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## Art of the start 2.0 chapter summary

This classic celebrated the 150th anniversary of publication in 2018. With a new film adaptation coming out this month, we're looking at how different film versions of Little Women were pinched to accommodate the times. By Oisín Koren Chapter 12 is a special kind of bankruptcy specifically designed for someone waiting for the definition of a family farmer or family fisherman. A person must also have what is known as a regular annual income. A deeper settingchapter 12 bankruptcy doesn't automatically wipe out all your debts. Instead, you must submit a repayment plan, similar to chapter 13 bankruptcy. A person and person and spouse can apply for bankruptcy protection under Chapter 12, but most of their debts must be related to their agriculture or fishing business. This includes debts that have a fixed amount but excludes the home of the filer. For a family farmer, at least 50% of the stay in debt must be related to the business, and fishing, at least 80% must be. Also, at least 50% of their income probably came from the business for the previous tax year. For family farmers this includes the previous three tax years. They must have a fixed annual income, so they have the financial resources to make a long-term plan to repay their creditors over 3 to 5 years. As with other types of bankruptcy, anyone who filed Chapter 12 must first petition the court serving their area, along with the required documentation and paperwork. This includes disclosing their assets and their liabilities, their income and expenses, and making a statement about their financial affairs. They must provide detailed lists of all proceeds, as well as all business and living expenses, and a detailed list of all assets, as well as a list of each creditor and amounts owed. Learn more: What is bankruptcy? Chapter 12 For example, you run a family agricultural business and have had to replace a few pieces of expensive equipment in recent years. There was also a drought that damaged your crops so you produced fewer products to sell. You not only make less money, but you spend more because of business-related expenses. If at least 50% of your debt is tied up to run your business, you can file for Chapter 12 bankruptcy and create a 3 to 5-year plan to help you pay your creditors while allowing your financial situation to recover. Debt management calculators. Chapter 7 refers to an chapter of the bankruptcy code that provides liquidation. According to Chapter 7, your debt is released, but your property is not sold, with the proceeds distributed to your creditors. A deeper definition bankruptcy exists to give people a new financial start. While Chapter 7 allows you to be debt-free, it's not without price. In exchange for a clean page, you are expected to hand over personal belongings for On the country where you live, your home, pension, car, personal belongings, coin collections, jewellery and other personal property may be wiped out to pay creditors. Each state has its own set of exemptions, although 17 states allow you to choose between your state exemptions and federal bankruptcy exemptions set by Congress. California and offers two sets of state exemptions for those owed 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 choose from instructions under both codes. The exemptions work like this: Say you have a car worth \$5,000, and the car exemption in your state is \$6,000. You can keep your current vehicle. However, if your car is worth \$15,000, the bankruptcy trustee is unlikely to sell your car, pay off the loan and pay you \$6,000 for the exemption. Any other money from the sale of the car will go towards reimbursing other unsecured creditors. Debt management calculators. Chapter 7 for example no one wants to file for bankruptcy, given that it remains on the debtor's credit report for 10 years. If you find yourself unable to pay your bills or put food on the table though, bankruptcy may be the right option. According to FindLaw, Chapter 7 can help in five ways: You can have a fresh start. You can keep future income. There is no limit to the amount of debt you can claim. There is no repayment plan to follow. Debt discharge occurs quickly. Find out about life after bankruptcy. Chapter 9 is a chapter in the bankruptcy code that specifically touches a municipality's debts, such as a city or city. The chapter allows the municipality to plan to pay or adjust its debts while providing protection from creditors. A deeper DefinitionChapter 9 of the Bankruptcy Code covers the needs of cities, cities, districts, school districts, municipal services, villages and taxation districts. Individuals and corporations are not eligible to file for chapter 9 bankruptcy. Chapter 9 is also not available to countries. To qualify for Chapter 9 bankruptcy, a municipality must meet four requirements: it must be insolvency. She must redesign or adjust her duties. It must accept the agreement of most of its creditors, failed to negotiate with most of its creditors or will not be able to negotiate with its creditors. He must be authorized to be owed by a government or organization officer, or under state law. Chapter 9 aims to protect municipalities from creditors as they work to formulate a plan to restructuring their debts. A municipality may reorganize its debts by refinancing, reducing the interest owed or the amount of the principal, or extending the repayment period of the debt. Unlike other chapters of the bankruptcy code, there is no liquidation of assets under Chapter 9. Chapter 9 Chapter 9 was added to the Bankruptcy Code in 1937, about 10 chapter 9 petitions were filed annually. It's much less common than other bankruptcies. Some Chapter 9 bankruptcies were notable. In 1994, Orange County, California, sought to rebuild \$1.7 billion in debt, the largest municipal bankruptcy declaration of its time. In November 2011, Jefferson County, Alabama requested assistance in restructuring \$4 billion in debt resulting from an investment in a local sewage system gone awry. In July 2013, Detroit became the largest U.S. city to filed chapter 9 bankruptcy with an estimated debt of \$18 to \$20 billion and 100,000 creditors. The repayment plan approved for the city cut about \$7 billion from its debt load. Debt management calculators. • Sensible data libraries A whole new set of career paths will emerge from the dramatic growth of online storage. These new corporate librarians will make sense of the millions of pieces of information snouted by the company's workforce and turn them into a sensible, searchable library of knowledge, rather than the data chaos we now have. • James W. Gavrat, Associate Professor of Information Systems, Pace University, New York • Wireless data, CDs everywhere, DVDs, flash drives and floppy disks will become outdated in the coming years. Wireless access speeds are increasing dramatically, allowing people to access their data over the Internet as quickly as they now do so from their hard drives. Just as people can make mobile phone calls from almost anywhere in the world today, they'll be able to access their personal or business data wirelessly from anywhere in the world. You won't need to store it locally or copy it to a portable storage medium to take it to another computer. Michael Driscoll, President, Winchester Electronics, Unit of Northrop Grumman Corp., Wellingford, Conn. A file system with a time-adjusted version, allowing users or applications to roll back any file. For applications such as databases, this means it is easy to go back in time and run a report for the database as of the end of last month. For the desktop user, this means that the user can return to any previous version of a file without making a backup -- or before the virus infected the file. Essentially, file systems will inherently become self-healing, making viruses harmful and eliminating the need for backup as we know it. • Dave Howard, President, Colorado Software Architects Ltd., Loveland, Colo. • Terabytes in your hand expecting terabytes of cell phone data storage by 2007. This will be achieved through continued advances in flash silicon and multilayered cell technology. Dana Gross, Marketing Semanelli, M-Systems Flash Disc Pioneer Ltd., Fremont, Calif. Transferring headache data will become one of the biggest problems in data storage by 2005. While storage devices can hold hundreds of terabytes of data, the time needed to upgrade hardware or transfer data to a secondary location will become prohibited, often stretching for weeks or months. This issue will dramatically expand the market for data transfer tools and zero-time downtime storage systems that can reflect or transfer data to other hardware. • Jeff Berrell, Chief Technology Officer, BlueArc Corp., San Jose • Central Archives Within three years, almost all publicly traded companies will establish enterprise data archives. To comply with a complicated patchwork of regulations and disclosure requests, companies will choose to keep almost everything in key enterprise data archives on very cheap storage systems. Key archives will contain a copy of ERP data, e-mail, and documents, and will be centrally managed and projected. These archives will become as spreading as firewalls today. • Mark Diamond, President & CEO, Contrel Ltd., Los Altos, California. Keep in mind that over the next decade more and more movies will be digital, but a single two-hour movie will require about 800TB of storage. Digitizing the film industry alone will generate millions of petabytes of stored data, far more than today's entire corporate storage market. Barbara Murphy, Vice President, Sware Inc., Sunnyvale, Calif. • Secret agents, or bots, will be used extensively to mine corporate data for trends, insights and customer intelligence over the next two years. For example, the agent can mine stored e-mail in search of employees who talk to competitors, sexually harass people, or do positive things. If I was running the bank's lending department, I'd want to know every time someone completed a loan over \$300,000. Employees will have an interface that allows them to program an agent in plain language to do the search and then view the results in a pop-up window. • Scott Klosky, Manelli, Critical Technologies Ltd., Oklahoma City • Database, R.I.P. Database dies. New intelligent file systems from storage providers will begin popping up in 2004 that leverages technologies that describe themselves and adapt, preventing the complexity and performance tax of databases. The heart of this trend will be to describe data not in terms of rows and columns, but as business objects that can be accessed and managed in file containers, which are directly addressed by applications. It's sometimes called object-based storage. It'll be a feature everywhere in two years, eroding revenue and brain share Database providers in three years. Smart storage providers will exchange databases for simple search and retrieval. Michael Howard, OuterBay Technologies Ltd., Campbell, California. To the moon! If you're really looking for remote data storage in an archive, how about the Sea of Tranquility? TransOrbital Inc., a commercial company that hopes to make travel to the moon routine, plans to offer out-of-place storage on the moon to protect critical data from natural or human disasters on Earth. Dennis Laurie, president of the Lunar Delivery Service in La Jolla, California, says the first step would be to send a prototype to the moon in 2005, followed by larger servers on the second, third and fourth trips until there is a server farm on the moon. Sending and retrieving data will be tricky because of the three-second transmission delay, but Laurie says there are deep space protocols from the Theatrical Propulsion Laboratory that might solve the problem. — Mitch Mitch\_betts@computerworld.com: Getty Images More predictions to test the batch of storage forecasts last year and find out who was right, go to QuickLink 33168. The new story-storage rules in this report: Copyright © 2003 IDG

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