



## Mother 3 guide chapter 7

Article 1 Purpose of this Directive In accordance with this Directive, Member States shall protect the fundamental rights and freedoms of natural personal data. Member States may not restrict or prohibit the free movement of personal data. between Member States for reasons related to the protection provided in paragraph 1. Article 2 Definitions For the purposes of this Directly; an identifiable natural person (data subject); an identifiable person is a person who can be identified directly or indirectly, in particular by reference to an identification number or to one or more factors specific to their physical, physiological, mental, economic, cultural or social identity; (b) the processing of personal data (processing) any operation or series of operations carried out with personal data, whether automatically collected, recorded, organised, stored, adapted or modified, accessed, consulted, used, used, used, used, used, erased or combined, blocked, erased or destroyed; (c) the personal data submission system (archiving system) of any structured group of personal data accessible. according to certain criteria, whether centralised, decentralised or distributed on a functional or geographical basis; (d) the natural or legal person, authority, authority or any other body which decides, alone or jointly with others, on the purposes and means of processing personal data. Where the purposes and means of processing are determined by national or Community legislation, the controller or the specific criteria for his appointment may be designated by national or Community law. (e) processors are the natural or legal person, authority, authority or any other body that processes personal data on behalf of the controller; (f) the natural or legal person, authority, authority, authority or any body other than the data subject, the controller or processor; (g) the recipient is the natural or legal person, authority, authority or any other body to which data is disclosed, irrespective of whether the data is carried out by third parties or However, authorities which may obtain data in the context of a particular investigation are not considered recipients; (h) the consent of the data subject to any specific and informed indication of his or her wishes, with which the data subject gives his consent to personal data relating to the processing of personal data about him or her. Article 3 Scope This Directive applies to the personal data, wholly or partly automatically and in a way other than by means of automatic means of personal data that is part of an archiving system or is intended to be part of an archiving system. This Directive does not apply to the processing of personal data: - in the context of an activity which does not fall within the scope of Community law, as provided for in Titles V and VI of the Treaty on European Union, and in any event to the processing of transactions in the fields of public security, defence, state security (including the economic well-being of the State where processing is linked to matters of state security) and the activities of the State in areas of criminal law; - by a natural person in the course of a purely personal or household private activity. Article 4 Applicable national law Each Member State shall apply the national provisions it adopts pursuant to this Directive to the processing of personal data where (a) the processing takes place in the context of the activities of an establishment of the controller in the territory of the Member State; where the same controller is established in the territory of several Member States, it must take the necessary measures to ensure that each of those bodies fulfils the obligations under applicable national law; (b) the controller is not established in the territory of the Member State but in a place where his national law is applied under international public law; (c) the controller is not established in the territory of the Community and uses automated or otherwise emitted equipment in the territory of that Member State for the processing of personal data, unless such equipment is used only for the purpose of transit through the territory of the Community. In the circumstances referred to in paragraph 1 (c), the controller must appoint a representative established in the territory of that Member State, without prejudice to the actions brought against the controller himself. Chapter 12 is a special type of bankruptcy specifically designed for someone who meets the definition of family fisherman. The person must also have the so-called regular annual income. Deeper definitionChapter 12 Bankruptcy does not automatically cancel all your debts. Instead, you must submit a repayment plan, similar to Chapter 13. Both an individual, an individual and a spouse may be protected by bankruptcy 12, but most of their debt must be related to their agriculture or fishing operations. This includes debts that have a fixed amount but exclude the filer's house. For a family farmer, at least 50 percent of the debt must be related to the farm, for a fisherman at least 80 percent. In addition, at least 50 percent of their income must be taken from the Fiscal year. For family farmers, this includes the previous three tax years. They must have a regular annual income in order to have the financial means to draw up a long-term plan to repay their creditors over a longer to five-year period. As with other types of bankruptcy, anyone filing Chapter 12 must first submit a petition to the court serving its territory, together with the necessary documents and documents. This includes the disclosure of their assets and liabilities, their income and expenses, as well as a statement of their financial affairs. They must include detailed lists of all income, business and cost of living, as well as a detailed list of all properties, as well as a list of all creditors and amounts owed. Learn more: What is bankruptcy? Chapter 12 Example You run a farm and have had to replace several expensive equipment in recent years. There was also a drought that has damaged your crops, so you have produced less product to sell. Not only do you earn less money, but you also spend more because you have business expenses. If at least 50 percent of your debt is related to running your business, you can file for Chapter 12 bankruptcy and create a 3- to 5-year plan to help you pay your creditors while recovering your financial situation. Debt management calculator. Chapter 7 refers to a chapter of the Bankruptcy Act which provides for liquidation. Chapter 7 relieves your debts, but your non-exempt property is sold, with the proceeds distributed to your creditors. Deeper definitionbankruptcy exists to give people a new financial start. While Chapter 7 allows them to become debt-free, it is not without a price. In return for a clean slate, you are expected to hand over personal possessions for sale. Depending on where you live, your home, pension, car, personal belongings, coin collections, jewelry and other personal property may be liquidated to pay creditors. Each state has a number of its own exceptions, though 17 states allow them to choose between their state exemptions and federal bankruptcy exemptions set by Congress. California offers two sets of state exemptions for debtors to choose from. If you live in one of the 17 states where you can choose between state and federal exceptions, you must choose one. You cannot select from provisions under both codes. Exceptions work as follows: Suppose you have a car worth 5,000 and the vehicle exemption in your state is USD 6,000. You could keep your current vehicle. However, if your car is worth USD 15,000, the liquidator is likely to sell your car, repay the loan and pay you USD 6,000 for the exemption. Any other money from the sale of the car would go towards the repayment of other unsecured creditors. Debt management calculator. Chapter 7 ExampleNobody wants to file for bankruptcy because he Credit report of the debtor for 10 years. However, if you are unable to pay your bills or put food on the table, bankruptcy may be the right option. According to FindLaw, Chapter 7 can help in five ways: you can get 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 relief is guick. Find out about life after bankruptcy. The bankruptcy of Chapter 9 allows financially troubled municipalities to reorganise their debts and seek protection from their creditors. This type of bankruptcy is relatively rare, although it carries substantial debt. About 680 u.S. municipal agencies have applied for Chapter 9 protection sa. over the past eight decades. By comparison, in 2019 alone, there were more than 280,000 Chapter 13 applications. If your city or other community recently submitted Chapter 9, you should know. What is Chapter 9 Bankruptcy? In Chapter 9, bankruptcy is a court case that allows cities and other municipalities to restructure their debts without selling their assets. A municipality could regard bankruptcy as a last resort if it owes money to creditors but cannot pay. For example, the city could make a poor investment, become insolvent, and then miss out on payments to its retirees and credit servicers. But cities are not always allowed to file for bankruptcy. They must meet the eligibility requirements and have the permission of their state government. Each state has its own process. Some allow municipalities to declare bankruptcy themselves, others require municipalities to take certain steps before filing, and some states do not allow Chapter 9 bankruptcy at all. If the approval of the Land is granted, the municipality can then submit an application for debt restructuring to the federal government. The petition triggers an automatic stay, which stops all debt collection claims against the municipal debtor. In some cases, it can also protect community officials. According to Chapter 9, the municipality has a plan to repay its creditors. The plan should make repayment more affordable, so that it can include: lowering the amount of capital or lowering the interest rate on outstanding debt. Extension of the loan term, which can reduce the payments of the municipality. Refinancing the debt by taking out a new loan on better terms. The municipality must submit the necessary documents to the clerk of the bankruptcy court, which can advance the case. However, the Court may decide that a filing must be filed in accordance with 9 is not correct if the municipality does not meet the requirements or more appropriate options are available. The timetable for Chapter 9 may range from a few months to a few years, depending on the complexity of the case and the amount of debt owed. Examples of Chapter 9 Bankruptcy Jefferson County, County, Declared bankruptcy in U.S. history at the time - and its lawyers had to negotiate with more than 4,000 creditors. But Detroit became the largest community in the U.S., filing for Chapter 9 bankruptcy in 2013. According to some estimates, the city owed more than 100,000 creditors debts amounting to 18 billion dollars. Chapter 9 applies only to a political division or public decision or instrumentality of a State. In general, this includes cities, counties, tax districts, income-generating facilities such as highway authorities, municipal utilities, and school districts. It does not apply to state governments. In order to apply for chapter 9 protection, a municipality must be authorised to submit Chapter 9 in accordance with state law. To be insolvent, which means that the municipality cannot or cannot pay its debts. Be prepared to develop a plan to restructure your debt. Try in good faith to negotiate a settlement with their creditors. What is the difference between Chapter 9 and Chapter 11? In both Chapter 9 and Chapter 11, the debtor negotiates with its creditors to change the terms of its debt. The main difference between Chapter 11 is who can use them. While Chapter 9 applies to certain public authorities, the bankruptcy of Chapter 11. allows an undertaking or an individual to reorganise its debts and obligations. Many major U.S. companies have applied for Chapter 11 protection, including General Motors and United Airlines. A bankruptcy court typically has sweeping powers over a Chapter 11 case, but it is limited when it comes to Chapter 9 cases. Municipalities are protected nationwide, so bankruptcy courts cannot make expenses or other political decisions in the name of the place. The role of the court in a Chapter 9 case is only to approve the petition, confirm the plan and ensure that it is implemented. Final takeawaysWhen a city or other type of community files for chapter 9 bankruptcy, it could motivate residents or businesses to leave - exacerbating all budget problems. Government employees may worry about cuts in salaries, while residents may worry about limited services or abandoned public projects. But it first helps to understand what Chapter 9 is and how it is handled. When your ward submits Chapter 9, follow the news of the situation if you can, sit in public meetings. Expressing your concerns and voting on issues can help you get a say in what happens next. From there, you can find out if chapter 9's insolvency will affect you and how to prepare. Find out more: more:

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