

The ILNB Public Service Team

The Bankruptcy Court in the Northern District of Illinois is fortunate to have a wonderfully committed Public Service team. The cornerstone of the Public Service team rests with each team member. Everything seems to initiate through the team's efforts. "It" really all starts with them. What I mean by "it" is that any new case filings, motions or documents that are not electronically filed will be processed by the intake front desk which provides public support. Customer service, internal and public support is the heart of this team.

The Public Service Team was created six years ago in 2000. Prior to the inception of the team, the case administrators rotated the responsibilities that now reside with the Public Service team. Currently, the hard working Public Service team includes: Kara Baumgart (team trainer), Myrtle Miller (editor), Sonya Ward (editor), Annette McClendon (operations coordinator), Sabrina Daniels, Cynthia Keith, Dornesa Sirmons, Allen Iwinski, Raymon Delgado, Evelyn Gutierrez, Mike Johnson, Kelly Brennan, Joe Agnello, Marvin Miller, and Terri Robinson. Sonya, Marvin and Terri were gracious enough to sit with us and tell us all about their

team. Adrienne Atkins is the Team Leader of the Public Service team and Arnaldo Rivera is the Functional Manager.

The primary purpose of the Public Service team is to provide outstanding customer service. The most obvious customer service duty is initiated when people come to the intake desk and file room. Additional customer service is provided behind the scenes with phone services and emails. The fifteen team members in Public Service are split into five components:

- ❶ Front Desk Intake
- ❷ File Room
- ❸ Phone Services
- ❹ Review
- ❺ Mail

The intake desk is open to the public for filing documents such as petitions, schedules, plans and motions. The file room is also open to the public where debtors can come in and retrieve copies of their documents. Attorneys frequently come to the file

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The ILNB Public Service Team: Front row (sitting) left to right – Myrtle Miller, Marvin Miller and Evelyn Gutierrez. Back Row, left to right – Mike Johnson, Allen Iwinski, Kelly Brennan, Cynthia Keith, Terri Robinson, Sabrina Daniels, Joseph Agnello, Sonya Ward, Annette McClendon and Ray Delgado. Not pictured: Kara Baumgart and Dornesa Sirmons.

Financial Top 10 Creditors



I'm sure you have heard of the ever-popular Top 10 list from the David Letterman show or a Top 10 list when it comes to sports. Our Chapter 13 Trusteeship also has a Top 10 list of creditors filing claims!

Based on the volume of claims, our Top 10 creditors are:

Creditor	Number of Claims
ECast Settlement Corporation	5,387
Resurgent Capital Services	3,675
Capital One	2,601
Internal Revenue Service	1,887
City of Chicago Dept. of Revenue	1,486
Peoples Energy Corporation	1,168
B-Line LLC	867
World Financial Network Nat'l	773
Discover Financial Services	763
Robert J. Semrad & Associates	763

Each month we disburse funds to these creditors for autos, taxes, utilities, parking tickets, attorney fees and credit card debts.

Patti Brower

THE MARSHALL CHRONICLES

The Editorial Staff:

Cheri Johnson, Cheryl Jones, Joanne Coshonis, Shanika Thomas, Mark Caffarini, 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/>.

The ILNB Public Service Team

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room and utilize the computer. Phone service is another area where the Public Service team uses customer service skills. A variety of calls are received each day from debtors, creditors and attorneys.

The Review component of the Public Service responsibilities consists of the team checking items such as case openings documents and sending §341 notices for quality assurance. Document review is performed to be sure that everything is filed correctly. Every organization has their share of mail. The Public Service team is also responsible for processing mail that is delivered. The most common documents received in the mail are petitions, plans, amendments, and motions.

In addition to public support the Public Service team also provides internal support. They answer case inquiries from many other areas of the bankruptcy court. One primary function the team has is processing documents received at the intake desk. The documents are sorted before going to case administrators for docket entry. The Public Service team sorts everything into five groups for the five case administration teams according to the document's case digits.

With electronic filing now mandatory since July 1, 2005, the volume of physical paper brought in and filed has decreased. However, the intake desk sees an average of 20 to 30 people each day. Approximately 25% of those who come in are attorneys and 75% are pro se debtors. The Public Service team policy for individuals bringing in paper documents to file, is that they cannot refuse to file any document. The Public Service member advises the non-pro se filer that a notice for a Rule to Show Cause explaining to the judge why they did not file electronically will be sent to them. As a result of accepting paper copies, team members scan documents for them to be imaged into a PDF.

The bankruptcy community, in October, revved up into high gear and filings were outrageous as the new BAPCPA legislation effective date approached! It was particularly noticeable two weeks prior to October 17th. There were 18,000 cases filed in two weeks. During that two-week period the Public Service team spent longer days working. They normally work 8:30 a.m.-4:30 p.m. Instead, days began at 8:00 a.m. and ended as late as 8:00 p.m. They worked over the Columbus Day weekend and the weekend of the 15th and 16th. On Friday the 14th they labored long into the night and lights were still on at 1:30 a.m. That weekend at least 10,536 cases were filed. The Public Service Team worked hard and had wonderful internal support from other departments. Hats off to the entire Bankruptcy Court!

When talking with Sonya, Marvin and Terri they were asked, "What is the most challenging aspect of being a Public Service member?" All three thoroughly agreed that being flexible and effectively multi-tasking is essential. Every day is different but busy. They love the interaction they have with people and the diversity each day brings.

Cheri Johnson

Trustee Matters

If You Build It – They Will Come

The office hosted the first Unraveling BAPCPA to assist the bankruptcy community, with many sessions to follow. The group agreed on the need to continue the sessions so that we can all share our experiences with the new bill. I had planned to host the sessions each 17th of the month, the anniversary date of BAPCPA, but the next 17th falls on a Saturday. Therefore, the next session will be held on the 15th of December. In the future, I will be inviting the UST, the Judges, and the Clerk as guest speakers to assist with the sessions. More than 25 offices were represented including attorneys from Trustee Vaughn’s office.

Even though several organizations and groups have sponsored training sessions, I wanted the bankruptcy community to know how this office has interpreted the new bill and what policies and procedures we have implemented as a result. We know that litigation lies ahead, but some of the changes are basic and those were the changes we wanted to emphasize.

There are certain documents which we are requesting 14 days prior to the §341 meeting. Additionally, we asked that these documents are e-mailed to the office. This helps us to review the cases thoroughly prior to the meeting. The Model Plan has been revised and we encourage everyone to use the version dated 10/17/05. There is a new Section I which will allow the debtor to select payroll control in the plan. Since some of you thought that a §341 meeting will now last two hours, I wanted to assure you that with proper preparation, the §341 meetings should not be any longer than before. All of the information covered at the first session is included in the practical guide to Unraveling Bankruptcy, which each person attending received.

Even though we have only received 118 cases, we have found these 10 most common errors in the cases we have reviewed post BAPCPA. If you missed the Unraveling BAPCPA sessions, here is a heads up on the errors found and how to correct them.



Error	Correction
1 Creating PDF's that are modifiable	To create a PDF that is NOT modifiable, select "Print Form" not "Save Form".
2 Not listing priors	Check Pacer and disclose prior cases.
3 Not using set payments	Every blank in section E for fixed payment amounts must be filled in.
4 Not listing PMSI	Adequate protection payments will only be made to those creditors clearly noted as PMSI creditors on schedule D.
5 Checking "None" in SOFA	Read and review each section with the debtor to see if it's applicable.
6 Listing debts on D not in plan	All secured debts must be dealt with in the plan.
7 Listing priority debt on E not in plan	The summary in the plan will only accurately reflect feasibility if all sections are filled in completely.
8 Not checking "OR" boxes (certification of pre-filing counseling)	Anywhere in the schedules or the plan where there is an "OR" an option must be chosen.
9 Using Pre-BAPCPA plans on Post-BAPCPA cases	Don't do it. By standing order, only the 10/17/05 or later version can be used in BAPCPA cases.
10 Delaying §341 meetings	Be on time for the §341 meeting. Be prepared and meet with client prior to the meeting.

Marilyn O. Marshall, Standing Trustee



Merry Christmas and Happy New Year to everyone here at the Office of the Chapter 13 Trustee, to all in the bankruptcy community and to all your families! Have a wonderful holiday season.

Marilyn O. Marshall

Legal Default Or Delay?

With the onset of BAPCPA, the Trustee has seen an increase in motions to amend plans to “defer” defaults. There is a stepped up effort to keep pre-BAPCPA cases alive. If a debtor falls two or more months behind in plan payments, the Trustee sets a motion to dismiss the case for material default. Typically, debtors are unable to present a defense to our motions to dismiss because the default does in fact exist and the default is always material. Motions to dismiss insure that debtors live up to their obligation to make plan payments in order to have or “buy” their protective stay. Creditors can only be paid if there is a steady flow of money through the case. The way the deferral motions work is to “excuse” or defer payments that should have been made and allow the debtors to skip out of their obligation. A motion to amend plan by “deferring the default” also changes the focus and burden by relieving the debtor of the obligation to respond to a motion for material default and instead shifts the burden to the trustee and creditors, thus negating a motion to dismiss for material default almost without recourse. These motions create an effective way to keep debtors in a case without payment and while maintaining a free automatic stay. To date, we have records of 503 cases where motions to “defer” have been set and granted. So far, 94 of those cases have gone on to completion and discharge, 197 remain open and pending and 212 were subsequently dismissed even after the deferral orders were entered.

O. Anthony Olivadoti



Inquiring Minds

How will I know that I am no longer required to make payments to the Trustee?

Every confirmed case that is eligible for a discharge goes through the closing process. Once the closing process is completed the trustee’s office notifies the appropriate personnel at the bankruptcy court to grant the debtor a discharge. The bankruptcy court then sends the debtor a notice that he/she has been discharged from their Chapter 13 case. This prompts debtors that are making plan payments on their own to cease making such payments.

If the debtor is on payroll deduction, once the closing process has completed, the trustee’s office notifies the debtor’s payroll department via mail and/or fax that the debtor has fulfilled his or her financial obligations to the trustee and there are no further payments required from the employer.

The Notice of Discharge sent by the bankruptcy court is just a notice. Official discharge papers are available only at the bankruptcy court and must be picked up from 219 S. Dearborn. Please allow 1-2 weeks, for processing, after receiving discharge notice to pick up discharge papers. Also, debtors may contact the Court at 312-435-5694 to inquire how to have the discharge order mailed to them for a small fee. Some debtors are elderly and cannot make it to the courthouse but the bankruptcy court is willing to mail the order to them.

Shanika Thomas



Case Administration October Highlights

October was the start of the new fiscal year for our office and what a start it was!! Filings were at an all time high as everyone rushed to beat the October 17th deadline. We received approximately 691 new petitions last month, which is about a 30% increase based on what we normally receive in a month. Only 24 of those were filed on or after 10/17/05, and so far we have been averaging about six new cases a day. In preparation for the new Bankruptcy Act, we had several in-house training sessions that targeted specific changes that would affect each area of the office. Listed below is a list of initial modifications that have been made or are in process:



Debtor employment information sheet – which is completed when the debtor checks in for the §341 meeting, has been modified to include the debtor’s home and cell phone number. This information will be entered by the identity maintenance person and will help us with the noticing requirements for possible domestic support obligation debts.

Debtor welcome letter – was modified to advise the debtors that they must have two months of pay advices and at least one year of their tax return or transcript in order for the §341 meeting to be held. We have advised the debtor to have these documents to our office or their attorney within two weeks of the meeting date otherwise the meeting cannot be held.

Continued meeting policy – A §341 meeting will no longer be continued if any of the required documents in a case are not on file.

Follow-up list – The systems department will be developing an automated list that can be printed for the debtor and the attorney at the end of the §341 meeting to inform them of what documents will be needed prior to the confirmation hearing.

Court Import – The daily download from court will be updated to receive forms required under the new bankruptcy act such as the B-22C, credit counseling certificate and 342-b notice. Ideally these documents should be filed with the case, but we have already had instances where these documents were filed separately.

Adequate protection payments – The system has been modified to allow pre-confirmation disbursements to be done through an automated process instead of manually.

These are just a few of the changes that have been made and I’m sure there will be others as various issues arise. The first §341 meetings for cases filed under the new Bankruptcy Act will be held the week of December 12th. We have only received three physical tax returns via the fax and about five through the e-mail account that was set-up to manage these documents. Right now it’s a waiting game as to what kind of impact the new Bankruptcy Act will have on filings and certain processes, so we need everyone to continue to stay alert and flexible until we see what unfolds.

Rosalind Lanier

Holiday Humor

As a little girl climbed up onto Santa’s lap, he asked the usual question, “What would you like for Christmas?” The girl gasped open mouthed and exclaimed, “Didn’t you get my e-mail?”



Case Confirmation Legal Department Mail

Our office receives a great deal of mail. The paralegals are responsible for processing all the documents we receive in the legal department. They process the physical paper mail we receive and all the electronically filed documents. There are five different ways mail is received in our office:



- ☆ Documents the administrative clerks bring back from court.
- ☆ Documents received at the client services desk.
- ☆ Facsimiles.
- ☆ Regular U.S. mail.
- ☆ Documents received via electronic filing.

Everyday around 10:30 a.m. one of our administrative clerks goes to the bankruptcy court to deliver orders or pre-confirmation documents the deputy clerk may need and to pick up any documents they may have for us. When they return, they distribute the mail to the proper bin to be processed. Each paralegal is assigned a judge and is responsible for processing the mail that we receive for cases assigned to that judge.

Some of the items that are brought in at the client services desk are copies of pay-stubs, copy of social security cards and appraisals. These copies are placed in the judge bin for the paralegal to attach with the confirmation packets prior to confirmation. We no longer accept courtesy copies of motions and amendments. We receive electronic notices when motions are filed.

Facsimiles and regular mail received are primarily related to confirmation. Sometimes the debtor or debtor's attorney will fax over appraisals or market comparables for home value verification. Debtors often times will send their pay-stub via fax instead of coming into the office to drop it off.

The majority of mail processing for the paralegals is from electronically filed documents. The paralegals receive emails from bankruptcy court alerting them that something has been filed. We get most of these same documents in our "downloads" transmitted from court. The most common electronic mail are amendments. When a paralegal processes amendments they go to the *images* tab in CaseNET and highlight the amended document and click on *view image* to bring up the document. The amended document is visible on our dual computer screens for processing. Amendments are processed daily to ensure case information is accurate when staff attorneys review cases prior to court.

Cheri Johnson

Tracking Santa's Sleigh

Since 1958, the North American Aerospace Defense Command (NORAD) has been using their radar system to track Santa's whereabouts as he travels on Christmas Eve. Sophisticated tracking equipment monitors the infrared heat signal being emitted by Rudolph's nose. To learn more about how to track Santa, along with holiday history, music, and other fun, visit <http://www.noradsanta.org/>. Also, beginning at 6:00 AM CST on December 24th, Santa trackers will be available to personally talk with you toll-free at 1-877-Hi NORAD.



Information Services Join The Documentation Committee!



One of my goals for FY 06 is to form and facilitate an office documentation committee. As an office we have established Information Mapping as our documentation standard. You may be familiar with documents I've produced (see the CaseNET user's manual!) that are "info-mapped." I want you to understand that Information Mapping is not just formatting a document, adding lines and labels and making it look pretty. It's a proven methodology that, according to their website, is "a scientific approach to analyzing, organizing, and presenting information so that it is easy for people to access, use, and remember."

They have a cool demo on their website called "Show Me." You can time yourself to see how quickly you can find information in an unmapped document vs. a mapped document.

Try it out here:

http://www.infomap.com/im_aboutus/aboutus_showme.htm

I'd like to form a group that wants to create documentation for policies and procedures and any other documents or correspondence that we produce in our office. It will be partly training from me along with coaching and feedback from fellow committee members. We can get together and brainstorm on how to make our documents better for the office.

Let me know if you're interested in joining this new committee!

Sandra Pillar

December Anniversaries, Birthdays And Other Notable Events



Rosa Parks Day on December 1st.

All Staff Meeting on December 2nd.

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

National Pearl Harbor Remembrance Day on December 7th.

Office Holiday Event on December 9th.

Happy Birthday to **Cheryl Jones** on December 12th!

Happy Birthday to **Patti Brower** on December 18th!

Happy Birthday to **Cheri Johnson** on December 18th!

First Day of Winter on December 21st.

Christmas Eve on December 24th.

Christmas Day on December 25th.

Kwanzaa December 26th through January 1st.

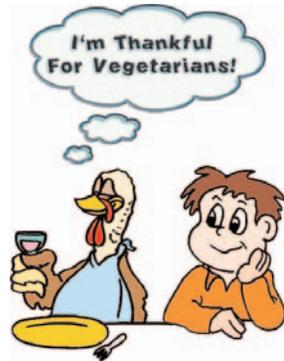
Happy Birthday to **Carlos Lagunas** on December 31st!

New Year's Eve on December 31st.

Kids Korner What I'm Thankful For

Thanksgiving is a wonderful time of year to reflect. What you are thankful for?

I am thankful for my friends and family. Thankful I have a mom and dad who love and protect me. This year I am also thankful that I got to know my daddy. I am also thankful that I have a brother and sister to play with everyday. And mommy says that I should be thankful that I am getting good grades.
By Diamond Bey, Grade 3 (daughter of Michelle Cox)



I am thankful for mom and dad and sometimes my little sister. I am thankful for less homework over the holidays. I am thankful for my friends and my Nana. I am thankful for my uncles so I am not the only boy at the holiday gatherings. I am also thankful for my new fish. Finally, I'm thankful for finishing all my spelling words. Thanks for everything mom and dad.
By Adam Donahue, Grade 4 (son of Carolyn Donahue)

I am thankful for mom and dad, Nana, and Adam. I am thankful for my Grandma and Papa. I am really thankful for the mall; where Nana takes me to buy things. Most importantly, I am thankful for God who made everything. I give thanks for toys at Christmas time and lots of food at Thanksgiving. Last but not least, I am thankful for my new dolls from Nana.
By Alysia Donahue, Grade 2 (daughter of Carolyn Donahue)

I am thankful for my mom, my whole family and my friends and grandparents.
By Alex Mendoza, Grade 4 (son of Catherine Mendoza)

The one thing I'm most thankful for this Thanksgiving is the precious time that I have to spend with my family and friends. Most people go their whole lives without having true family and friends to share and care for. I'm blessed to have both. I try to live by the credo: Time is of the essence. To me, every waking moment and every waking day only brings new joy and love to the people who are closest to my heart. And for this, I'm truly grateful.
By Juel Jones age 20 (daughter of Juliana Jones-Dunklin)

I am thankful for my grandfather's vision and his health. I am thankful for my grandmother, my father and my step mom.
By Sherita Dunklin, Grade 4 (daughter of Juliana Jones-Dunklin)

I am thankful for my family and that my step mom won't be grounding me for the month of November. I am thankful that I have improved in staying in my seat and listening to my teacher.
By Julian Jones, Grade 3 (son of Juliana Jones-Dunklin)

I am thankful that this is my last year of High School.
By Timotheus Jones, Grade 12 (son of Juliana Jones-Dunklin)

I am thankful for my grandparents and my parents. I am also thankful I made the basketball team.
By Jackie Jones Jr., Grade 8 (son of Juliana Jones-Dunklin)

20 Questions For: Monica Gonzalez (Client Services Representative)



If you could have named yourself, how would your name appear on your birth certificate? Princess.

If you could build a house anywhere in the U.S., where would it be? New York.

When you were a kid, what profession or job did you want to have when you grew up? Flight Attendant.

If they made a movie about your life, what current actor/actress would play you? Jennifer Aniston.

What is your least favorite household chore? Cooking!

What are your favorite books? Romance.

If you could bring anything back from your childhood, excluding people, what would it be? My Puppy.

When you were growing up what was your favorite...

Hair style/haircut? Pony Tails!

Cartoon? Tom & Jerry!

Cereal? Coco Puffs!

Sport? Soccer!

Subject in school? Math #12374848283.

Author? N/A

Singing group? Menudo.

Video game? Mario Brothers.

Family outing? Fishing.

Movie? Cutting Edge.

If you wanted to be cool: N/A

I always wanted: To go to Paris!!!!!!!

Now that I'm older I wish: That I marry my Prince Charming.

Congratulations To The Honor Students!

Congratulations Diamond on another great report card! Keep it up! Love, Mom and Dad.
Michelle Cox

Congratulations Quran Davis for making the honor roll and having perfect attendance.
Shanika Thomas

Congratulations Alysia Michelle for making honor roll this year.
Carolyn Donahue

Congratulations Juel Jones for making the Deans List at DePaul University.

Congratulations Sherita Dunklin for making the A honor roll.

Congratulations Julian Jones for making the B honor roll.
Juliana Jones-Dunklin



All Bankruptcy Professionals Are Invited To Our Open Discussion Series:

Unraveling BAPCPA and Chapter 13

The next session of this roundtable discussion on the implementation of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA) is scheduled for Thursday, December 15, 2005, from 4:00 PM to 5:00 PM at The Office of the Chapter 13 Trustee, Marilyn O. Marshall.

Along with these discussions, you may arrange to view the NACTT BAPCPA Training Videos.

Please RSVP to Dave Latz at: dlatz@chi13.com by 12/14/05.

Congratulations Garfield Gators!

The Garfield Gators (Pee Wee's and Varsity) are the 2005 Noah Bowl Champion's. The Gators beat the Trojans 21-6. The Junior varsity played their championship game on 11/20/05. Go Junior Varsity! The championship game was held at Hanson Stadium. The Gators practiced hard through the entire season and it paid off in the end. Carvone Merritt is the smallest member on the team and although he couldn't tackle the players, he would hold on to their leg until the rest of the team came to make the tackle. (Carvone is #1 seated in the front row) Congratulations Gators - you deserve it!

*Gator Mom and Gator Dad
Lavone and Carlton Merritt*



Too Much Stuff

Most people today have too much stuff. We all know that it takes up space in our homes, but we don't often consider how much money it costs us as well. There are many hidden costs associated with the accumulation of items. Most obviously are storage costs. Since 1970, the size of the average American house has increased nearly 40 percent--not because of increasing family size, but because of an increase in household goods. Not only does this require a larger house payment, but also results in higher taxes, higher heating bills, larger cooling bills, and increased upkeep costs.



So how do you break the cycle of too much stuff? It takes a reality check and some determined self-examination. Many of us purchase things because of what we see around us--our neighbors, family, and friends are buying new things, renovating their kitchens, purchasing a boat--and this leads to a desire to do the same. We may also be attracted to convenience or be prone to impulse shopping.

To curb these buying habits, it is important to think ahead. Before venturing out to shop, make a list of exactly those items you need to purchase. Ask yourself if each one is a need or a want. If it is a want, try to delay it until you absolutely need it, or until you've saved up the funds to buy it without using credit. You may also try shopping with a set amount of cash, keeping this limit in mind to help prevent impulse buying. During the month, keep track of your spending, so that you know how much you've spent on non-necessities. A budget made ahead of each month can also help curb these types of purchases.

Most importantly, consider each purchase carefully. By stopping and evaluating your purchases before you make them, you will often find that you could forgo a purchase and still be content with what you have.

Frugal Gift Ideas

If you find you are strapped for cash this holiday season, consider these creative ideas for inexpensive, yet thoughtful, gifts. To accent your gift, place it in an inexpensive basket or wrap it with a pretty ribbon to make it extra special.

- 🍷 Gourmet coffees
- 🥜 A pound of pistachios
- 📔 A blank journal and a pen
- 🃏 A deck of cards with a book of card game rules
- ✉ Stationary, some pens, and some stamps
- 🥪 Special jams and mustards
- 🐦 A bird feeder and some birdseed
- 🌱 Gardening gloves with flower seed and a garden book
- 🍷 Spices, measuring spoons, and an ethnic cookbook
- 📷 A disposable camera and a photo album
- 🍿 Gourmet popcorn and flavored oil
- 🥞 Pancake or waffle mix and real maple syrup
- 🍷 Gourmet barbeque sauce and some grill utensils
- 🍯 Local honey, tea, and some muffin mix
- 🧺 Set of dish towels and pot holders
- 📖 An address/phone book and prepaid long distance cards
- 🎄 Christmas ornaments
- 🧦 An assortment of different kinds of socks
- 🧼 Special soaps and bath salts

Did You Know?: Dice Trivia

December 4th is National Dice Day.

Each die has spots called "pips," with the numbers one through six on the sides of the cube. Each number added to the number opposite it will equal seven.

Most dice are inclined to roll a six, since the 1 side is the heaviest side. This is because it has the fewest number of pips, with fewer indentations, giving more weight to that side. However, dice in Las Vegas and casinos around the world are specially manufactured to allow for even weight distribution. These are considered "perfect" or "precision" dice and provide for true randomness.

Imperfect dice, available to the general public, are called drug-store or candy-store dice in the U.S. and shop dice in the U.K.

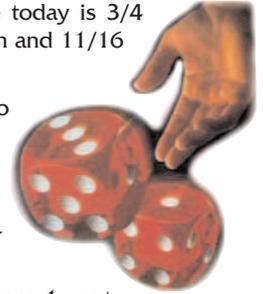
The most common size of casino dice today is 3/4 inch but the size can vary, with 5/8 inch and 11/16 inch the next most common sizes.

Most dice have rounded corners to allow them to roll easier.

Plastic is the most common material used to manufacture dice, but they can be found in many other materials, including stone, glass, metal, and wood.

Most Asian dice have a very large and deep 1-spot painted red. Chinese and Korean dice have a red 4-spot as well as the 1.

The odds of rolling doubles with two dice is 1 in 6. The odds of rolling doubles twice in a row is 36 to 1. The odds of rolling six doubles in a row is 46,656 to 1.



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Treating The Sniffles With Cold Hard Facts

Everyone would love a miracle cure for the common cold. Many remedies are touted as helpful, including echinacea, zinc, vitamin C, and other supplements. But are they really doing the job? Research has found that echinacea does not prevent or help cold symptoms, as reported in a recent study in The New England Journal of Medicine. In fact, in study after study, it has been found that no supplement can prevent or cure a cold.

There are some studies that show there is a reduction in some cold symptoms with the use of zinc and vitamin C. However, these benefits are limited and do not reduce the severity or duration of colds more than 20 percent. And taking too much of a supplement can cause problems of its own, including an actual

suppression of the immune system and gastrointestinal distress.

So what should you do to help with your cold symptoms or even prevent a cold? Your best line of defense against the cold virus is to wash your hands often with soap and water, and to get an annual flu shot. Avoid over-exercising during the winter months or lack of sleep, both of which can lower your immune system response. If you do come down with a cold, get plenty of rest and drink lots of fluids, especially warm liquids like tea and chicken soup. Antihistamines may alleviate some symptoms, but they are not effective in reducing the duration of your cold. With or without treatment, your cold will probably run five to seven days, and should clear up on its own.

