

Easy Ways To Establish Priority Claims

Whether you are a Debtor, Creditor or Trustee, the first and most direct way to establish or determine whether a claim is entitled to priority treatment is to reference the proof of claim filed or the proof of claim form. The form itself contains quick reference to §507(a) including the most common instances where a debt owed is in the nature of priority debt and, therefore the claim is entitled to priority treatment. The order of priority changed under the recent BAPCPA amendments with domestic support obligations now placed in the highest priority. However, priority treatment is limited to only those claimants who hold debts fitting within the categories of priority debt outlined in §507.

Section 507 provides in pertinent part:

(a) §507(a) The following expenses and claims have priority in the following order:

(1) **First:**

(A) Allowed unsecured claims for domestic support obligations that...are owed to or recoverable by a spouse, former spouse, or child of the debtor, or such child's parent, legal guardian, or responsible relative...

(B) Subject to claims under subparagraph (A), allowed unsecured claims for domestic support obligations that...are assigned by a spouse, former spouse, child of the debtor, or such child's parent, legal guardian, or responsible relative to a governmental unit (unless such obligation is assigned voluntarily...for the purpose of collecting the debt) or are owed directly to...a governmental unit under applicable non-bankruptcy law...

If a trustee is appointed or elected...the administrative expenses of the trustee allowed under paragraphs (1)(A), (2), and (6) of section 503(b) shall be paid before payment of claims under subparagraphs (A) and (B), to the extent that the trustee administers assets that are otherwise available for the payment of such claims.

(2) **Second**, administrative expenses allowed under section 503(b) of this title, and any fees and charges assessed against the estate under Chapter 123 of title 28.

(3) **Third**, unsecured claims allowed under section 502(f) of this title.

(4) **Fourth**, allowed unsecured claims, but only to the extent of \$10,000 for each individual or corporation... earned within 180 days before the date of the filing of the petition or the date of the cessation of the debtor's business, whichever occurs first, for –

(A) wages, salaries, or commissions, including vacation, severance, and sick leave pay earned by an individual; or

(B) sales commissions earned by an individual or by a corporation with only 1 employee, acting as an independent contractor...

(5) **Fifth**, allowed unsecured claims for contributions to an employee benefit plan –

(A) arising from services rendered within 180 days before the date of the filing of the petition or the date of the cessation of the debtor's business, whichever occurs first; but only

(B) for each such plan, to the extent of –

(i) the number of employees covered by each such plan multiplied by \$10,000; less

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(ii) the aggregate amount paid to such employees under paragraph (4) of this subsection, plus the aggregate amount paid by the estate on behalf of such employees to any other employee benefit plan.

- (6) **Sixth**, allowed unsecured claims of persons –
 - (A) engaged in the production or raising of grain, as defined in section 557(b) of this title, against a debtor who owns or operates a grain storage facility, as defined in section 557(b) of this title, for grain or the proceeds of grain, or
 - (B) engaged as a United States fisherman against a debtor who has acquired fish or fish produce from a fisherman through a sale or conversion, and who is engaged in operating a fish produce storage or processing facility – but only to the extent of \$4,925 [FN1] for each such individual.

- (7) **Seventh**, allowed unsecured claims of individuals, to the extent of \$2,225 [FN1] for each such individual, arising from the deposit, ...of money in connection with the purchase, lease, or rental of property, or the purchase of services, for the personal, family, or household use of such individuals, that were not delivered or provided.
- (8) **Eighth**, allowed unsecured claims of governmental units, only to the extent that such claims are for –
 - (A) a tax on or measured by income or gross receipts...
 - (i) for which a return, if required, is last due, including extensions, after three years before the date of the filing of the petition;
 - (ii) assessed within 240 days before the date of the filing of the petition, exclusive of –
 - (I) any time during which an offer in compromise with respect to that tax was pending or in effect during that 240-day period, plus 30 days; and
 - (II) any time during which a stay of proceedings against collections was in effect in a prior case under this title during that 240-day period, plus 90 days.
 - (III) other than a tax of a kind specified in section 523(a)(1)(B) or 523(a)(1)(C) of this title, not assessed before, but assessable, under applicable law or by agreement, after, the commencement of the case;
 - (B) a property tax incurred before... the case and last payable without penalty after one year;
 - (C) a tax required to be collected or withheld and for which the debtor is liable in whatever capacity;
 - (D) an employment tax on a wage, salary, or commission ...earned from the debtor before the date of the filing of the petition, whether or not actually paid before such date, for which a return is last due, under applicable law or under any extension, after three years before the date of the filing of the petition;
 - (E) an excise tax on –
 - (i) a transaction occurring before the date of the filing of the petition for which a return, if required, is last due, under applicable law or under any extension, after three years before the date of the filing of the petition; or
 - (ii) if a return is not required, a transaction occurring during the three years immediately preceding the date of the filing of the petition;
 - (F) a customs duty arising out of the importation of merchandise –
 - (i) entered for consumption within one year before...filing of the petition;
 - (ii) covered by an entry liquidated or reliquidated within one year before...filing of the petition; or
 - (iii) entered for consumption within four years before the date of the filing of the petition but unliquidated on such date, if the Secretary of the Treasury certifies that failure to liquidate such entry was due to an investigation pending on such date into as

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THE MARSHALL CHRONICLES

The Editorial Staff:

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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 third 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/>.

Trustee Matters

The Staff Symposium Training Was Worth Its Weight In Gold

I attended the Staff Symposium training in St. Louis April 23 and 24 along with some of my staff members. Tom Vaughn and Glenn Stearns were also present at the training with staff. Glenn Stearns is serving as co-chair to Mark Bonney from Oklahoma and will take over as chairman. Joyce Babin from Arkansas or I will serve as co-chair to Glenn.



This year the sessions were designed for four types of employees. Skills (all Trustee staff) Leadership (designed for supervisors) Office Managers, and Comptroller. The Office Managers and Comptroller sessions are limited to 25 participants and each attendee must have written Trustee approval.

The committees have worked very hard to present interesting and informative sessions. Everyone I spoke with indicated that the seminar topics were exciting and interesting. In addition to the great training, the symposium allows employees to make new friends, to interact with others, and to exchange ideas about work. It is amusing how all trustees and their staff thinks that their way of doing a task is the "right way."

Below is a list of sessions and the topics covered.

Session	Skills	Leadership	Office Manager	Comptroller
1	Bankruptcy Overview	Why Not Change?	Employment Law I	Monthly and Annual Reports
2	Pre-Confirmation Procedures	Employee Motivation	Employment Law II	Annual Budgets
3	Posting Payments, Adequate Protection and Means Test	Effective Training	Human Resource Documentation and Employee Leasing	Audits
4	Claims Processing Post-Confirmation Issues	Creative Leadership	Preparing for the Unexpected	Internal Controls and ACH Distributions
5	Case Audits Case Closing	Key Characteristics of Leaders	Chapter 13 Handbook	Joint Session with Managers
6	Workplace Ethics	Ethics in the Workplace	Ethics for Managers	Joint Session with Managers

Glenn announced that next year the seminars would be held in Phoenix, Miami and Chicago. The dates have not been confirmed. I am planning to send staff next year as well. I know my staff prefers the training to be anywhere else but Chicago. But who knows, some of you may get to go to Phoenix or Miami.

Announcement

The office will relax its business casual dress code effective June 21, 2007. This does not apply to attorneys attending court or hearing officers conducting §341 meetings.

Marilyn O. Marshall, Standing Trustee

Legal Just A Little Common Sense...Please

I just finished a long, drawn out, phone discussion with a debtor attorney about BAPCPA and the various interpretations of disposable income and how that disposable income must be paid to unsecured creditors over a period of...blah blah blah.

As fascinating as that all sounds, and putting aside the fact that that it is truly our job to try and interpret what Congress meant when they enacted BAPCPA, what dawned on me for the umpteenth time is that we have come to a point where we now fail to consider, or utilize, a very important concept of every day life: common sense. We talk about what are allowed deductions, and statutory expenses based on calculations, but what we fail to discuss is whether expenses are based on basic common sense.

In the olden days of bankruptcy, Chapter 7 was used to get out of debts and Chapter 13 was used to repay debts. Today, the priorities have changed.

Most cases we see are people who have suffered a major catastrophic event and they are trying desperately to hold onto real property or vehicles. There are people in Chapter 13 who are actually trying their hardest to repay what they borrowed.

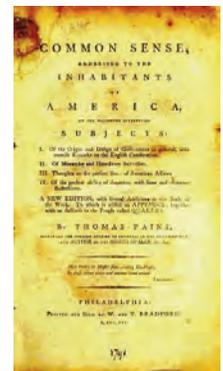
But even those who try to do the right thing could use a dose of common sense. A recent decision from a Court in Wisconsin took a look at whether or not a cell phone expense was an "other necessary expense." Could it be deducted from their monthly income to arrive at their projected disposable income to be paid to unsecured creditors? Though the opinion was well thought out, sometimes I just want to confront these debtors and ask them: What are you thinking?

I'm sure debtor attorneys all over will jump at the opportunity to cite this case, but should the concern be for the debtors? Wouldn't they, in the long run, benefit hugely if someone just told them they can't keep things they don't need and that's why they are here.

A few days ago I reviewed a new case where the debtor was 61 months behind in their mortgage payments. Now if that alone wasn't a bit shocking, flipping to the expenses on J, I beheld, just like almost every other petition, there were expenses listed for a phone, a cell phone, cable, and the internet. All I could think was, what was this person thinking?

If I had a loss of income, even temporarily, the FIRST thing I would do would be to cut the cable and Internet off. The cell would go almost as quickly. Common sense should tell you that if you are losing your home, cut out the non-necessary luxury expenses. However, as counterintuitive as it sounds, just about every debtor has a line item for cable and a cell phone as an expense. Maybe everyone could use a good dose of common sense for once. A little common sense, though not necessarily prescribed by BAPCPA, may just be good for the soul.

Anthony Olivadoti



"Leadership is practiced not so much in words as in attitude and in actions."
- Harold Geneen

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assessment of anti-dumping or countervailing duties or fraud, or if information needed for the proper appraisal or classification of such merchandise was not available to the appropriate customs officer before such date; or



- (G) a penalty related to a claim of a kind specified in this paragraph and in compensation for actual pecuniary loss.
 - (9) **Ninth**, allowed unsecured claims based upon any commitment by the debtor to a Federal depository institutions regulatory agency (or predecessor to such agency) to maintain the capital of an insured depository institution.
 - (10) **Tenth**, allowed claims for death or personal injury resulting from the operation of a motor vehicle or vessel if such operation was unlawful because the debtor was intoxicated from using alcohol, a drug, or another substance.
- (b) If the trustee, under section 362, 363, or 364 of this title, provides adequate protection of the interest of a holder of a claim secured by a lien on property of the debtor and if, notwithstanding such protection, such creditor has a claim allowable under subsection (a)(2) of this section arising from the stay of action against such property under section 362 of this title, from the use, sale, or lease of such property under section 363 of this title, or from the granting of a lien under section 364(d) of this title, then such creditor's claim under such subsection shall have priority over every other claim allowable under such subsection.
- (c) For the purpose of subsection (a) of this section, a claim of a governmental unit arising from an erroneous refund or credit of a tax has the same priority as a claim for the tax to which such refund or credit relates.
- (d) An entity that is subrogated to the rights of a holder of a claim of a kind specified in subsection (a)(1), (a)(4), (a)(5), (a)(6), (a)(7), (a)(8), or (a)(9) of this section is not subrogated to the right of the holder of such claim to priority under such subsection.

Put more simply, domestic support obligations and administrative claims of a Trustee first, other administrative claims assessed against the estate second, claims under §502(f) third, claims for earnings up to \$10,000 earned within the last 6 months from the debtor fourth, limited claims for contributions to an employee benefit plan from services rendered within the last 6 months fifth, claims of persons engaged in the production or raising of grain or engaged as a fisherman sixth, claims for rental, purchase, lease or services deposit made to the debtor seventh, tax claims of governmental units eighth, claims based upon any commitment by the debtor to a Federal depository institutions regulatory agency ninth, and claims for personal injury or death caused by the debtor while operating a vehicle under the influence of alcohol or drugs tenth. A Trustee paying adequate protection to a secured creditor who has an allowable administrative claim under subsection (a)(2) has the highest priority of any other creditor at that priority level. (§507(b)) A claim for an erroneous tax

refund gets the same priority as the tax upon which the refund was based. (§507(c)) However a party subrogated to the claim of anyone that has a priority claim under subsection (a)(1), (a)(4), (a)(5), (a)(6), (a)(7), (a)(8), or (a)(9) does not get the priority to which the original claimant would be entitled.

As a claimant or creditor filing a claim it is important to be sure that you are entitled to priority treatment before asserting such. Claims for goods sold, services performed, or money loaned are generally not priority claims but, rather, are general non-priority unsecured claims. Only very limited types of debt for limited types of creditors are accorded priority status under §507 of the Bankruptcy Code. Under the Federal Rules of Bankruptcy Procedure, rule 9011, the Courts can impose sanctions including "...the amount of the reasonable expenses incurred because of the filing of the [improper] document, including a reasonable attorney's fee" against the person who signed the document in violation of that rule. Furthermore, the claim form itself indicates that 18 U.S.C. §§ 152 and 3571 provide for a fine of up to \$500,000 or imprisonment for up to five years, or both as penalties for presenting fraudulent claims. While mistakes or carelessness in completing the form would not likely result in sanctions, repeatedly engaging in such carelessness after the errors have been brought to the attention of the responsible party may rise to the level where sanctions would be appropriate.

As a Debtor or Trustee reviewing claims to determine if there exists a legitimate basis for priority status regarding a particular claimant who has asserted such on the form, it is important to keep in mind that, unfortunately, there is often little training or supervision of the person actually completing the proof of claim form. As a result, all too frequently the incorrect box is checked thereby inadvertently asserting priority status where no legitimate basis for that assertion exists. Also, a claim for administrative expenses, placing the creditor either at the first or second priority level, must be sought by request (motion) of the court and will only be allowed upon the approval (order) of the court after notice and hearing. (§503(a) and (b))

As for distribution priority, or payment of priority claims, in a Chapter 13 bankruptcy, that will be controlled or dictated by the distribution scheme laid out in the substantive provisions of the confirmed plan. Since secured creditors must receive adequate protection payments for the depreciation of the collateral held for the debt and mortgage creditors must receive a reasonable cure of arrears and maintenance of post-petition payments, even though not defined as priority creditors, secured creditors are, as a practical matter, the highest "priority" creditor in any distribution scheme set up in a Chapter 13 plan. Administrative claims for the debtor attorney fee balance get distributions either up front, even ahead of the secured creditor, or most often on parity with them. Priority creditors under §507 are typically next in line for payment. The Model Plan mandated for use in the Northern District of Illinois provides the following distribution scheme:

"The trustee shall pay the amounts specified in Section E of this Plan in the following order of priority, with claims in a given level of priority reduced proportionately in the event of a deficiency in plan payments: (1) trustee's authorized percentage fee; (2) current mortgage payments; (3) secured claims listed in Section E3; (4) priority claims of the debtor's attorney; (5) mortgage arrears; (6) priority claims other than those of the debtor's attorney; (7) specially classified non-priority unsecured claims; and (8) general unsecured claims."

Jay Tribou

Information Services What Happened To My Computer?

In the last month or so, we've had three computers that had problems severe enough to require their removal from an employee's desk for servicing.

How was it determined that there was a problem and then, where did they go?

Usually, when someone calls me with a problem the first thing I hear is "my computer isn't working." Unfortunately, that doesn't help, so to begin, I will ask a few questions: When you say your computer isn't working, what do you mean? Is the display not showing a picture? Is the mouse not moving? Is the keyboard not typing? Are you seeing just a little picture on a blinking folder on your screen? These are just a few of the things I may ask.

In many circumstances I may ask you to restart your system. This often takes care of problems like frozen mice and keyboards, and the resetting of the connection between the computer and display. If this doesn't take care of the problem, I will probably be visiting you.

If there isn't a green or yellow power light on your display, or you're not getting a connection to our network, the first thing I check is the cords and cables to verify that they're plugged in properly – the janitorial staff has been known to accidentally unplug something in their zeal to clean your desks.

LCD displays, for some reason, seem to have a failure rate a bit higher than the old CRT displays we used to use, although their benefits, in particular their size, tend to outweigh any drawbacks. Luckily, the brands we're using, Planar and Lenovo, have three-year warranties and most can be replaced under that warranty. In the event I determine that the display is FUBAR (Fouled Up Beyond All Repair), I will temporarily replace it with a display from our inventory and then send it to the manufacturer for warranty replacement. The replacements are usually received within a week.

Probably the most common problems that occur with your computers are software related. These tend to be unexplained crashes of the system or programs locking up inexplicably. While all computers are subject to this phenomenon occasionally, when it happens often, say two or three times a day, this may be indicative of a corruption of the software.

When this happens I will usually run "utilities" on your computer. These utilities are programs designed to find and fix problems with software, file structures, data, etc. Among them are programs such as Drive Genius, Disk Warrior and Data Rescue. We have found these utilities very successful in finding and repairing software problems and system corruption.

Occasionally, though, problems occur that are beyond the scope of the utilities. That's when your computer usually disappears from your desk. I will typically have you move to an unused station or temporarily move one of those computers to your desk while your computer is in the "repair bay."

I'll then go through a process of determining where the problem lies. This may involve reinstalling the operating system software, restoring your data from backups, replacing hardware items, most



commonly a hard drive, or a combination of all of them. Worst case scenario, I give up and actually take the computer to the Apple Store for servicing at their \$85 per hour service rates.

Of the three computers I mentioned in the first paragraph, two of them had hard disk drives that had failed. They required replacement of their drives, and then full reinstallation of the system software, all of the programs we use (and there are a lot of them), and the restoration of the employee's data from our backup drives.

The third computer ended up at the Apple Store, where, after the Apple Geniuses (as Apple calls them) had run their hardware diagnostics, changed the main logic board and central processing unit (CPU), they finally determined that one of the memory chips had gone bad.

Once we received this machine back from Apple, I still had to go through the same process of reinstallation of everything as we did on the two above.

So what happened to your computer? Well, it got fixed, of course!

Dave Latz

Case Administration Domestic Support Obligation Noticing



One of the many changes that came with the new Bankruptcy Protection Act (BAPCPA) is the requirement that the debtor list all domestic support obligations (DSO); even if the debtor is current with the payments. The Trustee assigned to that case must provide a notice to each claimant and state agency at the start and at the end of the case. The notice is to advise the claimant of their right to payment and collection services of the child support enforcement agency in the state where they reside. We have an automated job in CaseNET called DSO noticing. In preparation for the noticing requirement, the address record for each child support enforcement and state agency in all fifty states was added to our database. The DSO job is run weekly and will select a debt for noticing if the debt basis is scheduled as domestic support. The following information is verified during the review phase of the job:

1. Whether the debt was correctly marked as domestic support.
2. Whether the correct claimant identity and address is selected.
3. Whether the DSO beneficiary information was input.

To ensure that we serve proper notice we need everyone to be conscientious during petition and schedule entry that the correct address is selected. You can verify the correct noticing address on the U. S. Trustee website at <http://www.usdoj.gov/ust/eoba/pcpa/ds/index.htm>.

Occasionally, a notice that is sent to an individual claimant will be returned by the post office due to an incorrect or insufficient address. A letter is then mailed to the debtor's attorney to notify them that we need a correct noticing address. The DSO noticing job became active February, 2006, and we have mailed approximately 264 first notices and one second notice.

Rosalind Lanier

Trippin' Employee Comments On The St. Louis NACTT Seminar

The trip to St. Louis was very interesting and informative. One of the things I enjoy about the NACTT Symposiums is that they do take good care of you. We are offered nothing but the best food, accommodations, and most importantly seminars. There is always something said during the sessions that I can take back with me to apply to my personal life and/or job.

This was the first time I saw Ms. Marshall "moderate" during some of the sessions. Or, should I say, she did a good job holding the microphone and running from side to side to help people ask questions. Like someone mentioned before, she needed a pair of roller skates during those sessions.

Denise Ashley

St. Louis training, held April 23rd and 24th, was made up of different Chapter 13 Trustee offices. The job duties that each Trusteeship performs are somewhat alike, but each office functions differently. One job duty, I noticed, that's done differently is that our office calls creditors or sends out letters regarding duplicate claims, while other offices just set motions to object. I have come to appreciate the way our office functions. Overall, it was a great training seminar and I'm glad I was able to attend.

Lavone Kizer-Merritt

Leadership is a process by which a person influences others to accomplish an objective and directs the organization in a way that makes it cohesive. Good leaders are made not born. If you have the desire, you can become an effective leader. You don't have to have a title to become that. Good leaders are continually working to improve their leadership skills.

This power does not make you a leader. It simply makes you the boss. Leadership differs in that it makes the followers want to achieve high goals rather than simply bossing people around.

Santricia Mack

The NACTT Staff Symposium was one of the best information sessions I have attended. Our room was great, the meals and snacks were good and the extra day to see the city was much appreciated.

For the two day event I attended the Leadership seminars. The lessons presented here could be applied to either your work or personal life. In the morning session we discussed the book "Who Moved My Cheese?" This lively presentation discussed the importance of "change," how we accept it, and the effect it has on us. The speaker used a lot of real life examples that could be applied to any office. This discussion showed that many of our offices experience similar issues as it relates to this subject.

Other topics included Creative Leadership, which discussed self awareness, verbal and non-verbal language, and how important the influence you have over others is used.

The second day included lectures on Effective Training, understanding the type of learning style the employee has and which type of teacher they should be matched with to get the best results. Ending with Employee Motivation, what it is, the different types of motivation there are, and how it can be used to improve the workplace.

The speakers this year were exceptional and there was a lot more feedback during the sessions from those in attendance.

Darlene Odom

This year's series of sessions, I have to say, was one of the greatest. The accommodations and food weren't it. Don't get me wrong, the hotel accommodations and the food were spectacular. What made my attendance at this years event the greatest ever was attending the "Leadership" seminar! On the last day of



the class I said to my self, Juliana, I wish every single person in the office could have been here to experience this.

I enjoyed the idea of combo instructors and they both did excellent jobs presenting skills for leadership. Change, respect, effective training, effective leadership were key components for me. It was wonderful. This seminar enhanced my work goals and working performance improved.

What did I get out of it? Know what your Trustee wants and do it. My Trustee loves her job and is passionate about it. What does she want? For me to come to work and do my job. I love it.

Juliana Dunklin

20 Questions For: Carlos Lagunas

Office Title: Case Administrator.

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

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

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

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

What is your least favorite household chore? Laundry.

What are your favorite books? None.

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

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

Hair style/haircut? Leave my hair a little bit long and dye it brown.

Cartoon? G.I. Joe.

Cereal? Captain Crunch.

Sport? Baseball.

Subject in school? Math.

Author? None.

Singing group? Menudo.

Video game? Mario Brothers.

Family outing? Going on vacation to Mexico.

Movie? E.T.

If you wanted to be cool: You would pierce your ear.

I always wanted: To be a good soccer player like my dad.

Now that I'm older I wish: I could go back to high school.

June Birthdays, Anniversaries, And Other Notable Events

Adopt a Shelter Cat Month.

National Cancer Survivors Day on June 3rd.

Happy Birthday to Trustee **Marilyn O. Marshall** on June 11th!

Flag Day on June 14th.

Father's Day on June 17th.

Juneteenth on June 19th.

First Day of Summer on June 21st.



Graduation Announcements

Introducing one of the 2007 graduates of Kindergarten High: Carvone Merritt.

Proud Parents Carlton and Lavone Merritt

On May 11th, my wife Kathy and I attended the 135th annual commencement ceremony at Loyola University Chicago. We were very proud to witness a Bachelor of Arts degree in Political Science conferred on our son Kevin. Kevin completed his degree in 3½ years, and graduated with Summa Cum Laude honors. His lowest grade in his college career was an A-. Kevin plans to attend Law school at Baylor University in Waco, Texas, in the fall. Baylor has offered Kevin a scholarship to attend their university. Congratulations to Kevin on this awesome achievement and best of luck to him on his future endeavors.

Dan Lyons



Carvone Merritt



Kevin Lyons, flanked by his proud parents, Kathy and Dan.

Courtney Kennedy graduated from Peabody High School in Alexandria, Louisiana. She has received a scholarship to Gambling College. Courtney is the daughter of Coslyn and Michael Price and the granddaughter of Wanda Gayle Lewis (deceased sister of Trustee). Best Wishes to Courtney.

Bobby Wilmore Jr. graduated from Thurgood Marshall High School in Houston, Texas. Bobby is the godson of the Trustee and has received a scholarship to Gambling College. Graduation will be held at the Toyota Center because the Rockets did not make it to the playoffs. However, because of this uncertainty with the Rockets, graduation invitations were delayed. Therefore, the Trustee and her father could not attend. However, we offer our sincere regrets for not being able to attend.

Congratulations to Jeremy James. He graduated from Peabody Magnet School and will be attending Louisiana Tech. Jeremy is the son of Clifford and Gwendolyn James of Alexandria, Louisiana.

Marilyn O. Marshall, Trustee



“Shoot for the moon. Even if you miss, you'll land among the stars.”

– Les Brown

Apropos Of Nothing

Did you know that the literal meaning of “cul-de-sac” is “bottom of a sack?” The expression is, of course, just a fancy sounding way to refer to a dead end street, and though one might think the origin of the phrase must be French, Wikipedia, the infallible font of all knowledge, says the expression comes from England. No doubt British realtors are to blame.

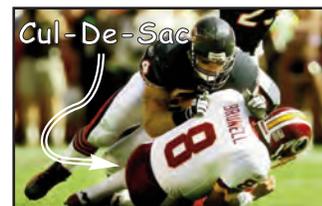


By the way, though most people use “realtor” generically to refer to any real estate agent, the word “Realtor” is not only a proper noun, but a registered trademark of the National Association of Realtors. Any real estate agent who calls himself or herself a Realtor but is not a member of the Association could end up in big trouble. I don't like to capitalize realtor, but the NAR prefers to have the word REALTOR rendered in all capital letters. That's just stupid.

I'accuse the aforementioned English, but French-pretending, lower-case realtors of putting on airs. Yes – putting on airs, I said.

Hmmm. Isn't that an odd expression as well? Turning from Wikipedia to an old-fashioned dictionary (albeit one found on my computer), I see that “airs” is defined as “an annoyingly affected and condescending manner.” What the heck that has to do with air, I do not know. The dictionary gives little guidance on that question, though it blames the French and not the Brits for that usage.

Maybe by now you're wondering where I'm going with all of this. I have no idea. I think I'm heading into a cul-de-sac. I'm not even sure how I got here to begin with, but I think it has something to do with ratholing. Quoting again from Wikipedia, “Ratholing is a term used to describe a conversation or process that has deviated from its original productive purpose into a generally unproductive but long and winding detour that eventually comes to a dead end.”



Note: The “Bottom of the Sack” graphic was the editor's choice. Sorry Cliff, I just couldn't resist.

This column isn't really a conversation, but maybe it's a process. If it started with “a productive purpose” (and I'm not saying it did), it certainly must have deviated to arrive at this point.

The problem began when I used the word “hijinks” in whatever I started out to write, and the spell-checker gave it that annoying dotted underline it uses to taunt you when you've gotten a spelling wrong. That's what sent me into dictionary land, leading to one jink after another, until I started to feel as though I must have been jinxed, or at least hoodwinked. I called shenanigans when it felt like the whole thing was a big scam. I'm not trying to cause a hullabaloo, but frankly I suspected monkey business. What dictionary worth its salt would leave a common word like hijinks undefined? And if that word had gone missing, how many others have disappeared without my noticing?

After giving it some thought, I'm not sure if it was mischief or just misunderstanding. Turns out the spell checker is fine with hijinks as long as I split it into two words: high jinks. The thesaurus doesn't care one way or the other. But in the end, I learned something. Who knew that you could have degrees of jinks? And how come I never heard of low jinks?

Well, enough of all this hoo-ha. This is the cul.

Cliff Tarrance

Trivia Quiz: Sweet Tooth

June is National Candy Month. Test how much you know about the sweetest of treats with this trivia quiz.

1. What percentage of American candy brands have been around for more than 50 years?
2. Which holiday has the highest candy sales?
3. What is the number one selling flavor for hard candies?
4. What is the most popular color of gummy candy?
5. Who was the Baby Ruth candy bar named after?
6. True or False: Hershey plants in the United States have the capacity to make 33 million Hershey's Kisses in a day.
7. What candy bar was named after its inventor's family horse?



8. What candy bar was called a "Raider" bar in France and Germany until 1991?
9. What does NECCO stand for?
10. How much salt is in a box of salt water taffy?

The Answers:

1. 65 percent.
2. Halloween.
3. Peppermint.
4. Red.
5. The first child born in the White House, Ruth, daughter of President Grover Cleveland.
6. True.
7. Snickers.
8. Twix.
9. New England Confectionery Company.
10. None.



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Did You know? River Trivia

June is National Rivers Month.

The world's shortest river is the Roe River, which flows between Giant Springs and the Missouri River near Great Falls, Montana, and is only 200 feet (61 meters) long.

The Salto Angel Waterfall on the upper tributary of the Rio Caroni in Canaima National Park in Venezuela, is the highest waterfall in the world at 3212 feet (979 meters).

The waterfall with the largest volume is Inga Falls on the Congo River in Africa.



The Darling River in Australia is that continent's longest river and is mostly dry in the winter.

The longest river in the world is the Nile River in Africa, followed by the Amazon in South America.

The Jordan River is the river mentioned most often in the Bible.

More than 30 bridges span the Seine River which flows through the heart of Paris.

The muddiest river in the world is the Hwang Ho in China.

