

Getting Our Ducks In A Row

The Peabody Hotel in Memphis is a grand old hotel in the heart of downtown. One thing it is known for is the Duck March that occurs every day at 11 AM as the four resident ducks are brought down the elevator from their penthouse palace to spend the day in the lobby fountain. At 5 PM the red carpet is rolled out again for the ducks to make their exit for the day.

The Peabody was also meeting central for the 28th Annual BSS (Bankruptcy Software Specialists) User Seminar.

I arrived early Sunday afternoon in an effort to get some walking in. As usual, though, my destination ended up being a bar where I had a hearty salad and a local brew.

I made my way to Beale Street and was drawn to the sound of live music. It was a meeting of the Memphis Blues Society where they have four hired guns and the amateurs pay a fee to sit in with the band. Dan joined me later after he arrived at the Peabody.

Monday morning the meetings began with breakfast in the Grand Ballroom. This is where we are treated to the humorous movie clip created by Rusty Short. This year, the scene was from a German version of Star Wars so that Rusty could

include his own subtitles. Darth Vader played the role of the Trustee and his staff was meeting to decide what to get him for his birthday. Luckily, our Trustee already has an iPad so we know it wasn't about her!

Since last year's seminar in Las Vegas so heavily hyped Version 8 of the TNG software, I was skeptical that BSS would be able to dazzle us with any new bells and whistles. It turns out that there are so many features in TNG that we could probably learn a lot just by reviewing the current version of the software.

The breakout sessions began on Monday afternoon and my first class was "Making the Most of Document Form Types" with Adrienne Starke. Document form types are the basis for creating and managing forms, documents and reports in TNG. The makeup of the items in your in-box is determined by each document's form type. This is how we route documents in TNG. One thing I learned is that we can flip a switch on certain document form types so that when they come in a record can be written automatically to the plan modification table that is used in the Final Report.

My next Monday session was "Advanced Worksheets" by Alvin Bell and Rusty Short. The worksheets were so advanced that it took two sessions to cover. We are using worksheets for audits and attorney review among other things. Sometimes just seeing samples of other people's worksheets gives you ideas that you want to get back to the office and implement. I can tidy up the HTML that creates the worksheet to give a more pleasant user experience. But the title of the class was Advanced Worksheets not Advanced HTML. Some things that we learned were more tricks with math in worksheets as was introduced last year. I am going to be able to beef up the Attorney Review worksheet to give the attorneys more tools in examining the case prior to the §341 meeting. Rusty also demonstrated an interactive feature that recalculates the plan payment based on

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the pot amount when you click the gear icon. I asked him to show us how he did that and he displayed pages and pages of Javascript. Wow. Javascript in a worksheet! I guess I have to hit the books.

I went to an extra session at the end of the day on Monday to hear Justin Crone of Epic Maneuvers describe the product he has for Secure Document Transfer. We could use this as a way for debtor attorneys to submit tax returns and pay advices.

BSS always plays the gracious host and Monday we were treated to a rooftop reception at the Peabody. The hors d'oeuvres served were enough to satisfy me for dinner and then I hit Beale Street with Dan and Trustee Glenn Stearns.

Tuesday morning I started the day with the session called "Extending TNG" with Dixon Stuart. He described taking the system to the "next level" by creating custom tables and integrating them into the software. As part of our project to eliminate the need for FileMaker Pro databases, Dixon has created several custom tables for our office that we have been using. They include In-House Check Processing, Debtor

Education Registration and Stale-Dated Check Processing. In the works is a table for Creditor Disbursement Returns. I was also interested in hearing Dixon's input on incorporating Excel spreadsheets into the TNG software.



After that, I enjoyed Rusty's presentation on "Advanced Task Workflow." Generally, Rusty is showing the group things that we already have in place in our office. For example, Ms. Marshall runs Task Workflow every morning to assign claims for processing and verification and cases for PCR.

Tim Romine is the Crystal Reports guru at TNG and his session "Advanced Crystal Reports" was up next. I was almost advanced enough to keep up with him! He talked about TNG8 driver requirements, mailing list views, and generating PDFs for individual claims. There is a wealth of information in each presenter's handout materials so that even if they don't cover everything, we have samples to take home. One thing I'll be looking at are Tim's instructions on "Recreating TNG's Pay Schedule Breakdown."

The benefit of going to a new software platform is that others in our line of work use the same software. Other Trusteeships have innovative uses for the different functions in TNG and can guide us on how we might want to use TNG in our office. An example of this is the Matter Calendar.

Adrienne Starke of BSS led a session on Matter Calendar enhancements. She showed us that we now have the ability to customize the area you see when you expand a matter on the matter listing. The screen can also change based on the type of matter that it is. For example, you might want different information to display if you are hearing a \$341 meeting than if you are reviewing a case up for confirmation.

If that static information isn't enough, we still have the ability to jump to a worksheet from the individual matter.

Tuesday night we had a Memphis barbecue at a restaurant around the corner from the hotel called The Rendezvous.

Wednesday morning I attended the session presented by the Trustee from Kansas City, Richard Fink. His wife, Kathy Fink, is the office manager and is in charge of Human Resources. They always have excellent presentations and seem to have a very well-run office. "What Gets Measured Gets Done" described "programmable metrics within the TNG13 framework." What this means is they have set up usable measuring tools within TNG to help them track user productivity, user errors and team cooperation. The Finks along with their IT staff gave examples of different items you can measure to reflect the things an office cares about: quality of work, quantity of work, teamwork and cooperation, creativity and professional development. They stressed that they have been

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Newsletter Information:	
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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/ .	

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working on this for quite a while but it was wonderful to see an office utilizing the software in innovative ways.



“Court Download Troubleshooting” with Rick Wherry was my next session. Our system is set up to automatically download documents from the court every night. Sometimes the program encounters errors retrieving documents. These errors are logged so that we can investigate why a document didn’t get downloaded. Rick reviewed the data tables and locations of the files in TNG that get updated and gave us tips on how to resolve download errors.

Marty Quinn gave a session called “TNG Financial Features.” He touched on Electronic Funds Transfers to the IRS, Uniform Claim Identifiers and fees on debtor refunds. There always seems to be a lively debate when Trustees sit in on sessions. If something is “brewing” nationally, they usually have an option about it!

My last class of the seminar was “BSS Server Migration” with Rick Wherry. Although we aren’t migrating any time soon, I was hoping to pick up on some of the strategies and the architecture involved in our TNG servers. There was a discussion about virtualization and the benefits of that vs. traditional hardware configuration.

Dan and I shared a cab to the airport and I made it home Wednesday night in order to be at work on Thursday. Refreshed and renewed with an excitement to put all the good things I learned at the seminar to use. Thank you, Ms. Marshall, for allowing me to participate in this conference with such a great group of people!

Sandra Pillar, IT Analyst



Money Tip

Review your insurance terms and rates. In many households, insurance is a large percentage of spending. As we, and our possessions, get older, our insurance needs might change. Is the deductible on your auto's collision coverage still the

right call as your vehicle's value declines? Is your home insurance providing you more protection than you need given declining property values? Do you still need as much life insurance or is it time to use those premium dollars for another purpose? Even if your insurance coverage is perfectly aligned with your needs, you should shop for better rates at least once a year. The carrier that provided you the best deal 10 years ago may no longer be the best choice.

NACTT Staff Symposium The Foundation



Attending NACTT Staff Symposium was a very educational event. I learned how other offices handle situations in comparison to our own Trustee Office.

I attended the “Foundation for Becoming A Champion Trustee Employee” track, which is mainly designed for employees with limited experience. We took part in five different sessions during the event.

Session 1 consisted of “The Architecture – Bankruptcy Basics.” During this session we talked about the different types of bankruptcy cases: Chapters 7, 11, and 13. We also discussed bankruptcy terminology and acronyms. At the end of this session we went over the Trustee Pledge of Excellence.

Session 2 was “The Build Out – Life of a Bankruptcy Case Part I.” In this session, I learned how a case is initiated through the attorney, credit counseling, and how document preparation is important in order to file a case. In addition, we were given an overview of how a case is handled within the Bankruptcy Court system and a Trustee’s office to reach confirmation. We spoke about what information Trustees gather when organizing and planning for a §341 meeting.

Session 3 was “The Build Out – Life of a Bankruptcy Case Part II.” During this session we learned how Trustee offices oversee cases through completion and closing. As we all know, there are many different problems that may occur during a bankruptcy case. Some of the situations we discussed included motions to dismiss, motions for relief from stay, and plan modifications. In addition, we reviewed the conditions required for debtors to complete their cases.

Session 4 was “What Makes a Chapter 13 Case Successful and How Can you be Part of the Success?” In this session we all shared our opinion or viewpoint of success from the views of the debtor, the debtor attorney, the creditors and the Trustees office. We all expressed our thoughts and ideas of how we employees can contribute to the success of a case.

Session 5 was “Partial Payments or Payments in Full – Satisfying Claims.” In this session, we learned how different Trustees decide to pay creditors. There are some Trustees that are plan-driven and others claim-driven. Also, we discussed how some Trustees decide to manage bankruptcy cases with a default amount.

The symposium concluded with Session 6, “Building Successful Relationships – Dealing With the Chapter 13 World,” hosted by a group of Chapter 13 Trustees answering questions for the audience. Being able to attend this Symposium was great because I learned valuable information regarding different areas or fields involved in a bankruptcy case. Like they say, everyday you learn something new.

Enrique Orejel, Receipts Specialists

Financial Checks Received At The Office: Business As Usual, Even With TNG13

In-House Check Processing

Negotiable checks received at the Trustee's physical address are mailed for deposit to our bank, SunTrust.

Some of the types of checks we receive are plan payments, employer garnishment payments, Trustee disbursement checks returned in the mail or by the creditor or creditors returning funds as requested known as CDR's.

All incoming negotiable items are processed under dual control by the administrative staff. Once the staff has loaded this data for processing into our in-house check processing system, they call me to audit receipt of this data for the bank deposit.

Before I can sign acknowledgment for receipt of all the negotiable items that are receipts, creditor returned monies and voided Trustee checks, I verify that the check number and the dollar amounts of each item listed on the report are correct.

If there are any unacceptable payees, I will verify the check number and dollar amount of those items voided by the administrative staff. These items will be given to the Receipts Specialist to be returned back to the issuer along with a letter advising why.

Once I have verified that all of the items received for the check numbers and dollar amounts of each receipt, creditor return check or voided Trustee check are accurate on the in-house record report for that date, I will sign and date receipt for these items. The appropriate copies are made and distributed.

My next step in the process is to identify all of these items in the in-house check processing in TNG. I will do this by identifying each item in the record as either a receipt, a creditor return or a voided Trustee check.

Once I have identified each item in the check processing database, I am able to print a deposit slip report for the receipts, creditor returns and Trustee voided checks.

I will calculate all the three categories and receive a total that will match each one of the reports for receipts, CDR's and voids. This information is segregated into a receipt envelope for all receipts and a CDR envelope for all creditor returns and then combined into one giant envelope for mailing to SunTrust Bank.

A member of the closing staff will receive copies of all the creditor return checks and data items received to process the back up for the Receipts Specialist to apply this item once received from the bank.

The Payroll and Receipt Specialist will perform due diligence on all undeliverable voided Trustee checks and a member from the closing team will handle any voided checks that are paid in full or need further review from an auditor to determine why the creditor is returning the Trustee's check.

This completes the first phase for the bank deposit of all negotiable items to our bank for processing.

Juliana Dunklin, Payroll Specialist



NACTT Staff Symposium An Eye Opener

This past May 30-31, I was one of the lucky eight employees at Marilyn O. Marshall's office given the privilege of going to the Staff Symposium. This year's Symposium was held just down the street at the InterContinental Chicago. I've always heard and read about the different Staff Symposiums, but this was my very first time going to one.

Hearing about a Staff Symposium and going to one are completely different; for me, it was an eye opening experience. I was placed in the Foundations classes where the meetings' main focuses were on the basics of a Chapter 13 Trusteeship and how Chapter 13 Bankruptcy cases operate. The main piece of information that I took away from the symposium was how each Trustee office operates differently. I knew that there were some differences but I was really shocked at how each Trustee has his/her own set of procedures and how much they differ.

Other than going to classes where I learned about different aspects of Chapter 13 Bankruptcy, I was given many opportunities to mingle with employees from all across the States. I was able to talk to people who use BSS TNG and ask them questions about how it works in their office. I was also able to meet some people from SunTrust Bank. These are all experiences that I would not have been able to have if not for the Staff Symposium. I would like to thank Ms. Marshall, again, for giving me the opportunity of participating in this year's Symposium and hope that I will be lucky enough to be able to attend one in the future.

Kristen Kehl, Closing Audit Specialist



NACTT Staff Symposium Right In Our Own Backyard

What a treat it was participating in the 2012 NACTT Staff Symposium held in Chicago, IL, at the always-impressive InterContinental. The event only lasted two days but the knowledge and experience gained will pay dividends for years to come.

With over 210 Chapter 13 Trustees spread out from coast to coast, it may be surprising to know that very little inter-office communication exists between paralegals, case administrators, and financial personnel from different Trusteeships. The vast majority of the correspondence we do is limited to matters involving our cases. Getting to meet and “talk shop” with different individuals - and hearing how their offices functioned and how they administered their cases - proved extremely beneficial and fun!

The symposium’s sessions broke participants into similarly tasked groups and touched on every scenario that could arise during the life of a Chapter 13 bankruptcy. The classes, each run by a panel of facilitators from different Trusteeships all over the country, allowed for a very interesting exchange of ideas and dialogue.

Additionally, after a lesson on the history of insolvency (including the different options available to debtors) we had lively discussions about office policies and internal procedures. Colleagues provided insight on how their offices were handling new rules, great tips for time management, and share-worthy lessons learned during their time at their Trustees’ offices. Everyone left appreciating and understanding the role every position and person plays in the success of a Chapter 13 case.

While interacting with my peers proved invaluable, one of the most memorable activities was listening to a panel of Trustees, whose experience and expertise made for a wonderful question and answer session. The panel, consisting of four Trustees, received questions relating to employee conduct, office protocols, and the journey that led them to their respective Trusteeships. A special thanks to the quartet for taking the time to not only fly all the way to Chicago, but to allow an audience the opportunity to ask questions and receive valuable feedback.

Aaron Bowles, Case Administrator



NACTT Staff Symposium Insight Into Bankruptcy



At the 10th annual symposium series, as I have been a case administrator for one year, I participated in the Foundation two-day Session. There were numerous informational sessions designed to provide new employees a better insight on the overall bankruptcy process.

During the initial session, our class received a presentation from the National Data Center. The Chapter 13 trustees established the National Data Center (NDC) as an online resource for debtors, creditors, attorneys, and anyone involved in the Chapter 13 community. From the standpoint of a Trustee employee, it was important to understand more about the NDC when answering questions in regards to data found on the web site. The most important thing to note is the NDC data provided to the debtor is not real time. Over 189 Chapter 13 Trustees currently supply data that is processed and updated nightly. In fact, data can take one to three days to transfer and update. The NDC translates the information into a user-friendly format designed to answer frequently asked questions. The small office out of California does accept customer service calls, however, they refer clients to their specific trustee when asked specific questions that would require interpretation of the information displayed.

The debtor’s education session was also very insightful and full of interesting facts. One common theme throughout the country is the financial literacy of Americans. While how and why debt may occur varies, US households average \$6,500 in credit card debt and 40% spend more than they earn. An even more telling fact is that college graduates have on average \$23,200 in student loan debt and \$5,800 in credit card debt. According to our presenter, debtor education has been a positive influence on individuals filing bankruptcy. Since the introduction of the debtor’s education course requirement, bankruptcy completion rates have increased by up to 35% in some areas.

Personally, I found each session insightful, and I gained valuable information from each presentation. I am appreciative for the opportunity to network, learn, and participate in such a forum.

Kimberly Harris-Broomfield, Case Administrator

EQUIFAX® Another Money Tip



You are entitled to one free credit report each year from the three credit bureaus (Equifax, Experian, and TransUnion). You do not have to pay to receive this, so be wary of any service that charges you. Many of these services are really selling you other products, including credit monitoring, credit repair, or debt consolidation. They give you a free credit report, but also sign you up for their service. You often do not see the charge for this for a month or two and are then billed monthly. To avoid this, use AnnualCreditReport.com to get your free report each year.

NACTT Staff Symposium The Trustees Of The Round Table



The NACTT 2012 Staff Symposium Series in Chicago took place from Wednesday, May 30th, to Thursday afternoon, May 31st. As newcomers to the staff symposium series, those of us in attendance took part in the foundation portion of each session. These sessions provided those who are newer to the world of Chapter 13 bankruptcy general knowledge relating to the history of bankruptcy, the life of a case from petition filing to case discharge, and ways in which trusteeships from throughout the country operate and how they are similar and different.

The last session we attended was the Trustee Round Table consisting of four Chapter 13 Trustees – Huon Le from Augusta, Georgia; David Burchard from Foster City, California; Wayne Godare from Portland, Oregon; and Thomas King from Oshkosh, Wisconsin. This session provided us with an inside look at the structure of different trusteeships, highlighting such areas as staff organization and case load distribution, office environment, trustee expectations of his/her staff, and office security.

Each of these particular trusteeships has some unique qualities to offer. For example, Mr. Godare encourages his staff to dress casually while in the office. He believes if his staff is comfortable in their attire, they will do more efficient, better quality work. He also mentioned an area of his trusteeship website that focuses on the 50 most common drafting errors made by debtor attorneys and creditors along with how those errors can be corrected.

Ms. Le supports various employee incentive programs in order to encourage health and wellness among her staff. She also said that her office hosts quarterly brown bag lunches with debtor attorneys and the trustee office staff to discuss any issues that may be of concern.

Mr. King explained how his office hosts a nuts and bolts seminar a few times throughout the year for new debtor attorneys as a way to answer questions and hopefully prevent common filing errors.

In the end, I found this session to be insightful and interesting. It became clear that while all of the trusteeships may operate differently, the main goal seems to be unanimous: working to help facilitate positive change for the financial lives of debtors. *Heather Crews, Case Administrator*

Confidence

“You have to have confidence in your ability, and then be tough enough to follow through.”
~ Rosalynn Carter

“Whether you think you can or think you can’t, you’re right.”
~ Henry Ford

Vacation Close To Home



Vacations can be expensive. And although everyone enjoys a long trip to a new place far away, our budgets usually cannot handle many vacations such as these. You don’t have to travel far to have fun though. Often you can find creative and inexpensive ways to spend your vacation close to home. Try these close to home travel ideas and save some of your hard-earned money this year.

Explore Your Neighborhood. Use your time off from work to visit those places that you never seem to have enough time for at other times of the year. Take a trip to the library and talk to a librarian about programs they offer. These are usually completely free. You will find book clubs for adults, and children’s programs that often include free activities like puppet shows, story times, summer book reading programs, and more. Check around for local pools, mini-golf courses, and playgrounds that you’ve never visited. Have picnics in the park, tour a fire station, or fly kites. Use this time to take things easy. Read a long novel, rent old movies, and catch up on your letter writing. Take time to get a massage and catch up on your sleep.

Explore Your Community. This is also the perfect time to visit all of those tourist attractions in your own backyard. Call your local Chamber of Commerce or Visitors Information Board and ask for information on local tourist sites. If there are any on the list you haven’t been to, take time this summer. Visit a museum, go to the zoo, or catch a play put on by a local production company.

Explore Your State. Look into visiting a town just a gas tank away from you. There are usually spots near where you live that you have never had a chance to visit, even if you have been living there for a while. Stay at a bed and breakfast or a small hotel and take in the local sites. The benefit of this type of traveling is that you will only be gone overnight, saving you money. But you can still feel like you’ve gotten away from it all. If an overnight stay is not in your budget, consider driving a couple of hours in the morning to a place near you. Try visiting a national park, enjoying a day at an amusement or water park, or shopping in a nearby community. To save even more money, bring a picnic lunch, and stop at a park to have lunch.

Vacations close to home can not only save you money, they can also give you a new appreciation for the community you live in. You will probably find that you can’t fit all of your plans into a week or two, and the ideas you get from your mini-vacation will last the whole year. Often people come back from a long trip tired and exhausted from all the traveling. When you vacation close to home, you’ll end up refreshed and relaxed.

Confessions Of A Yard Sale Junkie



This is the perfect time of year for garage and yard sales. There are bargains galore, if you know how to shop wisely. To make your trips to garage sales fun and productive, take heed of these tips from some yard sale pros!

Plan Ahead. Use the newspaper classifieds to plan out your garage sale schedule. Having a good map is a plus. But don't forget to be flexible too. Many yard sales are not advertised in the paper, so keep your eye out for signs posted in the neighborhoods you are visiting. Try to arrive early, but not before the posted start time. Early birds are not always welcome. If you are looking for the lowest prices, consider visiting garage sales later in the day, when prices generally start to drop.

Have the Right Equipment. Wear comfortable shoes that can get dirty and wet—you never know what you might run into. Bring several bags or boxes in your car to place your items when you are ready to take them home. Have old newspapers to wrap breakable items, as many sellers don't provide this. Bring a supply of batteries to check the operability of items requiring them. Don't forget to remove your batteries when you are done! Bring lots of small bills and some change if you are planning on making smaller purchases. And remember, most sellers will only take cash! If you will be out all day, bring sunscreen, a hat, and a cooler full of beverages.

Wheel and Deal. Examine all items carefully, as there is usually an "All Sales are Final" policy. Instead of offering a price, ask what the seller will take for an item. You will sometimes luck out if the seller gives you a lower price than what you would have paid for it. If you see an item you might like, but are unsure of, carry it around with you. Otherwise, someone might snatch it up and buy it before you. If your kids are with you, let them pay for their purchases themselves. Besides teaching them about money, kids will often get better prices on items from sellers.

Closing the Sale. Check items completely before purchasing them. Plug in electrical items, check the insides of things, and make sure of sizes. Be especially careful of baby items. You never know if something has been recalled or if a car seat has been in an accident. If you purchase something that has to be picked up later, like a refrigerator or a sofa, be sure to get a receipt for the item. If you do see something you'd like, but it is priced too high for you, give the seller your name and phone number. Tell them that if it doesn't sell by the end of the day, you'd be interested in buying it if they would come down on the price. You never know – you may end up with a great deal!

Congratulations Graduate!



Jeremy LaRay James graduated on May 19, 2012, from Louisiana Tech University, Ruston, Louisiana, with a degree in Business Management/Entrepreneurship. He is the son of the proud parents Clifton and Gwendolyn Blackwell James. Gwen is the daughter of the Trustee's godbrother Milton Blackwell, Jr. Jeremy's name will be added to the list of success stories from the 3100 block of Wise Street in Alexandria, LA. Jeremy was also listed in the June, 2007, Marshall Chronicles when he graduated from High School.

Marilyn O. Marshall, Trustee

July's Notable Events

July is **National Hot Dog Month** and **National Ice Cream Month.**

Independence Day on July 4th (the office will be closed).

All Staff Meeting on July 6th.

Happy Birthday to **Enrique Orejel** on July 12th!

Happy Birthday to **Aaron Bowles** on July 13th!

National Ice Cream Day on July 15th.

Nelson Mandela International Day on July 18th.

Happy Birthday to **Liza Oliva** on July 19th!

Happy **14th Anniversary** to **Carlos Lagunas** on July 20th!

Hot Enough For Ya Day on July 23rd.

Cousins Day on July 24th.

National Chili Dog Day on July 26th.

Happy Birthday to **Monica Frausto** on July 27th!



Trivia Quiz Answers: Ice Cream



1. Without equal.
2. Vanilla.
3. Dippin' Dots.
4. Texas.
5. California.
6. The Klondike Bar.
7. France.
8. Dairy products.
9. The jacket.
10. A meringue covering.

Trivia quiz: Ice Cream

July is National Ice Cream Month. Test your frozen confection knowledge with this cool trivia quiz! *(The answers are on page 7.)*

1. A popular ice cream topping is sprinkles, also known as nonpareils. Nonpareils is French for what?
2. What flavor of ice cream is most popular?
3. Which American ice cream company has the slogan, "Ice Cream of the Future"?
4. Which U.S. state has the most Dairy Queen stores?



5. Which U.S. state makes the most ice cream each year?
6. What is the bestselling frozen novelty in the United States?
7. In which country was ice cream made available to the general public for the first time?
8. Sorbet is unique in that it does not have what ingredient?
9. What do you call the paper wrapper around the bottom of an ice cream cone?
10. A Baked Alaska is an ice cream dessert baked in the oven. What keeps the ice cream from melting?




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The Marshall Chronicles is now available in full color,
 both in print and on-line at www.chicago13.com

Did You Know: Fireworks

- Workers who make fireworks are prohibited from wearing any synthetic clothing, since static electricity generated by their clothing could set off the fireworks. They wear all cotton, down to their underwear.
- During World War II, the first bomb dropped on Tokyo, Japan, was made by a fireworks company in the United States.
- Americans spend \$600 million on fireworks each Fourth of July holiday.



- Children between the ages of ten and fourteen are more than twice as likely than other age groups to receive a firework-related injury.
- Males account for about 75 percent of all firework-related injuries.
- A sparkler burns at 1,200 degrees Fahrenheit.
- In Mexico, tall towers called castillos are decorated with fireworks for special occasions and festivals.
- Cherry bombs were made illegal in the U.S. in 1966.

