

# SANE Discussions

The Standing Chapter 13 Trustees around the country are all members of the Nation Association of Chapter 13 Trustees. Part of the purpose of this organization is to provide Trustees with networking avenues to better educate themselves and to compare their individual office procedures with the manner in which other Trusteeships operate. The Chapter 13 Trustee use the "One-List" to network. The One-List is for Trustees Only. Along those same lines, the Trustees attorneys also have a networking avenue we utilize to communicate nationwide. The "SANE" list. SANE stands for "Staff Attorneys Networking and Education."

The NACTT sponsors an email list that all the staff attorneys and Trustees can use to disseminate information, ask questions and share ideas about legal issues they are facing in Courts all over the country. We discuss how each Trusteeship and or Judge handles matters across the country in hopes of reaching a more unified application of Bankruptcy Law.

After the changes to the law, the sounding board has been quite active. Here are some of the issues that have been bandied about. As a disclaimer, like everything else in the law, there is rarely a right or wrong answer but lots of juicy issues to litigate. Often the discussions begin with the legal interpretations and usually end with practical applications of those principles.

A major area of concern deals with domestic support. Some Trusteeships contend that all domestic support arrearages must be paid through the plan, not directly by debtors. Pre-petition domestic support obligations are a priority claim as defined by 11 USC §507(a)(1). Accordingly, pursuant to §1322(a)(1) a plan shall provide for full payment, in deferred cash payments, of all claims entitled to priority under section 507. The general consensus has been that this means that support arrears payments have to be paid through the Trustee, but that notion gets challenged daily. Though seemingly straightforward, add to that discussion §362(b)(2) that seems to indicate that the filing of a bankruptcy case does not "stay" actions to collect a domestic support obligation from property that is not property of the estate. The big question becomes what is the property of the estate and what if the domestic support obligee decides not to file a claim and participate in the case but to just continue on

against "non-property of the estate" wages? The debtor's well thought out plan then would seem to be doomed to fail.

Another area of some discussion is about document filing. As everyone practicing in the bankruptcy area should be aware by now, there are certain documents that have to be filed and or given to the Trustee within certain time guidelines. For a long time, I was under the belief that our area practitioners were the only ones who don't follow bankruptcy rules. I was somewhat relieved yet dismayed to find out that the problem occurs nationwide. On the SANE list we share case law about what Judges around the country deem to be "beyond debtor's control" in order for the Judge to not apply a seemingly mandatory provision in the law. We share stories of how some Judges apply the law with a strict meaning while others bend backwards to rule in a debtor's favor. These types of discussions help bring perspective to what we go through each day in Court.

Another topic that has been hitting the boards lately is how to handle debtor tax refunds in administering a Chapter 13 case. As we have found in our district alone, there is little conformity among Judges. On the pro debtor side, you have Courts that are unwilling to view the extra check debtors receive from Uncle Sam as a windfall that should be paid into the plan. Since BAPCPA now requires debtors to provide the Trustees with tax returns, Trustee finally get a chance to see what these refunds entail. Amazingly, many debtors use the IRS as a savings account. Surprisingly a lot of debtors see refunds of a few thousand dollars yearly. In some instances, there have been tax refunds as high as a \$12,000. On the flip side, many Courts find that these windfalls should be paid into the plan as a part of the debtor's income stream. Additionally, both these theories are somewhat contingent on whether or not you are over or under the median income or if that refund check contains earned income credit. After BAPCPA we can no longer just rely on the assumption that debtors in Chapter 13 should use their excess income to pay

their bills. Congress has duly flipped that notion on its head.

Since the onset of BAPCPA, the message board has been filled with discussions of allowable B2C deductions and applicable commitment periods and whether or not it's a multiplier or a time period. These discussions are of great interest not only from a legal perspective but also from a

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STAFF ATTORNEYS NETWORKING AND EDUCATION

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SANE Discussions

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sociological view. Often, depending on location of the Trusteeship and the tone of the Courts, one can tell what perspective the argument will take. Other topics include where Courts are falling with respect to tax refunds and how they are applied to plans, whether or not a Trustee should get involved in motions to extend stays, and how to count dependents.



Often times some of the situations discussed on the SANE list appear to be straight out of a law school exam:

Scenario 1: I've got a debtor who is getting divorced. The soon-to-be ex-wife did not file bankruptcy, and has filed a motion for relief from stay seeking permission for the debtor to sign over his interest in the marital residence to the couple's two adult daughters. I'm wondering if you would object to this?

Scenario 2: Who gets the money? Debtor files bankruptcy in 2004 (pre-BAPCPA case). After the petition is filed but before the case is confirmed, Debtor is injured in an auto accident. He does not tell anyone and the case is confirmed about 45 days later. Now, 45 months into the confirmed plan, he files a Motion to Approve the Settlement of the accident litigation. He proposes to retain the \$31,000 left over and not pay that into the case. To make it better, he is about \$30,000 delinquent in plan payments.

Scenario 3: Debtor JUST had minimal plan confirmed and suddenly has a rich uncle that wants to pay it off for him...oh yeah I believe that one...but what is the official word on pre-paying less than 100% plan?

Scenario 4: Debtor has a case already filed where the husband is not eligible for a discharge due to a Chapter 7 filed in 2004. It turned out to be an asset case and many of the creditors were paid (not necessarily because the debtor was so forthright but because the Trustee discovered a large preferential transfer). He now wants to do a motion to reopen the Chapter 7 case which was discharged in 2004 and waive the discharge so that the debtor can get a discharge in this newly filed case.

Unfortunately there are no answers and comments to all of these scenarios. What has always been more interesting to me, though, is the commentary on how each staff attorney would handle the situation within the various trusteeships. It's this legal "bandying" that helps us ferret out issues and problems we face each day. Lastly, the SANE network lets each of us know we are not alone in banging our heads against the wall trying to deal with these problematic issues.

The SANE network is a valuable tool for Chapter 13 Trustee attorneys. The network promotes the sharing of information and knowledge as well as providing a sounding board just to vent differences. Thanks to NACTT and Russell Brown, Chapter 13 Trustee, Phoenix AZ, and thanks mostly to my fellow Chapter 13 Trustee attorneys and to the Trustees on the list (and those of you whose scenarios I've quoted) for using SANE and making it a great forum.

Anthony Olivadoti

THE MARSHALL CHRONICLES
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✓ 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/.

Information Services
A Change (Of Address) Is Coming

The U.S. Bankruptcy Court is the official record keeper for all documents related to a Chapter 13 Bankruptcy case.

Effective Monday, March 10, our office will be streamlining the way we handle debtor address changes. No debtor address will be changed in CaseNET unless the new address is filed with the court. Since debtor attorneys have access to Electronic Case Filing, we will encourage debtors to contact their attorney to file the change of address on their behalf. If the debtor chooses to mail in their change of address to the court themselves, it will soon be easier for our staff to generate a new form to send to the debtor.



In the March monthly staff meeting, Rosalind and I will be covering how to answer debtor questions regarding their change of address requests and give you a phone script to follow, along with instructions on how to generate the new change of address form.

Sandra Pillar

## Trustee Matters

### The United States Trustee For Region 11 Has Approved The Trustee To Provide Personal Financial Management Instructional Course

I have been approved to provide a personal financial management course in the Northern District of Illinois. This course is now required for discharge under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. Both Chapter 7 and Chapter 13 filers will have to go to a personal financial management course in order to exit bankruptcy. Both Glenn Stearns and Tom Vaughn offer this course.

I am excited to offer the course to those debtors who I serve as Trustee. The class will be offered twice daily from Monday through Thursday at 9:30 a.m. and 3:00 p.m. We are recommending that debtors register for the course on the date scheduled for their §341 meeting if this is convenient. The same identification needed at the §341 meeting is the same identification needed for the class. For those not able to schedule the course during the week, I will make arrangements with the debtor to take the course on Saturday. Saturday classes will be held by appointment only. Once the course is completed, I will file the Certificate of Completion with the court and mail the debtor a copy for their files. Also, there is no limit to the number of times a debtor can take the course. Ideally, I would like to see the debtors take the course at the beginning of their bankruptcy, so they can learn the skills needed to change behaviors while under the court's protection, and also to take the course at the end prior to their discharge in order to emerge from bankruptcy with truly a fresh start.

We will be using the DVD program from Dave Ramsey's Financial Peace University-Bankruptcy Edition. I choose these materials because of the consistency and because these DVD's are NOT boring! I have four other facilitators who are just as excited as I am about participating in the personal financial management course. The course explains the concept of a having an emergency fund, saving for purchases, always paying cash, and investing for the future. This class will teach the basics of personal planning, money management, budgeting, being an informed consumer, restoring credit, understanding how credit reports work and, finally, the wise use of credit.



The course facilitators are:



**Marilyn O. Marshall, JD**

Ms. Marshall has been the Standing Chapter 13 Trustee for the U.S. Bankruptcy Court, Northern District of Illinois, since September 2001. She holds a Law Degree from Southern University School of Law in Baton Rouge, Louisiana, and a BA from Northeast Louisiana University.



**Daniel J. Lyons, CPA**

Mr. Lyons has served as the Comptroller for the Office of the Chapter 13 Trustee since 2003. He is a Certified Public Accountant. He holds a BS in Accounting from Northern Illinois University and an MBA from Governors State University.



**Joanne Coshonis, JD**

Ms. Coshonis has served as the Senior Attorney for the Office of the Chapter 13 Trustee since 1999. She holds a Law Degree from Chicago Kent College of Law and an MA and a BA from Northwestern University.



**Paulina Garga, BA**

Ms. Garga has served as a Case Administrator for the Office of the Chapter 13 Trustee since 2007. She holds a BA from De Paul University.



**Elise Taylor, MBA**

Ms. Taylor has served as a Case Administrator for the Office of the Chapter 13 Trustee since 2007. She holds an MBA from Keller Graduate School of Management and a BA from Robert Morris College.

The course and its associated material are provided free of charge to debtors without regard to the debtors' ability to pay. Trustees offer this course for FREE. A registration form and debtor education brochures will be mailed to every debtor in the Debtor Welcome Letter. We will be sending brochures to the Debtor Attorneys asking them to tell their clients about this free service and to utilize this free service offered by the Trustee. Since the Trustee's Office will file the Certificate of Completion for the debtor completing the course, we hope this will help the Debtor Attorney to reduce their "Things to Do List." Anyone wishing to learn more about the course can visit [www.chi13.com](http://www.chi13.com). To register a client to take the course click on [financialmanagementcourse@chi13.com](mailto:financialmanagementcourse@chi13.com).

*Marilyn O. Marshall, Chapter 13 Trustee*

## On Hard Work:

“Nothing meaningful or lasting comes without working hard at it.”  
– Rick Pitino

“Much good work is lost for the lack of a little more.”  
– Edward H. Harriman

“A free lunch is only found in mousetraps.”  
– John Capuzzi

“Do a little more each day than you think you possibly can.”  
– Lowell Thomas

“I know the price of success: dedication, hard work, and an unremitting devotion to the things you want to see happen.”  
– Frank Lloyd Wright



**Case Administration  
Phoenix Bound**

In December Ms. Marshall offered staff that participated in various committees the choice to attend the NACTT Staff Symposium that was being held in Phoenix, AZ, or Miami, FL. I chose the Phoenix symposium because it was being held in February, and I was very anxious to go someplace warm. Eight staff members were scheduled to attend, but on the day of our trip, wouldn't you know it, a weather advisory was issued. Two people were scheduled to leave from O'Hare, but their flight was cancelled, so the remaining six of us made our way to Midway with high hopes of getting on a plane. Our flight was scheduled to leave at 4:00 PM, however after many delays and possible cancellations the flight left at 12:00 AM (I never heard so many people cheering in an airport). We arrived at our hotel around 4:00 AM, a little crabby, but happy to be in spring-like weather.

I had heard from staff that attended the previous year that the leadership workshop was very informative and inspiring. The first session dealt with how you react to change and what is important to you in life on a professional and personal level. The content of the session was based on the book "Who Moved My Cheese," which describes four personality types:

- ☛ **Sniff** – anticipates change
- ☛ **Scurry** – scurries to action and adapts
- ☛ **Hem** – denies change and resists out of fear
- ☛ **Haw** – learns to adapt in time

I learned that the majority of my personality falls in the scurry and haw mode, but I would like to be more of a sniff personality, because if you anticipate change then you can prepare for it.

The second session dealt with employee motivation. Bankruptcy can be a work environment that revolves around repetition, which is why I attended this session, because I was curious as to what ideas or thoughts they had on the subject. Mainly we discussed motivation zappers and motivation builders.

The Zapper list	The Builder list
Unclear or unrealistic expectations	Foster an atmosphere of autonomy
Unproductive meetings	Look for reasons to say yes
Unnecessary rules	Keep commitments
Criticism instead of feedback	Be flexible

That's just a few of the motivation builders and zappers, but ultimately motivation is individual to each person, and you are in charge of deciding what you need to maintain your own level of motivation. I also attended one of the office manager sessions, and they provided a CD that can be used for future reference. The session primarily focused on what character traits or behaviors a manager can exhibit that would be negative to an organization. They also talked about leading by example, which is a comment often made by Ms. Marshall. During the session they discussed specific scenarios and the positive outcomes to remaining consistent, being fair and addressing negative issues with an individual right away rather than allowing things to escalate.



Getting to Phoenix was a little rough, but I felt that I learned something useful from each session. I enjoyed the company of my co-workers and was also able to do some shopping and visit family members that I don't often see.

I would like to extend a special thanks to Ms. Marshall for providing us with the unexpected but pleasant trip. I also want to thank Dave Latz for being our guardian angel. He kept in communication with us the whole time we were at the airport regarding the flight status and checking with the hotel to make sure that our rooms would still be available. *(I don't think he went to sleep until we got on the plane.)*

Rosalind Lanier

**How To Survive  
A Recession**



It seems that everywhere you turn, you hear talk of a recession. What is a recession? Well, it is defined as two or more quarters of negative GDP (Gross Domestic Product) growth. Experts disagree whether we are already in a recession right now, but they all do agree that the U.S. economy is experiencing a slow-down.

Whether it is here now or later, your best bet to surviving an economic downturn is to plan ahead. You should plan on building up an emergency fund of three to six months of living expenses. This will help protect you if you face a job loss, which is more common during a recession. With an emergency fund, you will be able to weather a temporary loss of income without having to raid your 401(k) or use your credit cards.

If you have investments, you should be careful not to sell off your stocks because of a drop in stock prices. If anything, realize that you will be buying more stock for the money, due to lower prices. Diversifying your investments is a good way to ride the downturns in the market, as you will not have all your investments in the same basket. Having stocks, bonds, and cash helps insulate you from changes in the market.

If you are able, now is the time to cut back on unnecessary expenses. Can you do without that 700-channel cable package? Can you eat out one night a week less? Can you cancel some magazine subscriptions? Looking at your extra expenses may lead you to see ways to trim your budget. You can also shop around for cheaper insurance rates for your home and car, and can lower your thermostat to save on heating bills. Any extra money you can squeeze out of your budget should be used to build your emergency fund and to pay down debt.

These simple steps will help you weather any economic storm that comes our way. You will have a safety net in the case of a job lay-off and can ride out the downturn. Then, once things get back on track, you will be in an even better financial situation than before.

### The Grand Canyon Via Phoenix



After attending the Phoenix Staff Symposium, Keisha Hooks visited the Grand Canyon and has provided us with these gorgeous photographs. Thanks, Keisha!



### March Anniversaries, Birthdays, And Other Notable Events

- Happy Birthday to **Alma Martinez** on March 2nd!
- All Staff Meeting** on March 7th.
- International Women's Day** on March 8th.
- Daylight Saving Time Begins** on March 9th.
- Happy 12th Anniversary to **Darlene Odom** on March 11th!
- St. Patrick's Day** on March 17th.
- First Day of Spring** on March 20th.
- Easter Sunday** on March 23rd.
- Happy 10th Anniversary to **Santricia Mack** on March 25th!
- Make Up Your Own Holiday Day** on March 26th.
- Happy Birthday to **Sandra Pillar** on March 27th!
- Happy 5th Anniversary to **Telisha Emerson** on March 27th!



### Financial Phoenix Staff Symposium



The Phoenix Marriott at night, but with more lights on than our intrepid travellers probably saw when they arrived at 4:00 AM!

After spending over 12 hours waiting at Midway Airport on February 6, 2008, I finally flew out of storm laden Chicago, to warmer and sunny Phoenix, AZ, for the NACTT Sixth Annual Chapter 13 Staff Symposium in Mesa, AZ. Five other staff members joined me. Our Trustee and Information System Director were unable to fly out of O'Hare Airport as they cancelled all flights that day. The six of us who did attend were lucky as only two Southwest flights to Phoenix went out that day. I was looking forward to the Symposium and nicer weather, so I was happy when we finally left the ground.

While I am not the Controller, I do serve as backup at times, so I was assigned to the Controller session on Thursday and the joint Controller/Office Manager sessions on Friday.

Topics covered on Thursday were: Annual Budgets, Financial Reports, Annual Audit, Internal Controls, Procedure Manuals, ACH/EFT Payments and Banking & Maximizing Interest.

The most interesting of these to me was ACH/EFT Payments as our office is one of the few that have them. We offer ACH/EFT payments to creditors only. There are offices that accept ACH/EFT payments from debtors that are on fixed incomes and from employers as well as offer EFT payments to creditors.

There are some differences in the ACH/EFT procedures depending upon each Trustee's computer system. One noted difference with our procedures is that, while we either mail a detailed report with voucher information, or email an Excel report with the same information, other Trustee offices have their creditors print their voucher from 13network.com, or the Trustee's website.

Topics covered on Friday were: claims (paid in full), change of addresses for both debtor and creditors, workflow, training (HIPAA, 401(k) Training – Enron Issues), Employment and Labor Laws (which I found interesting), Americans with Disabilities Act, communication and employee files – separate medical information/HIPAA.

One Trustee's office pointed out the importance of having a separate file for each employee to cover any medical information – HIPAA. They recently had a medical emergency where emergency medical personnel wanted to know if the employee was on any medication. They have since then implemented having employees provide a medication list in a sealed envelope, only to be used in case of a medical emergency. The same employee was required to stay in the hospital while her child was in day-care and her spouse was out of town. They also request information regarding day care and emergency contacts for the children.

I enjoyed all the information presented and look forward to the next Symposium in Chicago.

I thank the facilitators who presented the information, and other participants who shared information. And I also wish to thank our Trustee, who gave me the opportunity to attend the Phoenix Staff Symposium.

Rita M. Saunders

## Eight Rules for Eating Chocolate

1. Milk chocolate does melt in your hands – but only because you're eating it too slowly.
2. Contrary to popular belief, it's ok not to share your chocolate.
3. Need to add more fruit to your diet? Try chocolate covered cherries, strawberries, or raisins. They all count.
4. Chocolate is a good source of copper, which our bodies need. Our diets are typically low in copper. So consider it a necessity for good health to eat some chocolate every day.
5. When you are ravenously hungry, you tend to overeat at meals. Take the edge off before your meal with a chocolate bar. Consider this your diet.
6. Ever heard of Chocoholics Anonymous? No? Well, that's because there's no such thing. No one wants to quit.
7. If you're one to make a daily To Do list, be sure to put "eat chocolate" at the top. Then you'll feel good that you got at least one thing done today.
8. Get rid of your stress. Remember that "stressed" spelled backwards is "desserts."



## Spring Into Spring Cleaning

It's that time of year. As the air gets warmer and the sun shines more each day, it is the perfect time to tackle all those chores you've been putting off. These chores don't have to become overwhelming. Just keep these tips in mind.

### First Things First

Don't try to clean a cluttered room. Spend time putting things away first so you don't waste time cleaning around obstacles. You'll be happier with a less cluttered room as well.

### Have the Right Tools

Any chore is easier with the right equipment. Have on hand a broom, dust pan, mop, vacuum, cleaning rags, scrub brush, bucket, sponges, step ladder, and paper towels. When gathering your cleaning products, remember to use heavy-duty types. Look for products that are multi-use to cut down on the number of bottles you have to carry through your home.

### Clean Safely

Never use a cleaning product without first reading the label for instructions and any warnings. Make sure you properly ventilate your cleaning area. And you should always keep cleaning solutions out of the reach of children.



## How To Dispose Of Expired Medication

Once a prescription or over-the-counter medication has reached its expiration date, it is best to discard it. While medication may not spoil, it can suffer from a breakdown in its chemical composition, making it ineffective or sometimes even dangerous.



If your usual method of disposing of medications is to flush them down the toilet, you should consider the environmental consequences first. Researchers have been able to find traces of medications in water supplies, since these compounds often slip through the standard water treatment process. These chemicals can be harmful to fish and wildlife. But throwing away old medication in the trash can be a hazard if you have small children or pets who might find the pills and accidentally ingest them. And once your trash reaches a landfill, medications can still leach out into ground water systems.

So, what is the best way to dispose of your old medications? First, ask your pharmacist if he or she will accept expired medications for disposal. While not all pharmacies will do this, some offer this service, taking in your old medications and disposing of them in the proper manner. Some pharmacies only offer this service every few months, as a type of "clean out your medicine cabinet" promotion. If you can't find a pharmacy participating in this type of disposal program, check to see if your local hazardous materials recycling and disposal facility will accept medications.

If neither of these options is available to you, it is left for you to decide how to dispose of your unused medications. Placing medications in the trash is preferable to flushing them, due to the environmental impact. Liquid medications can be mixed with some sawdust or kitty litter to help prevent an accidental ingestion from the trash by a child or pet. Solid medications can be mixed with some water to dissolve them, and then placed in a sealed container in the trash. You can add a noxious tasting substance, like cayenne pepper, to any medication's container to reduce the risk of accidental ingestion. Liquid medications can also be placed in a plastic bag to help prevent leaking.

The FDA recommends that some highly addictive drugs, including oxycodone, fentanyl, and morphine, not be placed in the trash. These are the only types of medications that should be flushed down the toilet, to avoid the risk of them falling into the wrong hands.

Finally, if you are disposing of your prescription medications in their original containers, you should remove the label to help protect your privacy. Trash containing any medication should be placed out for collection at the last possible time before pick-up.

## Organizing Tip

Whenever you have to mail in paperwork, be sure to make a copy. This is especially important when you are mailing in rebate or reimbursement forms.

You can designate a folder in a filing drawer for rebates. Make copies of the forms, UPC codes, and receipts. Write the date you've mailed the forms and the address you sent them to on your copies. Once you've received your rebate, you can simply discard your copied paperwork, freeing up space for the next rebate.



## International Women’s Day



International Women’s Day, celebrated in many countries around the world on March 8th is a day when women are recognized for their achievements without regard to divisions, whether national, ethnic, linguistic, cultural, economic or political. It is an occasion for looking back on past struggles and accomplishments, and more importantly, for looking ahead to the untapped potential and opportunities for the future generations of women. International Women’s Day is the story of ordinary women as makers of history; although it is rooted in the centuries-old struggle of women to participate in society on an equal footing with men, the actual idea of an International Women’s Day first arose at the turn of the century, which in the industrialized world was a period of expansion and turbulence, booming population growth and radical ideologies.

As The first official National Women’s Day was observed in the United States on February 28, 1909, when The Socialist Party of America designated this day in honor of the 1908 garment workers’ strike in New York, where 15,000 women protested against working conditions, demanding shorter hours, better pay and voting rights. In 1910, the Socialist International, meeting in Copenhagen, established a Women’s Day, international in character, to honor the movement for women’s rights and to build support for achieving universal suffrage for women. The proposal was greeted with unanimous approval by the conference of over 100 women from 17 countries, which included the first three women elected to the Finnish Parliament. As a result of the Copenhagen initiative, International Women’s Day was marked for the first time (March 19) in Austria, Denmark, Germany and Switzerland, where more than one million women and men attended rallies. In addition to the right to vote and to hold public office, they demanded women’s rights to work, to vocational training and to an end to discrimination on the job. In 1913-1914 International Women’s Day also became a mechanism for protesting World War I. As part of the peace movement, Russian women observed their first International Women’s Day on the last Sunday in February. Elsewhere in Europe, on or around March 8 of the following year, women held rallies either to protest the war or to express solidarity with other activists.

Against the backdrop of the war, women in Russia again chose to protest and strike for ‘Bread and Peace’ on the last Sunday in February 1917 (which fell on March 8 on the Gregorian calendar). Four days later, the Czar abdicated and the provisional Government granted women the right to vote.

Since those early years, International Women’s Day has assumed a new global dimension for women in developed and developing countries alike. In 1975, during International Women’s Year, the United Nations began celebrating International Women’s Day on March 8. Two years later, in December 1977, the General Assembly adopted a resolution proclaiming a United Nations Day for Women’s Rights and International Peace to be observed on any day of the year by Member States, in accordance with their historical and national traditions. In adopting its resolution, the General Assembly recognized the role of women in peace efforts and development and urged an end to discrimination and an increase of support for women’s full and equal participation. The growing international women’s movement, which has been strengthened by four global United Nations women’s conferences, has helped make the commemoration a rallying point to build support for women’s rights and participation in the political and economic arenas. Increasingly, International Women’s Day is a time to reflect on progress made, to call for change and to celebrate acts of courage and determination by ordinary women who have played an extraordinary role in the history of their countries and communities.

As of right now, annually on March 8, thousands of events are held throughout the world to inspire women and celebrate their achievements. While there are many large-scale initiatives, a rich and diverse fabric of local activity connects women from all around the world ranging from political rallies, business conferences, government activities and networking events through to local women’s craft markets, theatric performances, fashion parades and more. Also, IWD is now an official holiday in Armenia, Russia, Azerbaijan, Belarus, Bulgaria, Kazakhstan, Kyrgyzstan, Macedonia, Moldova, Mongolia, Tajikistan, Ukraine, Uzbekistan and Vietnam.

*Paulina Garga*

## Daylight Saving Time



Don’t forget to set your clocks ahead and “spring forward” on Sunday, March 9th, as Daylight Saving Time begins. This annual ritual is a great time to remember to change the batteries on your smoke and carbon monoxide detectors to ensure they are in good working order.

## Easy Steps To Better Nutrition

Eating out is convenient, fast, and easy. Unfortunately, it is not always the healthiest way to eat. There are ways, however, to make wise food choices when you are eating away from home. Keep these tips in mind next time you are eating on the run.

- ♥ Don’t super-size your meals.
- ♥ Choose milk rather than soda for a beverage.
- ♥ Order a salad, vegetables, or rice instead of fries.
- ♥ Choose foods that are grilled, broiled, or steamed rather than fried.
- ♥ At the deli, choose whole grain bread and go easy on the condiments.
- ♥ Order salad with dressing on the side to control how much is added.
- ♥ Skip dessert or order fruit rather than ice cream, cake, or other sweets.
- ♥ Pass up all-you-can-eat specials or buffets.



**Trivia quiz: Luck Of The Irish**

St. Patrick's Day is just around the corner. It's the day when everyone can be Irish! How much do you know about the Fair Isle? Test your Irish knowledge with this trivia quiz.

1. True or False: The shamrock is the official emblem of Ireland.
2. What U.S. state is approximately the same size as Ireland?
3. What percent of the population of Ireland has red hair?
4. What does the phrase "Erin Go Bragh" mean?
5. What is Ireland's largest energy source?
6. What percentage of Australians are of Irish descent?



7. What percentage of Americans are of Irish descent?
8. What is the most common last name in Ireland?
9. When you kiss the Blarney stone, you are given a gift. What is this gift?
10. The potato is not native to Ireland. Where did it come from?



**The Answers:**

- |   |   |
|---|---|
| 1. False: The harp is the official emblem of Ireland. | 6. About 28 percent.                    |
| 2. Maine.   | 7. About 15 percent.                    |
| 3. About four percent.                                | 8. Murphy.                              |
| 4. Ireland Forever.                                   | 9. The gift of gab, or eloquent speech. |
| 5. Peat.  | 10. From the American continent.        |

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**Did You know? Frozen Food Trivia**

March is National Frozen Food Month.

Clarence Birdseye introduced the first frozen food in 1930, using a process to flash freeze food quickly. The company called itself the "Birdseye Frosted Food Co."



The majority of fruits and vegetables that are to be frozen are processed, packaged, and frozen within six hours of harvest.

Norway leads the world in per capita consumption of frozen food, followed by Denmark and the U.K.

The first vegetable to be frozen and sold commercially was spinach.

Within the frozen food market, frozen dinners and entrees continue to be the dominant category, with almost \$6 billion in annual supermarket sales in the U.S., followed by pizza.

According to a recent survey, shoppers polled said that on an average trip to the supermarket, 30 percent of them always buy frozen food and 94 percent sometimes buy frozen food.

