

THE **MARSHALL**
CHRONICLES

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NACTT MID-YEAR MEETING SALT LAKE CITY, UTAH, 2010 A CULTURAL EXPERIENCE

The Mid-Year meeting was held in Salt Lake City, Utah, from January 21st to the 23rd.

Now I fully understand why all the souvenir shops carry glasses and other items with the slogan: "Eat, Drink and Be Merry – Tomorrow You May Be In Utah."

Salt Lake reminded me of the cities we visited in the days when my mother and stepfather would accept invitations to attend summer math institutes around the country, then insist that my sisters and I must go with them for the "cultural experience." We hated leaving our friends, and the "cultural experience" was never worth the trip, but it always made a good book report for the first day back at school.

The program planned by Robert Drummond, Secretary of the NACTT, Chapter 13 Trustee (Montana), focused around Trustees with added detail on topics that addressed specific legal and administrative processes. The meeting opened with the New(er) Trustee Symposium. The program chair Tammy Terry (Michigan) and her committee put together a great program that not only attracted the eight newest Trustees but around forty other Trustees. All of the topics were interesting, but the employment law session was exceptional. The session answered questions on the best way to handle EEOC complaints, unemployment process issues, how to respond to the employment agency and what happens when you get hit with a wrongful termination lawsuit. Kathy Dockery (California) shared her first-hand experience and pointed out the importance of knowing what your insurance policy states regarding settlement as well as providing counsel.

The NACTT Board Meeting was scheduled for Thursday afternoon. The Board Meeting was all about transparency and sharing information. It was a very good meeting. As a prior board member, I insisted on transparency and getting everyone involved in the process. At this meeting I could see the fruits of my labor. The new president left nothing to speculation. All reports were detailed and included a PowerPoint presentation to explain any complicated issues

where needed. Several NACTT Committees made their reports. The Academy, which is an arm of the NACTT that is responsible for educational programs and the program for the annual meeting, asked each Trustee to become a member and emphasized how helpful it can be in providing daily case law updates. As co-chair of the Staff Symposium committee, I introduced a brochure that showed all of the cities in which the staff symposium will be held in 2010: San Diego, New York and Chicago, along with a bio of each facilitator and descriptions of each of the sessions.

Friday began with an official welcome from Kevin Anderson, President of NACTT, Chapter 13 Trustee, (Utah). This day began with a very thorough teaching session by Judge Barry Russell, Chief Judge Emeritus, and Central District of California. His topic: "Avoiding Evidential Pitfalls in Bankruptcy Litigation" went into discussion of topics in his book "Russell Bankruptcy Evidence Manual". He also focused on the General Provisions of Article I, Judicial Notice in Article II, Presumption of Civil Actions and Proceedings in Article III, and Writings Used to Refresh Memory in Federal Rules of Evidence section 612, Exclusion of Witnesses in section 615, Hearsay in section 801, and Business Records Exception of the Hearsay Rule in section 803. Sometimes evidence when presented in a trial case can be boring, but overall this topic was enlightening.

After the break, Cindy Boudlouche (Texas), George Stevenson (Tennessee), Jack Gooding (Arkansas), Janna Countryman (Texas), and Mike Fitzgerald (Tennessee) discussed the risk, rewards and benefits of electronics transfers by Chapter 13 Trustees. Their experiences answered questions and cleared up any reservation about taking advantage of this benefit. George provided a sample EFT authorization form and his office procedures for handling EFTs. This was very useful for offices interested in implementing the process. We currently used EFT for creditor payments. We currently have about 75 creditors and wish to enlist as many creditors as possible. Some of the panelists are accepting ACH payments from debtors. I learned that an ACH transfer is an



The Grand America Hotel in Salt Lake City, Utah

(See NACTT, Salt Lake City on page 2.)

NACTT, Salt Lake City

(Continued from page 1.)

EFT. However, within the ACH network, it does distinguish between and ACH debit and ACH credit. Our office does not accept ACH debit payments from debtors.



The Due Process Committee chaired by Ronda Winnecour (Pennsylvania) was next on the program and discussed Due Process Issues. I currently serve on this committee, and after introducing our panel, we discussed preparing for audits in small, medium and large offices. Since auditors change every five years, we are in the cycle where most Trustees had changed auditors and seemed very interested in this session which focused not only on preparing for an audit but also making sure internal controls and segregation of duties were maintained.

As part of lunch, David Ruskin (Michigan) and Tim Truman (Texas) talked about the history of the NACTT by giving multiple choice quiz questions to see how much we knew about the organization's history. The quiz along with photographs of past years was delightful. David and Tim explained how the word Bankrupt evolved:

"Banc" is the Latin word for plank or board and is used today. Most of us were familiar with "The Court sat en banc" when several judges sit on the bench jointly to consider an issue. The work "bank" where we all transact our daily commercial activities has the same derivative.

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/>.

"Rupt" is the Latin word for break, or breaking. We have our words from this derivative such as "ruptive," "eruption" and disruptive."

Thus BANK RUPT means the breaking UP of a business.

The following sessions after lunch focused on issues affecting specific Trusteeships.

Jan Sensenich (Vermont), Kelly Skehen (New Mexico), Howard Hu (Hawaii) and Peter Fessenden (Alaska) addressed an issue very important to some Trustees who are experiencing problems because they are currently at 10%, and 10% is the highest percentage fee a Trustee can take on a disbursement. So, this panel addressed the challenges of Rising Cost and Declining Disbursements for Standing Trustees. The committee conducted an informal survey, which showed that Trustees that are paying the mortgage in the plan have the lowest percentage fee.

Marge Burks (Minnesota), Jeffrey Kellner (Ohio) and Thomas O'Hern of Jacob & Sundstrom, ICF International, discussed the merger and reports that we received from his company regarding Computer Security Issues. The loss or possible loss of personally identifiable information was very good. There are policies on laptops and Internet usage. Several Trustees asked if the reports could be simplified so that we could understand them and know when to react to an alert.

Sims Crawford (Alabama), Amrane Cohen (California) and Sylvia Brown (Tennessee) addressed Trustees who are considering a paperless system, Trustees who have begun, but not finished, the transition to a paperless system and Trustees who have a paperless system and want to improve it. The topic: The Paperless Office: Going Paperless and Improvements to the Paperless System, gave a blueprint for each Trustee according to what stage in the paperless system you were. The biggest eye-opener was knowing that going paperless does not mean being paper-free.

This was the longest two days, and I did not think we would ever make it to Saturday. Well, Saturday sessions started with information and announcements. Mark Bonney (Oklahoma) gave an update on the NACTT website. Debra Miller, Vice-President NACTT (Indiana), gave a preview of the 2010 NACTT Annual Meeting to be held in Grapevine, Texas. Deb has a lot of marketing to do because most Trustees are not excited about being in Texas in July at a Gaylord property. But her program outweighs any drawback to the location. After a few more announcements and a coffee break, the awaited Hank and Judge Lundin show started. Hank Hildebrand (Tennessee) gives out candy and other interesting gifts to persons who answer bankruptcy questions posed by Judge Lundin. It is best to take a highlighter to this session because so many cases are reviewed and discussed.

The highlight of this trip was the Saints tee shirt and fleur-de-lis beads wrapped in a Black and Gold gift bag that Annette Crawford, Chapter 13 Trustee from Baton Rouge, Louisiana, gave me. Because of her generosity at that moment, I knew "who dat" was gonna win the Super Bowl. I could not wait to get back to Chicago to see the Minnesota and Saints game.

The feeling about this trip remains the same. But looking on the bright side as I did years ago, at least I was able to put together a newsletter article instead of a book report based upon my "cultural experience."

Marilyn O. Marshall, Standing Trustee





Financial

Bankruptcy Discharge Papers

Official discharge papers, schedules, petitions, and more

One of the questions most often asked of the trusteeship's customer service telephone representatives is: "When will I receive my discharge?"

First, to answer this question one has to know which office is responsible for issuing the discharge. The office ultimately responsible is the Bankruptcy Clerk's office. In all cases the United States Bankruptcy Court is the party which actually grants and issues the Debtor Discharge. However, the Trustee is responsible for assuring to the "Court" that the Debtor has met their obligations required for them to be eligible for a discharge by completing all of their plan payments.

After the case has had a final audit, the Trustee runs a job each week to look for cases that have met the criteria for a discharge. The criteria is: the case has had a final audit within the past six months and the case has a zero balance. The closing department then looks at each case with a keen eye to check all details one last time before notifying the court to issue a discharge.

The auditors will first look at all the receipts in the case. Each receipt is reviewed for accuracy. The name of the debtor and case number is reviewed along with the dollar amount received and the address on the envelope. If it is an employer check, the breakdown is reviewed to make sure we applied the correct dollar amount for that particular employee.

Each claim is reviewed. If a claim is turned off and not fully paid and was either a secured claim or an unsecured claim, we will verify that an order had been entered directing the Trustee not to pay on that claim. Examples would be an order disallowing a

claim, modification of the stay, order amending plan and removing the creditor or an order withdrawing the claim. In some cases we actually will receive a letter from the creditor stating that the claim is paid in full and that no further payments are required by the Trustee. But in all cases, we must make sure that if a claim has not been fully paid by the Trustee, a record as to why we have stopped paying on any claim is provided. We will make sure that there are no duplicate claims and that there are no duplicate account numbers and dollar amounts found within the case.

The balance detail of the case is reviewed to look at the plan and see how unsecured creditors have been paid. For example, if a plan calls for all unsecured creditors to share in a 10% minimum dividend the auditor will review the balance detail to make sure that the Trustee has provided each creditor with the same dividend. No one creditor should receive more than the others in that classification of creditors. If the plan called for interest on unsecured claims, then we will verify that the claims received their proper interest.

If the case has a current mortgage inside the plan, we will verify that we have sufficient funds on hand to pay the current month, then we will send a notice to the Debtor, Debtor's Attorney and the mortgage company that we will be making the current mortgage payment for the month and that the Debtor will resume the mortgage payment the following month. We will check all

mortgage disbursements to make sure we are current with the mortgage payments, then we can stop payroll for the debtor so that they will have adequate funds on hand to make their mortgage payment following our last disbursement for them.

As a final review, all dockets in our CaseNET system and on PACER are reviewed to make sure nothing was missed and that the Trustee has adhered to all orders as entered. Once this has all been completed, the Trustee's office electronically informs the court by filing the "Notice of Completion of Plan Payments." Once the court receives this transmission, the Court produces a "Notice of Required Documents for Discharge" which is mailed to the debtor if the Domestic Support Obligation (DSO) affidavit is not filed and/or if the Debtor has not satisfied the requirement of completing a Financial Management Course. Form B23 must also be filed with the Court. Cases filed pre-BAPCPA do not require these two documents. When these documents are filed with the Court, the Court will send the debtor via mail along with one to all creditors and the debtor attorney, the Notice of Discharge. Cases in which the DSO or the form B23 is not filed will be closed by the Court with no discharge.

Discharge papers are mailed to the debtor by the bankruptcy Court. To receive a copy of discharge papers, you have to contact the Court.

Mark Caffarini, Closing Specialist

Information Services

Scanning Cheat Sheet

More documents have been popping up in our ECF case folders lately. The paralegals have been scanning the documents that make up the confirmation packet. The PDFs are now being stored at the top level of the case folder. Thanks also to Percy and Paulina who have been catching us up on scanning older documents. Here's what you may be seeing in the case folder:

- 341Notice – Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors
- CfmTrack – Confirmation tracking sheet
- AttyReview – Staff attorney meeting review notes
- DContact – Debtor contact sheet
- DSO – Domestic support obligation
- AffComp – Affidavit of compliance
- ChldSprtLtr – Child support letter
- AuditMidCase – Review sheet for midcase audit
- AuditClosing – Review sheet for closing audit



Sandra Pillar, Director of Office Systems

Case Administration

A Field Trip To Mr. Tom Vaughn's Office!

On January 28, 2010, I had the opportunity to visit Mr. Vaughn's office to observe the check-in process at their front desk. I am responsible for the check-in process in our office and I wanted to observe his process. I want to start off by thanking Mr. Vaughn for allowing me to observe the way his office runs their front desk.

Their §341 meetings usually start at 12:30 p.m. and end at 3:30 p.m. Since the beginning of 2010, they usually have 30 to 50 meetings a day. They also offer the Financial Management Course at 10:00 a.m.

As the debtors arrive, they are directed to the meeting desk to check-in. There, all debtors must present their state identification and social security card to be copied. If the debtor is unable to provide these documents, the receptionist advises them to inform their attorney immediately.

Once they get their documents back, the receptionist gives the debtor information regarding where to send their payments and about the free personal financial management course.

After gathering the debtor's information, the receptionist places the debtor's §341 meeting packets in the time slot for the meeting. When the attorney and the debtor are ready to meet, one of the hearing officers proceeds to call the meeting. Their §341 meetings usually run from 10-15 minutes.

One thing that caught my attention was that near the end of the §341 meeting, the hearing officer presents the affidavit of compliance to the debtor so they can sign it in the meeting. Another interesting thing that I learned from them was that there are only a few law firms to which Mr. Vaughn provides a copy of a report that lets the attorney know of any amendments they have to make. In speaking to some of the attorneys that receive that report, I got very good feed-back of how helpful the report is for them.

It took me almost five years to take this mini trip to Mr. Vaughn's office. I want to say that it was well worth it even after all those years. I want to thank Eric and Chris for taking the time to show me around, and for giving me some great information. It was my pleasure observing how Mr. Vaughn runs his trusteeship.

Monica Gonzalez, Client Services Representative



By the Numbers: Optimism

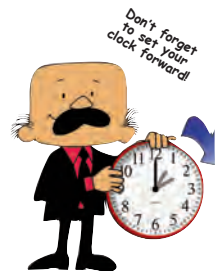


- ☺ Women who are very optimistic have a 9 percent lower risk of developing heart disease and a 14 percent lower risk of dying from all causes than women who score lowest for optimism.
- ☺ People who were optimists at age 25 are significantly healthier at ages 45 and 60 than those who were pessimists.
- ☺ People with a high degree of hostility and cynicism are 16 percent more likely to die than those who score low for those traits.
- ☺ When studying angioplasty patients, researchers found that pessimists were three times more likely than optimists to have heart attacks or require repeat angioplasties.
- ☺ Genuine, voiced laughter boosts energy consumption and heart rate by 10 to 20 percent, which translates to about 40 calories burned for every 15 minutes of belly laughing.

Source: Women's Health Initiative and Psychology Health and Medicine

March's Notable Events

- March is **Credit Education Month**.
- Peanut Butter Lovers' Day** on March 1st.
- Happy Birthday to **Alma Martinez** on March 2nd!
- All Staff Meeting** on March 5th.
- Happy 14th Anniversary to **Darlene Odom** on March 11th!
- Daylight Saving Time Begins** on March 14th.
- National Potato Chip Day** on March 14th.
- Ides of March** on March 15th.
- Saint Patrick's Day** on March 17th.
- NACTT Staff Symposium in San Diego** March 18th and 19th.
- Extraterrestrial Abductions Day** on March 20th.
- Happy 12th Anniversary to **Santricia Fields** on March 25th!
- Make Up Your Own Holiday Day** on March 26th.
- Happy Birthday to **Sandra Pillar** on March 27th!
- Palm Sunday** on March 28th.
- Take a Walk in the Park Day** on March 30th.



Internet Tidbit

Have you recently upgraded your cell phone? Do you have an old phone in a drawer somewhere? You can turn your old phone into cash by visiting Flipswap.com. Flipswap is committed to reducing electronic waste on a global level by giving old cell phones a new life. By using this website, you can recycle your old model and get credit at a store that sells cell phones. If you've already upgraded, you can get cash for your old phone or give the credit as a donation to your favorite charity. If your cell phone is in working condition or can be repaired, they provide a way for the phone to be reused. If it is beyond repair, they will recycle it in an environmentally friendly method. Best of all, this service is free, including shipping.





ALFN Webinar

Join The NACTT Academy for a Webinar on March 3
ALFN Presents HOT TOPIC Legal Update's

Webinars are provided at NO COST, and hosted twice monthly

Title: HAMP IN BANKRUPTCY - TRUSTEE'S AND CONSUMER'S BAR PERSPECTIVE

Date: Wednesday, March 3, 2010

Time: 1:00 PM - 2:30 PM CST

Speakers: Chapter 13 Trustees Brian Lynch of Portland, Oregon, and Hank Hildebrand of Nashville, Tennessee, and consumer attorney, Norma Hammes, Esq., of San Jose, California.

Webinar Overview:

SPECIAL NACTT ACADEMY EDUCATIONAL EVENT

HAMP IN BANKRUPTCY - TRUSTEE'S AND CONSUMER'S BAR PERSPECTIVE

This special NACTT Academy webinar event will provide a detailed overview of the current HAMP program and a practical discussion of methods by which a HAMP modification can be incorporated into a debtor's Chapter 13 Plan.

Distinguished Chapter 13 Trustees' Brian Lynch of Portland, Oregon, and Hank Hildebrand of Nashville, Tennessee, along with noted consumer attorney, Norma Hammes, Esq., of San Jose, California will share practical insights and provide critical practice pointers on how best to use the HAMP procedures to manage mortgages in a bankruptcy case.

Today is the day to make certain that all levels of your key loan servicing personnel are up to speed with the requirements of the current industry landscape, and are as ready as possible for what may come. Understanding the new legal landscape is a critical survival skill. The Legal issues affecting Foreclosure, Bankruptcy, Loan Modifications, Loss Mitigation, Fair Debt, and the Truth in Lending Act are just a few of the subject matter areas we routinely discuss. Our ALFN litigation and regulatory training webinars will help prepare you and your leadership team members for the changes to come. We invite you to join hundreds of your industry colleagues and dial in to hear the latest breaking litigation news, what it means, and how it will impact your mortgage loan servicing operations. Every two weeks our national litigation firms present breaking cases, explain the issues, discuss the judiciary's reactions and offer timely advice as to what these decisions really mean for your loan servicing operations. We urge you to become a regular participant in these twice monthly presentations.

* The NACTT Academy is a non-profit educational organization whose primary goal is to increase information among lawyers, debtors, creditors, accountants, credit counselors, financial advisors, debt collection agencies, and the public about Chapter 13. The Academy's website – ConsiderChapter13.org – includes a premium – members only – area containing in depth current case analysis and articles on bankruptcy ethics, as well as trustee, debtor, creditor and court perspectives. **If you are not yet an Academy member, NOW is the time to join.** Get all the current information and benefits while supporting the only web site dedicated exclusively to Chapter 13 education. **Join NOW and receive a FREE DVD of the Chapter 13 Case Law Update with Judges Lundin and Brown and Chapter 13 Trustee Hildebrand.**

* Attendance is limited to members of the ALFN and members of the Financial Services Industry. ALFN reserves the right to restrict access. You will receive confirmation after you have registered and your registration has been approved.



REGISTER NOW

Space is limited. No Registrations Accepted After 12:30 p.m. Central on March 3.

Reserve your Webinar seat now for the March 3 session at:

<https://www1.gotomeeting.com/register/550682881>

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System Requirements

PC-based attendees

Required: Windows® 2000, XP Home, XP Pro, 2003 Server, Vista

Macintosh®-based attendees

Required: Mac OS® X 10.3.9 (Panther®) or newer



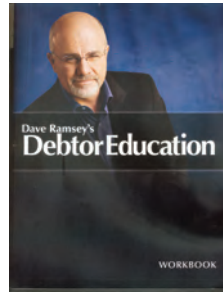
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Legal

Facilitating The Personal Financial Management Course

Being a facilitator for the Personal Financial Management Course that Ms. Marshall makes available, for free, to all Debtors that are assigned by the U.S. Bankruptcy Court to our office, is very educational and rewarding. Mr. Dave Ramsey teaches the Debtor Education material via video. The Debtors also received an accompanying step-by-step workbook, for free, that they can follow along with throughout the course.



The course is offered at the Office of Chapter 13 Trustee, located at 224 S. Michigan Ave., Chicago, in Suite 800-B, Monday through Thursday at 9:30 am and 3:00 pm, or Saturday by appointment only. The course is about two hour long; once the Debtors have completed the course, they receive a certificate of completion for their records and the Trustee will file the Debtor's Certificate of Completion of Post Petition Instructional Course Concerning Personal Finance Management, B23 (Official Form), on their behalf.

The information given by Mr. Ramsey is priceless and the course material provided is extremely useful. I cannot express how much I have learned from hearing the information repeatedly. My financial behavior has changed unconsciously, and I'm learning to take baby steps to certain goals I set out for financial future.

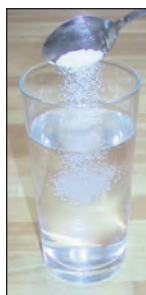
I believe this information should be taught to teenagers in high school and to college students, so they can receive additional financial education that will allow them to make educated financial decisions early in life. In doing so, they will increase their chances of financial success.

Thank you, Ms. Marshall, for this educational experience. I greatly appreciate it.

Sulethé Mason, Paralegal

Soothe That Sore Throat

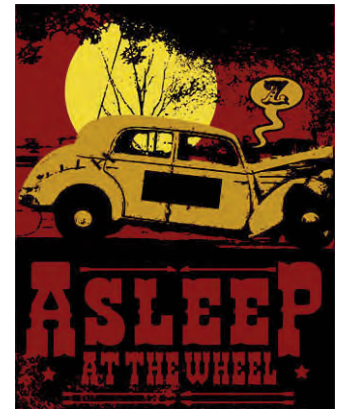
During cold and cough season, you may find that your throat becomes sore. The best treatment for an aching throat is to stir a teaspoon of salt into a cup of warm water. Gargle with the solution to reduce swelling in your throat. This can be repeated every few hours. You can sip herbal tea, or suck on cough drops, Popsicles, or a spoonful of honey. While this doesn't provide a cure, it can help ease the pain. There are also antiseptic sprays that can numb your throat to provide temporary relief.



If you don't feel better after a day or two, it may be time to see your doctor. If you have white spots on the back of your throat, it could mean you have a strep infection. A recurrent sore throat is also a signal that you should seek medical help. Causes for this can range from allergies to chronic postnasal drip or even acid reflux. Remember, though, that most sore throats are caused by viruses, not a bacterial infection. This means that antibiotics won't work. Remedies that provide some soothing of the sore tissues are your best bet in these cases.

Asleep At The Wheel

According to the National Highway Traffic Safety Administration (NHTSA), drowsiness or fatigue is the principal cause of up to 100,000 passenger vehicle crashes every year, with over 1,500 deaths and 71,000 injuries. Many people think that those most at risk are long-haul truckers, but less than one percent of all sleep-related crashes involve truck drivers.



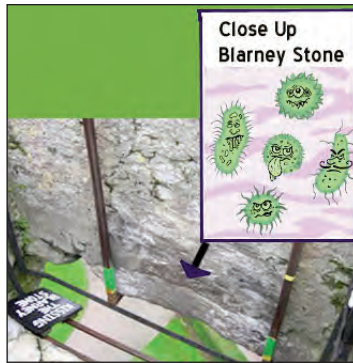
Twenty percent of crashes and 12 percent of near-crashes are caused by tired drivers. Surprisingly, most of these occur during daytime hours rather than at night. Many nighttime crashes, however, are more serious because they are more likely to occur on high-speed highways and rural roads. Researchers have also found that the 18-20 age group is the one most likely to be involved in fatigue-related accidents. All other age groups had the same percentage of drowsy-driving crashes.

How can you keep from becoming a tired driver? Here are the best things you can do to protect yourself and others.

1. Don't drive if you feel sleepy. Pull over to a safe spot and stop your vehicle.
2. If you want to use caffeine to stay alert, be aware that it can take up to 30 minutes for it to enter your bloodstream. Do not drive during that time. Instead, use it to take a short nap.
3. If you are planning a long road trip, be sure to get at least six hours of sleep the night before.
4. It is not safe to work or go to school all day, then drive at night.
5. Try to only drive at times when you are normally awake.
6. Take care during the tired parts of the day, usually midafternoon and the hours between midnight and dawn.
7. High-protein snacks are better than high-carbohydrate snacks when on a long driving trip.
8. Cold, flu, or allergy medicine can make you drowsy, as can some prescription drugs and sleep aids. Only take these medications if you are finished driving for the day.
9. Having an alert passenger with you can help keep you awake. Engage in conversation to keep from drifting off. A radio, however, is not a good substitute for a person with you.
10. Take a break every two hours, even if you don't feel like you need it. Get out of the car, do some stretching, and chat with someone for a few minutes.
11. Try to limit your total driving per day to less than 400 miles.
12. Look for these warning signs of drowsiness: frequent yawning, inability to remember the last few miles driven, difficulty focusing or keeping your eyes open, and missed traffic signals or exits.

Kissing The Blarney Stone

Tradition has it that kissing the Blarney Stone gives the gift of “blarney” or “gab” to the kisser. This is the ability to talk well at a great length, tell a good story, chat up the girls (or boys), flatter a person, and even coax birds out of a tree.



But what is the Blarney Stone? Well, one legend holds that it was a stone plucked from the Wailing Wall in Jerusalem during the Crusades. It was brought back to Ireland and placed in the battlement walls of Blarney Castle in 1446. Another tale describes how it was a pillow used by St. Columba of Iona, one of the patron saints of Ireland. Finally, some believe it was a piece of the Stone of Scone given to Cormac McCarthy by Robert the Bruce. Whichever is true, it is certain that it has the ability to draw crowds of tourists to County Cork.

Millions of people, famous and common, have kissed the Blarney Stone. Visitors used to be held by the ankles over a very high drop to kiss the stone. Today, there are guide rails and crossbars to keep people from falling, allowing you to kiss the Blarney Stone without any risk. You do still need to bend backwards on the parapet's edge, but this is part of the good luck! You do need to be careful though. Tripadvisor.com recently ranked the Blarney Stone as the most unhygienic tourist attraction in the world.

Car Trouble In Ireland

An American tourist was driving in the Irish countryside, when his engine stopped. He got out to see if he could locate the trouble. A voice behind him said, "The trouble is the transmission."



He turned around and only saw a horse. The horse said again, "It's the transmission that's not working." The American nearly died with fright, and dashed into the nearest pub, had a large whiskey, and told Finnegan the bartender what the horse had said to him.

Finnegan said, "Well, don't pay any attention to him; he knows nothing about cars anyway."

Amazing Inventions Trivia

The Answers:

1. Coca-Cola.
2. Another 45 years.
3. A small town in Massachusetts named Newton.
4. A streetcar.
5. Air conditioning.
6. Nike paid a Portland state art student \$35,000.
7. He was a French monk.
8. The rickshaw was invented by Jonathan Soble, an American minister stationed in Japan.
9. 3M.
10. Leonardo da Vinci.

Protecting Yourself From Hearing Loss



In recent years, there have been several lawsuits filed against the manufacturers of headphones and portable audio players alleging that use of these popular devices can lead to hearing loss. John Kiel Patterson of Louisiana filed suit against Apple, claiming that the iPod music player can cause hearing loss in people who use it. The suit alleges that the devices can produce sounds of more than 115 decibels, a volume that can damage a person's hearing with relatively little duration.

Researchers have found that there is an increase in hearing loss in younger people, and many believe this can be attributed to the full-day listening experience of people using portable music players. There is also a greater risk when using headphones commonly referred to as ear buds, which do not dilute the sound entering the ear and are closer to the ear canal than other sound sources.

Researchers call this type of hearing loss "noise-induced hearing loss." It usually affects the ability to hear higher frequencies and can cause an increase in tinnitus, or a ringing in the ears. Although this type of hearing loss can result from a variety of sources, it is suspected that the increase in the use of personal audio devices is contributing to the greater incidence of hearing loss in younger people. People are listening longer each day and sometimes use the devices to drown out other noises on buses, trains, or on the street. And the younger people are, the more likely they will turn up their players to a higher volume, often enough to cause this type of damage.

So how can you protect yourself from this type of hearing loss? Researchers at Boston Children's Hospital issued a recommendation that listening to a portable music player with the headphones set at 60 percent or lower of its potential volume should be limited to one hour per day. If you are often exposed to other sources of loud, sustained noises, such as at a construction site, when using a firearm, or attending a concert, consider using ear plugs to protect your hearing as well.

Spring Into Spring Cleaning



It's that time of year – spring cleaning is just around the corner. These chores don't have to become overwhelming. Just keep these tips in mind.

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. Use heavy duty cleaning products that are multi-use to cut down on the number of bottles you have to carry through your home. Unclutter all your rooms first. It is easier to clean a room without all the obstacles. Never use a cleaning product without first reading the label. Make sure you properly ventilate your cleaning area. And always keep cleaning solutions out of the reach of children.

Trivia Quiz: Amazing Inventions

March is International Ideas Month. How much do you know about the history of inventions? Test your amazing invention knowledge with this trivia quiz. *(The answers are on page 7.)*

1. This drink was originally sold as a brain tonic, but was poorly received. Today it is loved around the world. What is this drink?
2. Canned food was invented by Peter Durand in 1813. How long after that did it take for the can opener to be invented?
3. The Fig Newton is named after what?
4. The first windshield wiper wasn't designed for an automobile. What mode of transportation was it intended for?



5. What invention did the most to increase summertime attendance at the movies?
6. How much did Nike pay for their famous logo?
7. What was the main profession of Dom Perignon, the inventor of champagne?
8. What was the nationality of the inventor of the rickshaw?
9. What company claims as its most famous inventions Scotch Tape, Scotch Guard, and Post-It Notes?
10. What famous inventor wrote instructions for making stink bombs?



This picture was made entirely of Post-It Notes.

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CHAPTER 13 TRUSTEE
MARILYN O. MARSHALL**
224 S MICHIGAN AVE ☆ STE 800 ☆ CHICAGO IL 60604-2500

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Did You Know: Pigs

March 1st is National Pig Day, intended to give the pig recognition as one of man's most intelligent and useful domesticated animals.

- Scientists in fact do recognize the pig as one of the most intelligent animals, ranking close behind apes and dolphins.
- China has the world's largest population of domestic pigs.
- A pig's squeal can reach up to 115 decibels, three decibels higher than the sound of a supersonic Concorde.



- The average mother pig (sow) gives birth to a litter of 8 to 12 piglets.
- The average American consumes 51 pounds of pork each year.
- An average pig eats five pounds of feed each day.
- Wild or domestic pigs can be found on every continent except Antarctica.
- It was once a practice at country fairs to grease a pig and let it loose among blindfolded contestants. The man who successfully caught the greaser could keep it and hence arose the saying "Bringing home the bacon."

