

Collection Costs

The new version of the model plan became effective on March 15, 2004. One of the changes added a new paragraph dealing with allowance of creditors' collection costs and mandated the method by which they must pursue reimbursement for those costs. The court finds its authority for this requirement in Bankruptcy Rule 2016(a), which requires that "any entity" seeking compensation for services or reimbursement of necessary expenses from the estate must file an application with the court. This requirement applies, according to the rule, "even though the application is filed by a creditor."

Previously, most preliminary collection costs associated with a debt were typically added to the total claim amount and were often not itemized on the claim form. Costs incurred by the creditor during the remainder of the case were either required to be paid by the debtor as a condition of final resolution of a pending motion or were left to be collected after the case was over. The Trustee believes it was this last method of collecting these costs that the Court found most troubling. In many cases that successfully completed with the mortgage arrears paid and post petition mortgage payments current, the debtor came out of bankruptcy only to find that there were significant accrued and uncollected costs that prevented the de-acceleration and reinstatement of the mortgage.

Debtors who could not promptly pay these costs found themselves back in state court mortgage foreclosure proceedings even though they had made all payments required by their plan of reorganization. Under the terms of loan documents, the borrower is typically required to reimburse the creditor's reasonable costs of collection. Thus, while the post discharge collection of these costs was likely legitimate, the Trustee believes this change to the model plan was designed, in part, to protect the debtors from this occurring.

In addition, debtors often felt that certain costs assessed by the creditor were excessive. Since the costs were frequently not disclosed or were only disclosed post discharge, the court had little or no opportunity to review the reasonableness of the requested costs. The changes implemented by the new version of the

model plan clearly address this problem as well. The prompt and full disclosure of the requested costs of collection and the opportunity to object gives the debtors the chance to voice their complaint when they feel the costs sought are excessive. This also gives the courts the forum in which to review the reasonableness of these costs.

The new plan, under paragraph E10, requires that creditors serve notice to the debtor, debtor's attorney and the Trustee of the amount that they are requesting to be paid for collection costs. The notice must be served within 90 days of when the cost arose. If an objection is not filed within fourteen days from the service date of the notice, then the costs are allowed and approved as reasonable by the court. The request for reimbursement of the costs will then be processed by the Trustee and scheduled for payment in the plan. If an objection is properly filed, the court will determine what amount of the costs, if any, will be allowed and may provide for distribution other than as the plan provides.

Paragraph B2 of the new model plan mandates that all costs of collection arising post petition be collected only in the manner provided in the plan or are "waived upon completion of this plan and may not be asserted thereafter." It also provides for the full reinstatement of the mortgage and precludes the recovery of any principal, interest or escrow the creditor fails to collect during the case. In this way, the Trustee believes the court intends that when debtors successfully complete their case, there will be no surprise costs of collection remaining to be satisfied. The debtors will then truly gain the benefit of the fresh start the bankruptcy code is designed to help provide.

The distribution order in the new model plan provides that the costs be paid in monthly installments over the life of the plan. Since a standard form does not exist yet for these notices, they may be hard to identify depending on what form the creditor submits. The Trustees have met with the Judges and are proposing that the court mandate the use of an "Official Form" for the notice of costs of collection and that it be filed with

The distribution order in the new model plan provides that the costs be paid in monthly installments over the life of the plan. Since a standard form does not exist yet for these notices, they may be hard to identify depending on what form the creditor submits. The Trustees have met with the Judges and are proposing that the court mandate the use of an "Official Form" for the notice of costs of collection and that it be filed with

See Collection Costs on page 2



Collection Costs

(continued from page 1)

the clerk of the bankruptcy court. This would not only allow ease in identifying the requests for collection costs, but also would allow the court quick and direct access in the event a dispute or objection should arise.



Until that is implemented, for proper administration the notice should at least contain the following information:

- ★ The payee name that is usually the same as the creditor listed in the plan and schedules.
- ★ A total of the itemized amounts.
- ★ The address where the disbursements should be sent.

Upon receipt of the notice, the Case Administrator will make a docket entry to show when the notice was received. A note will be added to the text referencing the service date listed on the notice. If an objection is not filed within the allowed time, the notice will then be entered similar to a proof of claim. On the other hand if an objection is filed, the notice will be entered and disbursement will not be made until the matter is resolved.

THE MARSHALL CHRONICLES	
The Editorial Staff: Kimberly Eisenberg, Cheryl Jones, Joanne Coshonis, Kyle Issleb, Cheri Johnson, Robin Dirksen, HVB and Dave Latz	
Contents and Contributors:	
<i>Collection Costs</i> , pg. 1	Jay Tribou and Rosalind Lanier
<i>Table Of Contents</i> , pg. 2	Staff Submission
<i>Trustee Matters</i> , pg. 3	Marilyn O. Marshall
<i>Payoff Audit Job</i> , pg. 4	Denise Ashley and Santricia Teat
<i>Inquiring Minds</i> , pg. 4	Anthony Olivadoti
<i>We're Proud Of Our Customer Service</i> , pg. 4	Sandra Pillar
<i>Step Up To Step Plans!</i> , pg. 4	Sandra Pillar
<i>May Events</i> , pg. 5	Staff Submission
<i>ERC Update</i> , pg. 5	Cheryl Jones
<i>Welcome Back Cheri!</i> , pg. 6	Robin Dirksen
<i>Employee Bio</i> , pg. 6	Karen Barron
<i>What's The Importance Of Earth Day?</i> , pg. 7	Cheri Johnson
<i>Allergies: Nothing To Sneeze At</i> , pg. 7	Dr. Sam Grief
<i>Smile! Trivia Quiz Answers</i> , pg. 7	Staff Submission
<i>Unforgettable</i> , pg. 8	Staff Submission
<i>ACS Walk & Roll 2004</i> , pg. 8	Rita Saunders
<i>Smile! Trivia Quiz</i> , pg. 8	Staff Submission
Newsletter Information:	
If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:	
✓ e-mailing us at newsletter@chi13.com	
✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or	
✓ leaving them with Dave Latz	
Please remember when making a submission to the newsletter, it must be:	
✓ type-written and	
✓ submitted by the 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/ .	

The expected volume of notices that we will receive is unknown. As a note to all staff, if you erroneously receive a collection notice in your in-box, please forward it to the claims department as quickly as possible.

Debtor Attorney Fee Distributions

Another change in the new version of the model plan deals with the manner that distributions are made by the Trustee for payment of the debtor attorney's allowed fee balance. In paragraph E2 of the prior version, the debtor was to set forth the balance of the fee and the monthly amount to be disbursed to pay that fee balance. However, in many cases, the fee order entered by the court conflicted with the amounts set forth in the plan.

Trustee Marshall believes that an order to pay in a manner inconsistent with the terms of the plan supercedes any inconsistent plan provision. The orders frequently provided that the fee balance be paid in full as an administrative priority prior to any other distributions. The result was that while creditors may have believed distributions would be made at one rate, they were ultimately made at a different, usually greater, rate. This obviously affected the monthly amount the creditor was anticipating as an offset to depreciation and/or the length of mortgage arrears cures.

The Trustee believes the change made to paragraph E2 combined with the changes made to the fee application and order (also mandated for use effective March 15, 2004) are designed in part to address this conflict. Unless the court orders otherwise, all fee balances will be paid by the Trustee per the fee order in a manner consistent with the terms of the plan because the fee orders and the plan terms now match. An initial disbursement of one-half of all the funds on hand with the Trustee at the time the Trustee receives the entered fee order will be made followed by monthly distributions in the amount of one-half of the regular monthly plan payment. In cases where the Trustee disburses the post petition mortgage payments, that amount is to be deducted to determine the amount available for disbursement to pay the fees.

It is the Trustee's opinion that in implementing this mandatory change, the court sought consistency and predictability in payment of allowed debtor attorney fee balances. However, it also sought to balance the rights and interests of the debtor attorney, the debtors and the creditors. By allowing the payment of fees in this manner the court hopes to maintain a flow of payments to the attorney such that practice in the bankruptcy field remains sufficiently profitable to encourage existing experienced bankruptcy practitioners to continue and to encourage new quality attorneys to choose to practice in the bankruptcy field. This distribution scheme, however, also serves to protect the debtor by ensuring a prompt and continuing flow of payments to creditors who are also best protected by the prompt and continuing receipt of payments to help adequately protect their collateral.

Jay Tribou and Rosalind Lanier

“The national budget must be balanced. The public debt must be reduced; the arrogance of the authorities must be moderated and controlled. Payments to foreign governments must be reduced, if the nation doesn't want to go bankrupt. People must again learn to work, instead of living on public assistance.”

— Cicero (106 BC - 43 BC), 55 BC

Trustee Matters

★ ANNOUNCEMENTS ★

ECF Training

Twelve of us attended CM/ECF training on April 13, 2004, at the Clerk's Office. At the end of the session we were able to navigate the court's web page, convert word processing documents into Portable Document Format (PDF), file/docket documents electronically and utilize Report and Utility menus. We even had "homework" to finish at the office. After May 3, 2004, I will send the other half of the office for training. The sessions were very informative and the court trainer, Crystal Johnson, did an excellent job.



Effective May 17, 2004, All Date Book Reservations Will Be Cancelled.

Historically, debtor attorneys have been able to request a certain day and time on which to hold their §341 meetings. This became known as a "Date Book Reservation" with the Trustee. The Trustee gave the debtor attorneys schedule to the Clerk's office and when a case was filed by the date book attorney, the notice

automatically set the §341 meeting on the date and time as requested in the Date Book.

Ken Gardner, the Bankruptcy Clerk, has informed the Trustees that the ECF software will not accommodate the reservation "slots." Cases will be noticed when filed according to the dates and times available without regard to attorney preference. We will work with the Clerk to make sure this policy is followed and there is a smooth transition into ECF. All debtor attorneys will receive a letter from my office with "Helpful Hints" on how to get through the §341 processes. Ken Gardner and Jean Dalicandro will visit our office on May 7, 2004, to give an overview and to make sure we understand the ECF process.

Hearing Officers: Review Those Schedules.

Effective April 1, 2004, changes were made to the Bankruptcy Code for certain dollar amounts. As a matter of fact, every third year certain dollar amounts in the Bankruptcy Code change. The changes were recently printed. Although we reviewed the changes in our monthly staff meeting, a list of the changes follows. Please keep for your reference. One of my professors used to say: "There is nothing worse than quoting old law."

Marilyn O. Marshall, Standing Trustee

Judicial Conference announces tri-annual dollar adjustments

It's that time of year again. Well, actually it's that time of every third year again. The time when certain dollar amounts in the Bankruptcy Code are adjusted. Here are the changes that are effective April 1, 2004.

Bankruptcy Code Section	Old dollar amount	New dollar amount
Section 109(e) — allowable debt limits for filing bankruptcy under Chapter 13.		
Maximum amount of unsecured debt.....	\$290,525*	\$307,675*
Maximum amount of secured debt.....	871,550	922,975
Section 303(b) — minimum aggregate claims needed for the commencement of an involuntary bankruptcy:		
(1)—in paragraph (1).....	11,625	12,300
(2)—in paragraph (2).....	11,625	12,300
Section 507(a) — priority claims:		
(1)—in paragraph (3).....	4,650	4,925
(2)—in paragraph (4)(B)(i).....	4,650	4,925
(3)—in paragraph (5).....	4,650	4,925
(4)—in paragraph (6).....	2,100	2,225
Section 522(d) — value of property exemptions allowed to the debtor:		
(1)—in paragraph (1).....	17,425	18,450
(2)—in paragraph (2).....	2,775	2,950
(3)—in paragraph (3).....	450	475
	9,300	9,850
(4)—in paragraph (4).....	1,150	1,225
(5)—in paragraph (5).....	925	975
	8,725	9,250
(6)—in paragraph (6).....	1,750	1,850
(7)—in paragraph (8).....	9,300	9,850
(8)—in paragraph (11)(D).....	17,425	18,450
Section 523(a)(2)(C) — "luxury goods and services" or cash advances obtained by the consumer debtor within 60 days before the filing of a bankruptcy petition, which are considered nondischargeable.	1,150*	1,225*

*Each time it appears.

Source: Judicial Conference of the United States.

**FINANCIAL
Payoff Audit Job**

The payoff job is run every two weeks. Once requested, we inform the requestor that it takes **thirty days** to receive the payoff letter and there are no exception to the rule. All requests must be in writing and requests can be faxed or mailed. If a payroll request has been requested in the last six months, an updated payoff letter reissued to the same requestor will take three to five business days. Although the payoff specialist does not have to go to the courthouse to pull the case file, the case still has to be re-audited.

Debtors cannot request a payoff letter if the case has not been confirmed for 36 months. If a case is under 36 months, the debtor's attorney or the lending institution must request the letter in writing. If debtors want to request a payoff letter themselves, they must state in their request the name of the lending institution where the letter should be sent.

Letters will not be sent if:

- ✓ All the bar dates have not passed.
- ✓ The case is closed.
- ✓ The case is dismissed.
- ✓ The case is converted.
- ✓ The case is not active.



In cases where we encounter problems in the audit, payoffs can take longer than thirty days. Any problems found will be docketed. Please read the Plan Administration Docket regarding the payoff letter before giving any information.

If you don't see that a payoff letter has been sent, then the job is in the process. If it has not been thirty days, let the person on the phone know it has not been thirty days.

Denise Ashley and Santricia Teat

Inquiring Minds

Question: Why has the trustee been setting so many motions against petition preparers in court?

Answer: The trusteeship has been actively pursuing petition preparers who violate bankruptcy code sections. In paying closer attention to pro se filings and the increase in their numbers, the Trustee has found, with the help of victimized debtors, that there is a seemingly large increase in the number of bankruptcy petition preparers (hereinafter BPPs). These BPPs are actively seeking out debtors in financial trouble and offer a cheap alternative to the fees charged by bankruptcy attorneys.

A BPP typically charges between \$100 and \$250 per case. The bankruptcy code allows for BPPs but sets strict guidelines to which they must adhere. A BPP can provide the basic function of a typist for the debtor. The BPP can do no more. We have found that the BPPs we ferret out have some paralegal background and are providing debtors with a full battery of legal advice that include how to fill out their schedules, statements of financial affairs and chapter 13 plans. Some of the BPPs even go so far as to take the documents to the clerk's office for filing and even coach the debtors in what they need to say and do and write motions on their behalf. All of these actions are improper and can lead to severe sanctions and fines.

Since October 2002 the trustee has pursued over 36 cases where a BPP took advantage of unknowing debtors and also violated the law. To date we have been successful in having the various bankruptcy judges order and disgorge over \$10,000 in unwarranted fees. The trustee continues and will continue pursuing these law-breaking BPPs to protect the integrity of the bankruptcy system and to stop the fleecing of unknowing debtors. Most cases filed by BPPs end up dismissed and many of these debtors are subsequently barred from re-filing. These practices are illegal, unfair and deceptive.

Anthony Olivadoti



**We're Proud Of Our
Customer Service**

Darlene Odom, our Identity Address Specialist, recently received this card from a grateful debtor. Mr. Benjamin Royster had been unhappy with the response he had been receiving from his attorney and his mortgage company and was happy when Darlene was able to give him some information.

Darlene didn't think she had done anything out of the ordinary. It is her usual practice to follow up on debtor phone calls and make sure people get the answers that they need.

So please remember that there are real people on the other end of that telephone line. They are frustrated and just want someone to take the time to answer their questions. Thanks, Darlene, for doing your job so well and for adding a real human touch to your communications with our clients.

Sandra Pillar



INFORMATION SERVICES
Step Up To Step Plans!

Effective April 30 we will have the ability to administer step plans in CaseNET. A Step Plan is a Chapter 13 Plan that calls for the debtor to pay varying amounts to the Trustee over the life of the plan.

Before, we would utilize CaseNET's docketing system to create a "tickle" entry that would tell the paralegal when to change the plan terms on a case. Now, if we know that three years down the road the plan payment is scheduled to increase or decrease, we can enter that amount with the appropriate dates.

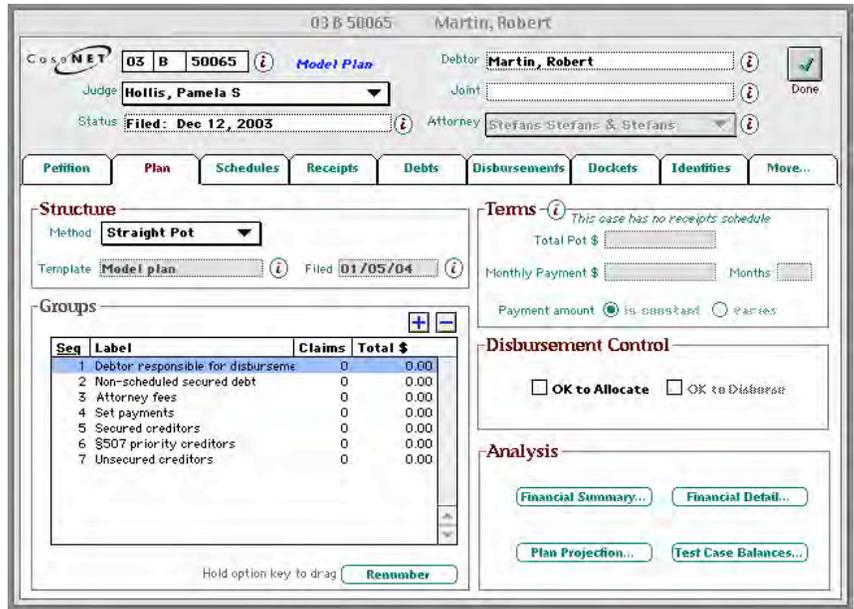
The Plan Tab has a new look, too (please see the accompanying graphic to the right).

The window is divided into a "Structure" section and a "Terms" section. The structure area is where you identify whether it is a straight pot, unsecured pot or minimum percentage pot plan. Depending on the plan method you select from the pop-up, only the fields appropriate to that type of plan will be visible. For example, if you enter a "Straight Pot" method, you do not see the minimum percent displayed because it doesn't apply to that type of plan.

In the "Terms" area, you enter the monthly payment, number of months and the pot amount. If you are entering a Step Plan, you can tell CaseNET that the payment amount varies over the life of the plan. Clicking on the "I" ball next to the word "terms" brings up the payment schedule for you to edit.

We are having a training session on Friday, April 30, to introduce these exciting changes in CaseNET. This brings us one step closer to completing the CashFlow module which will help our office to administer Chapter 13 cases more effectively.

Sandra Pillar



May Anniversaries, Birthdays And Other Notable Events

- Happy 4th Anniversary to **Kenya Williams** on May 1st!
- Law Day** on May 1st.
- Happy Birthday to **Rita Saunders** on May 2nd!
- Happy 19th Anniversary to **Robin Dirksen** on May 6th!
- All Staff Meeting** on May 7th.
- Mother's Day** on May 9th.
- Eat What You Want Day** on May 11th.
- Happy Birthday to **Robin Dirksen** on May 13th!
- Happy Birthday to **Anthony Olivadoti** on May 13th!
- Armed Forces Day** on May 15th.
- National Sea Monkey Day** on May 16th.
- Happy 17th Anniversary to **Sandra Pillar** on May 18th!
- Happy 1st Anniversary to **Cheri Johnson** on May 18th!
- Happy 9th Anniversary to **Anthony Olivadoti** on May 22nd!
- Happy Birthday to **Kyle Issleb** on May 30th!
- Happy 5th Anniversary to **Cliff Tarrance** on May 31st!
- Memorial Day** on May 31st.



ERC Update

In the month of March we all know the weather can still be a bit frightful, so the ERC decided to bring a little warmth to the office by having a chili cook off with live entertainment by Denise, Cheryl and Juliana.



Chili was brought in by two of our co-workers, Patti Brower and Anthony Olivadoti. Although it wasn't a competition for the best tasting chili, it would have been very hard to choose a winner because they were both blue ribbon winning recipes. Thanks Patti and Anthony for taking the time to prepare and transport the large amounts of chili.

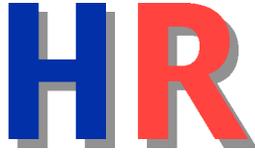
Special thanks are also in order to Darlene, Agueda, Eileen, Rita and Dave for stepping in and offering their time and contributions. We also thank Tom Vaughn's office for their support. Most importantly, this event wouldn't have been a success without the support from our co-workers. THANK YOU! THANK YOU! THANK YOU!

Cheryl Jones

"In all my efforts to learn to read, my mother shared fully my ambition and sympathized with me and aided me in every way she could. If I have done anything in life worth attention, I feel sure that I inherited the disposition from my mother."

— Booker T. Washington

HUMAN RESOURCES
Welcome back
Cheri!



Next month will mark Cheri Johnson's first year anniversary with the trusteeship. While it may seem that Cheri is a newcomer to our office, she was in fact first employed with the company in 1995 and left in 1998 to pursue other interests. Cheri began her career at this firm as an entry level paralegal. She gained quite a bit of experience as a member of the paralegal team during those years. Her recent promotion to Team Leader Paralegal can be attributed to her past experience with this company, as well as the experience she gained during her years with other bankruptcy firms. She currently leads two paralegals and three senior case administrators.

Cheri recently earned her Bachelor of Science degree from Purdue University. She majored in Supervision with an emphasis in Personnel and Human Resources. She says she enjoys working with people and looks forward to setting an excellent example as a team leader.

One of the reasons Cheri left in 1998 was so that she could pursue her goal of working for a large law firm in a different area of bankruptcy administration. She fulfilled that goal and accepted a position at Ross and Hardies, a well-known Chicago based firm. There, she was the sole paralegal for two Chapter 7 Trustees.

After Ross and Hardies, Cheri gained experience on the creditor side of bankruptcy administration for an Indiana firm, Unterburg and Associates, where she was the bankruptcy team leader. Unterburg's specialty was primarily foreclosures for mortgage companies, but also included a bankruptcy department.

Working in Indiana, allowed Cheri to easily coordinate her work hours and class schedule at Purdue. She soon began to miss working in the Loop and returned to pursue an opportunity with Kirkland & Ellis. There she worked as a Chapter 11 paralegal for almost one year before returning to this trusteeship. We are happy to have Cheri as a member of our staff once again.

Cheri lives in Portage, Indiana with her husband, Chris. They have two grown sons and a cat. She and her husband are avid backpackers and enjoy their 23-foot sailboat during the boating season.

And Now, A Little Human Resource Humor...



Smith goes into his supervisor's office and says, "Boss, we're doing some heavy house cleaning at home tomorrow, and my wife needs me to help with the attic and the garage moving and hauling stuff."

"Sorry, we're short-handed," the boss replies. "I can't give you the day off."

"Thanks, Boss," Smith responds. "I knew I could count on you!"



"Do you believe in life after death?" the boss asked one of his employees.

"Yes, sir," the employee replied.

"Well then, that makes everything just fine," the boss went on. "After you left early to attend your grandmother's funeral, yesterday, she stopped in to see you."

Robin Dirksen

EMPLOYEE BIO:
Karen Barron

Nickname: KB

Birth date: 3/8

Birthplace: Gary, IN

Family: A Handsome Husband, 2 Beautiful Boys and a delirious dog

Position: Team Leader-Paralegal

Hobbies: Reading, singing and WINDOW shopping

Favorite Food: Darlene's Peach Cobbler

Favorite TV program: It depends on the day of the week

Favorite Color: Anything that's bold and colorful

Favorite expression: Faster and Better

Favorite Smell: Fresh cut flowers

Favorite Childhood memory: I was 4 years old and won our citywide Easter Egg Hunt. My picture and article was featured in the newspaper.

If you could meet one person in the world, either dead or alive, who would it be? Jesus

What's most important in life? To treat others the way you want to be treated

Is the glass half full or half empty? It depends on how thirsty you are

What's guaranteed to make you smile? A check for \$1,000,000.00

First thing you do in the morning when you wake? Thank the Lord for another day!

My friends would describe me as: Kind, caring and fun loving

A perfect day for me would be: An unlimited shopping spree, lunch and top it all off with a spa treatment

Most embarrassing moment: My prom date took me to Kentucky Fried Chicken for dinner – we were both dressed in formal attire

Proudest moment: When I delivered my son in the car on the highway

In 5 years I see myself: On the beach in Hawaii...



Home Or Office
Organizing Tip



Are your drawers overflowing and difficult to sort through? Take some time to do some simple and inexpensive organization. Save and thoroughly clean small food containers to use as organizing bins in your drawers. If you have very small items to organize like tacks or paperclips, use a clean ice cube tray to manage all your small office supplies.

What's The Importance Of Earth Day?

I decided to research the question of what conservation is all about and why do we have an Earth Day? As youth, we were exposed to the Earth Day traditions of planting a tree, picking up litter and hearing advertisements urging us to stop pollution. By the time you read this, Earth Day, April 22, 2004, will have passed. However, being conscious of our Earth's condition can be an all year effort. In case you ever wondered how this all started, I'll share with you what I found.



Gaylord Nelson, a U.S. senator from Wisconsin, established Earth Day, April 22, 1970. People often asked him "what is the purpose of Earth Day and how did it start?" so he wrote an article to answer some questions he would often receive as founder of Earth Day. The article states that while in office as senator, he was troubled that our environment was simply a non-issue in politics. Senator Nelson spoke across the country on the issue and found people were concerned but the politicians were not.

During the summer of 1969, Senator Nelson realized that if anti-Vietnam War demonstrations were spreading all over college campuses, why couldn't huge protests be organized over what is happening to our environment? Senator Nelson was hoping that if he could tap into the student anti-war energy and promote an environmental cause then maybe it could be forced onto the political agenda. The wire services heard the senator speak about the upcoming demonstration, and wrote about Senator Nelson's movement. The New York Times also wrote a clip announcing Senator Nelson's plan of a day of observance of environmental problems. When April 22, 1970 came, the day of observance was a success. [*American Heritage Magazine*, October 1993.]

I also found an interesting summary of what "Earth Day is." I have paraphrased what Environmental Protection Agency administrator, Mike Leavitt, wrote:

Earth Day is a time to celebrate. We should be thankful the days are gone when air pollution could turn noon to night.

Earth Day is a time to unite. We all breathe the same air and drink the same water. By working together we can protect our planet.

Earth Day is a time to act. Turn off a light, clean a stream, or plant a tree. Common sense actions will serve our common interests.

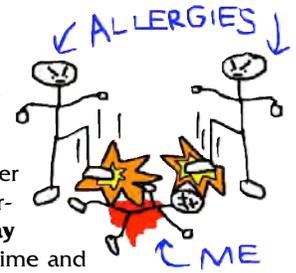
Earth Day is a time to anticipate. Anticipate a future where we can clean the environment and affirm our nation's economic competitiveness.

One last plug about how you can help. Caring about our earth is an important issue. I happen to love nature and spend a lot of time outdoors. I enjoy the forests when backpacking and the lakes when sailing. If you are unable to get involved in major conservation projects like cleaning up trails or roadside litter, then I have a simple suggestion that can help you personally. In honor of Earth Day this year, you can clean the air around you. Adopt a plant and let it clean the indoor toxins you breathe. Bring a little of nature inside and enjoy the beauty of a potted flower or a sprawling green plant. By taking care of a plant you are taking measures by improving the air you breathe.

Cheri Johnson

Allergies: Nothing To Sneeze At

Allergies affect up to 40 million Americans annually and result in millions of lost work and school days. Allergies are classified as either seasonal or perennial. Seasonal allergies (aka **allergic rhinitis** or **hay fever**) usually occur during springtime and late summer/early fall, and are mainly due to an increase in tree, grass, and weed pollen. Ragweed pollen is the #1 cause of allergy symptoms. Perennial allergies usually are a result of exposure to year-round irritants such as feathers, mold spores, second hand smoke, animal dander, or dust mites.



Histamines are the primary mediators of the allergic symptoms people know so well: itchy and watery eyes, itchy and congested nasal passages, runny nose, itchy back of the throat, sneezing, coughing, and wheezing. Medications to reduce histamines, known as antihistamines, are recommended to help treat allergy symptoms. There are both prescription antihistamines and over the counter ones. Clarinex, Zyrtec, and Allegra are prescription antihistamines and are generally non-sedating. Claritin is a non-sedating antihistamine available without a prescription. Benadryl and Chlorpheniramine are examples of two over the counter antihistamines that work but often cause drowsiness. Singulair, an asthma medicine, has recently been FDA-approved for treatment of allergic rhinitis. Ask your doctor if this strong medicine is right for you.

Nasal sprays often provide allergy relief without having to take a pill. Examples include Nasalcrom, Nasacort, Flonase, Rhinocort, Nasonex, Nasalide, Beconase, Vancenase, and others. Eye drops are often used for itchy eyes. Examples include: Naphcon-A, Patanol, and Livostin. Sometimes, doctors recommend decongestants (e.g. Sudafed) in addition to the above medicines. Caution must be employed with decongestants as overuse of these products can result in a phenomenon known as rebound rhinitis or "rhinitis medicamentosa" which can be quite troubling.

Ultimately, environmental control of allergens is needed to help limit exposure to what makes you allergic. Keep doors and windows closed in your home, at your office, and in your car during allergy season. Keeping control of dust and mold and removing pets from your home are all potential treatments to reduce allergy symptoms. Stop sneezing and wheezing and breathe easier by taking the appropriate medicines. Call your doctor for a professional opinion. Or you can just wait until the first frost!

Samuel Grief, M.D.

↓ These are the answers to the Smile! Trivia Quiz on page 8. ↓

1. True.	6. Nylon for the brites.
2. 20,000.	7. Brush them.
3. Barbers.	8. Over 3,000.
4. 1869.	9. Over 3 million miles.
5. America.	10. True.

Smile! Trivia Answers

Unforgettable

"Hi, my name is..." Do you find it hard to remember anything past that? In any social or business situation, it is very important to be able to recall people's names. But many people say they have more trouble remembering names than any other type of information. How do you increase your chances of remembering someone's name? Try these tips next time you are introduced to someone for the first time.

- ★ Pay attention when being introduced.
- ★ Repeat the name.
- ★ Use the name in conversation.
- ★ Write the name down or ask for a business card.
- ★ Use rhyming words to help you remember the name (Ted the Red, Silly Billy).



ACS Walk & Roll 2004

Just another little reminder:

Our office will be participating in our 8th American Cancer Society Walk & Roll Chicago on Sunday, May 16, 2004.

American Cancer Society's Mission:

"The American Cancer Society is the nationwide community-based voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives and diminishing suffering from cancer, through research, education, advocacy and service."

Come join us at the lakefront to participate in this worthy cause. You can walk 5 miles, in-line skate 10 miles, or bike 15 miles.

See Rita Saunders for pledge sheets.

Rita M. Saunders



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

Smile!

May is International Dental Awareness Month. To help you celebrate we've put together a trivia quiz to test your dental knowledge. (The answers can be found on Page 7.)

1. True or False: All snakes have teeth.
2. How many teeth will an average shark grow during its lifetime?
3. Before there were dentists, what profession was responsible for curing aching teeth?
4. The first patent for chewing gum was granted to Dr. William F. Semple, a dentist, in what year?
5. The first dental chair was designed in 1790 by the first native-born dentist of which country?
6. In 1937 toothbrushes began to be manufactured with what material?
7. In World War II American Army soldiers were for the first time ordered to do what to their teeth?
8. How many types of toothbrushes have been patented to date worldwide?
9. How many miles of dental floss do Americans purchase each year?
10. True or false: Animals rarely get cavities.

