

Student Loans And Chapter 13

“Student loans has now surpassed credit cards as the largest source of unsecured consumer debt.” *Annual Report of The CFPB Student Loan Ombudsman*, p.4, Consumer Financial Protection Bureau, citing Consumer Financial Protection Bureau and Department of Education, Report to Congress on Private Student Loans (July 2012). “Outstanding student loan debt is now over \$1 trillion, with private student loans accounting for more than \$150 billion. There are at least \$8 billion of private student loans in default, representing more than 850,000 individual loans.” *Id.* at 2. “In its most recent report to Congress, the Treasury Department’s Office of Financial Research acknowledged that conditions in the student loan market could ‘significantly depress demand for mortgage credit and dampen construction.’ With 40 percent of households headed by an individual having student loan debt, the economy may already be feeling some of the effects.” *Annual Report*, p.18, citing *Survey of Consumer Finance* (2010), Pew Research Center.

Accounts changing hands, unexpected forbearance fees, inadequate assistance from servicing staff and an inability to refinance were all identified as factors which could lead a borrower to default and perhaps, bankruptcy. The Report stated, “By far, the most common concern communicated by borrowers is the difficulty they have negotiating a repayment plan with their servicer in periods of unemployment, underemployment or financial hardship.” *Report* at 2.

“Most private student loans do not have the same borrower protections of federal loans, such as income-based repay-

ment plans, discharges upon death or military deferments.” *Report: Private Student Loan Borrowers Face Roadblocks to Repayment*, CFPB, p.1, October 16, 2012. “Federal loans made up of 92% of all student loan accounts and 86% of overall balances...From 2007 to 2012, federal student loan delinquencies rose 27%, while private loan delinquencies actually dropped 2% in that same timeframe...It’s important to



highlight that both federal and private student loan delinquency rates are higher than most other credit products such as mortgages, home equity lines of credit, credit cards and auto loans.” *TransUnion Study Finds More Than Half of Student Loans in Deferment; High Unemployment Rates Put Loans at Risk*, newsroom.transunion.com/press-releases.

Student loan debt is not dischargeable in a Chapter 13 case. There are several ways students loans may be handled in a Chapter 13 case, whether it is to pay them in full, pay a percentage of the debt along with other unsecured creditors or to maintain the payments on the student loans directly by the debtor.

There are cases on each side of these issues.

There are cases holding that a debtor may use 11 U.S.C. §1322(b)(5) to maintain payments on long term student loan debt as long as the test for unfair discrimination under §1322 are met. 11 U.S.C. §1322 states, “(b) Subject to subsections (a) and (c) of this section, the plan may-(5) notwithstanding paragraph (2) of this subsection, provide for the curing of any default within a reasonable time and main-

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tenance of payments while the case is pending on any unsecured claim or secured claim on which the last payment is due after the date on which the final payment under the plan is due.” 11 U.S.C. section 1322(b)(5).

In re Edmonds, 444 B.R. 898 (E.D.Wisc. 2010) states, “unfair discrimination must be evaluated on a case-by-case basis. See *In re Crawford*, 324 F.3d 539 (7th Cir.2003). Courts often look to the following four factors in determining whether separate class treatment is fair: (1) whether the discrimination has a reasonable basis, (2) whether the debtor can carry out a plan without such discrimination, (3) whether such classification is proposed in good faith, and (4) whether the degree of discrimination is related to the basis or rationale for the discrimination.” *Id.* at 901. “There is nothing in the case at bar which establishes that the debtors are unable to formulate a plan that provides for equal treatment of unsecured creditors. Student loan debts should not be paid at the expense of the other general unsecured creditors.” Also,



“Section 132(b)(10) is very clear in its wording. The debtors’ proposed plan does not pay all creditors in full. Accordingly, post-petition interest may not be paid on the debtors’ student loan debt.” *Id.* at 902.

There are cases holding that there is no unfair discrimination requirement for payments on long term debt. “The courts holding the minority view find that §1322(b)(5) is specific and clear in its language and that the statutory construction principle that dictates that the specific language trumps the general terms supports the contention that (b)(5) trumps the more general terms of (b)(1).” *In re Zeigafuse*, 2012 WL 1155680, *3 (Bankr. Wyo. 2102).

Also, *In re Hanson*, 310 B.R. 131 (Bankr. E.D.Wisc. 2004) states Section “1322(b)(5) is specific and clear in its language. [Section (b)(1)] is more general in that it refers to all classes of unsecured claims, not to claims having specific characteristics. ‘[W]hen we are forced to choose between specific statutory provisions and a general ... [one], [a court will] err on the side of specific provisions in the belief that they reflect congressional intent more clearly.’” *Id.* at 134, citing *Matter of Lifschultz Fast Freight Corp.*, 63 F.3d 621 (7th Cir. 1995). Although in this case, the plan was not confirmed because the plan proposed the debtors to make payments on the student loans less than the regular payments. Therefore, the plan did not propose to “maintain” the regular payments to the student loan creditor under §1322(b)(1). *Id.* at 135.

Courts are also split on whether student loans can be taken as special circumstance deductions on the B22C form. Cases holding that the student loans are not allowed as a special circumstance include *In re Vaccariello*, 375 B.R. 809 (Bankr. N.D.Ohio 2007). The Court stated, “This Court is not persuaded that merely because a debt is not dischargeable it can or should constitute a special circumstance. If Congress had wanted to make any or all of the exceptions to discharge a special circumstance, it could have chosen to do so. It did not. This Court does not find any basis in the Bankruptcy Code or case law to support a *per se* rule that having no reasonable alternative to paying a non-dischargeable debt constitutes special circumstances.” *Id.* at 815. See also, *In re Carrillo*,

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Trustee Matters



Performance evaluation reviews will start in August 2013. In July 2012, Jan Dean Consulting Services established the Wage Classes to be used for the Office of the Chapter 13 Trustee. This report was amended in February 2013. The Handbook for Chapter 13 Trustees states that the standing trustee must retain an outside compensation consultant approximately every five years to ensure that the compensation (salary and benefits) remains comparable to the local market. We also implemented a new performance evaluation system in 2012 as well.

I have received some questions about the annual evaluations, which made me start to think about the purpose of the process. I compared the process to a track meet. One race in particular sums up how employees view the process. The 440 relay is the only race I have watched in which the runners can start off behind and sprint to catch up and win the race. Usually, the fastest runners start and finish the race. Performance evaluations are not like the 440 relays. It is not recommended that you “meet requirements” for six months of the year and then decide to “exceed requirements” or sprint the last two months of an evaluation period.

Remember, there is as much pressure placed on the evaluators as on those being evaluated. According to the Wall Street Journal, managers dislike performance evaluations for the following reason:

- Enormous amount of time required completing paperwork.
- Lack of knowledge about how to complete forms.
- Inadequate forms to evaluate.
- Perceptions that evaluation does not improve performance.
- Feeling of conflicting roles.
- Performance is hard to measure.
- Strong desire to be liked by employees.
- Supervisor not evaluated on how well appraisals are conducted.
- Discomfort with providing face-to face feedback during the appraisal interview.

In order to familiarize staff with the process, since some of you are apprehensive, I have included the information which we will be following as our guidelines for employee evaluations.

OFFICE OF THE CHAPTER 13 TRUSTEE, CHICAGO, ILLINOIS PERFORMANCE APPRAISAL SYSTEM

Office of the Chapter 13 Trustee, Chicago, IL (Trusteeship) has selected a competency-based/goal setting performance appraisal system for its employees. This system incorporates both employee assessment/career development and employee performance appraisal into a unified evaluation format. The performance appraisal system includes the following elements:

Position Descriptions - a tool used for purposes of ensuring an accurate description of position duties, responsibilities, accountabilities, etc. The document can be used not only for employee assessment and performance appraisal, but also for position evaluation, market pricing, career pathing, human resource planning, recruitment and hiring, and work force classification.

Goals - statements of specific position-related expectations. Goals and accompanying action steps will normally vary from performance period to performance period.

Competencies-Behaviors - the employee-based skills, knowledge, and behaviors which help ensure that an organization achieves its core competencies (those competencies which provide value added to the community).

Weightings - point values attached to competencies-behaviors and to goals signifying relative importance. Weightings are attached for purposes of focusing an employee’s attention and emphasis on competency priorities.

Performance Levels - definitions used to designate how well competencies were performed. Each level is assigned a numeric value which is ultimately included in the calculation for determining an employee’s overall performance level. The five performance levels are: Significantly Exceeds Expectations; Exceeds Expectations; Meets Expectations; Needs Improvement; and Unsatisfactory.

Weighted Numeric Value - values arrived at by multiplying the numeric value of the employee’s overall performance level times the numeric value of the weightings of the competencies or goals. Final total weighted numeric values are determined for each employee.

Evaluator Comments - comments by the employee’s evaluator which describe performance-related capabilities.

Career Development - a part of the performance appraisal process that deals with employee strengths, career aspirations, and developmental needs and enhancement.

Signatory Affirmations - the final completed performance appraisal forms must go through a series of signature sign-offs by appropriate management personnel. The employee is also asked to sign the form and initial each page to signify that he/she has reviewed (not necessarily agreed with) the form.

The system utilizes the concept of remedial action through the formal and informal integration of interim coaching and counseling throughout the performance period. Thus, employee performance becomes a shared responsibility between the employee and his/her immediate supervisor.

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421 B.R. 540 (Bankr. D.Ariz 2009). “In the specific context of student loans, some courts have concluded that it is not the obligation to repay a loan itself that qualifies as a “special circumstance.” Instead, the circumstances that led to incurring the debt must be special to justify the inclusion of the additional expense in the means test. These courts focus on the reasons the debtor incurred the debt, noting that there is rarely anything special about the incurrence of student loans, which have become ubiquitous. *Id.* at 543-4, citing *Vaccariello* at 816.

Other courts have held that the student loans are allowed as a special circumstance. *In re Martin*, 371 B.R. 347 (Bankr. C.D.Ill. 2007). “The Debtors have acknowledged the non-dischargeability of their student loan debt and they have no reasonable alternative other than to pay the debt. Chapter 13 is not a reasonable alternative. A Chapter 13 filing would result in only partial payment of the student loan during the term of the Chapter 13 case and, most likely, a substantial balance would still be due upon completion of the case. Student loan debt is non-dischargeable and, as such, must be paid. The existence of this debt is a distinct, particular, additional, and extra factor which this Court should consider in determining whether abuse exists here. This Court finds that the Debtors’ obligation to pay their student loan debt is a ‘special circumstance.’” *Id.* at 356. See, *In re Delbecq*, 368 B.R. 754 (Bankr. S.D.Ind. 2007). “The Court concludes that because of her student loan, Debtor does not have a meaningful ability to repay her debts either outside of bankruptcy or under Chapter 13 and that she has rebutted section 707(b)(2)’s presumption of abuse by demonstrating “special circumstances.” While there are alternatives to making her student loan payment, the Court cannot conclude that such alternatives are *reasonable*. Furthermore, there is no evidence to suggest that Debtor’s petition was filed in bad faith or that abuse is apparent from the totality of the circumstances.” *Id.* at 761-762.

In re Johnson, 446 B.R. 921 (Bankr. E.D.Wisc. 2011) looks at both the special circumstance deduction and maintaining long term debt. While the debtor could not deduct her student loan payments as a special circumstance, the debtor could separately classify her long term student loan debt without unfair discrimination based on section 1322(b)(5). There are several bills in Congress that, if enacted, may change the nature of student loans in bankruptcy. Even if Congress does not act, student loan debt is a facet of Chapter 13 practice that is growing as the level of average debt increases.

Stewart Chapman, Staff Attorney



Legal Adequate Protection

In our June legal team meeting we reviewed how we pay adequate protection. Adequate protection payments (we call them AP) are the payments the Trustee makes on certain secured claims before the debtor’s proposed plan is confirmed.

The Trustee often receives multiple plans on each case that often changes the amount of adequate protection payments to be made. AP is due 30 days from the date the case is filed. When calculating AP, we count months from filing. We also have to be cognizant of disbursement levels. Certain law firms rearrange the model plan’s payment levels so that they are paid first. The level change, however, does not become effective until a plan gets confirmed. Therefore, we cannot change the attorney fee level until confirmation, or TNG will not pay the AP payments properly.

The case analysts are now charged with changing fee levels only when the case gets confirmed to avoid any interruptions in the AP payments. We are all on the same page now and the key to paying correctly is learning how TNG works.

O. Anthony Olivadoti, Managing Attorney



July’s Notable Events

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

Manager’s Meeting on July 5th.

Happy Birthday to **Malcolm Bledsoe** on July 7th!

Father-Daughter Take a Walk Together Day on July 7th.

Happy Birthday to **Joanna Buda** on July 8th!

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

Get Out of the Doghouse Day on July 15th.

Happy Birthday to **Tricia Hundley** on July 19th!

National Ice Cream Day on July 21st.

Happy 15th Anniversary to **Carlos Lagunas** on June 23rd!

Hot Dog Day on July 23rd.

Aunties Day on July 28th.

Paperback Book Day on July 30th.



**Financial
So, What Is A Receipts Specialist?**

As a Receipts Specialist, the most important part of the job is to make sure all funds that come in are applied to the appropriate case. So, our first task every morning is to download the bank files, which are separated into batches, and then load those batches on to TNG. The number of batches we receive each day varies, and depends on the amount of payments received at the bank on the previous day. Tuesday is our biggest day, as it includes payments received at the bank on both Saturday and Monday. In addition to the download, we also print a paper copy of each batch that has been downloaded from the bank website. The last main item we need is the image provided of each payment that the bank received on the previous day. Once the download has been completed, and all paperwork printed, we can begin comparing each item from the download and paperwork to the images. For each and every payment, we must compare the case number, posting code, source, debtor's name, and the dollar amount to make sure that it has been loaded correctly on to TNG. If any part has been loaded in error, we must correct it before approving the item.

When entering the receipts, it is necessary to have at least two pieces of information to be sure a payment was intended for the case it is about to be applied to. Ideally all payments would come in with the debtor's name and case listed, but, unfortunately, that is often not how they are submitted. If we do not have these two pieces of info, we must then track down the case that the payment belongs to. If you can believe it, we sometimes receive cashier's checks, money orders or employer checks without even one piece of

identifying information on the payment or envelope. This of course causes quite a challenge in trying to verify the case it belongs to. If we do not have enough information to post the payment, we must get written authorization to post it. This authorization may come from the employer, debtor's attorney, or possibly the debtor.

If we are unable to obtain this authorization while we are loading the payments, we must move the funds to a suspense account for further research.

Finally, after all information that we received from the bank has been approved by a Receipts Specialist, the last part of this daily process is verification. At this step, someone other than the person who loaded the batch of receipts must run a Cash Verification Report for each batch of work. This report will pull items that we need to take a closer look at, just to make sure no errors have been made. For any item that comes up on the verification report, the person verifying must make sure the case #, debtor's name, posting code, source, and payment amount all match appropriately and are being applied to the most recent and active case for the debtor. Once all of these items have been verified, the batch can then be posted. Once this last step is done, we cannot make any changes, so we must always be sure that all funds are being applied appropriately.

Tricia Hundley, Receipts Specialist



Trustee Matters *(Continued from page 3.)*

TRUSTEESHIP PERFORMANCE LEVELS

The organization recognizes the following five performance levels:

| | |
|---|---|
| Significantly Exceeds Expectations | Performance displays achievements of extremely high value to the organization and represents results far above the primary position objectives. Performance far exceeds what is expected of an experienced individual performing the given position duties and employee-based competencies. |
| Exceeds Expectations | Performance displays achievements of considerable value to the organization and represents results above the primary position objectives. Performance often exceeds what is expected of an experienced individual performing the given position duties and employee-based competencies. |
| Meets Expectations | Performance displays achievements of considerable value to the organization and represents results meeting The primary position objectives. Performance consistently displays what is expected of an experienced individual performing the given position duties and employee-based competencies. Performance may also sometimes exceed what is expected of an experienced individual. |
| Needs Improvement | Performance displays achievements of some value to the organization but represents results below the Primary position objectives. Performance displays less than what is expected of an experienced individual performing the given position duties and employee-based competencies. This performance level would occur as a result of: <ul style="list-style-type: none"> • The individual being new to the position, but still displaying potential for meeting expectations once he/she becomes experienced; or • The individual being experienced and displaying potential for improvement in his/her deficient areas of performance. |
| Unsatisfactory | Performance displays serious deficiencies in attaining position objectives. Performance represents little or no progress toward successfully performing the given position duties and employee- based competencies. |

Perform a self-evaluation and see if you are pleased with your results.

Marilyn O. Marshall, Trustee

**Case Administration
Claim Verification**

The administration of Chapter 13 cases has many steps that can be very specific and complicated. One of those steps is Proof of Claims. Proof of Claim (POC) is filed by a creditor in the Chapter 13 bankruptcy case and is processed by the case administrators. However, the claim can be viewed by everyone in the office and, therefore, it is important to make sure that we all understand it.

Claim verification process is to review the claim and to make sure it was loaded correctly. Here are steps to verifying a claim:

First, open the claim for verification and look at the top bar on the POC. Do the case, claim number and date match against the entry in TNG? Look at the name of the debtor and the case number on the POC to determine if it is the correct debtor. Note that some creditors may use a different name than the debtor has provided. This could be a maiden name or a debtor name also known as (A.K.A). You can verify any former names on debtor’s petition. If the name does not match, the case administrator needs to contact the creditor to resolve the issue, appropriate reserve check code should be entered on the claim and a note should be added in Forum notes. The issue should be resolved as soon as possible and it is important that appropriate follow-up is made. All of the changes made to the claim should be noted in Forum notes under Claim Notes.

Second, review the name of the creditor and the name and address where the payment should be sent. The name in TNG claim entry should match the POC unless it is an EFT (Electronic Funds Transfer). You can always look in the matrix to see the creditor with the correct address.

Next, it is important to identify what type of claim it is. Is it a secured or unsecured claim? Section 1 and 4 of the POC should provide this information. If Section 4 is filled, that means the claim is secured, but the Plan provides the specific direction as to how the debt should be paid. The amount on the POC should match the claim amount in the TNG entry. Be aware whether the debt is split and when it should be split. Exceptions do occur, so please refer to claim entry guides

or ask your department supervisor for help. Section 4 can also provide collateral description that should match. If Section 4 does not list the collateral, you can look through the attachments, which provide more information. Also, please make sure that you look at the signature line on the POC. The claim should be signed in order for it to be valid.



Another step of claim verification is the lower portion of the entry. Scheduled amount should be taken from schedules (D-F) and should match. Interest rate, monthly payment, adequate protection code, adequate protection monthly payment should be set according to Plan and/or any existing orders modifying that plan. Since claim has been filed, the check mark should be filed on Claim Filed. No check code should be adjusted according to plan and/or orders. Be vigilant to Principal Past Due (PPD), which may change after disbursement period. The PPD amount should never be greater than the claim. Scheduled check box alerts as to whether the debt was scheduled in the petition. Some claims may not be scheduled but will still be paid. The Stop Disburse Code allows for the case administrators to work on case while the adequate payment is held. This is prior to the 30-day rule before disbursements.

Any changes or corrections that are needed are to be sent to the person who loaded the claim or the person who worked on the claim last. This information can be found under the Documents tab in TNG. Once you have verified all of the information on the claim entry in TNG against the POC, you mark the box “Claim Verified.” You are done with the claim verification! It is a detailed process but important as it ensures the precision of the payments and processing of the case. After all, accuracy and efficiency in administering the Chapter 13 cases is part of the Trustee’s mission.

Joanna Buda, Case Administrator

**Trivia Quiz
Answers:
Civil War**



- ① Disease.
- ② Elvis Presley’s “Love Me Tender.”
- ③ Our American Cousin.
- ④ 720 days.
- ⑤ Fifty cents per day.
- ⑥ The Battle of Olustee near Lake City in 1864.
- ⑦ Borden’s condensed milk.
- ⑧ A single-shot, muzzle-loading rifle.
- ⑨ Missouri.
- ⑩ Over 3,000.

Safety Tip

Stop Theft from Vehicles

**TAKE IT, HIDE IT,
LOCK IT, OR LOSE IT**

To help prevent becoming a victim of a vehicle break-in, keep valuables out of sight. If you have a GPS in your car, you probably already store it out of sight. But you should also remove the holder or any suction cups that hold it in place. If a thief sees these, he or she will know that you have the unit hidden somewhere in your car and may break in to search for it.

Getting The Most Out Of Your Doctor Visit

If you feel like your last doctor's visit went too quickly, you are not alone. Research shows that the average doctor visit lasts just about seven minutes, a marked decrease from years



past. With such a short time to spend with your doctor, you may find that your needs are not being met and that you are left with unanswered questions. But you can develop some strategies to make sure you get the most out of your medical appointments.

First, be sure to know what is bothering you. Make a list of your symptoms and do some research on them before your appointment. Although there is a tendency to focus on the worst-case scenario, it is helpful to bring up all your concerns about your symptoms at your visit with your doctor. You should also make sure that your medical history is updated with your doctor's office. If there have been any changes since you were last seen, don't forget to mention them. Bring copies of any recent test results too.

Along with a list of your symptoms, you should think about any questions ahead of time. Doctors tend to ask, "Any questions?" at the end of the visit. If you haven't had all your questions answered, be sure to ask at this time. It is very frustrating to leave your appointment only to realize that you do indeed have several unanswered questions. Also be sure to ask your doctor what you should do if your symptoms worsen or change before your next scheduled visit.

Finally, commit to staying focused during your visit. Since you have a limited amount of time to spend with your doctor, don't use any of that time discussing things unrelated to your condition. It might be nice to talk about your recent vacation or how your kids are doing, but it can cut into valuable diagnostic time. If your life situation is contributing to your symptoms, by all means bring it up. But otherwise, you are better served with focusing on the issues at hand.

20 Questions For: Cheryl Jones

Office Title: Case Administrator



If you could have named yourself, how would your name appear on your birth certificate? Jeani Marie.

If you could build a house anywhere in the U.S., where would it be? Anyplace where the weather is warm all year around.

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

If they made a movie about your life, what current actress would play you? Julia Roberts.

What is your least favorite household chore? Cleaning the Refrigerator.

What are your favorite books? I love reading home magazines such as, Better Homes & Garden, Romantic Homes, Good Housekeeping, Real Simple, House Beautiful and so on.

If you could bring anything back from your childhood, excluding people, what would it be? How we used to be able to play outside and walk the streets without fear.

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

Hair style/haircut? A nice fluffy Mushroom; so cute.

Cartoon? Tom & Jerry, I just knew Tom would catch that mouse one day.

Cereal? Apple Jacks.

Sport? Cheerleading.

Subject in school? English.

Author? Dr. Seuss.

Singing group? Jackson 5/New Edition.

Video game? Centipede.

Family outing? Going on picnics and to visit family in the South.

Movie? Titanic.

If you wanted to be cool: I would walk and talk a certain way, oh and wear cool clothes.

I always wanted: To be rich so that I could give freely to others.

Now that I'm older I wish: I could re-live my childhood and get my children to realize there's no rush to become older.



Money Tip

While life insurance is a smart move, it may not make much sense if you don't have any dependents. If you are not providing for anyone else, you don't need to leave a lot of money behind. You might instead consider a small policy that would cover expenses if you die, leaving your loved ones enough to tie up any loose ends and cover funeral costs. Otherwise, put your money into your retirement account.

Did You Know? Cell Phones

July is Cell Phone Courtesy Month.

- 1. The first mobile phone call was made in 1973 by Martin Cooper, a Motorola employee.
- 2. The first commercially available mobile handset was the Motorola DynaTAC, launched in 1984 at a cost of \$3,995.
- 3. The world's first smartphone appeared in 1993 at the Wireless World Conference in Florida.
- 4. Mobile phone towers and antennas are often installed and hidden into signs, clock faces, telephone poles, church steeples, and even fake plastic trees.



- 5. The most popular cell phone in the world is the Nokia 1100. Since its introduction in 2003, Nokia has sold over one billion of these small cell phones.
- 6. The range served by each cell phone base station is about 10 square miles (26 square kilometers).
- 7. China has the greatest number of cell phones of any country, followed by the U.S.
- 8. About 85 percent of Americans say they never leave home without their cell phones.
- 9. Each year, about 11,000 Americans lose their cell phones in a grocery store, more than any other location.




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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: Civil War

July 1–3 is the 150th year anniversary of the Battle of Gettysburg, PA. How much you know about the Civil War? *(The answers can be found on page 6.)*

1. What killed more men during the Civil War than wounds sustained in battle?
2. The melody of the popular Civil War ballad “Aura Lea” was later used for what twentieth century hit song?
3. What was the name of the play President Lincoln attended at Ford’s Theater on April 14, 1865?
4. How many days did Confederate President Jefferson Davis spend at Fort Monroe prison?



5. How much was an enlisted man paid for providing his own horse in the war?
6. What was the only major Civil War battle fought in Florida?
7. What milk product, patented in 1856, was an important part of the diet of Union soldiers?
8. What was the principal weapon used in the Civil War?
9. Which state sent more men to war, in proportion to its population, than any other state?
10. How many horses were killed at Gettysburg?

