

Changing Hats

In the months after her arrival, Ms. Marshall evaluated and measured her various departments' obligations and performances. In addition, she listened to all the concerns of office employees and various bankruptcy community members. As a result, she pieced together a course of action. Though most of this constantly evolving plan remains under formulation and not yet in achievement, a major portion has recently come to fruition. One of the most repeated and focused themes of her strategy centers on the overall "improvement of efficiency and effectiveness" of the trusteeship. Therefore, our office is experi-

encing transition in many areas. There have been various promotions, as well as workflow conversion.

The most exciting and telling alteration has been the workflow exchange with the Paralegal team and the Confirmation team. The specific duty of Post-Confirmation Review has been transferred from the sole responsibility of the paralegals to now include the assistance of the Confirmation team. Because of the very overwhelming tasks already required and performed by the office paralegals, this particular function often fell into backlog. Seeking to improve overall efficiency and effectiveness, Ms. Marshall determined that the actual act of Post-Confirmation Review would be best performed and maintained by the Confirma-

tion team.

Why the great concern? Post-Confirmation is a very crucial phase to the general administration of a case. After Case Confirmation, there are only three major stages of review: Post-Confirmation Review, Midterm Audit, and Closing Audit. Post-Confirmation is performed to verify the plan and all related court orders to ensure that they have been properly administered in our system. Our office will not disburse funds on a case until this phase of review has occurred to safeguard against any erroneous disburse-

ments. As a result, the necessity to have this task current was and is very important.

The new Post-Confirmation Review phase will work as follows:

❖ Once signed confirmation orders are received from court, the paralegal will docket the case as confirmed in CaseNET. In addition, they will process all amendments and check any payroll deduction calculation.

When received from the paralegal, the confirmation team will then perform the actual review of the case. In so doing, the reviewer will initiate the Post-Confirmation "job" in CaseNET. Then, a reconciliation of both CaseNET and the Bankruptcy Court's Pacer system will be performed to ensure complete case accuracy.

❖ Upon completion, those cases will be verified by the team leaders and the final phase of the Post-Confirmation "job" will be run. Then a docket stamp of this activity will be made in our system allowing the allocation of funds to begin.

To facilitate this new reorganization, our Paralegal team was recently restructured to provide for the role of team leaders. Those new team leaders include Karen Barron, Kate Eisenmann, and Lisa Purnick. In addition to supervisory duties, these leaders are also responsible for

overseeing the Post-Confirmation Review exchange. Their specific role is an important addition to the act of Post-Confirmation, as before the verification of Post-Confirmation prior to actual case disbursement never occurred. Consequently, many avoidable issues were being found during cases' closing audits. With verification in place, it is our intent to further limit the problems uncovered during the other audits.

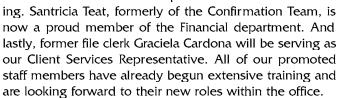
Other promotions to mention include our Claims department. They have two new additions: Laura Mendoza, previously See Changing Hats, page 2

TED STATES

Changing Hats

(continued from page 1)

a File Clerk, and Eileen Kilkelly, previously the Client Services Representative. Both have been warmly welcomed. Likewise, the promotions of Angela Hope-Davis and Carlos Lagunas, both from the Claims department, to the Confirmation team has been pleas-



There have been many changes. Ms. Marshall maintains that this is only the beginning. Her goal for this office is nothing short of excellence. These transitions have been made only after careful consideration. So as our office moves through this particular transitional period, you may be caught off guard. However, please remember there is a strategy in place and such changes are not done without thought. The past is the past and a more efficient and effective office is our future.

Amanu Nwaomah

THE MARSHALL CHRONICLES

The Editorial Staff:

Amanu Nwaomah, Cheryl Jones, Shanika Thomas, Santricia Teat, Karen Barron, Nicole Robertson, Joanne Coshonis, Robin Dirksen and Dave Latz

Contents and Contributors:

Changing Hats, pg. 1Amanu Nwaomah
Civil Enforcement Initiatives Training, pg. 2Joanne Coshonis
Trustee Matters, pg. 3Marilyn O. Marshall
Congratulations Sandral, pg. 3Staff Submission
What Are Creditors Required To Put On Their Proof Of Claim?, pg. 4Tonya Larkin
Surety Bonds, pg. 4Nicole Robertson
Hello? Is This The Person To Whom I Am Speaking?, pg. 4Anthony Olivadoti
Guess Who?, pg. 4Staff Submission
Unclaimed Funds Turned Over To The Clerk Of The Court, $pg.5$ Rita Saunders
401K Fund Name Change, pg. 5Robin Dirksen
SPF-13, pg. 5Kyle Issleb
Read This!, pg. 6Cliff Tarrance
Employee Bio, pg. 6Cheryl Jones
Juneteenth, pg. 7Shanika Thomas
Ding Dong The Bells Are Gonna Chimel, pg. 7Staff Submission
Dates To Remember, pg. 8Staff Submission
Newsletter FYIs, pg. 8Staff Submission

Civil Enforcement Initiatives Training Session

On Wednesday, June 5th, The Office of the Chapter 13 Trustee, Marilyn O. Marshall, hosted the U. S. TRUSTEE CIVIL ENFORCEMENT INITIATIVES

TRAINING. The training was conducted by United States Trustee, Ira Bodenstein with members of his legal division and attended by staff members from the four area Chapter 13 Trusteeships. The focus of the training was to initiate greater awareness of civil abuses in the Chapter 13 process and to provide a forum in which the United States Trustee and each of the Chapter 13 Trusteeships could combine efforts and coordinate appropriate proposals to eliminate such abuses. Indeed, the training effectively addressed the areas of fraud and abuse, serial filers, identity theft, bad faith conversions, petition preparers, poor representation and attorney misconduct. These topics gave rise to open dialogue regarding situations experienced within each office. information in this manner is essential to establishing a uniform method of identifying and addressing abuses, which impede the Chapter 13 process and violate the notion of the "fresh start". The training successfully provided valuable resources, encouraged thoughtful discussion and resulted in an ongoing commitment to developing efficient responses to abuses. Not only was the content of the meeting beneficial, but Trustee Marshall's gracious hospitality was enjoyed and appreciated by all as well. Clearly, the four Chapter 13 Trusteeships are eager to continue establishing uniform methods to facilitate the Chapter 13 process and look forward to the next combined training scheduled to take place in Rockford.

Joanne Coshonis



Chapter 13 Trustee employees Robin Dirksen, Cheryl Jones, Trustee Marilyn Marshall and U. S. Trustee Ira Bodenstein reviewing the day's check-in procedure.

Trustee Matters

It's All About Attitude...

"The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than success, than what other people think or say or do... It is more important than appear-



ance, giftedness or skill. It will make or break a company...a church...a home. The remarkable thing is we have a choice everyday regarding the attitude we will embrace for that day. We cannot change our past...we cannot change the inevitable. The only thing we can do is play on the one thing we have, and that is our attitude... I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is with you...we are in charge of our attitudes."

- Borrowed from Charles Swindoll.

As my staff and I work on the budget, it is amazing how we revert to things that have happened in the past. I now understand what my parents meant when they would say: "We cannot afford it, maybe next year." I am emphasizing to you that our existence is tied into our caseload and planning. Using the most recent financial information and caseload information available, I am projecting where we will be in the future. These are budget estimates compiled from the anticipated actual and necessary expenses, which are based upon historical data and competitive bids. If I ask for bids from different sources, I want to be assured that I am receiving the most competitive price for the service I wish to purchase. Again, I am asking the staff to relate your budget requests to your goals in order that we can get where we want to go. When you plan to drive someplace you've never been before, you generally consult a map before you start out. This helps you avoid wasted time and gas, and keeps you from going in the wrong direction and possibly never finding your destination. Without the map, you may still feel like you're making progress because the car is moving, but you're probably just wasting time.

Trying to run a business without a budget can be a very similar experience. You may be working hard and spending time and money, but are you really getting where you want to be? Our focus this month is on budget preparation. Please give your supervisor your "wish list" before the deadline. A budget is probably the most important tool a business can have. If my attitude during budget season has changed, it's only temporary.

Marilyn O. Marshall

Congratulations Sandra!

Former Standing Trustee, Jack McCullough, hired Sandra Pillar in May 1987 as a programmer. It was her first job after she graduated from the University of Illinois at Champaign. Even though Sandra had a math degree and a couple of computer classes under her belt, she basically lear ned computer programming on the job. She resigned from the trusteeship in 1990 and went to work for the Village of Niles for 18 months. There, she learned how other offices work and gained much knowledge about exchanging data with other systems, but missed her Macintosh and the energy of downtown Chicago. She was welcomed back and rehired to the trusteeship in September 1991. She has had several title changes, however her current title is Director of Office Systems.



Sandra was responsible for programming the office's former Wang system in Speed II language. As obsolete as it became, the staff members mourned the loss of the Wang when it was time to convert to our current CaseNET system in January of 1998. "It was my most difficult transition", says Sandra, but she can be proud that we are reaping the benefits of this great and unique system.

As Director of Office Systems, Sandra is challenged as a manager and blessed with a diligent and productive Information Systems staff. They are Cliff Tarrance, Dave Latz, and Darlene Odom. She has respected and worked loyally under each Trustee and looks forward to new challenges ahead as the office strives toward excellence together under the administration of the new Trustee, Marilyn O. Marshall.

Sandra celebrated her 15th year of service in May 2002. She has achieved much personal and professional growth in her position, and we congratulate her on her accomplishments and her pursuit of excellence.

Way to go SP!

Case Administration - Claims What Are Creditors Required To Put On Their Proof Of Claim?

First, when filling out a proof of claim form, creditors must enter their name, account number and the disbursement address (this information has to be correct, because this information will affect the disbursement of payments). The next step is to include the total amount owed, which is box number 4. The creditors are also then required to determine what type of claim they're filing – unsecured, secured, priority or amended.

There are three items that may slow the entry of a claim. 1. If a creditor fails to list the amount owed, the claim will be entered with a zero dollar amount. In addition, a letter will be sent to the creditor requesting that the claim be amended to reflect the actual amount. 2. If a creditor fails to list an address, our office will attempt to contact them by phone and request a faxed letter

stating the proper disbursement address. 3. In order for a claim to be processed in our system, two copies need to be filed with the Bankruptcy Court or the Trustee will not receive a file stamped copy. If the previous item was done correctly, courtesy copies of claims submitted from the creditor will not be necessary.

Tonya Larkin

FINANCIAL - RECEIPTS Surety Bonds

The Handbook for Chapter 13 Standing Trustees requires all Chapter 13 Trustees to maintain a surety bond.

For a Bankruptcy Trustee, a surety bond is a guarantee to the parties involved in the bankruptcy that the Trustee will perform their duties and handle the affairs according to the rulings of the court.

The Handbook for Chapter 13 Standing Trustees provides a formula for Trustees, so they can determine what dollar amount their bond should be. Each month our office computes the total average dollar amount of all of our bank accounts and investments for the last three months. We take that average and multiply it by 150% in order to measure how much the bond should be. The Trustee reviews this information each month. If our average bank balances increase, we may have to increase the amount of our bond. If they decrease, we may be able to decrease the amount of our bond.

Nicole Robertson

Hello? Is This The Person To Whom I Am Speaking?

"Why are there so many phone numbers to contact people at your office?" "Why can't I get your direct extension?" I was recently asked these questions and the true response is "to give you better service." Each employee

has a phone number assigned to his or her work station. Additionally, there are general phone lines set up to deal with questions of specific areas. The Trustee takes pride in knowing that all of her staff is trained to assist and answer questions about the office and its procedures.

Our general information line is (312) 431-1300. This phone line enables our customers to reach the various phone representatives throughout the office. Representatives can answer such questions as: is the case confirmed, when has a §341 meeting been set, or has our office received any payments?

In addition, our office has phone extensions set up for each court call. Don't apologize or be offended that the attorneys do not give out their direct extensions. Our staff attorneys are a team; meaning they cover each others' matters as needed. The court call extensions should always be used for pertinent matters to an upcoming court call. By using these extensions, this will prevent important messages from lingering in a specific attorney's voicemail. Likewise with the attorneys rotating court calls every three months, this policy has become even more important.

Therefore, all calls must be directed to the proper court call lines so we can provide better service. The court call extensions are as follows:

↑ Matters before Judge Black: 312-431-6530

Matters before Judge Doyle: 312-431-6532
 Matters before Calendar G: 312-431-6533

Anthony Olivadoti

Guess Who?

What a beautiful baby! But, where's the smile? Need a hint?

Even back then people were trying to get her to smile.

(Find the answer on page 8)



FINANCIAL - DISBURSEMENTS Unclaimed Funds Turned Over To The Clerk Of The Court

Unclaimed funds are turned over to the Clerk of the Bankruptcy Court every month. These funds are disbursements that were returned to the trusteeship by the Post Office as undeliverable. Every attempt to find a correct address for these funds, prior to turning them over to the Clerk, is made.



Unclaimed funds are stored in two different reserve fields in our CaseNET system. The creditor unclaimed disbursements are located under the Debts tab in the individual claim. Those funds can be seen in the lower right hand corner of that screen under the Reserves section. The unclaimed debtor disbursements are located on the Receipts tab in the lower left hand side of the screen in the Reserves section. Any unclaimed funds are in the protected reserves field.

When a case has unclaimed creditor or debtor disbursements, this means our office was unable to disburse to the claim disbursement address or the debtor(s) address that was provided. So if there is a question pertaining to case disbursements and there are funds in protected reserves, the disbursement address should be verified for accuracy. If the address needs to be changed, our office will need a written change of address, along with the required signatures. In addition, there should be follow up to insure the address change was received and that it was given to the employee responsible for making the changes. A request in the Disbursement Exceptions file to have the funds removed from the protected reserve will also need to be made. Then, a docket entry stating this activity will be made in CaseNET.

Any unclaimed disbursements will be held in protected reserve until the case becomes inactive. When we turn over these funds to the Clerk of the Bankruptcy Court, the phrase *Turn Over to Clerk – Debtor* or *Turn Over to Clerk – Creditor* will be shown as a line item under the disbursement tab will be seen. Clients calling about these funds will need to know the check number, date and amount in order to obtain these funds from the Clerk. Check information on creditor disbursements can be obtained from our Chapter 13 website in the claim detail and disbursement information. For debtor disbursements, please contact our Disbursement Specialist for check information.

Information on how to obtain unclaimed funds that have been turned over to the Clerk can be found on the United States Bankruptcy Court for the Northern District of Illinois website, www.ilnb.uscourts.com under Bankruptcy Information, Unclaimed Funds.

Rita M. Saunders

Human Resources 401K Fund Name Change

Transamerica Retirement Services has made a minor change to one



of their investment fund names in our retirement plan, effective immediately. Note that the fund name change does not in any way affect your investment.

* Prior Fund Name: Transamerica Value Fund

✓ New Fund Name: Transamerica Core Equity Fund

In addition, Transamerica Retirement Services has changed the asset class assignment for the above fund to Large/Mid Blend Equity from Large/Mid Cap Value Equity. Large/Mid Cap Blend Equity funds means it will have both short and long-term investments. According to Transamerica, "this new asset class more clearly reflects the investment style of the fund, allowing you to diversify your portfolio consistent with the investment profile you're most comfortable with."

You will note the change on your quarterly statement, which will be distributed to you sometime in early July, as well as on the Participant web site.

Robin Dirksen

SPEAK YOUR MIND SPF-13

Unassuming, asking nothing, the smalles members of our office community fall to 1 wayside. Crumpled, bent, twisted, mai they are used up and tossed aside like so garbage. They hold our professional lives togather. and yet their cries of pain go unheard. But no longer. I, Kyle Issleb, hear the moans of these fallen heroes – the

Kyle Issleb, hear the moans of these fallen heroes – the paperclips (speaking their language is an often ignored prerequisite to be a file clerk; I am also fluent in staple-ese but it is far too guttural a language for general office use).

In honor of our often-forgotten paperclip compatriots, I am establishing a fund to send those clips who have served a long and distinguished career of service to an office supply retirement village in Hawaii. Once there, the metallic veterans of Chapter 13 life shall enjoy Swedish masseuses to bend them into their original shape, porcelain holders on the beach to watch the tides from, and the highest-quality paper to clip onto at night. This is the least we can do for them. However, we encounter one problem: transport. Though it's conceivable to send our office veterans via airmail, this method would strip them of what little honor they have left after being treated so poorly. They also don't have the arms, legs, eyes, etc. to sign themselves in at the clinic. Thusly, as chairman of the board, president, founder, owner, secretary, treasurer, sole stock owner, and maintenance man of SPF-13 (Save the

See SPF-13, page 8

Information Services Read This!

Nobody likes it when CaseNET crashes. We don't want down time. When the system does go down, we want to get back in as soon as possible. But how can we know when it's safe to log back in?



Here are some guidelines for dealing with CaseNET crashes.

Not all crashes are the same.

Therefore, the correct response in one situation may be counter-productive in another.

There's a difference between a crash on your computer and one on the server. How can you tell the difference? One way is by reading the error message on your screen (if one appears). If it says something like "application unexpectedly quit," that's a problem on your machine. If it says something about an interruption in communications between the client and server and has an error code of -10002 or -10003 (or another number in that range), then it could be a server crash. Another big clue is if everybody around you "crashes" at the same time.

What should you do if there's a server crash?

- Report the problem to Cliff in the Systems department.
 (Assign one person in your area to report the problem.
 The more times he answers the phone, the less time he has to work on the problem.)
- ② Wait for instructions.

It is never a good idea to log back into CaseNET after a server crash unless you've been instructed to do so. Why? You should avoid logging back in because the data file may sustain additional damage. Usually repair of any damage that occurs can be resolved, but only if it is done so before the data file has been changed again after the crash. Just by logging in, you will create changes in the data file that will make it impossible for the Systems department to repair the data file in the fastest way available.

That's important, so I will repeat: Simply by logging in, you will create changes in the data file that will make it impossible for us to repair the data file in the fastest way available.

If even *one* person logs in following a server crash, the down time could potentially go from the ten minutes it would have been – to an hour or more.

Continued in next column.

Employee Bio: Cheryl Jones

Nickname: C.J.

Birth date: December 12th.

Birthplace: Chicago.

Family: Husband & Two kids.

Position: Case Administrator.

Years w/Office: One.

Favorites Food: Potatoes & Ice Cream. Favorites Movie/T.V. program: Titanic.

Favorites Color: Black.

Favorites Smell: Calgon.

If you could meet one person in the world dead or alive who would it be? Martin Luther King Jr.

What's most important in life? My health and my family's health.

Is the glass half full or half empty? It all depends, if I were pouring something into the glass, it would be half full and if I were pouring something out of it, it would be half empty.

What's guaranteed to make you smile? Seeing someone else smile.

First thing you do in the morning when you wake? Turn on the T.V. (watch the news).

My friends would describe me as: Quiet with serious facial expressions and kind-hearted.

A perfect day for me would be: Being pampered all day at a spa.

Most embarrassing moment: When I fell on Jackson Blvd. Proudest moment: When I gave birth to 2 healthy babies. In 5 years I see myself: Debt free.

What should you do if just your computer crashes?

If you **know** that the server did not crash:

- Restart your computer
- Log back into CaseNET
- **16** If you have additional problems, report them to Dave in our Systems department (or to Cliff in his absence)

If your system crashes frequently, you should let Dave in Systems know so he can make necessary repairs to the hard drive.

I hope this information is helpful. If you have any questions, please don't hesitate to ask.

Cliff Tarrance



Juneteenth

Juneteenth is a celebration of African American freedom, dating back to 1865. The official date of its observance is June 19th. It was on this day that General Gordon Grainger delivered news to the people of Galveston, Texas, that the war (Civil War) had ended and the slaves were free.



Although this news of freedom came nearly 2½ years after the signing of the Emancipation Proclamation, the slaves began to celebrate. They were dancing and praying, thanking God that their days of bondage and free labor were over. Many immediately left Texas with nothing but the clothes on their backs in search of relatives in other states or just because they were free to do so, while others simply stayed behind.

Juneteenth's significance to African Americans is that of July 4th to all Americans, a day of Independence. African Americans celebrate Juneteenth because when America acquired her independence; African Americans were still slaves. African American freedom was not apart of America's freedom. In fact, it wasn't until December 6, 1865, that the United States abolished slavery by ratifying the 13th Amendment to the Constitution. Juneteenth is a celebration of courage, accomplishments, freedom, and life.

According to Dr. Charles Taylor this is why we celebrate Juneteenth:

- **J** Juneteenth represents the joy of freedom.
- U Unless we expose the truth about the African American experience, we won't truly be free.
- **N** Never must we forget our ancestors' endurance of slavery.
- E Every American has benefited from the free labor of blacks; this debt is acknowledged on Juneteenth.
- T To encourage every former slave state to make Juneteenth a state holiday as Texas and Oklahoma have.
- E Every day in America, blacks are reminded of the legacy of slavery. Juneteenth reminds us of the promise of deliverance.
- **E** Even on the journey to discover who we are, Juneteenth reminds us of where we've been, where we're at and where we're going.
- **N** Never give up hope is the legacy our ancestors left, which produced heroism in the Civil War and helped launch the Civil Rights Era.
- T To proclaim that human rights must never again be subservient to property rights.
- **H** History books have only told a small part of the story; Juneteenth gives us a chance to set the record straight.

Shanika Thomas

with an excerpt from "The Black Church and Juneteenth"

Ding Dong, The Bells Are Gonna Chime!

Wedding bells are ringing and they are ringing for Denise Giddings, one of our Closing Specialists.

Bride and Groom: Denise N. Giddings and David C. Ashley Jr.

Date of the Wedding: July 19, 2003.

Date of the Engagement: April 22, 2002.

Length of the courtship: 16 Months.

How did he propose? He proposed to me after I got off from work (in the parking lot) from my second job. That is where we met.

What has been the best memory of planning your wedding day, so far? Going wedding dress shopping with my maid and matron of honor.

What are you looking most forward to in your new life together? Every aspect of married life – sharing our love, dreams, goals, ideas, household chores, parental duties, etc. Just being partners for life.

We congratulate David and Denise and wish them many happy and prosperous years together. Here are a few more well wishes...

Congratulations on your upcoming wedding. I wish you and Dave much success. I'll have fifteen years of marriage on you by the time you get married, which means, I am full of advice. Remember, marriage is like a highway, it has lots of twists and turns in it but it goes on forever.

from your friend Cheryl (cj)

Oh my goodness, Denise is getting married! Congratulations and I wish you and David the best of everything. I hope the two of you have many blessed years together and lots and lots of babies! I know it will be your wedding day, but please don't take all day walking down the aisle!!!!

Karen Barron

Keep the lines of communications open. Be willing to listen, encourage, apologize, and forgive each other; though most importantly laugh together. And remember, another way to a man's heart is to never let him go hungry. If you need some help in this area, I have many recipes to share-especially my sloppy joes! Best of luck and may you share many happy years together.

Patti Brower

To Denise whom I have known for 4 years, you are a wonderful and beautiful person. I would like to take the time out to congratulate you on your soon to be marriage. May your marriage be full of joy and happiness and may your marriage last for internal life. Love Yah, Tonya



Newsletter F Y I s

If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:

- e-mailing us at newsletter@chi13.com
- dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
- ✓ leaving them with Amanu

Please remember when making a submission to the newsletter, it must be:

- type-written and
- submitted by the 3rd Wednesday of the month via e-mail, a Word document or an ASCII file.

We also ask that anyone who goes to a seminar please be prepared to furnish the committee with a detailed article on its subject. You may also view this edition of the Chronicle and previous issues on the Chapter 13 Trustee website at http://www.chicago13.com/.

Do you have a baby picture of yourself? Just drop it off with a newsletter staffer, and we'll publish it as soon as possible. Guess Who? Answer: That gorgeous little girl who now has a winning smile is Kenyal



July Birthdays, and Other Notable Dates

Independence Day on July 4th.

Happy Birthday to **Kate Eisenmann** on July 4th!



Happy 4th Anniversary to **Angela Hope-Davis** on July 20th.

Happy 4th Anniversary to **Agueda Orozco** on July 20th.

Happy Birthday to Agueda Orozco on July 23rd!

Happy 2nd Anniversary to Eileen Kilkelly on July 25th.

SPF-13 (continued from page 5)

Paperclip Foundation - Chapter 13), I nominate myself to escort these fine instruments of office work to their retirement community in Hawaii. As such, it will be more expensive to fly. However, I know that this goodhearted office will all chip in to treat our honored paperclips with the respect and generosity they deserve.



All donations may be placed in the jar on my desk (it's the one between Anthony's door and the paralegal printer; the one with a computer and no walls.) Kyle Issleb

Editor's note: This is a "Speak Your Mind" submission - your arti cle could be next!