



THE

# MARSHALL CHRONICLES

SEPTEMBER 2005  
VOLUME IV, NUMBER 9

## We Will Be Ready

Within a three-week period, staff members from the four Offices of the Chapter 13 Trustees within our district have had the opportunity to attend two comprehensive training sessions devoted to the changes in the bankruptcy laws as defined by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA). The National Association of Chapter Thirteen Trustees (NACTT) hosted a symposium on August 30th and 31st at the Hyatt Regency McCormick Place in Chicago, IL, and the Office of the United States Trustee held its regional trustee seminar at Lake Lawn Resort in Delavan, WI, on September 22nd and 23rd. Each program provided unique information and emphasized varied issues and concerns which will arise once the new law commences on October 17, 2005.

The NACTT symposium addressed the parameters of the strict debtor requirements imposed by BAPCPA. Topics were concisely discussed in four sessions, each lasting an hour and a half:

- I. Disposable Income Review/Mean's testing and other new requirements under BAPCPA, including Domestic Support Obligation and Tax Treatment under the New Code Disposable Income review/mean's testing
- II. Confirmation Procedures – the pre-confirmation procedures presentation focused on:
  - A. Pre-Filing and Filing
  - B. Chapter 13 Plan
  - C. Meeting of Creditors and Confirmation Requirements and Hearing
- III. Post-Confirmation Procedures, which focused on three areas affected by BAPCPA:
  - A. Plan Modifications
  - B. Managing Dismissals/Conversions
  - C. Plan Payout
- IV. Discharge/Case Closing/Dismissal, with discussions regarding what is necessary to close a case filed under the new law, discharge and dischargeability issues and a close examination of new grounds for dismissal of cases under the new law.

I felt that every presentation provided valuable highlights and insightful analyses of the most significant issues that will impact the Trustee's administration of Chapter 13 cases. The panel of speakers offered essential tips and tools which will assist in all stages of case administration. The staff from the Office of the Chapter 13 Trustee, Marilyn O. Marshall, derived an expansive overview of what is in store for the office and what will be necessary to address in the implementation of new office procedures.

The annual regional trustee seminar, presented by our United States Trustee, Ira Bodenstein, Assistant U. S. Trustee, members of the Chapter 7 Panel Trustees and the Standing Chapter 13 Trustees, focused on areas of concern arising in the administration of Chapter 7 and Chapter 13 cases within our region. The program very effectively illustrated the relevant issues resulting from BAPCPA which will impact the bankruptcy bar: debtor attorneys, creditor attorneys, trustees, the clerk of the bankruptcy court and the bankruptcy judges. Following the welcome address and BAPCPA overview from Ira Bodenstein, United States Trustee, the seminar was divided into seven instructional training areas: Criminal Enforcement; Real Estate Fraud; Roles and Duties of Chapter 7 Trustee under BAPCPA (including the means test); Role of the Chapter 13 Trustee under BAPCPA (including the Chapter 13 means test); BAPCPA and Case Administration – Automatic Stay Section 724 (Treatment of Liens); Exemptions, BAPCPA and Case Administration – Dischargeability; Attorney Sanctions.



Having the opportunity to mingle and brainstorm with colleagues in an enriching learning environment was priceless. Clearly, those fortunate enough to participate in our regional trustee seminar demonstrated a commitment to implementing the new law and making it work for the benefit and best interests of all involved in the bankruptcy process. When first introduced and reviewed, BAPCPA's new requirements for compliance appeared overwhelming and burdensome. However, prolific observations and creative suggestions were abundant, and it became apparent that the implementation of well-thought procedures will expedite the effective administration of cases.

The resourceful and productive analyses shared by the U.S. Trustee's office, the Chapter 7 Panel Trustees, and the Chapter 13 Standing Trustees created a lively discourse on what lies ahead. The sentiment demonstrated by all who attended the seminar was one of relaxed anticipation. Animated exchanges of ideas seemed to dispel any anxiety that initially existed when each of us explored the various new provisions of BAPCPA. Although those of us who will be charged with leading the way in the effective implementation of BAPCPA may be presented with a few obstacles along the way, it is obvious that the dialogue, information, tools, materials and support that has been offered and is available from our colleagues will assist us in providing efficient, effective administration of cases.

*Joanne Coshonis*

## Financial Voiding Undeliverable Chapter 13 Disbursement Checks

The administrative clerks in the office receive all checks under dual control. The administrative clerks log the returned Chapter 13 Trustee disbursement checks, hereafter referred to as "Returned Trustee Checks" into a Filemaker Pro document "In-House Receipts." Returned and voided trustee checks are classified into two groups:

1. Debtor refunds returned by the post office as undeliverable mail or with forwarding information.
2. Creditor disbursements returned by the post office as undeliverable mail or with forwarding information.

For purposes of this article, I am addressing debtor refunds returned by the post office as undeliverable mail. Look for future articles on returned creditor disbursements and disbursement returns by creditors.

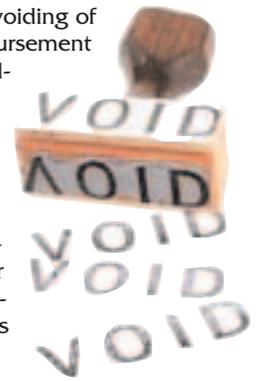
After the checks are entered into the In-House Receipts database the Financial Manager picks up the checks and also goes into the In-House Receipts database to identify each check as either a:

- ✓ receipt, or
- ✓ creditor disbursement returns, or
- ✓ voided trustee check.

The Financial Manager copies all returned debtor refund checks and gives the original checks to the Financial Team Leader to void in CaseNET.

<b>THE MARSHALL CHRONICLES</b>	
<b>The Editorial Staff:</b> Cheri Johnson, Cheryl Jones, Joanne Coshonis, Shanika Thomas, Eileen Downes, HVB and Dave Latz.	
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<b>Newsletter Information:</b>	
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 <b>THE MARSHALL CHRONICLES</b> , as well as all the previously published issues, on the Chapter 13 Trustee website at <a href="http://www.chicago13.com/">http://www.chicago13.com/</a> .	

Effective July 7, 2005, we started daily voiding of all returned Chapter 13 Trustee disbursement checks into CaseNET. Formerly the voided returned checks were held until review and resolution was completed and then voided into CaseNET. This process helps us account for all original checks, so they are not outstanding.



The copies, along with any correspondence, are given to financial staff for review and resolution. Review and resolution procedures for debtor refunds include the following steps:

1. Check for correctness of the address on the check.
2. Look in CaseNET for any change of address, or any docket regarding address changes.
3. Pull last receipt information, either from paper bank batch, or from the bank CD ROM, and check for any new address.
4. Search on the U S Bankruptcy Court's website PACER and check:
  - a. docket for an address changes;
  - b. petition – check address to be sure the address in CaseNET is the same, or;
  - c. petition – as it may show two addresses;
  - d. for any alias name;
  - e. by social security for any new case and any old case for joint debtor name as you may be able to find by that name;
  - f. Schedule I for employer information.
5. Check our physical case file for the Employer Information Sheet that was completed at the §341 meeting, or Schedule I, if it was not obtained from PACER.
6. If a new address is found, a change of address form is sent to the debtor(s) for completion. Allow only two weeks for response.
7. At the same time, call the debtor(s) attorney to see if they have a new or different address. Send follow-up letter to the debtor attorney. Allow only two weeks for response.
8. Additionally, call the employer and ask to speak to the debtor. If unable to do this, see if you can leave a message for the debtor or ask to speak to the payroll or human resources department. Otherwise, send a letter to the debtor in care of the employer. Allow only two weeks for response.
9. Utilize Internet searches.
10. If a new address is found, the refund check is reissued.
11. If a new address is not found, make a docket in CaseNET, stating that we have completed all due diligence on this refund, and that funds will be turned over to the Clerk of the Court, as an unclaimed payment.

I would like to give a big thanks to Patti Brower, our Financial Team Leader, Eileen Downes, Case Administrator, and Nicole Robertson, former Receipts Manager, for helping to develop the due diligence steps. Also, thanks to the financial staff for their assistance in documenting our due diligence steps.

Rita M. Saunders

## Trustee Matters

### Proposed Rulemaking

#### What Lies Ahead for This Chapter 13 Trustee?

For the last three months, we have been attending training sessions on the new bankruptcy bill which goes into effect October 17, 2005. As recently as last week we completed training in Lake Delavan, WI, sponsored by the United States Trustee's Office. The [U. S. Trustee/Trustee Issues and Guidance Handout](#)



we received will assist Chapter 13 Trustees in case administration. Using these materials as a starting point, we have started to prepare for the implementation of the new law. We have not implemented a new policy and procedures manual and will not adopt a new manual until we fully understand the requirements under BAPCPA. In the next four weeks, I will have definitive answers to the following questions for the staff, debt relief agencies, debtors, creditors, and the court. If you would like to have any input or make suggestions on how we should handle any of the following questions, please e-mail me at [mmarshall@chi13.com](mailto:mmarshall@chi13.com). These are proposed procedures, requests, and changes and have not been officially implemented by the Trustee. The Trustee will conduct a roundtable forum to discuss some of the questions at a later date. Since my roundtable only seats 12, I will hold at least five sessions. All will be invited to attend.

#### HOW WILL WE CONDUCT §341 MEETINGS?

##### Proposed Procedures:

Prior to conducting a §341 meeting, we request the following from the debtor:

1. CMI and Disposable Income Calculation worksheet (Official Form B22 C).
2. 60 days payment advices. We recommend that payments advices are e-mailed to [payadvices@chi13.com](mailto:payadvices@chi13.com).
3. Most recent federal tax return transcript. We recommend that tax returns are e-mailed to [taxreturns@chi13.com](mailto:taxreturns@chi13.com).

To hold a §341 meeting, the debtor should have the following documents:

1. Picture ID issued by governmental unit, or other picture ID.
2. Evidence of Social Security number, or written statement that document does not exist.
3. Payment advices for 60 days.
4. Statement of Current Monthly Income and Official Disposable Income Form.
5. Documentation of monthly expenses on Schedule J and the Statement of Current Monthly Income and Official Disposable Income Form.
6. Documentation showing all applicable tax returns have been filed for the last 4 years preceding the petition date.
7. A copy or transcript of the debtor(s) federal tax return for the tax year ending before the petition was filed.

If any one of the above items are missing, the meeting will be continued but not more than 120 days. (Trustee may hold open §341 meeting for tax returns.)

The §341 meeting will not be held if any of the following documents are not filed with the court and appear on PACER:

1. Model Plan
2. Schedule of Assets and Liabilities.
3. Schedule of Current Income and Expenditures.
4. Statement of Financial Affairs.
5. A certificate that the debtor has received and read the Notice pursuant to §342(b).
6. Statement of Monthly Net Income, itemized to show how it was calculated.
7. Statement showing any anticipated increase income/expense.
8. Certificate from an approved credit counseling agency, unless exempt pursuant to §109 (h)(3) or (h)(4). If not exempt, a copy of the repayment plan if one was created.

Recommendation: Please submit documents to the Trustee's office at least 14 days in advance. Please do not bring documents that must be filed with the court to the §341 meeting. In order to be fair to the debtor and creditor, the hearing officer must have time to review documents.

*Note: We are aware that the NDIL has issued a Standing Order requiring 7 days but the 14 days helps the Trustee to expedite the case. Since payment advices have not been defined, submit the following pay stubs depending on when wage earner is paid: monthly – 2 pay stubs; semi-monthly – 4; bi-weekly – 5 (that would cover 70 days); weekly – 9 (that would cover 63 days).*

#### HOW ARE DOMESTIC SUPPORT OBLIGATIONS GOING TO WORK?

##### Proposed Procedures:

Within 14 days of the filing date, the debtor should provide the Chapter 13 Trustee with the Claim Holder's information.

Name, current address, current telephone number

Applicable state court case number/account number

Recommendation: List the name, address and telephone number of the DSO on Schedule E so that the Trustee can properly notice the claim holder. If there is no evidence of Pre-confirmation DSO payments, the case will be dismissed or converted.

##### Trustee Pre-confirmation Duties

★ Provide written notice to the CLAIM HOLDER of:

1. Right to use State Child Support Enforcement Agency for collecting child support.
2. State Child Support Enforcement Agency address and telephone number.

★ Provide written notice to STATE CHILD SUPPORT ENFORCEMENT AGENCY of claim, name, address and telephone number of Claim Holder.

##### Trustee Post Confirmation Duties

★ Notify the Trustee if the DSO claim has been transferred or assigned to another entity.

##### Trustee Closing Duties

★ Provide written notice to the Claim Holder and the State Child Support Enforcement Agency of:

1. Granting of Discharge.
2. Last known address of debtor.
3. Last recent known name and address of the debtor's employer.

*(Continued on page 4.)*

**Trustee Matters** *(Continued from page 3.)*

4. The Name of each Creditor that holds a claim that was not discharged or was reaffirmed.

- ★ Prior to discharge we will require, if applicable: the debtor's certification that all DSO's have been paid in full through the date of such certification; 1328(a) Proof that the debtor has completed an instructional course concerning personal financial management described in section 111 of the code; an order satisfying 1328(h).

**HOW WILL TAX RETURNS BE HANDLED**

**Proposed Procedures:**

1. 14 days prior to §341 meeting the debtor must submit to the Trustee a federal tax return or transcript for most recent filing year. §521 requirement.  
One day prior to §341 meeting the debtor must have filed tax returns with IRS and has to show proof to the Trustee that all tax returns – federal, state, and local – were filed. §1308 requirements.
2. To Confirm Case, the debtor must provide proof to Trustee that tax returns for last 4 years have been filed. Trustee will accept Affidavit of Confirmation regarding the filing of the 4 years of taxes but must have a copy of the tax return or transcript for the most recent year ending.

Recommendation: Submit copies of all tax returns transcripts and proof that all 4 years have been filed so that case can be confirmed and money can be disbursed without delay after confirmation.

**HOW WILL LEASE PAYMENTS AND ADEQUATE PROTECTION PAYMENTS BE PAID?**

**Proposed Procedures:**

1. Trustee rarely sees cases with payment to leaseholders. Adequate protection payments will be made according to the Standing Order signed by the Judges.
2. Adequate Protection payments will be made by the Trustee to the PMSI holder.

Recommendation: List PMSI on Schedule D. Trustee will make adequate protection payments to creditor if debtor has properly identified. Trustee will make payments prior to confirmation. Information will be reviewed in Post Confirmation review process.

**HOW ARE PAYMENTS TO SECURED CREDITORS GOING TO WORK?**

**Proposed Procedures:**

- ★ Equal Payments to Secured Creditors will be made.
- ★ No longer will secured creditors be paid pro-rata. We understand equal monthly amounts to mean the same amount each month.

**HOW WILL PAYMENTS TO ATTORNEY BE MADE?**

**Proposed Procedures:**

- ★ Standing Order to be signed by Judges will increase "no Look fee" to Debt Relief Agencies.
- ★ Model Retention Agreement will be revised.
- ★ Debt Relief Agency or Attorney will be paid according to the Model Plan for the NDIL.

**HOW IS DISPOSABLE INCOME CALCULATED?**

1. Calculate Current Monthly Income.  
Average Monthly Income for the Six Calendar Months  $\times 12 =$  CURRENT MONTHLY INCOME (CMI)

2. What is the debtor's household size?
3. What is the state MEDIAN FAMILY INCOME for the Household size?
4. How does the debtor's CURRENTLY MONTHLY INCOME (CMI) compare to the state Median Income?
5. Determine if CMI is Below Median Income.  
USE REASONABLE NECESSARY EXPENSE ON SCHEDULE J.
6. Determine if CMI Is Above Median Income.  
USE IRS NATIONAL AND LOCAL STANDARD AND "OTHER NECESSARY EXPENSES."

**WHAT IS THE APPLICABLE COMMITMENT PERIOD?**

- ★ IF CMI is Above State Median Income = 60 months (unless 100% plan).
- ★ IF CMI is Below State Median Income = 36 to 60 months (unless 100% plan).

**HOW TO GET A PLAN CONFIRMED?**

- ★ Make sure all prior bankruptcy cases are listed.
- ★ Make sure debtor received Pre-bankruptcy Credit Briefing 180 days prior to filing and debtor received and read the Notice required pursuant to §342(b).
- ★ Make sure debtor has made first payment 30 days after petition is filed and debtor is current on payments at time of confirmation.
- ★ Make sure payment is sent to correct Trustee address (lock-box) in order to avoid delay. If debtor elects payroll control, send Payroll Order to Judge's Chambers so that deductions can start promptly.
- ★ Make sure all schedules and other documents are accurate and complete. Debtor will be asked what specifically did he/she do in "good faith" to meet the requirements.
- ★ Review the Model Plan and Secured Property-Schedule D. Are adequate protection payments required to be made by Trustee?
- ★ Review Schedule E to determine if the debtor owes a Domestic Support Obligation. Also, review Schedule I and J.
- ★ Make sure that Official Form B22 C is correct and accurate and the boxes at the top of the form are checked. The monthly net income must be itemized to show how it was calculated. Double check your CMI calculation and recheck the Means Test calculation if applicable.
- ★ Make sure that tax federal return was provided to Trustee and the tax returns for the last 4 years have been filed by the Debtor with the Internal Revenue Service, State of Illinois and local taxing authorities.
- ★ Make sure information on debtor's residence is listed so that exemptions can be determined?
- ★ Make sure debtor has met the requirements of the Liquidation Analysis.
- ★ If all of the above is satisfied and case is confirmed, Trustee will disburse every 3rd Friday of the month after post confirmation review is completed. Post confirmation review is an audit process to make sure Trustee has complied with Plan.

I will see you at the roundtable forum with other questions, which will assist all of us in making the process work for the debtor, creditor, debt relief agency and the court.

*Marilyn O. Marshall, Standing Trustee*

## Information Services Coming Soon To A CaseNET Near You: Step Plans For Set Amount Claims!

It's admittedly been a long time since we promised that CaseNET would support automatic updating of set-amount claims whose amounts change over time, but we are making progress toward that goal. Here's a preview of what is soon to come. The picture shows a dialog for entering a schedule of set amount changes for a claim. It resembles the dialog for entering the debtor's plan payment schedule. The main difference is that instead of entering a monthly schedule, here we just need an entry for each change of a claim's set amount and the date the change is effective. The new allocation code (now being tested by our crack debugging team of 1,000 keyboarding monkeys) will check for scheduled changes before allocating to set amount claims.

You will be able to enter set amount change schedules to debt treatments and to claims. If the debt treatment for a claim includes a change schedule, the schedule will automatically be copied to the claim when you enter the proof.

We rolled out the set amount scheduling function on Tuesday, September 27th. This will allow us to get started updating claim records with schedules as needed. When the new allocation code has been thoroughly tested and debugged, no further attention will be required for any claims that have had schedules entered.

*Cliff Tarrance*

CLAIM: Record 16 of 2,097  
**Set Amount Changes**

**Scheduled Set Amount changes**

Effective Date	Set Amount
12/27/00	362.00
06/01/06	500.00

**Amount Due**  
 Claimed \$ **14,500.00**  
 Percent **100%**  
 Plan Due **14,500.00**  
 Interest **2,902.39**  
 Total Due **17,402.39**

**Model Plan variance**  
 Creditor claimed \$ **n/a** Plan variance **n/a**

**Disbursements**  
 To Date **17,402.39**  
 Balance Due **0.00**

## Inquiring Minds

*How do you determine if a claim is a duplicate or a copy? What does the court do with those types of claims?*

**Copy claim** – A second claim that is filed which has the SAME creditor information, account number, and amount as the original claim.

If we determine that a claim is a COPY, we do not load that claim in CaseNET, but make a docket accordingly.

**Duplicate claim** – A second claim that is filed for the same debt and has DIFFERENT creditor information, account number, OR amount from the original claim.

If we determine that a claim is a DUPLICATE, we load the claim and turn disbursements off. We also send a letter to the creditor asking them to withdraw one of the claims.

The Court's Claim Register will include all claims that are filed on a case. They do NOT determine if a claim is a copy or a duplicate. The only time the Court will remove a claim off of the Claim Register is if they have loaded it in error and the claim belongs to a different case.

*Eileen Downes*



## October Birthdays, Anniversaries And Other Notable Events

**Squirrel Awareness Week**, October 2nd–8th.

Happy 6th Anniversary to **Joanne Coshonis** on October 4th!

Happy Birthday to **Denise Ashley** on October 7th!

**All Staff Meeting** on October 7th.

Happy Birthday to **Mark Caffarini** on October 8th!

**Fire Prevention Week**, October 9th–15th.

**Columbus Day Holiday** on October 10th.

Happy Birthday to **Dave Latz** on October 13th!

Happy 19th Anniversary **Rita Saunders** on October 14th!

**Sweetest Day** on October 15th.

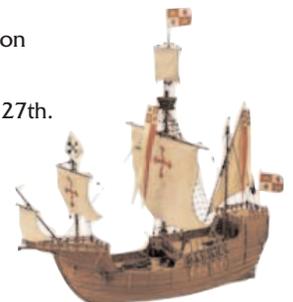
Happy Birthday to **Shanika Thomas** on October 21st!

**Cranky Co-Workers Day** on October 27th.

**Daylight Savings Time** ends on October 30th.

Happy Birthday to **Kenya Williams** on October 31st!

**Halloween** on October 31st.



## Case Confirmation Who Are The Paralegals?

Our office has four paralegals and two senior paralegals. Let me introduce you to:

- Shanika Thomas - manages Judge Hollis's court call.
- Kenya Williams - manages Judge Goldgar/Black court call.
- Catherine Mendoza – manages Judge Doyle court call.
- Carolyn Donahue – manages Judge Squires court call.
- Karen Barron – senior paralegal and team leader.
- Cheri Johnson – senior paralegal and team leader.

The primary responsibilities of the paralegals are to manage the court calls for the staff attorneys. In doing so the paralegals run a weekly job from CaseNET that selects all the cases that are up for confirmation for the upcoming week. They create a list every week from Filemaker Pro that exports the cases from CaseNET that are up for confirmation. Once the list is generated, the paralegal can begin their court call preparation and put together the packets for attorney review. The packets have changed recently since we are becoming a paperless office. The paralegals currently assemble the packets that include:

- ☞ §341 meeting notes
- ☞ The employment information form
- ☞ Copies of the debtor's ID and SS card
- ☞ Pay stubs
- ☞ Notice
- ☞ Confirmation orders
- ☞ Office tracking sheet

Once the packets are assembled from the list created, the packets are given to the staff attorney. The paralegals will print out a copy of the court call that the deputy clerks post on the court's website. This is reviewed by the paralegals one to two days prior to the court call to be sure they have tracking sheets for everything that is to be heard in court.

The paralegals are also responsible for all the mail that is assigned to their judge. They receive their mail mostly via e-mail from ECF documents. Other types of mail received are the documents debtors bring in after a §431 meeting such as pay stubs, market analysis on their property, and copies of debtor's SS card. We are still receiving some courtesy copies of motions or objections filed by the attorneys. (These are placed in "File 13")

In addition to preparing the call, docketing and processing the mail, the paralegals docket the results of everything that was heard in the court call. During court the staff attorney will write on the tracking sheet whether the matter was continued, granted, denied or withdrawn. The paralegals rely on the attorney notes to be accurate when docketing the results. It is important for the paralegals to enter the results from court on a timely basis. The continued matters especially need to be entered right away in CaseNET for the paralegals to begin to prepare the next call.

Other responsibilities the paralegals perform every week are conducting §341 meetings and phone services. Our office has a schedule for hearing officers and phone services. The paralegals serve as hearing officers once a week and provide telephone services twice a week.

*Cheri Johnson*



## Case Administration Addressee Unknown?

Currently this trusteeship administers approximately 7,700 cases. In association with these cases we produce and mail numerous documents per year. A small percentage of the mail that we send to debtors is returned due to invalid or bad addresses. The type of document that we normally send out is either correspondence or a check.

The administrative clerks will focus this year on mail that is returned under the correspondence category. (Returned checks are already handled under a separate process by the financial department.)

Documents that are returned with a forwarding order expired label on the envelope go to the Identity Maintenance person. Instructions will be mailed to the address on the forwarding label, informing the debtor of what steps they need to take to update their address information.

If the letter is returned and does not have a forwarding address, we will make a docket entry under debtor communication with a note that mail was returned.

We need phone representatives to make a habit of verifying the debtor's address at the beginning of each call and to notify the debtor of what steps they need to take to change their address with our office. A note should also be added in the docket when the debtor calls with a good address, so that we have a contact location until the proper information is returned and updated in the system.

*Rosalind Lanier*



## The Last Update Before The Race



The intense training is now over. The much anticipated (not really) 20 mile run is behind me and the race is just two weeks away. The 20 miles was tough but not as bad as I thought, the weather has been much less humid and not as hot as July and August have been. It is just a question of how I can do 6 more miles after running the 20 miles that I know I can run, but that is what the marathon is all about – hitting the “wall” and continuing to run. My wife Kathy and Lizzy the dog helped me do the 20 miler by traveling by car to various points along my route to provide me with liquids. They were exhausted at the end of this chore; I, of course, had no sympathy for them.

As you read this I will have already run the Chicago Half Marathon, which was held on September 25. The course was around the Museum of Science and Industry area, Hyde Park and the University of Chicago and a trip up and back on Lake Shore Drive from 55th Street to 35th Street. This replaced my training run for that weekend.

The plan until race day on October 9th is to decrease my mileage (I have reached my peak and am just trying to maintain the current level until race day), and to carbo load. That's right; I have permission to load up on food, anything with carbs is what I need. You have permission to feed the animal, anybody who wants to bring me foods high in carbohydrates, I'll eat it.

Coming next month: Details of the Marathon.

*Dan Lyons*

**Kids Korner  
Back To School**

My name is Alitzel Orozco and this is about my new school. My teacher is really nice and she likes to play with us. We don't have any slides in this school just jump ropes but it is still a lot of fun. I really like my new school and I have made four new friends so far.



*Alitzel Orozco, Grade 2  
Daughter of Agueda Orozco*

My name is Jordan Davis, and my first week of school was so much fun. I saw my friends Felecity, Jessica, and Danicia. All of them came back to school with new clothes, shoes, and new hair doos. We played games outside before and after school. I really like my new teacher Ms. Toney. Everybody said she was mean last year, but she doesn't seem mean at all. She lets us eat, and talk sometimes in the classroom. So far we have the largest fourth grade classroom, and because we're the largest we get to have a pizza party.

*Jordan Davis, Grade 4  
Daughter of Angela Davis*

My name is Amber Jones and my first day of school was exciting because I got to meet new students. Only a few of the students in my second grade class were new. I became friends with two of the new students Nia and Lakiya. We met by talking to each other. My teacher is ok her name is Mrs. Porter. She doesn't like yelling. My favorite subject is science because we get to do fun experiments. The best thing about school is to be with my classmates.

*Amber Jones, Grade 2  
Daughter of Cheryl Jones*

My name is Adam Donahue and my first day of school was a little different this year. I went from a class of 23 to a class of 78. At first I was really scared because I have been with the same kids for most of my nine years, and now only one of my friends was coming with me to another grade of 4th and 5th combined class. It ended up being great! I met a bunch of cool people and have many friends this year. There was also a difference in workload. I had about an hour of homework a night last year. I know my mother and farther are happy I have about two hours a night. Teachers were also different. I was used to having one teacher who taught every subject, but now there is one teacher per subject. I didn't know if I was going to like all of them. The math teacher seemed especially big and scary. He is helping us do our math before class. Well, I think this year will be good although I can't join the sports teams with my cast. I hope to join football and soccer next year. I hope we don't get any more than two hours of homework this year. I will have to pass this paragraph on to my teachers. (Probably not!) I tried.

*Adam Donahue, Grade 4  
Son of Carolyn Donahue*

**Don't Forget...**

Daylight Savings Time will come to an end on Sunday, October 30th.

Remember to "Fall Back" – be sure to set your clocks back one hour.

And this is also a great time to change the batteries in your smoke and carbon monoxide detectors.



**20 Questions For:  
Shanika Thomas  
(Paralegal)**



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

*If you could build a house anywhere in the U.S., where would it be? Anywhere near a large body of water, but away from the Gulf!*

*When you were a kid, what profession or job did you want to have when you grew up?* I've always wanted to be a Lawyer.

*If they made a movie about your life, what current actor/actress would play you?* Taraji Henson, the girl from Baby Boy or Halle Berry, that's my twin.

*What is your least favorite household chore?* Mopping and coming in a close second would be washing dishes.

*What are your favorite books?* To Kill a Mocking Bird, Yesterday, I Cried and The Coldest Winter Ever

*If you could bring anything back from your childhood, excluding people, what would it be?* Super Transfers.

*When you were growing up (12 years or younger), what was your favorite...*

*Hair style/haircut?* An asymmetric bob, but I had a curl, first a carefree curl, then an elasta curl, never got a wave nouveau, I got a perm!

*Cartoon?* Inspector gadget and Jem on the weekdays. Oh, can't forget the Thunder Cats, Whoa! On Saturday though, the Smurfs, Snorks and Super-Friends, but for holidays, Charlie Brown.

*Cereal?* Hands down Frootloops and Captain Crunch and they're still my favorites.

*Sport?* Gymnastics and Double Dutch, I was cold on the balance beam, me and my sister!

*Subject in school?* Math until I had to take algebra and trig in high school.

*Author?* Judy Blume and Dr. Seuss.

*Singing group?* Salt N Pepa/New Edition.

*Video game?* That game you hooked to the t.v. and was like ping-pong. Pac Man and Donkey Kong on Atari and Coloco-Vision, and Pitfall on Intelli-vision, that's what we had!

*Family outing?* Skating at Rainbo roller rink, my whole family can jam on some skates.

*Movie?* Annie.

*If you wanted to be cool:* You had to have a Member's Only jacket.

*I always wanted:* A Barbie dream house and a Thriller, Beat It or Billy Jean jacket.

*Now that I'm older I wish:* I was still a kid doing cheers and riding my bike, sneaking to the show downtown, and going to the Water Tower; outside jumping rope while the boys were doing flips and break dancing.

**Did You Know?  
October Is National  
Popcorn Poppin' Month.**

Americans consume 17.3 billion quarts of popped popcorn each year. The average American eats about 68 quarts.

Popcorn balls were among the most popular confections in the late 1800s and early 1900s.

Some of the first flavorings for popcorn included orange and lemon juice, peppermint, honey, vanilla, molasses, and sugar.

Sears, Roebuck & Co. sold home corn poppers for 8 cents each and 25 pounds of popping corn still on the cob for 5 cents.

The first time popcorn was mentioned in a cookbook was in 1846.

One of the largest popcorn balls ever made was 12 feet in diameter, needing 2,000 pounds of popcorn to complete.

During World War II, sugar was rationed, resulting in less candy available for snacking. During this time, Americans ate three times as much popcorn as usual.

The name for Cracker Jacks came from a popular slang expression from the late 19th century meaning "something very pleasing."

Popcorn kept in a freezer will not go stale.

The ideal temperature for popping corn is 400 to 460 degrees Fahrenheit.

There are 1,600 popcorn kernels in one cup.



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**Get Motivated!**

Many of us spend half our time wishing for things we could have if we didn't spend half our time wishing. – Alexander Woollcott

Know yourself. Don't accept your dog's admiration as conclusive evidence that you are wonderful. – Ann Landers

When one door closes another door opens; but we so often look so long and so regretfully upon the closed door, that we do not see the ones which open for us. – Alexander Graham Bell

While we may not be able to control all that happens to us, we can control what happens inside us. – Ben Franklin

People become really quite remarkable when they start thinking that they can do things. When they believe in themselves they have the first secret of success. – Norman Vincent Peale

In order to succeed you must fail, so that you know what not to do the next time. – Anthony D'Angelo

The reason so many people never get anywhere in life is because when opportunity knocks, they are out in the backyard looking for four-leaf clovers. – Walter Percy Chrysler

The only place where success comes before work is in the dictionary. – Vidal Sassoon

Life is like a dogsled team. If you ain't the lead dog, the scenery never changes. – Lewis Grizzard

