

# Hamilton vs. Lanning

Contrary to a Chapter 7 bankruptcy where debtors liquidate their assets, Chapter 13 bankruptcy allows debtors to propose a plan that must be approved by the court under which they pay to keep assets and pay unsecured creditors their projected disposable income (PDI) over a period of three or five years. Recently, in the case of *Hamilton v. Lanning*, (No. 08-998) June 7, 2010, the Supreme Court decided the question of how a bankruptcy court should determine a debtor's PDI when the debtor's income or expenses change close to the date of confirmation.

The split among the circuit courts that had decided the issue essentially left the Court with two major approaches in defining projected disposable income. First, there is the "mechanical" approach wherein a court multiplies the debtor's past monthly disposable income, averaged over the preceding six months, by the number of months required under the applicable commitment period. Then, there is the "forward-looking" approach wherein a court will first assume the future income of the debtor will mimic the past, but then allow bankruptcy courts with discretion to make appropriate adjustments "where significant changes in a debtor's financial circumstances are known or virtually certain."

In the *Hamilton v. Lanning* case, Stephanie Lanning received a one-time buy-out from her previous employer that caused the calculation under the former approach to be skewed much higher than her present actual income going forward. She would have been required to pay \$756 per month for sixty months under the mechanical approach but would have owed approximately \$144 per month for sixty months if the "forward-looking" approach were used. Both parties agreed she could not possibly afford the higher amount required under the "mechanical" approach.

The Court decided that the statute requires application of the "forward looking" approach, with just one justice, Justice Scalia dissenting. The Court's decision can be broken down into four distinct parts: statutory interpretation of an unde-

finied term, historical interpretation of the same term, congressional intent, and the practical application of the end result by future courts.

The Court began by focusing on the word "projected." Since Congress had not defined the term here or in other statutes using the word projected, the Court concluded that it should be accorded its ordinary meaning. In the normal usage of the word, it reasons, a "projection" takes into account "other factors that may affect the final outcome." This conclusion is also supported, the Court notes, by the fact that elsewhere in the Bankruptcy Code, Congress mandates the mechanical-type multiplication by using the term "multiplied" when that is the intent, rather than "projected."



Citing a host of prior Supreme Court decisions, the Court then looked at previous practice because of the rule that a court is not "to read the Bankruptcy Code to erode past bankruptcy practice absent a clear indication that Congress intended such a departure." Before the 2005 BAPCPA amendments to the bankruptcy code, there was a "widely acknowledged and well-documented view that courts may take into account known or virtually certain changes to debtors' income or expenses when projecting disposable income." If Congress had intended to overturn this practice, it would have done so clearly and expressly.

The Court then looked at the context in which the term "projected disposable income" appears. The clauses surrounding the term suggest considerations of future or ongoing incomes and expenses. The PDI is "to be received in the applicable commitment period"; it is to be determined "as of the effective date of the plan"; and it "will be applied to make payments." The first and third clauses suggest that the PDI contemplates a dollar figure that the debtor will actually receive and that will actually be paid to the unsecured creditors. The Court reasoned that if the PDI does not account for changes, it could produce figures that the debtor simply can

(Continued on page 2.)

### Protecting Yourself From Mail Fraud



Identity theft is becoming increasingly more common these days. One of the prime ways these criminals get your personal information is through mail theft. To protect yourself, keep these tips in mind.

- ☐ Place outgoing mail in a secure box, like a USPS collection box.
- ☐ Pick up your incoming mail as soon as possible. Do not leave mail in your mailbox overnight.
- ☐ Carefully review all of your credit card statements each month to be sure not to miss any fraudulent activity.
- ☐ Pick up new checks directly from your bank instead of having them mailed.
- ☐ Never send cash through the mail.
- ☐ Immediately report any vandalism or tampering with your mailbox to your local postmaster and the police.

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The Supreme Court Building of the United States of America.

not pay like in this case. The second clause, by requiring bankruptcy courts to determine the amount of PDI as of the effective date of the plan, implies that courts can and should take advantage of all information up until the confirmation hearing date, including changes outside of the six-month current monthly income (CMI) period.

Finally, the Court looked at the application of the law to the individual bankruptcy under Chapter 13. Courts have the unenviable task of taking legislation in the form of a statute and turning it into law by applying it to individual cases. The problem with the mechanical approach went both directions. In some cases where the debtor's disposable income is substantially lower during the six-month look-back period, "the mechanical approach would deny creditors payments that the debtor could easily make." Alternatively, where the debtor's disposable income is substantially higher during the six-month look-back period, the mechanical approach would make a figure that the debtor could not afford. Then, as a result of the artificially high number, the debtor would be denied Chapter 13 bankruptcy protection because the debtor could not make the required payments.

The Court considered and rejected the four ways suggested by the Trustee to avoid the negative impact of application of the mechanical approach as unacceptable for various reasons.

Justice Scalia was the only justice who dissented. The Court's textual argument, he wrote in dissent, "either renders superfluous text Congress included or requires adding text Congress did not." He asserted that the statutory definition of "disposable income" is superfluous because bankruptcy courts are free to disregard it. The Court's conclusion that "disposable income" is still useful as a starting point has "nothing in the text" upon which it can be supported. Moreover, even if the word "projected" could do that work, there is "no basis in the text" for authorizing forward-looking estimations only when the changes would be "significant" and either "known or virtually certain." Justice Scalia felt that the rest of the court succumbed to "an understandable urge: Sometimes the best reading of a text yields results that one thinks must be a mistake, and bending that reading just a little bit will allow all the pieces to fit together." However, Justice Scalia believes that taking such liberties with statutory text is best left to Congress. This writer tends to agree.

Jay Tribou, Staff Attorney

## Trustee Matters

### It's That Time Of Year Again: Performance Evaluations



I have communicated to the Controller and Managers that all staff evaluations should be completed by September 15, 2010. The Controller will distribute the packets after the Monthly Managers Meeting to each Manager. Evaluations are done once a year as close as possible to the granting of merit-based increases. Since we included the merit increase in the total salary increase for FY 2011, then the total evaluation process must be concluded before October 1, 2010.

Performance appraisals are conducted for two primary purposes: (a) developmental – to identify areas of performance deficiency that might be improved through training; and (b) evaluative – to gather data for making personnel decisions about promotions, pay raises, discipline, or termination. We have adopted and will continue to use the Performance Appraisal System recommended by Organization Diagnostics.

Studies have shown that managers dislike performance evaluations for the following reasons: Enormous amount of time required to complete paperwork, performance is hard to measure, lack of knowledge about how to complete forms, strong desire to be liked by employees, inadequate forms to evaluate, supervisor not evaluated on how well appraisals are conducted, perceptions that evaluation does not improve performance, discomfort with providing face-to-face feedback during the appraisal interview, and feelings of conflicting roles. Through training and understanding of the purpose, reason and guidelines for performance evaluations, we have overcome most if not all of the above.

I review all of the performance evaluations submitted by the managers and have concluded that the managers take their roles as evaluators seriously. I am confident we have a systematic, fair mechanism in place for evaluating performance. Moreover, the status reports submitted each week tells me how each department is performing in terms of quantity and quality of work. Depending on whether or not you are support staff, professional staff, team leaders or supervisory/managerial staff, all of you will be evaluated using all of some of the dimensions explained. Following is a list of the dimensions with explanations to help you understand what the evaluators will be reviewing and why.

DIMENSIONS	JUSTIFICATIONS FOR INCLUSION AS A DIMENSION
Quantity of Work	Efficient use of time to generate a sufficient amount of output is critical in the fast-paced Chapter 13 environment. Hence, not only the amount of output, but the amount in relation to the pace and time spent is assessed.
Quality of Work	Accuracy and correctness of output in the detail-oriented Chapter 13 office is imperative. However, it is understood that given the uniqueness of each case, errors will occur. While mistakes should be avoided, the ability to learn from them is also desirable.
Job Knowledge	Recognizing that knowledge of the overall Chapter 13 process facilitates performance, the ability to know how to do one's job as well as a basic understanding of others' jobs is critical. Further, the ability to "catch on" and learn tasks in a reasonable time frame is also expected.
Work Initiatives	Staff members need to recognize what needs to be done and exert the internal motivation necessary to accomplish projects and meet deadlines. Employees who stay focused on work and intently avoid wasting time ought to be rewarded.
Working with Other Staff	Very few Chapter 13 staff members work in isolation from peers or external stakeholders. Therefore, the ability to work with others and stay focused on organizational objectives is recognized.
Office Citizenship	Incidents such as turnover, vacations, computer failures, and new judge appointments often necessitate an alteration in "normal" jobs. Hence, it is important to reward individuals for recognizing the need and going beyond their normal job descriptions.
Reasoning Competence	As many decisions in Chapter 13 are "non routine," employees must be skilled at making sound judgment calls using careful analysis/evaluation of alternatives.
Reporting Behaviors	Tardiness and absenteeism are the most common dysfunctional employee behaviors. This appraisal system provides a mechanism for documenting poor reporting behaviors and associated policy violations.
Acceptance of Job Instruction	As many questions arise in Chapter 13 work, employees should seek to answer such questions themselves through sources other than the supervisor. However, when given supervisory instructions, the staff members need to comply.
Work Prioritization	Most employees are charged with performing multiple tasks, some of which may be of more importance at a given time than others. Although all tasks need to be performed, it is important to prioritize to ensure efficient flow of work.
Compliance	Provides an opportunity to document other policy and rule violations.
Communication Skills	Chapter 13 employees must be skilled communicators, altering styles for the variety of stakeholders with whom they interact.
Flexibility	Change and stress are constant in Chapter 13 offices. Employees who recognize opportunities for improvement and enthusiastically embrace change are desirable.
Problem Solving	Persistence in the face of difficult tasks or problems is mandatory. Employees need to recognize problems and persevere to see problems through to appropriate conclusions instead of ignoring them and letting them escalate.
Autonomy	Employees must have the ability and motivation to work independently without close monitoring and supervision. However, they must simultaneously recognize their boundaries of empowerment and limits of authority.

As Trustee, I want to be sure the process is fair and serves the purposes for which it is intended. I am always looking for ways to acknowledge staff members for **excellent performance, outstanding attitudes and superior cooperation**. Make it your goal as a member of the Office of the Chapter 13 Trustee to excel.

*Marilyn O. Marshall, Standing Trustee*

**Case Administration  
Front Desk Relief**

Once in a great while our receptionist, Monica Frausto, takes a vacation. When that occurs, the Case Administration team is up for the task of taking care of her regular everyday duties, which basically involves getting everything prepared for the §341 meetings for that day. It's easier said than done.

The job also involves keeping the §341 meetings running smoothly. The first meetings begin at 12:00 pm and generally continue through 3:30 pm. During that time we have debtors and debtors' attorneys coming to our office. Debtors need to bring state ID or driver's license, Social Security card, and most recent payroll stub. Debtors' attorneys also need to check in at the reception desk. Sometimes there is a request to continue the §341 meeting.

After a long day at the front desk, you appreciate Monica a little bit more, because you're just not used to the job she does of taking care of all our clients.

Occasionally, you might even see Ms. Marshall manning the front desk, as she did during the first week of the BSS-TNG training. Now that's a special treat for the debtors and their attorneys!

*Carlos Lagunas, Case Administrator*



**October's  
Notable Events**

**National Denim Day** on October 1st.

**No Staff Meeting** on October 1st.

**Happy 1st Anniversary to Percy Davis** on October 6th!

**Happy Birthday to Mark Caffarini** on October 8th!

**Leif Erikson Day** on October 9th.

**Christopher Columbus Day** on October 11th (observed – the office will be closed).

**Happy Birthday to Dave Latz** on October 13th!

**Happy 24th Anniversary to Rita Saunders** on October 14th!

**Sweetest Day** on October 16th.

**Mulligan Day** on October 17th.

**Get Smart About Credit Day** on October 21st.

**Make a Difference Day** on October 23th.

**Happy 5th Anniversary to Monica Frausto** on October 24th!

**Halloween** on October 31st.



**Financial Department  
Give Them  
The Money!**



One of the Trustees main objectives is to disburse funds on confirmed cases. The Trustee also issues re-funds to debtors.

In order for the Trustee to do this effectively we must have a valid mailing address for all claims to be paid, and they have to have been correctly filed with the United States Bankruptcy Court.

When the Trustee's office disburses a check on a claim and that check is returned in the mail as undeliverable by the post office, it is stamped as **VOID** and the claim is turned off. The claim will remain off until an updated address has been filed with court.

In the process of performing our due diligence, we do extensive research in an attempt to contact the correct creditors or debtors and request that they either file an amended proof of claim, or an address change with the court, so that the Trustee can disburse funds to them properly.

We attempt to contact these debtors and creditors via telephone, mail, and through their employers, all to send them money. In order to assist a creditor or debtor, we even provide a change of address form that they can mail directly to the Bankruptcy Court in order to get their information updated.

We do a review of the debtor's bankruptcy schedules and their plan to make sure that the creditor is listed. We also do internet research to verify that the address, city, state and zip code are correct. Additionally, any invoices that debtors have from their creditors could provide pertinent data that may assist us.

If all due diligence steps have been taken, and the court has received no updated address information, then at the end of the case these funds will be sent to the Clerk of the Court.

A stale-dated check is a check that has not been cashed within 90 days of printing. This type of returned check is coded as a stale dated check item. This is a Trustee check that has been sent to a creditor, or a debtor as a refund check, and for some reason the check was not cashed within 90 days.

In administering bankruptcy cases, we need to pay the creditors or refund the debtor's funds properly and in a timely manner. But, we cannot do this if they are not receiving Trustee checks or not cashing them within 90 days of receiving them.

Our goal is to have these issues resolved before the next creditor disbursement or debtor refunds are disbursed. We are trying to do everything that we can to keep from sending refunds, or any unclaimed funds, to the Clerk of the Court.

*Juliana Dunklin, Payroll Specialist*

**Legal Stay Protection**



We had a very interesting case in court recently regarding a vehicle. The debtor took out a title loan on his car. After taking the loan, he defaulted on the repayment and had to be chased down in state court by the creditor to get the car back. Shortly after the creditor retained possession, the debtor filed a Chapter 13 case and demanded a return of the returned vehicle. The Debtor properly cited *Thompson v. General Motors Acceptance Corporation, LLC, 08-2077* for the proposition that a car had to be returned upon the filing of the case. As a prudent creditor, the creditor ran almost immediately to the bankruptcy court and asked for stay relief so as not to be held in violation of the automatic stay.

Interestingly enough, the court felt compelled to order the return of the vehicle based on the holding in *Thompson*, but then immediately lifted the stay because there was no offer of adequate protection. The returned vehicle was then returned again to the debtor only to now be subject to repossession... again. A cursory review of the debtor's schedules gives some insight as to why the debtor never made payments on the car. For the next three years the debtor is proposing to feed a family of four, including two children under the age of 11 on \$200 a month in food, no clothing expense, no laundry expenses, and no medical expenses. The debtor does, however, plan on keeping his cell phone expense of \$101 a month. Such a proposed budget leads one to wonder why the creditor should have to give the car back upon a mere filing of a case though it appears unlikely this case overall will succeed.

We shall see if this case ultimately succeeds, but in the mean time the debtor has his 2001 Oldsmobile valued at \$525 back. Chapter 13 cases are often not filed to succeed in totality, but more so for the stay protection and the injunction powers debtors get by merely filing a case.

*O. Anthony Olivadoti, Managing Attorney*

**Safety Tip**

Loose lips do sink ships! Or at least, give access to your personal information. Remember to keep your online passwords private – even from friends and relatives. If you must write down your passwords to remember them, keep these in a safe place. A sticky note on your monitor is not the way to ensure your privacy or online safety.



**Top 3 Worst Excuses For Not Saving Money**



There always seems to be every excuse under the sun for not saving money. While some may be valid, many are just a way of putting off a task that is not easy. Be sure to not fall into the trap of using these top three excuses.

**1. Money is tight right now.**

The truth of the matter is that money will probably always be tight. This is a matter of perspective, as it is a myth that only people who make a lot of money can save. In fact, many high income earners will say they don't make enough to save. While saving certainly can get easier the more you earn, you can still put aside something from everything you earn. Successful savers are those who choose to put money aside, not just those who make a lot of money.

**2. I have to pay off my debts first.**

While it is a great goal to eliminate all your debt, it is important to have an emergency fund first. If you don't have this, the next time you have a real spending emergency, you will have to resort to a loan or credit cards, increasing your debt. This can wipe out any gains you've made in paying down your debt. You should have at least \$1000 in the bank as a small emergency fund. Make a goal of adding to it gradually, even at the expense of slowing down your repayment of other debt. This is especially true if your debt (all or part of it) is low-interest or tax-deductible.

**3. Every time I save, something happens and I have to wipe out my savings.**

This is a common attitude for people who have trouble budgeting. It is not enough to budget for regular expenses that come every month. You also need to budget for the big, inevitable costs that come less regularly. This includes insurance payments, taxes, holiday spending, and vacations. You should also put aside some money for expenditures that can be surprises--appliance and vehicle break-downs, medical emergencies, and other unpredictable events. While you don't know when they are coming, you know they can show up at any minute. If you get lucky, and have no major expenses show up, put that extra money into your long-term savings or continue to keep it for a rainy day.

**Information Services  
TNG Is Here!**

Well, almost. But it seems more real as we are in the midst of two weeks of in-house training with BSS.

The week of September 20, Dixon Stuart and Dan Gibbs of BSS were on-site to lead the entire office in an introduction to TNG. Monday we all gathered in the training room, organized by department. Since Dixon has been working with Ms. Marshall on user setup in TNG, he is familiar with staff members' names and their duties, but now had a chance to put a face with a name. The first day was a detailed overview of the software.

Each day following, we would begin with an all staff overview on a particular topic, and then break out into sessions by group. Tuesday's focus was Case Add and Claims Entry, Wednesday was Receipts, Thursday was Matter Calendar and Matter Listings. We wrapped up the week on Friday with Debtor Refunds, Disbursements and Audits.

Using the Training Room and what is now dubbed the "Training Office," Dixon and Dan were each able to spend quality time with specific groups of users. Our staff got a close-up view of the software and a "hands-on" experience.

At the end of the day, the managers stayed for our debriefing sessions with

Dixon and Dan. Here, Dixon and Dan presented the questions that came up during the breakout sessions and what user access changes would be required for staff members to perform their jobs. Ms. Marshall could review the access, approve or deny it and the change was made to the user's capabilities right on the spot. We also reviewed parameter settings that caused the software to function a certain way and those changes could be made and the effect would take place immediately. Ms. Marshall commented on how efficient this process was.

Friday we enjoyed a pizza lunch and sent Dixon off to catch his flight. Dan was in no hurry to leave, since he was staying for a second week of training in Chicago.

Starting this week, Dan was joined by Adrienne Starke of BSS. Adrienne is an expert at Crystal Report development and had experience working in a Trustee's office before joining BSS.

Dan is continuing his training sessions with users and giving them each more one-on-one attention. He is also bridging the gap for Adrienne and me regarding processes and reports in CaseNET and how we will perform these functions in TNG.

While I have really enjoyed the experience of getting to know the folks at



*The Next Generation has arrived!*

BSS, prior to meeting Dan and Adrienne, part of the challenge has been to whittle down and manage all the parameters in TNG that allow the software to behave differently in different offices. BSS has more than 100 customers so they are charged with creating a flexible system. What I like about working with Dan and Adrienne is the more tangible approach of how to solve a problem. I don't need to know the 25 ways I *could* do something, I just want to know the best one way I *should* accomplish something.

Thanks to the staff for being open-minded and receptive to learning the TNG system. I realize you still need to go back to your desks and perform all of your regular duties on top of learning a new system.

Thanks to BSS for providing excellent support and training. It's exciting to be this much closer to converting to TNG.

*Sandra Pillar, Director of Office Systems*

**Money Tip**

Does your family have a sweet tooth? Taking the gang out for sundaes can add up fast.

Next time everyone wants ice cream, have a sundae feast at home. Buy ice cream, whipped cream, hot fudge sauce, marshmallow cream, candy bars, chopped nuts and bananas. Don't forget the cherries! When you add it all up, and take into account that you'll get a couple of sundae nights out of this, you'll find it costs less than going out for ice cream. And your whole family will have more fun.



**Internet Tidbit**

If you've ever lost your phone, iPod, or other personal belongings, you know how frustrating it can be to get it back. To help prevent this aggravation, visit [SendMeHome.com](http://SendMeHome.com). This website offers a free lost-and-found service.

To use it, you register your valuable by entering its name and description. You can then print a label that you can place on your item. If you lose it, anyone who finds it can easily contact you to return it. The unique ID it gives you is very short, making it easy to label even small items.

While it does require you to depend on the kindness of strangers, in surveys most people say they would return these types of items if they could.

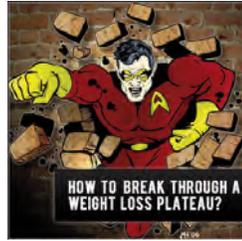
**sendmehome**

## Beating The Weight Loss Plateau

If you are trying to lose weight, be prepared to hit some plateaus. These are times where your weight loss simply stops for a while. You may hover around the same weight (or even gain back a few pounds) for several days or even weeks. Why does this happen? Well, your body does not really want to lose weight. Evolutionary forces cause our bodies to try to maintain our weight. Losing weight can make our metabolism think we are heading toward a time of starvation, so weight loss is slowed down.

What this means is that, despite every effort to continue to burn more calories, your body will just stop responding for a while. There are a few things you can do to kick start your weight loss, however. Try these solutions for combating the dreaded plateau.

1. Figure out how many calories your body needs for maintenance levels of weight loss and then reduce your calories to just under that number. If you try to lose weight too quickly, your body will rebel. Instead, concentrate on a slow and steady weight reduction.
2. Make sure you are getting the right nutritional combination of foods. If you are simply reducing your portions, but not concentrating on nutritional and healthy foods, you may have a deficit of energy. When you try to exercise, your body will try to protect itself by retaining body mass. Instead, focus on good nutrition and a multivitamin each day to round out any nutritional deficiencies.
3. If you are eating healthy, sensible portions of food and are finding you are not losing weight all of a sudden, try to jump start your exercise routine. Add an extra block or two to your walking route or try adding in some hills. Increase your weight lifting amounts by a few pounds, or add an extra 15 minutes to your workout for the next couple of weeks. You may find that this is all you need to get those pounds to start dropping again.
4. Beware of calorie creep. You may be eating the same foods you have since you've started your weight loss regimen, but it may be that you are eating more of those foods. An extra bite here, a nibble there--it can all add up. Look at your snacking habits. Often we grab more than we think we are eating, especially if we are distracted by work, television, or eating on the go.
5. Ask yourself if you are eating out more lately. Restaurant meals, with their big portions and high-fat and high-calorie meals, can be a minefield for those trying to lose weight. If you are eating out more than you were before, this could be the source of enough extra calories to sabotage your efforts. Spend some time planning your meals at home and bring your lunch to work. It will pay off quickly in your waistline and your pocketbook.



## By The Numbers: HALLOWEEN

- 🐾 Each year, an estimated 36 million children, ages 5 to 13, take to the streets for trick-or-treating.
- 🐾 Total production of pumpkins by major pumpkin-producing states in 2009 was 931 million pounds. Illinois led the country by producing 429 million pounds of the vined orange gourd.
- 🐾 The value of all pumpkins produced annually in the U.S. is \$141 million.
- 🐾 Americans each eat an average of 24.3 pounds of candy every year.
- 🐾 The number of U.S. manufacturing establishments that produced chocolate and cocoa products in 2008 was 1,317, employing 38,369 people.
- 🐾 The number of U.S. establishments that manufactured nonchocolate confectionary products in 2008 was 422. These establishments employed 16,860 people.
- 🐾 There are approximately 2,011 costume rental and formal wear establishments in the U.S.



Source: U.S. Census Bureau

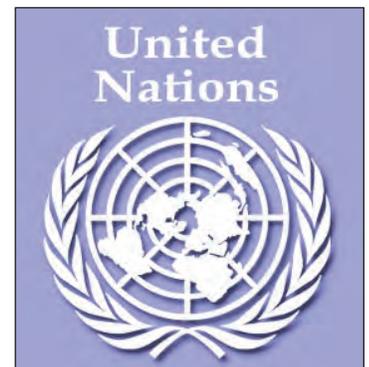
## Organizing Tip

We encounter receipts virtually every day. If you don't have a system to deal with them, they will start showing up everywhere – except when you need them to do your taxes! Mark some envelopes with the word "Receipts" in large letters. Place one in your vehicle, another in your purse or briefcase, and another by your mail collection area in your home. Make a habit of emptying your receipts into these envelopes and you'll never be hunting for them again.



## Trivia quiz: October – The Answers:

1. Noah Webster.
2. Columbus Day.
3. Pot marigold.
4. Canada.
5. Lief Erikson.
6. Alaska.
7. The United Nations.
8. Eight.
9. Libra.
10. 1917.



**Trivia Quiz: October**

October is an exciting month! Test your knowledge of October with this great quiz. *(The answers are on page 7.)*

1. Who was the author of the first American dictionary (his birthday was on October 16)?
2. What October holiday was first formally celebrated in 1792 in New York City?
3. The flower for the month of October is the calendula. By what other name is this flower known?
4. Thanksgiving is celebrated on the second Monday in October in what country?



5. Congress declared October 9th a day to honor what Viking explorer often credited with discovering America before Columbus?
6. October 18th marks the anniversary of the American flag being raised over what newly acquired territory in 1867?
7. What organization's charter was officially ratified on October 24, 1945?
8. For what Latin number is October named?
9. What is the sign of the Zodiac at the beginning of October?
10. In what year was the October Revolution in Russia?



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The Marshall Chronicles is now available in full color,  
both in print and on-line at [www.chicago13.com](http://www.chicago13.com)

**Did You Know: Cookies**

October is National Cookie Month.

- An Oreo cookie is 29 percent cream and 71 percent cookie.
- The chocolate chip cookie is the official state cookie for the states of Massachusetts and Pennsylvania.
- The top three best-selling commercial cookies in the U.S. are all produced by Nabisco: the Oreo, Chips Ahoy, and the Oreo Double Stuff.
- Fortune cookies are not really Chinese. They were invented by Japanese immigrants in Los Angeles around 1920 and were derived from a traditional Japanese recipe.



- Love cookie cutters? Then a visit to Joplin, Missouri, may be in order. There you will find the National Cookie Cutter Historical Museum, located within the Joplin Museum Complex.
- Thin Mints are the best selling Girl Scout cookies, followed by Samoas.
- Introduced in 1902, Animal Crackers come in a box with a string handle because these cookie treats were packaged so they could be hung from Christmas trees.
- Half of all home baked cookies are chocolate chip.
- Americans consume over two billion cookies a year. That is about 300 cookies for each person annually.

