

Anyone Can Be A Victim

In our December, 2003, issue, we ran a story entitled "May I See Your ID Please?" That article focused on identity theft and the best ways to avoid it. The article also highlighted a story of one of our co-workers who had lost her wallet but had it returned to her by an honest citizen.

Well, it recently came to light that another co-worker was not so lucky. Her story demonstrates that even the most intelligent and vigilant person can still be an unknowing victim. So, we decided to revisit this topic, as it is relevant to every co-worker and every reader of our newsletter.

Here is her story and her advice:

I was a victim of credit fraud. That is something that you do not want to experience in your lifetime. It is disheartening to think that there are people out there with the nerve to use your identity or account numbers to purchase items and don't have any second thoughts about what it does to you, your family, and to your credit.

You may ask how I found out? Well, I have the habit of checking my accounts on a regular basis. It's my husband's fault (though I now consider his behavior a blessing in disguise). He uses his debit card and doesn't give me the receipts. So, I have to check periodically just to make sure I have the right amount in the account and that everything balances. Well, I want to thank him because that is how I caught the deficit of almost \$500 that was charged to our checking account.

It was a purchase that was charged on my debit card. The criminal (for lack of a better word), who used my card, must have copied my number when I used my debit card to make a purchase. Luckily, I caught the unlawful purchase before the order was filled.

I called the bank and the catalog company immediately. I then verified the information and figured out that this was a fraudulent transaction. Fortunately, we were able to cancel the order.

From that one small transaction, there was a mountain of hassle, of clean up and of tying up loose ends. I needed to go to the bank, to cancel the checking account, debit/credit cards, and to make a report with the police. After that, I had to contact the credit reporting services. I called TransUnion, Equifax and Experian and requested that they place a fraud alert on my file. This way, if there were any other repercussions from this terrible person, a red flag would pop up and alert the service.

By now, you must be asking yourself if there is anything you can do that will effectively prevent credit fraud? The answer is **YES!** In fact, there is a very simple step you can take to protect yourself. You can call or write each of the three credit reporting agencies and have a security alert, or fraud alert, placed on your account.

A security alert will do two things: (1) prevent any creditor from opening an account in your name without explicitly contacting you first, and (2) remove your name from mailing lists sold by the credit reporting agencies to credit card companies who bombard you with pre-approved applications. According to the Fair Credit Act,

if any credit agency disregards the security alert measures and as a result you become a victim of credit fraud, you are entitled to sue that credit agency for damages.

So why isn't the security alert automatically placed on everyone's account? My theory is that the credit rating companies make a hefty profit by selling mailing lists of financially sound

(Continued on page 2.)



Information Services Mail Room Makeover

Dave Latz, Jammal Davis and Sandra Cortina have been busy planning and executing a makeover for the Mail Room. It finally came together this week! Here are some of the changes you will see:

- ☐ We have constructed new desks with overhead storage and drawers for both Sandra C. and Jammal.
- ☒ We have extended the electrical outlets and computer/telephone ports in order to provide adequate connections for the equipment that will reside on the new desks.
- ☐ Over the course of two nights, Ms. Marshall has had the room cleaned by the building custodial staff from top to bottom, including the light fixtures and vents. We also provided support during this process by moving the equipment and desks as necessary.
- ☒ We have removed the gray shelving and purchased a new storage cabinet for supplies. This will allow Sandra and Jammal to monitor the supplies more closely, leading to more timely reordering of depleted items. Hopefully, this will also



Sandra and Jammal settle into their new digs. Great job you two!

reduce our need to overstock and/or over-order supplies, ultimately reducing our budget expenditure for office supplies.

- ☐ And finally, we have redesigned the layout of the room to provide an environment more conducive to the needs of Sandra, Jammal and the rest of the office.

Dave was able to complete this project without the services of a professional contractor, designer or electrician. Way to go, Dave!

Sandra Pillar

THE MARSHALL CHRONICLES

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Kimberly Grief, Cheryl Jones, Joanne Coshonis, Kyle Issleb, Cheri Johnson, 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 first Wednesday of the month via e-mail, a Word document or an ASCII file.

We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.

You may also view this edition of **THE MARSHALL CHRONICLES**, as well as all the previously published issues, on the Chapter 13 Trustee website at <http://www.chicago13.com/>.

Anyone Can Be A Victim!

(Continued from page 1.)

prospects to direct marketers. In other words, offering a greater degree of security to the consumer will cut into their profit margin.

Be aware that the security alert remains on your account for only six months. Until our politicians take

action to protect consumers, you will have to go through this process twice a year. However, the Fair Credit Act does allow you to request that credit rating agencies permanently remove your name from all mailing lists sold to direct marketers. Just remember that without an active security alert on your credit report, new accounts can be opened in your name without the reporting agencies contacting you first.

For your own piece of mind, order your credit reports just to see what is out there and that everything is correct.

Helpful numbers and links are provided below:

- <http://www.TRANSUNION.com>(800) 680-7289
- <http://www.EXPERIAN.com>(888) 397-3742
- <http://www.EQUIFAX.com>(800) 525-6285
- Social Security Administration (Fraud Hotline)(800) 269-0271



Catherine Mendoza with Staff Contribution

Trustee Matters

Sharing Success: Performance Evaluations And Beyond

The Office of the Chapter 13 Trustee completed evaluating its employees based upon performance this month. The goal is to award merit increases based upon performance at the beginning of the fiscal year, October 1, instead of at the end of the calendar year, December 31.



Although there were many complaints and questions, everyone completed the task. It was more than beneficial to have Paula and Kerry Carson of Organization Diagnostics visit the office and give the managers a refresher course on the purposes, reasons, and guidelines for performance appraisals.

There is as much pressure placed on the evaluators as on those being evaluated. According to the Wall Street Journal, managers dislike performance evaluations for the following reasons:

- ✍ Enormous amount of time required to complete paperwork.
- ✍ Performance is hard to measure.
- ✍ Lack of knowledge about how to complete forms.
- ✍ Strong desire to be liked by employees.
- ✍ Inadequate forms to evaluate.
- ✍ Supervisors not evaluated on how well appraisals are conducted.
- ✍ Perception that evaluation does not improve performance.
- ✍ Discomfort with providing face-to-face feedback during the appraisal interview.
- ✍ Feelings of conflicting roles.

I have reviewed the performance evaluations submitted by the managers and team leaders. Both groups are to be complimented on how seriously they took their role as evaluators and how their understanding of the rules and expectations helped in making the process effective. I am confident we have a systematic, fair mechanism in place for evaluating performance.

I have found that most employees in this office are not motivated by money. Some of the employees prefer time off as opposed to money. Since money is not the most important motivating factor, I have to look at creative ways to provide worth, motivation, and instill a sense of ownership into the trusteeship. I want the employees to want to go beyond the call of duty and that starts with me recognizing the value of the employees. In addition to performance evaluations, this year I will concentrate on putting in place an award system which also recognizes those exceptional performers.

Everybody likes to have their achievements recognized by others. Even though personal satisfaction comes from meeting our own goals, it is always meaningful if someone else is there to share the success. Athletes tell us that the adrenaline flows a little faster if a large crowd is present to watch the competition.

Performers feel they give their best rendition before an enthusiastic crowd. The same needs for recognition apply in the office as well.

I am looking for ways to acknowledge staff members for **excellent performance, outstanding attitude and superior cooperation**. I want to move beyond Employee of the Month. I know that it is important to let people know what activities and results contribute to superior performance. Any effective reward system is one that is based on performance criteria that can be met by every employee and directly supports organizational goals and ties the success of the managers to the success of their subordinates.

We have learned through experience that an effective award system has elements of reinforcement that allow for frequent recognition of appropriate behavior and immediate rewards for accomplishing goals. If the objective of recognizing superior performance is to encourage it to be repeated or even increased, then recognition must take place immediately after the behavior occurs or while it is occurring.

I have read that frequent reinforcement counts too. We applaud athletes on the home team every time they make a good play in the game. Sometimes we applaud when they fail but gave it a good try. This same principle of frequent reinforcement should apply to our successful office performers.

We need to determine what type of recognition is attractive to different individuals. Some people are uncomfortable with public recognition, for instance, so we must take the time to find out what is reinforcing to the individual. Answering questions like what makes people excited about doing their best can lead us in the right direction.

Establishing criteria for superior performance and recognizing all employees who meet them is the way to go. We must develop specific performance criteria to use in our office—what to measure and use as a basis for evaluation. While we are working on our office standards, saying to coworkers that you noticed their contributions or extra effort and appreciate what they do will go along way toward increasing their feelings of self-worth and motivation.

As we develop our approach to acknowledge individual achievements, we will keep in mind that everyone should have the tools and the incentive to be a winner and every person who meets predetermined criteria should be recognized and rewarded for their success.

Marilyn O. Marshall, Trustee

A Little HR Humor

Reaching the end of a job interview, the Human Resource Manager asked the young MBA fresh out of MIT, "And what starting salary are you looking for?"

The candidate replied, "In the neighborhood of \$125,000 a year, depending on the benefit package."

The HR Manager said, "Well, what would you say to a package of 5 weeks vacation, 14 paid holidays, full medical and dental, company matching retirement fund to 50% of salary and a company car leased every two years, say, a red Corvette?"

The Engineer sat up straight and said, "Wow!!! Are you kidding?" The HR Manager replied, "Certainly, but you started it."



**Case Administration
The New Model
Plan – Again!**

The Model Plan was again revised on July 15, 2004, and made mandatory for all cases filed on or after August 16, 2004. The changes affect the treatment of home mortgages. Specifically, the plan has deleted paragraph E10 Costs of Collection. The newly revised plan addresses costs of collection now in paragraph B2.



Paragraph B2 details the treatment of mortgages pre-petition, post-petition defaults and cost of collection. Administratively, we will now be responsible for sending a notice within 30 days of disbursing final arrears payment as specified in paragraph E4. The notice will be sent to the creditor, debtor and debtor's attorney stating the arrears have been satisfied.

The creditor has sixty days to file with the court their statement if any further post-petition monies are due. Within thirty days of service of the statement, the debtor's attorney may challenge the statement's accuracy or file a motion to amend the plan to pay it. If the creditor does not file a statement after our notice is sent, then the mortgage is considered reinstated and current as of the date of the notice.

Cheri Johnson

**Information Services
New Cost Of
Collection Notice**

In order to satisfy the requirements of the new Model Plan that became mandatory for cases filed on or after August 16, 2004, I have created a new job in CaseNET called "Cost of Collection Notice." This job will be run once a month after our monthly disbursements are complete.



It will search cases that were included in the disbursements job and that were filed on or after August 16, 2004. For these cases, it will search for arrearage claims. If the claimed amount equals the paid to date amount, then this claim is paid in full. A notice is created and is sent to the debtor, debtor's attorney and the creditor to inform them that the arrearage claim is paid in full. A docket entry will state that "Cost of Collection Notice" was "Sent."

Sandra Pillar

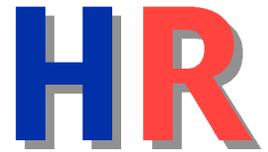


**Just A
Little Cat
Nap**

Laugh and the world laughs with you, snore and you sleep alone.

*Anthony Burgess
British composer and
novelist (1917 - 1993)*

**Human Resources
Do's & Don'ts:
What's
"Unanticipated"?**



We recognize that there will be times when employees need to take off a day from work due to illness, family needs or other personal reasons and will be unable to provide notice to their supervisor. These unscheduled absences are also known as sick leave, and eligible employees are allowed a maximum of six paid sick leave days each year.

The fact that you can miss six days from work for any reason does not mean that the absences will not be considered in calculating the total number of days you are away from your job. Remember, "Reporting Behaviors" is a dimension used to evaluate your attendance and studies show that tardiness and absenteeism are the most common dysfunctional employee behaviors.

Although, you can earn and get paid for six (6) unanticipated absences, the number of days absent from work **does** count in evaluating your attendance record.

You will be paid for leave days when you were unable to obtain your manager's advance approval as long as you:

- ★ Have leave days accumulated.
- ★ Have not exceeded the annual maximum of six unanticipated absences.
- ★ Follow procedures for notifying the office of absence.

The procedure for notifying the office is to call the multi-purpose line, 312-431-6513, select option 1 and leave a message by 8:30 a.m., and let us know that you are unable to come to work. Rosalind, Karen, Cheri, or Patti is responsible for retrieving the messages each morning and documenting on the office calendar. Remember that you can call the evening before, in the middle of the night or whenever you know you are unable to come to work the following day.

If you need to discuss something with your manager, you may leave a message in your manager's mailbox. Please take note: *Letting your manager know you will not be at work does not substitute for calling our unanticipated absence mailbox.*

If you receive approval from your manager ahead of time to use leave, it is not – by definition – unanticipated. So if you know before you leave for the day that you probably won't be in the following day, talk with your manager. If you have an unanticipated absence and must be out of the office for subsequent days, you can let your manager know before the end of any business day. With prior notification, the leave can be approved and it is not an unanticipated absence.

If you do exceed the maximum of six unanticipated absences you are not paid for the day you are out of the office. However, we still ask that you call and let us know you will not be at work that day. Your cumulative leave record will be distributed with your pay stub at the end of the month. Dan will be happy to answer any questions regarding your leave.

Marilyn O. Marshall, Trustee

Inquiring Minds

Question: Can you tell us how to answer requests for payoffs?

Answer: If the case has not been confirmed for 36 months, advise debtors they need to have the request made by their attorney or the refinance company. However, if the case balance is small, or they have unusual circumstances, and they do plan to pay the case off without a refinance company, they can request a payoff but must provide a thorough explanation. Otherwise, you should use the following script when you are answering this question. This will help them get the information they need and not cause additional requests.



You can fax your request to 312-431-1656.

It takes 30 days for a payoff request.

If you are paying any mortgages directly, be sure to request that these be excluded from your payoff.

Please include the name, fax number and telephone number of the person who is to receive this information.

If you are paying creditors directly through the refinance, it is your responsibility to contact the creditors to be sure they send us a claim withdrawal. Otherwise, we will disburse funds to them until we receive a withdrawal.

If this is a request for an **updated** payoff, the phone representative needs to check when the original payoff audit/letter was done. If the audit/letter was performed within the last six months, it takes three to five business days for an update. If the audit/letter was performed prior to six months ago, it will take 30 days, as the case will need to be re-audited. Those requests should also be faxed to 312-431-1656. Also, please advise the caller to note in their letter that they are requesting an updated payoff. The request must include the name, fax number and telephone number of the person who is to receive this information.

NOTE: There are no exceptions to the 30 days. Transferring callers to a supervisor will not change this.

Rita Saunders

Did You Know?

September is National Chicken Month

The world's largest KFC restaurant is located in Beijing, China.

More than half of all chicken entrees ordered in restaurants are fried chicken.

The average American eats over 80 pounds of chicken each year.

The average domestic laying hen lays 255 eggs per year.

The world's record for a nonstop chicken flight is a little more than 230 yards.

The normal lifespan for a chicken is about eight years.

There are more chickens in the world than any other domesticated bird, and there is more than one chicken for every human on Earth.



Employee Bio Graciela Cardona



Nickname: Grace.

Birth date: February 8th.

Birthplace: Chicago.

Family: Whole bunch.

Position: Client Services.

Hobbies: Too many.

Favorite Food: Everything.

Favorite TV program: Will & Grace and Friends.

Favorite Color: Black.

Favorite expression: "I don't know."

Favorite Smell: My son.

Favorite Childhood memory: Too many.

If you could meet one person in the world, either dead or alive, who would it be? John Travolta and Brad Pitt.

What's most important in life? Everyone who loves me!!!

Is the glass half full or half empty? Depends how I look at it.

What's guaranteed to make you smile? My son.

First thing you do in the morning when you wake? Call Carlos to pick me up...

My friends would describe me as: Friendly.

Most embarrassing moment: Can't remember.

A perfect day for me would be: Shopping all day with Carlos and my son.

Proudest moment: Too many.

In 5 years I see myself: With a new home, new career, and twins.

Anything else you'd like to tell us? Not at this moment.

September Birthdays, Anniversaries & Other Notable Events



September is:

Be Kind to Editors and Writers Month

Self-Improvement Month

Other important days to remember in September:

Happy 3rd Anniversary to **Ms. Marshall** on September 1st!

Labor Day on September 6th.

Fight Procrastination Day on September 7th.

Happy 6th Anniversary to **Denise Ashley** on September 9th!

Wonderful Weirdos Day on September 9th.

Patriot Day on September 11th.

Talk Like a Pirate Day on September 19th.

First Day of Autumn on September 22nd.

National Women's Health & Fitness Day on September 29th.

Happy Birthday to **Juliana Jones** on September 30th!

North To Alaska!

I was asked to write about my recent trip to Alaska. What do I say about the best vacation trip I've ever taken? This was a journey I've dreamt about for the last 13 or 14 years.



It was magnificent, majestic, amazing, astounding. There were natural wonders of mountains, ocean, glacier based rivers, glaciers, whales, wildlife, rain forests, national parks.

Alaska is over 550,000 square miles. It's equivalent to one-fifth of the continental United States. It is enormous. We only saw a small fraction of it. We saw the inside passage.

We flew to Vancouver, BC to board the Royal Caribbean Vision of the Seas. We ported in Ketchikan, Skagway, Juneau, Icy Strait and Seward. On our 3-day land portion, we boarded a motor coach and went to Anchorage for lunch and then on to Talkeetna for the evening and Denali to the Denali National Park the next day. Our final day we went back to Talkeetna for a ride on the Wilderness Express, a luxury domed railcar to travel to Anchorage for the night and to fly home in the morning.

It was still light out at 11:30 pm our last evening in Anchorage. They call Alaska the land of the midnight sun. It was rising at 3:00 am to 4:00 am daily and setting at 10:00 pm to 11:00 pm.

We met a few Native Alaskans. They do not want to be called Eskimos or Indians. Also on the cruise there were staff people representing 37 different countries. Our head waitress, Mareesia, was from South Africa and our assistant waitress, Claire, was from the Philippines.

Many of the tour guides in Alaska are from different states or countries working there for the summer. One of our bus guides was from Israel. She saw something on National Geographic TV about Alaska and went on-line to find summer employment in Alaska.

Probably the most exciting excursion was a helicopter ride to the Mendenhall Glacier in Juneau. We touched down and walked around on the the glacier to see the ice spires, deep blue crevasses and melted water ponds.

The only time I felt strange on the helicopter-ride was when we made a sharp turn near the return landing and I felt like I left my stomach behind. Sort of how you feel on an elevator sometime.

Rita Saunders



(Editor's note: Also see page 8 for a wonderful panoramic shot of Alaska.)

Do You Have An HDTV Yet?

If you do not own an HDTV (HD stands for high definition), I highly recommend one! My husband and I bought a 26" widescreen HDTV a few weeks ago and I have to say it is incredible viewing. Many of the local stations have started to broadcast in HD. If you are a sports fan, or have been watching the Summer Olympics, you may have heard how fantastic the picture is – enough bragging about that (he he).



Speaking about television though, I did want to remind you that the new Fall TV schedules premier this September. As usual, a wide array of new shows are premiering.

On ABC, check out the latest in reality TV: **The Benefactor**

What would you do for a million dollars? Billionaire businessman and Dallas Mavericks owner Mark Cuban is about to find out because he is set to give a million bucks away to a complete stranger. Sixteen contestants will vie for the money in a competition full of emotional, dramatic challenges – tests of character, intelligence, heart and maybe a little bit of luck. (Premieres September 13th.)

At NBC, fly into LAX: **LAX**

Each week will feature compelling dramas, from chance encounters to surprise reunions to the ongoing power struggles and romantic misadventures between the people who keep LAX running smoothly. Television favorites Heather Locklear and Blair Underwood are teamed as intense rivals in the dramatic series. (Premiers September 13th.)

On CBS, take a trip to Las Vegas: **Dr. Vegas**

DR. Vegas stars Emmy Award-nominee Rob Lowe and Emmy Award-winner Joe Pantoliano in a drama about an unconventional physician who takes a gamble when he leaves behind the world of emergency medicine to become the in-house doctor at a high-end casino in Las Vegas. From his penthouse office suite, Dr. Billy Grant (Lowe) attends to the round-the-clock medical needs of guests, employees and their families amid the lures of Sin City. (Premiers September 24th.)

On the WB, take a hike up the mountain: **The Mountain**

The Mountain chronicles the larger-than-life saga of the Carver family. With only sweat and determination, David Carver Sr. transformed a remote Utah mountain into the country's largest independently-owned ski resort. Upon his death, the patriarch's will sends shockwaves through his family, as he chooses the most unlikely of heirs. (Premieres September 22nd.)

On Fox, take a seat in the courtroom: **The Partner**

A team of "book smart" Ivy League graduates will compete against a team of "street smart" lawyers from less prestigious schools until one of them wins a job in a major law firm. Each week, the dueling lawyers will serve as prosecutors or defenders in mock trials based on highly charged cases. A jury of lay people – selected by the contestants – will determine the winner of each trial. (No listed premier date.)

If you are interested in peeking at what else is new this fall and for times and premier dates, check these following websites:

For ABC go to:

www.abc.go.com/primetime/schedule

For CBS go to:

www.cbs.com/primetime/fall_preview_2004/fall_preview.shtml

For NBC go to:

www.nbc.com/nbc/primetime_preview_04_05/

For FOX go to:

www.fox.com/schedule/schedule_2004_fall.htm

For WB go to:

www.thewb.com/Shows/Special/0.11116.171792.00.html

Enjoy.

Cheri Johnson

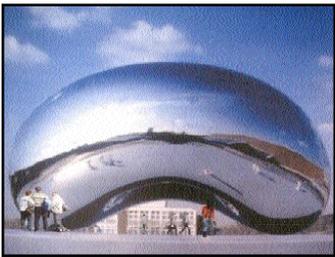
Have You Visited Chicago's Millennium Park?

This summer the city of Chicago celebrated the opening of a new vision: Millennium Park. On July 16, 2004 the 24.5-acre park opened as the city's newest major attraction. The city is proud to offer a modern center where you can enjoy music, art, and unique architecture.



Millennium Park has a number of fabulous attractions:

- ♪ The Jay Pritzker Pavilion is an outdoor concert venue with 4,000 seats and capacity for 7,000 people on the lawn.
- ♪ The BP Bridge is a pedestrian bridge which links Millennium Park with the eastern portion of Grant Park. Chase Promenade is a three-block long walkway area for displaying exhibitions, fairs and events.
- ♪ Crown Fountain is a very dynamic fountain using water, light and glass. The fountain has two 50-foot high glass block towers at each end of a shallow reflecting pool. The towers are activated with changing video images and lights, and water cascades from the top of each.
- ♪ Exelon Pavilion opens in the fall and will provide a venue for special exhibitions.
- ♪ Harris Theater for Music and Dance seats 1,525 and offers a variety of programs from ballet to folk music.



♪ Kapoor Sculpture on SBC Plaza is also known as "Cloud Gate." The sculpture is a seamless series of highly polished stainless steel "plates" that create an elliptically arched, highly reflective work. It is 66 feet long by 33 feet high.

- ♪ Lurie Garden is designed to offer a rich and varied sensory experience throughout the seasons.
- ♪ McCormick Tribune Plaza & Ice Rink has a 200 foot long and 80 foot wide ice rink with free admission and skate rental for \$4-\$5 and The Park Grill restaurant for dining.
- ♪ Wrigley Square and Millennium Monument are worth mentioning for visitors to relax on the lawn or stroll the paths.

Additional information is available on the Millennium Park website at: <http://www.millenniumpark.org>.

If you have not had a chance to visit the new Millennium Park, please treat yourself to Chicago's new pride and joy.

Cheri Johnson

Dear Kyle...

Why can't I get people to participate in our office newsletter? It's not a big time commitment and looks good for yearly reviews.

Signed, A Frustrated Editor.



Dear Frustrated: As a writer and periodic editor myself, I cannot really give first-hand answer to why some people don't participate. The thrill of sharing my ideas (not to mention getting my name and picture in print) makes up for any initial embarrassment I might suffer from strangers reading my column. Besides, writing, and getting paid for it, beats slaving away in a cubicle any day of the week. Though given another chance, I might opt for being paid in cash rather than Coke and candy; I'd still have all my teeth and probably a little more bladder control. Some people just don't look at the positives when making a decision on the newsletter writing though. A break from the dull office experience notwithstanding, writing just doesn't pique their fancy. In fact, they probably look on the subject with discomfort. As Jerry Seinfeld once said, "Public speaking is the number one fear in America. Death is a close second. That means if you're at a funeral, you're better off in the casket than giving the eulogy."

The same process is at work here. Public writing carries the same potential social gaffes of poor grammar and incoherence that public speaking does. Everyone's favorite chatterbox may giggle at the thought of a dangling participle, and people who hold deep, meaningful discussions on the new Survivor or debate the relative merits of Judge Joe Brown's latest decisions quiver at the thought of putting some of those opinions into print. But since you're an editor and not a psychologist, it's not your job to break them of this fear; that's what advice columnists are for. Just let them scurry around in obscurity while we gather all the fame/notoriety for ourselves.

Yet not everyone who dodges newsletter duty is a poor writer or afraid of exposure. Some people are just too busy, too tired, or too lazy to bother. Since you can never be too busy to write and there's no reason to be tired if you're not busy, that makes everyone who's not helping the newsletter lazy. And we know how to deal with lazy people, don't we? Okay, maybe we don't. Ignorance and apathy are nearly epidemic in this country, but most people either haven't noticed or don't care. Of course, I could probably figure out a solution if I put my obscenely large brain to the task...but I'm too busy or too tired or something.



Can You Guess Who This Is?

Who do you suppose this little cutie is? She works right here with us in the Chapter 13 Trustee's office (although she's a little older now).

Need a hint?

The answer can be found somewhere on page 7.

Strange But True

In many places around the country, there are still laws on the books from years and years ago. Most are reasonable. But there are some laws that are unbelievable! Check out some of these strange, but true laws.

It is unlawful for any male person, within the corporate limits of the city, to wink at any female person with whom he is unacquainted. – Ottumwa, Iowa

It's illegal to sit on the curb of any city street and drink beer from a bucket. – St. Louis

Any motorist driving along a country road at night must stop every mile and send up a rocket signal, wait ten minutes for the road to be cleared of livestock, and continue. – Pennsylvania

It is against the law to throw a ball at someone's head for fun. – New York

It is against the law to fish from horseback. – Utah

It is unlawful to put any hypnotized person in a display window. – Harthahorne City, Oklahoma

It is illegal to feed alcoholic beverages to a moose. – Fairbanks, Alaska

It is illegal to wipe one's car with used underwear. – San Francisco, California

It is illegal to fish in one's pajamas. – Chicago, Illinois

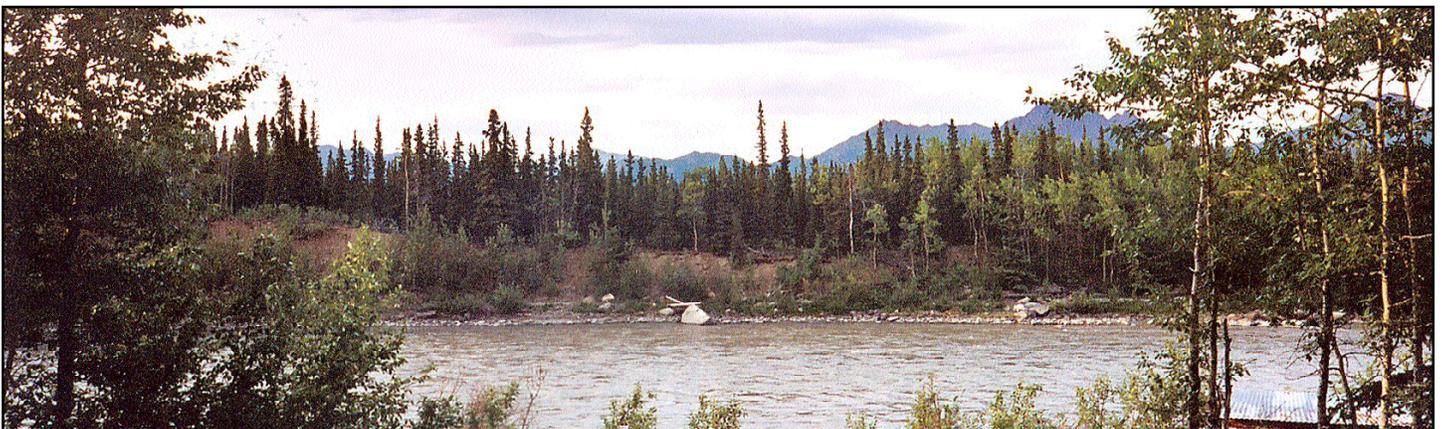
It is illegal for citizens to carry "space guns." – North Andover, Massachusetts

It is illegal for a driver to be blindfolded while operating a vehicle. – Alabama

It is unlawful to eat chicken with a fork. – Georgia



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This is the beautiful panoramic view of Alaska's Denali River that guests are treated to while relaxing on the porch of the Denali Backcountry Lodge.