

Stats And The Stanley Cup

What do North America's oldest sporting trophy and 10 years of bankruptcy statistics have to do with each other? They both interest me and they give us a chance to put an awesome picture in the newsletter to entice you to read this article. I'll intertwine information about both topics to keep you enthralled in at least one of them.

I have gathered information from our office for the past 10 years. In that time we have received over \$630 million in "Gross payment from or on behalf of debtors," the official term on the Monthly Report; I'll call them receipts. That averages out to just over \$5.2 million per month. But that monthly number is deceiving. In FY (fiscal year) 04 the monthly average was about \$4.5 million; in FY13 the average is approximately \$7.4 million. That is a 64% increase or, taken over 10 years, a 6.4% increase per year. See why I used 10 years of stats – to aide the mathematically challenged.

Here is a surprising trend in the receipt numbers: from FY04 through FY10 the range was relatively flat, staying between \$4.5 to \$5.0. In FY11 receipts went up to \$5.9 million an 18% increase, FY12 was \$6.7 million, another 14%, and finally FY13 to \$7.4 million, an additional 10%.

I can tell you must be getting too excited about this information, so I'll throw in some Stanley Cup information to calm you down. Chicago police estimated over two million people

watched the 2013 Blackhawks victory parade and rally, roughly the same as the circulation of this newsletter. The Stanley Cup has been awarded annually since 1893, but only counting the NHL era starting in 1918, the team that has won the trophy the most times is the Montreal Canadiens with 23 championships. The Blackhawks fifth title ties them for fifth on the list. When they win again in 2014 they will move to fourth on the list, current odds have them second to the Pittsburgh Penguins.

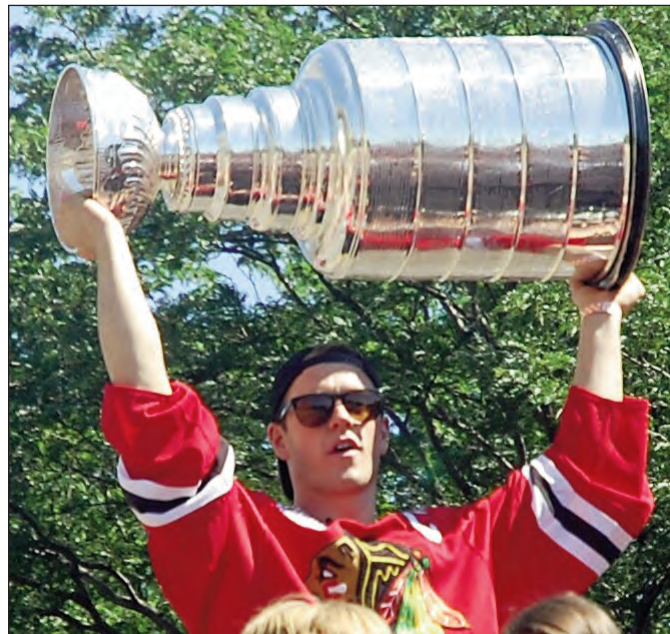
Back to the stats, to get from the receipts to the disbursements, we need to subtract the debtor refunds. No need to spend much time here, over the 10-year period this has averaged \$224,000 per month. The number has not varied too much

over the time period. So, the \$5.2 million in average monthly receipts less \$224,000 in debtor refunds leaves an average of \$5.0 million to disburse monthly.

The name that appears on the Stanley Cup the most is that of Jean Beliveau who played for the Montreal Canadiens on 10 championship teams and was an executive with them for another seven cup winners. Second to him is Scotty Bowman who just earned his lucky 13th time on the cup as the Senior Advisor of Hockey Operations for the 2013 Chicago Blackhawks.

Let's talk up the number of cases we have. Following are a couple

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Blackhawks captain Jonathan Toews hoists the Stanley Cup for all to see during the city's victory celebration.

Stats And The Stanley Cup

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of tables showing the increase in our caseload over the last 10 years:

	Aggregate	Monthly Averages
Cases Active Oct. 1, 2003	8,194	
New Cases Filed	44,970	384
Dismissals	-25,133	-215
Conversions	-3,889	-33
Closings	-9,804	-84
Miscellaneous	890	8
Monthly Increase		60
Cases Active Jun. 30, 2013	15,228	

THE MARSHALL CHRONICLES

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

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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/>.

Fiscal Year Ending	Cases Active	Change	% Change
Sept. 30, 2004	8,380	186	2.2%
Sept. 30, 2005	8,057	-323	-3.9%
Sept. 30, 2006	7,362	-695	-8.6%
Sept. 30, 2007	7,450	88	1.2%
Sept. 30, 2008	7,863	413	5.6%
Sept. 30, 2009	8,349	486	6.2%
Sept. 30, 2010	9,668	1,319	15.8%
Sept. 30, 2011	11,166	1,498	15.5%
Sept. 30, 2012	13,708	2,542	22.8%
Jun. 30, 2013	15,228	1,520	11.1%

In the past 10 years 44,970 new cases have been filed or an average of 384 cases per month. In FY12 and FY13, the average number of new cases filed has been over 500 cases per month. Of the new cases filed, 55.9% of those cases have been dismissed, 8.6% of the cases have been converted and 21.8% have closed on completion of the plan. Those of you astute or still paying attention notice that does not add up to 100%. That is because 13.7% of the cases are still active, most of those will eventually close on completion of the plan, making that 35.5% of the plans close on completion of the plan.

Since October 1, 2003, we have gone from 8,194 to 15,228 cases or an increase of 53.8%. The table shows most of this increase has occurred since FY10. Before FY10 new case filings have averaged 332 cases per month compared to 472 cases since. During that same time period the percentage of dismissals has decreased from 65.7% to 44.9%. Many of the active cases are scheduled to close on completion of the plan in the next few years.

The Stanley Cup does not grow any larger, unlike our caseload; rings at the top are "retired" as the current rings at the bottom get filled up with the names of the most recent winners. The current version of the cup only shows winners from 1956 and forward on the bands, original winners are on the cup portion. The "retired" bands are on display at the Hockey Hall of Fame. Only three of the Blackhawks five championship teams are on the current version of the cup, the 1934 and 1938 winners are on retired bands. To



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**Trustee Matters
Communication**



Communication is one of the universal responsibilities included in each employee’s job description. Direct and open communication with others fosters trust, enhances information flow, and builds stronger relationships. We must learn how to communicate with each other and how to communicate with the community we serve. I recently visited the State of Illinois driver’s license bureau to renew my driver’s license for the State of Illinois. Based upon my experience with that office, I will insist that all employees in this office are courteous to the public, that our communications are clear, and that we maintain a professional attitude at all times. Some guidelines to increase communications include:

- Let people know in a timely way about information that affects them. Respond as quickly as possible to any questions they may have.
- Be aware of the messages you send nonverbally.
- Convey positive and constructive feedback.
- If conflicting or mixed messages come up in conversation, confront the discrepancy and work with the other person to clarify the misunderstanding.
- When you receive vague messages, define the issues in concrete terms so that all parties are clear about what is being said.
- When you need to get a point across in a direct, yet non-aggressive fashion, simply say what you think and feel without putting the other person down.

The flow of information in an organization is its life force. To maintain and improve the vitality of the organization, information must freely flow upward, laterally and downward. In this office, “you are your brother’s keeper.” If you hear or know of someone who needs help in improving his or her communication skills, please let us know. I want to hear it from you, not from an outsider.

*Source: Successful Manager’s Handbook
Marilyn O. Marshall, Trustee*

**Information Services
“Y” Do I Have To Do This?**



Task Workflow is a powerful tool in TNG that allows our office to dynamically assign tasks to users. It eliminates the need to run reports and divide them up among co-workers for processing. Some of the functions that we assign through task workflow include Petition Entry and Verification, Claims Entry and Verification, PCR Initial and Final as well as multiple Audit functions. The task is distributed through the user’s inbox and when the function has been completed, the user indicates they are done by entering a Y in a field designated for that function. For example, when petition verification is complete, putting a Y in the Petition Verification field lets Task Workflow know that the case is ready to be assigned for the Attorney Worksheet.

Sandra Pillar, IT Analyst

Bankruptcy Court Announcement:

**UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF ILLINOIS
 GENERAL ORDER NO. 13-1
 REGARDING FLAT FEES FOR DEBTOR'S
 COUNSEL IN CHAPTER 13 CASES**

Effective July 10, 2013

**Pursuant to unanimous agreement by the judges of
 this court on July 9, 2013, IT IS HEREBY ORDERED
 that the maximum amount of the Flat Fee author-
 ized for Chapter 13 debtor's counsel by Local Bank-
 ruptcy Rule 5082-2 is hereby increased to \$4,000.
 This increase may be used in cases in which the
 Court Approved Retention Agreement is entered
 into on or after today's date.**

Date: July 10, 2013

**Bruce W. Black, Chief Judge
 United States Bankruptcy Court
 Northern District of Illinois**

Light Bulbs

**See The Light
Among Different Bulbs**

Time for an illuminating look at a basic household item: light bulbs.



Incandescent: Burn hotter than most other types so they use more energy. Average life: 750 to 1,000 hours.

Halogen (also called tungsten-halogen filament incandescent): A small capsule filled with halogen gas provides the bulb with its bright light. Uses less energy and is generally more expensive than an incandescent bulb. Halogens have been known to be fire-starters. Average life: 2,000 to 3,000 hours.

General service fluorescent: Emits less heat – and is more energy efficient – than an incandescent bulb. Because of its long thin profile, this type of bulb is commonly used for under-cabinet lighting and on garage work benches. Average life: 10,000 to 20,000 hours.

Compact fluorescent bulb: Gives off as much light as a regular incandescent bulb, but requires far less energy. A 15-watt compact fluorescent bulb produces about the same light as a 60 watt incandescent bulb. Average life: About 10,000 hours.

Stats And The Stanley Cup

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be more accurate, only two Blackhawk teams are engraved on the current version of the cup, the 2013 team will not be added until after the current Stanley Cup tour is over. Every member of the winning organization gets a day with the cup. When that is completed, shortly before the next season begins, then the current team will have their names engraved on the cup.

Finally back to the stats again. I'm going to tie together the monthly average disbursements and the average caseload. If you divide the disbursements by the caseload at any particular time you would find the average monthly disbursement per case per month. Very surprisingly, that number has not varied very much over the past 10 years. We have disbursed approximately \$545 per case per month on average for the past 10 years and that amount has not changed much from 2003 to 2013. We have gone from disbursing \$4.5-\$5.0 million a month in FY04-FY10 to disbursing in \$7.2 million per month in FY13, but the average of \$545 has remained fairly consistent because the caseload has grown from about 8,000 active cases to 15,228 cases.

Dan Lyons, Controller



By the Numbers: Tornadoes

- ☛ The tornado that struck Moore, Oklahoma, in May will cost insurers approximately \$3 billion in claims to cover personal, commercial, and industrial property losses.
- ☛ In 2012 in the U.S., there were 939 recorded tornadoes, resulting in 70 deaths.
- ☛ The United States averages about 1,100 tornadoes each year, leading the world in tornado activity. Canada is second with about 100 per year.
- ☛ About 95 percent of all tornadoes in the United States are below EF3 intensity. Only about 0.1 percent reach EF5 status.
- ☛ Texas leads the nation in tornado sightings, with an average of 126 per year. Kansas comes in second with an average of 96 annual tornadoes. Alaska, Rhode Island, Hawaii, and Vermont average less than one tornado a year.



Source: NOAA

Case Administration Mortgages: Reserves On Hold

The Office of the Chapter 13 Trustee disburses payments to creditors the third Friday of every month. When our office converted to BSS TNG on October 1, 2012, I was assigned to run a report called "Mortgages: Reserves on Hold."



These are mortgage claims that have a "Reserve Flag code check returned by creditor." There are approximately 50 to 60 checks returned. They are either returned by the U.S. Post Office due to bad address or from the creditor with a letter specifying they are no longer servicing the loan.

Usually, I run the report the first week of every month. Once the report is run, I am able to send an email to alert each employee assigned to the check to start working on it. This gives time for that employee to contact the creditor to try to resolve the issue.

The Trustee will void the check and will add a docket under Forum Notes with the check number and the amount of the check. The employee who is assigned the check will have 10 days to resolve the issue and then make necessary notes under Due Diligence in BSS-TNG.

Laura Mendoza, Case Administrator – Mortgage Specialist

August's Notable Events



NACTT Annual Seminar August 3rd – August 6th.

Coast Guard Day on August 4th.

National Night Out on August 6th.

Lighthouse Day on August 7th.

Lefthanders Day on August 13th.

Happy Birthday to **Stewart Chapman** on August 15th!

Happy Birthday to **Terry Gallagher** on August 15th!

National Aviation Day on August 19th.

Radio Day on August 20th.

Happy Birthday to **Dan Lyons** on August 21st!

National Dog Day on August 26th.

Toasted Marshmallow Day on August 30th.



Legal

Someone Has To Pay Attention...

Judge Cox published a recent decision regarding Chapter 13 plan administration. The case is *in re Shelia L. Martin*, 23 CBN 665, 2013 WL 2351907 (Bankr. N.D. Ill. 4/26/13). In the *Martin* case, the debtor confirmed a plan that called for the Chapter 13 Trustee to maintain current mortgage payments from plan payments.

The plan was going along well until the debtor worked out a mortgage modification loan with her mortgage company. The court approved the loan modification in December 2011. However, the debtor's plan was not modified to change the current mortgage payment from Trustee disbursing to debtor disbursing until July 2012. In the meantime, both the debtor and the Trustee were making current mortgage payments to the lender.

The result was an overpayment by \$12,481.25. Judge Cox noted that both the mortgagee and the debtor shared responsibility for the overpayments but that the primary responsibility lied with the mortgagee. For accepting payments from the debtor and the Trustee, the debtor was awarded damages of \$5,000 for physical and mental injuries and \$7,000 in attorney's fees.

O. Anthony Olivadoti, Managing Attorney



Have A Great Garage Sale

August 10th is National Garage Sale Day. Having a garage sale can be a lot of work, but these tips will help your day go smoothly and can help you make more money.



1. Advertise well.

You can put an ad in the paper, submit your information to Craigslist, upload notice of your sale to Facebook, and tell all your friends. Don't forget to put lots of signs out in your community directing people to your home.

2. Get your neighbors to join in.

If you can find willing neighbors, hold garage sales on the same day. You will enjoy extra traffic and people are more likely to stop and get out of their cars if they think there is a lot of stuff to rummage through.

3. Price things to sell.

If you are looking to make a good profit on your goods, maybe a garage sale is not the way to go. This is the time for you to quickly move things that will be donated if you don't sell them, so price low enough to compel people to buy.

4. Price everything.

Although it seems like a lot of work, place a price tag on every item. People sometimes won't bother to ask for prices if most things are unmarked. Make it easy for buyers to make a quick decision about your goods.

5. Keep things tidy.

A neat and organized selling space will lead to more sales. If your buyers can see your items easily, you'll sell more. Try also to group like items together—toys in one section, kitchen goods in another, and all the clothing in another.

20 Questions For: Charles Ward

Office Title: Case Analyst.

Do you have a nickname? Baby Charlie.

Where were you born? Oswego, IL.

What should we know about your family?
I have one older sister.

What's your favorite food? Fish Tacos.

What's your favorite TV program? Game of Thrones.

What's your favorite color? Royal Blue.

What's your favorite expression? Sometimes I sits and thinks, sometimes I just sits.

What's your favorite smell? The Sea.

What's your favorite childhood memory? Playing in the woods and ponds in my backyard.

If you could meet one person in the world, either dead or alive, who would it be? Miyamoto Musashi.

What's most important in life? Right now, it's having fun and experiencing new things when I have time.

Is the glass half full or half empty? Either way, I'd like a re-fill please.

What's certain to make you smile? Demotivational posters.

What's the first thing you do in the morning when you wake? Take a shower.

How would your friends describe you? Easy going.

What would be a perfect day for you? Waking up around 9 o'clock and puttering around the house until lunch time then going out for the day or staying in and reading would be fine too.

What's your most embarrassing moment? Expressing my condolences at a funeral. I always end up saying the wrong thing to the wrong person it seems like.

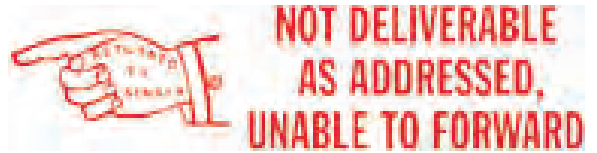
What's your proudest moment? Taking 12th in the World Field Archery Championships in Gothenburg, Sweden, when I was 17.

Where do you see yourself in five years? I'm not too sure.

Anything else you'd like to tell us? Not particularly.



**Financial
Unclaimed Funds – Debtor Refund Check**



Every fourth Friday of the month, the Trustee sends out debtor refund checks. Before the Trustee sends the refund check to the debtor, Ms. Marshall makes sure the debtor’s address is correct. If the Trustee receives any returned mail from the post office that was sent to the debtor, the Trustee WILL NOT send out a debtor refund check. The post office will put a yellow sticker on the envelope and the yellow sticker will say, Return to Sender, Not Deliverable As Addressed and Unable to Forward.

The Trustee has given the task of making sure that the debtor’s address is updated before the next debtor refund disbursement to the Financial Department. The Financial Department has to perform due diligence in getting the debtor’s correct address filed with the bankruptcy court.

The Financial Department follows at least five steps in trying to find the correct address:

1. At the time of the §341 meeting, the debtors fill out a contact sheet for the Trustee. The contact sheet is then imaged in the case file. Often times the Financial team is successful and can call the debtor’s home, cell or work number from the sheet. If this happens, great! We speak with the debtor regarding the change of address. If the information isn’t updated and the phone numbers are disconnected, then we go to the next step.
2. The Financial team will call the debtor’s attorney’s office to get updated information regarding their client. The debtor’s attorney’s office may have a new work, cell, home and an emergency contact number. Many times the attorney’s office has the debtor’s updated address and can file it with the bankruptcy court.
3. If the Trustee has the employer’s phone number, the Financial Department will call and ask to speak with the debtor. If the debtor is unable to talk for any reason, the

Financial team will leave their name and phone number. The Financial team does not leave any embarrassing messages for the debtor. The Financial team is very discreet when making all phone calls.

4. If the debtor has a home phone and it is listed, the Financial team can find the debtor in the white pages.
5. Last but not least, the Financial team will use www.google.com and www.yahoo.com. Yes, Google and Yahoo work. I once put a debtor’s name in Google and did a search. A posting came up with the debtor’s name on it. The posting was a reward for a dog that was missing. I called the posting and asked to speak with the debtor. She said, “speaking.” I asked her to verify her address and some other personal information. Guess what? It was the debtor and she updated her information and received her refund check. The debtor called and said thank you for taking the time to find me.

One would think we are “stalker”s in this process, but what if you had money sitting and waiting for you to claim? Would you like for someone to find you or let the money go to the bankruptcy court as “unclaimed funds”. I always see those commercials that say: “You may be one of millions owed money by the state. Your state is currently in possession of more than \$6.1 billion in unclaimed funds.” If anyone knew they had funds coming to them, the state wouldn’t have it.

Some debtors don’t know they have a refund check coming. The Financial Department may need your help in locating the debtor. If we call your office, please assist the Financial team so that the we can assist the debtor in claiming their refund check from the Trustee by filing a change of address form with the bankruptcy court. *Santricia Mack, Closing Auditor*

Take A Walk

New research from the George Washington University School of Public Health has shown that the simple act of taking a walk after a meal could reduce the risk of developing type 2 diabetes in older people. A walk after eating reduces spikes in blood sugar that follow a meal.

Exercising is a great way to combat the development of many diseases. This study shows that it might be beneficial to spread out the time you spend exercising instead of having one burst of activity—as long as that exercise is timed correctly. Instead of relaxing, sitting, and watching television after eating, which researchers found was the worst thing you can do, older people can get the most bang from their exercising buck by heading outdoors. In the study, it was found that three short walks after meals were as effective as one 45-minute daily walk.

The research showed that the benefits of this type of exercise were especially helpful for those in their 70s and 80s. Often people in this age range find long periods of exercise too difficult. It may be easier to incorporate intermittent physical activity in this way. Older people also are less able to control blood sugar after meals. The effects of taking short walks after eating were significant in reducing blood sugar for up to three hours after a meal. So, next time you get up from the dinner table, tie on your shoes and take a jaunt around your neighborhood instead of crashing in front of the TV.



Myths About Your Child's Eyes

August is National Children's Eye Health and Safety Month.

While there is some great advice out there about how to keep your children's eyes healthy, there are also some misconceptions about what is dangerous and what is not. Let's take a look at these common myths.



Myth: The sun is not really that harmful for kids.

Many people believe that it is not important for kids to wear sunglasses because their eyes are not as responsive to harsh sunlight. But it may be surprising to many parents to learn that the lens in a child's eye lets in 70 percent more UV rays than in an adult eye. If you feel the need to wear sunglasses outdoors, you should place them on your children as well. You can find many styles of sunglasses that are great for youngsters, including ones with Velcro straps.

Myth: Most childhood eye injuries come from accidents with sharp objects, like scissors.

In fact, most eye injuries in children come from sports and recreational events. Baseball is the sport responsible for most eye injuries in children under 14. Among those 15 to 24, basketball causes the most injuries. Overall, 72 percent of all sports-related injuries to the eyes are to those under the age of 26. To help prevent injuries, protective goggles or face masks should be worn.

Myth: Sitting too close to a TV will damage a child's eyes.

Research has shown that sitting closely to a television or computer screen does not damage eyes. But it can cause headaches and temporary blurred vision. The real danger is in intellectual and social development. If your child does sit closely to the television or computer screen, however, you should get his or her eyes checked. While sitting closely does not harm vision, a problem with your child's vision could compel him or her to sit closely. So, rather than being a cause of poor vision, it might just be an early indicator of a problem.

Trivia Quiz Answers:

Dog Days Of Summer



- ① His paws.
- ② Chihuahua.
- ③ The Chow.
- ④ Two Gentlemen of Verona.
- ⑤ Germany.
- ⑥ 42.
- ⑦ Great Dane.
- ⑧ Cynophobia.
- ⑨ Labrador Retriever.
- ⑩ The Greyhound.

7 Steps To A Healthy 401(k)

Saving for retirement does not need to be complicated or painful. Check out these tips on how 401(k) savings plans work and take advantage of the savings offered by your employer.



1. Start participating in your employer sponsored plan now.

Time is on your side. The sooner you start contributing to a 401(k), the longer your money has to grow. Even if you only contribute 2 or 3 percent, it's a start.

2. Pay yourself first.

Out of sight, out of mind. Your contributions are taken directly out of your paycheck and deposited straight into your 401(k) plan.

3. Contribute to the max.

It's simple, but true. The more money you put in a 401(k) plan, the faster it will grow. Participants can contribute up to maximum of \$11,000 annually, although some company plans limit the contribution to a percentage of your salary. These plans are portable and can be rolled over into an IRA or to another 401(k) if you change jobs.

4. Free money.

Many employers offer matching contributions. Take advantage! It's like a tax-free raise.

5. Pre-tax benefits.

401(k) contributions are not taxed until you pull your money out. Saving pre-tax gives you more money to invest. Because taxes take a large bite out of each dollar you earn, you have to save more after-tax dollars to get the same impact as pre-tax saving. Plus, saving pre-tax dollars lowers your taxable income, which means you'll pay less to the IRS.

6. Keep your hands off your retirement savings.

Financial advisers warn against borrowing from your 401(k), even if it's to get rid of credit card debt. Essentially, you're robbing your retirement. If you do borrow, the loan has to be paid back in five years or you will be slapped with a 10-percent penalty. Plus, in most cases, if you leave your job, you'll also pay the penalties and tax unless you repay the loan in full.

7. Be flexible and look long-term.

As the years go by, life changes; so should your retirement savings strategy. Review your 401(k) plan quarterly, and definitely annually to ensure it still meets your needs as retirement approaches.

Did You Know? Clowns


August 1-7 is International Clown Week.

- 🎪 A group of clowns performing for a particular circus is called a Clown Alley.
- 🎪 There are four basic clown types: the whiteface, the auguste, the hobo, and the character.
- 🎪 The whiteface clown has the highest rank and often serves as a straight man to other clown types.
- 🎪 Auguste clowns are the ones who receive the pranks: the pie in the face, the squirt of water, or the kick in the pants.
- 🎪 Both hobo and character clowns are based on a specific character, and their makeup is less subject to rules than the other two types of clowns.



- 🎪 Clowns were first mentioned in Egypt around 2400 B.C.
- 🎪 Clowns can register with Clowns International in England. They submit a picture of their face make-up to register their look. The pictures are transferred to eggshells and placed in the “Egg Gallery,” serving as a kind of copyright for their make-up designs.
- 🎪 A common clown superstition is that blue face paint brings bad luck.
- 🎪 Coulrophobia is the term for a fear of clowns.
- 🎪 A clown’s act in the United States is called a gag. In Europe, it is called an entrée.




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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: Dog Days of Summer

Though the phrase actually refers to the sultry days of summer, perhaps you can still answer these questions about our fine furry friends. *(The answers can be found on page 7.)*

- ① Through what part of the body does a dog sweat?
- ② What is the smallest breed of dog?
- ③ What is the only dog with a black tongue?
- ④ What is the only Shakespeare play that has a dog named in it?
- ⑤ Contrary to popular belief, the Poodle did not originate in France. From what country did it come?



- ⑥ How many teeth does an adult dog have?
- ⑦ What breed is the popular cartoon character Marmaduke?
- ⑧ What is the term for a fear of dogs?
- ⑨ According to the American Kennel Club’s list of registrations, what is the most popular breed of dog?
- ⑩ What is the fastest dog breed?

