

THE **MARSHALL**  
CHRONICLES

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# THE 43RD ANNUAL NACTT SEMINAR: THE SAN FRANCISCO TREAT

This year the National Association of Chapter 13 Trustees held their 43rd annual seminar in San Francisco. The annual seminar provides Chapter 13 Trustees and their staff an opportunity to mingle, share war stories and educate themselves on the various topics unfolding around the country that affect Chapter 13 case administration. The seminar opened on Tuesday, July 8th, for the Trustees with a Board of Director's Meeting. Wednesday was filled again for Trustees with various committee meetings and training on the new requirements in filing final reports.

For the rest of us, the seminar truly began Wednesday night with the traditional gathering for the opening reception in the downtown Marriott. It was good to meet up with old friends and colleagues sharing some typical San Francisco flavors. There were many familiar faces as well as some new ones. While the various trusteeships around the country share information, we rarely get to meet and place a face with the email address.

The following morning we began the educational portion of the seminar. This year the educational portion of the seminar was put together by the NACTT academy. The format of the seminar was a bit different than in years past and instead focused on two topics in depth, mortgage claims and car claims. After the opening remarks and our update from the US Trustee's office, we jumped right into mortgage issues.

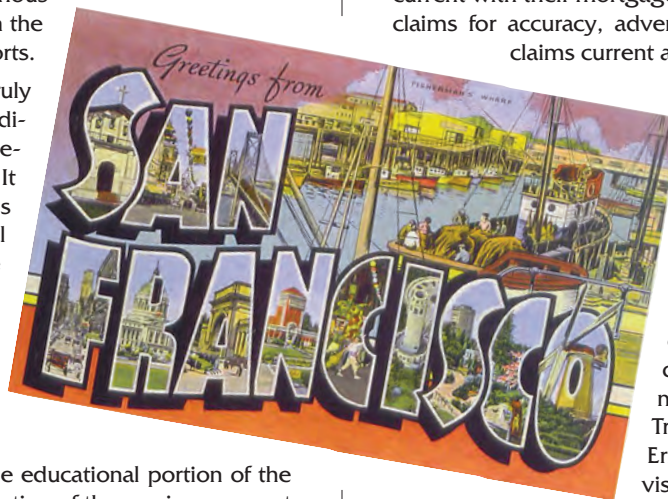
The rise in mortgage foreclosures has escalated to record numbers of filings. In turn there has been a substantial rise in Chapter 13 cases to deal with the mortgage claims. Most of the seminar

panels consisted of a team including a creditor attorney, a debtor attorney, a Trustee and a Judge. The first panel Judge Margaret Mahoney, Trustee Hank Hildebrand, Marcy Ford and Max Gardner discussed the Mortgage Morass and various topics that affect dealing with administering mortgage claims. Part of the concerns discussed by the panel was how we could ensure through the Chapter 13 processes that debtors would emerge from the case current with their mortgage obligations. We discussed reviewing claims for accuracy, adversary actions to deem the mortgage claims current and loan modification actions. The second

panel of the day further took apart mortgage issues discussing non-modifiable mortgage claims and dealing with the specific topic of administering Chapter 13 cases and how we can get the debtor's money to the mortgage holders more efficiently by paying not only arrears claims but by administering current mortgage payments on the debtor's behalf as well. Panel 2 was made up of Judge Raymond Lyons, Trustee Debra Miller, Lance Olsen and Erik Clark. After a break for lunch, we revisited mortgage claims again from a different perspective by way of a mock

evidentiary hearing concerning establishing the validity of an asserted arrears claim. We wrapped up the first day with breakout sessions where the breakout groups had the opportunity to pose questions to mortgage creditor attorneys and debtor attorneys. As a collective our group had a very meaningful discussion on how mortgages are handled, both current and arrears and how different trusteeships handle these issues in different areas around

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## The 43rd Annual NACTT Seminar

(Continued from page 1.)

the country. We were pleased to have local attorneys B.J. Maley and Xiaoming Wu join us as presenters for our group and I served as moderator of the panel discussion.



Moderator O. Anthony Olivadoti, along with Chicago attorneys B.J. Maley and Xiaoming Wu. (photo courtesy of Alfredo Garcia)

After the full day of mortgages, we were treated to some tasty seafood at Fisherman’s Wharf compliments of Epiq. After stuffing ourselves thoroughly, we took a trolley car back across town to the hotel. The evening was filled exploring San Francisco’s incredible nightlife.

Friday morning we took on the other main topic of the seminar, cars. The opening remarks covered automobile claims in general and how those claims are affected by filing a Chapter 13. The first panel of the day took on the topic of considering car claims incurred within 910 days of the filing of the case. This panel consisted of Judge James Pappas, Trustee George Reiber, John Morton and James Haller. The panel also discussed how Chapter 13 plans are set up to satisfy these claims so that debtors may retain their vehicles. The Trustee Staff Attorneys had the opportunity to meet and greet at the staff attorney luncheon. The luncheon provided us with a great venue to commiserate and place some faces with names. After lunch we were entertained again by a mock hearing regarding auto claims and a staged eviden-



One of San Francisco’s many treats: Running on California St., through Chinatown, the ubiquitous Cable Car. (photo courtesy of Alfredo Garcia)

tiary hearing. Judge Roger Efremsky, Trustee Brian Lynch, Ricardo Kilpatrick, and John Cannizzaro teamed panel 4. The education portion of the day again concluded with a breakout session with car creditor attorneys and debtor attorneys discussing various car issues and concerns.

Friday evening we stayed at the hotel for the seminar reception and banquet where we again were able to mix and mingle with our colleagues and friends.

Saturday morning wrapped up the final portions of the annual seminar with the ever-entertaining antics of our presenters during the case law update. Each year we look forward to the comedy/educational team of Judge Keith Lundin and Trustee Hank Hildebrand. We also spent some time discussing ethical concerns for legal practitioners and how we should always strive to do the right thing thanks to Judge Steven Rhodes, Trustee Peter Fessenden, Alane Becket, and John Rao.

Unfortunately, our Trustee was unable to attend the seminar with us this year, but we did our best to represent her in her absence. This year’s change in seminar format was an interesting attempt to improve upon the excellence of past seminars. The academy boldly took on the educational portion of the seminar and the presenters and materials were top notch. Overall the 43rd annual seminar proved to be both entertaining as well as educational.

O. Anthony Olivadoti, Managing Attorney

### THE MARSHALL CHRONICLES

**The Editorial Staff:** Cheryl Jones, HVB and Dave Latz.

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**Newsletter Information:**

If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:  
 ✓ e-mailing us at newsletter@chi13.com,  
 ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or  
 ✓ leaving them with Dave Latz.  
 Please remember when making a submission to the newsletter, it must be:  
 ✓ type-written and  
 ✓ submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.  
 We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.  
 You may also view this edition of **THE MARSHALL CHRONICLES**, as well as all the previously published issues, on the Chapter 13 Trustee website at <http://www.chicago13.com/>.



## Trustee Matters

### Creditors Return Checks



When we disburse funds on the third Friday of each month, it would be perfect if all the checks cleared the bank and no checks were returned to the office. Well, that does not happen. Checks that are returned are immediately stamped in the mail room with VOID on the face of the check and logged into CaseNET. The actual check is given to me to void in the system and a copy is given to the financial auditors to research. When I void the checks, I turn “OK to disburse” off, make a claim docket indicating the check number and the amount of the check, so that everyone knows that a check was returned. The goal is to resolve the issue of the returned check before the next disbursement period so that disbursements can be turned back on. We do not want checks returned to continue to go out.

The Monday of disbursement week, I review a report Claims Reserves: OK to Allocate On & OK to Disburse Off. This reports gives me a list of all the checks that were voided and have not been resolved. I immediately send an e-mail to the staff inquiring WHO HAS CHECK AND WHY IS DISBURSEMENT OFF. Yes, the e-mail is sent in all caps because I am usually screaming especially if the report is over six pages. I meet with the Financial Manager on Tuesday of disbursement week to review the responses to the e-mail.

Checks usually are returned for one of the following reasons:

- ★ Wrong address provided on schedules
- ★ Wrong address for STR claim created from the plan
- ★ Wrong account numbers
- ★ Creditor cannot ID the debtor
- ★ Claim has been transferred to another creditor
- ★ No pin number for Cook County accounts
- ★ Account has been paid in full
- ★ Stay was lifted and creditor won't accept funds
- ★ Claim withdrawn

If the account is paid in full, stay was lifted and creditor won't accept funds or the claim is withdrawn, then OK to Allocate is turned off and the money goes back into the case to be redistributed to the remaining creditors.

If the matter is resolved, then OK to Disburse must be turned back on before the close of business on Tuesday. No address changes can be made after Tuesday night of disbursement week.

If the matter is not resolved and the creditor appears on the report the next month, I will review the notes of the auditor to see if all avenues have been exhausted and all due diligence has been performed on the case. If the notes indicate that the auditor has contacted the debtor and debtor attorney via telephone and letter, skip traced using all available locate search engines, and contacted other offices to see if there is a contact for this creditor, and all attempts have failed, I will approved the funds to go to the Clerk of the Court as unclaimed funds.

One way a creditor can avoid funds being sent to the Clerk of the Court as unclaimed funds is to register with our office to have funds sent to them electronically.

An Electronic Fund Transfer (EFT) is the transmission of money from one business to another. Money is transferred via computer from our bank account to the creditors account. This transfer of funds replaces the mailing of standard checks and creates a single deposit transaction.

I am currently using this process with over 70 creditors, including state and federal agencies, banks and mortgage companies and debtor attorneys. But this only represents about 15% of the creditors.

EFT eliminates voiding checks because the money is deposited directly into the creditors account. The money always clears the bank. You don't ever have to worry about stale-dated checks. (Stale-dated checks is a topic all of its own.) You never have problems locating the creditor. It is the fastest, securest and most efficient way to disburse funds.

For additional information regarding EFTs, please contact Rita Saunders by telephone at 1-312-431-5586 or via e-mail at [rsaunders@chi13.com](mailto:rsaunders@chi13.com) or [mmarshall@chi13.com](mailto:mmarshall@chi13.com).

*Marilyn O. Marshall, Chapter 13 Trustee*

## Information Services

### Final Reports Now Filed Automatically!

Did you know that our office generates an average of 75 final reports per week? Since January of 2005 when our courts converted to ECF, the closing department has been filing PDF's of the final report with the court on every case. This entails logging into the court's website, entering each case number, and attaching the correct PDF of the final report for that case. On converted and transferred cases, they also attach a PDF of the order discharging the Trustee. You can imagine this is a time-consuming process, with potential for mistakenly attaching the wrong PDF to a case.

Recently we began using EZECF, a program created by Solution Management, Inc. of St. Louis, to automatically file our final reports with the court's website. Maude Tetteh, closing specialist, emails me on Tuesday mornings to let me know the final report PDF's are ready. I have set up my machine to run the EZECF script at a specified time. The script mimics the key strokes that a human would use to file the documents. Running EZECF doesn't interrupt anything I'm working on while it runs. A "receipt" is written for each case that tells me the final report was filed successfully for that case. I look in that folder for any errors that I might need to investigate.

In the near future, I will set the start time for the script to kick-off in the evening. That will allow us to file all of our documents after business hours and not bump into each other when filing PDF's with the court.

Those of you who file Motions to Dismiss can look forward to FY 2009 (that's October 1st!) for a version of EZECF that will file your documents automatically too!

*Sandra Pillar, Director of Office Systems*



## Human Resources Stress Management

Medical studies linking many illnesses to stress have been conducted over the years. Some of the illnesses are high blood pressure, heart attacks, strokes, indigestion, ulcers, colitis, menstrual disorders, depression, backaches, drug and alcohol dependence, sexual dysfunctions and susceptibility to colds and flu. Some researchers even suggest a link between stress and cancer. It is estimated that 50 percent or more of all people who consult a doctor are there for an illness related, at least in part, to stress. Stress weakens our immune system. It can make you sick, make you think you're sick, or make you worse if you are already sick.



Situations that have a high potential for causing stress include the following:

- ☛ death of a spouse
- ☛ divorce or marital separation
- ☛ a jail term
- ☛ a serious injury, illness, or death of a family member

But maybe you didn't know that these situations should also be considered:

- ☛ getting married
- ☛ buying a home
- ☛ experiencing an outstanding personal achievement
- ☛ getting promoted at work

You may have experienced one or more of the above situations and can remember how you felt while you were going through it. People have different personalities and can have very different reactions to the same type of stress. To find out if you're a likely candidate for the harmful effects of stress, the following questionnaire can help.

### Stress Test

Answer each statement "true" or "false" by marking a "T" or "F" as it applies to you.

- \_\_\_ I feel too tired to really work effectively or enjoy my hobbies a good deal of the time.
- \_\_\_ I am late for work or for appointments at least once a week.
- \_\_\_ I often feel sad, depressed, or bored.
- \_\_\_ I used to be more interested in intimacy.
- \_\_\_ I am working longer and harder and not making any headway.
- \_\_\_ I am frequently irritable, impatient, grumpy, or short-tempered.
- \_\_\_ I wish I could return to the happier days that used to be.
- \_\_\_ I have frequent headaches, muscle spasms, stomach or intestinal trouble, high blood pressure, or have gained or lost weight without wanting to.
- \_\_\_ It is hard to find time for personal and social activities.
- \_\_\_ I have a relationship that is troubling me.
- \_\_\_ I have to force myself to go to work...or to go home.

- \_\_\_ I am hanging on to a job or relationship because I feel I have no other alternative.
- \_\_\_ I am drinking more than I used to (or smoking or using legal/illegal drugs more).
- \_\_\_ I often wish I were somewhere else.
- \_\_\_ There have been too many changes in my life lately.
- \_\_\_ I am under pressure to succeed all the time.
- \_\_\_ I am unable to relax without drugs or alcohol.
- \_\_\_ I have lost sight of my life's dream.
- \_\_\_ I take myself and the way others see me very seriously.
- \_\_\_ I must push on and keep my nose to the grindstone.

Give yourself one point for each "true" answer and then compare your score to the analysis below.

**0-5 Cool Under Fire** – You report handling stress well and staying calm. Check your answers to make sure you were not minimizing some difficulties in your life.

**6-10 In the Frying Pan** – you are feeling stressed, and could become a candidate for a stress-related illness.

**11-15 In the Fire** – The flames of burnout have begun. Stress is already taking its toll.

**16-20 Burnt** – You are approaching the "flame-out" stage. Stress threatens your career, health, and relationships.

Regardless of how you scored, you've taken the first step in controlling your stress by completing this quiz and gaining some insight into yourself. Now you can work on developing ways to bring yourself more happiness and peace of mind into your life. We don't have a formal employee assistance program, but we do have a comprehensive directory of physicians and specialists that may be able to help you with your health issues.

## Financial

### Hello, I'm Maude



I joined Ms. Marshall's Chapter 13 Trustee's office in January of 2008. My family re-located from Maryland in April of 2006, where I worked for another Chapter 13 Trustee for four years. We decided to move to Illinois to be closer to family and because we fell in love with the beautiful city, water bodies and landscaping during our many tours.

I'm married to Festus and have three children, Sydney, Brandon and Alexandra who keep us on our toes every minute of the day.

My hobbies include gardening, reading and listening to music. I attended the University of Maryland for my Undergraduate degree in Criminal Justice and Criminology, the University of Baltimore for my M.A. in Legal and Ethical Studies and hope to attend DePaul University for a Law Degree some day.

I truly enjoy working in Ms. Marshall's office. My co-workers are very pleasant and helpful, but most importantly I am learning a lot from everyone. The only thing I dread is all the snow and wind we can get in wintertime.

*Maude Tetteh, Closing/Audit Specialist*

## Sleeping For Your Health

According to one recent study, researchers at Columbia University Medical Center have found that getting seven to nine hours of sleep a night offers the lowest risk of diabetes. For every lost hour of sleep, your body decreases insulin sensitivity, and your risk doubles if you get five or fewer hours a night.



If you are finding it difficult to get enough sleep, help mitigate the effect of this by avoiding sweet and fatty snacks. A tired body has increased cravings of these types of foods, so this is particularly challenging when you are struggling with lack of sleep. You may find that exercise can help. Not only will a regular exercise routine help you get better sleep, it will also help your metabolism process sugar normally.

## Internet Tidbit

If your energy bills seem high to you, you may be in need of a home energy audit. You can pay to have a certified Home Energy Rater give you an analysis, or you can save money by doing an audit yourself. The Home Energy Saver website at [hes.lbl.gov](http://hes.lbl.gov) offers a simple way to evaluate your energy usage and suggests ways to improve your energy efficiency. It is an Internet-based tool that lets you calculate your energy use. You simply enter information into an easy to use form. For example, the site asks the age and number of your major appliances, which direction your home faces, how much insulation you have, how many windows your home has, and your current energy expenditures. You will receive an instant analysis and can see how weather changes will affect your energy bill. Finally, you can get suggestions to help lower your energy bill.



## August Birthdays And Other Notable Events

**American Adventures Month**

**Happiness Happens Month**

**National Inventors' Month**

**All Staff Meeting** on August 1st.

**Work Like a Dog Day** on August 1st.

**Coast Guard Day** on August 4th.

The "Doggie" umbrella.

**National Night Out** on August 5th.

**National Underwear Day** on August 13th.

Happy Birthday to **Lavone Kizer-Merritt** on August 14th!

**National Relaxation Day** on August 15th.

**National Aviation Day** on August 19th.

Happy Birthday to **Dan Lyons** on August 21st!

Happy Birthday to **Joanne Coshonis** on August 24th!



## 43rd Annual Meeting Of The NACTT In The City By The Bay

From July 9th through the 12th, the National Association of Chapter Thirteen Trustees conducted its 43rd annual seminar. The meeting convened in the midst of one of the most delightfully scenic cities in the world, San Francisco, California – the city, as the song’s lyrics describe, exceeds the ‘loveliness of Paris’!! The nearly 2000 participants not only were able to experience the unique new educational format, concentrating on the current two most controversial claim issues litigated pursuant to BAPCPA: “Mortgage Morass” and “ That Darn Car is Still Driving Me Crazy” ,but were given the opportunity enjoy the amazing sights and exceptionally distinctive environment that characterizes this remarkable city.

Not only was the educational program excellent, but every moment spent outdoors was sensational. The weather could not have been more perfect, whether visiting the outstanding seafood spots on Fisherman’s Wharf or enjoying yummy chocolate at Ghiridelli Square. The tremendous variety of culture, scenery and humbling historical landmarks are awe-inspiring. A stroll through China Town or the Italian restaurant district in North Beach featured marvelous opportunities to purchase distinctive ethnic souvenirs, while enjoying the scrumptious aromas that filled the air. Truly “to be where the cable cars climb halfway to the stars!” allows the child within to feel the enchantment and fascination that emerge while relishing the awesome sight of the Golden Gate Bridge or the views from Telegraph Hill.

Although the conference achieved its educational goals, the magic of this city will compel each participant embrace the meaning of this refrain “When I come home to you San Francisco, Your golden sun will shine for me.”

*Joanne Coshonis, Senior Attorney*



Among the attendees of the opening night President’s Reception at the NACTT Seminar were: Helen Latz, wife of Dave, Joanne Coshonis, Anthony Olivadoti, Nicole Robertson and her husband Gerry Mylander.

## Trivia Quiz: Under It All – The Answers

- |                                |                                  |
|--------------------------------|----------------------------------|
| 1. Elastic waistbands were re- | 6. Union suits.                  |
| placed with a woven one        | 7. They resemble the shorts      |
| secured by buttons.            | worn by professional fighters.   |
| 2. Married men.                | 8. Running television commer-    |
| 3. Knoxville, Tennessee.       | cials with real lingerie models. |
| 4. True.                       | 9. 145.                          |
| 5. Brief underwear.            | 10. They wear new underwear.     |

**Davin O. Marshall**  
September 5, 1955 – July 4, 2008



*Thank you.*

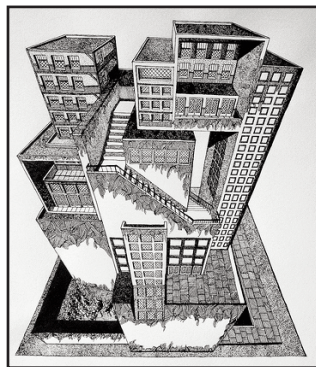
Your kindness  
was appreciated  
more than you know.

*D. Marshall &*

*Monique L. Marshall*

**Watching Out  
For Your  
Neighbors**

Living in an apartment community means that your neighbors are constantly around you. What you may give up in privacy, you can gain in safety, however. Meeting your neighbors can be one of the best ways to protect yourself and your property. Neighborhood Watch programs for years have touted that the best way to foster a safer neighborhood is to simply watch out for your neighbors. This idea transfers well to apartment communities. Get to know your neighbors. Keep an eye out for unusual behavior in your community and immediately report anything suspicious. Let your neighbors and the leasing office know when you will be gone for an extended period of time. If you do become a victim of a crime, let your neighbors know. They may have seen something or someone and can give information that would assist in solving the crime.

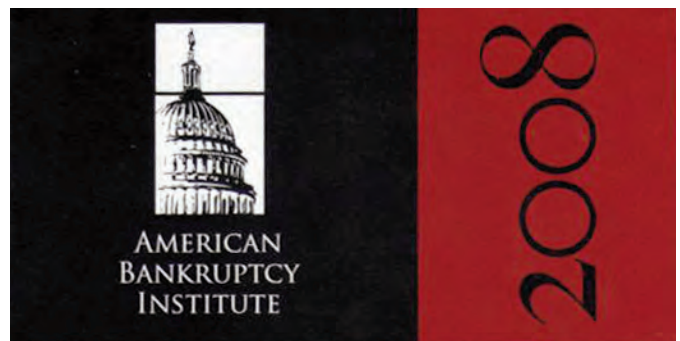


**Have You Heard?**

The American Bankruptcy Institute is hosting the Consumer Bankruptcy Conference in Chicago on Monday, October 13, 2008. The program will focus on means test considerations, ethical obligations of attorneys, legal writing tips and more. The conference speakers include local bankruptcy judges, trustees and consumer attorneys. If that is not exciting enough, yours truly will be discussing disposable income and applicable commitment period at the conference.

I encourage all consumer practitioners to attend this event. In addition to the obvious educational value, approval for up to 5.5 hours of CLE credit, including an hour of ethics, is pending. If you are interested in attending, you can register at [abiworld.org/CH08](http://abiworld.org/CH08). I am confident that this seminar will be an enjoyable and beneficial experience. I hope to see you all there!!

*Keisha Hooks, Staff Attorney*



## Plugging Those Money Leaks

While the price of fuel and food continues to climb, you are probably looking for ways to stretch your budget even further. One of the easiest ways to help your immediate financial situation is to look for, and plug up, any money leaks you may have in your daily life. Money leaks are those small purchases or expenditures that get overlooked, but tend to add up each month. Here are some ideas to help control these little leaks.



**Watch your ATM withdrawals.** You may think you are budgeting wisely when you only take a small amount of cash each time you visit the ATM by rationalizing that you will only spend that much this month and no more. However, if you find that you run out of cash before you thought you would, causing you to return to the ATM over and over, by the end of the month, you may have withdrawn much more than you ever planned. Taking \$40 each visit can add up to hundreds of dollars if you do not keep track. Instead, plan on taking out a realistic amount and sticking to that much for the month. Do most of your spending on a debit card, and you will be in even more control of your money.

**Eliminate any late payment fees.** If you find yourself waiting to pay your bills with a paper check sent through the mail, you could eventually end up with some late fees. Whether you forget to pay by the due date or there is a delay in the mail, relying on this type of payment system can cause a money leak. Instead, use an online bill paying service. You can set up your payment right when you receive your bill, requesting a payment date closer to your due date. This way you know your bill will be paid, but you don't have to hold your payment until closer to the due date. Even better, set up automatic withdrawals for your bills, and you won't have to even think about them each month.

**Save money each month on your car insurance.** Most auto insurance carriers offer discounts if you pay your bill in advance for six months. The savings can be up to 20 percent of your bill. While you do have to cough up a larger payment all at once, you'll enjoy five more months payment free until your next renewal period. You will also be sure not to miss any payment due dates and can eliminate most service fees for your account.

**Ditch those bank fees.** Unless you have some special circumstances, you should be able to have both checking and savings accounts that do not require any fees. Many banks offer free checking accounts with just a small deposit. You can avoid any add-on charges by making sure that you maintain a small cushion in your bank account. Banks will often charge you for overdraft fees even when they cover the purchase amount. By leaving a small cushion, you can avoid those changes. You should also be aware of how long it takes for your bank to process deposits, so you aren't left with an empty account waiting for a deposit to clear. Some banks offer ATM fee refunds if you use a competitor bank's ATM, saving you those fees as well.

**Reevaluate your subscriptions.** While it is always nice to kick back and enjoy a magazine, those subscriptions can really add up. These money leaks become more significant if you find that you are not actually reading all the magazines that come in your mailbox. If you are several months behind on your reading, you would be better off cancelling your subscriptions and pocketing the cash. Most likely, you won't even notice the difference.

## New Rules For Driving

Although there are new models of cars introduced each year, many people still drive with outdated driving habits. In fact, some older rules of the road may in fact be unsafe in today's vehicles. Review these new rules to keep you and your family safe.



1. Don't pump your brakes when you need to make a sudden stop if you have an anti-lock braking system (ABS). In cars without this system, pumping your brakes would keep your brakes from locking up. The ABS does this automatically. In fact, if you feel your brake pedal shudder or pulse, don't panic – this just means the system is working properly. To stop as safely as possible, press the pedal down hard and hold it until the vehicle has stopped.
2. Don't place your hands at the 10 and 2 o'clock positions. Instead, put your hands on the steering wheel at either 9 and 3 o'clock or 8 and 4 o'clock. The reason for this is that today's vehicles have airbags in the steering wheel. Placing your hands at this lower position lessens the chance for injury if the airbag is deployed. Also, with the lower positioning, you will have more range to move when turning without having to cross over the center of the wheel. Finally, it is more comfortable, lessening fatigue in your wrists, elbows, and shoulders.
3. Don't leave a large space between you and the steering wheel, as you will reduce your ability to handle your car effectively. Also, don't sit too close or you will risk injury from a deploying air bag.
4. Don't set your outside mirrors to see the sides of your car. In order to reduce your blind spots, situate your mirrors so that the sides of your car are just outside of your view.

## Gas Guzzlers

The price of gas is sky high, and most Americans are finding that they are spending more on gasoline than ever before. Although there is nothing you can do about the price at the pump, here are some tips to get the most out of that now expensive gasoline.



Get a tune-up and change your air and fuel filters. A wheel alignment can improve fuel-efficiency up to 10 percent. Keep your tires properly inflated, but don't overfill your tires.

Avoid unnecessary driving and don't let your car idle for long periods of time. Drive the speed limit and avoid rush-hour traffic. Aggressive acceleration or revving your engine wastes gas. Use your air conditioner sparingly. Consider carpooling or walking or biking to your destination.

**"It is a thousand times better to have common sense without education than to have education without common sense."**

– Robert Green Ingersoll

**Trivia Quiz: Under It All**

August 13th is National Underwear Day. Test how much you know about undergarments with this trivia quiz. (Answers on page 5.)

1. During World War II, what change to most men's underwear was made by manufacturers as a response to war shortages?
2. According to researchers, who changes their underwear more often: married or single men?
3. In the 1930s, what U.S. city had so many textile and knitting mills that it became known as the "Underwear Capital of the World?"
4. True or false: In Thailand, it is illegal to leave your house without wearing underwear.



5. Coopers, Inc., using the Jockey name for the first time, sold the first of this type of underwear in Chicago in January 1935. What was it?
6. In the early 1900s, the standard undergarment for men, women, and children was made of knitted material and provided coverage from the wrists to the ankles. Today, we call them long johns. What were they originally called?
7. Where did boxer shorts get their name?
8. In 1987, Playtex broke new ground in underwear advertising by doing what?
9. How many loincloths were buried in King Tut's tomb?
10. What underwear related tradition do Brazilian's practice on New Year's Eve?



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The Marshall Chronicles is now available in full color, both in print and on-line at [www.chicago13.com](http://www.chicago13.com)

**Did You know? Weather**

- 🦋 The hottest temperature ever recorded was 136 degrees F (58 degrees C) in Al'Aziziyah, Libya, on September 13, 1922.
- 🦋 The coldest temperature ever recorded was -128.6 degrees F (-89.6 degrees C) at Vostok Station, Antarctica.
- 🦋 Summer does not always officially start on June 21st. In 1896, summer began on June 20th. This will occur again in 2012. Summer began on June 22nd in 1975 and will repeat this variation again in 2203.
- 🦋 Every year, almost 200 people die in the U.S. due to excessive heat.
- 🦋 There is no official definition of a heat wave.



- 🦋 The most rainfall recorded in one minute occurred on Guadeloupe, an island group in the eastern Caribbean Sea. On November 26, 1970, 1.5 inches (3.8 cm) fell in sixty seconds.
- 🦋 The largest hailstone ever officially measured was in Aurora, Nebraska, and measured 7.0 inches (17.8 cm) in diameter.
- 🦋 Only two U.S. states have record highs no greater than 100 degrees. They are Alaska and Hawaii.
- 🦋 Mt. Washington, New Hampshire, holds the records for both the most windy U.S. city, with an average wind speed of 35.3 mph (57 kph), and the maximum recorded wind speed of 231 mph (372 kph).

