

DOMA

When I sit down across the hearing room table from the debtors to conduct a §341 meeting, I begin by asking a series of questions to verify the debtor's names, addresses, length of residence and such to determine if the information is accurate. Not only are those questions designed for that purpose, but they also will assist the Trustee in determining if venue is proper, and whether the debtors are claiming the proper exemptions. One seemingly innocuous question that is asked of the debtors in a joint case is: "Are you legally married to each other?"

The code provides that in any bankruptcy case "[a] joint case under a chapter of this title is commenced by the filing with the bankruptcy court of a single petition under such chapter by an individual that may be a debtor under such chapter and such individual's spouse." 11 U.S.C. §302(a). While the language of the statute is gender neutral, the legislative history of the statute provides that a "joint case is a voluntary bankruptcy case concerning a wife and husband." Though the question at the meeting has few implications other than to determine if the debtor and joint debtor are married, more recently it has created an issue when the "yes" answer is in conflict with the Defense of Marriage Act (DOMA) (Pub. L. 104-199, 110 Stat. 2419, enacted September 21, 1996, 1 U.S.C. § 7 and 28 U.S.C. § 1738C. That act is a United States federal law that defines marriage as the legal union of one man and one woman for federal and inter-state recognition purposes in the United States. DOMA defines the term "spouse" for the purpose of applying federal law as "a person of the opposite sex who is a husband or a wife." 1 U.S.C. § 7. Specifically, Section 3 of DOMA provides:

"In determining the meaning of any Act of Congress, or of any ruling, regulation, or interpretation of the various administrative bureaus and agencies of the United States, the word 'marriage' means only a legal union between one man and one woman as husband and wife, and the word 'spouse'

refers only to a person of the opposite sex who is a husband or a wife."

Therefore, under any reading of these two statutes, same-sex debtors, who are legally married according to any state law recognizing same-sex marriage, are not eligible to file a joint bankruptcy case since the marriage is not recognized under federal law.

Are these debtors precluded from filing bankruptcy altogether? While on the one hand they can file individual petitions to get the benefits of the "fresh start" that bankruptcy affords, however, they are prevented by DOMA from filing a joint petition like any other married couple. The good news for these couples is that Section 3 of DOMA has been found unconstitutional in at least eight federal courts, including the First and Second Circuit Court of Appeals, on issues includ-



ing bankruptcy, public employee benefits, estate taxes, and immigration. As of 2012, four out of five of those cases are awaiting a response for review in the U.S. Supreme Court based on equal protection challenges. In addition, the Obama administration announced in 2011 that it had determined that section 3 was unconstitutional and, though it would continue to enforce the law, it would no longer defend it

in court. On February 23, 2011, in a letter to Rep. John Boehner, Speaker of the House, on litigation involving the Defense of Marriage Act, Attorney General Eric Holder released a statement regarding lawsuits challenging DOMA section 3. The letter concludes, in part:

"After careful consideration, including a review of my recommendation, the President has concluded that given a number of factors, including a documented history of discrimination, classifications based on sexual orientation should be subject to a more heightened standard of scrutiny. The President has also concluded that section 3 of DOMA, as applied to legally married same-sex couples, fails to meet that standard and is therefore unconstitutional. Given

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DOMA (Continued from page 1.)

that conclusion, the President has instructed the Department not to defend the statute in such cases.”

The U.S. Supreme Court will ultimately be deciding the constitutionality of DOMA in the near future. Though for the present time it still remains federal law that same-sex couples are technically ineligible to file a joint case. In light of the fact that the lower courts, including a federal appeals court, have ruled DOMA unconstitutional under even the lower scrutiny of the “rational basis” test, it would seem that the Supreme Court would likewise find the act to be unconstitutional and would likely apply an even more stringent test of intermediate or strict scrutiny applicable to quasi-suspect or suspect classes subject to the asserted discrimination under the Constitution’s Equal Protection Clause.

Certain types of classifications are “suspect” and receive the highest level of judicial scrutiny: strict scrutiny. Among such suspect classifications are those based on race, national origin, religion, or alienage. Classifications that burden a fundamental right – such as the right to vote, the right of interstate migration, or the right of access to the courts – are also suspect, and laws employing such classifications are subject to

strict scrutiny as well. Strict scrutiny requires that the government show that the challenged classification serves a *compelling* government interest, and that the classification is *necessary* to serve that interest. In practice, the application of strict scrutiny nearly always results in the invalidation of the law at issue. Courts apply a second, less stringent level of scrutiny to laws that classify persons on the basis of gender or illegitimacy, or other “quasi-suspect” classifications. The Supreme Court established a set of factors to determine whether a new classification is quasi-suspect for the purpose of this level of review:



1. Whether the affected class has historically been subjected to discrimination;
2. Whether the class has a defining characteristic that affects its ability to contribute to society;
3. Whether the class exhibits obvious or immutable characteristics that define them as a discrete group; and
4. Whether the class is politically powerless.

These four factors are taken together as a whole to determine whether a classification is quasi-suspect, and the presence or absence of any one factor is not dispositive. Laws that discriminate on the basis of a quasi-suspect class are subject to heightened (or intermediate) scrutiny, which requires that the classification be *substantially* related to an *important* government interest. The lowest level of scrutiny—rational basis scrutiny—applies to all other types of classifications, and requires only that the government show that the classification is *rationally related* to a *legitimate* state interest. The hope is that the Supreme Court will apply the highest level of scrutiny to DOMA but with the current makeup of the Court, there may well be a split on the issue as to both the proper level of scrutiny and the constitutionality of DOMA. In the event that the U.S. Supreme Court rules DOMA an unconstitutional violation of the equal protection clause, legally married same-sex couples would be eligible to file a joint petition in bankruptcy and still satisfy the requirements of 11 U.S.C. §302(a).

Equally impacted would be the requirement that in a reorganization case, even a non-filing spouse’s income must be included in determining whether a proposed chapter 13 plan satisfies the disposable income requirement. Whether a debtor is above the median and the disposable income is calculated by application of the means test under §1325(b)(3), or whether the debtor is below the median and disposable income is calculated by application of the reasonable and necessary standard under §1325(b)(2), the non-filing spouse’s current monthly income must be included in the determination. There are a significant number of benefits that could flow to same-sex couples if DOMA were to be declared unconstitutional. Like any change in law there are also certain consequences and duties that are likely to follow, not all of which would necessarily be viewed by the couple as beneficial.

Jay Tribou, Staff Attorney

THE MARSHALL CHRONICLES	
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✓ 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/ .	

Trustee Matters – Did You Really Speak With The Trustee?

More and more calls are being transferred to me because debtors and creditors are insisting that they have spoken to the Trustee or insist on talking to “my Trustee.” As I have emphasized in every staff meeting: “Do not tell anyone that this Trustee does not take calls.”

You can tell if I have spoken with someone because I usually make an entry under forum heading “Communication.” In speaking with callers, I follow a basic prescription: I am polite, considerate and as patient as I can possibly be. I don’t criticize the debtor and I don’t interrogate. I don’t make judgments about the person or their bankruptcy. I try to understand the difficult circumstances the caller may be facing. I never give legal advice. I want you to remember to do the same; perhaps, I will receive fewer calls if you adopt this prescription.

Handling phone calls from debtors and creditors can be a challenge. Some suggestions on how to handle specific circumstances follow:



Call #1: Refund Check

“When will I receive my refund check?” is the most common question. My first response is: “What is the status of your case? Is it Dismissed, Closed Complete or Closed?” A case must have a status of DISMISSED PRE-CONFIRMATION PENDING DEBTOR REFUND OR DISMISSED POST CONFIRMATION PENDING DEBTOR REFUND, or COMPLETED PENDING DEBTOR in order for a refund to be disbursed. DISMISSED cases will not come up for a refund until 30 days from the dismissal date. All cases have to be audited before a refund will be issued. The closing department has specific criteria which must be met before a case status will be changed to CLOSED or CLOSED COMPLETE. Do not tell a debtor when they will receive a refund if you are not 100% sure you are correct. Never quote an amount because additional attorney fees may have been ordered on the case. It is quite disheartening to tell someone they will have to wait another month for their money.



Call #2: Late Payment

When a debtor says something like, “My payment is going to be late” or “I can’t make my payment this month,” there are a few things we need to evaluate. What is the amount of the plan default? Are the debtor’s payments irregular? Has a motion for payroll control or dismissal been set? With these facts, we can decide how to proceed and whether to make a forum note.

For instance, if the debtor is current with the plan and the payment will only be a few weeks late, there probably is no need to make a forum note. If the debtor is in default, the payments are irregular, or the payment is going to be more than one month late, then a forum note should be made. Usually, if a debtor fails to make a payment in 60 days or more, we will set a motion to have the case dismissed or placed on payroll control. However, if a forum note under Communication states that the debtor has called and explained the late payment, we usually allow a few more weeks.

You may explain to the debtor what can happen to the case if payments are behind. For example, you might say: “I will make a note that you are going to be late with your payment. Unfortunately, our office can’t give you permission to skip or to be late with your payments. When payments are missed, a motion may be presented to the court to dismiss your case or to deduct payments from your payroll check. If you are experiencing any difficulty in meeting your monthly payment obligations, you should call your attorney.”

There are also a few things to avoid saying to a debtor:

- ⊗ “It’s all right. Send it in when you can.”
- ⊗ “There is nothing we can do. Your case can be dismissed if you do not send in your payment right away.”
- ⊗ “You don’t have to call our office. We give you a grace period before doing anything.”



Call #3: Harassing Telephone Calls

Debtors call our office with questions about stopping creditors who are harassing them either by phone or by mail. In trying to help, we must remember that we do not represent the debtor or the creditor and cannot give legal advice to anyone. However, there are some things we can say to help clarify a situation. The Bankruptcy Code is a federal law that provides relief for debtors who are unable to pay their debts. When a debtor petitions the court for protection, an automatic stay goes into effect. This stay prevents a creditor from harassing or taking action against the debtor to collect the amount owed during the duration of the bankruptcy case unless the stay is lifted by order of the court.

SECURED CREDITORS have no need to harass a debtor. They may file a claim at any time during the life of the case, and they are paid 100% of the value of their collateral. The creditor will be paid according to the plan confirmed by the judge.

UNSECURED CREDITORS have 90 days from the first creditors’ meeting to file a claim regardless of whether or not they were scheduled on the debtor’s original petition. Governmental creditors have 180 days from the date the case was filed.

UNSCHEDULED CREDITORS (those not included on the original petition) may need to obtain a court order to be added to the plan to be paid or to allow payment of their claim after the filing deadline. The unscheduled creditor, whether secured or unsecured, should seek legal advice.

POST-PETITION CREDITORS have extended the debtor’s credit after the bankruptcy petition has been filed with the court. This creditor may be able to proceed against the debtor as if the bankruptcy case did not exist. We can offer no assistance to the debtor who is harassed by a post-petition creditor.

(Continued on page 4.)





The Great Chicago Food Depository Food Drive Now Through 12/14/12

As the holiday season rapidly approaches, many American families across the country are preparing to celebrate regardless of the current economic situation. For some, this task will be harder than others.

From now through December 14, Hamilton Partners in partnership with The Greater Chicago Food Depository will be hosting a food drive here at 224 S. Michigan Avenue.

We truly believe that if each employee were to bring in at least one non-perishable or canned food item, it would significantly impact the lives of those who need the help.

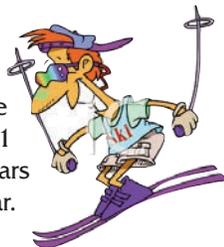
Food donations can be dropped off in marked receptacles in the lobby during the days of the food drive.

We know we can make a difference at 224 S. Michigan in helping the Food Depository supply food to those in need. Please donate just one item!

Thank you.
Hamilton Partners, Inc.

By the Numbers: Skiing

- ⚡ During the 2011/12 season, 67% of all skiers and snowboarders wore helmets, up 10% from the 2010/11 season, with 91% of children nine years old or younger donning the headgear.
- ⚡ There were an estimated 51 million skier visits to U.S. ski resorts during the 2011/12 season.
- ⚡ There were 486 ski areas operating last season.
- ⚡ New York has the most ski areas in the United States, with 52 in operation last season.
- ⚡ Four states have only one ski area: Alabama, Maryland, Rhode Island, and Tennessee. Only 13 U.S. states have no ski areas (and Hawaii is not one of them!).



Source: National Ski Areas Association

Trustee Matters *(Continued from page 3.)*

However, the creditor may elect to file a claim and participate in the Chapter 13 case following certain requirements that apply to any post-petition claims. Remember that unsecured creditors will be paid according to the terms of the confirmed plan. Consequently, the post-petition unsecured creditor will seldom want to file a claim in a case that doesn't propose to pay 100% to unsecured creditors.



Call #4: Debtor Attorneys

We often advise debtors who call us with certain types of questions to call their attorneys. Occasionally, this elicits a response like, "I hate my attorney. He doesn't do a thing for me and never returns my phone calls..." How can you respond?

Most important, never say negative things about an attorney, or you could subject our office to legal action. Be careful about even seeming to agree with the debtor's statements. The debtor is angry or frustrated, and you can let them talk for a short while. Depending on the circumstances, there are some constructive suggestions you can make. Here are some – you'll have to use some judgment on which is appropriate for the situation:

- ☑ You can check to see if the attorney has been paid. If no attorney fee is entered, the debtor may appear at the fee/confirmation hearing or at any upcoming motion on the case to make a statement to the judge. This would be an effective action to take prior to confirmation.
- ☑ A debtor may wish to engage another attorney, depending on the complaint or problem.
- ☑ A debtor may request that an investigation of the professional conduct of their lawyer be conducted by the Attorney Registration and Disciplinary Commission (ARDC). They can reach the ARDC by calling 312-346-0690. The ARDC provides a form and a brochure to assist in requesting an investigation. Although the investigation of a lawyer may result occasionally in an effort on the lawyer's part to take corrective action, this is not the primary purpose of the disciplinary proceedings.
- ☑ Fee matters are not ordinarily a basis for ARDC investigation of a lawyer because they do not involve questions of professional misconduct. Clients should discuss fees with their lawyers. If they cannot reach an agreement, the matter may have to be resolved by court action.

By no means is the above exhaustive of all calls I handle. Our telephone representatives are trained and can handle most situations. Whenever you encounter a situation that you cannot handle and have followed the above prescription, and the caller still insists on speaking with the Trustee – call the Trustee.

Marilyn O. Marshall, Trustee

Memo Regarding The Holidays



To: All Employees
 From: Management
 Subject: Office Conduct During the Holiday Season

Effective immediately, employees should keep in mind the following guidelines in compliance with FROLIC (the Federal Revelry Office and Leisure Industry Council):

- ☪ Work requests are not to be filed under "Bah Humbug."
- ☪ Running aluminum foil through the paper shredder to make tinsel is discouraged.
- ☪ Playing Jingle Bells on the push-button phone is forbidden, as it runs up an incredible long distance bill.
- ☪ Company cars are not to be used to go over the river and through the woods to Grandma's house.
- ☪ All fruitcake is to be taken home and not left in the office refrigerator.
- ☪ Eggnog should not be used as a replacement for coffee creamer, especially if it is infused with whiskey.

December's Notable Events

- Eat A Red Apple Day** on December 1st.
- Wear Brown Shoes Day** on December 4th.
- Happy 13th Anniversary to **Jay Tribou** on December 6th!
- All Staff Meeting** on December 7th.
- Pearl Harbor Remembrance Day** on December 7th.
- Happy Birthday to **Cheryl Jones** on December 12th!
- Happy 7th Anniversary to **Keisha Hooks** on December 12th!
- Cat Herders Day** on December 15th.
- Chocolate Covered Anything Day** on December 16th.
- First Day of Winter** on December 21st.
- Humbug Day** on December 21st.
- Festivus** on December 23rd.
- Christmas Eve** on December 24th (the office will closed).
- Christmas** on December 25th (the office will closed).
- Happy Birthday to **Carlos Lagunas** on December 31st!
- New Year's Eve** on December 31st (the office will closed).



20 Questions For: Becky Feuerbacher



Office Title: Case Analyst.

If you could have named yourself, how would your name appear on your birth certificate? I'm cool with my given name (Rebecca Manella); my married name is a little rough but it has character. ;)

If you could build a house anywhere in the U.S., where would it be? San Diego – on the beach.

When you were a kid, what profession or job did you want to have when you grew up? Investigative reporter and a writer.

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

What is your least favorite household chore? Cleaning bathrooms. Gross!

What are your favorite books? The Paris Wife and To Kill a Mocking Bird

If you could bring anything back from your childhood, excluding people, what would it be? Having summers off and my metabolism.

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

Hair style/haircut? Crimped hair.

Cartoon? The Smurfs.

Cereal? Apple Jacks.

Sport? Da Bears and Bulls; my favorite to play was basketball.

Subject in school? History.

Author? R.L. Stein.

Singing group? New Kids on the Block; I was also obsessed with Michael Jackson and Madonna.

Video game? Super Mario Brothers.

Family outing? Trips to London (we were lucky my Mom worked for British Airways).

Movie? Back To The Future.

If you wanted to be cool: I thought I was super cool when I rocked a side ponytail and French rolled my jeans.

I always wanted: To own a restaurant or a cool wine bar.

Now that I'm older I wish: I didn't have to keep getting older!

Why So Many Cities Are Banning Texting And Driving

Texting and driving is a hot topic these days. If you ask any auto accident attorney, they will tell you about all of the dozens of cases that they regularly handle involving accidents where the party at fault was on the phone while they were driving. Many of the defendants and plaintiffs are proven to have been texting while they were driving, which is becoming a very serious issue in the world of distracted driving. There are a lot of ways that you can lose focus when you are behind the wheel of a car, but text messaging while you are driving is a lot more distracting than people realize.

Across the nation, cities everywhere are putting bans on texting and driving. They don't want to see innocent people hurt for no reason, and they won't want to deal with the mass of accidents that occur because people simply aren't paying attention. These types of bans include a variety of fines and punishments that drivers face if they are busted doing the deed while going down the road. In some places, a monetary fine is imposed. Other areas have specific restrictions that they put into place for offenders. Minors and young drivers often face a lot more trouble for disobeying traffic laws like this because law enforcement wants to get the point across.

If your city has a ban on texting and driving and it is the cause of an accident that you were involved in, your auto accident attorney can help you get more out of your case. Not only are you the victim in an accident, but you are the victim of an accident where someone was disobeying the law, deliberately, and that gives you a much better chance of fighting your case and proving that you deserve the outcome that you are seeking.

Forget about lawsuits and settlements, though. Any Bradenton accident attorney knows that the real truth behind texting and driving bans is about safety and well-being. People get so caught up in their daily lives that they can't focus on the road for fear of missing something. Before you pick up your phone to send a 'quick message' or respond to one of your friends, think about what you have to say. Is whatever you are texting worth your life, or someone else's life? The answer is probably no, so even if your city doesn't have a law against texting and driving, put your phone down and drive



Bernard Walsh

Bernard Walsh, a Bradenton Accident Attorney from Bradenton, Florida, injury law firm Shapiro Goldman Babboni and Walsh is a member of the Million Dollar Advocates Forum. The Million Dollar Advocates Forum are attorneys who have succeeded in cases including million dollar recoveries, settlements and verdicts

Financial Business As Usual

Payroll duties in TNG have been streamlined to produce efficiency and more productivity. It is pretty simple. If the box is checked in the plan, then a payroll order is submitted to court for entry. The employer's information is taken from the petition data. It is very important that this is accurate. The garnishment department address for the payroll order is required for a timely payroll order to be received by the employer.

Since all payroll orders are automated, the order for entry has the Debtor's full plan monthly amount showing. That is the amount to be submitted to the Trustee each month. Entered payroll orders from court are fed to me, the Payroll Specialist, through the download continuously. These are delivered directly to my inbox for processing. I'm looking forward to learning this new procedure and learning to execute them in a timely manner to the employers.

Juliana Dunklin, Payroll Specialist



What To Get Mom And Dad For The Holidays

If you have an elderly parent, you may find it challenging to know what to give for a holiday gift. These ideas will help get you started.



- Book holder
- Pill box w/built-in timer
- Gripper socks
- Playing card holder
- Filled photo album
- Foot massager
- Hands-free magnifying viewer
- Large button phone
- Weather alert radio
- Fleece shoulder wrap
- Electric blanket
- Telephone amplifier
- Magazine subscriptions
- New calendar
- Assorted greeting cards



Trivia Quiz Answers: Football Fun



1. Chicago Bears.
2. Otto Graham.
3. Dallas Texans (in 1952).
4. Wide receiver.
5. Syracuse.
6. True.
7. Running back.
8. New York Titans.
9. Warren Moon.
10. 120.

Email Etiquette For Every Employee

In this technology-driven day and age, email messaging has become a significant form of communication. It is often preferred over a phone call. As a result, proper email etiquette is more important than ever. There are certain behaviors that are taboo in face-to-face meetings and the same goes for emails as well. You wouldn't meet someone in person for the first time and not shake hands or introduce yourself. But people often send an email to a new contact without a "verbal handshake". You wouldn't scream at a business associate in the middle of the office. But people often send an email littered with capitalized sentences. To quote David Harris from Pegasus Mail, "If your words are important enough to write, then surely they are also important enough to write properly."

Regardless of the nature of your business or corporate culture, email is about communication; so the message should be clear and concise. There are certain guidelines that employees ought to follow when sending an email, whether it's to a co-worker, senior level management, or complete stranger.

Below are some basic guidelines to follow when sending an email on any subject matter to any recipient.

- Fill in the subject line with a meaningful phrase that describes the nature of the email in just a few short words.
- Write an introduction - include name, company name, position or department, and explain the purpose of the email if sending a message to a complete stranger.
- Use proper grammar and punctuation; avoid run-on sentences.
- Do not use text-talk or abbreviations.
- Use the same spacing and formatting as if writing a letter; use logical paragraph breaks.
- Keep the message short and to the point; do not write more than what's necessary.
- Do not write sentences in all uppercase letters – it is the equivalent to yelling at someone.
- Be sure to clearly answer any questions when responding to an email.
- Only respond to the necessary people when responding to a group email; a reply-all may not be needed.
- Never send an email in the heat of the moment; take time to cool off before addressing the issue.



- Do not deliver a particular message in a email if it wouldn't be delivered face-to-face either.
- Remember that emails can live forever; be careful if sending an email that is sensitive in nature because it could land in the wrong hands.
- Avoid emailing confidential information, i.e. salaries, social security numbers, credit card numbers, etc.
- Use manners; please and thank you still apply to emails
- Do not forward junk mail or spam.
- Use the cc: field properly; a recipient in the cc: field should know why they are receiving the message, but should not be expected to respond.
- Use the high-priority status sparingly; if a response is truly needed ASAP, a phone call is probably the faster route to take.
- Proofread the email at least once before hitting send.
- Avoid using the recall option; simply send another email stating a mistake was made.
- Do not use any background designs because it increases the size of the email and can delay sending and receiving.
- Keep the closing signature to approximately 4-7 lines and include pertinent contact information.
- Never send an email without a signature at all.
- Add a confidentiality statement to the bottom of emails when necessary.

In addition to common sense, requiring employees to use the guidelines stated above will help avoid awkward and embarrassing moments. If you have additional suggestions to make, please leave a comment or send a carefully crafted email.

Jennifer Daugherty

Jennifer Daugherty is a Business Development Coordinator for The Remi Group LLC, located in Charlotte, North Carolina. For more information visit The Remi Group website, www.theremigroup.com or call 1-888-451-8916 #1.

Money Tip

One of the best ways to control your spending is to simply take your time. If you are pressured or rushed into a purchase, you may regret it later. This is especially true if you are putting a purchase on a credit card and then cannot pay it off.

Take the time to research the best prices on your purchases. Examine each impulse to spend and make sure that you really need it. If not, wait a while to see if you still want it after thinking it over.



Did You Know: Poinsettias

December 12th is National Poinsettia Day.

- ✿ The flowers of the poinsettia plant, called cyathia, are the yellow clustered buds in the center. The red, pink, or white colored parts are actually the leaves.
- ✿ Poinsettias have also been called the “Lobster Flower” and “Flame Leaf Flower.”
- ✿ Red poinsettias account for about 75 percent of all sales nationwide.
- ✿ California is the top poinsettia producer, followed by Texas, North Carolina, Ohio, and Michigan.



- ✿ The poinsettia plant is named after Dr. Joel Roberts Poinsett, an amateur botanist and first U.S. ambassador to Mexico.
- ✿ The Aztecs used to use the poinsettia leaves to dye fabric for clothing.
- ✿ More than 65 million poinsettia plants are sold each year, accounting for one-third of sales of all flowering plants year round and 85 percent of potted plant sales at Christmas.
- ✿ The poinsettia plant is not considered a poisonous plant by the National Poison Center, but ingesting it can lead to stomach irritation and discomfort.




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

Trivia Quiz: Football Fun

Test how much you know about the most popular sport in the United States with this trivia quiz. *(The answers are on page 6.)*

1. Two months after President Kennedy was assassinated, which team won the NFL Championship game?
2. Which quarterback led the 1951 Cleveland Browns to an 11-1 season record?
3. Which team was the last in the 20th century to go defunct?
4. What position did Jerry Rice play throughout most of his career?



5. Where did quarterback Donovan McNabb play college football?
6. True or False: Dan Marino never won a Super Bowl.
7. What position takes the hand-offs and also can move out as a receiver?
8. What was the original name of the New York Jets when they were in the AFL, before joining the NFL?
9. Who holds the title of the most fumbles in the NFL?
10. What is the length in yards of a football field, from one end to the other?

