transition.
- ★ Effectively utilize staff.

- ★ Conduct phone service training regularly in order to eliminate problems.
- ★ Review and coordinate the goals of Case Analyst with the Trustee's goals.

#### CASE CONFIRMATION

- ★ Train Team Leaders to play a more active role in management.
- ★ Review expectations with Team Leaders and clearly define the role of the Team Leaders.
- ★ Have Team Leaders perform less of the day to day work and spend more time supervising the Paralegal and the Post Confirmation Review Team.
- ★ Train the Hearing Officers and monitor their performance.
- ★ Develop and utilize a policy and procedures manual.
- ★ Review and coordinate the goals of Case Administration with the Trustee's goals.

#### LEGAL

- ★ Implement a process to send and receive motions electronically.
- ★ Get the Managing Attorney more involved in the supervision and training of the Team Leaders.
- ★ Advance bankruptcy training for the staff to raise the level of expectations.
- ★ Continue to promote Civil Enforcements and provide more training to the Staff Attorneys.
- ★ Have the Staff Attorneys more involved in tracking cases, monthly reports and case statistics.
- ★ Reconcile cases with the Clerk regularly.
- ★ Review and coordinate the goals of Legal with the Trustee's goals.

#### SYSTEMS

- ★ Training sessions offered covering different subjects.
  - Learn to search and run reports.
- ★ Implement and use trace reports.
- ★ Complete the Cash Flow module.
- ★ Prepare for the new auditors and education of "homegrown" system.
- ★ Pros and cons of software conversions.
  - Look at new BBS Software.
  - Look at Satori.
- ★ Prepare for STACS visit.
- ★ Review and coordinate the goals of Systems with the Trustee's goals.

#### FINANCIAL & HUMAN RESOURCES

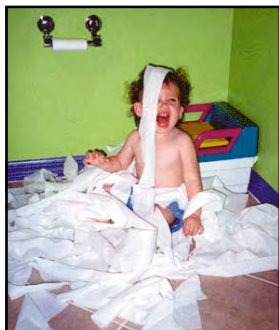
- ★ Prepare error proof reports for the UST.
- ★ Document policies and procedures for consistency.
- ★ Monitor error rate and margins.
- ★ Better communication between Financial and Legal.
- ★ Prepare for audits daily by planning and setting priorities.

(Continued on page 4.)



### Case Administration Claims Entry For The Millennium

Earlier this year Ms. Marshall took me and three other staff members to visit Glenn Stearns' office. Glenn Stearns' office is the first trusteeship in this district to participate in the U S Bankruptcy Court pilot electronic case-filing program. The purpose of the visit was to view their hardware equipment and discuss the impact that the ECF process has on the workflow. In addition to talking with Mr. Stearns, we also had the opportunity to talk with some of his staff and see them perform different job tasks.



**No job is finished until the paperwork is done!**

The claim procedure in their office was of most interest to me because they do not put claims in their system until the case has been confirmed. On an annual basis, our office receives approximately 48,000 claims and one quarter of the claims that we enter are on cases that never get confirmed for one reason or another. So in the interest of efficiency, it makes perfect sense not to spend valuable man-hours on loading claims for a non-confirmed case.

After much planning, discussions and some system programming, we came up with a workflow similar to Stearns' office that fits the needs of our office. Effective October 1, 2004, we implemented this procedure for all cases filed on or after that date. A meeting was held to inform all staff of the changes and another meeting was held to train the staff members that will be working directly with the new process. Some highlights from the new process are:

- ☞ Claims will now be entered from data that we receive from the court instead of the physical claim.
- ☞ Physical claims received in the office will be discarded after reconciling the claim with stored image on our database.
- ☞ Less time will be spent on claim modifications because the claim will be loaded with treatments outlined in the confirmed plan only.

Everyone is excited about the new process. I believe that time we previously spent entering, sorting and filing claims on non-confirmed cases can be devoted to other tasks in the office and help to improve our accuracy level overall.

*Rosalind Lanier*



### Some Holiday Humor

A four-year-old boy was asked to give the meal blessing before Christmas dinner. The family members bowed their heads in expectation. He began his prayer, thanking God for all his friends, naming them one by one. Then he thanked God for Mommy, Daddy, brother, sister, Grandma, Grandpa, and all his aunts and uncles. Then he began to thank God for the food. He gave thanks for the turkey, the dressing, the fruit salad, the cranberry sauce, the pies, the cakes, even the whipped cream. Then he paused, and everyone waited and waited. After a long silence, the young fellow looked up at his mother and asked, "If I thank God for the broccoli, won't he know that I'm lying?"

### Inquiring Minds

*Question: The bankruptcy judges signed a new Standing Order on 10/21/04 regarding chapter 13 fee applications. Can you explain what this Order means and how it affects our office?*



*Answer:* This Order means that the trustee's office will no longer be responsible for forwarding debtor attorney fee applications to the Judges along with confirmation packets. In the past, we would accept fee applications and send those applications along with proposed confirmation orders to the Judges chambers so that they could process them at the confirmation hearings. There was no set system for the debtors' attorneys to get their fee applications before the Judges and no way they could be sure the fee application made it to the right place at the right time.

After 12/1/04 debtor's attorneys will have to file fee applications as a "Motion" with notice if required. This new standardized procedure will ensure that the fee applications get to the right spot. However, each Judge will still follow their own internal procedures in deciding whether or not those motions need to be "presented." So debtor's attorneys should check with chambers and follow their set procedures.

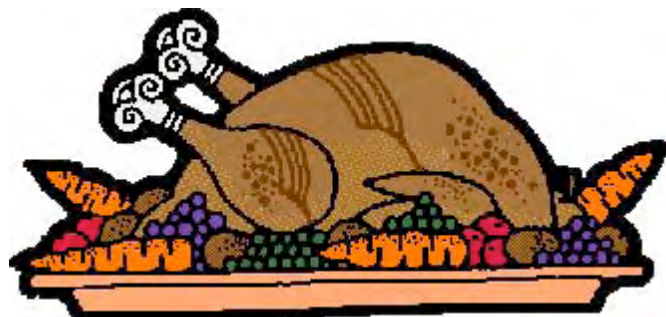
*Anthony Olivadoti*

### Trustee Matters

*(continued from page 3.)*

- ★ Have the Controller more involved in the supervision of staff
- ★ Cross-training of the staff to better utilize employees.
- ★ Make decision on banking: LaSalle or NBC?
- ★ Review and coordinate the goals of Financial with the Trustee's goals.
- ★ Review and follow policy and procedures manual.
- ★ Review manual with all employees. Look at staff needs.
- ★ Continue to improve performance evaluations.
- ★ Ensure that attendance and tardiness policies are followed and enforced.
- ★ Continue to evaluate benefits packet to provide the best coverage at the lowest cost.
- ★ Review and coordinate the goals of Human Resources with the Trustee's goals.

*Marilyn O. Marshall, Standing Trustee*



**THE TRUSTEE WISHES  
YOU AND YOURS A VERY  
HAPPY THANKSGIVING DAY!**

## Information Services Computer Training Gives You the Tools You Need



More than half of the office participated in our "2nd Friday" computer training on Friday, November 12, in the training room. We split the staff into groups and covered two topics in two one-hour sessions. The topics were "Faxing From Your Desktop" and "Searching Identity/Address E-mails."

Dave Latz walked us through the steps to fax any document from our desktops. This will save time when answering phones.

In response to requests to track Darlene's Identity Update E-mails, I presented a lesson on creating a sub-folder for your e-mail inbox, creating a rule that would send incoming e-mails from Darlene into that folder, and then how to search for an e-mail related to a specific creditor.

Thanks for your interest in this training session. We look forward to more training sessions on the 2nd Friday of each month.

*Sandra Pillar*

## Phone Services Question Of The Year: When Will I Receive My Refund?



If I had to make a list of the top 10 questions received by phone reps, questions one through nine would be the same: When will I receive my refund?

The number one goal of the phone service committee is to train all of the phone reps on how to handle these particular calls. We want to ensure that all of the debtor refund inquiries are answered with uniformity, accuracy and consistency.

Quality customer service is what each phone rep strives for. Sometimes these refund inquiry calls can be very challenging because debtors simply want what they feel is due to them, their money!! Explanations of procedures and policies are like speaking to them in a foreign language. Finding out when the check is coming and the dollar amount is the ultimate goal for the debtor.

On November 3, 2004, the committee conducted a phone service training session. The session was broken down into three small groups and each phone rep was given a "model script" for debtor refund questions. This script instructs phone reps on how to answer debtor refund questions. Phone reps will no longer research on the computer to figure out when or if a debtor refund will be issued. Debtors will be told that refunds are issued on the 2nd and 4th Friday of the month (except for November and December). The phone rep has no advance knowledge as to who or when a specific refund check will be issued. The answers in the script should allow phone reps to be consistent, uniform and accurate.

During the training session, phone reps volunteered to role-play and act out the script. The performances were very interesting and quite entertaining. Our mock actors had an opportunity to display their hidden talents and they thoroughly enjoyed it.

*Karen Barron*

## Remain C.A.L.M. It's For Your Own Safety



On November 4th, Mark Caffarini, Patti Brower, Dave Latz and myself (Carlos Lagunas) attended a fire safety class for our building. The purpose of the meeting was to review the fire safety procedures and the roles of the life safety teams. A representative from the Chicago Fire Department conducted the class.

As they told us during the class, knowing how to respond quickly and efficiently during an emergency could mean the difference between life and death. Even though national statistics indicate that less than 1% of fire deaths occur in high-rise buildings, the following tips are important to know.

In case of a fire in your building remember:

### Remain C.A.L.M.:

- C** Call 911 first.
- A** Alert building management/security/co-workers.
- L** Listen for instructions over the public address system.
- M** Move to a safe area or evacuate if you're in immediate danger. If not, stay where you are.

### Three DON'TS:

- DON'T use elevators to evacuate.
- DON'T go to the roof.
- DON'T break windows.

### Other Important Tips:

- As you leave, close doors behind you.
- Do not return for personal belongings.
- If smoke is present, air is more breathable near the floor.
- Avoid crowding or undue haste. Descend the stairs with special care. A fall might injure you or those who follow.
- Remember that visitors may not be familiar with the Santa Fe building and may require direction.
- Tenants should not reenter the building in the event of a full evacuation until directed to do so by the Property Manager or the Chicago Fire Department.
- In the event that we have to exit the building staff members should gather at Trustee's Tom Vaughn's office at 200 S. Michigan Ave. for a roll call.

*Carlos Lagunas*

*(Editor's note: The Life Safety Team is looking for some new members. We are very concerned for everyone's safety. We would like to make absolutely certain that all our safety positions are covered should any of the current team members be absent from the office in the event of an emergency. If you're interested in joining the team please contact floor warden Dave Latz.)*

## Kid's Korner

### Student Of The Month!

Congratulations to Allison Pillar (age 9), daughter of Sandra Pillar, on her Student of the Month award. On October 26, she received the student of the month Award for her 4th grade class at Pritzker Elementary School in Chicago. The award was presented at an assembly with her mother, Sandra, in attendance.



### The Incredibles – A Movie Review

This movie is about Mr. Incredible and his family. Mr. Incredible is a superhero or he used to be until people took them to Court and they had to go into hiding to live a normal life. Mr. Incredible is married to Elastigirl (her limbs can stretch very cool). They have three kids. Their daughter Violet can make herself invisible. Dash (my favorite) can run super fast and he gets into trouble at school and baby is Jack Jack. Mr. Incredible is sad because he



wants to be a Superhero again. He gets a change to save the world but it is a trap by the villain Syndrome. The whole family must become heroes again to save him. This a very good action story about the Superheroes. I want to see it again.

*Review by Adam Donahue, Age 8*

## December Birthdays, Anniversaries and Other Notable Events

**All Staff Meeting** on December 3rd.

**Bathtub Party Day** on December 5th.

Happy 5th Anniversary to **Jay Tribou** on December 6th!

**Pearl Harbor Remembrance Day** on December 7th.

**First Day of Hanukkah** on December 8th.

Happy Birthday to **Cheryl Jones** on December 12th!

Happy Birthday to **Patti Brower** on December 18th!

Happy Birthday to **Cheri Johnson** on December 18th!

**First Day of Winter** on December 21st.

**Christmas Eve** on December 24th.

**Christmas** on December 25th.

**First Day of Kwanzaa** on December 26th.

Happy Birthday to **Carlos Lagunas** on December 31st!

**New Year's Eve** on December 31st.



## Employee Bio Carolyn Donahue

*Nickname:* Peaches.

*Birth date:* April 4th.

*Birthplace:* South Holland, IL.

*Family:* Husband Dave and two children Adam and Alysia.

*Position:* Paralegal

*Hobbies:* Making and buying jewelry.

*Favorite Food:* Chocolate chip cookies and pizza.

*Favorite TV program:* The Shield and The Golden Girls.

*Favorite Color:* Black and purple.

*Favorite expression:* Clarify the problem.

*Favorite Smell:* Jasmine.

*Favorite Childhood memory:* Thanksgiving Morning. My Grandmother and Mother would be up early cooking and the great smells would wake me up and I knew that great food was on the way and the whole family would be together.

*If you could meet one person in the world, either dead or alive, who would it be?* My maternal Grandfather (he died before I was born) and Jane Austin (author).

*What's most important in life?* Enjoying Family and Friends.

*Is the glass half full or half empty?* The glass would be half-full on most days, unless some soul drinks from my glass.

*What's guaranteed to make you smile?* My son or daughter any day.

*First thing you do in the morning when you wake?* Hit the snooze bar. Those extra 10 minutes of sleep are the best.

*My friends would describe me as:* Polite, humorous and controlled.

*A perfect day for me would be:* A day with my family at Great America.

*Most embarrassing moment:* Falling on ice in front of the IBM Plaza with my new supervisor.

*Proudest moment:* The birth of our two healthy children and witnessing my mother's courage and faith during her battle and survival with cancer six years ago.

*In 5 years I see myself:* Enjoying work and this life that God gave me to live and serve.

*Anything else you'd like to tell us?* Not at this time, but ask questions anytime.



## Some More Holiday Humor

Two young boys were spending the night at their grandparents. At bedtime, the two boys knelt beside their beds to say their prayers when the youngest one began praying at the top of his lungs. "I pray for a new bicycle. I pray for a new Playstation, I pray for a new microscope." His older brother leaned over and nudged the younger brother and said, "Why are you shouting your prayers? God isn't deaf." To which the little brother replied, "No, but Grandma is!"







## Autumn and Winter Backpacking

Have you ever tried backpacking during the autumn months? I highly recommend it as something you *must do!* It is so beautiful to hike down a trail and be surrounded by the autumn colors of oranges, reds, yellows! That is until a blustery wind comes along and blows all the pretty colors to the ground. October is the most ideal month to enjoy the colors. However, November and the other winter months are great too.

By mid November here in the Midwest, we will have most likely had a blustery wind and the trees are bare. But, that is no reason not to go out and still backpack! The special thing about backpacking is being outdoors with nature. It is good for the soul! The best part about backpacking in the wilderness is the isolation you can experience from our busy everyday lives.

There are many trails to choose from in National Forests and wildernesses. One unique aspect of backpacking is picking the spot where you want to put your tent. Unlike car camping at a State Park where you have designated spots that people drive up to and have close neighbors, in the wilderness you pick your own spot as long as you are 100 ft. from the trail. I always try to find a spot close to a creek so I can hear the water flowing over the rocks.

Some people wonder how you carry everything you need in a backpack? There is equipment designed especially for backpacking. Your pack could weigh as little as 25 lbs. or as much as 50 lbs. It all depends on how many days you need provisions for. A two-night weekend trip backpack should only weigh about 30 lbs. For example, there are lightweight tents that average about 6 lbs. and there are cook sets that have small pans that fit compactly together. Below is a typical "pack list" if you are curious what should be packed in a backpack:

- 🔥 Tent
- 🔥 Sleeping bag
- 🔥 Sleeping pad
- 🔥 Clothing (including rain gear, hat and gloves, and of course you will already be wearing hiking boots)
- 🔥 Cook set
- 🔥 Utensil set
- 🔥 Bowl or plate
- 🔥 Mug
- 🔥 Backpacker stove and fuel
- 🔥 Flashlight
- 🔥 Backpacker lantern
- 🔥 First aid kit
- 🔥 Map
- 🔥 Compass
- 🔥 Pocket-knife
- 🔥 Bio-degradable toilet paper
- 🔥 Towel

I encourage you to be adventurous and get outdoors and try backpacking! If you want to try backpacking and have no idea where to go or do not have the right gear, you can always contact me and I can be your personal guide! I have lots of experience and extra gear so please feel free to let me know if you want me to take you on a backpacking trip!

*Cheri Johnson*

## Dear Kyle...

*This may seem like a silly question, but can guys wear pink? I figure it's just another color, but people make a big deal out of it. What do you think?*

*Signed: Mr. Pink in Chicago*

Dear Mr. Pink: From your question, I'm going to guess that you want the answer to be "yes". You probably have a whole closet full of cute, pink outfits from Old Navy that are simply begging to be let out. Shirts made entirely of animal friendly fabrics with funny little alligators above the left breast and short pants designed to withstand nuclear explosions without wrinkling. The kind of clothes modeled by impossibly good-looking people who would voluntarily spend time with Morgan Fairchild. Does that sound about right? Well I say go for it. I'll even join you.

It's not that I don't care what colors I wear; I care a lot. And I happen to like pink. The same goes for fuchsia, turquoise, mauve, lavender and any other shade that you might find on a budding flower blossom. Despite what popular opinion might tell you, there's nothing wrong with looking festive. Pink and all those other "girly" colors are pleasing to the eye, soothing to the mind and completely independent of sexual preference or gender identification. Heck, the walls of my room are pink! Well, they started out light orange, but Sherman Williams has yet to make a paint that can withstand the accumulated B.O. of a college student.

Now, I could go into my usual spiel of relative wavelengths across the visible and invisible spectrum and how pink is merely a reflection of a certain part of that spectrum, but that's not the point. Pink is pretty. When I wear pink, I feel pretty. Oh so pretty. I feel pretty and witty and bright! OK, West Side Story aside, there's nothing wrong with wearing pink. Don't let anyone tell you what you can or cannot wear, say, think or do. Otherwise, we might still have only black in our wardrobe, buckles on our hats and sticks up our – well, you get the picture.



## ERC Update

The ERC is all about doing things different. We're in the process of preparing our Christmas holiday event. This year, our office will be celebrating the holiday season at Dave & Buster's on December 17th at 1 PM. Dave & Buster's is a fun place with great food served by the friendliest people in town. We will enjoy a wonderful meal prepared by Dave & Buster's very own. After which, we will enjoy the hilarious hit game show straight from Hollywood – "He Said She Said" – which is geared toward co-workers. We will wrap the evening up with wonderful gifts and game time. The ERC not only does things differently, "We Make It Happen." So co-workers, prepare yourselves once again for another successful event.

*Cheryl Jones*



## Did You Know? Bingo's Birthday Is In December

Bingo is derived from an Italian game called Lo Giuoco del Lotto d'Italia, popular during the 16th century.

The game called Bingo was first manufactured by Edwin S. Lowe in 1929. It was originally called "Beano," but Lowe changed the name after an excited player called out, "Bingo," rather than "Beano." Liking that name better, Lowe decided to change the name of the game.

Lowe hired a mathematician named Carl Leffler of Columbia University to help him create 6,000 unique Bingo cards. Being paid on a cards produced basis, Leffler found the more he made the harder his job was. Near the end, he was charging \$100 for each unique card. Soon after completing the task of creating all 6,000 cards, the professor went insane.

Bingo raises more than \$5 billion every year for charitable organizations in the United States.

Bingo is played on every continent and in 90 percent of the world's countries.

At the height of the Depression in the U.S., it is estimated that 10,000 bingo games were played every week. Today, Americans spend more than \$90 million each week on bingo.

The largest Bingo game in history was played in New York's Teaneck Armory. The game had 60,000 players, with another 10,000 being turned away at the door. Ten automobiles were given away.



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

## Quotes Of The Holiday Season

In the old days, it was not called the Holiday Season; the Christians called it "Christmas" and went to church; the Jews called it "Hanukkah" and went to synagogue; the atheists went to parties and drank. People passing each other on the street would say "Merry Christmas!" or "Happy Hanukkah!" or (to the atheists) "Look out for the wall!"  
— Dave Barry

I bought my brother some gift-wrap for Christmas. I took it to the gift-wrap department and told them to wrap it, but in a different print so he would know when to stop unwrapping.  
— Steven Wright

Happy, happy Christmas, that can win us back to the delusions of our childhood days, recall to the old man the pleasures of his youth, and transport the traveler back to his own fireside and quiet home!  
— Charles Dickens

As we struggle with shopping lists and invitations, compounded by December's bad weather, it is good to be reminded that there are people in our lives who are worth this aggravation, and people to whom we are worth the same.  
— Donald E. Westlake

The 3 stages of man:  
He believes in Santa Claus.  
He doesn't believe in Santa Claus.  
He is Santa Claus.

There is a remarkable breakdown of taste and intelligence at Christmas-time. Mature, responsible grown men wear neckties made of holly leaves and drink alcoholic beverages with raw egg yolks and cottage cheese in them.  
— P. J. O'Rourke

