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Chapter 19 23 study guide for content mastery

Chapter 12 is a special type of bankruptcy intended specifically for a person which meets the definition of a family farmer or family fisherman. A person must also have what is known as regular annual income. The deeper definition of Chapter 12 bankruptcy does not automatically erase all your debts. Instead, you must submit a return plan similar to Chapter 13 bankruptcy. Both the person and the spouse may apply for bankruptcy protection under Chapter 12, but most of their debts must relate to their farming or fishing business. This includes debts that have a fixed amount but exclude file houses. For a family farmer, at least 50 per cent of the debt must be business-related and at least 80 per cent for the fisherman. In addition, at least 50 percent of their income must come from business for the previous tax year. For family farmers, this covers the three previous tax years. They must have regular annual income in order to have the financial resources to repay their creditors for 3 to 5 years. As in the case of other types of bankruptcy, anyone submitting Chapter 12 must first submit an application to the court serving their territory, together with the necessary documents and documents. This includes a flow of their assets and liabilities, income and expenditure and the financial affairs report. They must contain a detailed list of all income, as well as all business and subsistence expenses, a detailed list of all assets, as well as a list of each creditor and the amounts due. Read more: What is bankruptcy? Chapter 12 Example You run a family farming business and in the last couple of years you have had to replace a few expensive pieces of equipment. There was also a drought that damaged your crops so that you produced less product for sale. You not only earn less money, but you also spend more on business-related costs. If at least 50 per cent of your debt is related to your business activities, you can apply for Chapter 12 bankruptcy and create a 3-5 year plan to help you pay creditors while allowing your financial situation to recover. Debt management spreadsheets Chapter 7 refers to the chapter of the Insolvency Code, which provides for liquidation. According to Chapter 7, your debt is withdrawn, but the assets you have not withdrawn are sold and the proceeds are distributed to your creditors. A deeper definition of Bankruptcy exists to give people a new financial start. Although Chapter 7 allows you to become debt-free, it's not without a price. In exchange for a clean slate, you will be expected to flip the personal property for sale. Depending on the country where you live, your home, pension, car, personal items, coin collections, jewelry and other personal property can be liquidated to pay creditors. Each country has its own set of exceptions, The 17 states allow you to choose between your state exemptions and federal bankruptcy exemptions, established by Congress. California offers two sets of state exemptions for borrowers to choose from. If you live in one of the 17 states that allow you to choose between state and federal exemptions, you must choose one. You cannot select both code preferences. Exceptions work like this: Let's say you have a car with a value of \$5,000 and a vehicle exception in your state is \$6,000. You will be able to maintain your current vehicle. However, if your car is worth \$15,000, the bankruptcy trustee will most likely sell your car, pay off the loan and pay you \$6,000 for the relief. Any other money from the sale of the car would be intended to repay other unsecured creditors. Debt management spreadsheets Chapter 7 Example You do not want to file for bankruptcy, given that it remains on the debtor's credit report for 10 years. If you think you can't pay your bills or put food on the table, bankruptcy may be the right choice. According to FindLaw, Chapter 7 can help in five ways: You can get a new start. You can maintain future income. The amount of debt you can claim is unlimited. There is no return plan to follow. Debt gets rid of quickly. Learn about life after bankruptcy. Chapter 9 is a section of the Insolvency Code which specifically deals with the debts of municipalities, such as a city or town. The department allows the municipality to plan to repay or adjust the debts, while offering protection against creditors. A deeper definition of the bankruptcy code Chapter 9 covers the needs of cities, cities, counties, school districts, municipal utilities, villages and taxable districts. Individuals and corporations shall not be entitled to file for Chapter 9 bankruptcy proceedings. Chapter 9 is also not available to states. In order to qualify for chapter 9 bankruptcy, the municipality must meet four requirements: It must be insolvent. It needs to develop a plan to reorganize or adjust its debts. It must obtain an agreement between the majority of its creditors, not negotiate with most creditors or fail to negotiate with creditors. He must be authorised to be a debtor government official or organization, or under state law. The purpose of Chapter 9 is to protect municipalities from creditors while they are working to present a plan for the reorganisation of their debts. The municipality may reorganise its debts by refinancing, reducing the interest payable or the amount of the principal or extending the repayment period. Unlike other chapters of the Insolvency Code, assets are not liquidated under Chapter 9. Chapter 9 Example That Chapter 9 was included in the bankruptcy code in 1937, about 10 Chapter 9 petitions were submitted per year. This is much less common than other bankruptcies. It should be noted that some of the chapter 9 bankruptcies pastebimi. In In Orange County, California sought to restructure \$1.7 billion in debt, the largest municipal bankruptcy declaration at the time. In November 2011, Jefferson County, Alabama sought help in restructuring the \$4 billion debt that resulted from investments in a local sewage system that went wrong. In July 2013, Detroit became the largest U.S. city, filing for Chapter 9 bankruptcy with about \$18-20 billion in debt and 100,000 creditors. The approved repayment plan has reduced the city by about \$7 billion from the debt load. Debt management spreadsheets Intelligent data libraries From the dramatic growth of online storage, a whole new set of career paths will emerge. These new corporate librarians make sense of the millions of pieces of data accumulated in the company's workforce, and turn them into a clever, searchable library of knowledge rather than the data chaos we are in right now. James W. Gabberty, Associate Professor of Information Systems, Pace University, New York • Wireless Data, ubiquitous CDs, DVDs, flash drives and floppy disks will become obsolete over the next few years. Wireless access speeds are increasing dramatically, allowing people to access their data online as quickly as they do now from their hard wired drives. As people can make calls to a cell phone from virtually anywhere in the world today, they will be able to access their personal or business data wirelessly from anywhere in the world. You don't need to store it locally or copy it to a portable media so that it can be transferred to another computer. Michael Driscoll, President, Winchester Electronics, Northrop Grumman Corp. unit, Wallingford, Conn. Rolling Back in Time Until 2007, fully protected, version of the file system will be widely available. The file system created in the version is time-enabled, so users or programs can return any file to its previous state. For programs, such as databases, this means that it's easy to go back in time and run a database report from, say, the end of last month. For a desktop user, this means that the user can return to any previous version of the file without ever backing up or before the virus infects the file. In principle, file systems will become self-healing, making viruses harmless and removing the need for backup as we know it. Dave Howard, President, Colorado Software Architects Inc., Loveland, Colo. A Terabyte in your hand Expect data storage terabytes on a cell phone until 2007. This will be achieved by further development of flash silicon and multilevel cell technology. Dana Gross, Chief Marketing Officer, M-Systems Flash Disk Pioneers Ltd., Fremont, Calif. Migration of migration headache data by 2005 will become one of the biggest data retention problems. While storage facilities will be able to store hundreds of terabytes of data, the time update hardware transferring data to a secondary location will become too large, often stretching to weeks or months. This conundrum will significantly expand the market's zero downtime data transfer tools and storage systems that can reflect or transfer data from other hardware. Geoff Barrall, Chief Technology Officer, BlueArc Corp., San Jose Central Archive Over three years, almost all publicly traded companies will set up enterprise data archives. In order to comply with complex rules and a patchwork of discovery requests, companies will choose to store almost everything in centralized company data archives in very inexpensive storage systems. Centralised archives will contain copies of ERP data, e-mail and documents, centrally managed and audited. These archives will become as prevalent as firewalls today. Mark Diamond, President and CEO of Contoural Inc., Los Altos, Calif. Hollywood Calling Storage vendors are so focused on the corporate data storage market that they cannot grasp the growth of storage requirements in non-traditional markets such as the entertainment industry. Consider that more and more films will be digital in the coming decades, but one two-hour film will need about 800 TB of storage space. Digitisation of the film industry alone will generate millions of stored data, much more than today's corporate storage market. Barbara Murphy, Vice President, 3ware Inc., Sunnyvale, Calif. Secret Agent Agents or robots will be widely used over the next two years to provide corporate data on trends, insights, and customer intelligence. For example, an agent may consider stored e-mail looking for employees to talk to competitors, sexually harass people or do positive things. If I were running a lending department at the bank, I would know when someone had completed the loan for over \$300,000. Employees will have an interface that allows them to program the agent in simple language to perform a search and then display the results in a pop-up window. Scott Klososky, Critical Technologies Inc., Oklahoma City Database, R.I.P. CEO Database dead. In 2004, new smart file systems will start to emerge from storage providers that use self-described and self-customizable technologies, thus avoiding the complexity and performance charge of databases. The essence of this trend will be to describe the data not from the point of view of rows and columns, but as business objects that can be accessed and managed in file containers that are addressed directly by programs. Sometimes this is called storage of objects. It will be a ubiquitous feature over two years, ruining the revenue and mind share of database vendors over three years. Smart storage providers will replace databases so that they can be easily searched and read. Michael Howard, OuterBay Technologies Inc., Campbell, Ceo. To the moon! If you are really remote data archiving, how about the sea of tranquility? TransOrbital Inc., a commercial company that hopes to travel to the moon as a routine, plans to

offer non-indoor storage on the moon to protect critical data from natural or man-made disasters on Earth. Dennis Laurie, president of Lunar delivery service in La Jolla, Calif., says the first step will be to send a prototype server to the moon in 2005, after larger servers on the second, third and fourth trips, while there are servers holding the moon. Sending and receiving data will be complicated due to a three-second transfer delay, but Laurie says there are deep space protocols from the Jet Propulsion Laboratory that can solve the problem. — Mitch Betts mitch_betts@computerworld.com Credit: Getty Images More Predictions To find out last year's store forecast and find out who was right, go to QuickLink 33168. New Retention RulesStories in this report: Copyright © 2003 IDG Communications, Inc. Inc.

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