

## Confirmation – Should I Recommend The Plan?

As a Chapter 13 case progresses through the office of the Trustee, each employee plays a part in getting that case ready for the review of the case by the staff attorney who will answer the question of whether the proposed Chapter 13 plan should be recommended for confirmation. The intake clerk makes sure all information from the schedules is properly loaded, the case administrators check that the plan is properly set up and claims analysts ensure claim information is correct and payment structure is as the plan provides. The paralegals track the receipt of required documents and review them for compliance with the code and analyze and process the schedules, plan and all amendments filed. The attorneys have reviewed the case for the §341 meeting of creditors and hearing officers have held the meeting and docketed the results. Each case is then completely reviewed by the attorney in preparation for the confirmation hearing. There are seven main issues or areas that are focused on in deciding whether to recommend confirmation. There are countless sub-issues, legal and practical considerations that must also be considered in various cases that are too many and too varied to be the subject of this article.

Does the proposed plan satisfy the requirements of the liquidation test of §1325(a)(4)? A proposed Chapter 13 plan must offer to pay allowed unsecured creditors as much as they would receive in a hypothetical Chapter 7 liquidation. This analysis often entails reviewing appraisals or market analyses based on comparables to determine if there appears to be an under-valuation of real property. If there is, further investigation is necessary before being ready for confirmation. In calculating the amount of equity available for distribution in a hypothetical liquidation, besides deducting for the debt on the property, it is important to include the costs of sale, trustee fees and any claim of exemption for homestead. The manner in which title is

held also must be considered. Is it held in joint tenancy, tenancy in common, tenancy by entirety? Is it a joint case or individual case with joint property, etc.? A common mistake when looking at whether the liquidation test is satisfied is to overlook equity in personal property. While it is not frequent, vehicles that have high value and low or no debt have a liquidation value that must be considered. Also items like jewelry, furs, art and antiques hold value and should not be omitted from consideration. Pre-filing lawsuits or causes of action will cause a case to fail the hypothetical liquidation test if not properly considered when proposing a Chapter 13 plan.

Does the proposed plan satisfy the requirements of §1325(b) of committing all disposable income to the plan during the relevant commitment period? So many considerations go into this analysis and legal scholars and courts disagree as to significant aspects of this analysis. The debtor's present net income set forth on schedule I is checked again to make sure no improper deductions from pay have been taken. If the debtor's income falls below the median, then the review focuses on the budget set forth on schedule J. The reasonable and necessary expense standard applies. Opinions as to whether a debtor's expenses are reasonable and necessary varies widely and is a discretionary matter for the most part. An objective look will usually allow a reasonable determination whether the test is met for a "below median" debtor. Common sense typically prevails in reviewing expenses. Ex-

penses that are truly necessary are scrutinized to a lesser degree than those expenses that are optional or are for more high-end or luxury wants. Where that fails, reference to case authority developed over the years before the passage of Bankruptcy Abuse and Prevention and Consumer Protection Act (BAPCPA) is equally applicable now after the law change when looking at expenses of a "below median" debtor.

*(Continued on page 2.)*



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If the debtor’s income is above the median, the means test or B22C form is reviewed to determine what the disposable monthly income (DMI) is according to those calculations and focus is primarily on the deduction side. Again, there has been an abundance of case law developed since the passage of BAPCPA regarding which deductions may be taken in arriving at the DMI. Confirmation of a proposed plan for “above median” debtors will depend on such considerations. The Trustee and the staff attorneys work to keep up with recent decisions and when in agreement applies those interpretations of the law in this analysis. When in disagreement, the decision of the bankruptcy court is needed. Generally, the income that must be dedicated to the plan includes net income from all sources except social security benefits. Whether the correct household size (HHS) has been used to arrive at DMI is significant since the HHS determines the size of some of the deductions used to arrive at that figure and, if inaccurate, can improperly increase or reduce the payout

to allowed unsecured creditors. Deductions for vehicle ownership expenses are not allowed if there are no debt payments for the vehicles. Deductions for federal, state and local income taxes are limited to the amount actually incurred which are typically less than the amount withheld from pay by an employer. Deductions for payment of secured debt on property that is surrendered is not allowed. These are just a few examples of what must be considered when looking at DMI for “above median” debtors. Whether the correct household size has been used to arrive at DMI is also a consideration at this point, since the determination of whether a debtor’s household income falls below or above the median income determines the commitment period required – 36 months or 60 months. This is another significant part of the confirmation recommendation decision.



THE MARSHALL CHRONICLES
The Editorial Staff: Cheryl Jones, HVB and Dave Latz.
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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/.

Is the proposed plan feasible? Can it pay priority creditors in full as required under §1322(a) and does it have to? Will it complete within the maximum 60 month (5 year) commitment period as required under §1322(d)? Can the debtor make all payments required under the plan and otherwise do everything else the plan mandates as required by §1325(a)(6)? These are all questions that are looked at and answered in deciding whether to recommend confirmation of a proposed plan. A lot more goes into these considerations than reviewing the amounts and nature of the claims filed and scheduled to be paid, though that is certainly part of the analysis. If a child support claim cannot be paid in full during the term of the plan and the debt is owed to the custodial parent, then confirmation should not be recommended. Care must be taken to determine if the debt has been assigned, since it could then be paid less than 100% - if the plan is a 5-year plan. This is sometimes overlooked by a debtor attorney when there is a deduction made by the employer from the debtor’s pay. More information is needed to determine how the debt must be treated before the plan may be recommended for confirmation. In some instances, where other types of priority claimants affirmatively agree to lesser than full payment, the plan may allow that treatment. Calculations must be made when there are plans with payment changes during the term to see if the pot or pool of funds for creditors will be sufficient to allow the plan to complete within the maximum 5-year period. A much more difficult and often fairly subjective analysis must be made to determine if one believes the debtor is capable of performing the terms of the plan. A plan that is highly speculative will usually not survive scrutiny under this analysis. Repeat filers who

(Continued on page 4.)

## Trustee Matters

### 2011 Annual Audit

Seber Tans, PLC, our independent auditors, will be in the office October 24-28, 2011, to conduct the fieldwork for our 2011 audit. Planning procedures for the September 30, 2011, audit began August 5, 2011, with a letter from Matthew A. Howard from Seber Tans, PLC, requesting information and describing each information request. There were five sections and each section describes the information requested. The letter also contained deadline dates in which information has to be submitted to the audit firm. The audit is conducted under generally accepted auditing standards in conjunction with the rules and regulations provided by the United States Trustee and the Statement of Work.

Audits are the starting point for determining the adequacy of the standing trustee's financial management, internal controls procedures and organizational support, and are part of the annual evaluation process. This is year three of our five-year contract with Seber Tans. Every five years the independent audit firm changes. The audit is designed to determine the adequacy of internal controls over these monies and the accuracy of amounts and disclosures in the annual reports and compliance with program policies and guidelines.

The auditors will examine the trust side of the operation and also the expense side.

Many questions are asked and an intensive review will be performed on internal controls. The auditors requested the Job Matrix, Employee Risk Assessment and the Internal Controls Questionnaire. I complete these documents and always emphasize to the staff the importance of proper internal controls and segregation of duties. The management team reviews the questionnaire and confirms that all policies and procedures are followed.

The auditors review a sampling of receipts from each month of the fiscal year to ensure that the paper batch detail given to us by the bank agrees with CaseNET (case administration software) data. The information must also agree with the amounts the bank credits to the trust account daily.

The procedures for bank lockbox receipts and lockbox exceptions are examined. The auditors will examine our procedures for receiving any negotiable items at the front desk or through the mail.

They also review a sampling of creditor and debtor disbursements. They confirm that the check agrees with case information, checking to see if there is a confirmation order for the case and that a claim was filed. Creditors paid are asked to confirm receipt of the disbursement. The endorsed cancelled check copy will also be reviewed.

On debtor disbursements, the auditor confirms that the case was completed, dismissed or converted, and will request a copy of the court order if money is returned to a debtor while the case has a status of confirmed. They also will test our EFT (Electronic Fund Transfer) disbursements by reviewing reports showing what was transmitted to the bank, along with grand totals of all EFTs for specific months and charges from the bank for these totals.



The auditors usually review 15 to 50 cases with a balance of \$7,500 or greater at fiscal year end. An explanation has to be provided explaining why funds greater than \$7,500 have not been disbursed to creditors. Trust disbursements over \$52,000 are reviewed.

Expense items are reviewed very carefully and usually one auditor devotes the entire fieldwork week to the expense account. Some of the items reviewed are:

Training – Expense reports and all receipts for training expenses are examined.

Employee Expenses – The employee breakdown that shows salary and benefits by employee are compared to tax reports and budget figures for accuracy and to determine if we are within budget for each employee.

Fixed Assets – All fixed asset additions and deletions for the year are examined, in addition to an audit review of the full inventory and fixed assets.

The auditors also interview four staff members to determine if employees are performing duties listed in job descriptions, to determine if any duties are incompatible with the Job Matrix, and to test user profiles.

Everyone plays a role in the audit process. The main contact person is Dan Lyons, Controller. Requests for additional information are given to Dan. Explanation of processes and procedures are taken to the Trustee. An exit interview will be conducted at the end of the audit with our United States Trustee Coordinator, Tom Thornton, and the auditors in which a draft report is reviewed.

We look forward to the audit each year because Seber Tans is detailed, thorough, and their continued suggestions and recommendations helps to keep our office in compliance with all policies and procedures.

All year I emphasize the importance of being prepared and stress that we are ready for an audit “any given day.”

*Marilyn O. Marshall, Trustee*



### Quick Money Tip

If you are struggling with debt, it might be helpful to tackle it by looking at the big picture. If you have money in savings, consider using some of it to pay down debt. Unless you are earning more in interest on your savings than you are paying on your credit cards, it doesn't make sense to let your money sit there. Do keep a healthy amount in case of an emergency, but think about using the rest to pay down that debt faster.

## Confirmation – Should I Recommend The Plan? *(Continued from page 2.)*

have historically not been able to fund plans in previously confirmed cases may find it difficult to satisfy this requirement of confirmation so may not have their newly proposed plans readily recommended.

As required by §1325(a)(3) and (7), have both the plan been proposed and the petition been filed in good faith? No single factor typically is determinative of good faith or lack thereof. The conduct of the debtor both before filing the petition and in filing the petition and proposing the plan should be considered. Case law suggests that there are a number of considerations to look at in a good faith analysis with considerations of fundamental fairness paramount. The following non-exhaustive list exemplifies some of the factors that are relevant when determining if a Chapter 13 petition was filed in good faith: the nature of the debt, including the question of whether the debt would be nondischargeable in a Chapter 7 proceeding; the timing of the petition; how the debt arose; the debtor's motive in filing the petition; how the debtor's actions affected creditors; the debtor's treatment of creditors both before and after the petition was filed; and whether the debtor has been forthcoming with the bankruptcy court and the creditors. In *re Love*, 957 F.2d. 1350, (7th Cir. 1992). Similar factors apply to the inquiry whether the plan was filed in good faith: Does the proposed plan state [debtor's] secured and unsecured debts accurately? Does it state [debtor's] expenses accurately? Is the percentage of repayment of unsecured claims correct? If there are or have been deficiencies in the plan, do the inaccuracies amount to an attempt to mislead the bankruptcy court? Do the proposed payments indicate "a fundamental fairness in dealing with one's creditors," In *re Beaver*, 2 B.R. 337, 340 (Bkrcty.S.D.Cal.1980)? In the *Matter of Smith*, 848 F.2d 813, (7th Cir. 1988). Some courts have suggested that if the means test is satisfied, it is irrelevant what the debtor spent or spends his money on or whether there is any kind of fundamental fairness in the treatment of creditors. Those courts opine that BAPCPA and the means test effectively removed consideration of how much a debtor could repay his creditors and replaced it with what a debtor is minimally required to pay and, therefore, such considerations have no place in a good faith analysis. Recently, some courts have begun to make inroads on such an interpretation and application of the BAPCPA's impact on the good faith requirement.

Has the debtor made payments under the plan as required under §1326? This is one of the more simple inquiries the staff attorney looks at when deciding whether to recommend a case for confirmation, since it typically entails simply looking at what payments the Trustee has received. In some cases, however, there are payments that have been withheld by the employer and not forwarded to the Trustee yet, so there appears to be no payment. In other cases, delay, mul-

multiple amended plans with changes to the payment amounts and other factors can make calculation of the amount due difficult to determine. Even the simple inquiries are not always so simple. If payments are not made, the plan may not be recommended for confirmation.



Has the Trustee received all documents required to be submitted to the Trustee and/or to be filed with the court? Though the case should not have gotten this far if the credit counseling certificate for the pre-petition counseling required under §109 has not been filed, we check to see that it is filed and valid. A case will not be recommended for confirmation without it. The other documents are primarily those required under §521 and include a list of creditors, schedule of assets and liabilities, schedule of current income and expenses, statement of financial affairs, statement of itemized net income and statement of anticipated increases or decreases in income or expenses. These are all found in the schedules and other documents filed with the court. Some documents are required to be filed no later than the 45th day after the case was filed or the case is automatically dismissed under §521(i) on the 46th day. Pay stubs received by the debtor from an employer during the 60 days before the case was filed are also required under §521(a)(1)(B) and the most recent federal tax return required to be filed is required under §521(e)(2)(A). Additionally, in order for the debtor to satisfy the requirements of §1308, the Trustee requires four years of federal tax returns be submitted and, for §1325(a)(8) and (9), an affidavit of each debtor stating that those requirements are satisfied must also be submitted. No case will be recommended for confirmation unless the "required documents" are all received or filed and are, therefore, satisfied.

Finally, before a case can be recommended for confirmation, the proposed plan must be analyzed to make sure that all of its provisions are capable of being administered. Sometimes terms are included in paragraph G of the model plan that are either so incomprehensible they cannot be administered or are simply impossible to administer. Other times terms simply are unable to be administered by the Trustee due to limitations of computer software or support staff or for other logistical, logical or monetary reasons. In either case, if a plan cannot be administered, it will not be recommended.

After all that, the decision, of course, is the Judge's and, regardless of any difference of opinion, the judge's opinion must be respected. The alternative is to appeal those issues where the law is unclear or there exists divergent interpretations of the law or there is a good faith attempt to reverse prior law or to make new law.

*Jay Tribou, Staff Attorney*

**Information Services  
Security**

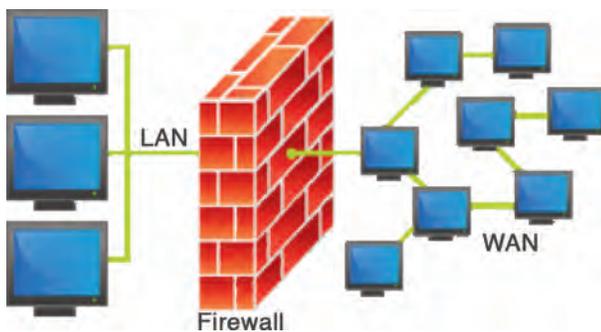
There is going to be System Maintenance today or there will be System Maintenance this weekend. You will constantly receive e-mails with this being the focus. This is basic standard procedure for any IT department. Most maintenance can't be performed while users are working, because the network or servers might be brought down.

System maintenance is usually done on desktop computers, laptops, printers, network equipment (firewalls, hubs, switches, and routers, etc...). This includes any part(s) that need to be replaced on a device, upgrades or updates to software, any device that needs to be replaced or upgraded, and troubleshooting any hardware/software issues to name a few.

Now, maintenance as it applies to the Office of the Chapter 13 Trustee is where utilities are run on the office computers to make them run more efficiently. If you have a Mac or a PC, updates are a necessity. These are security patches and enhancements to the software that run on your system.

In recent weeks – I know, I know – you have seen a series of System Maintenance e-mails.

This doesn't always sit well with users that like to work late or on the weekend, but, trust me, it is essential.



A new, enhanced firewall has been installed. A firewall is a device or set of devices designed to permit or deny network transmissions based upon a set of rules, and is frequently used to protect networks from unauthorized access while permitting legitimate communications to pass through.

Let me dissect this a little further. A company's internal or

private network is called a LAN (Local Area Network). Anything on the outside of your building makes up the WAN (Wide Area Network). The firewall protects our LAN and intranet (www.chi13.com) from the WAN (outside computers and the internet). The illustration shows you how a firewall blocks us from the public.

Security, security, security is mandatory for the Office of the Chapter 13 Trustee. There is critical information that is transferred in and out of the office daily. We are dealing with information from debtors, creditors, attorneys, and the courts on a regular basis and this vital information can be dangerous in the wrong hands. We have to protect the data and e-mail that we send out and also preserve and protect the data that comes into our office. The firewall is just one device we use to protect the office.

Most companies with a small, medium, or large network infrastructure have a firewall in place. Many personal computer operating systems include software-based firewalls to protect against threats from the public internet. Many routers that pass data between networks contain firewall components and, conversely, many firewalls can perform basic routing functions.

Firewalls can also be used to provide several other functions. They can provide Anti-virus Prevention, Anti-Spyware Prevention, Intrusion Prevention Services, and Content Filtering to list a few.

Anti-virus and Anti-Spyware Prevention both protect your computer's personal files and e-mail from any viruses, worms, spyware, or malware that try to invade your computer.

Intrusion Prevention Services detect and block any unauthorized intruder or hacker from breaching our company network. An attempt usually occurs on a daily basis, so it is essential that we protect ourselves.

Finally, "Content Filtering" blocks unwanted e-mail or websites. We have all received inappropriate e-mails. The firewall can reject these things based on the content, freeing us from trying to figure out why this arrived in your Inbox.

In the future when you see that infamous System Maintenance e-mail, please know that system maintenance is to provide security to the Office of the Chapter 13 Trustee.

*Brian Liggett, I.T. Specialist*

**October's Notable Events**

**All Staff Meeting** on October 7th.

**National Denim Day** on October 7th.

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

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

**Columbus Day** on October 10th (the office will be closed).

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



Happy **25th** Anniversary to **Rita Saunders** on October 14th!

**Sweetest Day** on October 15th.

**Smart About Credit Day** on October 20th.

Happy **6th** Anniversary to **Monica Frausto** on October 24th!

**Sourest Day** on October 25th.

**National Forgiveness Day** on October 29th.

**Halloween** on October 31st.

**Case Administration**  
**New Program Announced**  
**To Help Homeowners**

September 15, 2011 Governor Pat Quinn announced a newly designed \$345 million program designed to reach homeowners threatened by foreclosure and left out by most existing loan modification programs. The Illinois Hardest Hit program, administered through the Illinois Housing Development Authority (IHDA), targets working families who are unemployed or underemployed. Eighteen of the hardest hit states and Washington, D.C., received federally funded mortgage relief under the Obama Administration’s established Hardest Hit Fund. This aid, under the Emergency Economic Stabilization Act of 2008, seeks to help states with unemployment rates higher than the national average and where home values declined more than 20 percent.

Three years later, Illinois has become the last state to announce its program to allocate about \$295 million that will go directly to homeowners.

Like most homeowner assistance programs, the qualifications are specific and lengthy:

- 🏠 *The property must be located in Illinois.*
- 🏠 *Households must have a documented income reduction of 25% due to unemployment or underemployment through no fault of their own.*
- 🏠 *Household income must be at or below 120% of the area median income.*
- 🏠 *Principal loan balance must not be more than \$500,000.*
- 🏠 *Household liquid assets cannot exceed 3 months of mortgage payments.*
- 🏠 *Property must be the primary and only residence of all borrowers/owners.*
- 🏠 *Property can be a 1-4 unit building, providing the household resides in one unit.*
- 🏠 *Homeowners must carry a fixed or adjustable rate loan. Interest-only or negative amortization loans are not acceptable.*
- 🏠 *Current Lender of the mortgage must agree to accept payments.*
- 🏠 *Applicant(s) must not have been convicted of a mortgage-related felony in the last ten years.*
- 🏠 *Available HHF assistance is sufficient to cure the delinquency and make required forward payments, if necessary to satisfy program guidelines.*

The Illinois Hardest Hit Program offers two types of homeowner assistance:

1. **Reinstatement assistance** to pay mortgage arrearages, fees, and penalties in full, and



2. **Monthly mortgage payment assistance** to pay 100% of the mortgage payment owed to the lender for up to 18 months while the household makes monthly contribution payments to the Illinois Housing Development Authority during their enrollment in the program. Maximum assistance is \$25,000, depending on location.

Supporters of the program feel this will help many homeowners who may have been rejected by other assistance programs. Mary Kenney, executive director of the Illinois Housing Development Authority feels that by providing “absolute relief” this program will truly make a difference. The idea that mortgages will be made current without the missed payments and fees tacked to the end of the mortgage will aim to make a bigger punch in the short term. This 10-year, forgivable loan up to \$25,000 will bring the homeowner current on delinquent mortgages and then keep the borrower current for up to 18 months.

Presently, many of our debtors may wonder if they can benefit from this. Therefore the question will arise: I have a bankruptcy, can I still apply? According to the Illinois Hardest Hit Program website, homeowners are eligible if they are currently in or have a past bankruptcy. If the application is approved, like other applicants, the mortgage lender has the final determination on whether to accept the program payments made on your behalf if the homeowners are or were in a bankruptcy. This may affect plan payments or current mortgage payment paid by the trustee through plans for existing debtors if approved.

According to the Chicago Tribune, JP Morgan Chase, Bank of America and Wells Fargo all support and have committed to participate in the program while state officials continue to consult with other lenders to get on board. To date, of the 915 applications moved along for underwriting review, 95 have been denied, 24 have been approved. Unfortunately, 150 applicants are awaiting lender participation in the program.

Similar to a Chapter 13 plan, homeowners must make timely monthly payment to the program. Failure to make payments, missing payments and not reporting income changes can result in termination from the program.

*Kimberly Harris-Broomfield, Case Administrator*  
*Sources: Illinois Hardest Hit.org; Chicago Tribune; Illinois.gov*

**Financial  
 Pamela Jenkins, The  
 Newest Auditor On  
 The Financial Team**



Although a native of Illinois, I grew up in sunny southern California and have now lived in the Windy City for the past 8 years. I love two of the four seasons, one is tolerable and you can probably guess which is least desirable to me.

I attended California State San Bernardino University / Roosevelt University from which I earned a Bachelor's degree in Business Professional Studies and certificates in Paralegal and Real Estate Finance. My prior work experience includes Customer Service and Bankruptcy litigation specialist.

I have a beautiful and talented 15-year old daughter, Elexsys. We enjoy traveling abroad, listening to country music, playing card games, and our most recent venture is learning American Sign Language (ASL). My future goal is to run the Bank of America Chicago Marathon.

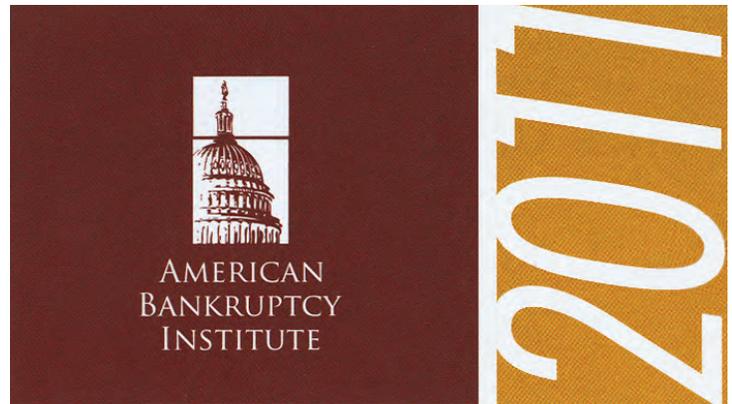
I've enjoyed my 6 months with Ms. Marshall Trusteeship and I appreciate the assistance and support along the way. It has been a pleasure to work with all of you and hopefully for many years to come.

*Pamela Jenkins, Closing Audit Specialist*

**OCTOBER 10TH  
 MARK YOUR CALENDARS!**

Spend your Columbus Day with me, Keisha Hooks, at the American Bankruptcy Institute's Fourth Annual Chicago Consumer Bankruptcy Conference. This year, the conference will take place at The University of Chicago's Booth School of Business, Gleacher Center, located at 450 N. Cityfront Plaza. During this seminar, attendees will hear panelists discuss a range of pertinent topics including the proposed changes to the Federal Rules of Bankruptcy Procedure, the bankruptcy appeals process, and the intersecting of divorce and bankruptcy law. As a brand new feature, this seminar includes a breakout session where facilitators will address the financial tensions that exist between running a law firm while representing clients. Moreover, the ABI has recruited District Court Judge Robert M. Dow, Jr., Bankruptcy Judge Margaret Dee McGarity and Bankruptcy Judge Eugene R. Wedoff and many other distinguished speakers who represent all interests of the bankruptcy community. If that's not enough – the conference qualifies for CLE credit. Now that I've convinced you to join us, make sure to register TODAY at [abiworld.org](http://abiworld.org). I hope to see you there!

*Keisha Hooks, Speaker and  
 ABI Conference Advisory Board Member*



**4TH ANNUAL  
 CHICAGO  
 CONSUMER BANKRUPTCY  
 CONFERENCE**

October 10, 2011  
 The Gleacher Center, University of Chicago  
 Booth School of Business  
 Chicago, Illinois

**Trivia Quiz: Trivial Trivia**

Test your knowledge of useless trivia with this great quiz.

1. Where does the word "laser" come from?
2. What direction do all bats turn when exiting a cave?
3. Who is the voice of Shaggy on Scooby-Doo?
4. The very first bomb dropped by the Allies on Berlin during World War II killed what animal in the Berlin Zoo?
5. True or false: A rat can live longer without water than a camel.
6. What is the dot over the letter "i" called?
7. Which burns more calories: sleeping or watching television?



8. What is the maximum number of times a single piece of paper can be folded in half consecutively?
9. Which is the only planet that rotates clockwise?
10. Where are two-thirds of the world's eggplant grown?



**The Answers:**

1. It is an acronym for "Light Amplification by Stimulated Emissions of Radiation."
2. Left.
3. Casey Kasem.
4. The elephant.
5. True.
6. A tittle.
7. Sleeping.
8. Only seven times.
9. Venus.
10. In New Jersey.

  
**OFFICE OF THE**  
**CHAPTER 13 TRUSTEE**  
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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: Bats**

October is Bat Appreciation Month.

- ☛ The world's largest bats live in Indonesia. These giant Flying Foxes have a wingspan of almost six feet.
- ☛ The smallest mammal in the world is the Bumblebee Bat from Thailand. It weighs less than a penny.
- ☛ Brown bats are the most common in the United States and Canada. One brown bat can eat up to 1200 insects in one night.
- ☛ The vampire bat is the only type of bat that is as good a runner as flyer.



- ☛ A group of bats is called a colony.
- ☛ Mexican free-tailed bats sometimes fly up to two miles high to feed or to catch tail-winds that carry them over long distances at speeds of more than 60 mph.
- ☛ African heart-nosed bats can hear the footsteps of a beetle walking on sand from a distance of more than six feet.
- ☛ Vampire bats are indigenous to Latin America and are not found naturally in the Eastern Hemisphere.
- ☛ Fishing bats have echolocation so sophisticated that they can detect a minnow's fin as fine as a human hair, protruding only two millimeters above a pond's surface.

