

THE MARSHALL CHRONICLES

OCTOBER 2009
VOLUME VIII, NUMBER 10

SOUTHERN HOSPITALITY AND SOFTWARE TO BOOT

I seem to have developed a taste for Memphis barbecue. Having spent two weeks within the last month training at the BSS facility in Memphis, I can tell you it's a good thing. Though my waistline may be showing the results, I can assure you my brain power has also expanded.

I received my marching orders from Ms. Marshall to attend two separate week-long training sessions provided by Bankruptcy Software Specialists, or BSS, the company which will soon be our new software provider. The Trustee's direct quote was "You're going down there to learn, not to hang out on Beale Street." Hmm... does she know me?

My classmate for the first week of training was our controller Dan Lyons. He arrived in Memphis on an earlier Sunday flight so as not to miss the Bears vs. Steelers game on television. Remember early in the season when we foolishly planned our Sundays around the Bears game to watch our "franchise quarter-back?"

The Hampton Inn where we stayed was only a mile from the offices at BSS. Marty Quinn of BSS graciously provided us door-to-door transportation from the hotel and back every day.

The first week's class was led by Dixon Stuart and covered the bankruptcy software application TNG13. BSS refers to the application as TNG (The Next Generation) to distinguish it from an older version of their software, affectionately known as TOG (The Old Generation). Since Dan and I were the only ones in the class, we could ask specific questions related to our office and Dixon could do the same, tailoring the class to meet our needs. Dixon started with the basics of what are the three components of the software (the data server, the app server and the print server) and quickly moved on to the layout of the home page.

There are so many features to be excited about in this application! Each user's homepage shows an inbox with action items so you immediately see what you need to accomplish when you log

in. For example, each member of the claims team will see a link for the number of claims they will need to process. Clicking on that link takes them directly to a processing window where they can view the claim PDF and enter the claim information.

Much of the messaging we currently do in our office via email or FileMaker Pro databases will be handled within the TNG13 software itself. A whole "tickling" system allows you to flag cases for yourself or others to review. A community bulletin board also facilitates office-wide communication and "sticky notes" are case-specific, user-specific and screen-specific.

Monday's lunch was barbecue brought in from the Germantown Commissary: pulled pork sandwiches, cole slaw and ribs – delicious! Marty made sure to order dessert with every lunch and I don't think I passed up a single brownie or cookie.

The class proceeded through the week with emphasis on the setup and controls incorporated in the software. The three main tables that structure how the software runs are close codes, creditor types and posting codes. These settings will allow us to customize how our office will utilize TNG13 compared to other trusteeships across the

country. Close codes are similar to what we call "Case Statuses." With a close code we can control what will happen at the end of a case, for example, with remaining funds: pay the attorney first or the debtor. Creditor types are similar to our plan groups. Creditor types define, for example, the distribution order of claims. Posting codes are financial controls that manage what happens when we "post" financial transactions like debtor payments, creditor disbursements or void checks.

The work involved in converting our CaseNET data has already begun. Rick Wherry of BSS will be mainly responsible for the conversion. He has received a "data dump" of all the information stored in our CaseNET tables and is mapping our data to BSS data.

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**Legal
Why File?**



The Trustee has recently closed out her fiscal year for 2009. In reviewing newly filed cases, we are often put to task to try to determine the underlying reason people file for Chapter 13. With the recent downturn in the economy, the reasons are often clear. Most debtors are trying to buy time with their creditors until their financial situation stabilizes. This can be in the form of a loan modification, better job, or to merely get rid of debts they can no longer afford to maintain.

After the last Bankruptcy Code amendments, not all debtors are eligible to be discharged, even after making all their plan payments, because they received discharges in prior cases. During our last fiscal year, in 4,318 cases the debtors were eligible for a discharge upon the successful completion of their cases. On a more curious note were debtors not eligible for a discharge. Their numbers were: 195 cases in which the debtor was not eligible; in seven cases the joint debtor was not eligible; and in 10 cases neither of the debtors were eligible. Of the 212 cases where there will be no final discharge, 22% have failed as they have been dismissed or closed already.

O. Anthony Olivadoti, Managing Attorney

**Southern Hospitality
And Software To Boot**



(Continued from page 1.)

To facilitate the conversion, our office will be defining our close codes, creditor types and posting codes and then outline how our current codes map to the new BSS codes. When Rick has a working program to convert the data, we will run a data dump from CaseNET every night and upload the data files to our new BSS server. The conversion program runs and then we can have a fresh TNG13 database every morning to use for training and continuing to iron out the conversion.

When the trip to Memphis was first scheduled, Dan and I thought we might be watching our baseball teams in a pennant race, but the Cubs and the White Sox relieved us of that notion. We both brought running gear and went for a jog Monday night. Even for an old man, Dan's pace was too fast for me so later in the week we took our jogs separately.

Tuesday night Marty treated us to another barbecue experience at Corky's. I got the ribs "wet" while Dan opted for the dry rub version. They really know their barbecue!

Back in class, Dixon covered document flow and document management. This is one area where our office will progress leaps and bounds above where we are on our current system. The interface and communication that BSS has with the court's website will amaze you. We are going to be able to have a current view of each case's court docket right on our system. Currently, we receive a download of images from the court every morning on data that is two days old. Using TNG13, we will connect to the court's website every night and pull **every docket entry** into our system. The paralegals will no longer be processing documents from emails. Instead, items to process will show up on each paralegal's home page in the inbox. And it gets better! Going the other way, i.e. filing documents with the court, will be automatic. Every document we create in TNG13 has a document type. This is another control table where we can define which documents get filed at court by their document type.

Thursday night we were treated again to a night out for dinner. Rick Wherry and Mark Goldstein, president of BSS, took us to downtown Memphis and we had dinner on Beale Street! Don't worry, Ms. Marshall, we had plenty of adult supervision and Mark and Rick made sure we were home at a decent hour. We took the scenic route on the way back to the Hampton Inn, driving past the National Civil Rights Museum, housed at the Lorraine Motel where Dr. Martin Luther King, Jr., was assassinated, past Graceland and past an enormous replica of the Statue of Liberty. Ask Dan about it; it might have been the highlight of his trip.

We have much to look forward to as we embark on this journey and transition to BSS. I can tell you that everyone I met at BSS will be great to work with and will help us to get the most out of the new system.

Next month I'll share with you my second week of training in Memphis: Crystal Reports and more barbecue!

Sandra Pillar, Director of Office Systems

THE MARSHALL CHRONICLES

The Editorial Staff: Cheryl Jones, HVB and Dave Latz.

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Newsletter Information:

If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:

- ✓ e-mailing us at newsletter@chi13.com.
- ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
- ✓ leaving them with Dave Latz.

Please remember when making a submission to the newsletter, it must be:

- ✓ type-written and
- ✓ submitted by the 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, all in full color, on the Chapter 13 Trustee website at <http://www.chicago13.com/>.

Trustee Matters

State Of The Trusteeship – Year Ending September 30, 2009



“Change is inevitable” is the quote that best describes the past 365 days at the trusteeship. We changed banks, we started preparations to change software systems, and we changed some attitudes regarding change.

Although each month we feature information in our monthly newsletters about all three of our major departments (Legal, Financial, and Systems departments) and the trustee, it is good to take a look back in order that the journey forward can be appreciated and anticipated. All of our monthly newsletters are posted on our website at www.chi13.com.

We ended FY 09 with 8,349 cases and will begin FY 10 with the same number. This represents a 15% increase in total caseload from FY 09. (However, in FY 08, we counted the number of active cases from the date of completion of plan payments instead of from the date the final report was submitted to the court.) New petitions filed totaled 4,617, a 9% increase from last year’s new filings. We received plan payments, which totaled \$52,921,688, a 2.2% decrease from last year. We processed \$1,501,512 in debtor refunds, which is a 41% decrease from the number of refunds in FY 08. Disbursements to creditors were \$50,704,370, a .08% decrease from last year. Receipts and disbursements were down even as the caseload increased. Our average plan payment in FY 09 was lower than the average plan payment in FY 08.

As of September 30, 2009, there are 24 full-time employees, one vacant Staff Attorney position to be filled, and one part-time employee with the trusteeship. Salary increases were issued on October 16, 2009, based upon merit. Of our 24 full-time employees, 12.5% received a 7.6% increase, 62.5% received a 3.8% increase, 16.66% received a 1.9% increase and 8.3% did not receive an increase. Again, the recommended performance evaluations from Organizational Diagnostics were used for evaluations. We do not have a need to distinguish between pre- and post-BAPCPA because our caseload is now exceeding pre-BAPCPA levels. We are mastering the details and additional scrutiny required and have implemented processes and procedures to track the changes in the administration of Chapter 13 bankruptcy cases. Our workflow has been thoroughly evaluated, and new measures have been taken to accommodate the increase in caseload. In keeping with the current trends in bankruptcy administration, we have felt it to be in the best interests of the trusteeship and the bankruptcy community at large to upgrade our bankruptcy administration software to the BSS-TNG software product currently in use by a number of other trusteeships throughout the country. It has become apparent that CaseNET, the bankruptcy administration software currently in use by the trusteeship and developed in-house over the course of some years, may be handicapped by its closed environment.

Since training is an important role in performance evaluations and the ability to perform the task assigned in an effective and efficient manner is important, we are committed to providing training to our employees so that each are prepared to accept the challenges of the position. In FY 09, two employees attended the NACTT Staff Symposium training held in New Orleans, two attended the training in Las Vegas, six attended the training in Chicago, five employees attended the NACTT annual meeting in Boston and two employees attended Regional Controllers/IT Managers Conference in Chicago. The trustee and three attorneys attended the Chicago Trustee Conference hosted by the UST and his staff for the Chapter 7 and Chapter 13 Trustees. In FY 10, Staff Symposium training will be held in San Diego, New York, and Chicago. I have budgeted for the majority of the employees to attend the training in Chicago in FY 10.

Because things are constantly changing, it is my goal to make sure everyone in the office has the opportunity to participate in off-site training. It is more important than ever for the staff to meet staff from other offices and establish a network with other trusteeships that are using the same software system. Perhaps a whole new support system will be available through networking. Everyone must share their knowledge and experiences with others at the monthly staff meetings. Each manager met with their departments on a monthly basis, and monthly planning meetings with the department heads were productive. Acceptance of change starts at the top and trickles down in an organization. Ambassadors for change were appointed in 2009 to make the transition smoother. We will start monthly status meetings in FY 2010 to discuss our progress for conversion to the new software system, BSS-TNG.

The Final Report format changed April, 2009, and we were ready to mirror the requirements of the EOUST and the courts. Going paperless has been the slowest task we have undertaken. People continue to print documents and hold on to that one piece of paper that will prove their “innocence.” We will continue to move to a “paperless” environment, and I realize my work is cut out for me. This is year 8 of a 10-year plan. This was a year of change. However, the trustee still remains committed to keep the staff motivated, challenged and committed to excellence.

We appear before Judges Hollis (2757), Wedoff (2708), Squires (1514) and Goldgar (1415). These are some of the published opinions issued by the Bankruptcy Judges during FY 09.

Summary of Opinions Rendered in FY 09

Judge	Case Name/No.	Summary of Opinions
Hollis	In re Royal 07 B 15826 Issued: November 07, 2008	Chapter 13 Trustee objected to confirmation of debtor’s plan on the grounds that by excluding future earned income tax credits, she failed to commit all projected disposable income to the plan. In sustaining the objection and denying confirmation, the court determined that a rebuttable presumption exists that projected disposable income is calculated from the means test, and is disposable income multiplied by the number of months in the applicable commitment period. However, a party may present evidence to rebut that presumption, and the court can consider the evidence to determine what debtor’s actual disposable income might be during the plan period. The Trustee also objected to the debtor’s claim of exemption in her earned income tax credit, and the court overruled that objection.

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Trustee Matters *(Continued from page 3.)*

Summary of Opinions Rendered in FY 09 (continued)

Judge	Case Name/No.	Summary of Opinions
Goldgar	In re Theodore Thompson 08 B 02560 Issued: May 27, 2009	Adequate protection is a condition that must be met (if a creditor requests) before a debtor can retain and use the creditor’s collateral. See 11 U.S.C. § 363(e). Adequate protection is relevant to plan confirmation in a chapter 13 case only under section 1325(a)(5)(B)(iii)(II)...Because Thompson has not provided GMAC adequate protection, he is not entitled to turnover of the car, and judgment will be entered in favor of GMAC and against Thompson on the complaint. Note: the Appellate Court subsequently reversed Judge Goldgar. The higher court held that “upon the request of a debtor that has filed for of bankruptcy, a creditor must first return an asset in which the debtor has an interest to his bankruptcy estate and then, if necessary, seek adequate protection of its interests in the bankruptcy court.” <i>Thompson v. General Motors Acceptance Corp., LLC</i> , 566 F.3d 699, C.A.7 (Ill.) May 27, 2009.
Squires	In re Ray D. Harrison and Rose Harrison 08 B 14865 Issued October 14, 2008	The issue presented in AmeriCredit’s objection is whether the lien retention provision in 11 U.S.C. § 325(a)(5)(B)(i), which was added by the amendments to the Bankruptcy Code pursuant to the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, prevents a Chapter 13 debtor who is not entitled to a discharge from modifying the interest rate of a secured creditor’s 910 claim. The Court held: The Debtors are therefore allowed to alter the terms of the Contract under the Modified Plan during its term because nothing in § 1325(a) trumps or overrides § 1322(b)(2). The Debtors have the right to modify the terms of the Contract pursuant to § 1322(b)(2) and the interest rate provided by the Debtors is appropriate under Till’s formula approach. However, the Debtors remain liable to AmeriCredit for any unpaid balance that remains outstanding at the time they exit bankruptcy absent a discharge under § 1328(a) or (b).
Wedoff	In re Richard Johnson and Linda Johnson 08 B 12062 Issued: January 23, 2009	The standing trustee objected to confirmation of the debtor’s plan arguing that the plan failed to devote all of the debtors’ “disposable income” received during the applicable commitment period to the payment of unsecured claims, as required by § 1325(b) of the Bankruptcy Code (Title 11, U.S.C.). The issue was whether “disposable income” under § 1325(b) must be calculated on the basis of the debtors’ average income during the six months before bankruptcy, or whether debtors’ post-bankruptcy income may be taken into consideration. The court ruled in favor of the Debtor: “[i]n order to report disposable income projected to be received during the applicable commitment period, a debtor must supplement Official Form 22C with a statement of any changes in the “current monthly income” as reported in the form, and any changes in the expenses allowed, anticipated to take place during the applicable commitment period. In many cases, of course, the information the form requires will not be anticipated to change, and no further disclosure would be required. But with debtors like the Johnsons, for whom a change in income from the six-month period before the bankruptcy filing has already occurred, an adjustment of disposable income as reported on the current form is essential. <i>Note: This case is currently on direct appeal to the 7th Circuit.</i>

The Trustee held 4,127 meetings of creditors. Debtors failed to appear for their meetings in 566 instances. We filed 1,803 motions to dismiss for material default. Of those, 1,191 resulted in the case being dismissed, 36 were denied or mooted and the Trustee withdrew 540. For the fiscal year, we were able to successfully confirm 3,129 cases. As for the rest, 227 cases are still being continued and in the confirmation process, hearings were moot in 522 cases, 14 were re-noticed, and in 426 cases, confirmation of the plan was denied.

Based upon information tracked on the B22C form, 2,953 debtors were under the median income, 1,354 were above the median and in 348 cases the income status was undetermined.

We set 1,356 motions to dismiss cases for failing to comply with confirmation requirements. Of those, 28 are still pending, 513 motions were eventually withdrawn and 815 led to the dismissal of the case. We set 165 motions to dismiss for missing documents or for not filing documents timely. Of those motions set, 113 cases were dismissed, Five are still pending and the rest withdrawn or mooted.

We had one case dismissed for abuse with a one-year bar to re-filing and one case dismissed with a two-year bar. In furthering our Civil Enforcement Initiatives, we brought motions for sanctions against three bankruptcy petition preparers. One was granted without sanctions as the BPP (Bankruptcy Petition Preparer) was determined to be unable to pay. In the other two cases we succeeded in levying sanctions totaling \$2,800.

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Trustee Matters *(Continued from page 4.)*

On the cases filed this year, motions to extend/impose a stay due to serial filings were up. We had 674 motions filed. Of those motions set, 66 were denied, 553 granted to all creditors, 17 granted to specific creditors, 35 withdrawn, and three still pending.



Customer service and communication is still a priority. We encourage our customers to utilize the services provided by the National Data Center (NDC). The NDC was established by Chapter 13 Trustees and is the exclusive source for comprehensive Chapter 13 Case and Claims data. It provides on-going details of case and claims information, as recorded and stored within the Trustees' office, which compliment traditional Bankruptcy Notification Services. We are committed to providing as much assistance and information as we have provided in the past with the highest quality of service to our customers. Once the conversion to the new software is completed, we will provide a comprehensive training session for the debtor and creditor bar. We encourage the bar to contact us if there is a specific service we are currently providing that assists them in their practice and they would like us to continue to provide with the new software. My ears are always open to hear what we can do to improve service to the bankruptcy community. I still believe that communication helps to foster better relationships.

I am an approved provider of the Financial Management course. I will continue to provide the course free to debtors assigned to Trustee Marilyn O. Marshall. Glenn Stearns, Tom Vaughn and Lydia Myers are also approved providers. Here are some interesting statistics from the Financial Management course. During FY 09 we had a total of 1,577 clients register for the class. 1,244 clients completed the course and were issued a Certificate of Debtor Education. Of those, approximately 93.4% (1,161) have answered Yes to all of the evaluation questions. Of those 1,161, 485 have written other comments. As of October 1, 2009, there remain 218 clients registered and waiting for their class date. We noted in our office that more cases are closed-no discharge by the court for failure to provide the DSO than for failure to complete the Financial Management course.

The Employee Recognition Committee planned our annual Christmas Party in Lincoln Park on the heaviest snow day of the year. Of course, I have asked the committee to keep events in the office or closer downtown in the future. Making changes is no picnic and, with that said, we did not have our annual summer picnic this year, but it has not been discontinued. Work-related social activities will remain on the calendar to promote a wholesome working environment, as long as we realize that activities are a reward and not a right. Again I would nominate The Newsletter Committee for the Newsletter Award Competition of 2009. Regardless of the workload, the committee works diligently to keep the staff informed and entertained. Our circulation audience has been expanded and more and more people are asking to be included on the mailing list even though all volumes can be found on our web site. E-Marshall Chronicles are available upon request.

Our commitment to remain active and involved with the U. S. Trustee's office, the Judges liaison committee, the bankruptcy clerk, and the debtor and creditor bar and to better serve the debtors will continue. The trusteeship will move forward, promote and show respect for the law, accept the challenges ahead and strive toward excellence. 2009 was a year of change but still a very good year. Next year will be even better as we adapt and move toward change. The answer to the question has slightly changed. Am I pleased? "Somewhat."

Marilyn O. Marshall, Standing Trustee

Summary End of Fiscal year 2009	Summary End of Fiscal Year 2008
Receipts.....\$52,921,688	Receipts.....\$51,874,203
Refunds.....\$1,501,512	Refunds.....\$2,525,920
Disbursements.....\$50,704,370	Disbursements.....\$50,318,917
Number of Cases Beginning of Year.....7,251	Number of Cases Beginning of Year.....6,838
Number of Cases Filed in FY 09.....4,617	Number of Cases Filed in FY 08.....4,234
Number of Cases Reopened.....99	Number of Cases Reopened.....62
Number of Cases Reopened Because of Transfer.....44	Number of Cases Reopened Because of Transfer.....33
Adjustments during the Fiscal Year:	Adjustments during the Fiscal Year:
Conversions to Another Chapter (Pre-Confirmation).....149	Conversions to Another Chapter (Pre-Confirmation).....107
Conversions to Another Chapter (Post-Confirmation).....232	Conversions to Another Chapter (Post-Confirmation).....225
Dismissals Pre-Confirmation.....1,029	Dismissals Pre-Confirmation.....794
Dismissals Post-Confirmation.....1,326	Dismissals Post-Confirmation.....1,607
Conversion from Another Chapter.....12	Conversion from Another Chapter.....10
All other Adjustments.....22	All other Adjustments.....13
Number of Cases Completed.....869	Number of Cases Completed.....1,136
Number of Hardship Discharges.....3	Number of Hardship Discharges.....4
Total Cases at End of Year.....8,349	Total Cases at End of Year.....7,251
Number of Cases Greater than 65 months.....6	Number of Cases Greater than 65 months.....7
Number of Full Time Employees.....25	Number of Full Time Employees.....28
Operating Expenses.....\$3,200,246	Operating Expenses.....\$3,088,076
Trustee Fee at End of Year.....7.0%	Trustee Fee at End of Year.....6.5%

Case Administration

Paper Files To E-files

Pre-BAPCPA we sent closed cases to storage every six months. Due to the high filing volume, we constantly needed to make room for new cases. Post-BAPCPA the filings decreased, so we only sent files to storage once a year. As an office, we have gradually been moving towards the electronic file process for each case by creating PDF files of documents that would previously have been printed. In June of this year, Ms. Marshall decided we would no longer continue to make paper files for a case and we ceased ordering supplies.

While we offer several electronic options for our external clients to send us information, some still elect to send us paper copies of everything, so after processing those items they need to be scanned and saved to the e-file for future reference. Currently we have one scanner in the office and it's not a high volume scanner, so we are looking into purchasing equipment that can handle the volume of documents we receive on a daily basis. Anthony and I took a field trip to Canon Business Solutions and saw a demo of scanners that can process 100-300 sheets of paper in a minute, which would make the scanning process less labor intensive and more efficient. While we are going through the transition, everyone needs to think about what documents you normally file and how those can be converted to an e-file. In the e-file system each megabyte counts, so you also need to exercise sound judgment over what requires scanning and what does not. If you suffer from the pack-rat syndrome, then be prepared for an intervention!

What Happens To The Remaining Paper Files?

Once a case is closed there is a retention period during which we must keep files before they can be destroyed. Eventually the paper files in the off-site storage, as well as the ones left in the office, will be destroyed.

By this time next year the e-file process will be business as usual.

Rosalind Lanier, Case Analyst



November's Notable Events

Daylight Saving Time Ends on November 1st.

Don't forget to set your clock back!

Happy Birthday to **Laura Mendoza** on November 3rd!

Happy 6th Anniversary to **Dan Lyons** on November 3rd!

All Staff Meeting on November 6th.

Happy Birthday to **Catherine Mendoza** on November 7th!

Happy 11th Anniversary to **Mark Caffarini** on November 9th!

Veterans Day on November 11th (not an office holiday).

Great American Smokeout on November 19th.

Happy 9th Anniversary to **Cheryl Jones** on November 20th!

Thanksgiving Day on November 26th (the office will be closed both November 26th and 27th).



Happy Thanksgiving

Financial

A Note To Creditors And Creditor's Attorneys



When we disburse funds on the third Friday of each month, it would be nice if all the checks cleared the bank, and no checks were returned to the financial department. Unfortunately, that does not often happen.

The Trustee's goal is to resolve the issues of returned checks before the next disbursement period so that disbursements can be turned on and the funds resent. The Trustee does not want checks that are returned to continue to go out with the same issues unresolved.

Checks are returned for many reasons, but I would like to focus on the following three:

- A **wrong address** is provided on the schedules.
- A **wrong address** for the plan-based claim was created from the schedules.
- A claim has been transferred to another creditor – the Trustee needs a **correct address**.

When the auditors in the financial department have exhausted all avenues, and all due diligence has been performed to find the correct payment address, the Trustee may approve the funds to go to the Clerk of the Court as unclaimed funds.

There are ways to prevent funds from going to the Clerk of the Court. The first, and most important way, is through **communication**. Direct and open communication through **PACER** can enhance the information flow and help others within the Trustee's office to work more effectively and efficiently as defined below:

Effectively: To produce the intended or expected result. (The Trustee needs to disburse funds to the correct address for creditors so the checks will not be returned due to a bad address.)

Efficiently: To perform or function in the best possible manner with the least waste of time and effort. (We need the creditor/creditor attorney to file a change of address on PACER. The Trustee should not have to look under rocks for the correct address.)

The auditors in the financial department need the creditor/creditor attorney to communicate changes that will affect their claim. In order to function in the least waste of time and produce the intended result, creditors need to change/correct their address on PACER with the Bankruptcy Court. By doing this, the creditor/creditor attorney will help the Trustee and the auditors limit the amount of checks that are being returned.

Please help the Trustee's office get you your funds every third Friday of the month by filing your change/correct address on PACER.

Santricia Fields, Closing/Audit Specialist

On Thanksgiving

"Let us remember that, as much has been given us, much will be expected from us, and that true homage comes from the heart as well as from the lips, and shows itself in deeds."

~ Theodore Roosevelt

"Thanksgiving, after all, is a word of action." ~ W.J. Cameron

Put On Your Thinking Cap

Can you figure out what each of these boxes is trying to say? For instance, if you were to see this: **CHIMADENA**, you would immediately think, "Well, of course that means **Made in China** (**CHI MADE NA**).” Give it a try! You’ll find all the answers below.

1. E Z ———— I I I I I	2. T O U C H	3. MOTH CRY CRY CRY	4. BLACK ———— COAT
5. TIME TIME	6. P K	7. HURRY ↑	8. ABCDEFGHI JKLMNOPQ RSTVWXYZ
9. LE VEL	10. KNEE ———— LIGHT	11. MAN ———— BOARD	12. HE’S HIMSELF
13. R/E/A/D/I/N/G	14. VA DERS	15. R ROAD A D	16. O ———— B.A. M.A. PH.D.
17. WEAR ———— LONG	18. DICE DICE	19. ECNALG	20. CYCLE CYCLE CYCLE
21. CHAIR	22. T O W N	23. II II O O	24. STAND ———— I

1. Easy on the Eyes. 2. Touchdown. 3. Mothballs (cry cry cry = bawls). 4. Black Overcoat. 5. Double-time. 6. Pink (P in K). 7. Hurry Up. 8. Missing You. 9. Split Level. 10. Neon Lights. 11. Man Overboard. 12. He’s Beside Himself. 13. Reading Between the Lines. 14. Space Invaders. 15. Crossroad. 16. Three Degrees Below Zero. 17. Long Underwear. 18. Paradise. 19. Backward Glance. 20. Tricycle. 21. High Chair. 22. Downtown. 23. Circles Under the Eyes. 24. I Understand.

Dave Latz, Operations Coordinator

To Be Or Not To Be: Just For The Smell Of It – The Benefits Of Garlic



We’ve all appreciated garlic as a wonderful herb for its highly potent flavor. We may have even heard a tale or two about its health benefits and, to that end, this article is dedicated.

Garlic is a species in the onion family called Alliaceae. Specifically, garlic is named *Allium sativum*, which closely relates to shallots, leeks and chives. Its name comes from the Old English, *garleac*, which means “spear leek.”

Throughout history, garlic has long been reputed to have medicinal properties. According to recent studies, “countries such as Italy, Korea and China, who have a high concentration of garlic in their diets, are more protected against disease. Per capita consumption in these areas may be as high as 8 to 12 cloves per day.”

Scientifically, eating garlic boosts our natural supply of hydrogen sulfide that “acts as an antioxidant and transmits cellular signals that relax blood vessels and increase blood flow.” When students at the University of Alabama at Birmingham extracted juice from garlic and added small amounts to human red blood cells, the cells immediately began emitting hydrogen sulfide.

Some of the benefits that researchers and scientists have found is that garlic possesses an antibacterial, antiviral and anti-fungal activity in certain types of bacteria, such as the *Candida* species, and it also provides a long term benefit for deterring recurrent yeast infections.

Another benefit of garlic consumption is its ability to lower blood pressure. The emission of hydrogen sulfide relaxes vessels and increases and steadies blood flow. Pressure and tension are reduced because it eases the spasm of the small arteries. It slows the pulse and modifies the heart rhythm.

In some cases, crushed garlic can be mixed with water or milk and taken for digestive disorders. Researchers say it is best to crush garlic at room temperature and let it sit for about 15-25 minutes. This triggers an enzyme reaction that boosts the beneficial compounds within the herb.

Make no mistake about it, you will see, smell, taste and sweat garlic if you increase your intake, which prompts the question, to be or not to be? I say, to be, but not to be without fennel seeds: they eliminate the smell. You gotta love Mother Nature – she has quite a sense of humor – who knew?

Percy Davis, Clerk/Case Administrator

Food Tip

If you are pressed for time when trying to get dinner on the table each night, try a new strategy. On the weekends, when you have more time, roast a large pork roast, brown up several pounds of ground beef, or roast a couple of chickens. With these basics done, you can put together several quick and easy meals on the week nights. For example, a pork roast can turn into pork tacos or pork fried rice. Use the ground beef in spaghetti sauce or in burritos. Use the chicken in a salad, enchiladas, or in a stir fry. Dinner will be done in half the time.



Trivia Quiz: Turkey Trivia

It's that time of year again. You see mentions of turkeys everywhere. How much do you really know about this seasonal bird? Test your turkey trivia knowledge with this quiz.



1. Who wanted the turkey proclaimed our national symbol, rather than the bald eagle?
2. What is the fleshy growth from the base of the beak that hangs down over the beak?
3. How long do turkey eggs take to hatch?
4. What percentage of American homes serve turkey on Thanksgiving?
5. What is the average body temperature of a turkey?

6. How much did the largest turkey ever raised weigh?
7. What is a baby turkey called?
8. What is the most unique place roast turkey has been eaten?
9. What is a large group of turkeys called?
10. At maturity, turkeys have about how many feathers?



"Houston...
The turkey has landed."

The Answers:

1. Benjamin Franklin.	6. 86 pounds.
2. The snood.	7. A poult.
3. 28 days.	8. On the moon.
4. 90 percent.	9. A flock.
5. 103 degrees.	10. 3,500.

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Did You Know: Thanksgiving

☛ The Mayflower had a partner ship when it sailed in 1620. The Speedwell also started the trip for the New World, but was forced to turn back because it leaked so badly.

☛ At the first Thanksgiving feast, the guests brought most of the food. When the Native Americans arrived, there was not enough food for everyone and the Wampanoag chief, Massasoit, sent his men home for more supplies.



☛ The drink that the Puritans brought with them in the Mayflower was beer.

☛ The party lasted for three days. The Pilgrims and their guests spent the time playing games, shooting guns, and of course, eating.

☛ It was two years before the Pilgrims had another "thanksgiving" celebration, this time to commemorate the end of a drought.

☛ Only 50 percent of the Pilgrims who sailed on the Mayflower survived to celebrate the first Thanksgiving.

