

Kudos To The Bar

No, not that kind of bar. After two years of working at The Office of the Chapter 13 Trustee, I've identified some commonly overlooked strengths of the consumer bankruptcy bar. As a staff attorney, I have the unique pleasure of working with both creditor and debtor attorneys. I have observed many practitioners who help our system run smoothly and efficiently, and I have been able to identify qualities that they have in common.

First, these practitioners know and understand the Bankruptcy Code. They view the Code as the instruction manual for their jobs and the most important tool in representing their clients. I recently had a conversation with a debtor's attorney about the pros and cons of payroll deduction orders. My opinion is that, whenever possible, payroll deduction orders should be used. My counterpart disagreed, especially in cases where the debtor would be making a mortgage payment directly. This attorney understood the potential harm that could be caused to his client under §109(g). This attorney's concern was that if the stay were ever modified, the debtor could not exit a bankruptcy without a 180-day bar to re-filing. The Standing Trustee is not likely to dismiss a case if payments are being made, so the debtor would have to voluntarily dismiss the case. By operation of law, the debtor could not obtain bankruptcy protection for the next six months. This might be an unfavorable result for a debtor, especially if the mortgage company is seeking to foreclose. My response: Allow the Trustee to be the disbursing agent for ongoing mortgage payments as well. He quickly retorted that he would not let his client incur greater costs by paying a Trustee fee on the disbursement. While we had diverging positions, I appreciated that this attorney knew the law and knew how plans were administered. I was able to have an educated discussion with an informed party, which was a pleasant experience (even if he was wrong).

I have also noticed that many practitioners stay abreast of the case law in this jurisdiction and beyond, and are not afraid to

argue it for their clients' benefit. The Trustee has been involved in a number of disputes involving the definitions of "applicable commitment period" and "disposable income." From my perspective, it was clear that both parties had read opinions and briefs from other districts and used those documents to help develop their positions and arguments. Even though we disagreed on the Code's meaning, our thoughts were well-reasoned and supported by case law. While I believe that the consumer bankruptcy bar is very congenial typically, it was refreshing to see disagreement between parties. We cannot always agree – especially if we are zealously representing our clients.

The consumer bar is responsible for *In re Wright*, 492 F.3d 829, a 2007 Seventh Circuit decision on the hanging paragraph. In this matter, the creditor's attorney knew that his client had a valid objection to confirmation of the debtor's proposed plan. The debtor's attorney knew his position was supported by cases around the country. Through the filing of responses and replies, the parties articulated their positions and let the Judge decide. Even though Judge Goldgar found for the creditor, the debtor further pursued a ruling from a higher court since the decisions on the issue of deficiency balance for surrendered "910 cars" were not uniform. As we know, the Seventh Circuit affirmed Judge Goldgar's ruling,

but it was exciting to see the advocates fight for their client's best interest.

I suspect that the debate over "910 claims" is far from over in our courts. There is another split in authority stemming from the unnumbered or "hanging" paragraph following §1325(a)(9). This time the issue deals with "910 claims" and financing cars with negative equity. Debtor attorneys should consider asking their clients if they traded-in a car when they purchased the new vehicle. If so, perhaps the creditor has lost its status as a purchase-money security creditor, and the claim can be crammed down.

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Kudos To The Bar

(Continued from page 1.)

For those who may be unfamiliar with the provision, I will briefly summarize. It states that section 506 of the Bankruptcy Code no longer applies if a creditor has a purchase-money security interest in personal property acquired for personal use and purchased within a year prior to the debtor's filing, or within 910 days if the personal property is a motor vehicle. In short, debtors cannot split under-secured claims if the qualifications outlined in the hanging paragraph are satisfied.



As of late, knowledgeable debtor attorneys across the nation have been arguing that lenders lose their status as a purchase money security creditor when the loan paid off the negative equity in a trade-in vehicle. These attorneys are challenging whether the lender has a purchase money security interest where the loan not only financed a new car, but paid off the balance of a traded-in car. Some debtors have argued successfully that either applicable state law or the Bankruptcy Code strips the lender, either in full or in part, of its purchase money security interest, thereby permitting a "cram down." See *In re Look*, 2008 WL 618926 (Bankr. D.Me. 2007); *In re Blakeslee*, 377 B.R. 724, (Bankr. M.D.Fla. 2007); *In re Pajot*, 371 B.R. 139 (Bankr. E.D.Va. 2007); *contra In re Petrocci*, 370 B.R. 489, Bankr. N.D.N.Y. 2007).

Other courts have held that the Bankruptcy Code does not address

this issue completely, so state law must be consulted. The Illinois Commercial Code (ICC) states that a lender involved in a non-consumer transaction would not lose its status as a purchase-money security interest if: "(1) the purchase-money collateral also secures an obligation that is not a purchase-money obligation; (2) collateral that is not purchase-money collateral also secures the purchase-money obligation; or (3) the purchase-money obligation has been renewed, refinanced, consolidated, or restructured." 810 ILCS 5/9-103(f). The ICC further states that in the case of consumer goods, courts are not bound by the afore stated rule and "established approaches" should still be followed. 810 ILCS 5/9-103(h). I am unaware of any binding state or federal decision that outlines what the established approaches are in Illinois. I imagine this argument will be advanced by some debtor's counsel in the near future.

I have also noticed the care many attorneys use in drafting bankruptcy petitions and plans. Prior to the §341 meeting, the Trustee's attorneys review the petition, tax returns, pay advices, and all other accompanying documents filed by the debtor. At times, we find errors in the petition, but more often than not, the petitions are submitted without any major defects. The liquidation analysis is performed, and unsecured creditors are receiving the correct dividend. The schedules are correct, and little or no amendments are necessary. The required pay advices and tax returns are timely submitted to the Trustee, and so are any items that were requested at the meeting. I'm always pleased when plans get confirmed at the first confirmation date. It eliminates delay and allows the Trustee to start paying creditors quickly.

I see a number of attorneys who are remarkable advocates for their clients. They communicate and explain the Chapter 13 process to their clients. They earn their fees by objecting to claims, avoiding liens, and giving sound advice. They also understand the high price their clients are paying for their time. I truly believe these practitioners seek to save money and time by knowing the rules and adhering to them. As a result, the system flows better, and my job seems simpler. For that reason, I wanted to use this newsletter article to applaud those members of the bar for doing a great job.

Keisha Hooks

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 Earth Hour 2008



When you arrived at work on Monday, March 31st, you probably noticed a Post-It note on one of your computer monitors. Many of you turn off your monitors at the end of each day, and we applaud you for it. For those who don't, we turned it off for you in honor of Earth Hour 2008.

Earth Hour 2008 was an international event that asked households and businesses to turn off their lights and non-essential electrical appliances for one hour on the evening of March 29th, at 8 pm local time until 9 pm, to promote electricity conservation and thus lower carbon emissions.

Going forward, let's help out the Earth and conserve some energy by turning off our monitors each night before we leave the office.

For more information on Earth Hour, check out this website: http://en.wikipedia.org/wiki/Earth_Hour.

Dave Latz

Trustee Matters

Announcements

Staff Symposium in Miami

Mark Caffarini, Monica Gonzalez, Cheryl Jones, Lavone Merritt, Laura Mendoza, and Catherine Mendoza, along with the Trustee will attend the NACTT Staff Symposium in Miami, April 9th and 10th. The Phoenix symposium received great reviews. The program agenda is basically the same format, except there will be breakout sessions to separate the new staff employees from more experienced ones. Leadership and Controllers sessions will continue to have a combined session on the second day.



Tax Season Again

Federal and State taxes are due April 15, 2008. Remember to save copies of your returns indefinitely.

Consumer Bankruptcy filing up 15% in February

Consumer bankruptcy filings increased by more than 15 percent from January to February, according to the American Bankruptcy Institute analysis of data from the National Bankruptcy Research Center.

No Spring Event

I've received a number of questions about a Spring Event from the ERC committee. As I have stated before, we will have a winter and a summer event only when we are current on our work. Even though it appears that spring will never get here, there will be no event to welcome April Showers.

Debtor Education

Dan Lyons, Elise Taylor, Joanne Coshonis, Monica Gonzalez, Paulina Garga, and I attended a training session in the office presented by Dave Latz in preparation for facilitating the Financial Management Course. Our first class will be held on March 31, 2008, at 3:00 pm. We are currently working with the Bankruptcy Clerk's office to create an electronic filing event so Trustees can file the Certificate of Education on behalf of the debtor.

The United States Trustee Office is Relocating

William T. Neary, United States Trustee, Region 11, has announced that the Office of the United States Trustee will be moving from its Monroe Street location to the Dirksen Federal Court House over the weekend of Friday, April 4th.

On that Friday, the Chicago UST office will have no access to telephones, fax machines, or email, so if you have an emergency and need to contact the office, please leave a detailed message with the Milwaukee UST office (414) 297-4499, and they will try their best to get back to you in a timely manner.

The Chicago UST office expects that all services will be restored by Monday, April 7, 2008, at the new location. All scheduled §341 meetings will be held in the new space beginning on Wednesday, April 9th. The new address will be:

OFFICE OF THE UNITED STATES TRUSTEE
DIRKSEN FEDERAL COURT HOUSE
219 S DEARBORN ST RM 873
CHICAGO IL 60604-1702

Marilyn O. Marshall, Chapter 13 Trustee

Case Administration Claim Reminders

There are two phrases that should be very familiar to everyone in this office, and those phrases are "**disbursement process**" and "**check-run.**" The disbursement process is the third week of every month during which certain events take place in preparation for disbursements to creditors. Check-run occurs on the third Friday of the month, which is the day we mail payments to creditors. Each person in the office has a distinct role in the process, but I want to focus on those of you who add or modify claim records during disbursement week. Each time you modify a claim record, you should be cognizant of the following:



1. **Claim reserve** – Is there money allocated and does the modification I'm doing have any effect on those funds?
2. **Disbursement status** – Is the OK to Allocate on but disbursement field off? (*Review the docket to find out why it is off and if any additional follow-up is necessary*).
3. **Debt treatment** – If you are changing debt treatment; i.e., secured to unsecured, then you should ask yourself: Have we already paid or about to pay money on this claim and will the change result in a negative claim balance?
4. **Disbursement address** – The deadline for changes to address information is Tuesday, so changes made after this day will be too late. The payment will still go to the original address.
5. **Tuesday** – Is the deadline for pretty much everything that the system does automatically. If you make a change after that day, you will need to have it done manually by submitting a request through the disbursement exception database.
6. **Claim withdrawals/Late claims** – Need to be reviewed and processed by Monday to avoid allocation.
7. **Claim entry** – Claims received for confirmed cases need to be given a priority and reviewed or processed as soon as possible.

The main point is to be mindful instead of mechanical about the items you are processing, so that we don't create issues that result in an erroneous disbursement. If you have questions about something and can't resolve it before check-run, then submit a request for the funds to be held. When you touch a claim you need to be in-tune to what is happening with not only the individual claim record, but also the office operating procedures.

Let's be safe, not sorry. Remember there is no such thing as a stupid question.

Rosalind Lanier

Correction

In last month's edition of the Marshall Chronicles, on page 3 in the Trustee Matters story, it was incorrectly reported that Mr. Dan Lyons had four hours toward an MBA. The reality is that he already holds an MBA from Governors State University.



*Dan Lyons
MBA*

Legal Motivation

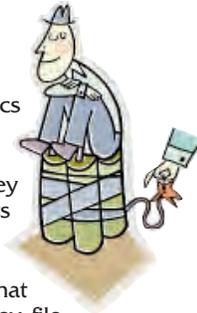
Lately, we were looking at some case statistics and we noticed a few things. First, debtors are less likely to have the Trustee maintain current mortgage payments on their behalf than they were last year. The number of plan payments with mortgages paid inside the plan peaked about four years ago and have slowly decreased since then. Secondly, we noticed that debtors have changed their focus on why they file Chapter 13 in the first place. While the housing market bubble kept filling, we saw a large number of cases filed to stop foreclosure and save houses. Re-payment of mortgage arrears claims seemed to be the overriding reason that debtors filed. Since the bubble burst, not surprisingly, debtors now seem to be throwing in the towel. Debtors are no longer coming up with creative income sources trying to stave off foreclosure. Many have realized that the albatross mortgage payments are not worth the effort. With property values dropping, these debtors find themselves upside down on the mortgage and finally admit defeat.

While we have seen fewer housing saves cases, we have seen a general increase in save-the-car cases coming back into the fold. One would think that the same logic would apply as with mortgages, but clearly it doesn't. After the Bankruptcy Law changed in 2005 and cram down of car claims is no longer available, many debtors are paying exorbitant sums for vehicles of far lesser value. Debtors have not reached that point where they are willing to give up the struggle and go for a more affordable solution. With gas on the increase and general expenses rising, this bubble, too, seems ripe to pop.

One last statistic has become clear in our review. While we argue in Court about reasonable budgets and adequate protection and why we should defer defaults every few months, one major motivation factor for filing Chapter 13 became apparent. One of the largest payments to a creditor on a monthly basis is the administrative claims paid for the debtor attorney fees. More and more cases are filed where the only party getting paid for the first few years is the attorney. Attorney's fees fight neck and neck with adequate protection payments. Now that current mortgage claims are not at the forefront to be paid in the plan, attorney fees are the first and foremost to be paid immediately. With the no-look fee of \$3,500 and a plan payment of \$130 a month, it's not hard to see how long it takes to get the administrative claim paid.

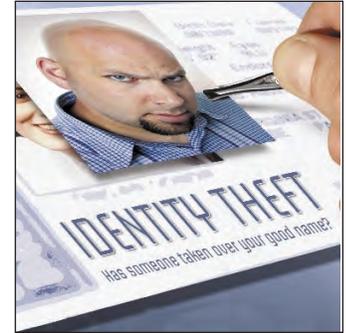
The motivation to file bankruptcy is obvious. We have a country filled with people willing to take on overwhelming debt, and creditors giving away debt like it's candy on Halloween. But what we need to focus on is how to motivate debtors to get out of the trouble and not fall prey to debts. Maybe debtor education will sink in and have the desired effect intended by Congress. We'll update you on the number of debtors taking debtor education and the number of repeat filers as the statistics become available.

O. Anthony Olivadoti



Stay On Top Of Identity Theft

Identity theft is one of the fastest growing crimes today. While there are many ways that these thieves can steal your personal information, often you don't even know that it has occurred until you try to get a loan or you receive a bill you did not expect.



There are some ways to detect if you might be a victim of identity theft. You should be aware of when your bills are due to arrive. If you don't receive a bill on time, you may have had your mail stolen. Victims sometimes will receive credit card or account statements that are not familiar or will receive calls or letters about purchases or accounts that they did not transact.

You may find out there is a problem when you try to buy a car, open a new credit card account, or apply for a mortgage. Hidden problems on your credit report may surface during these routine transactions, giving you a good indication that there is something amiss.

To help stay ahead of these serious financial issues, you should plan on getting a copy of your credit report each year. Federal law requires the three major credit reporting agencies – Equifax, Experian, and TransUnion – to give you a free report each year. To order your report, go to AnnualCreditReport.com or call 877-322-8228. Go over your reports and look for accounts you do not recognize or any unpaid open accounts. You should also get in the habit of checking your credit card and bank statements each month. Any activity that is not familiar to you should be addressed immediately.

If you find unusual or unfamiliar activity on your credit report or financial statements, you'll need to report the erroneous information to the credit reporting agencies immediately. Request that a "Fraud Alert" notification be placed on your reports. You should also contact the creditors directly, letting them know that your account has been subject to fraud. Ask to close all fraudulent or tampered with accounts. If you call, be sure to follow up in writing, sending along copies of any supporting documents. Request that notification of the closure of the account be sent to you in writing as well.

This crime should be reported to the proper authorities. Call your local police department and report the identity theft. You can get a copy of the police report to send to your creditors. You should also report the crime to the Federal Trade Commission at ftc.gov/idtheft or by calling 877-ID-THEFT. The information you report is compiled and allows law enforcement officials to track and help prevent this crime in the future.

Internet Tidbit

Have you ever purchased something online, only to find out a week or two later that the price has dropped? Many online merchants now offer price protection policies. If you let them know that something you bought recently has fallen in price, they will refund the difference. But it can be tedious to track all those items. Instead, go to PriceProtectr.com. You can enter the web addresses of all the items you've purchased and their tracking software will alert you if the price drops within the price protection period. If it does, you'll get an email with instructions on how to get your refund, saving you time and money.



Financial Half Way There

March 31st finds our office half way through the fiscal year that ends September 30th. I have done a little estimating of figures for the last week of March to bring you this analysis.



Compared to March, 2007, average case load for the first half of this year is up 6.7%. For the first half of last year, the average case load was 6,639 cases compared to 7,085 average cases for the first half of this year. The actual case load is estimated to be 7,140 at the end of March compared to 6,563 last March.

I would expect the receipts from cases to show the same sort of increase if not more. However, the receipts for the first half of last year were \$28.5 million and for the first half of this year they are estimated to be only \$26.4 million, a decrease of 8%. This means that the average monthly receipts per case are down. When the budget for FY08 was recently amended, an analysis was done to determine what was causing this trend. It was found that more cases were being filed without the current mortgage being paid through the plan. In addition, it was also determined that more cases were being filed where auto loans were being paid outside the plan.

With less money being paid into the office, it is imperative that we all stay on schedule with our job tasks to ensure all of the funds that can be paid out on a case are paid out. What does that mean? We can only disburse on cases that are confirmed (except for adequate protection payments), so PCR (Post Confirmation Review) has to be completed timely in order to get the cases confirmed. In addition, case auditing has to be up-to-date to keep the money flowing. Unsecured claims can't be paid until a Mid-Case Audit is complete to make sure all secured claims were paid correctly. A Final audit is performed after all plan payments are completed and all disbursements to creditors are made.

In order to keep the percentage fee as low as possible, everybody has to do their best to keep their work current. The more money the office disburses, the lower the percentage fee.

Dan Lyons

April Anniversaries, Birthdays, And Other Notable Events

April Fools' Day on April 1st.

Happy 8th Anniversary to **Laura Mendoza** on April 3rd!

All Staff Meeting on April 4th.

Happy 15th Anniversary to **Dave Latz** on April 5th!

Happy Birthday to **Rosalind Lanier** on April 6th!

No Housework Day on April 7th.

Income Tax Day on April 15th.

Blah Blah Blah Day on April 17th.

Earth Day on April 22nd.

Arbor Day on April 25th.

Happy Birthday to **Cliff Tarrance** on April 25th!

National Dance Day on April 29th.



April Is Stress Awareness Month



Stress is present in everyone's life. For the ninth consecutive year, April has been designated Stress Awareness Month. Did you know that up to 60 percent of all visits to family physicians are stress related? And approximately 40 percent of employee turnover is related to stress. On an individual level, unmanaged stress is related to an increased risk of cancer, lung disease, heart disease, and suicide.

Some stress is normal. Stress can be negative, like a death, firing, or daily problems, or it can be positive, like planning a wedding, having a baby, or going on vacation. There are ways to manage the stress in your life. To help cope with the stresses of life, keep these tips in mind.

- ✦ Include exercise in your day, even if it is just a walk around the neighborhood. Exercise helps to dispel excess stress hormones from your body and boosts your energy level. Make sure you get enough sleep, at least seven to eight hours a night. Eat a healthy diet, limit alcohol and caffeine, and drink enough water each day. All of these will increase your general level of health, as well as decrease the effects of stress.
- ✦ Make sure that you take time for yourself each day. Leave time in your schedule for activities that you enjoy. If you feel overwhelmed, try writing down every task that you want to accomplish each day, crossing them off as you go. Putting them down on paper helps you to have a plan of attack and can relieve your mind of the stress of remembering everything.
- ✦ Identify those things that are particular stressors for you. Make a list of alternative approaches to dealing with these, and start by trying the easiest approaches first. If they don't work, try something else. Above all, be flexible in dealing with those things that are challenging in life.
- ✦ Remember that no one is perfect. Learn to set priorities in your life and focus on completing them as well as you can. When you are confronted with a stressful situation, change what you can, and don't waste energy on what you can't change.
- ✦ If you feel that the stress in your life is more than you can handle, there is help available. Seek the advice of a medical professional, mental health therapist, or a clergy member to explore all of your options.

What's Causing Your Heartburn?



Swedish researchers have discovered that people who have a higher intake of salt are 70% more likely to develop heartburn. Smoking can also increase heartburn attacks. Alcohol has long been suspected as a trigger, but in fact, it does not increase the incidence of heartburn.

These researchers also discovered some useful heartburn prevention strategies. Coffee and tea were found to prevent heartburn. Along with regular exercise, high-fiber foods, especially those containing whole grains, fruits, and vegetables, can prevent acid from backing up into the esophagus by helping to keep the valve between the esophagus and stomach closed.

Pro Bowlers Tour

Well, not exactly. Carvone (7) and Carlton Jr. (4) went on their first tour with Y.A.B.N.A. (Youth American Bowlers National Association) on March 20th – 22nd in Southfield, Michigan. The tournament was huge, with over 300 children. The winner(s) will be announced at a later date.

The tournaments consisted of single bowlers and teams. Carvone and Carlton Jr. are known in the league as the bumper kids because they were bowling on bumpers. Their bowling league prepared them for this tournament by allowing them to only bowl on regular lanes for the last two months in league play.



As a mother, I was very proud to see my babies bowl in their first tournament. They had so much fun, and the smiles on their faces were priceless.



Our Governor heard about the awesome job my kids did so when we returned to Illinois, he greeted us at MacArthur restaurant. (That's my story and I'm sticking to it!) *Lavone Kizer-Merritt*

Healthy Living Tip

Researchers have found that most people clean their plates when they are eating, regardless of the portion size. When you use a large plate, you are putting more calories into your meal and will likely eat it all, even if you tell yourself that you won't. By using a smaller plate, you will cut your calories while still enjoying a full meal.



ACS Walk & Roll Chicago 2008

Our office will be participating in our 11th American Cancer Society's Walk & Roll Chicago on Sunday, May 18, 2008.

According to the American Cancer Society, one out of every four deaths in the United States is from cancer. It is the leading cause of death in the United States. One out of two men and one out of three women will be diagnosed with cancer in their lifetime. Many cancers are curable if they are detected and treated in early stages.

The American Cancer Society's Mission:

The American Cancer Society is the nationwide community-based voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives and diminishing suffering from cancer, through research, education, advocacy and service.

Dust off the cobwebs from your bikes and skates, or find your walking shoes and join us at the lakefront to participate in this worthy cause. You can walk 5 miles, in-line skate 10 miles, or bike 15 miles. See Rita Saunders for pledge sheets.

Rita M. Saunders, Team Coordinator

Level Billing Helps Even Out Your Budget



Are you shocked and surprised every month when you open your utility bills? Although there is not much you can do about the rise in energy costs, you can eliminate having to guess at how much your bill will be next month. Most utility companies offer a program called "Level Billing" or "Average Monthly Payment." These programs allow you to receive the same billing amount each month throughout the year. The utility company averages your monthly payments from the previous year and calculates your new monthly payment. In the 12th month, you will receive a bill that reconciles any discrepancy over the year, calculating any difference between what you paid each month for energy that year and what you actually used. Periodically, your account is reviewed for changes to ensure that the difference is as small as possible. So, while this doesn't necessarily save you any money on your energy costs, you will have greater peace of mind knowing that you can more accurately budget your utility bills over the course of a year.



Movie Clichés

You can see them a mile away – and they usually aren't subtle. Movie clichés are those situations that occur only in the movies and are very predictable. Here are some of our favorites.



- 🎬 A “six-shooter” in the Wild West could actually fire at least 100 bullets without re-loading.
- 📏 If you meet someone of the opposite sex, and hate them on sight, you are certain to end up marrying them.
- 👁️ After a fight, the hero will always wipe blood from the corner of his mouth with the back of his hand, then look at it.
- 🎬 If being chased through town, you can usually take cover in a passing St Patrick's Day parade – at any time of the year.
- 📏 The ventilation system of any building is a perfect hiding place. No one will ever think of looking for you in there, and you can travel to any other part of the building without difficulty.
- 👁️ A police detective can only solve a case once he has been suspended from duty.
- 🎬 Cars and trucks that crash will almost always burst into flames.
- 📏 After wounding the good guy, the evil guy will always make a long enough speech explaining his actions to give the good guy time to grab his gun and kill him.
- 👁️ If you decide to start dancing in the street, everyone you bump into will know all the steps.
- 🎬 Honest and hardworking policemen are usually gunned down a day or two before retirement.
- 📏 It does not matter if you are heavily outnumbered in a fight involving martial arts – your enemies will wait patiently to attack you one by one by dancing around in a threatening manner until you have knocked out their predecessors.
- 👁️ Television news bulletins usually contain a story that affects you personally at that precise moment.
- 🎬 When they are alone, all foreigners prefer to speak English to each other.
- 📏 If the captain of your starship has never noticed you before and suddenly picks you for a landing party, especially if you're wearing a red shirt, you are going to die!
- 👁️ When paying for a taxi, don't look at your wallet as you take out a bill. Just grab one at random and hand it over. It will always be the exact fare.
- 🎬 One man shooting at ten men has a better chance of killing them all than ten men firing at one.
- 📏 Evil geniuses who build bombs are always thoughtful enough to include a visible time display.
- 👁️ Large, loft apartments in New York City are plentiful and affordable.
- 🎬 If you are blonde and pretty, it is possible to be a world-famous expert on nuclear fission, dinosaurs, hieroglyphics, or anything else, at the age of 22.

CTA: Take Your Time, We're In No Hurry

It has been more than a year since I ~~whined about~~ reported on the CTA's Brown Line project, and so I thought it would be a good idea to ~~bore you with it~~ ~~again~~ bring you up to date.



It turns out that March 30 is a pivotal date in the project. It's going to be just like that fateful day when engineers reversed the flow of the Chicago River, back in 18whatever. Just like that. Sort of. Well, not really very much like that at all. But it's going to be a turning point nonetheless. As of 03/30/08, the PurpleBrownRed lines will have their most/least sub-optimum travel flows reversed.

Eh? Okay, I'll try to explain better. The busiest corridor for travel on those lines is between Belmont and Fullerton. In the good old days, before this project began 17 years ago, there were two northbound tracks and two southbound tracks. During construction, since last April, there have been two southbound tracks (albeit, with fewer trains) and only one northbound track. This imbalance is what will be reversed for the remainder of the 35-year project.

To belabor the point, getting to work will now be more challenging than going home. (As if that wasn't already the case. I mean, there's no real pressure to arrive home at any particular time, and the housecats have not, to-date, required that I fill out a timesheet. They do give me looks when I'm late, though.)

As much as I hate to admit it, the CTA has done a good job on this project so far. The disruptions have been milder than expected. And eight-car service on the Brown Line begins at the end of this month, which the CTA originally hadn't planned to do until the very end of the 56-year project.

And, oh yes, despite my serial exaggerations, I think the 75-year project is actually on schedule.

Well, I hate to end on such a positive note, but I really can't figure out the bad angle in this story. Hmmm. They're messing with me, aren't they? What are you up to, CTA? You're not fooling me!

Cliff Tarrance



Trivia Quiz: Jazz It Up

April is Jazz Appreciation Month. Test your musical knowledge with this jazzy trivia quiz.

1. Jimmy Rushing was in the Count Basie Band in 1937. Which famous female jazz warbler was also in the band?
2. Which musical style were Dizzy Gillespie and Charlie Parker famous for innovating?
3. Which instrument was Benny Goodman known for playing?
4. What was Louis Armstrong's nickname?
5. What is the name of the famous night club in Harlem where the Duke Ellington Orchestra played for years?
6. What is Dave Brubeck's best known tune?



7. Who is considered the "Father of the Blues?"
8. Who played piano in the house band at Minton's?
9. Which woman is considered by many to be the "First Lady of Jazz" and helped increase the popularity of scat?
10. Who was "The Velvet Fog?"



The Answers:

4. Satchmo.	8. TheLonious Monk.
3. Clarinet.	7. W. C. Handy.
2. Bebop.	6. Take Five.
1. Billie Holiday.	5. The Cotton Club.
	9. Ella Fitzgerald.
	10. Mel Torme.

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Did You know? Licorice

April 12th is National Licorice Day.

- ◆ Glycyrrhizin is a substance in licorice root that is fifty times sweeter than regular sugar. It is used as a flavoring in food, tobacco, alcohol, and cosmetics.
- ◆ The licorice plant is a small shrub with blue to violet flowers and is classified as a weed. The most usable part of the plant is the root.
- ◆ The main flavor ingredient of licorice candy is anise, but some licorice candy does contain small amounts of licorice.
- ◆ Over ninety percent of licorice used as a flavoring is used to flavor tobacco.



- ◆ Eating large quantities of real licorice can raise your blood pressure and cause of loss of potassium from your body.
- ◆ The licorice-flavored Blackjack Chewing Gum was introduced in 1872 as the first flavored gum in the United States. It is still available today.
- ◆ Over one million miles of Twizzlers are produced every year. Although they are labeled as licorice, there actually is no real licorice or anise in them.
- ◆ There was a large supply of licorice found in King Tut's tomb. Readings of ancient hieroglyphics reveal that licorice was used to make a popular beverage of the time.

