

A Road Trip To The 4th Dimension

Every year in October, 4D Inc., the company that provides the 4th Dimension software that powers our CaseNET application, sponsors a conference known as the 4D Summit. I was fortunate to attend this year's Summit in Santa Fe, NM, on behalf of the Trusteeship.

Santa Fe is a lovely city, rich in history and culture, known for its art galleries, museums, shopping and cuisine. It is, however, not the most vegetarian-friendly place I've ever been! I survived largely on fruit, salad, nuts and coffee, which, come to think of it, is pretty much normal for me. Of course, I was in Santa Fe not for the chow, but for the heady experience of communing with fellow 4D geeks.

CaseNET, as you may know, is a program designed expressly for use in our office. It brings together under one roof many of the processes required for administering bankruptcy cases, from documenting the plan, to handling the money, to managing the motions. It keeps track of who's who, what's what and helps make sure that those who need to know something get the information when they need it. All related data is held together and, when questions arise, we have tools to dig into that big pile of data for answers.

There's nothing quite like CaseNET anywhere else, but that does not mean we are on our own. CaseNET's power is drawn from the 4th Dimension software at its heart. When compared to similar kinds of software, 4D makes developing, maintaining and administering an application like CaseNET a pleasure. One of 4D's best features is actually not "a feature" of the software itself, but the existence of

the 4D developer community, which collectively possesses and shares a treasure trove of knowledge and experience. If it's possible to do something with 4D, somebody who has done it can probably be found at the Summit.

4D is a versatile tool. However, it's not just a single tool, but a collection of products that can be used to create anything from a small single-user recipe collection to a huge corporate multi-user application incorporating web sites and interacting with mainframe-based systems. Like CaseNET, many 4D applications are big, one-of-a-kind installations, while others are provided as "shrink-wrapped" software for specific kinds of businesses and industries.

The capabilities of 4D enable (or in some cases limit) the features we can provide in CaseNET. Part of my job is to continually deepen my knowledge of 4D's capabilities and to keep up with new developments in 4D and related technologies. One way of doing both of these is to attend the 4D Summit.

The 4D Summit attracts hundreds of developers from all over the world to share information, sharpen skills, and catch a glimpse of the future. Like any software, 4D is in continuous development, and the Summit is a good place to learn about upcoming features. Our office's upgrade cycle is driven by the need to balance the lure of the new against the stability of proven releases, the security of running a version currently supported by 4D Inc., and the reality of budgetary constraints. In practice, this means we operate safely behind the "bleeding edge" of 4D's product upgrades.

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OCTOBER 15-18, 2003
SANTA FE, NEW MEXICO



A Road Trip To The 4th Dimension

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At last year's Summit, 4D Inc. previewed 4D 2003, which was released earlier this year. We are using 4D 6.7, a proven, stable, but no longer officially supported version. This year's Summit recapped the advances of 4D 2003 and previewed the next version of 4D, currently identified as 4D TNV. (TNV = "the next version") Apparently 4D Inc. is not confident (yet) to call it 4D 2004.

By all reports, 4D 2003 was the most stable major release in 4D's history. Brendan Coveney, the president of 4D, vowed to repeat that accomplishment when 4D TNV is



ready for prime time. The announced features of 4D TNV build on those offered in 4D 2003, with several areas of focus. One major emphasis of both 4D 2003 and 4D TNV is to help developers be more productive. This increased productivity results from improvements to the tools for writing code and creating the forms used for entering and presenting data on screen, and for printing. I can verify, based on the demonstrations of these features, that the improvements are huge.

The 4D language received many enhancements for printing in 4D 2003. It provides much more control than in the past, from configuring printers (and getting information from printers) to providing a finer level of control over placing data elements on the printed page. It is also possible to control all aspects of the Quick Report Editor programmatically.

Performance of 4D TNV should improve significantly thanks to a new network component. 4D TNV is also slated to include improvements to its backup functions, allowing a finer level of control of the backup schedule and automatic recovery of data following a server crash.

With its latest release and current development, 4D is supporting the information technology industry's most current buzzwords and TLAs (Three Letter Acronyms). If you love to follow IT industry trends, then you probably have guessed that I'm referring to Web Services. Here's the bottom line: most technogeeks agree that the future belongs to those whose software can use open standards to exchange data with other programs that are similarly standards-aware. Web Services does just that.

What do we mean by Web Services? From the name it sounds like it would involve using a web browser but it doesn't. Web Services use the same communications protocols as web browsers to allow capable applications to talk to each other.

As an example, one might set up a Microsoft Excel spreadsheet to ask CaseNET for data, which can then be used in Excel for presentation and analysis. Beyond this, Web Services could one day provide the means for data exchange between us and outside entities that we interact with, such as the bank and the bankruptcy court. This is speculative, however, and it would depend on these other organizations' embracing the Web Services standards. This may happen as evidenced by the fact that Microsoft has made Web Services the centerpiece of its product development strategy.

I've barely scratched the surface of the information made available at the Summit, but I realize the details can be tedious. I brought back bunches of material, much more than could be digested in the four days of the conference. If you haven't suffered enough, go ahead and ask me to talk about XML. I dare you!

Cliff Tarrance

THE MARSHALL CHRONICLES	
The Editorial Staff: Kimberly Eisenberg, Cheryl Jones, Angela Hope-Davis, Joanne Coshonis, Kyle Issleb, Cheri Johnson, Robin Dirksen, HVB and Dave Latz	
Contents and Contributors: <i>A Road Trip To The 4th Dimension</i> , pg. 1Cliff Tarrance <i>Trustee Matters</i> , pg. 3.....Marilyn O. Marshall <i>New §341 Hearing Officers</i> , pg. 3.....Karen Barron <i>Keeping You Up-To-Date</i> , pg. 4.....Robin Dirksen <i>Inquiring Minds</i> , pg. 5.....Anthony Olivadoti & Jay Tribou <i>December Events</i> , pg. 5Staff Submission <i>Get Well Soon Chip!</i> , pg. 5Our Whole Office <i>Employee Bio</i> , pg. 6.....Kenya Williams <i>It's Better To Give Than To Receive</i> , pg. 6.....Cheri Johnson <i>To Whom It May Concern</i> , pg. 7.....Staff Submission <i>Holiday Dieting Tips 101</i> , pg. 7Samuel N. Grief, MD <i>Halloween At The Neighbor's</i> , pg. 8 ...Darlene Odom & Lavone Kizer-Merritt	
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 1st Wednesday of the month via e-mail, a Word document or an ASCII file. We also ask that anyone who goes to a seminar please be prepared to furnish the committee with a detailed article on its subject. You may also view this edition of the Chronicle, as well as all the previously published issues, on the Chapter 13 Trustee website at http://www.chicago13.com/ .	

Trustee Matters

Announcements

Training

Eight employees traveled to St. Louis, MO, to attend the NACTT Staff Symposium. Those attending were: Karen Barron, Cheri Johnson and Kenya Williams from the Legal Department, Estella Garcia and Eileen Downes from Case Administration, Cheryl Jones and Aqueda Orozco from Post Confirmation Review and Telisha Emerson from the Financial Area. Everyone was well pleased with the training agenda and noted that a different format was used in St. Louis than was used at the Chicago symposium. Larry Friedman, the Executive Director, addressed the group during the luncheon.



Auditors Visit

Tans & McAfee will arrive on December 2, 2003. It will be business as usual during this week. All information requested has been supplied to them. If the auditors need to visit with your area, it will be coordinated between Rita Saunders and myself.

Payment Address At LaSalle Bank Changes

The lockbox address at LaSalle Bank has changed. Debtors payments must be mailed to 2060 Paysphere Circle, and Employers payments must be mailed to 1899 Paysphere Circle, Chicago, Illinois 60674. Please keep the handout you received at the Monthly Staff meeting handy. Also, remember to give out the new payment address to debtors, debtor's attorneys, creditors, employers and others. If you are on telephone duty, volunteer to send payment envelopes to the caller. Document the file to avoid duplication.

A Time To Chill

I am looking forward to seeing each of you on December 12, 2003, at the Beverly Hills Country Club at 6:00 p.m. ERC has done a yeoman's task of coordinating this event with the "T.V. Crew" in order to make this a night to remember. Thank you in advance for sharing your Friday evening with us.

2nd Annual Holiday Basketball Classic With the UST

The UST has challenged the Office of the Chapter 13 Trustees to another basketball game at Hoops The Gym located at 1380 W. Randolph on December 19, 2003, at 10:00 a.m. Mr. Vaughn and I are recruiting part-time employees with, NBA experience preferably, to help meet the challenge. We will guarantee them a starting position.

Mid-Year Meeting

The mid-year NACTT meeting for "Trustees Only" will be held February 5-7, 2004, at the Riviera Resort in Palm Springs, California. The theme of the mid-winter meeting will be providing customer service to our various constituents. I will participate as a panelist at the Saturday morning session.



HAPPY THANKSGIVING DAY TO YOU AND YOUR FAMILY!

Marilyn O. Marshall, Standing Trustee

New §341 Hearing Officers

On your mark, get ready, get set, go!

And they're off... the training of new §341 Hearing Officers is underway! We have seven challengers racing toward the finish line to cross over into the realm of §341 meetings:

- ☞ Eileen Downes is a Case Administrator and has been with the office for three years.
- ☞ Angela Hope-Davis is on the Post Confirmation Review Team and has been with the office for five years.
- ☞ Cheri Johnson is a Team Leader/Paralegal. Cheri worked in the office previously as a paralegal and rejoined our staff in October, 2003.
- ☞ Cheryl Jones is on the Post Confirmation Review Team and has been with the office for three years.

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Angela Hope-Davis holds a mock §341 meeting with fellow trainee Lavone Kizer-Merritt and team leader Karen Barron in attendance.

Human Resources Keeping You Up-To-Date



Phone Services

In addition to group discussions, we will also use the newsletter to reiterate phone service rules, policies and procedures and keep our representatives up-to-date on any changes. Phone service representatives should take note of the following:

☎ Representatives are not authorized to give legal advice to callers under any circumstance. Refer caller to his or her attorney. A debtor who recently lost her job alleged that she was told by one of our representatives that her attorney could go in on a motion to have her monthly payments suspended for three months. When she contacted her attorney, he informed her that she was given false information by one of our representatives. Although the debtor may have misinterpreted the information we gave her, we can't say it enough.

Do not provide legal advice!

☎ Even though debtor has made the last payment and final audit has been completed successfully doesn't necessarily mean that debtor's refund will be processed on the next refund processing date. Refunds are processed 1) once final disbursement is made to creditors and 2) after the Trustee has reviewed the debtor refund. Trustee will authorize the Disbursement Specialist to process the refund. Be sure to check with the Disbursement Specialist if you're not sure if a refund check will be cut on the next processing date before sharing that information with the debtor. And remember, no refund dollar amount is to be communicated to debtor.

☎ The Bankruptcy Court's Help Desk is a great resource for people who need assistance in filing a case or answering questions about their case. Refer inquirers to:

Dirksen Federal Courthouse
219 S. Dearborn Street, Room 622
(312) 435-6032
Hours: Every Friday from 9:30 AM to 12:30 PM

401k Retirement Plan

Employees wishing to become a participant or current participants wishing to modify their elective contribution to the 401k plan may do so effective with the next entry date of January, 2004. Pick up an enrollment form from HR and return it to HR the first week in December.

Address Changes

It's not just our debtors who are busy refinancing, purchasing and selling property—we have several staff members who set goals and are either new homeowners or they have moved recently. Congratulations on reaching your goal and be sure to notify HR of your new address and phone number.

Robin Dirksen

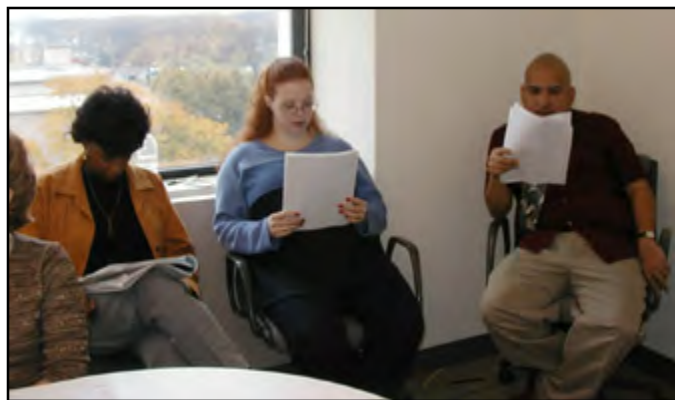
New §341 Hearing Officers

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- ☎ Lavone Kizer-Merritt is on the Post Confirmation Review Team and has been with the office for five years.
- ☎ Carlos Lagunas also works with the Post Confirmation Review Team and has been with the office for five years.
- ☎ Christel Roberts is a Team Leader/Paralegal and has been with the office for seven months.

For the past several weeks each of our trainees has participated in numerous structured and informative training sessions. The sessions have been challenging and possibly overwhelming for some. Nevertheless, our anxious trainees have gained a wealth of knowledge that will enable them to effectively and efficiently serve the Bankruptcy community in the capacity of a Hearing Officer.

The training has been lead by Anthony Olivadoti – Managing Attorney, Rosalind Lanier – Case Analyst, and Karen Barron – Team Leader/Paralegal. Anthony gave a fabulous PowerPoint presentation on the model plan. Rosalind and Karen provided tag team coaching on §341 overview; the purpose of the plan/schedules; and basic information for holding §341 meetings. In an effort to make the learning more enjoyable, we played “Twenty Questions.” The questions came from information that was covered in previous training sessions. Christel and Eileen were our top two performers.



Christel Roberts, Eileen Downes and Carlos Lagunas study their scripts while awaiting their turns in the hot seat.

Currently, the training is in the phase of holding mock §341 meetings. This is an exciting part of the training because now all of the pieces come together. It is also an opportunity for the trainers to make the trainees sweat. Rosalind and Karen did an excellent job in role-playing debtors and the debtors' attorneys. The trainees quickly learned that hands on experience is the best training tool.

In the near future, get ready to meet and greet several new §341 Hearing Officers.

Karen Barron

Inquiring Minds

Question:

Why does the trustee require that all schedules and the plan be filed at least one week prior to the §341 creditor's meeting in order to hold the meeting?

Answer:

The §341 meeting process is more complex than one might think in the Trustee's office. A staff attorney first reviews each and every petition before a meeting is held. We look for obvious inconsistencies in schedules and plans that seem to plague case filings these days. We review prior case filings for inconsistencies. We also analyze whether, in our opinion, the plan satisfies the confirmation requirements of the code. The staff attorney makes notes for matters that need to be addressed by hearing officers when reviewing documents with debtors during questioning at the meeting.

When documents are filed late, it is next to impossible to adequately review plans and schedules in time to conduct a comprehensive §341 meeting. Also, no creditors have had sufficient time to review them either. One must always remember it is a creditor's meeting. The case schedules and statement of financial affairs are supposed to be an accurate reflection of the debtors present and recent past financial situation. Often times at the §341 meetings, we find undisclosed assets such as cars and houses or income that is either significantly different or simply wrong.

Any failures to disclose or any typos in the petition are addressed at the §341 meeting in the hope that the proper documents will be filed by the time the case gets to the confirmation stage. The Trustee is proactive in discerning incorrect and false information from the start to help move cases along the process faster and more efficiently. The process is delayed by lack of information and lack of prompt action by debtors and their attorneys with no legitimate excuse. The debtors have a duty to cooperate with the Trustee and to fully disclose information. When they fail or refuse to do so, the entire system bogs down and becomes inefficient. One of the most telling effects of this breakdown in the process can be seen when looking at confirmation calls. Most continuances are requested because the debtors, even at that later date, still have not provided the Trustee with accurate and complete information or have not filed necessary amendments. In most instances, there is no real excuse for this.

The easiest part of a chapter 13 filing should be getting the schedules and statement of financial affairs right and get-



ting documents filed timely. The increasing number of non-compliers end up wasting far too much of the Trustee's and the Court's time. The downside is that the debtors who fully and accurately disclose all needed information, make their payments and otherwise comply with bankruptcy law, end up shouldering the cost of the time and effort spent in just trying to get to the truth.

The bottom line is that we need time to fully review documents and the history of prior cases before a §341 meeting. Receipt of all schedules and the plan less than a week prior to the meeting does not provide sufficient time to do so.

Anthony Olivadoti and Jay Tribou

December Anniversaries, Birthdays And Other Notable Events

Rosa Parks Day on December 1st.

All Staff Meeting on December 5th.

Happy 4th Anniversary to **Jay Tribou** on December 6th!

Pearl Harbor Remembrance Day on December 7th.

National Brownie Day 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!

Hanukkah Begins on December 20th.

The First Day of Winter on

December 22nd.

Christmas on December 25th.

Start of Kwanzaa on December 26th.

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

New Year's Eve on December 31st.



GET WELL SOON CHIP!

THE OFFICE OF THE CHAPTER 13 TRUSTEE SENDS OUR BEST WISHES AND HOPE FOR A SPEEDY RECOVERY TO OUR CHAPTER 13 COORDINATOR HOWARD E. "CHIP" WILKES.

EMPLOYEE BIO: Kenya Williams

Nickname: I've never had one, but Shanika and Amanu call me Ke-Ke, against my wishes of course.

Birth date: October 31, 1976.

Birthplace: Chicago.

Family: Mother, Father and Step Father.

Position: Paralegal / Hearing Officer.

Years with the Office: Three and a half years.

Favorite Food: Homemade chicken pot pie.

Favorite TV program: "Girlfriends"; "Friends".

Favorite Color: Black.

Favorite expression: It's already well known around the office, so I don't need to disclose that.

Favorite Smell: New money & Old money, because they spend the same.

Favorite Childhood memory: Going fishing with my dad when I was 3 years old.

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

What's most important in life? Completing my goal list. I am on number seven now.

Is the glass half full or half empty? Depends on the day of the week.

What's guaranteed to make you smile? My bank account when there is money in it.

First thing you do in the morning when you wake? Pray.

My friends would describe me as: Sarcastic, funny, honest, & ambitious.

A perfect day for me would be: Spending the day with someone I love.

Most embarrassing moment: I have no embarrassing moments.

Proudest moment: Graduating from college.

In 5 years I see myself: As a lawyer, with a husband, and maybe a baby on the way.

Anything else you'd like to tell us? That was almost my life story, and you want more???? Sorry that's all she wrote, literally. Smooches.



It's Better To Give Than To Receive

Are you ready for the holidays? They sure creep up on us fast don't they! This is the time of year when the holidays give us either great joy or distress. I would like to turn your attention to being "givers" this year. Give your time, give your resources, and give your love.



There are many people in our communities who have lost loved ones during this time of year, and find the holiday spirit difficult to be enthused about. Visit these folks. Drop by and offer a pumpkin pie or plate of holiday cookies. Let your friends and family know that you are thinking of them.

On the same note, folks who are elderly and living in residential homes crave attention and visitors. You can receive such joy, or "warm fuzzies" I call them, when you know you have truly touched someone. I highly suggest dropping by your local nursing home to give an hour of your time and let the folks know you care. I actually telephoned a couple places in my community to see how people can get involved during the holiday season.

One place I called, Alterra Sterling House, said they are having a craft fair to raise money for the residents for gift giving. They welcome volunteers to come and offer their time to help with the fair. Or, you can purchase a craft so the proceeds go towards the residents. Another place I called, Life Care Centers, welcome Christmas caroling and any volunteers that want to come and help with their Christmas party. They are also having a special holiday bingo and desperately need donations for prizes to give away.

If residential facilities are not within your comfort zone, I have another suggestion for you. There are many less fortunate families that struggle to afford gifts for their children. One way to help and get involved with gift giving in your community is to buy a gift for someone needy. The most common way to do this is to find an "Angel Tree" and take a card from the tree. You will find "wishes" on these cards and people from the community can pick a card and purchase what is on that "wish card" and return the gift to the tree.

Many places sponsor Angel Trees. Organizations who sponsor the tree will then distribute the gifts to the needy families. For example, my local grocery store has an Angel Tree, which is sponsored by the Porter County Mental Health Center. Other places you can find Angel Trees are Wal-Mart and your local churches. I know the Methodist church I attend always has an Angel Tree and the gifts go to the local homeless shelter.

This year I challenge you to be a giver! Get involved in your community. Give your time and love at a nursing home or give your resources by purchasing a gift for a needy family. Either way, know that you can make a difference to someone this holiday season and in return you get "warm fuzzies" inside.

HAPPY HOLIDAYS!

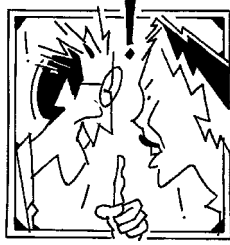
Cheri Johnson

We enjoy warmth because we have been cold. We appreciate light because we have been in darkness. By the same token, we can experience joy because we have known sadness. – David Weatherford

To Whom It May Concern

Our office's answer to "Dear Abby" from the perspective of both female and male employees.

Dear Whomever: After Thanksgiving dinner every year, the women in the family clean up and wash dishes while the men plop down on the couch and watch football, talk and nap. I don't think this is fair. Shouldn't men be cleaning since the women cooked the meals anyway?



— Dishpan Hands

HER RESPONSE...

Dear Dishpan Hands: The question this time is "Is it ok for the men to plop down, watch football, talk, and nap after Thanksgiving dinner while the women of the family do all the cleaning even though they did all the cooking?"

Ladies, I know I'm going to loose a lot of you on this, but I think it's the women's place to do the cleaning. Let's face it, most men can't cook well enough to prepare Thanksgiving dinner. So, for the most part, having the men cooking is out. We, the women, are always the ones who just have to have this elaborate menu, so that everyone can have such a wonderful time enjoying the food. You enjoy having everyone around the table telling you how good this is, and that is, and your husband enjoys the fact his that wife is getting such compliments.

Admit it ladies! You like it when the dinner you prepare turns out perfectly. You're so careful not to mess anything up, so you can get those compliments from everyone. You also enjoy it when the men sit back and unbutton their pants because they feel like they're about to explode. You like it because it made you feel good that they enjoyed what you worked so hard for. So why not let them enjoy the rest of the day as well?

Let them sit back and watch the football game, take a nap, and talk all evening. Just remember that you did all that; you made it possible; and enjoy it while you can. It goes to show you that the saying is true. "The way to a man's heart is through his stomach."

HIS RESPONSE...

Dear Dishpan Hands: Shocking as it may seem, I'm standing with the women on this one: men should clean up after dinner. It's been a long-standing tradition in my family that the men clear the table and wash the dishes after the Thanksgiving feast. Or at least it should be. More frequently, I'm the only guy in the kitchen washing anything, though occasionally one of my uncles may wander into the kitchen with his belly protruding to drop a plate he just finished licking in the sink. What's worse is that the women look at me like hicks admiring a trained seal at a circus; they can see what I'm doing, but they'll be darned if they know how someone taught me to do it.

Some men have argued that washing dishes is women's work. Men are hunters and providers and menial labor like cleaning is beneath us. Ok then, Caveman Jim, here's a pointy stick and some vines; go scare up a wooly mammoth and drag back its carcass. Times have changed. You didn't hunt the turkey you

just ate. You didn't kill or pluck the turkey you just ate. Admit it, men; the closest you come to fighting animals these days is watching the Chicago Bears get slaughtered every Sunday.

Chances are your wives and mothers will cook dinner this Thanksgiving. While you're out playing football or watching football or still asleep dreaming about football, they're stuffing birds, making yams, and slaving over the stove. It's time for us to take responsibility for more than just the carving knife. So shoe horn yourself out of the butt-groove on your favorite chair and safety pin your waist band back together. There's a table overflowing with leftovers in the dining room. There's a sink overflowing with dishes in the kitchen. And I'd like some company in there; trained seals are more impressive when seven or eight work in sync.

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

Holiday Dieting Tips 101

The holiday season is a time for celebration and hearty meals which should be enjoyed by all – even the dieter. A dieter who is educated about avoiding weight gain during the holidays is armed with an arsenal of knowledge to help lessen the temptation of buffets and holiday sweets. Here are some tips:

- ☉ Eat when you are hungry: Do not skip meals before a party so that you're ravenous when you arrive. You won't care what you eat at that point. Eat a healthy snack right before leaving for a holiday party where the food will be plentiful and high in calories.
- ☉ Fill up on water: Drink a glass of water before you start eating; it will curb your appetite.
- ☉ Make a buffet strategy: Do not start at one end of the buffet and go straight through to the other end. Review what is on the table first and then decide what would be the most enjoyable eating.
- ☉ Aim to fill half of your plate with vegetables and fresh salads as opposed to marinated or pre-dressed items which are usually covered in heavy oil.
- ☉ Watch the alcohol intake: Alcohol has "empty" calories which can add up fast.
- ☉ Avoid mindless munching: Beware of hors d'oeuvres, bowls of nuts and candies, and plates of treats that sit out during parties. It is easy to keep popping these bits of food in your mouth without realizing how much you have consumed.
- ☉ Continue with current exercise programs throughout the holiday season or initiate moderate exercise for at least 30 minutes three times a week. This can consist of walking or more strenuous activity depending on one's own exercise tolerance.

Even the dieter can enjoy the holiday season within moderation. Everyone should enjoy the holiday meals and the time to diet is the days and weeks between the parties and celebrations when temptations are low and motivation is high.

Samuel N. Grief, MD

HALLOWEEN AT THE NEIGHBOR'S PLACE - SPOOKY STUFF!

Tom Vaughn's "T.V. Crew" along with their entire office hosted a spectacular Halloween bash. Rose escorted the "ERC" along with other employee's of Ms. Marshall's office throughout their entire office. We feasted on delicious treats such as taffy apples, a variety of cakes, cupcakes, muffins, and cookies. Our UPS envelopes were filled to the brim with loose candies as we passed each office or desk. On our trick or treat journey we encountered a variety of nurses, witches, ghosts and goblins. Also, there were cobwebbed covered desks and a candle lit mist filled room, which was once an office.

The two most memorable costumes were of "Christy Love" (Sulethé Mason), who took us on an ultimate trip back to the 70's, and the infamous "Mrs. Ex-Claus" (Subrina Cruteher). She proved to be a true fighter for what's due her. She was still able to smile through several blacked out teeth, black eye, busted lip, broken arm with a glass hand, which held a sign, "Talk to the hand." Little did we know she had another surprise for us; when she turned to walk away there was a sign on her back which read "Don't Hate." Needless to say, our trip to Mr. Vaughn's office was undeniably too much FUN. We want to thank the T.V. Crew, Mr. Vaughn and his entire office for inviting us over for food, good times and laughs.

P.S. If you were one who enjoyed the Halloween bash, make sure you purchase a ticket for yourself and a family member to attend the first annual Marshall/Vaughn Holiday Employee Social. **You won't want to miss it!** Ticket sales end November 21, 2003.

Darlene Odom & Lavone Kizer-Merritt

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



TALK ABOUT SCARY...

There were a number of folks at both offices who got into the spirit of the Halloween season.

Some of the more memorable costumes were (left to right) Subrina Cruteher as "Mrs. Ex-Claus", Sulethé Mason as "Christy Love" (both from Mr. Vaughn's office) and Dave Latz as "the geek trying to look like a Star Trek Klingon" from Ms. Marshall's office.

