

# NACTT Mid-Year Meeting 2013

## Maui, Hawaii – It Doesn't Get Any Better

I left Chicago on Sunday, January 20th. It was a 10-hour flight to Maui. My biggest dilemma in preparing for this trip was what was I going to do with my coat once I got to the airport because I definitely would need it when I returned. I had no room in my suitcase. Jan Hamilton always asks: "Why do you bring so many clothes?" I met my father, O. D. Marshall, who accompanied me on this trip, in Dallas, so the coat went in his carry-on.

I viewed a mid-year meeting in Hawaii as a well-deserved reward. In October, I completed a conversion to a new case administration software which I had started four years ago; November and December, I continued to work every weekend in order to help eliminate the backlog; and in January, wind chills in Chicago were sometimes as low as  $-4^{\circ}$ ; so, this was an "Oscar" moment and I wanted to thank everyone that made this trip possible. I especially want to thank our past President, Debra Miller, for getting it approved and our Executive Director, Courtney Waldrup, for planning the trip to Maui.

The conference did not start until Wednesday, January 23rd, therefore, I had two days to soak in the sun, whale watch, and relax at the Wailea Beach Marriott Resort and Spa in Maui, Hawaii.

The program was planned by Mary Ida Townsend, Secretary of the NACTT, Chapter 13 Trustee (Georgia). The New(er) Trustee Training was replaced with a Trustee Boot Camp.

The topics: How and Why it is important to Develop Staff, EPay Panel, and Employment Law Basics for Chapter 13 Trustees, proved to

be very informative. At first I did not have much interest in the EPay Panel because we send payroll orders to employers for wage garnishments in Illinois, but, I realized EPay could be useful for debtors who received income from Social Security. I put that on my list of things to pursue. The program ended at noon, so I spent the rest of the afternoon at the beach.

Our Personal Security Committee was presenting on Friday and we all agreed to meet at 8:00 a.m. on Thursday morning, after all this was not a "real" vacation. Paul Chael, Chapter 13 Trustee (Indiana), Debra Miller, Chapter 13 Trustee (Indiana), Ray Hendren, Chapter 13 Trustee (Texas), and I reviewed security material presented by Ralph Basham of Witt & Associates and John Quatrone, Command Consulting Group. The Security Group has completed 30 on-site security assessments and is scheduled to complete 12 more this year. I spent the rest of the day in meetings and later attended the Welcome Reception on the Kahoolawe Lawn.

The Due Process Committee, of which I am a member, always meets at 7:00 a.m. on the Friday before the official opening of the meeting. We were presenting Saturday morning and we needed to get some housecleaning issues resolved.

The meeting officially opened on Friday with a welcome from the President, Robert Drummond, Chapter 13 Trustee (Montana), Howard Hu, Chapter 13 Trustee (Hawaii) and Mary Ida Townson. EOUST Issues were discussed telephonically with Martha Hallowell of the Executive Office of the United States Trustee.



*A view from the Wailea Beach Marriott Resort and Spa*

*(Continued on page 2.)*

# NACTT Mid-Year Meeting 2013

(Continued from page 1.)

The morning program started with Insurance and Bonding Issues. Amrane Cohen (California), Al Russo (New Jersey), and Russell Brown (Arizona) compared Handbook Provisions regarding Bonding and Insurance between the previous and current handbook. The most significant changes currently are:

- ★ The standing Trustee must notify the UST immediately if the standing Trustee learns that the surety bond or employee fidelity bond is or will be canceled. (Chapter 5, page 5-14.)
- ★ Standing Trustees must select software providers who maintain a reasonable amount of fidelity coverage on employees (Chapter 4, page 4-21).
- ★ The amount of the maximum deductible is increased to \$10,000 (Supplemental Material, page 5). It was previously a maximum of \$2,500 (Appendix N, page 3).
- ★ Errors and Omission Insurance maximum amount was increased to \$2,000,000 (Supplemental Material, page 11).

<b>THE MARSHALL CHRONICLES</b>
<b>The Editorial Staff:</b> Cheryl Jones, Aaron Bowles, HVB and Dave Latz.
<b>Contents and Contributors:</b>
NACTT Mid-Year Meeting 2013, pgs. 1, 2 & 3.....Marilyn O. Marshall
Get Ready For Tax Time, pg. 3.....Financial Information
Misrouted Calls To The Trustee's Office, pg. 4.....Donna Eubanks
Tackle Your Debt, pg. 4.....Financial Information
Information When You Need It, pg. 5.....Darlene Odom
20 Questions For: Pamela Jenkins, pg. 5.....Pamela Jenkins
Healthy Living, pg. 5.....Lifestyle Information
What Is In A Name ID?, pg. 6.....Sandra Pillar
Travel Tip, pg. 6.....Travel Information
March's Notable Events, pg. 6.....Dave Latz
Internet Tidbit, pg. 6.....OpenTable.com
Trivia Quiz Answers: Erin Go Bragh!, pg. 6.....Trivia Quiz
How To Dispose Of Expired Medicine, pg. 7.....Medical Information
It's Never Too Late To Quit, pg. 7.....Lifestyle Information
By The Numbers: March Madness, pg. 7.....Source: NCAA, Smart Money
Did You Know: Poisons, pg. 8.....Trivia
Trivia Quiz: Erin Go Bragh!, pg. 8.....Trivia Quiz
<b>Newsletter Information:</b>
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 <b>THE MARSHALL CHRONICLES</b> , as well as all the previously published issues, all in full color, on the Chapter 13 Trustee website at <a href="http://www.chicago13.com/">http://www.chicago13.com/</a> .

It was previously a maximum of \$1,000,000 (Appendix N, page 5).

- ★ Employment Practices Liability Insurance maximum coverage amount was increased to \$2,000,000 (Supplemental Material, page 9). It was previously a maximum of \$1,000,000 (Appendix N, page 6).



The Advance Employment Law Issues for Trustees were a re-run of the Basics Employment Law issues presented by Andria Lure Ryan, employment Attorney (Georgia), at the Boot Camp on Wednesday but an advanced version. I was interested in Managing Social Networking in the Workplace. Some think it is "just life" but I beg to differ. I needed to know the Legal Issues: Discrimination and Is it Protected.

Mortgage Issues-Where we are with Rules 3001 and 3002? Byron Meredith (Georgia), David Ruskin (Michigan), and Alice Whitten (Texas) discussed the following cases and more, reviewing Issues, Facts and Holdings:

- ★ *In re White, 2012 Bankr. LEXIS 1884 (Bankr. E.D. NC 2012)*
- ★ *In re Carr, 468 B. R. 806 (Bankr. E.D. VA 2012)*
- ★ *In re Adam, 2012 WL 1570054 (Bankr. E.D. NC 2012)*
- ★ *In re Baines, 2012 LEXIS 2980 (Bankr. M.D. 2012)*

Several important changes to the bankruptcy rules and forms and a new federal rule concerning mortgagees took effect on December 1, 2012. Additionally, the focus of this group after the case review was the new requirements.

After lunch, Ronnie Lefevers, Operation Manager (Georgia), reviewed the results of the DISC Model. The Dynamic Communication Objectives focuses on Tone of Voice, Body Language, Words, and Pace. It was presented to help trustees understand their behavior design; recognize, understand and appreciate others' behavior design; and adapt for enhanced communication understanding and relationships. This session was from 1:30-4:00. Although this has been a success at the staff symposium and Ronnie is an excellent presenter, it did not go over well with Trustees. I do not think trustees came to Hawaii to have their behavior interpreted; especially on a Friday afternoon. I totally sympathize with those who decided to sun out by the infinity pool, because I was among them preparing for my Security Assessment Panel at 4:30 p.m. and removing the principle past due for the Case Administrators back at the office.

(Continued on page 3.)



**NACTT Mid-Year Meeting 2013**

*(Continued from page 2.)*

The Security Assessment Panel started at 4:30 p.m. at the same time that the Luau was slated to start. The only way to keep the group interested was to give examples of real life situations and experiences. I was the “closer” and knew I had to deliver the one-two punch. Of course, I told them, I was not going to compete with the Luau and finished the story at 5:00 p.m. sharp. I discovered that you attend a Luau for the entertainment, not the food. My Daddy was asked on stage to do the hula dance but David Peake (Texas) went up instead.

Saturday started with an Overview of 2013 Annual Seminar that will be held in New York, then, the Peer Review Update and the Handbook Implementation Issues. There were no major issues; therefore, Bob had been nice enough to forfeit 15 minutes of his allocated time to the Due Process Committee who was presenting information on the National Plan Form and the New Rules. This was a deviation from our normal responsibilities and role. Not only did we borrow 15 minutes from Bob but we also borrowed 15 minutes from the Case Law Update program with Hank and Keith, which is always a hit and the finale. With this borrowed time, this gave the Due Process Committee exactly one hour. I have reprinted our agenda so that you can see what you can ac-



complish in an hour. This was the hottest topic and we finished in an hour.

**NACTT Mid-Winter Meeting 2013  
Due Process Committee Agenda  
The National Plan Form and the  
Rules Attendant to its Implementation**

9:30 to 9:35	Marilyn O. Marshall	Introductions and the Importance of Keeping Things On Track and Moving.
9:35 to 9:40	Ronda Winnecour	The Process – History, Components, Etc.
9:40 to 9:50	Peter Fessenden	Changes in Rules Regarding § 3002 Secured Claims, § 3007 Objections to Claims and § 3012 Valuation, and its Relationship to § 1233(a) 2 and § 1322(b)2, 5 and the § 7004 Requirements.
9:50 to 9:55	Marge Burks	§ 3015 and § 4003 (and § 7004).
9:55 to 10:00	Amrane Cohen	§ 5009, § 7001, § 9009 Forms, along with the introduction to the Chapter 13 Plan.
10:05 to 10:10	Sims Crawford	Part One, Two, Three and Four of the Plan
10:10 to 10:15	Jan Hamilton	Parts Five, Six and Seven,
10:15 to 10:20	Dan Brunner	Parts Eight, Nine, Ten and Eleven of the Plan
10:20 to 10:21	Dan Brunner	Why this shouldn't happen.
10:21 to 10:22	Jan Hamilton	Why this shouldn't happen, but why we should participate anyhow.
10:22 to 10:23	Peter Fessenden	Why this is an ok thing to happen.
10:23 to 10:30	IF there is any time left over, Questions from the Audience.	

Mary Ida Townson and Robert Drummond presented a successful program. I think I am one of the few trustees who did not ask Howard Hu (Hawaii) when was he retiring.

Aloha!

*Marilyn O. Marshall, Trustee*

**Get Ready For Tax Time**

The first step to preparing your taxes is organization of your records. It can be easy if you remember just a few tips. Make sure that all your records are easily accessible and sorted. Gather every statement you've received from your employer and from the government, both state and federal, including W-2s, 1099s, interest earned statements, interest paid statements, and your tax return booklet with label. You will also need notices of distributions from partnerships, estates, or trusts, records of unemployment insurance or Social Security benefits, and the Social Security numbers for you, your spouse, and all of your dependents. Although this list is not comprehensive, it is a good start on your way to preparing for your tax preparation.

Sort through receipts and keep ones that may qualify as deductions, including business expenses, moving expenses, child-care costs, anything related to a home office, medical expenses, and charitable contributions. Organize your records according to type and sort them using file folders for easy access.



## Case Administration Misrouted Calls To The Trustee's Office

Many of the calls received on the Customer Service Line (a.k.a. ACD or Automatic Call Distribution) are not intended for the Trustee's office. For whatever reason, debtors assume we can assist them with all aspects of their bankruptcy case. Unfortunately, this is not the case. The Trustee's office does not act on behalf of the debtor or the attorney representing them, and we are limited to the types of assistance we can provide. Below are some of calls received and who should be able to assist the debtor:

### Car Title

"I want to buy a car and need a copy of my title to show that I have paid my debt in full." – Car titles are retained by the creditor. Once the debt is satisfied, the Court notifies the creditor and they send the title to the debtor. For specific procedures the debtor must contact the creditor directly.

### Change Plan Terms

"My payments are too much for me to keep up with. Can I get my monthly payments lowered?" – This is another issue for the debtor's attorney. He must petition the Court in order to make changes to a plan.

### Length of Plan

"I was told that my plan would last 36 months, why do I still have a balance?" – When the plan is created, it is based on information the debtor has available to them. Usually, there are creditors that have been forgotten and are not included in the initial plan. Before the case is confirmed, ALL creditors are notified of the impending bankruptcy and are given the opportunity to file a claim. If their claim is filed timely, we are required to honor the claim. As a result, the terms of the plan

are going to change, and this usually means an increase in plan amounts. The debtor can contact their attorney for a more thorough explanation.

### Attorney's Office

"Can you transfer me to my attorney's office?" – We are not affiliated with any particular attorney and do not have the ability to transfer a call externally.

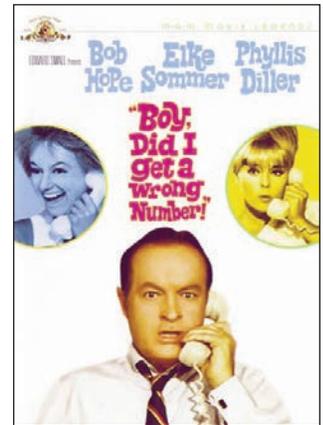
### Stop Payroll Deductions

"I was told that my bankruptcy is paid off and they are still taking payments out of my check." – We can let the debtor know if a stop payroll letter has been issued, but they might want to contact their Human Resources Department to find out what their timeframe is to act on requests of this nature.

### No Legal Advice

Although we do have attorneys on staff to represent the Trustee in Court, they do not represent the debtor and are not able to provide any legal assistance whatsoever. Please inform the debtor to keep this in mind the next time they need answers and are not sure who to call. If their call pertains to the terms of their plan, how much they owe, when they will be finished, or if they need a summary of what has been paid and to whom, we can probably assist them. Most other issues need to be taken up with their attorney. We are here to assist them in any way we can; unfortunately, there is a limit to the help we can provide.

*Donna Eubanks, Case Administrator*



## Tackle Your Debt

If you find that you are becoming overwhelmed by your debt, now is the time to take control. The first step is to track your spending. Knowing where your money is going will give you a head start on controlling your expenses. Try recording every last penny you spend for month. You will get a clearer picture of your current spending status.

You will need to set up a budget. By tracking your expenses, you will now know where your money goes. You can then see better which expenses are easy to eliminate without too much pain. Writing down your budget, posting it where you can see it often, and using it to track future expenses can go a long way towards getting your finances under control.

Your next step will be to develop a debt elimination plan. While it may seem overwhelming at first, coming up with a plan will allow you to see which way you should proceed. Paying off your highest interest debt first is one approach to take. You can also consider eliminating the greatest monthly draw on your available funds. Either way, carefully analyze the costs and benefits of each approach.

If you feel that you cannot eliminate your debt without some help, consider getting credit counseling. This assistance is often low-cost or even free and will give you specific strategies for eliminating your debt. They offer help with budgeting, contacting your creditors, and interest rate reductions. They can also help you avoid bankruptcy by developing a plan to tackle that debt.



## Legal Information When You Need It

Part of the Trustee's mission is to assist and support the bankruptcy community including debtors, creditors, attorneys, judges and the clerk of the court, by performing various statutory duties, which include furnishing accurate and timely information. We facilitate this communication both through written media and through technology.

At the start of each case the Trustee sends a "Debtor Welcome Letter" to each debtor. This letter provides the debtor with a summary of information, including their case number, and Trustee and attorney contact information. It also states what documents are needed prior to the §341 meeting, as well as those needed on the day of the meeting. We include information regarding what the plan payment will be, and how, when, and where to mail them. After the case is confirmed, the Trustee sends out a "Financial Summary" at least twice a year to both the debtor and their attorney. The summary contains information about the case status, plan payments, debts, and claims; both those that are paid by the Trustee and those that are not. Debtors can see at a glance how much they have paid in, how far they are behind in payments, and what conditions need to be met in order to complete their case. Through the use of the Trustee's website [www.chi13.com](http://www.chi13.com), which houses a wealth of information, Debtors can get answers to many of their general questions from our site. There are various links that give information about Chapter 13 Bankruptcies and explain the Chapter 13 process from the §341 meeting through to the confirmation process. The "Frequently asked Questions" section provides debtors with immediate answers to many of their concerns.

At the end of each §341 meeting, the hearing officer provides the debtor with the web address for The National Data Center website [www.13datacenter.com](http://www.13datacenter.com). This is an information resource established by Chapter 13 Trustees and is a free service that provides another way for debtors to personally access and monitor the progress of their Chapter 13 case. The Trustee also offers an in-house phone service line where trained phone service representatives are available to take calls and answer questions for debtors Monday through Friday during office hours.

Even as you read this article in the "Marshall Chronicles," our monthly newsletter, you are being provided with up-to-date information about current bankruptcy issues, personal interest stories, financial planning tips, and trivia.

*Darlene Odom, Case Analyst*



## 20 Questions For: Pamela Jenkins

*Office Title:* Closing/Audit Specialist

*If you could have named yourself, how would your name appear on your birth certificate?* Kimberly Childs.

*If you could build a house anywhere in the United States, where would it be?* Southern California, Santa Barbara would be ideal.

*When you were a kid, what profession or job did you want to have when you grew up?* Tax Attorney.

*If they made a movie about your life, what current actor/actress would play you?* Angela Bassett.

*What is your least favorite household chore?* Washing dishes.

*What is your favorite book?* The Working Poor: Invisible in America by David Shipler.

*If you could bring anything back from your childhood, excluding people, what would it be?* A carefree and naïve perspective.

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

*Hair style/haircut?* Nubian Knots.

*Cartoon?* He-Man and the Masters of the Universe.

*Cereal?* Kix.

*Sport?* None, unless Double Dutch (jump rope) is considered a sport!

*Subject in school?* History.

*Author?* Edward Stratemeyer: the Nancy Drew Series.

*Singing group?* Boys II Men.

*Video game?* Pac-Man.

*Family outing?* Disneyland.

*Movie?* Pretty Woman.

*If you wanted to be cool: I was never cool!*

*I always wanted:* To be cool!

*Now that I'm older I wish:* Looking back reflectively, I am very satisfied with the development of my life thus far. My ongoing life goal is to focus less on achievement and more on the present, people and relationships.



## Healthy Living

Getting a good night's sleep doesn't just make you feel better during the day. It could also save your life. A recent study suggests that sleeping less than six hours a night can lead to an increase in heart attack or stroke risk. Chronic sleep deprivation increases chemicals and hormones in your body that can increase the risk of cardiovascular disease. It can also lead to higher cholesterol, high blood pressure, diabetes, and obesity. So try to get to bed earlier for your health.



**Information Services**  
**What Is In A Name ID?**

A rose by any other name would smell as sweet. OK, enough Shakespeare.



One of my roles is that of Identity/Address specialist. Identities and Addresses may be part of the lingo of that old system we used to work on. We're all about Name records now. In databases, every record must have a unique identifier that is usually referred to as an ID. Knowing the Name ID gets you the fastest access to a record. There is only one Name record with that ID.

In their research for Suspense items, the financial department looks for an address on our system to which the suspense check can be sent. Ms. Marshall adds a Payee record to the Suspense case so that a check can be cut to them. Including the Name ID on the Suspense form allows Ms. Marshall to add the correct address without having to guess. When she searches the Name table by name id she gets the exact record the financial staff has listed. And, just so you know, that Name ID came from the Address table in CaseNET on addresses that were converted over to TNG.

Another field you may see when conducting a Name search is called the Shortcut Code. So far, I don't think this field has been too helpful in locating address records. It was carried over from CaseNET where it was the record ID for the Identity table. Rosalind and I have a plan to use the Shortcut Code as an identifier for the most popular and often-used creditors. If you find yourself entering the same creditor name over and over, we can create an easy Shortcut Code for that creditor address and if you search by that code it will come up immediately.

Another item of note regarding creditor addresses involves using the creditor matrix. We are taking advantage of the feature in TNG that allows us to "Download Creditor Matrix" from court. This creates Parties in the case so that you don't have to type in the name and address of every creditor on the debtor's schedules. With this feature, however, comes responsibility. If we are paying a creditor based on what we call "STR" or plan-based claims, we had better review the address that has been loaded. It is still our job to select the best address for the creditor.

*Sandra Pillar, IT Analyst*



**Travel Tip**

If you want to lock your luggage when you travel by plane, be sure to purchase a TSA-approved lock. These locks can be opened by any TSA agent using a universal key. If you do not use this type of lock, the agent will have to cut your lock to do a search of your bag.

**March's Notable Events**

- All Staff Meeting** on March 1st.
- Dress in Blue Day** on March 1st.
- Happy 2nd Anniversary to **Jenna Weirup** on March 2nd!
- Happy Birthday to **Kristen Kehl** on March 3rd!
- Happy Birthday to **Charlie Ward** on March 6th!
- Proof Reading Day** on March 8th.
- Daylight Saving Time Begins** on March 10th (move your clock forward).
- Happy 17th Anniversary to **Darlene Odom** on March 11th!
- Happy 2nd Anniversary to **Pamela Jenkins** on March 14th!
- St. Patrick's Day** on March 17th.
- First Day of Spring** on March 20th.
- Happy 15th Anniversary to **Santricia Fields** on March 25th!
- Happy 1st Anniversary to **Stephanie Lillie** on March 26th!
- Make Up Your Own Holiday Day** on March 26th.
- Happy Birthday to **Sandra Pillar** on March 27th!
- Easter Sunday** on March 31st.



**Internet Tidbit**

OpenTable.com provides an easy way to make reservations online at more than 26,000 restaurants across the country. You can search by restaurant or a geographic area. You then enter the number of people in your party and choose a specified time. If you are searching by area, you will get a list of restaurants with openings available. There are also reviews, giving you the information you need to find the best place to dine. They offer apps for several smartphone platforms, and you can make reservations up to the last minute. Best of all reservations are free and are available around the clock.



**Trivia Quiz Answers:**  
**Erin Go Bragh!**



- 1. Ireland Forever!
- 2. Green, white, and orange.
- 3. Father Flanagan.
- 4. A shoemaker.
- 5. Finnegans Wake.
- 6. Isle of Man and Scotland.
- 7. Over 40 percent.
- 8. They built the Titanic.
- 9. Christmas Day and Good Friday.
- 10. The Shannon.

## How To Dispose Of Expired Medication

Once a prescription or over-the-counter medication has reached its expiration date, it is best to discard it. While medication may not spoil, it can suffer from a breakdown in its chemical composition, making it ineffective or sometimes even dangerous.



If your usual method of disposing of medications is to flush them down the toilet, you should consider the environmental consequences first. Researchers have been able to find traces of medications in water supplies, since these compounds often slip through the standard water treatment process. These chemicals can be harmful to fish and wildlife. Throwing away old medication in the trash can be a hazard if you have small children or pets who might find the pills and accidentally ingest them. Once your trash reaches a landfill, medications can still leach out into ground water systems.

So, what is the best way to dispose of your old medications? First, ask your pharmacist if he or she will accept expired medications for disposal. While not all pharmacies will do this, some offer this service, taking in your old medications and disposing of them in the proper manner. Some pharmacies only offer this service every few months, as a type of "clean out your medicine cabinet" promotion. If you can't find a pharmacy participating in this type of disposal program, check to see if your local hazardous materials recycling and disposal facility will accept medications.

If neither of these options is available to you, it is left for you to decide how to dispose of your unused medications. Placing medications in the trash is preferable to flushing them, due to the environmental impact. Liquid medications can be mixed with some sawdust or kitty litter to help prevent an accidental ingestion from the trash by a child or pet. Solid medications can be mixed with some water to dissolve them and then placed in a sealed container in the trash. You can add a noxious tasting substance, like cayenne pepper, to any medication's container to reduce the risk of accidental ingestion. Liquid medications can also be placed in a plastic bag to help prevent leaking.

The FDA recommends that some highly addictive drugs, including oxycodone, fentanyl, and morphine, not be placed in the trash. These are the only types of medications that should be flushed down the toilet, to avoid the risk of them falling into the wrong hands.

Finally, if you are disposing of your prescription medications in their original containers, you should remove the label to help protect your privacy. Trash containing any medication should be placed out for collection at the last possible time before pick-up.

## It's Never Too Late To Quit

Most, if not all of us at the Office of the Chapter 13 Trustee either never have started or have quit smoking. But many of us have older relations who still do smoke.

Many seniors who smoke feel like it is too late to quit. If they've been smoking almost their whole life, it may seem that it is not worth it to quit later in life. But there are some real benefits to quitting, even if they are older.

First, they will find that their senses of taste and smell will improve. As we age, these senses naturally begin to decline. Smoking intensifies that effect. But quitting smoking will improve their sense of taste and smell, letting them enjoy their food and environment much more.

They also will benefit from an immediate reduction in their heart rate and blood pressure. There is improved lung function in ex-smokers. If they deal with a chronic or nagging cough, giving up smoking will improve that. This is a gradual improvement, but research by the American Cancer Society shows that the cilia in their lungs regains normal function within about six months. After a year of quitting, their risk of coronary heart disease is cut in half. After five years, their risk of mouth, throat, esophagus, and bladder cancer is also half of that of a smoker's.

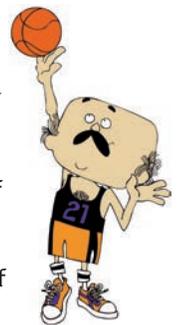
Finally, they will immediately begin to save money. Smoking is expensive and every dollar they don't spend on cigarettes is more money in their pocket. As most seniors are on a fixed income, this can make a significant difference.

It can be difficult to quit after decades of smoking, but there is assistance available for seniors. Medicare beneficiaries are eligible for coverage of smoking cessation counseling even if there is no symptom of disease. They should talk to their doctor if they are ready to quit smoking and would like help.



## By the Numbers: March Madness

- The Big East Conference is the most profitable, bringing in over \$154 million each year.
- A thirty-second commercial during one of the last two rounds of the NCAA men's basketball tournament costs over \$1.2 million, more than three times the cost of an ad during the NBA championship.
- The average salary for the head coach of a team in the March Madness tournament is \$1.3 million, excluding benefits.
- Men's basketball players spend an average of 39.2 hours a week at the gym and in practices.



Source: NCAA, Smart Money

**Did You Know: Poisons**

- ☠ Even after a snake is dead, it can still harm you. The muscles of a snake’s jaw can open and close for up to an hour after the snake is dead. Venom can still be injected into an animal or person during this time.
- ☠ When it was first introduced to Europe by the Spanish, many thought the tomato was poisonous, so it was only grown as an ornamental plant.
- ☠ Australia has more poisonous snakes than harmless ones. Over sixty percent of Australian snakes are poisonous.
- ☠ In 1989, the world’s first poisonous bird was discovered in Papua New Guinea. The bird’s feathers and skin contain homobatrachotoxin, also found in the poison dart frog.



- ☠ Being crazy as a mad hatter is actually a real condition. During the 19th century, mercury was used in the manufacture of felt hats. Milliners, or hatters, who made the hats worked in confined areas and were exposed to the toxic fumes for extended periods of time. Eventually, this damaged their brains, leading to irrational behavior. This became known as Mad Hatter Disease and influenced the development of the Mad Hatter character in Alice’s Adventures in Wonderland.
- ☠ The Australasian Antarctic Expedition of 1911-1914 turned tragic when several men became ill and one died. It was later determined that the culprit was vitamin A poisoning. The men had eaten several of their dogs to survive, including the liver, without realizing that dog is toxic. It took researchers 50 years to solve the mystery.



  
**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](http://www.chicago13.com)

**Trivia Quiz: Erin Go Bragh!**

Enjoy your St. Patrick’s Day with this trivia quiz to test your Irish knowledge. *(The answers can be found on page 6.)*

1. What does “Erin Go Bragh” mean?
2. What are the colors of the flag of Ireland?
3. What is the name of the Irish priest depicted by Spencer Tracy in the 1938 classic film “Boys Town”?
4. In traditional Irish folklore, what occupation does a leprechaun usually have?



5. What is the title of the final novel by Irish writer James Joyce?
6. Where else besides Ireland is Gaelic spoken today?
7. What percentage of U.S. Presidents had Irish ancestors?
8. What accomplishment made Irishmen Harland and Wolff famous?
9. What are the only two days of the year that Irish pubs remain closed?
10. What is the longest river in Ireland?

