

Take Five With Judge Squires

“To fairly find the facts, apply the law and *reach the right decision.*” It is no surprise that Judge John H. Squires characterizes his daily judicial duties so succinctly and with such candor. Clearly one of the most respected and revered Bankruptcy judges for the Northern District of Illinois, Judge Squires simply loves his work and truly values every aspect of his day in court. This zeal is acknowledged and admired by the entire bankruptcy community. Creditor attorneys, debtor attorneys, and trustees alike genuinely appreciate the methods and judicial style that distinguish Judge Squires.

Since January 1, 1988, the bankruptcy community for the Northern District of Illinois has been fortunate and privileged to have the opportunity to practice before Judge Squires. On January 1, 2002, he was reappointed for a second 14-year term.

Judge Squires was born in Urbana, Illinois, and received both his undergraduate and legal education at the University of Illinois in Champaign, Illinois. After graduation through 1987, he was employed, first as an associate and later a partner, at the second largest general practice law firm in west central Illinois, Brown, Hay and Stephens in Springfield. He was responsible for handling a variety of legal matters but finally served as a Chapter 7 panel Trustee and focused on Bankruptcy law, which permitted him to appear in court on a daily basis.

When we asked Judge Squires what he enjoys most about being a judge he replied, without hesitation, “Being in

Court all day!” Those of us who practice before him are fully aware of the gratification he derives from presiding over every matter before him. Equally apparent is his disappointment with unprepared attorneys who deny their clients competent representation. Judge Squires has presided over several high profile Chapter 11 cases, including: Chas. A. Stevens, William Stoecker, Midway Airlines, National Steel, Clark and Outboard Marine.



Notwithstanding the time commitment these complex matters require, Judge Squires provides the same attention and consideration to his Chapter 13 call. He is keenly interested in and receptive to all elements of the Chapter 13 process. The concerns of debtors and creditors are thoroughly scrutinized and receive the Judge’s fair-handed treatment.

Judge Squires perceives his interaction with the Chapter 13 Trustees and their attorneys as

essential to the proficient facilitation and administration of his Chapter 13 call. Because the Chapter 13 Trustees and their staffs are so familiar with the cases from their inception, the Court relies heavily on the Chapter 13 Trustees’ input and recommendations. As a result, though Judge Squires presides over one of the larger Chapter 13 calls, he does so with considerable focus and extraordinary ease.

The sincerity, which characterizes Judge Squires’ judicial style, is apparent in his personal interactions. When entering

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Take Five With Judge Squires

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his chambers, the blues are softly heard from his radio and photographs of his five daughters and his six grandchildren adorn his shelves. He married his high school sweetheart in 1969 and still recalls their first date on February 7, 1964.



Although he does take time to swim on a daily basis, he derives the most pleasure out of spending as much time as possible at home with his family. Judge Squires is also a musician. He has played the drums since high school and is a 20th century jazz enthusiast. Every evening he sits down in front of one of his five sets of drums and *takes five* for himself.

Joanne Coshonis

Going The Extra Mile

Did you think I was going to talk about running again? No, not this time. Instead, I am going to suggest we look inward at ourselves.



I found the concept of “going the extra mile” in Napoleon Hill’s book, Keys to Success: the 17 Principles of Personal Achievement. When I read this chapter of Mr. Hill’s book, I was reminded of what our trustee, Marilyn Marshall said recently. Ms. Marshall had some inspiring words for us by saying we are starting fresh with a new year (the fiscal year began 10/1/03). She suggested we take on a new attitude and look forward to the year ahead.

The principle of going the extra mile is “a state of mind you must develop so that it is a part of everything you do” according to Napoleon Hill. In the chapter there was a formula that was explained as a point to ponder. The formula is: **Q+Q+MA=C**, defined as “*The Quality of service rendered plus the Quantity of service rendered, plus the Mental Attitude in which it is rendered, equals your Compensation.*”

Now, the compensation part of the equation does not necessarily mean monetary compensation, although, it is nice to be rewarded monetarily for a job well done. Compensation can also mean the internal reward you feel for giving your best effort.

The book really made me think about how important it is to have a positive attitude towards work and life in general. Let us remember we are in a service industry and our bright and positive attitudes can be contagious and spread to others. I challenge you to keep the mindset of “**going the extra mile**” and see if you can’t find internal satisfaction knowing you are doing what is right.

Cheri Johnson

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	
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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 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/ .	

Did You Know?

The Mayflower had a partner ship when it sailed in 1620. The Speedwell also started the trip for the New World, but was forced to turn back because it leaked so badly.



At the first Thanksgiving feast, the guests brought most of the food. When the Native Americans arrived, there was not enough food for everyone and the Wampanoag chief, Massasoit, sent his men home for more supplies.

The party lasted for three days. The Pilgrims and their guests spent the time playing games, shooting guns, and of course, eating.

It was two years before the Pilgrims had another “thanksgiving” celebration, this time to commemorate the end of a drought.

Trustee Matters

State of the Trusteeship, Year Ending September 30, 2003



History was a subject in school that was very interesting. I always liked history because you could memorize the information the night before the exam and make a good grade. Looking back, I have yet to be asked to name the three ships that Columbus set sail to America in. Today, you don't have to memorize anything; you just go to the Internet and do a "search."

I was asked why did I prepare a State of the Trusteeship? My immediate answer was because the President does one to keep the nation informed. I wanted to show a corollary between the President's State of the Union Address and the Trustee's State of the Trusteeship. Since I didn't remember that it was Article II, Sec. 3. of the U. S. Constitution which states "that the President shall from time to time give to Congress information of the State of the Union and recommend to their Consideration such measures as he shall judge necessary and expedient," I typed in "State of the Union" and clicked, and I found the answer.

We close FY 2003 with 7,582 cases and will begin FY 2004 with the same. New petitions filed totaled 5,519, a 4% increase from last year's new filings. Of the 5,372 Meeting of Creditors which were set, we held 4,651. We received plan payments, totaling \$48,133,233.77, a 7% increase over last year. Disbursements to creditors were \$44,317,855.43, an 8% increase over last year. We currently employ 36 full-time employees and five part-timers at year-ending September 30, 2003.

Salary increases were issued in January, 2003, based upon merit. Of our 36 full time employees, 37% received 4% increases, 49% received 2% increases and 14% must improve their performance in order to receive an increase. The recommended performance evaluations from Organizational Diagnostics were used for evaluations. Not only was this tool used as a reward system but also to recognize areas in which training is needed. This year 16 employees attended the NACTT Staff Symposium training held in Chicago in April, 2003. In FY 04, eight employees will attend the Staff Symposium training in St. Louis.

It is my goal to make sure everyone in the office has the opportunity to participate in off-site training in the future. Additionally, an in-service training program is being de-

veloped for each department. My sincere appreciation is extended to the entire staff for their ability to adapt to change and their commitment to the trusteeship.

Judge Pamela Hollis was appointed in early 2003 and became one of the four judges which hear our cases. We appear before Judges Hollis (2,215), Doyle (2,400), Black (1,301), and Squires (1,666). During the year, Judge Doyle and Judge Black case assignments were realigned. Because of the attorney rotation schedule, we are able to adapt to changes. The attorney rotation schedule continues to serve the purpose for which it was implemented. It will remain a part of our procedure in order to promote continuity and to stimulate growth.

We mirrored our Civil Enforcement efforts after the UST's office and have been very successful. We filed 689 Motions to Dismiss for failure to file timely documents: 236 were dismissed without a bar; 263 were dismissed with a 180-day bar; five are still pending; 27 were denied; and 158 were withdrawn. We filed 45 Motions to Dismiss for bad faith and for violations of §110: three were dismissed "no bars;" 16 were dismissed with 180 day bars; 17 were dismissed with one year bars; three were dismissed with permanent bars; one is still pending, one was denied; and four were withdrawn.

Also, in order to aid in carrying out the goals of the Civil Enforcement Initiative program we implemented the following procedures in FY 03 to assist with identifying petition preparers and serial filers:

- ✓ We requested that the clerk's office separate Pro Se filers from miscellaneous filers in our date book attorney schedule.
- ✓ We requested that the administrative staff run a Social Security search on each debtor to identify serial filers.
- ✓ After petition entry, all Pro Se cases are to be given to an Attorney for review.
- ✓ We identify Pro Se debtors on our §341 meetings schedules.
- ✓ Drafted the Pro Se Debtor Questionnaire, which are questions all hearing officers must ask at the §341 meeting to determine if debtor received assistance or paid money to anyone to assist in completing the petition.

It is our goal in FY 04 to continue and sharpen our efforts with the Civil Enforcement Initiative program and to ask the clerk/court to re-consider its position on the assignment of cases to the same judge and the same trustee. It is easier to detect abuse and monitor serial filing when cases

See Trustee Matters on page 4

Trustee Matters *(continued from page 3)*

are reassigned to the same judge; and to implement a method to track what the UST has defined as “Professional Misconduct” in his Civil Enforcement Plan for Chicago.

I still believe that communication helps to foster better relationships. Both of the trusteeship committees worked extremely hard this year. Circulation of our newsletter has increased because of requests and interest in the topics we cover. A new editor volunteered to work with the trustee this year and the Employee Recognition Committee provided input on employee morale, activities and social events, which helped the office to maintain a wholesome working environment. Our commitment to remain active and involved with the U. S. Trustee’s office, the judges liaison committee, the clerk, the debtor and creditor bar, and to better serve the debtors will continue.

The trusteeship will move forward, accept the challenges ahead and strive toward excellence. This too was a good year. Again, I am pleased.

Summary – End of Fiscal Year 2003

Receipts	\$48,133,233.78
Disbursements	\$44,317,855.43
Number of Cases at the Beginning of Year	7,571
Number of Cases Filed in FY 2003	5,519
Number of Cases Completed	1,044
Number of Cases Dismissed	3,893
Number of Cases Converted to other Chapter	577
Number of Cases Converted from other Chapter	16
Number of Hardship Discharges	5
Number of Adjustments	0
Total Cases at End of Year	7,582
Number of Full-Time Employees	36
Operating Expenses	\$2,986,598.78
Trustee Fee at End of Year	5%

Summary – End of Fiscal Year 2002

Receipts	\$44,894,049.00
Disbursements	\$40,911,531.68
Number of Cases at the Beginning of Year	7,342
Number of Cases Filed in FY 2002	5,307
Number of Cases Completed	1,008
Number of Cases Dismissed	3,645
Number of Cases Converted to other Chapter	611
Number of Cases Converted from other Chapter	4
Number of Hardship Discharges	3
Number of Adjustments	33
Total Cases at End of Year	7,571
Number of Full-Time Employees	36
Operating Expenses	\$2,775,459.24
Trustee Fee at End of Year	7%

Marilyn O. Marshall, Standing Trustee

Inquiring Minds

Question:

Why do the auditors come to our office each year, and when will they be here this year?

Answer:

In the Handbook for Chapter 13 Standing Trustees, under Chapter 10, Audits, Reviews and Records, it states that the annual report of the standing trustee shall be audited annually by an independent audit firm. The audit is designed to determine the adequacy of internal controls over these monies and the accuracy of amounts and disclosure in the annual reports and compliance with program policies and guidelines.

Our current auditors, Tans & McAfee, P.C. will start our audit on December 2, 2003. They will be here for two or three days.

Rita Saunders



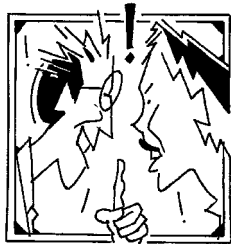
ERC Update

Remember, all payments are due for the Holiday Party by November 21, 2003. The cost is \$40 per person. The event with Tom Vaughn’s office will take place on December 12, 2003, at the Beverly Country Club from 6 PM until... To purchase your tickets, please see Denise Ashley or Juliana Jones.

Darlene Odom

To Whom It May Concern

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



Dear whomever: I recently spent a small fortune on my son's kindergarten "graduation" including gifts and a party. When I was growing up the only graduation I had was from high school and it was a big deal. Now every completion of a grade is presented as a great accomplishment. Should we really be celebrating each small step of our kids' passage through school?

— Perturbed Parent.

HER RESPONSE...

Dear Perturbed Parent: To get the full understanding of this question, you recently spent a small fortune on your son's kindergarten graduation for gifts and a party. You're wondering why now it seems as though after every completion of a grade and accomplishment is presented in the form of graduation. And, should we really be celebrating each small step of our kid's passage through school?

It's a wonderful thing to have a graduation and to have a party to celebrate the moment, especially with the dropout rate going sky-high in recent years. The children of this generation need any and all encouragement they can get, even if it takes having a party to do it. It'll give them the motivation to keep going. Every time they reach another milestone, the celebration could be a little more elaborate to fit the occasion.

That doesn't mean that you have to go out and spend all your money on a kindergarten graduation. Just have something small at first. A graduation for a kindergartner could be something that includes just the immediate family instead of inviting the whole neighborhood. As they get older, the celebration could be set for that milestone that they reached, but provide greater motivation for them. This way the kids will want to complete another grade, and another, to get to the point where they can reach another accomplishment and celebration.

So keep doing what you're doing. Encourage your children in any way you can to get them to become productive citizens because they will take us into the future.

HIS RESPONSE...

Dear Perturbed Parent: To answer your question in a word: heck no! I also grew up with only my high school graduation to look forward to. If I performed poorly in school, I didn't lose my precious party at the end of the year; instead I was punished for not accomplishing what should have been child's play for me. One time I remember scoring poorly on a test and, my dad saying, "I brought you

into this world and I can take you out. It don't make no difference to me. I'll just make another one like you." Actually, that was Bill Cosby, but he *could* have been my father.

Some parents might say that negative reinforcement is exactly why they give these parties. Rather than threatening their children with punishment for failure, they offer rewards for succeeding. And this works...until you can't fulfill their greatest material desire. If you're throwing them even a small party at 5, what are you going to do when they're 16? Buy them a car? How about social acceptance?

Let's be serious here; school (like life) isn't always about getting goodies. If we teach our children to succeed solely for money, they'll miss out on other important aspects of life. As a denizen of the lower middle-class, I'm not really certain of what these other aspects are. Something about karma and dogma. And possibly fishma.

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.

INFORMATION SERVICES

Monthly Maintenance



Every month on the Friday after creditor disbursements, we take CaseNET off-line for the weekend to give it a checkup.

We call this ritual **CaseNET Monthly Maintenance**.

The first thing we do is run a special routine in CaseNET called "Case Financial Verification." Its purpose is to ensure that the balance fields for case receipts, the total of case and claim reserves, and the recorded current case balance all are consistent with the transaction items for each case. If any inconsistencies are found, they are noted in a log file created by the utility. Happily, this utility consistently finds no problems.

The next maintenance routine is performed by a program called DataCheck. This software examines our CaseNET data file in detail. The most important thing it does is verify the indexes that allow CaseNET to store and retrieve data quickly. Indexes can be damaged by such things as power fluctuations. Without regular maintenance, such damage might go undetected, leading to inaccurate results when storing or retrieving data. DataCheck also looks for invalid characters in alphanumeric and numeric data fields, as well as other arcane bad things that can happen to data files.

Finally, we run a program called 4D Tools, which performs its own verification of records and indexes, and can also repair or replace any damaged indexes. By the time we're done with 4D Tools, we can be confident that we've given our data file a thorough exam, and have had the chance to fix any problems we've discovered.

Cliff Tarrance

**EMPLOYEE BIO:
Telisha Emerson**

Nickname: Tesha.
Birth date: July 21, 1978.
Birthplace: The Windy City.
Family: No children...single, saved & satisfied.
Position: Receipts Specialist.
Years with the Office: 7 months.



Favorite Food: Jerk Chicken, Fried Chicken and Chicken Alfredo...I love chicken!
Favorite TV program: The Practice, Soul Food, and Girlfriends.
Favorite Color: Black/Brown.
Favorite expression: I'm so sure (sarcastically).
Favorite Smell: Men's Cologne, preferably Issey Miyake.
Favorite Childhood memory: Spending time with my grandparents.
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? 1) Putting God first. 2) Setting both short and long term goals and surrounding yourself with individuals who have accomplished such goals.
Is the glass half full or half empty? Definitely half full.
What's guaranteed to make you smile? A happy infant.
First thing you do in the morning when you wake? Watch the news.
My friends would describe me as: Outgoing, Sarcastic, and Goal Oriented.
A perfect day for me would be: An empty mall where I could shop alone.
Most embarrassing moment: I fell on slick pavement on a rainy day in front of a crowd.
Proudest moment: When I lost 25 lbs.
In 5 years I see myself: Having completed my Master's Degree and continuing to work in a stress-free environment with a job I love.

A Thanksgiving Blessing

May your stuffing be tasty
May your turkey be plump,
May your potatoes and gravy
Have nary a lump.
May your yams be delicious
And your pies take the prize,
And may your Thanksgiving dinner
Stay off your thighs!



— Unknown

A Veterans Day Puzzle For You



Can you find these Veteran words?

VETERAN, ARMY, AMMUNITION, WORLDWAR, NAVY, BULLETS, ARMISTICE, NATIONALGUARD, PARADES, REMEMBERANCE, BATTLE, HONOR, TOMBOFUNKNOWN, STRATEGY, AIRFORCE, SOLDIERS, VICTORY, GUNS, MARINES, SALUTE.

Find the answer on page 7.

November Anniversaries, Birthdays And Other Notable Events



Sadie Hawkins Day on November 1st.

Happy 5th Anniversary to **Lavone Kizer-Merritt** on November 2nd!

Happy Birthday to **Laura Mendoza** on November 3rd!

Lunar Eclipse on November 8th.

Happy 3rd Anniversary to **Graciela Cardona** on November 6th!

All Staff Meeting on November 7th.

Happy 5th Anniversary to **Mark Caffarini** on November 9th!

Veterans Day on November 11th.

Happy Birthday to **Maria Padilla** on November 17th!

Happy 3rd Anniversary to **Cheryl Jones** on November 20th!

Great American Smokeout on November 20th.

Thanksgiving Day on November 27th.

Happy Birthday to **Estela Garcia** on November 28th!

Diabetes Awareness

Approximately 17 million people in the U.S. have diabetes, but only 11.1 million have been diagnosed. About one-third of those with the disease (5.9 million) do not know they have the disease. Often diabetes goes undiagnosed because many of its symptoms seem harmless.

It is important to be aware of the following symptoms:

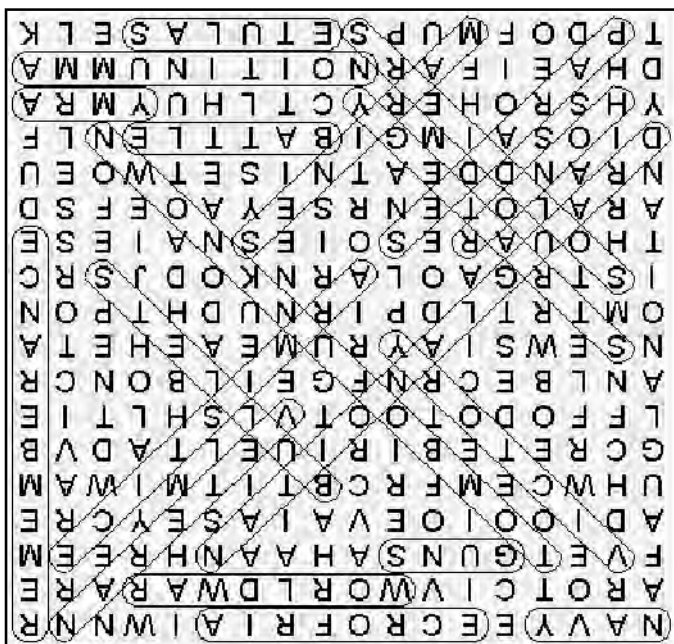
- Frequent urination
- Excessive thirst
- Extreme hunger
- Unusual weight loss
- Increased fatigue
- Irritability
- Blurry vision



When do you need to consult your doctor? Anytime you experience one or more of these symptoms. Research indicates that there are benefits to early diagnosis, as the risk of developing complications is decreased. This is significant because the complications can be serious and include heart disease, stroke, blindness, kidney disease, and nervous system damage, among others. For more information, contact your doctor or visit www.diabetes.org.

Answers To Veterans Day Puzzle And Turkey Trivia Quiz

From page 6:



From page 8:

1. c	2. b	3. a	4. d
5. c	6. a.	7. d	8. b



Ten Steps To Home Computer Security



Protecting and backing-up data seems simple enough, but is easy to forget until disaster has struck. To add some security to your home computer environment, take these simple steps:

1. Change your passwords.
2. Update your anti-virus program and check for computer viruses.
3. Back-up your data.
4. Delete unneeded files.
5. Write-protect all diskettes that are not to be written to.
6. Install and inspect your power surge protection.
7. Eliminate dust from your computer area.
8. Register all commercial software used on your computer.
9. Install all security-related updates to your computer's operating system.
10. Share this information with a family member, friend, or colleague.

Getting Unpacked



Have you moved recently (or not so recently)? It sometimes takes a long time to get all those boxes unpacked. And often you may find that there are several left that you have never unpacked. If you've procrastinated and are faced with some remaining packages, these tips may help motivate you to finish the job.

Take it slow and easy. Since you've already put it off for a while, there is really no need to hurry through the job. Choose one box and make a commitment to finish unpacking it before you move to the next one.

Split up the work. One simple tip to help get a box unpacked is to share the job with other family members. If it has been a long time since you've moved, it will be a surprise for everyone to see what is in each box. Divide up the contents and have a race to see who is done putting items away the fastest.

Get rid of the excess. As you unpack, keep an empty box nearby. You may find that many, if not all of the items you are pulling from the box are things you no longer need. After all, you've gone without them for a while now, so what is the point in keeping them. Save the sentimental or important items, and plan on donating the rest to charity.

Turkey Trivia Quiz

You see mention of turkeys everywhere. How much do you really know about this seasonal bird? Test your turkey trivia knowledge with this quiz! (Answers on page 7.)

1. Who wanted the turkey proclaimed our national symbol, rather than the bald eagle?
 - a) Abraham Lincoln
 - b) George Washington
 - c) Benjamin Franklin
 - d) Thomas Jefferson
2. What is the fleshy growth from the base of the beak that hangs down over the beak?
 - a) the gizzard
 - b) the snood
 - c) the wattle
 - d) the comb
3. How long do turkey eggs take to hatch?
 - a) 28 days
 - b) 15 days
 - c) 61 days
 - d) 8 days



4. What is a baby turkey called?
 - a) chick
 - b) peahen
 - c) gobble
 - d) poult
5. At maturity, turkeys have how many feathers?
 - a) 3500
 - b) 2000
 - c) 1500
 - d) 1200
6. How much did the largest turkey ever raised weigh?
 - a) 86 lbs.
 - b) 45 lbs.
 - c) 69 lbs.
 - d) 38 lbs.
7. What percentage of homes serve turkey on Thanksgiving?
 - a) 97%
 - b) 88%
 - c) 64%
 - d) 90%
8. Where is the strangest place roast turkey has been eaten?
 - a) in an operating room
 - b) on the moon
 - c) in a race car
 - d) in a lion's den



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4 Quick Ways To Change A Room's Look

Looking for a change, but don't have a lot to spend on new furnishing and decorations? These four tips will help give your home a fresh look without breaking your budget.

1. Replace the little things. Change out the hardware on dressers or cabinets to give your pieces a new look. You can also add or change a throw rug and throw pillows. Get a new vase and add some seasonal flowers. Replace the pictures in your picture frames with new ones.
2. Move things around. Swap out furniture from another room for a new look. Try using some pieces in unusual ways. For example, a dresser can look great in a living room or an entry hallway and is a great way to add storage.
3. Visually expand your space. Move furniture around to make better use of your space. Add a mirror or two to expand your room visually. If your rooms feel too small, store some items temporarily to remove clutter and open up your spaces.
4. Add something new. If your budget doesn't allow for a new sofa or table, find a cheaper alternative. Shop thrift stores or antique stores. Let friends know that you will take and renovate their discards. Get a slipcover instead of a new sofa. Or simply refinish or paint your existing furniture for a whole new look.

