

Fare Well Judge Sonderby

A heartfelt tribute to Judge Susan Pierson Sonderby on the occasion of her retirement from the United States Bankruptcy Court, Northern District of Illinois.

It was with great humility and honor that I accepted Trustee Marshall's invitation to reflect on the distinguished public service record of an individual I regard as a mentor and dear friend, Judge Susan Pierson Sonderby. I had the pleasure of handling Chapter 13 matters assigned to Judge Sonderby on behalf of Trustee Tom Vaughn for approximately nine years ending on March 31, 2011. Several months ago, Judge Sonderby announced her intention to retire from the bench effective May 2012, after 39 years of outstanding work (25 years as United States Bankruptcy Judge). A few highlights from Judge Sonderby's career that many readers of this newsletter perhaps may not be aware of include the following:

- ★ The practicing attorney population was composed of only 7% women when Judge Sonderby was admitted to the bar: despite such odds, she rose to the pinnacle of every single position she held in a male dominated industry.
- ★ Became a partner in the Joliet law firm of O'Brien, Garrison, Berard, Kusta and DeWitt engaged in general practice with an emphasis on insurance defense representation.
- ★ She was the first permanent Region 11 United States Trustee (and ONLY female to hold that position to date).
- ★ She was Assistant Attorney General and Chief of the Consumer Protection Division for the Office of the Illinois Attorney General. In that capacity she determined the

lawsuits to be filed in the consumer fraud area, handled litigation and supervised 85 employees in 11 offices.

- ★ She was the first woman appointed to the bankruptcy court in the Seventh Circuit and the first woman to serve as Chief Judge of The United States Bankruptcy Court for the Northern District of Illinois.
- ★ She adjudicated the Chapter 11 petition of K Mart Corporation which, at the time it was filed, was the nation's third largest employer.

Judge Sonderby was a tireless worker and extremely gracious...she never rejected my numerous requests to meet and say hello to students, friends and family members...even following a long Chapter 13 call. Judge Sonderby was known as a trail blazer among members of the National Conference

of Bankruptcy Judges, and was regarded as giant among female members of the bar and judiciary nationwide. As a result of Judge Sonderby's retirement, the loss to the bankruptcy court cannot be over estimated and her involvement sorely missed.

Following retirement, Judge Sonderby and her husband, Peter Sonderby, plan to spend more time traveling and visiting their children and grandchildren.

I would also like to convey a huge personal thank you to Judge Sonderby's staff, including her Courtroom Deputy, Karen Jacobs, and permanent law clerks, Linda Green and Kim Krawczyk. Judge Sonderby, your friends and colleagues wish you the very best in retirement. THANK YOU!

*Mark Steven Wheeler, Esq.
Wheeler & Patel LLP*



Legal Means Test Adjustment



On May 1, 2012, the National and Local Standards for the “means test” were adjusted. As intended the adjustments are modified to reflect a closer glimpse of reality according to the IRS guidelines.

One section of the means test of note is line 37. Line 37 of the means test is titled, “Other Necessary Expenses: telecommunication services.” This, section however, is often misused for everyday telecommunication expenses. The section specifically provides for “telecommunication services other than your basic home telephone and cell phone service – such as pagers, call waiting, caller id, special long distance, or internet service – to the extent necessary for your health and welfare or that of your dependents.” Note that the expense deduction for basic phone, cell and internet are already included in the housing and utility deduction in line 25A. Also of note is the specific inclusion of an internet expense in the standard.

The old B22C form was not so specific and there was some ambiguity, but that ambiguity has now been rectified. Taking a deduction for basic expenses on line 25 and again on line 37 in effect doubling the expense and is an improperly claimed deduction.

O. Anthony Olivadoti, Managing Attorney

Legal Processing Debtor Tax Refunds



There are various reasons why the Trustee requires debtors to tender their federal tax refund and tax returns on or before April 20th of the year following the filing of the case and each year thereafter (unless an extension has been filed in which they are due by October 15th).

When debtors are required to tender their federal tax returns and refund to the Trustee, the paralegals are responsible for processing both. Sometimes the refund is tendered without the tax returns, or vice versa.

When the refunds are received without the return, the paralegals and their assigned manager will receive an email from the financial team, letting us know that the debtor has tendered their tax refund and to add the refund amount to the pot as an additional payment. Once the refund has been processed, we await the tax returns to see if the amount received matches the amount of the refund that we processed. If the tax returns do not match the refund, an adjustment is made to reflect the amount received on the tax returns.

In other instances, we receive the tax return and not the tax refund. In those cases, we follow the same procedure; we add the amount that is listed on the tax returns that the debtor is to receive as an additional payment into the case. When we receive the tax refund, we review the returns again.

The refunds are applied in two ways: the first way is that if the debtor is on payroll control, the refund is added to the last plan payment that posted to their case and the receipts are adjusted by the Managing Attorney to reflect the total payment due. The second way is if the debtor is making their Trustee payment directly, the tax refund is added to the next plan payment coming due and no adjustment to the receipts is needed.

An email is sent to the Managing Attorney and the financial team to inform both that the refund has been processed and to make any adjustments that are needed.

Reminder letters are sent regarding this requirement. If the debtor fails to tender either tax returns or all of the tax refund, the Trustee will file a motion to dismiss the case due to material default.

Sulethé Mason, Paralegal

THE MARSHALL CHRONICLES	
The Editorial Staff: Cheryl Jones, Aaron Bowles, HVB and Dave Latz.	
Contents and Contributors:	
Fare Well Judge Sonderby, pg. 1	Mark Steven Wheeler
Means Test Adjustment, pg. 2	O. Anthony Olivadoti
Processing Debtor Tax Refunds, pg. 2	Sulethé Mason
Reputation, pg. 2	Benjamin Franklin
Trustee Matters, pg. 3	Marilyn O. Marshall
June's Notable Events, pg. 3	Dave Latz
Case Inquiry: Questions And Answers, pg. 3	Rosalind Lanier
Summaries Of Selected Opinions, pgs. 4 & 5	Judge Susan P. Sonderby
Saving Money On Gas With A Quick Check-Up, pg. 6	Useful Information
20 Questions, pg. 6	Jennafer Kempf
Self Starters Trivia Quiz Answers, pg. 6	Trivia Quiz
Five Ways To Save For A Down Payment, pg. 7	Financial Information
By The Numbers: Summer Fun, pg. 7	Multiple Sources
Healthy Living, pg. 7	Health Information
Trivia Quiz: Self Starters, pg. 8	Trivia Quiz
Did You Know: Accordions Trivia, pg. 8	Trivia
Newsletter Information:	
If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:	
✓ e-mailing us at newsletter@chi13.com,	
✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or	
✓ leaving them with Dave Latz.	
Please remember when making a submission to the newsletter, it must be:	
✓ type-written and	
✓ submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.	
We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.	
You may also view this edition of THE MARSHALL CHRONICLES , as well as all the previously published issues, all in full color, on the Chapter 13 Trustee website at http://www.chicago13.com/ .	

Reputation

“It takes many good deeds to build a good reputation, and only one bad one to lose it.” ~ Benjamin Franklin

Trustee Matters

When I was appointed in September 2001, Judge Susan Pierson Sonderby was serving as Chief Judge in the Northern District of Illinois. Attorney and Chapter 7 Panel Trustee Ira Bodenstein, former United States Trustee, introduced me to Judge Sonderby. I discussed with the Judge my desire to rotate the attorneys representing me in Chapter 13 cases so that each could benefit from the wisdom and knowledge of each Judge. She encouraged me to try new things and showed appreciation for keeping the court informed.

I was very impressed with her because I had not met many woman Judges in my career. She showed compassion, and an eagerness to share her experiences with me. I admired everything about her; professionalism, knowledge of the law, demeanor and since that meeting, whenever I saw her outside of the court, she was always friendly and looked and dressed impressive. Move over, Mike, I want to be “like Judge Sonderby.”

Judge Sonderby has retired after 25 years of service. What a record. I wish other professional woman graduating from college or law school could have the opportunity to meet Judge Sonderby. The Judges of the Northern District of Illinois are great role models. Best of Luck and Well Wishes to Judge Sonderby on her retirement from the Bench. It was an honor and privilege!

Marilyn O. Marshall, Trustee



Financial Case Inquiry: Questions And Answers



The Trustee has a pledge of excellence and one of the goals is to furnish accurate and timely information to the bankruptcy community. There are several methods to communicate with our office, but the majority of our clients use the customer service line. The phone lines are open about 35 hours per week and handled by 16 trained phone agents. Each agent goes through a 30-day training period to ensure that they are familiar with the type of questions we receive and to ensure they have a sound understanding of the overall office operations.

One of the many features in the BSS operating system is the case query function. This is a database where all the common questions we receive from debtors, attorneys and creditors are stored, i.e., the electronic version of your phone-training manual. There are approximately 116 case queries available for you to view. The queries are related to a variety of subject matters such as case balance information, receipt history, the discharge/closing process and disbursements. It’s critical that we provide courteous, consistent and accurate information to our clients; so if you feel unclear about an answer to a question, then you will basically have the manual at your fingertips to guide you in the right direction. When you are in the query window it’s a little like Google; various topics start to display as soon as you start typing. The majority of the calls we receive are from debtors, so this is a list of the top 5 questions and the keyword you would need to type to limit the options that display for you:

CASE INQUIRY QUESTIONS AND ANSWERS	
Enter Question Keywords: <input type="text"/>	
Question	Keyword
Did you receive my last payment?	Did
My payment is going to be late. What should I do?	Late
What is my balance?	Balance
When will I get my discharge papers?	Discharge
When will I receive my refund?	Refund

Since we are in the process of converting to the BSS bankruptcy administration system, you need to make sure you are comfortable with using the case query feature. Any feedback or suggestions you have are always appreciated.

Rosalind Lanier, Case Analyst, Claims

June’s Notable Events

All Staff Meeting on June 1st.

National Cancer Survivors Day on June 3rd.

Happy Birthday to **Pamela Jenkins** on June 7th!

Happy Birthday to **Elise Taylor** on June 8th!

Happy Birthday to our Trustee, **Marilyn O. Marshall** on June 11th!

Flag Day on June 14th.

Happy Birthday to **Suszie McKinney** on June 17th!

Father’s Day on June 17th.

Happy Birthday to **Sulethé Mason** on June 18th!

Happy **5th** Anniversary to **Elise Taylor** on June 18th!

Juneteenth on June 19th.

First Day of Summer on June 20th.

Happy **4th** Anniversary to **Sulethé Mason** on June 23rd!

Baby Boomers Recognition Day on June 20th.





Judge Susan Pierson Sonderby Summaries Of Selected Opinions



In re James, 08 B 17044, James v. Cadillac Company, Inc., 2010 WL 771765, 08 A 01018 (Bankr. N.D. Ill.), Mar. 3, 2010.

Summary judgment was denied in a case where the debtor sought determination that mortgage lien was invalid based on "lack of consideration, fraud in the inducement, and rescission." The debtor had entered into a home remodeling contract. The initial mortgage for that work was for \$16,400. The parties changed the contract, recorded a new mortgage and released the first mortgage, then entered into a settlement agreement and re-recorded the first mortgage. After the work was finished, the contractor sued the debtors for failure to make payments on the re-recorded mortgage that was resolved with a second Settlement Agreement. The lender then filed a motion in state court to enforce that settlement, alleging the debtor had defaulted and that it was the third party beneficiary of the contractor and the debtors' settlement agreement. The debtors filed bankruptcy, and an adversary complaint, seeking to find the mortgage invalid. In moving for summary judgment, the lender "failed to demonstrate the absence of a genuine issue of fact" in claiming third party beneficiary status of the settlement agreement in state court. Summary judgment was denied and the case is pending at time of print.

In re Melvin Weitzman, 05 B 05747, Feb. 7, 2008.

Chapter 13 case was dismissed without its being confirmed. The Chapter 13 Trustee returned the funds he was holding to the Debtor after the case was dismissed, in accordance with §1326(a). A creditor in the case, a casino, received a Third Party Citation to Discover Assets from a state court directed to the Chapter 13 Trustee on the day the Chapter 13 case was dismissed, but before the dismissal order was docketed. After the case was closed, the casino sued the Chapter 13 Trustee in state court, based on the state statute that allows a judgment against a person who violates the Citation to Discover Assets' prohibition against transferring nonexempt monies. The casino alleged that by returning the funds to the Debtor after the bankruptcy case was dismissed, the Chapter 13 Trustee violated that prohibition.

The Trustee filed a motion to dismiss based on the *Barton* doctrine, which requires that a plaintiff obtain permission of the appointing court to bring a lawsuit against the trustee. The casino then moved in the bankruptcy court to reopen the case, obtain the required permission and continue the suit against the Trustee. The Court held that the *Barton* doctrine applied after the bankruptcy case was closed. The Court also held that the *Barton* doctrine will prevent the plaintiff from obtaining permission to sue the Trustee if the movant cannot show it has a "*prima facie* case against the Trustee." In this case, the casino did not. The casino did not show that it had an enforceable Citation, because it was entered before

the dismissal order was docketed, in violation of the automatic stay. There were also issues with the service of the Citation.

However, even if the Citation had been valid and properly served, the casino still would not have been allowed to proceed because the requirement of the Trustee to return the funds in an unconfirmed case to the Debtor upon the dismissal of that case trumps any state statute requiring any redirection of the funds. The Court held that because Federal law controls over state law as a matter of the Supremacy Clause of the U.S. Constitution, the requirement of the Trustee to return the funds under §1326(a) controlled over the state court's prohibition against returning the same funds. "In other words, the prohibition is suspended. Logically, one cannot violate a suspended prohibition." Therefore, no lawsuit against the Trustee was allowed.

In re Simmons, 379 B.R. 143 (Bankr. N.D. Ill.), 05 B 03719, Aug 30, 2007.

Mortgage lender's motion to amend order confirming plan was denied. Mortgage lender objected to the debtor's original Chapter 13 plan, alleging it did not pay all the arrears the lender was owed as listed in its proof of claim. The plan was amended to increase the arrears owed to the mortgage lender by the amount listed in the claim and objection. The plan was confirmed. Two years later, the mortgage lender filed an additional proof of claim and moved the Court under Rule 60 to amend the order confirming the plan to account for the additional sums. The Court held that it did not err when it confirmed the plan, and that any mistake was on the part of the mortgage lender. The fact that the mortgage lender failed to include all sums owed to it in its original proof of claim or objection to confirmation might have been "neglect," but not neglect that was "excusable" under the standard required by Federal Rule of Civil Procedure 60. Also, the lender did not have standing to move the Court to modify the plan under §1329 as that it reserved for debtors, trustee, and holders of allowed unsecured claims, but not secured claims.

In re Ephraim, 03 B 35580, Ephraim v. Provident Bank, 03 A 4598 (Bankr. N.D. Ill.), Sept. 14, 2004.

The adversary complaint was dismissed for failure to state a cause of action upon which relief could be granted. Debtor filed an adversary complaint against her mortgage lender, alleging that excessive fees had been charged to the loan at the time of origination. The debtor alleged that the fees were in violation of the Illinois Interest Act 815 ILCS 205/1 *et. seq.* The debtor alleged that the statutory remedy was twice the amount of fees paid, which in this case would necessitate the release of the mortgage. The lender moved to dismiss, arguing the section requiring those damages had been



Judge Susan Pierson Sonderby Summaries Of Selected Opinions



implicitly repealed by the revision of the Statute. The Court reviewed the split in authority in both federal courts and state courts, and held that the statute had been repealed. Motion to dismiss the adversary complaint was granted.

In re Johnson, 156 B.R. 557 (Bankr. N.D. Ill.), 91 B 16374, June 1, 1993.

Trustee's objection to claim filed after the claims bar date was sustained. Rule 3002 requires a creditor to file a proof of claim in order for the claim to be allowed and requires that proof of claim to be filed within 90 days of the first date set for the meeting of creditors. The Court held "Congress intended the rules of procedure to establish the time for filing a proof of claim under Section 501," so that "Rule 3002 gives effect to Section 501 as a procedural limitation to filing." In this case, the claim had not been listed in the schedules or plan. Since a discharge in a Chapter 13 case discharges "only those claims provided for in the plan or disallowed pursuant to Section 502,...Chapter 13 places a heavy burden upon a debtor to account and provide for the treatment of his or her creditors' claims under a plan of reorganization. "If a debtor intends in all honesty to pay his or her creditors then that debtor bears some responsibility for ensuring that those claims are filed" under the procedure allowed in Section 501. Therefore, while the claim was disallowed, the debt would not be discharged under §1328(a).

In re Casper, 153 B.R. 544 (Bankr. N.D. Ill.), 89 B 21395, Feb 25, 1993, *reversed*, In re Casper, 154 B.R. 243 (N.D. Ill.) May 10, 1993.

In this reversed case, the Trustee's motion to modify plan to pay general unsecured creditors 80% instead of the 10% listed in the confirmed plan was granted. The debtors made a lump sum payment to their case in an amount sufficient to pay their creditors 10% of their claims as required in the confirmed plan in month 24 of their 60 month plan. If the debtors were to continue making regular monthly payments for the remainder of the 60 month term of their plan, the creditors would receive 80% of their claims. Trustee's motion was granted, and debtors moved for amended findings of fact for the purposes of appeal, which was taken and this decision was reversed as indicated below.

The Bankruptcy Court held that section 1329 allows for modification of the plan "any time after confirmation of the plan but before the completion of payments under such plan." 11 U.S.C. §1329. The "Court found that payments were completed when the essential terms of the plan had been satisfied and when the Trustee had completed distributing all plan payments." The Court concluded that it would be a windfall to the debtors to allow early payout of the plan as well as encourage inaccurate schedules overestimating the debtor's debts. After the inaccurately scheduled debts were

removed, the debtor would receive a discharge without committing "all disposable income which under their plan amounts to \$550 a month for 60 months. At twenty-four months, the Debtors have yet to commit all of their disposable income as required by the express terms of their plan."

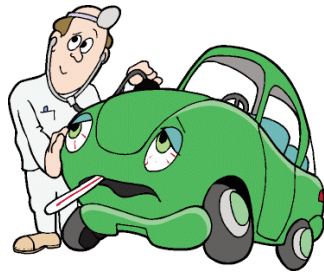
The District Court reversed, holding the motion was untimely. The Court held that the completion of plan payments occurred when the debtor submitted the plan payments to the Trustee, not when the Trustee made the distribution to creditors, based on the language in §1328, which states that "a court shall enter an order discharging the debts after "payments by the debtor are complete." 11 U.S.C. § 1328. The Court held that it is part of the goals of bankruptcy to "provide finality and an incentive for a debtor to complete payments promptly to secure a discharge." The District Court did not "consider the number of payments or the duration of the plan as controlling" and the decision allowing the modification of the plan was reversed.

In re Nelson, 135 B.R. 304 (Bankr. N.D. Ill.) 86 B 5599, Dec. 27, 1991.

Debtor's motion for a hardship discharge was denied because debtors could have modified their plan earlier in the case. The Court first held that an objection to a motion for hardship discharge did not have to be presented by an adversary complaint, contrary to the assertion of the debtors. The Court found that while an objection to the dischargeability of a debt did require an adversary objection, the objection to a hardship chapter 13 discharge did not. The Court analyzed the three requirements of a hardship discharge in §1328(b): 1) that the failure to complete payments is due to circumstances not the fault of the debtor, 2) that the Chapter 7 liquidation test has been satisfied, and 3) the modification of the plan under §1329 is not practicable. The debtors had suffered economic hardships relating to the loss of a job and other unexpected expenses. The Court found that "the Debtors' failure to complete payments under the Plan was not due to the type of catastrophic circumstances which courts have consistently required when interpreting §1328(b)(1)." While the Debtors had satisfied the second element, they did not meet the third. The economic hardships listed in the motion for hardship discharge occurred in the second and third year of the plan, but they did not move for a modification of the plan under §1329. Instead, they waited until the 57th month of the plan to move for a hardship discharge in response to a trustee's motion to dismiss for unfeasibility. The Court held that the delay "precludes a finding that modification of the Plan is not practicable" when the basis for the hardship occurred "several years earlier." Because the motion did not meet two of the three elements required for a hardship discharge, the motion was denied.



Saving Money On Gas With A Quick Check-Up



Gas prices are rising almost every day, and it seems that there is little you can do to keep from spending more and more. But there are simple steps you can take each time you stop to fill up your tank that could save you money. It used to be that each time you pulled into a service station for a fill-up, the attendant would open the hood and do a series of checks. In these days of self-service, these mini-check ups are no longer done on a regular basis.

You can, however, do these checks yourself. Make sure that you only check under your hood if your engine is off. If you are at a busy station, you can simply pull to the side after fueling your car. While it may seem like these checks can not do much to save you money on gasoline, it will pay off in the long run. An engine that is not running properly or improperly inflated tires will decrease your gas mileage and cost you money over the long run. The following are some of the components you'll want to check each time.

Coolant overflow tank: Although you should never remove the radiator cap, as the escaping steam could harm you, you can check the coolant overflow tank. A mix of coolant and water should go all the way to the fill line.

Engine oil: Use the dipstick to make sure the level reads between the full and low marks. If it is below the one-quart down mark, you will need to add motor oil.

Brake fluid: If necessary, top off the brake fluid reservoir to the fill line. When replacing the cap, be sure to wipe it clean to keep out any contaminants.

Battery: Check to make sure your battery terminals are free from corrosion. Today, most batteries do not require any addition of fluid.

Other fluids: You can also check your power steering and transmission fluids when you fill up your tank. Power steering fluid can be checked when the engine is either hot or cold. To check the transmission fluid, you will need to make sure the engine is warm, running, and your car is in the "park" position.

Tires: Ideally, air pressure should be checked when your tires are cold or before you've driven more than a few miles. If needed, add or release air pressure. The recommended pressure is usually listed on the information printed on the driver's door well or in your car's manual.

20 Questions For: Jennafer Kempf

Office Title: Paralegal



If you could have named yourself, how would your name appear on your birth certificate? I actually like my name the way it is, because my mother changed it from Ifer to Afer to be different.

If you could build a house anywhere in the U.S., where would it be? No place in specific but it would definitely have to be some place warm, where the temperature doesn't drop below 50 degrees.

When you were a kid, what profession or job did you want to have when you grew up? I knew I always wanted to be in the legal profession.

If they made a movie about your life, what current actor/actress would play you? Charlize Theron.

What is your least favorite household chore? Laundry.

What are your favorite books? Specifically Best Served Cold, which was written by a school mate, Karina Dolehide.

When you were growing up what was your favorite...

Hair style/haircut? Curly and past my shoulders.

Cartoon? Looney Tunes.

Cereal? Peanut Butter Captain Crunch.

Sport? Volleyball/Swimming.

Subject in school? English.

Author? Erma Bombeck.

Singing group? Counting Crows (and they still are!).

Video game? Super Mario Brothers.

Family outing? Sunday breakfasts.

Movie? Space Jam or any action flick.

If you wanted to be cool: I didn't have to try (just kidding!).

I always wanted: to travel to Kilkenny, Ireland and visit where my ancestors grew up.

Now that I'm older I wish: I hadn't wished to grow up so fast when I was younger.

Trivia Quiz Answers: Self Starters

1. He forgot the combination of his safe, so he kicked it in frustration. His broken foot later had gangrene set in, eventually killing him.
2. Cash.
3. 15,500,000.
4. Eskimo Pie.
5. Mortimer.
6. Ron Popeil.
7. The Michelin Man.

Five Ways To Save For A Down Payment

If you are looking to buy a house in the near future, you are probably also looking for the best ways to save for your down payment. The larger the down payment you have, the lower your monthly payments will be, making this an important step in your overall financial plan. This becomes especially important if you can put at least 20 percent down. By doing this, you will be able to keep from having to pay private mortgage insurance, or PMI. These extra charges are required if you have less than 20 percent equity in your home and are not tax deductible.

There are some simple strategies you can take to maximize your down payment. As you plan to begin the home buying process, keep these ideas in mind.

1. Get Motivated. If you are truly interested in saving as much as you can, you will need to have the right frame of mind. To save money effectively, you have to really want to save it. It takes some willpower to forgo those things you normally do, like eating out, purchasing new clothes, and going on a weekend vacation. While you are saving for your down payment, you should do all you can to squeeze the most you can out of your budget.

2. Budgeting to Save. Your budget can be your best tool for saving money. If you are not already doing so, now is the time to start keeping track of all of your expenditures. See if there are places in your budget you can cut spending, like magazine subscriptions, eating out for lunch, babysitting expenses, and clothing purchases. You can also look for ways to decrease your spending by considering using coupons, car pooling, taking your lunch to work, and making your own coffee at home.

3. Develop a Savings Plan. You will also need a strategy for handling your savings before you actually purchase your home. Your best bet is to open a special savings account for just this money. Consider using a certificate of deposit (CD) account. Although you would be penalized for an early withdrawal, you will get a better interest rate than a regular savings account. And that penalty might just be a good incentive to keep from using that money for other purposes.

4. Reduce Your Debt. You will want to be sure to keep your credit rating as high as possible during the time frame before you buy your home. This means making sure that you are paying all of your bills on time. If possible, begin paying down your credit card debt as well, as this can help you get a better rate on your home loan.

5. Explore New Places to Get More Money. Consider implementing an automatic transfer from your paycheck to your savings account. That way, you will not see the money and will be less likely to spend it. If you are normally given expensive gifts for birthdays or holidays, let your friends and family know you'd prefer to have the money placed in your savings account. If you do pay off a credit card, car loan, or student loan during the time before you purchase your home, keep writing checks for that amount and deposit them into your savings account. Finally, consider a short-term second or weekend job to generate some extra cash flow. You can do this until you buy your home and will appreciate the extra money when you finally do sign your closing papers.



By The Numbers: Summer Fun

- ☀️ There are over 8.6 million swimming pools in America.
- ⚾️ Each Major League Baseball team plays 162 games in the regular season, 81 at home and 81 away.
- 🌳 Every year, almost 280,000,000 people visit national parks in the U.S.
- 🏕️ About 6.2 million kids go to summer camp each year, both day and overnight.
- 🌸 In order to ensure a wonderful experience for visitors, Walt Disney World in Florida employs 750 horticulturists and 600 painters.

Sources: Market Research, Major League Baseball, National Park Service, National Camp Association



Healthy Living

- 🍷 Researchers have found that most people will state that they need to lose 50 or more pounds to be “successful” at losing weight. This often sets them up for failure by making this goal seem out of reach. A better strategy is to set a reasonable goal, such as losing 10 pounds. Studies have shown that even a 10 pound weight loss has a measurable effect on your blood sugar level and overall well-being. Once you’ve hit that first goal, simply set another until you’ve gotten as healthy as you can.
- 🍷 To get the best protection from sunscreen, you don’t have to buy the highest SPF you can find. Unless you have a skin condition, have had skin cancer, or are very fair, you can use a product with an SPF of 30. If you do burn easily or you need extra protection, sunscreens with ratings up to 50 SPF are good. But remember that you will usually pay more for a higher SPF, so buy only what you need.



Trivia Quiz: Self Starters


June is Entrepreneurs "Do It Yourself" Month. In celebration of all those who forge out on their own, we've put together a trivia quiz to see how much you know about famous innovators. *(The answers are on page 6.)*

1. Jack Daniel bought his distillery when he was 13 years old. What unusual way did this entrepreneur die?
2. J.C. Penney was started by James Penney. What was his appropriate middle name?
3. The Model T was produced by Henry Ford for nineteen years beginning in 1908. How many of these cars were sold in the United States?



4. Russell Stover got his start selling the first chocolate covered ice cream bar. What was the name of this ice cream treat?
5. Charles Pillsbury was a shrewd businessman and led his company to success. But the success of the advertising icon for his company outpaced his own success. What is the name of the "spokesman" for Pillsbury?
6. The Veg-O-Matic, the Pocket Fisherman, Mr. Microphone, and Seal-A-Meal were all products pitched by which television commercial salesman?
7. A popular tire company's mascot has the official name of Bidenbum, but he is more commonly known as what?




OFFICE OF THE
CHAPTER 13 TRUSTEE
MARILYN O. MARSHALL
224 S MICHIGAN AVE STE 800 CHICAGO IL 60604-2500

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

Did You Know: Accordion Trivia

June is National Accordion Awareness Month.

- ♪ In 1800, J.T. Eschenbach of Hamburg constructed an early accordion-type instrument, called the Aeolidicon, which was a bellow-blown keyboard instrument.
- ♪ Christian Friedrich Ludwig Buschmann invented an instrument he dubbed the "Konzertina" in 1822.
- ♪ After several variations were presented to the public, the accordion was finally patented by Austrian piano and organ maker Zyrill Demian on May 23, 1829.
- ♪ In America, there are three major styles of polka music, the Slovenian-American "Cleveland" style, the Polish-

American "Chicago" style, and the Tex-Mex style.

- ♪ Nicknames for the accordion include Squeezebox, Pleated Piano, Stomach Steinway, Waistline Wurlitzer, and Belly Baldwin. In France, it is sometimes called a piano with suspenders.
- ♪ Famous people who have picked up the accordion or concertina include Ghandi, Richard Nixon, H. Ross Perot, actor James Stewart, actor Drew Carey, film star Charlie Chaplin, John Lennon, and TV host Deborah Norville.

