THE MARSHALL CHRONICLES

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The Other BSS And Your Life Safety Team

We've all become familiar with BSS (Bankruptcy Software Solutions), the manufacturer of our TNG software for bankruptcy administration, but I'm here to introduce you to another BSS: Building Safety Solutions.

This BSS has been contracted by Hamilton Partners, the management agent for the Santa Fe building, to provide us with an online emergency training program.

While some of you who have been with us for awhile may remember the previous version of the Santa Fe Building Occupant Life Safety Training on the BSS Emergency Training website, it has now been updated to include new and additional information.

On March 26, 2013, an email was distributed to relaunch the Occupant Life Safety Training program to all of the Santa Fe building's tenants. As an incentive to participate, Hamilton Partners will be raffling off five (5) $100 cash prizes. To be eligible to win one of the prizes you must watch the online presentation and then complete the quiz by Friday, April 19th.

The presentation is made up of a number of modules. It begins with an introduction. The Intro gives an overview of what will be covered within the interactive emergency training presentation.

This is followed by the Building module. The Building module includes background information on the Santa Fe building and information about the stairwells, building evacuation, elevators, emergency exits and building safety systems.

Fire is the next topic. The Fire module provides information on fire prevention, C.A.L.M. (Call 911, Alert the security desk, Listen to instructions and Move to a safe location), smoke danger, fire alarms and what to do if you're trapped in an office.

Following fire is the Weather module. This discusses what to do before, during and after a severe weather event.

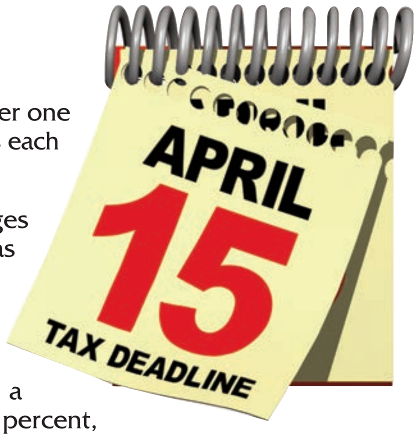
Next up is the "Other" module. Other is not just an afterthought. It covers some very important topics: bomb threats, medical emergencies, power failures and an active shooter. Don't miss it!

Finally is the Conclusion and a five-question Quiz. Be sure you take the quiz to get credit for having gone through the training and to become registered for the gift card raffle. The whole presentation and quiz will take only about 20 to 25 minutes to complete.

Regardless of whether you win or not, it's imperative that you log on and go through the training. Knowing what to do in an emergency may save your life someday.

(Continued on page 2.)

By the Numbers:
Taxes



- Americans hire over one million accountants each year for tax help.
- The number of pages in the tax code has increased 16,775 percent in the past century.
- The error rate for a paper return is 21 percent, while the error rate for an e-file return is half a percent.
- New York City has the highest corporate income tax in the world.
- A $100,000 earner takes home 10 percent less in New York City than in Texas.

Source: Internal Revenue Service

THE MARSHALL CHRONICLES

The Editorial Staff: Cheryl Jones, Aaron Bowles, HVB and Dave Latz.

Contents and Contributors:

Newsletter Information:

If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:

✓ e-mailing us at newsletter@chi13.com,
✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
✓ leaving them with Dave Latz.

Please remember when making a submission to the newsletter, it must be:

✓ type-written and
✓ submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.

We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.

You may also view this edition of **THE MARSHALL CHRONICLES**, as well as all the previously published issues, all in full color, on the Chapter 13 Trustee website at http://www.chicago13.com/.

The Other BSS And Your Life Safety Team *(Continued from page 1.)*

Responding quickly and efficiently during an emergency could mean the difference between life and death. We have augmented the building management staff and security personnel with six of our own staff as members of the Life Safety Team. Our team members supplement the standard Occupant Life Safety Training presentation with an additional Life Safety Team presentation which includes its own special quiz.

They also receive further training detailing how to assist staff and clients during an emergency, including information on what to do in an evacuation situation and the use of fire extinguishers, among other things. In an emergency situation, please listen and follow their directions.

The members of the team are: Dave Latz (Floor Warden), Anthony Olivadoti (Assistant Warden), Dan Lyons and Rosalind Lanier (Searchers), and Mark Caffarini and Carlos Lagunas (Stair Monitors).We will also be looking for alternates to fill-in should one of the team members be out of the office. If you're interested in joining the team, please contact Dave Latz.

Each member of the team is assigned specific duties to perform during an emergency evacuation of the floor or the building. Duties for the Wardens and Searchers include directing staff to the appropriate stairwells, verifying that all rooms are clear of personnel, and closing and tagging each door. Stair Monitors are stationed at the stairwell entries. They will check the safety of the stairwells and then direct you to the appropriate evacuation floor.

In the event that the tenants of the Santa Fe Building must exit the building during an emergency, our staff members should gather at Trustee Tom Vaughn's office, located at 55 East Monroe Street, Suite 3850.

Each year the Santa Fe building holds at least one emergency evacuation drill. I can't tell you when it may occur, but I suspect the next one won't happen until the weather gets a little nicer.

And finally, as Sergeant Esterhaus of the old Hill Street Blues television show used to say before sending his officers out on the street each day: "Hey, let's be careful out there."

Dave Latz, Operations Coordinator

BSS
Building Safety Solutions

Trustee Matters

Happy 6th Month Anniversary

It has been six months since our "history making" conversion from CaseNET to BSS-TNG – history making because it took us approximately five years to complete the process. A few words of advice: never prolong the inevitable. We should have converted a long time ago.

Adapting to the new software was not hard. In addition to having BSS-TNG staff come to Chicago to train our staff, we conducted in house training sessions weekly. The receipts staff was required to enter receipts daily. But you know, until we actually "flipped the switch," no amount of training prepared us for the actual "game day."

It was no secret that for the first two months on this system we were backlogged. There were many factors that contributed to the backlog. The inability to transfer skills learned on an old system to a new system, adapting to new processes, learning to think and analyze a case according to how TNG is set up, and some people were reluctant to change.

From day one, we started receiving new cases from court, proof of claims, plans and other documents through the document download which runs nightly starting at 9:10 p.m. This is different because we previously received new cases two days after they had been filed by getting an FTP file from the bankruptcy court. In addition to the new documents, we had documents in the system, which we were unable to process for a week, that represented documents from our last conversion on CaseNET.

When I add new cases to the system each morning, I also assign the daily tasks to the staff. All of these tasks are in the users' "inbox" waiting to be processed. In addition to the documents, notifications, which are being sent to users for Post Confirmation Review (PCR) that need to be processed, mid-case audits, and final audits notifications are also being sent. There is no "wait, I need to let my staff catch up" button in the system. Daily, all of the tasks continue to build up.

Ideally, the goal is to process documents daily. By processing daily, the concept is to remove items from the inbox before new documents are placed into the inbox. The Document Process Management tool (DPM) allows you to see what documents have come into the system and what documents remain unprocessed. I have fallen in love with DPM.

At any given hour of the day or night, I can tell exactly what tasks need to be performed.

It did not take me long to turn the backlog into a teaching experience. I used the DPM to track documents, along with Task Workflow, to determine how many documents were being processed each day by each user. I use this information to determine which employees need more training, what processes need to be streamlined, automated or even eliminated. I was able to determine how long it should take each area to get current. TNG has some excellent "tools" for managing case loads, tracking audit histories, and maintaining user tasks. There is not one thing you cannot create with a Crystal Report. Now, whenever I think of something, I just ask Sandra (IT Analyst) to create a "task" for it.

Now, it is almost back to "business as usual." Of course we have to continue to "tweak" the system, but I am very happy with TNG. I cannot wait to see what we will discover and master in the next six months.

Marilyn O. Marshall, Trustee

April's Notable Events

April Fools Day on April 1st.

Happy 13th Anniversary to **Laura Mendoza** on April 3rd!

All Staff Meeting on April 5th.

National Deep Dish Pizza Day on April 5th.

Happy 20th Anniversary to **Dave Latz** on April 5th!

Happy Birthday to **Rosalind Lanier** on April 6th!

Grilled Cheese Sandwich Day on April 15th.

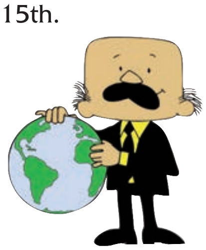
Income Tax Day on April 15th.

National Take a Wild Guess Day on April 15th.

Blah Blah Blah Day on April 17th.

Earth Day on April 22nd.

National Arbor Day on April 26th.



Where's Your Money Going?

How much do you pay each month for services that aren't important to you? Do you subscribe to magazines you don't read or belong to a gym you don't use? Check out this list of recurring costs – what are they worth to you?

? Phone services such as call-waiting or caller ID.

? Cable TV.

? Computer on-line services.

? Magazine subscriptions.

? Book clubs.

? Gym fees.

? Cellular phone.

Case Administration

Some Tips For Managing Your Inbox

- **Organize your day** by establishing mini-goals. There may be an item that has slowly built up; make time and set a goal to complete this task no matter what. Clear it out! As you move forward you can find ways to minimize this task completely.
- Plan what and when you can **multi task**. If you are on phones, you can use this time to plan and organize your week. Keep a file folder of emails and other follow up issues in the event the system is not available. There is always work to do in our world!
- Know how much time it takes for you to complete a task in your skill set. This is important because when you are short on time you can **maximize what you can accomplish**. For example, Case Administrators can complete approximately 30 secured claims or 60 unsecured claims in hour. That's two minutes for a secured claim and one minute for unsecured claims. When organizing your day, a 30-minute block means you can knock out 30 unsecured items from your inbox.
- Clear today's work received and go back and **clear your oldest day of work**.
- Do not leave any inbox item untouched. Even if you only do one or two items, use this to **break up your workflow**. You can even use this as your end of the day task.
- When working a large inbox item like claims or claims verification, **use the command-find function (⌘–f)** on your keyboard to prioritize your claims. Work claims that have the "confirmed pending processing" status first. Keep in mind, claims are received everyday, and Case Analysts are confirming cases daily as well, so you will have new claims with this status everyday. After working this claim status, you can use the command-find function on your keyboard to work claims in numerous ways: by creditor, date confirmed, or date received. Mix it up!

- **Track your progress** with an Excel worksheet. Tracking your workflow is key to understanding why your work input/output may vary from day to day. You may need to change your lunchtime, follow-up time, or planning time to maximize your day. Knowing this, you can also track trends in work received. Workflow can vary from the time of the week or month and you can plan accordingly.
- **Know your own work trends**! Can you complete more in the morning or after lunch? If you work harder in the afternoons, you may need to take an early lunch or vice versa. Does a heavy lunch from your favorite burger place leave you fried for the rest of the day? You may opt for a salad, or get out of the building and take a walk to get some air to clear your mind.
- **Plan to call a creditor or attorney in the morning** to leave time for them to return your call during the day. Leave a detailed message with your email address; someone may not have time to call, but they may shoot you an email to let you know they are working on it. Also, ask, "when can I expect this to get done?" and mark your calendar accordingly to minimize the back-and–forth transactions.

Kimberly Broomfield, Case Administrator

Legal

Positivity And Professional Courtesy In The Workplace

It is important to remember during our busy workdays to be professional, patient and courteous when we interact with our co-workers, supervisors, employees, clients and all bankruptcy professionals we may encounter throughout the day. Sometimes when we get stressed this might become quite a challenge, but we must try to stay calm and positive while trying to resolve issues with our work peers and customers. Remember, we are all on the same team working together toward a common goal, as stated in our mission: "…we assist and support the bankruptcy community, including debtors, creditors, attorneys and the judiciary…We provide quality service which satisfies customer needs in a consistent and dependable manner."

In order to deliver on our mission, we must keep a positive work atmosphere that will enable all of us to foster a both productive and happy working environment. "You think best when you're happiest" is a famous quote from Peter Thomson, which I find very appropriate here. I understand we are all very busy, and I know it is imperative to get our work done in a timely and error-free manner; however, we can still accomplish this while at the same time being friendly and courteous to our co-workers and customers.

When dealing with errors, corrections and issues that arise, we need to do less finger pointing and more problem solving. Sometimes we spend more time trying to figure out who is at fault than we do actually resolving the issue. Everyone makes mistakes, and it is important for the individuals who made them to learn from these mistakes to avoid them in the future. However, when addressing these issues, it is more effective to avoid accusatory and biting statements and use a more positive approach. This not only applies between co-workers at our office, but also when dealing with debtors and their attorneys, creditors and members of the court. Be kind, courteous, and effective when communicating, and we will all reap the benefits from a positive work environment.

Colin Powell once said, "Perpetual optimism is a force multiplier" when speaking of our military, however, we can apply this phrase to our everyday work tasks. By remaining positive and optimistic during the workday, we are better equipped to handle our responsibilities and duties. Additionally, it is much easier to work together as a team when we have positive energy rather than negative attitudes.

Becky Feuerbacher, Case Analyst

Case Administration/Financial

We All Work Together

There are two words that we commonly say or use in this office and that's Case Administration. Webster's dictionary has numerous meanings for the word case; however, the best definition for usage in this office would be "a set of circumstances or conditions." Now the word administration also has several meanings, but one that fits our office environment is "the act or process of administering or performance of executive duties." In essence each staff person in the trusteeship is performing duties based on a set of circumstances. WOW, that description really sounds important and is something you should keep in mind during the performance of your work tasks. A lot of the duties we perform are repetitive, so sometimes we can get a mechanical mentality and loose the importance of the details.

The Legal department is responsible for documents associated with the opening of the case and the Financial department is primarily responsible for documents associated with closing of the case. The Legal department consists of the Case Administrators, Client Service Representative and the Confirmation team, which includes the Staff Attorneys and Case Analysts. When a case is filed and received by our office, the initial documents are assigned to the Case Administrators. They add the parties associated with the case, process the plan, enter the claims, add the fee orders and generate letters for pre and post confirmation issues that affect our ability to administer the case. In the meantime the Confirmation Process team is preparing and processing the documents associated with the case being confirmed like pay stubs, tax returns, amended schedules and plans. The Client Service Representative has the most interaction with the debtors and attorneys and is responsible for making sure everything associated with the §341 hearing is prepared.

Once the court call is complete the Confirmation Team will separate the cases that were confirmed from the ones that were not. A motion to dismiss is filed for the cases that are not confirmed. The confirmed cases are reviewed to make sure all orders and plans have been processed then the case status is changed to confirmed. If you have access to the 13 data network then you will see the status of the case as confirmed pending post confirmation review, which means the case has been assigned back to the Case Administrator for a final review of all documents filed in the case before the post confirmation disbursements can begin.

The Financial department, in conjunction with the Legal department, is primarily responsible for the fiduciary side of the office, which involves the application of receipts being posted to the individual cases. The Receipts Specialists review all the information to make sure the case number, debtor name, and debtor address match the information we have in our system.

The Payroll Control Specialist works in conjunction with the Receipts Team, Audit Team, and the Case Administrators. Daily, a TNG report is run which informs the Payroll Specialist of new cases where the debtor or co-debtor has been put on payroll control. The Payroll Specialist then generates letters to employers for each case, informing them of the order to direct payroll deductions to the Trustee.

The auditors perform the Mid-Case and the Final Audit. Both audits perform the same tasks but serve the Trustee as safeguards at different times of the case. The Trustee requires that if one auditor had performed the Mid-Case audit, then a different auditor must perform the Final Audit. This way, the Trustee has more than one eye looking at the case.

Basically the Financial department reviews the work performed by the Legal department. Although the staff from the Legal and Financial departments perform somewhat different tasks, they need to understand that there are four things that can universally halt the progress of a case or create a negative consequence.

1. Erroneous data entry: Bad data in equates to bad data out, so stay alert and perform a self-check at all times.
2. Misinterpreting the plan or order language: Read and re-read and when necessary seek assistance for those convoluted documents. Being telepathic is not required.
3. Follow-up: If a document is questionable to you then someone else may have the same issue so take the time to resolve potential discrepancies as they occur. Trying to correct something three years into the case is cumbersome.
4. Overall understanding: Cross training is a standard process of the Trusteeship. Everyone needs to understand how things work for each area of the office.

We have plenty of policies and procedures for each job task in this office, but ultimately it's up to you to treat each task as an executive duty that deserves your utmost attention. We do process a high volume of documents, but quality is essential. One of the Trustee's saying is "If you didn't have time to do it right the first time what makes you think you will have time to do it again." Output does matter, but quality is essential to effective Case Administration.

Hopefully this will help you better understand how the two departments function as a complete unit and know that what you do is important!

Rosalind Lanier, Case Analyst/Claims and Mark Caffarini, Case Analyst/Closing

Financial

From The Desk Of The Payroll Specialist

An Update Of Frequently Asked Questions

Question: How does a debtor get the garnishment order stopped with their employer?

Answer: Please instruct the debtor to contact their attorney for this request. I cannot stop a garnishment order without an order from court, or the case has been dismissed, completed, or converted.

Question: What if the debtor or the employer wants a copy of the order or the stop letter faxed?

Answer: This data can be faxed or emailed to the debtor's employer or the debtor as requested. If the payroll has not been stopped, please email me and make a forum note of the debtor or employer's request.

Question: The debtor calls and wants to go on payroll control. How do they get this done?

Answer: The debtors are advised to contact their attorney for this to be set up. Unless the debtor's counsel has included this in the plan by checking the box for payroll control to be set up on their case; we do not accept payroll orders at the Trustee's office. All attorneys should submit payroll orders directly to court for entry.

Question: A debtor calls and states that they have lost their job or their hours have been cut. What should they do?

Answer: Advise the debtor to contact their attorney immediately.

Question: What if the debtor can no longer afford to have the payroll control garnished from their paychecks?

Answer: Advise the debtor to contact their attorney and inform them of this right away.

Question: The debtor states that they have changed jobs.

Answer: Advise the debtor to contact their attorney right away so that a new payroll order can be submitted by their attorney to court for entry.

Question: What if the employer or debtor calls wanting to know how long the payroll order is in effect?

Answer: Inform the debtor or employer that the employer will continue to make the deductions to the Trustee until they receive a "Payroll Stop Letter."

Question: Should the debtor's attorney office mail the payroll order to the Trustee's office?

Answer: No, the debtor attorney should mail the payroll order directly to the United States Bankruptcy court. Any orders mailed to the office are returned in the mail to the debtor's attorney.

Juliana Dunklin, Payroll Specialist

20 Questions For:

Jenna Veirup

Office position: Legal Staff

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

If you could build a house anywhere in the U.S., where would it be? Steamboat Springs, CO.

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

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

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

What is your favorite book? Flow: The Psychology of Optimal Experience by Mihaly Csikszentmihalyi.

If you could bring anything back from your childhood, excluding people, what would it be? Mandatory recess.

When you were growing up what was your favorite…

Hair style/haircut? French braid.

Cartoon? Looney Tunes.

Cereal? Cinnamon Toast Crunch.

Sport? Swimming.

Subject in school? Band.

Author? Madeleine L'Engel.

Singer/Singing group? Madonna.

Video game? Where in the World is Carmen San Diego.

Family outing? Camping in Sleeping Bear Dunes, MI.

Movie? Willow.

If you wanted to be cool: You wore Umbro shorts with layered socks and Keds.

I always wanted: To learn to play the guitar.

Now that I'm older I wish: I could be athletic again.

Trivia Quiz Answers:

Fairy Tales

① Biddy.
② A harp.
③ Rose Red.
④ 100 years.
⑤ Breadcrumbs.
⑥ A troll.
⑦ Her firstborn child.
⑧ German.

Throwing Your Money Away: Three Ways To Be Smarter With Your Money

Even with good budgeting and an attention to where your money goes, you might be surprised to find out how much money you waste. Consider these three ways to keep from throwing your money away.

1. Wasting Food

According to the National Resources Defense Council, the average American family throws out about $2,300 worth of food each year. This represents a large chunk of a family's food budget. To keep this waste down, try to only buy in fresh food what your family will eat in the next few days. You are able to eat food past the "sell by" and "use by" dates. These are manufacturers' suggestions, but you can use your own discretion to judge if your food is still edible. If you have food about to go bad, freeze it immediately for later use.

2. Wasting Health-Care Money

Whenever you have a choice, take a look at the cost of your health care. Try to stay in network to reduce your out of pocket costs. Take advantage of free or low-cost screenings, immunizations, and check-ups. Switch to generic drugs to reduce your prescription costs. Finally, ask your employer if you are eligible for a flexible spending account, which lets you save on taxes while paying your health care bills.

3. Wasting Money on Interest

One of the biggest ways to waste your money is to get into debt. Paying for something with a credit card or a loan always means that you will pay more for that item, unless you are paying off your bill in full each month. Interest does you no good – it just increases the cost of the things you buy. Be honest with yourself and ask if you can wait to save up for what you intend to buy instead of buying it now and paying for it later.

Safety Tip

It is a good idea to have a fire extinguisher in your kitchen, but it won't do you any good if you don't know how to use it. Be sure to read all the instructions with your extinguisher. It should be rated for use on residential cooking equipment. Use the PASS method to extinguish the fire: Pull the safety pin, Aim at the base of the fire, Squeeze the handle slowly, and Sweep from side to side. If the fire is not extinguished, immediately leave your home and call 911 for help.

Upgrading Your Reading As You Get Older

Studies have shown that, when asked, people tend to prefer reading books and articles on paper rather than by using electronic means such as e-readers or tablet computers. This goes for both older and younger readers. However, the popularity of these e-readers is growing, especially among young people. As the technology gets better, many are finding that it is just as easy to read a book on an electronic device as it is on paper.

There is still a significant reluctance on the part of older readers to adapting these new technologies, however. Many report that they find it more difficult to read on a screen as opposed to reading a printed book. But this may not actually be the case.

Researchers in Germany have shown that older readers spend less time absorbing the text on an e-reader, while maintaining full comprehension. This effect is not the same in younger readers, who spend about the same amount of time reading on both options. The benefit for older readers improved on better quality e-readers, especially those with backlit displays. While surprising, the results of this study indicate that seniors may find it easier to read their book, magazine, and newspaper selections on a tablet or e-reader.

Snacking Your Way To Health

Too many snacks between meals are obviously not good for you. There is a way to use healthy snacks to build muscle and shed fat while making you feel better. A recent study found that having a high protein and carbohydrate snack after working out can help improve your overall well-being.

The researchers looked at exercisers who were snacking after a work-out. They gave these exercisers a 250-calorie shake with 24 grams of protein and 36 grams of carbs right after they did a strength training session. These people were followed for six months. At the end of the study session, those who drank the shake lost about four pounds more fat and added almost two pounds more lean muscle than those who did not drink the shake after their workouts.

So what are the best post-exercise snacks? Try a banana with peanut butter, a wedge of cheese and an apple, a couple of hard-boiled eggs and some dried fruit, or your favorite protein shake. For the most bang for your buck, try to eat your snack within 30 minutes.

Did You Know?

The Oldest Living Things On Earth

Happy birthday if you're 100 million years old today. Compared with the oldest living things on earth you're still a youngster. Enjoy your youth!

❶ Cyanobacteria – survived every major extinction – 2.8 billion years.

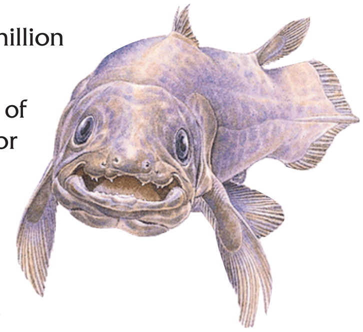
❷ Sponge – 580 million years.

❸ Jellyfish – 505+ million years.

❹ Nautilus – the only shelled cephalopod – 500+ million years.

❺ Horseshoe crab – 445 million years.

❻ Coelacanth – this species of fish has been around for 380 million years.



❼ Gingko Biloba tree – the only living representative of the order Ginkgoales – 270 million years.

❽ Horseshoe shrimp – unchanged for 200 million years.

❾ Sturgeon – 200 million years old.

❿ Martialis Heureka species of ant – 120 million years old.

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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: Fairy Tales

You've heard the stories over and over, but how well do you remember the details of your childhood fairy tales? *(The answers can be found on page 6.)*

① In the traditional story of Little Red Riding-Hood, what is the little girl's real name?

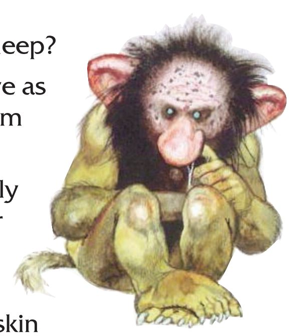
② Jack visits the home of the Giant and steals what kind of instrument?

③ In the Brothers Grimm story of Snow White, she had a sister. What was this sister's name?

④ How long did Sleeping Beauty sleep?

⑤ What did Hansel and Gretel leave as a trail to find their way home from the wilderness?

⑥ In the tale of the "Three Billy Goats Gruff," what was under the bridge that the goats must cross?



⑦ What was the price Rumpelstiltskin demanded of the miller's daughter to spin the straw into gold?

⑧ What nationality were the Grimm Brothers?