

Chapter 1 : How to Get the Most from Chapter Four | Leadership Freak

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Alternatives to Chapter 7 Debtors should be aware that there are several alternatives to chapter 7 relief. For example, debtors who are engaged in business, including corporations, partnerships, and sole proprietorships, may prefer to remain in business and avoid liquidation. Such debtors should consider filing a petition under chapter 11 of the Bankruptcy Code. Under chapter 11, the debtor may seek an adjustment of debts, either by reducing the debt or by extending the time for repayment, or may seek a more comprehensive reorganization. Sole proprietorships may also be eligible for relief under chapter 13 of the Bankruptcy Code. In addition, individual debtors who have regular income may seek an adjustment of debts under chapter 13 of the Bankruptcy Code. A particular advantage of chapter 13 is that it provides individual debtors with an opportunity to save their homes from foreclosure by allowing them to "catch up" past due payments through a payment plan. Moreover, the court may dismiss a chapter 7 case filed by an individual whose debts are primarily consumer rather than business debts if the court finds that the granting of relief would be an abuse of chapter 7. Debtors should also be aware that out-of-court agreements with creditors or debt counseling services may provide an alternative to a bankruptcy filing. Background A chapter 7 bankruptcy case does not involve the filing of a plan of repayment as in chapter 13. Accordingly, potential debtors should realize that the filing of a petition under chapter 7 may result in the loss of property. Chapter 7 Eligibility To qualify for relief under chapter 7 of the Bankruptcy Code, the debtor may be an individual, a partnership, or a corporation or other business entity. In addition, no individual may be a debtor under chapter 7 or any chapter of the Bankruptcy Code unless he or she has, within days before filing, received credit counseling from an approved credit counseling agency either in an individual or group briefing. There are exceptions in emergency situations or where the U.S. Trustee is satisfied that a debt management plan is developed during required credit counseling, it must be filed with the court. One of the primary purposes of bankruptcy is to discharge certain debts to give an honest individual debtor a "fresh start. In a chapter 7 case, however, a discharge is only available to individual debtors, not to partnerships or corporations. Although an individual chapter 7 case usually results in a discharge of debts, the right to a discharge is not absolute, and some types of debts are not discharged. Moreover, a bankruptcy discharge does not extinguish a lien on property. How Chapter 7 Works A chapter 7 case begins with the debtor filing a petition with the bankruptcy court serving the area where the individual lives or where the business debtor is organized or has its principal place of business or principal assets. Debtors must also provide the assigned case trustee with a copy of the tax return or transcripts for the most recent tax year as well as tax returns filed during the case including tax returns for prior years that had not been filed when the case began. Individual debtors with primarily consumer debts have additional document filing requirements. A husband and wife may file a joint petition or individual petitions. Even if filing jointly, a husband and wife are subject to all the document filing requirements of individual debtors. The Official Bankruptcy Forms may be purchased at legal stationery stores or download. They are not available from the court. Normally, the fees must be paid to the clerk of the court upon filing. The number of installments is limited to four, and the debtor must make the final installment no later than 90 days after filing the petition. For cause shown, the court may extend the time of any installment, provided that the last installment is paid not later than 90 days after filing the petition. If a joint petition is filed, only one filing fee, one administrative fee, and one trustee surcharge are charged. Debtors should be aware that failure to pay these fees may result in dismissal of the case. In order to complete the Official Bankruptcy Forms that make up the petition, statement of financial affairs, and schedules, the debtor must provide the following information: Married individuals must gather this information for their spouse regardless of whether they are filing a joint petition, separate individual petitions, or even if only one spouse is filing. Among the schedules that an individual debtor will file is a schedule of "exempt" property. Many states have taken advantage of a provision in the Bankruptcy Code that permits each state to adopt its own exemption law in place of the federal exemptions. In other jurisdictions, the individual

debtor has the option of choosing between a federal package of exemptions or the exemptions available under state law. Thus, whether certain property is exempt and may be kept by the debtor is often a question of state law. The debtor should consult an attorney to determine the exemptions available in the state where the debtor lives. But filing the petition does not stay certain types of actions listed under 11 U. The stay arises by operation of law and requires no judicial action. As long as the stay is in effect, creditors generally may not initiate or continue lawsuits, wage garnishments, or even telephone calls demanding payments. The bankruptcy clerk gives notice of the bankruptcy case to all creditors whose names and addresses are provided by the debtor. Between 21 and 40 days after the petition is filed, the case trustee described below will hold a meeting of creditors. During this meeting, the trustee puts the debtor under oath, and both the trustee and creditors may ask questions. It is important for the debtor to cooperate with the trustee and to provide any financial records or documents that the trustee requests. The Bankruptcy Code requires the trustee to ask the debtor questions at the meeting of creditors to ensure that the debtor is aware of the potential consequences of seeking a discharge in bankruptcy such as the effect on credit history, the ability to file a petition under a different chapter, the effect of receiving a discharge, and the effect of reaffirming a debt. Some trustees provide written information on these topics at or before the meeting to ensure that the debtor is aware of this information. In order to preserve their independent judgment, bankruptcy judges are prohibited from attending the meeting of creditors. In order to accord the debtor complete relief, the Bankruptcy Code allows the debtor to convert a chapter 7 case to a case under chapter 11, 12, or 13 6 as long as the debtor is eligible to be a debtor under the new chapter. Thus, the debtor will not be permitted to convert the case repeatedly from one chapter to another. Role of the Case Trustee When a chapter 7 petition is filed, the U. Most chapter 7 cases involving individual debtors are no asset cases. But if the case appears to be an "asset" case at the outset, unsecured creditors 7 must file their claims with the court within 90 days after the first date set for the meeting of creditors. A governmental unit, however, has days from the date the case is filed to file a claim. In the typical no asset chapter 7 case, there is no need for creditors to file proofs of claim because there will be no distribution. If the trustee later recovers assets for distribution to unsecured creditors, the Bankruptcy Court will provide notice to creditors and will allow additional time to file proofs of claim. Although a secured creditor does not need to file a proof of claim in a chapter 7 case to preserve its security interest or lien, there may be other reasons to file a claim. Commencement of a bankruptcy case creates an "estate. It consists of all legal or equitable interests of the debtor in property as of the commencement of the case, including property owned or held by another person if the debtor has an interest in the property. In addition, if the debtor is a business, the bankruptcy court may authorize the trustee to operate the business for a limited period of time, if such operation will benefit creditors and enhance the liquidation of the estate. Section of the Bankruptcy Code governs the distribution of the property of the estate. The debtor is only paid if all other classes of claims have been paid in full. The Chapter 7 Discharge A discharge releases individual debtors from personal liability for most debts and prevents the creditors owed those debts from taking any collection actions against the debtor. Because a chapter 7 discharge is subject to many exceptions, debtors should consult competent legal counsel before filing to discuss the scope of the discharge. Generally, excluding cases that are dismissed or converted, individual debtors receive a discharge in more than 99 percent of chapter 7 cases. In most cases, unless a party in interest files a complaint objecting to the discharge or a motion to extend the time to object, the bankruptcy court will issue a discharge order relatively early in the case " generally, 60 to 90 days after the date first set for the meeting of creditors. The grounds for denying an individual debtor a discharge in a chapter 7 case are narrow and are construed against the moving party. Among other reasons, the court may deny the debtor a discharge if it finds that the debtor: Secured creditors may retain some rights to seize property securing an underlying debt even after a discharge is granted. Depending on individual circumstances, if a debtor wishes to keep certain secured property such as an automobile , he or she may decide to "reaffirm" the debt. A reaffirmation is an agreement between the debtor and the creditor that the debtor will remain liable and will pay all or a portion of the money owed, even though the debt would otherwise be discharged in the bankruptcy. In return, the creditor promises that it will not repossess or take back the automobile or other property so long as the debtor continues to pay the debt. If the debtor decides to reaffirm a debt, he or she must

do so before the discharge is entered. The debtor must sign a written reaffirmation agreement and file it with the court. The Bankruptcy Code requires that reaffirmation agreements contain an extensive set of disclosures described in 11 U.S.C. § 541. The disclosures also require the debtor to sign and file a statement of his or her current income and expenses which shows that the balance of income paying expenses is sufficient to pay the reaffirmed debt. If the balance is not enough to pay the debt to be reaffirmed, there is a presumption of undue hardship, and the court may decide not to approve the reaffirmation agreement. Unless the debtor is represented by an attorney, the bankruptcy judge must approve the reaffirmation agreement. If the debtor was represented by an attorney in connection with the reaffirmation agreement, the attorney must certify in writing that he or she advised the debtor of the legal effect and consequences of the agreement, including a default under the agreement. The Bankruptcy Code requires a reaffirmation hearing if the debtor has not been represented by an attorney during the negotiating of the agreement, or if the court disapproves the reaffirmation agreement. The debtor may repay any debt voluntarily, however, whether or not a reaffirmation agreement exists. An individual receives a discharge for most of his or her debts in a chapter 7 bankruptcy case. A creditor may no longer initiate or continue any legal or other action against the debtor to collect a discharged debt. The debtor will continue to be liable for these types of debts to the extent that they are not paid in the chapter 7 case. Debts for money or property obtained by false pretenses, debts for fraud or defalcation while acting in a fiduciary capacity, and debts for willful and malicious injury by the debtor to another entity or to the property of another entity will be discharged unless a creditor timely files and prevails in an action to have such debts declared nondischargeable. The court may revoke a chapter 7 discharge on the request of the trustee, a creditor, or the U.S. Trustee. To determine whether a presumption of abuse arises, all individual debtors with primarily consumer debts who file a chapter 7 case must complete Official Bankruptcy Form B22A, entitled "Statement of Current Monthly Income and Means Test Calculation - For Use in Chapter 7. An involuntary chapter 7 case may be commenced under certain circumstances by a petition filed by creditors holding claims against the debtor. Each debtor in a joint case both husband and wife can claim exemptions under the federal bankruptcy laws. In North Carolina and Alabama, bankruptcy administrators perform similar functions that U.S. Trustee. These duties include establishing a panel of private trustees to serve as trustees in chapter 7 cases and supervising the administration of cases and trustees in cases under chapters 7, 11, 12, and 13 of the Bankruptcy Code. The bankruptcy administrator program is administered by the Administrative Office of the United States Courts, while the U.S. Trustee program is administered by the U.S. Department of Justice. For purposes of this publication, references to U.S. Trustee are used. A fee is charged for converting, on request of the debtor, a case under chapter 7 to a case under chapter 11. The fee charged is the difference between the filing fee for a chapter 7 and the filing fee for a chapter 11. There is no fee for converting from chapter 7 to chapter 12.

Chapter 2 : List of GetBackers chapters - Wikipedia

If you use the chapter email addresses to promote a product, Get the Shopping Guide. Read the guide on any device, online and off. Get PDF and FlipBook for \$5.

Summary Analysis Skeeter had previously applied to a few editorial jobs in NYC and today she receives a response letter. Unlike Charlotte or Hilly, Elaine Stein ignores societal conventions that tell women that their place is in the home raising children, rather than in the workplace. The job offer illustrates the tremendous difficulty of overcoming double standards for women. The journal symbolically forces Skeeter back onto the traditional path that leads women into the realm of the home. Active Themes The next morning, Skeeter reads Aibileen a few of the housekeeping questions that people have sent to the newspaper and Aibileen quickly dispatches the answers. Before she leaves, Skeeter asks if Aibileen knew why Constantine, a well-known and beloved woman in the black community, would quit and move away. Mae Mobley starts to cry and Aibileen rushes out to avoid having to answer any more questions about Constantine. All this upholds the idealized illusion of the flawless, all-knowledgeable homemaker when, in fact, the real Miss Myrna had a mental breakdownâ€”perhaps under the pressure of this same illusion. Active Themes Upset about the news that Constantine was fired, Skeeter returns home and asks Charlotte if she fired Constantine. Skeeter feels outraged that her mother would fire their family maid of twenty-nine years who raised Skeeter from the time she was a baby. We have already seen Charlotte uphold traditional gender norms, and now she also upholds the racist status quo in Jackson. Charlotte fires Constantine as if it were no big deal, illustrating that she had no emotional bond with Constantine or concern for her financial security. On a day when Elizabeth is out of the house, Skeeter returns to Aibileen for more advice. With Elizabeth out, Aibileen feels more comfortable speaking openly about herself and her past, even telling Skeeter about how her son, Treelore, was a writer. She tells Skeeter that he was inspired to write about what it was like working for white bosses after reading a book called *The Invisible Man*. Skeeter tells her that it was a brave idea for her son to write a book like that. In their first interaction, Hilly treated Aibileen as if she were invisible. Like the main character of that book, Aibileen must find ways to assert her visibility and individuality in the racist white world. Skeeter felt some empathy for Treelore when she commented on his bravery in speaking out against his employers. These genuine attempts at understanding allow the women to speak openly in a way they were incapable of doing before. Elaine writes that her ideas were dry and boring and that she only has permission to write her again if she comes up with an idea that has more life to it. Skeeter combines these two meanings, showing that in her society, crossing the color line also means crossing a legal and social line. Retrieved November 11,

The six chapters in the leader's journey are: Believe you can make a difference. Engage in leading. Learn leadership skills and behaviors. Respond to adversity and disappointment with openness and resolve.

VirtualBox extension packages have a. To install an extension, simply double-click on the package file and a Network Operations Manager window will appear, guiding you through the required steps. To view the extension packs that are currently installed, please start the VirtualBox Manager see the next section. From the "File" menu, please select "Preferences". In the window that shows up, go to the "Extensions" category which shows you the extensions which are currently installed and allows you to remove a package or add a new one. Alternatively you can use VBoxManage on the command line: On a Windows host, in the standard "Programs" menu, click on the item in the "VirtualBox" group. You may want to drag this item onto your Dock. On a Linux or Solaris host, depending on your desktop environment, a "VirtualBox" item may have been placed in either the "System" or "System Tools" group of your "Applications" menu. Alternatively, you can type VirtualBox in a terminal. When you start VirtualBox for the first time, a window like the following should come up: This window is called the "VirtualBox Manager". On the left, you can see a pane that will later list all your virtual machines. Since you have not created any, the list is empty. A row of buttons above it allows you to create new VMs and work on existing VMs, once you have some. The pane on the right displays the properties of the virtual machine currently selected, if any. Creating your first virtual machine Click on the "New" button at the top of the VirtualBox Manager window. A wizard will pop up to guide you through setting up a new virtual machine VM: On the following pages, the wizard will ask you for the bare minimum of information that is needed to create a VM, in particular: For "Operating System Type", select the operating system that you want to install later. The supported operating systems are grouped; if you want to install something very unusual that is not listed, select "Other". Depending on your selection, VirtualBox will enable or disable certain VM settings that your guest operating system may require. It is therefore recommended to always set it to the correct value. On the next page, select the memory RAM that VirtualBox should allocate every time the virtual machine is started. Note Choose this setting carefully! The memory you give to the VM will not be available to your host OS while the VM is running, so do not specify more than you can spare. If you run two VMs at the same time, even more memory will be allocated for the second VM which may not even be able to start if that memory is not available. On the other hand, you should specify as much as your guest OS and your applications will require to run properly. Of course, if you want to run graphics-intensive applications in your VM, you may require even more RAM. But, in any case, make sure you always have at least to MB of RAM left on your host operating system. Otherwise you may cause your host OS to excessively swap out memory to your hard disk, effectively bringing your host system to a standstill. As with the other settings, you can change this setting later, after you have created the VM. Next, you must specify a virtual hard disk for your VM. This file represents an entire hard disk then, so you can even copy it to another host and use it with another VirtualBox installation. The wizard shows you the following window: Here you have the following options: To create a new, empty virtual hard disk, press the "New" button. You can pick an existing disk image file. The drop-down list presented in the window contains all disk images which are currently remembered by VirtualBox, probably because they are currently attached to a virtual machine or have been in the past. Alternatively, you can click on the small folder button next to the drop-down list to bring up a standard file dialog, which allows you to pick any disk image file on your host disk. Most probably, if you are using VirtualBox for the first time, you will want to create a new disk image. Hence, press the "New" button. VirtualBox supports two types of image files: A dynamically allocated file will only grow in size when the guest actually stores data on its virtual hard disk. It will therefore initially be small on the host hard drive and only later grow to the size specified as it is filled with data. A fixed-size file will immediately occupy the file specified, even if only a fraction of the virtual hard disk space is actually in use. While occupying much more space, a fixed-size file incurs less overhead and is therefore slightly faster than a dynamically allocated file. To prevent your physical hard disk from running full, VirtualBox limits the size of

the image file. Still, it needs to be large enough to hold the contents of your operating system and the applications you want to install -- for a modern Windows or Linux guest, you will probably need several gigabytes for any serious use. After having selected or created your image file, again press "Next" to go to the next page. After clicking on "Finish", your new virtual machine will be created. You will then see it in the list on the left side of the Manager window, with the name you entered initially. Note After becoming familiar with the use of wizards, consider using the Expert Mode available in some wizards. Where available, this is selectable using a button, and speeds up user processes using wizards. Running your virtual machine To start a virtual machine, you have several options: Double-click on its entry in the list within the Manager window or select its entry in the list in the Manager window it and press the "Start" button at the top or for virtual machines created with VirtualBox 4. This opens up a new window, and the virtual machine which you selected will boot up. In general, you can use the virtual machine much like you would use a real computer. There are couple of points worth mentioning however. Starting a new VM for the first time When a VM gets started for the first time, another wizard -- the "First Start Wizard" -- will pop up to help you select an installation medium. Since the VM is created empty, it would otherwise behave just like a real computer with no operating system installed: For this reason, the wizard helps you select a medium to install an operating system from. This will allow your VM to access the media in your host drive, and you can proceed to install from there. If you have downloaded installation media from the Internet in the form of an ISO image file most probably in the case of a Linux distribution , you would normally burn this file to an empty CD or DVD and proceed as just described. If your medium is not in the list especially if you are using VirtualBox for the first time , select the small folder icon next to the drop-down list to bring up a standard file dialog, with which you can pick the image file on your host disks. In both cases, after making the choices in the wizard, you will be able to install your operating system. Capturing and releasing keyboard and mouse As of version 3. This is, however, not the case since, unless you are running the VM in full screen mode, your VM needs to share keyboard and mouse with other applications and possibly other VMs on your host. As a result, initially after installing a guest operating system and before you install the Guest Additions we will explain this in a minute , only one of the two -- your VM or the rest of your computer -- can "own" the keyboard and the mouse. You will see a second mouse pointer which will always be confined to the limits of the VM window. Basically, you activate the VM by clicking inside it. To return ownership of keyboard and mouse to your host operating system, VirtualBox reserves a special key on your keyboard for itself: By default, this is the right Control key on your keyboard; on a Mac host, the default host key is the left Command key. In any case, the current setting for the host key is always displayed at the bottom right of your VM window, should you have forgotten about it: In detail, all this translates into the following: Your keyboard is owned by the VM if the VM window on your host desktop has the keyboard focus and then, if you have many windows open in your guest operating system as well, the window that has the focus in your VM. This means that if you want to type within your VM, click on the title bar of your VM window first. To release keyboard ownership, press the Host key as explained above, typically the right Control key. Note that while the VM owns the keyboard, some key sequences like Alt-Tab for example will no longer be seen by the host, but will go to the guest instead. After you press the host key to re-enable the host keyboard, all key presses will go through the host again, so that sequences like Alt-Tab will no longer reach the guest. For technical reasons it may not be possible for the VM to get all keyboard input even when it does own the keyboard. Your mouse is owned by the VM only after you have clicked in the VM window. Note that mouse ownership is independent of that of the keyboard: To release ownership of your mouse by the VM, also press the Host key. As this behavior can be inconvenient, VirtualBox provides a set of tools and device drivers for guest systems called the "VirtualBox Guest Additions" which make VM keyboard and mouse operation a lot more seamless. Most importantly, the Additions will get rid of the second "guest" mouse pointer and make your host mouse pointer work directly in the guest. Typing special characters Operating systems expect certain key combinations to initiate certain procedures. Some of these key combinations may be difficult to enter into a virtual machine, as there are three candidates as to who receives keyboard input: Who of these three receives keypresses depends on a number of factors, including the key itself. Host operating systems reserve certain key combinations for themselves. As

the X server intercepts this combination, pressing it will usually restart your host graphical user interface and kill all running programs, including VirtualBox, in the process. If, instead, you want to send these key combinations to the guest operating system in the virtual machine, you will need to use one of the following methods: Press special key combinations with the Host key normally the right Control key, which VirtualBox will then translate for the virtual machine: For some other keyboard combinations such as Alt-Tab to switch between open windows, VirtualBox allows you to configure whether these combinations will affect the host or the guest, if a virtual machine currently has the focus. The settings are the same as would be available for the VM in the "Settings" dialog of the VirtualBox main window, but since that dialog is disabled while the VM is in the "running" or "saved" state, this extra menu saves you from having to shut down and restart the VM every time you want to change media. In that case, one of three things will happen: This can be useful if you have many machines running and want to have a look at one of them while it is running in the background. The aspect ratio of the guest screen is preserved when resizing the window. To ignore the aspect ratio, press Shift during the resize operation.

Chapter 4 : Chapter 13 Credit Score

The chapter divisions commonly used today were developed by Stephen Langton, an Archbishop of Canterbury. Langton put the modern chapter divisions into place in around A.D. The Wycliffe English Bible of was the first Bible to use this chapter pattern.

Sof passuk Most important are the verse endings. According to the Talmudic tradition, the division of the text into verses is of ancient origin. Less formally, verse endings are usually also indicated by two horizontal dots following the word with a silluq. Parashah The Masoretic textual tradition also contains section endings called parashot, which are usually indicated by a space within a line a "closed" section or a new line beginning an "open" section. The division of the text reflected in the parashot is usually thematic. Unlike chapters, the parashot are not numbered, but some of them have special titles. In early manuscripts most importantly in Tiberian Masoretic manuscripts, such as the Aleppo codex, an "open" section may also be represented by a blank line, and a "closed" section by a new line that is slightly indented the preceding line may also not be full. These latter conventions are no longer used in Torah scrolls and printed Hebrew Bibles. In this system, the one rule differentiating "open" and "closed" sections is that "open" sections must always start at the beginning of a new line, while "closed" sections never start at the beginning of a new line. Sedarim[edit] Another division of the biblical books found in the Masoretic text is the division of the sedarim. This division is not thematic, but is almost entirely based upon the quantity of text. For the Torah, this division reflects the triennial cycle of reading that was practiced by the Jews of the Land of Israel. Christian versions[edit] The Byzantines also introduced a concept roughly similar to chapter divisions, called kephalaia singular kephalaion, literally meaning heading. Unlike the modern chapters, which tend to be of roughly similar length, the distance from one kephalaion mark to the next varied greatly in length both within a book and from one book to the next. For example, the Sermon on the Mount, comprising three chapters in the modern system, has but one kephalaion mark, while the single modern chapter 8 of the Gospel of Matthew has several, one per miracle. Moreover, there were far fewer kephalaia in the Gospel of John than in the Gospel of Mark, even though the latter is the shorter text. Thus the kephalaia marks are rather more like a system of bookmarks or links into a continuous text, helping a reader to quickly find one of several well-known episodes, than like a true system of chapter divisions. Cardinal Hugo de Sancto Caro is often given credit for first dividing the Latin Vulgate into chapters in the real sense, but it is the arrangement of his contemporary and fellow cardinal Stephen Langton who in created the chapter divisions which are used today. They were then inserted into Greek manuscripts of the New Testament in the 16th century. Robert Estienne Robert Stephanus was the first to number the verses within each chapter, his verse numbers entering printed editions in New Testament and Hebrew Bible. Critics state that the text is often divided in an incoherent way, or at inappropriate rhetorical points, and that it encourages citing passages out of context. Nevertheless, the chapter and verse numbers have become indispensable as technical references for Bible study. Several modern publications of the Bible have eliminated numbering of chapters and verses. Biblica published such a version of the NIV in and Protestant Bible statistics[edit] The number of words can vary depending upon aspects such as whether the Hebrew alphabet in Psalm, the superscriptions listed in some of the Psalms, and the subscripts traditionally found at the end of the Pauline epistles, are included. Except where stated, the following apply to the King James Version of the Bible in its modern book Protestant form including the New Testament and the protocanonical Old Testament, not the deuterocanonical books. There are chapters in the Old Testament. Psalm, the shortest chapter, is also the middle chapter of the Bible, being the 119th Chapter. Psalm 119 is the longest chapter of the Bible. Five books are a single chapter: In many printed editions, the chapter number is omitted for these books, and references just use the verse numbers.

Chapter 5 : Who divided the Bible into chapters and verses? Why and when was it done?

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Baran Bulkat , Attorney If your lender has repossessed but not yet sold your car, truck, van, minivan, motorcycle, SUV, or other motor vehicle, filing for Chapter 13 bankruptcy may allow you to get your car back. To get your car back in Chapter 13 bankruptcy, you typically have to: When you take out a car loan, you give your lender a security interest lien in the vehicle. Depending on the laws of your state, your lender is usually required to wait a certain amount of time and provide you notice before selling your car. But if your car has not been sold, filing for Chapter 13 bankruptcy may allow you to get it back. The Automatic Stay Prohibits Your Lender from Selling the Car The moment you file your Chapter 13 case, an automatic stay goes into effect that prohibits the lender from selling your car. In most cases, the court will let you keep your car if: The Chapter 13 Repayment Plan Allows You to Cure Your Default Chapter 13 bankruptcy allows debtors to catch up on their missed secured debt payments such as their mortgages or car loans through a repayment plan. If you want to get your car back, you will typically have to pay off your car loan including your prebankruptcy arrears in your Chapter 13 plan. In most cases, you will also need to pay the costs associated with the repossession. But until the court confirms approves your plan, you must also provide adequate protection to the lender against depreciation reduction in value of the vehicle discussed below. Adequate protection in Chapter 13 bankruptcy. When you file for Chapter 13 bankruptcy, you propose an initial plan to pay back a portion of your debts. But the court must confirm your plan before the trustee can begin distributing your plan payments to your creditors. This plan confirmation process can take several months. During that time, your car will likely depreciate in value. To protect the lender, you will usually have to make adequate protection payments. In general, the amount of your adequate protection payments and how you must pay them will depend on: Will the Lender Return Your Car? When you file your case, your lender will receive notice of your bankruptcy and have a chance to review your proposed plan. In many cases, the lender may return the car to you willingly. The lender may oppose your motion if: But to cram down your car loan in Chapter 13 bankruptcy, you must own the car for at least days about 2.

Chapter 6 : SparkNotes: The Pearl: Chapter 4, page 3

Chapter Get Rid Of The Evil Scourge! Strangely enough, after Bai Xiaochun made up his mind, Chen Manyao and Xu Shan did not start fighting. Instead, they staked out their own territory within the shop itself.

In Chapter 3, the game continues to deliver, but now it settles into something more structured and specific. Your gang has a plan and a target, and the chapter focuses on seeing that narrative arc through with some delightful diversions along the way. Let us now dive into Chapter 3: Grading Scale One more piece of upkeep for those that may be skipping the preceding articles -- our grading scale is as follows: Transcendent moments that validate video games as art. Exceptional sequences, these missions create moments that leave a lasting impression. Filled with straightforward action and character development that keeps the game moving forward and the player engaged. Forgettable missions that serve just to introduce a character or mechanic without many frills. The game would be better without these missions. Mission descriptions and heavy spoilers follow.

B With the gang moved into Clemens Point, it is time for a father s -and-son fishing trip with Dutch and Hosea. Unfortunately, your respite is interrupted before it has even begun due to a chance encounter with the local law enforcement. While the subsequent gunfight is good enough, and serves to establish a very important relationship with the Rhodes sheriff, the eventual fishing is what elevates the mission. Many games seem to find the most basic of story writing challenging, but Red Dead 2 revels in these moments of humdrum conversation, whether they take place on a long horse ride or in a fishing boat. I love listening to these little naturalistic chats, and it felt like this one could have continued into infinity if I had not put my rod away. A firecracker that is fully willing to rob a general store rather than pay for the bits and bobs Pearson has requested, she gets to show-off her trigger finger when a band of Lemoyne Raiders attempts to hijack your cart. This is a stock mission made better by Ms. American Distillation Dutch Grade: An Honest Mistake Molly Grade: After robbing a Cornwall payroll wagon, you end up tucked away in a shed, and, by the time you are found, the sun has gone down and the light is simply stunning. C Lenny has finally recovered from his hangover, and he has a lead on a reclusive group of weapons dealers that are ripe for the robbing. Another average gunfight with the welcome addition of explosives. Here we get to see Arthur assume the role of outlaw mentor, which gives him so depth beyond the gruff interactions he has with his peers and the devotion he shows to Dutch and Hosea. Back to Gomorrah Bill Grade: A After a long ride back to Valentine, you get to experience some serious outlaw business: I was additionally happy to have the opportunity to choose my approach to the mission -- there is a sufficient amount of gun blazing in Red Dead 2, and I always appreciate chances to take a quieter approach. Of course, the calm does not last long, but the mission delivers something more than a standard gunfight, culminating with a classic "out-run a train to evade your pursuers" moment. In a tale as old as time, Beau Gray is in love with Penelope Braithwaite, and he asks you to make a delivery to her. While I let out an impetuous groan when I realized I was entering a stealth delivery mission, I could not have been more pleased by its ultimate execution. After making a getaway by boat through a foggy moonlit night, I was ready for any other stealth mission that might come my way. There is a nice bit of world building here, and I was struck by how impactful I found the conflict between the women and the oppressive men, but there is little else happening in this mission. B Hosea has a hilariously bad plan for the moonshine you previously acquired from the raid on the Braithwaite still: And finally, we have a great little mobile gun battle here, as Hosea takes the reins of the wagon and Arthur is allowed to lay waste to an onslaught of attacking Lemoyne Raiders. Magicians for Sport Dutch Grade: C After Dutch sends you to collect information from Trelawny, you ultimately find yourself executing several men in the cornfields of Braithwaite manor. While this is often a helpful feature, I found it a nuisance as I was attempting to meticulously comb through the crops. D Following your first encounter with the matriarch of the Braithwaite family, the gang has a plan to play both sides of the feud and make out with their riches in the chaos. What follows is a lackluster mission that primarily serves to introduce Horse Fences. While the scope of NPCs available in Red Dead 2 is impressive in its ability to make all criminal activity feel purposeful, I was quite disappointed that Rockstar chose to relegate a mission with so much potential to more tutorialing. The biggest takeaway here is the

further emphasis on just how gullible and misguided your gang actually is, a nice deflation of the super savvy criminal caricatures you might expect from Dutch and his followers. C Here is yet another mission with the purpose of introducing you to a crime-facilitating NPC -- this time around, it is a contact that can provide information on high-value stagecoaches to rob. Fortunately, the target in this mission is unique an opera singer carrying riches on her coach , and the theft goes down against the backdrop of an operatic serenade. This mission is, structurally, very similar to the raid on the Braithwaite still, but expanded. Creeping through the crops, dousing them under the moonlight. The subsequent shootout, amidst a blazing field of tobacco, is just the icing on the cake. The exceptionality of this mission further cements "Horse Flesh for Dinner" as an opportunity missed. Blessed are the Peacemakers Micah Grade: From there, you find yourself in a main-stay "I have lost all my gear" mission -- something I was actively excited about. Despite its cliché, this mission type seems extremely exhilarating under the hyper-realistic framework Red Dead 2 provides, and I was fully expecting something on the level of The Legend of Zelda: Unfortunately, I found all of my gear immediately after walking out of my cell and went along on my merry way. While the mission is certainly suitable, the setup feels squandered, and I cannot help but think of how much better it would be with some further elaboration. This mission even gives you a special moment of gunslinging when it introduces a new way to use the Dead Eye mechanic, and I felt like Clint Eastwood after I put four men down in the blink of an eye. This mission finally gave me what I had been wanting since I first laid eyes on the Braithwaite mansion: Again, there is some wonderful invocation of the new Dead Eye feature, and the closing conversation with Catherine Braithwaite really drives home just how severe your response has been. You have murdered her entire family. The Battle of Shady Belle Grade: Arthur recalls the house you visited with Lenny in "Preaching Forgiveness as He Went," and, after clearing out some squatters, your gang moves in. Thereafter, you visit the nearby Saint Denis, a real city, and your first encounter with it is impressive. As a player, its magnitude is quite stunning, however, Red Dead 2 immediately pulls the rug out from under this admiration. For Arthur and Dutch, Saint Denis is not a technical marvel to fawn over. It is the death of the only lifestyle they know. While the missions continue to introduce new aspects of gameplay, there is now a narrative focus that was not present in the preceding chapters. Chapter 3 features a concise narrative arc that is not simply defined by making a camp and moving it to a new location as was done before. And if you would like to see more of our Red Dead 2 mission gradings, those that are currently available can be found at these links:

Chapter 7 : Chapters and verses of the Bible - Wikipedia

The only job Skeeter can get is related to housekeeping, as if she as a woman couldn't write about anything else. The journal symbolically forces Skeeter back onto the traditional path that leads women into the realm of the home.

Chapter 13 allows a debtor to keep property and pay debts over time, usually three to five years. It enables individuals with regular income to develop a plan to repay all or part of their debts. Under this chapter, debtors propose a repayment plan to make installments to creditors over three to five years. In no case may a plan provide for payments over a period longer than five years. During this time the law forbids creditors from starting or continuing collection efforts. This chapter discusses six aspects of a chapter 13 proceeding: Advantages of Chapter 13 Chapter 13 offers individuals a number of advantages over liquidation under chapter 7. Perhaps most significantly, chapter 13 offers individuals an opportunity to save their homes from foreclosure. By filing under this chapter, individuals can stop foreclosure proceedings and may cure delinquent mortgage payments over time. Nevertheless, they must still make all mortgage payments that come due during the chapter 13 plan on time. Another advantage of chapter 13 is that it allows individuals to reschedule secured debts other than a mortgage for their primary residence and extend them over the life of the chapter 13 plan. Doing this may lower the payments. Chapter 13 also has a special provision that protects third parties who are liable with the debtor on "consumer debts. Finally, chapter 13 acts like a consolidation loan under which the individual makes the plan payments to a chapter 13 trustee who then distributes payments to creditors. Individuals will have no direct contact with creditors while under chapter 13 protection. These amounts are adjusted periodically to reflect changes in the consumer price index. A corporation or partnership may not be a chapter 13 debtor. In addition, no individual may be a debtor under chapter 13 or any chapter of the Bankruptcy Code unless he or she has, within days before filing, received credit counseling from an approved credit counseling agency either in an individual or group briefing. There are exceptions in emergency situations or where the U. If a debt management plan is developed during required credit counseling, it must be filed with the court. How Chapter 13 Works A chapter 13 case begins by filing a petition with the bankruptcy court serving the area where the debtor has a domicile or residence. Unless the court orders otherwise, the debtor must also file with the court: The debtor must also file a certificate of credit counseling and a copy of any debt repayment plan developed through credit counseling; evidence of payment from employers, if any, received 60 days before filing; a statement of monthly net income and any anticipated increase in income or expenses after filing; and a record of any interest the debtor has in federal or state qualified education or tuition accounts. The debtor must provide the chapter 13 case trustee with a copy of the tax return or transcripts for the most recent tax year as well as tax returns filed during the case including tax returns for prior years that had not been filed when the case began. A husband and wife may file a joint petition or individual petitions. The Official Forms may be purchased at legal stationery stores or downloaded from the Internet at www.uscourts.gov. They are not available from the court. Normally the fees must be paid to the clerk of the court upon filing. The number of installments is limited to four, and the debtor must make the final installment no later than days after filing the petition. For cause shown, the court may extend the time of any installment, as long as the last installment is paid no later than days after filing the petition. If a joint petition is filed, only one filing fee and one administrative fee are charged. Debtors should be aware that failure to pay these fees may result in dismissal of the case. In order to complete the Official Bankruptcy Forms that make up the petition, statement of financial affairs, and schedules, the debtor must compile the following information: Married individuals must gather this information for their spouse regardless of whether they are filing a joint petition, separate individual petitions, or even if only one spouse is filing. When an individual files a chapter 13 petition, an impartial trustee is appointed to administer the case. In some districts, the U. The chapter 13 trustee both evaluates the case and serves as a disbursing agent, collecting payments from the debtor and making distributions to creditors. Filing the petition does not, however, stay certain types of actions listed under 11 U. The stay arises by operation of law and requires no judicial action. As long as the stay is in effect, creditors generally may not initiate or continue lawsuits, wage garnishments, or even make telephone

calls demanding payments. The bankruptcy clerk gives notice of the bankruptcy case to all creditors whose names and addresses are provided by the debtor. Chapter 13 also contains a special automatic stay provision that protects co-debtors. Unless the bankruptcy court authorizes otherwise, a creditor may not seek to collect a "consumer debt" from any individual who is liable along with the debtor. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. Individuals may use a chapter 13 proceeding to save their home from foreclosure. The automatic stay stops the foreclosure proceeding as soon as the individual files the chapter 13 petition. The individual may then bring the past-due payments current over a reasonable period of time. Nevertheless, the debtor may still lose the home if the mortgage company completes the foreclosure sale under state law before the debtor files the petition. The debtor may also lose the home if he or she fails to make the regular mortgage payments that come due after the chapter 13 filing. Between 21 and 50 days after the debtor files the chapter 13 petition, the chapter 13 trustee will hold a meeting of creditors. During this meeting, the trustee places the debtor under oath, and both the trustee and creditors may ask questions. The debtor must attend the meeting and answer questions regarding his or her financial affairs and the proposed terms of the plan. Generally, the debtor can avoid problems by making sure that the petition and plan are complete and accurate, and by consulting with the trustee prior to the meeting. In a chapter 13 case, to participate in distributions from the bankruptcy estate, unsecured creditors must file their claims with the court within 90 days after the first date set for the meeting of creditors. A governmental unit, however, has days from the date the case is filed file a proof of claim. The Chapter 13 Plan and Confirmation Hearing Unless the court grants an extension, the debtor must file a repayment plan with the petition or within 14 days after the petition is filed. A plan must be submitted for court approval and must provide for payments of fixed amounts to the trustee on a regular basis, typically biweekly or monthly. The trustee then distributes the funds to creditors according to the terms of the plan, which may offer creditors less than full payment on their claims. There are three types of claims: Priority claims are those granted special status by the bankruptcy law, such as most taxes and the costs of bankruptcy proceeding. In contrast to secured claims, unsecured claims are generally those for which the creditor has no special rights to collect against particular property owned by the debtor. The plan must pay priority claims in full unless a particular priority creditor agrees to different treatment of the claim or, in the case of a domestic support obligation, unless the debtor contributes all "disposable income" - discussed below - to a five-year plan. If the debtor wants to keep the collateral securing a particular claim, the plan must provide that the holder of the secured claim receive at least the value of the collateral. If the obligation underlying the secured claim was used to buy the collateral e. Payments to certain secured creditors i. The debtor should consult an attorney to determine the proper treatment of secured claims in the plan. If the debtor operates a business, the definition of disposable income excludes those amounts which are necessary for ordinary operating expenses. The applicable commitment period must be three years if current monthly income is less than the state median for a family of the same size - and five years if the current monthly income is greater than a family of the same size. The plan may be less than the applicable commitment period three or five years only if unsecured debt is paid in full over a shorter period. Within 30 days after filing the bankruptcy case, even if the plan has not yet been approved by the court, the debtor must start making plan payments to the trustee. No later than 45 days after the meeting of creditors, the bankruptcy judge must hold a confirmation hearing and decide whether the plan is feasible and meets the standards for confirmation set forth in the Bankruptcy Code. If the court confirms the plan, the chapter 13 trustee will distribute funds received under the plan "as soon as is practicable. If the court declines to confirm the plan, the debtor may file a modified plan. The debtor may also convert the case to a liquidation case under chapter 7. If the court declines to confirm the plan or the modified plan and instead dismisses the case, the court may authorize the trustee to keep some funds for costs, but the trustee must return all remaining funds to the debtor other than funds already disbursed or due to creditors. For example, a creditor may object or threaten to object to a plan, or the debtor may inadvertently have failed to list all creditors. In such instances, the plan may be modified either before or after confirmation. Modification after confirmation is not limited to an initiative by the debtor, but may be at the request of the trustee or an unsecured creditor. Making the Plan Work The provisions of a confirmed plan bind the debtor and each creditor. Once the court confirms the plan,

the debtor must make the plan succeed. The debtor must make regular payments to the trustee either directly or through payroll deduction, which will require adjustment to living on a fixed budget for a prolonged period. A debtor may make plan payments through payroll deductions. This practice increases the likelihood that payments will be made on time and that the debtor will complete the plan. In any event, if the debtor fails to make the payments due under the confirmed plan, the court may dismiss the case or convert it to a liquidation case under chapter 7 of the Bankruptcy Code.

The Chapter 13 Discharge The bankruptcy law regarding the scope of the chapter 13 discharge is complex and has recently undergone major changes. Therefore, debtors should consult competent legal counsel prior to filing regarding the scope of the chapter 13 discharge. A chapter 13 debtor is entitled to a discharge upon completion of all payments under the chapter 13 plan so long as the debtor: The discharge releases the debtor from all debts provided for by the plan or disallowed under section 541(c), with limited exceptions. Creditors provided for in full or in part under the chapter 13 plan may no longer initiate or continue any legal or other action against the debtor to collect the discharged obligations. As a general rule, the discharge releases the debtor from all debts provided for by the plan or disallowed, with the exception of certain debts referenced in 11 U.S.C. To the extent that they are not fully paid under the chapter 13 plan, the debtor will still be responsible for these debts after the bankruptcy case has concluded. Debts for money or property obtained by false pretenses, debts for fraud or defalcation while acting in a fiduciary capacity, and debts for restitution or damages awarded in a civil case for willful or malicious actions by the debtor that cause personal injury or death to a person will be discharged unless a creditor timely files and prevails in an action to have such debts declared nondischargeable. The discharge in a chapter 13 case is somewhat broader than in a chapter 7 case. Debts dischargeable in a chapter 13, but not in chapter 7, include debts for willful and malicious injury to property as opposed to a person, debts incurred to pay nondischargeable tax obligations, and debts arising from property settlements in divorce or separation proceedings.

The Chapter 13 Hardship Discharge After confirmation of a plan, circumstances may arise that prevent the debtor from completing the plan. In such situations, the debtor may ask the court to grant a "hardship discharge. Generally, such a discharge is available only if: Injury or illness that precludes employment sufficient to fund even a modified plan may serve as the basis for a hardship discharge. The hardship discharge is more limited than the discharge described above and does not apply to any debts that are nondischargeable in a chapter 7 case.

Chapter 8 : Free Chapter of How to Talk to Men by Matthew Hussey | Get The Guy

The Bible is a compilation of many shorter books written at different times by a variety of authors, and later assembled into the biblical canon. In the early 13th century, most copies and editions of the Bible present all but the shortest of these books with divisions into chapters, generally a page or so in length.

Chapter 9 : Can I Use Chapter 13 Bankruptcy to Get My Car Back After Repossession? | AllLaw

Act XII: Get Back the Lost Time (80) [Chapter] Masaki reveals that Brain Trust is an organization composed of experts from every knowledge who created the Infinity Fortress in an attempt to change the world.