

Chapter 1 : The Namesake Chapter 7 Summary & Analysis from LitCharts | The creators of SparkNotes

Case Eating Time. Kevin Lowe is depressed. He has been with the CPA firm Stooges LLP for only three months. Yet the partners in charge of the firm—Bo Chambers and his brother, Moe—have asked for a "sit-down."

Ifeoma and Amaka are both wearing bright red lipstick. During Mass Kambili thinks about that lipstick, and imagines wearing it herself. Kambili can tell that Papa is displeased. Even something as simple as lipstick becomes an important image she can cling to, a symbol of a life and freedom she has never known before.

Active Themes After Mass there is a fundraising event at the hall next to the church. Papa writes a single check and gives it to an usher. When the amount is read out, the priest starts to dance and Papa leaves with the family. Papa is clearly shown as a Christ-figure here, as he modestly funds the whole church and then leaves, with people touching his tunic just as they did to Jesus. In public he does indeed do much good, which adds to the complexity of his character.

Active Themes The family gets home and their house is full of people. The wives of their umunna large extended family in the village are cooking huge amounts of food in the backyard. Kambili goes upstairs, and while she is changing she hears her cousins and Auntie Ifeoma arrive. She can hear them all laughing. Amaka asks her and Jaja about their stereo, wondering if they are bored with it like the TV.

Active Themes Obiora puts on a record of choirs singing. Chima goes to the bathroom and exclaims about how nice it is. Sisi comes up to say that the Igwe local royalty has arrived to visit Papa, and so the family goes downstairs to greet him. Later Papa told her it was sinful to bow to another ruler, and they did not visit the Igwe again. Here we also see more examples of Papa casually using violence as punishment for a perceived sin. The family goes downstairs and greets the Igwe. Auntie Ifeoma bows to him, but Mama shakes his hand. Then they go back upstairs, leaving Papa with the Igwe. Amaka and Jaja go off to discuss a book, and Chima and Obiora play a card game, laughing. Ifeoma reminds her that Papa offered to buy her a car years ago, but only if she sent Amaka to convent school, stopped wearing makeup, and joined a Catholic society. Mama only seems able to confide in Ifeoma, though always in whispers and behind closed doors. We see that like Papa-Nnukwu, Ifeoma was offered money from Papa as long as she started to follow his strict rules. Ifeoma is proud and independent enough to stand up to Papa, though it means a harder life for her and her children. She chose independence over wealth. Ifeoma says that the umunna will tell Papa whatever he wants to hear, as long as he provides them with food and money. Ifeoma speaks the hard truths that no one is willing to say to Papa, and that Kambili has never even considered. Kambili still sees Papa as a godlike figure, whose violent punishments are frightening but not undeserved. To Ifeoma, however, Papa is just a man too obsessed with Western Catholic dogma and unwilling to hear views that contradict his own. She tells her that Papa has come up to have lunch. They sit down and Papa prays for more than twenty minutes over the meal. Ifeoma mutters about the rice getting cold, but Papa ignores her. As they eat, Ifeoma insists that Papa let Jaja and Kambili visit her in Nsukka to get to know their cousins better. Papa tries to change the subject, but Ifeoma presses on, and asks Papa why he never picks up a phone and calls her. Amaka tries it and politely suggests that Papa make it less sweet. Kambili is so nervous that she knocks over her glass. Amaka keeps talking to Papa, asking him about the rumored appearances of the Virgin Mary at the tiny village of Aokpe. Auntie Ifeoma suggests that Jaja and Kambili should come visit her, so she can take them and her own children to Aokpe. Papa looks pleased, and offers to let Jaja and Kambili visit for a day or two. Ifeoma insists that they stay for a week. The comment that the juice is too sweet can be taken as a metaphor for how Papa conducts his family life in general: We have already seen, from the Palm Sunday meal, that Mama, Kambili, and Jaja are supposed to politely compliment the juice when it is served. Ifeoma knows that Papa can only be convinced by something religious.

Active Themes The next day is Sunday, and the family plans to go to early Mass. Kambili wakes up and sees that her period has started. She showers and dresses, making sure to cover her hair properly as Papa and Father Benedict like. She must eat food with the pill, but it is only twenty minutes before Mass, and the Eucharist fast demands an hour of fasting before communion. Mama whispers that Kambili should eat a few cornflakes quickly. Mama sympathizes with Kambili, but knows they must be secretive.

Active Themes Jaja makes Kambili a bowl of cereal, saying that they will hear Papa before he comes upstairs. Kambili is almost

finished eating when Papa enters. He quietly asks what is going on. Mama and Jaja both try to take the blame, and Papa asks if the devil has infected them all. He takes off his belt and beats all of them. Afterward he asks sadly why they like sin, and then he hugs Jaja and Kambili, asking if they are hurt. Everyone changes clothes, and they go to later Mass. Papa holds the purity of the ritual of Mass higher than the physical well being of his daughter. They all try to take the blame, but no one defends themselves or fights back against Papa. His sense of sin and punishment is so deeply instilled in his children that they almost feel they deserve his punishments. The wives of the umunna take all the leftover food, even what seems spoiled. Papa recites the rosary as he drives. Soon they come to a checkpoint, where there has been an accident. A dead man is lying beside the road. Papa says that the police set up checkpoints in wooded areas so that they can hide the money they extort. Papa says that white people would not be concerned with such things. Kambili asks Jaja with her eyes if he remembered his words to Papa-Nnukwu about offering to drink in his house, and Jaja nods. Kambili goes into the room. It is a more personal interaction than a confessional, as she and Father Benedict are face to face. Kambili confesses, but Father Benedict keeps asking her if she has something else. Kambili cannot think of anything, until Father Benedict leads her into saying that she enjoyed looking at the mmuo. In this interaction with Father Benedict, we see that the British priest supports Papa in his strict set of rules about sin and punishment. When he gets home he is still in a good mood, and he calls Aunty Ifeoma. He says that Jaja and Kambili can go to Aokpe as long as they remember that the sightings of the Virgin have not been verified by the church. They will go to Nsukka the next day and stay for five days. While Papa enforces his religion on his family with violence and control, he still seems to take some joy in Christianity on occasion—or at least after confession, when there is a moment without guilt or fear of punishment. Active Themes Jaja and Kambili pack their things, and Mama suggests that they bring food and gas cylinders from the factory. Papa is suspicious of this suggestion, but then agrees. Mama remains meek and submissive, but she still manages to assert a small amount of control in persuading, or tricking, Papa into give Ifeoma some gas cylinders. Active Themes The next morning Kevin puts two gas cylinders in the car, along with lots of food. Papa gives Jaja and Kambili schedules for their time in Nsukka. As they drive away Kambili sees that Papa is crying. Papa tries to control his children from afar via their schedules, but he also weeps when they leave—they are the center of his life too, even though he mistreats them. Jaja and Kambili leave Papa for the first time, and are about to experience a new kind of freedom and independence. Retrieved November 8,

The Time Traveller feels worse - before, he just had to deal with the simplicity of the Eloi, but now he has to deal with the Morlocks, who he thinks of as "inhuman and malign" ().

Downsizing or the expectation of downsizing is related to greater absence in the workforce. The outcomes of stress are only psychological in their orientation. Blemishes and other skin problems can be outward manifestations of stress. The link between stress and heart disease has been proven by the American Heart Association to be strong. Persistent stress has the potential to place vulnerable individuals at an increased risk for depression. Research shows that excessive stress is related to higher turnover and lower job performance. Marissa is generally a few minutes late for class. Marissa has a Type A personality. Men rely upon stronger social networks to address stressful situations, so men are more likely to be depressed than women. Flow is the state of consciousness where individuals are totally absorbed in an activity. Physically active work breaks lead to reduced mental concentration levels and increased mental fatigue. Most American adults get the appropriate amount of sleep each night. Individuals with a strong social network are more stressed than individuals who do not have such networks because of the increased interpersonal demands of large social networks. Stress-related issues cost companies billions of dollars annually due to absenteeism, lost productivity, and accidents. Organizations can help employees reduce stress by offering them greater autonomy in their jobs, making their job duties clear, and providing employee assistance programs. Firms like Apple are interested in how products are perceived emotionally because strong positive emotions make individuals more likely to use a product and recommend it to others. Both positive and negative emotions can be contagious, but the spillover from positive emotions lasts longer than negative ones. According to Affective Events Theory, the six emotions of anger, fear, joy, love, sadness and surprise inspire actions that can benefit or harm others. The customer service representative at the department store who keeps smiling as she listens to the customer bitterly complain about her newly purchased product is engaging in deep acting. Americans enjoy much greater leisure time than their European counterparts. The Case of Camden Property Trust Money is the most important thing! You can never work too hard! Which of the following is not a type of response to stress?

Chapter 3 : Purple Hibiscus Chapter 7 Summary & Analysis from LitCharts | The creators of SparkNotes

*A summary of Chapters 6 and 7 in H.G. Wells's *The Time Machine*. Learn exactly what happened in this chapter, scene, or section of *The Time Machine* and what it means. Perfect for acing essays, tests, and quizzes, as well as for writing lesson plans.*

As shown in Figure , when compared to the Healthy U. About three-fourths of the population has an eating pattern that is low in vegetables, fruits, dairy, and oils. More than half of the population is meeting or exceeding total grain and total protein foods recommendations, but, as discussed later in the chapter, are not meeting the recommendations for the subgroups within each of these food groups. Most Americans exceed the recommendations for added sugars, saturated fats, and sodium. In addition, the eating patterns of many are too high in calories. Calorie intake over time, in comparison to calorie needs, is best evaluated by measuring body weight status. The high percentage of the population that is overweight or obese suggests that many in the United States overconsume calories. As documented in the Introduction, Table I-1 , more than two-thirds of all adults and nearly one-third of all children and youth in the United States are either overweight or obese.

Dietary Intakes Compared to Recommendations. Percent of the U. The center 0 line is the goal or limit. For most, those represented by the orange sections of the bars, shifting toward the center line will improve their eating pattern. Current eating patterns can be moved toward healthier eating patterns by making shifts in food choices over time. Making these shifts can help support a healthy body weight, meet nutrient needs, and lessen the risk for chronic disease. The following sections highlight average intakes of the food groups and other dietary components for age-sex groups and show that, in some cases, individuals are close to meeting recommendations, but in others, more substantial change is needed. They also provide examples of foods commonly consumed. Understanding what current intakes are and how food groups and other dietary components are consumed can help inform shifts that are needed to support healthy eating patterns. In this chapter, intakes of food groups and other dietary components are described in two ways: Small shifts in food choicesâ€”over the course of a week, a day, or even a mealâ€”can make a big difference. Here are some ideas for realistic, small shifts that can help people adopt healthy eating patterns.

Chapter 4 : Travel Channel United Kingdom

binge eating - eating an unusually large amount of food in a short period of time and feeling out of control purging - using self induced vomiting, laxatives or diuretics. - can use either or use both.

Alice looked all round the table, but there was nothing on it but tea. He had been looking at Alice for some time with great curiosity, and this was his first speech. The Hatter was the first to break the silence. Alice felt dreadfully puzzled. Half-past one, time for dinner! The Hatter shook his head mournfully. Off with his head! I vote the young lady tells us a story. The Dormouse slowly opened his eyes. Alice did not quite know what to say to this: I dare say there may be one. However, he consented to go on. The Hatter was the only one who got any advantage from the change: Alice did not wish to offend the Dormouse again, so she began very cautiously: Where did they draw the treacle from? The Dormouse had closed its eyes by this time, and was going off into a doze; but, on being pinched by the Hatter, it woke up again with a little shriek, and went on: This piece of rudeness was more than Alice could bear: I think I may as well go in at once. Once more she found herself in the long hall, and close to the little glass table. Then she went to work nibbling at the mushroom she had kept a piece of it in her pocket till she was about a foot high:

Chapter 5 : Alice's Adventures in Wonderland -- Chapter VII

Time Management #3 10/07 Reflections on Time Management: There are hours in a week. The average college student needs to sleep 56 hours each week. A student will spend around 21 hours each week on daily chores and eating.

Chapter 8 Themes and Colors Key LitCharts assigns a color and icon to each theme in *The Namesake*, which you can use to track the themes throughout the work. The Indian Immigrant Experience Independence, Rebellion, and Growing Up Identity and Naming Summary Analysis Ashima sits at her kitchen table, addressing Christmas cards to her Bengali friends, the names spread across three different address books that chronicle their life in America. Now that she is alone, with Ashoke teaching in Ohio, she has time for such crafts. Active Themes Ashima feels lonely in the dark house, and is frightened by small sounds. She has started a part-time position at the library, her first job, and is now friendly with the other women who work there, many of whom have grown children also and are divorced—they gossip about the perils of middle-age dating. Ashoke visits every three weekends, paying the bills, raking the leaves, and putting gas in the car. While he is away they speak on the phone every night at 8 p. Without Ashoke, Ashima is truly alone for the first time, and is beginning to adapt to the situation. Her job and her new American friends are both signs that the unchanging Ashima is, in fact, starting to shift in subtle ways to find her place in America. Her love for Ashoke is ritualized, regular, and familiar: Active Themes One afternoon, Ashoke calls earlier than usual, from a hospital in Ohio. Ashima is frightened, but he reassures her it is just a stomach pain, probably from food the night before. He asks her to arrange an appointment with their doctor at home for the next week. She returns to the cards, signing them with the names of each of her children, her husband, and her own. She writes Gogol instead of Nikhil, even though she knows he would object. She addresses a card to each of her children, reflecting on her inability to accept Maxine as a potential daughter-in-law. She passes two pages of addresses for Sonia and Gogol, amazed by how many homes each has already had, but for them it is normal. Ashima is looking forward to the family being together at Christmas, and hurt that no one had returned for Thanksgiving this year. This seemingly harmless pain alarms Ashima, as well as the reader, who might suspect that there is more to the story. She is amazed by the vagabond children she has raised, with the many addresses each has had now living only in the pages of this book, of which she is the keeper. Christmas, a holiday that once meant nothing to her, is now an important marker in the calendar of her life in America, and with her children. She hangs up and returns to work. Later, worried about Ashoke, she tries to contact the hospital, spelling her name out letter by letter for the operator. The intern explains that Ashoke has died from a heart attack, and Ashima hangs up the phone, shaking violently. The small series of battles that must be fought daily regarding her foreign-sounding name is something that Ashima is now numb to, as she pushes her way through to the hospital. The cards, which Ashima has carefully signed on behalf of her family, are now a shocking reminder of the way that family has been irreparably changed. Her first thought is of her son, whom she will always know as Gogol. Maxine had offered to accompany him, but he refused. He had not heard the news for hours, as he was out at a party and then at dinner with Maxine. Now Gogol is at the hospital where his father died, identifying the strange, dead body. The family shifts into action, all of their lives now changed forever. The apartment is sparse and simple, with a single picture of Gogol, Ashima, and Sonia on the refrigerator. He begins to dispose of the few items that are there, feeling some guilt when he throws away the food, as he knows his father would disapprove. He takes everything salvageable downstairs to a table for donations, saving only a few photos. For the rest of that day, he makes the necessary phone calls—to the rental car company, the university, the utilities. By the time he has finished and ordered a pizza to eat for the first time that day, it is already nighttime. The intensity of his grief is shown in his forgetting to eat anything until the day is almost over. Active Themes Gogol calls home, but Sonia and Ashima are already asleep. He calls Maxine, who regrets not having come with him. Gogol remembers that the last time he saw Ashoke had been with her, on their way to New Hampshire. Maxine is shocked to hear that he plans to spend the night in the apartment. He agrees to get a hotel, but after he has hung up he changes his mind. This is followed by his

decision to disobey the advice “the command” of Maxine that he not stay in the apartment overnight. Active Themes The next morning, after disposing of the last few things, Gogol boards a flight to Boston, dreading the moment when he must face his mother and sister. He remembers the grief of Ashoke and Ashima when they lost their own parents. For the first week after Gogol returns home, the house is always full of Bengali visitors, there to comfort the grieving family. Calls of condolence come from friends all over the country. What had seemed foreign and inexplicable to him then is now painfully understandable. The Bengali community gathers around the grieving family, a source of support in their time of tragedy. The Gangulis have spread roots in America more than they knew. Active Themes They observe the traditional ten days of mourning, eating only rice and dal. Gogol remembers being annoyed by this custom as a child, but now these meals in their regularity are the only thing that makes sense to him. Although most of the day is spent with the sympathetic guests, for these meals it is only the three remaining family members who eat together. On the eleventh day there is a religious ceremony, a gathering of Bengali friends which feels like so many other gatherings that have come before. Maxine drives up from New York, but feels out of place. Calling him Nikhil, she tells him that getting away could do him good. The traditional mourning meal, which would have made him feel embarrassed or alienated years earlier, now becomes a cherished ritual. The religious gathering, a first funeral for Ashoke, emphasizes the foreignness of Maxine, whom Gogol never allowed access to this world. She knows him as Nikhil, but everyone here sees him only as Gogol. The differences between them—which had at first attracted Gogol to Maxine—now begin to drive a wedge between them. Gogol even rejects her offer of returning to the home that had recently been his paradise. Active Themes Related Quotes with Explanations For the next few weeks, the family lives together on Pemberton Road, completing many small and necessary tasks—changing the name on the mortgage, driving to town to shop for groceries or to visit Bengali friends. The two women come to see Gogol off at the train station. It feels strange for him to leave, and to return to Maxine. A sharp turn in the tracks reminds him of the train accident that nearly killed his father. Bonded by the experience of this tragedy, the Gangulis struggle to make sense of their loss. Sonia leaves behind her life in California to stay with her mother—a sign of the renewed importance that the second generation is placing on the first, now that its fragility has rendered it precious. When they reached the end, surrounded by sea, Ashoke realized he had forgotten the camera. Retrieved November 8,

Chapter 6 : Chapter 7 - Bankruptcy Basics | United States Courts

Management - Organizational Behavior Ch. 7 Eating light meals in the middle of the day may slow down the body because there is insufficient food energy available.

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. If 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 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 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 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. Trustee Program. 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.

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Written by Grant Tinsley, PhD on September 17, Intermittent fasting is currently one of the most popular nutrition programs around. Unlike diets that tell you what to eat, intermittent fasting focuses on when to eat. Limiting the hours you eat each day may help you consume fewer calories. It may also provide health benefits, including weight loss and improved heart health and blood sugar levels. There are several forms of intermittent fasting, including a common form called time-restricted eating. This article tells you all you need to know about time-restricted eating. Share on Pinterest Intermittent fasting is a broad term that refers to multiple specific eating patterns. Each type of intermittent fasting includes fasting periods that are longer than a normal overnight fast of 8–12 hours ¹. An example of time-restricted eating is if you choose to eat all your food for the day in an 8-hour period, such as from 10 a. The remaining 16 hours each day are the fasting period, during which no calories are consumed. This same schedule would be repeated every day. Time-restricted eating is a type of intermittent fasting that limits your food intake to a certain number of hours each day. Many people eat from the time they wake up until the time they go to bed. Switching from this style of eating to time-restricted eating may cause you to naturally eat less. In fact, some research has shown that time-restricted eating can reduce the number of calories you eat in a day ². Another study reported that young men ate about fewer calories per day when they limited their food intake to a 4-hour period ⁴. However, other studies have shown that some people do not actually eat fewer calories during time-restricted eating ^{2, 5}. Diet records rely on participants to write down what and how much they eat. Unfortunately, diet records are not very accurate ⁶. Whether or not it actually decreases the amount of food eaten probably varies by individual. For some people, time-restricted eating will reduce the number of calories they eat in a day. However, if you eat higher-calorie foods, you may not end up eating less with time-restricted eating. Time-restricted eating may have several health benefits, including weight loss, better heart health and lower blood sugar levels. However, other studies in normal-weight people have reported no weight loss with eating windows of similar duration ^{2, 9}. Whether or not you will experience weight loss with time-restricted eating probably depends on whether or not you manage to eat fewer calories within the eating period. If this style of eating helps you eat fewer calories each day, it can produce weight loss over time. If this is not the case for you, time-restricted eating may not be your best bet for weight loss. Heart Health Several substances in your blood can affect your risk of heart disease, and one of these important substances is cholesterol. However, other research using a similar length of eating window did not show any benefits on cholesterol levels ⁹. Both studies used normal-weight adults, so the inconsistent results may be due to differences in weight loss. When participants lost weight with time-restricted eating, their cholesterol improved. When they did not lose weight, it did not improve ^{8, 9}. Several studies have shown that slightly longer eating windows of 10–12 hours may also improve cholesterol. Having too much sugar in your blood can lead to diabetes and damage several parts of your body. Overall, the effects of time-restricted eating on blood sugar are not entirely clear. More research is needed to decide if time-restricted eating can improve blood sugar. Some research shows that time-restricted eating may lead to weight loss, improve heart health and lower blood sugar. However, not all studies agree and more information is needed. How to Do It Time-restricted eating is very simple – simply choose a certain number of hours during which you will eat all your calories each day. If you are using time-restricted eating to lose weight and improve your health, the number of hours you allow yourself to eat should be less than the number you typically allow. For example, if you normally eat your first meal at 8 a. To use time-restricted eating, you would reduce this number. For example, you may want to choose to only eat during a window of 8–9 hours. This essentially removes one or two of the meals or snacks you usually eat. However, most people use windows of 6–10 hours each day. Because time-restricted eating focuses on when you eat rather than what you eat, it can also be combined with any type of diet, such as a low-carb diet or high-protein diet. Time-restricted eating is easy to do. You simply chose a period of time during which to eat all your calories

each day. This period is usually 6–10 hours long. If you exercise regularly, you may wonder how time-restricted eating will affect your workouts. One eight-week study examined time-restricted eating in young men who followed a weight-training program. It found that the men performing time-restricted eating were able to increase their strength just as much as the control group that ate normally. A similar study in adult men who weight trained compared time-restricted eating during an 8-hour eating window to a normal eating pattern. Based on these studies, it appears that you can exercise and make good progress while following a time-restricted eating program. However, research is needed in women and those performing an aerobic exercise like running or swimming. Research shows that time-restricted eating does not negatively impact your ability to exercise and get stronger. The Bottom Line Time-restricted eating is a dietary strategy that focuses on when you eat, rather than what you eat. By limiting all your daily food intake to a shorter period of time, it may be possible to eat less food and lose weight.

Chapter 8 : Orange: Management - Organizational Behavior Ch. 7

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Chapter 7 Summary Preoccupied by his love for Daisy, Gatsby calls off his parties, which were primarily a means to lure Daisy. He also fires his servants to prevent gossip and replaces them with shady individuals connected to Meyer Wolfshiem. On the hottest day of the summer, Nick takes the train to East Egg for lunch at the house of Tom and Daisy. He finds Gatsby and Jordan Baker there as well. For her part, Daisy seems almost uninterested in her child. During the awkward afternoon, Gatsby and Daisy cannot hide their love for one another. Complaining of her boredom, Daisy asks Gatsby if he wants to go into the city. Gatsby stares at her passionately, and Tom becomes certain of their feelings for each other. Under the brooding eyes of Doctor T. Eckleburg, Nick perceives that Tom and Wilson are in the same position. Gatsby responds that he did attend Oxford for five months, in an army program following the war. Tom claims that he and Daisy have a history that Gatsby could not possibly understand. He then accuses Gatsby of running a bootlegging operation. Daisy, in love with Gatsby earlier in the afternoon, feels herself moving closer and closer to Tom as she observes the quarrel. As the row quiets down, Nick realizes that it is his thirtieth birthday. Driving back to Long Island, Nick, Tom, and Jordan discover a frightening scene on the border of the valley of ashes. Someone has been fatally hit by an automobile. Tom thinks that Wilson will remember the yellow car from that afternoon. He also assumes that Gatsby was the driver. Gatsby says that he has been waiting there in order to make sure that Tom did not hurt Daisy. He tells Nick that Daisy was driving when the car struck Myrtle, but that he himself will take the blame. Still worried about Daisy, Gatsby sends Nick to check on her. Nick finds Tom and Daisy eating cold fried chicken and talking. They have reconciled their differences, and Nick leaves Gatsby standing alone in the moonlight.

Chapter 9 : SparkNotes: The Great Gatsby: Chapter 7

Charles Wallace looks into the man's eyes; again his own eyes dissolve into a uniform blue, and suddenly he's saying in a flat voice that the turkey dinner is the best thing he's ever eaten and that Meg is being "belligerent and uncooperative" () for throwing his plate on the floor.

Print this section About This Chapter This chapter defines the core concepts of healthy eating and physical activity patterns and focuses on the first three Guidelines: The Guidelines Follow a healthy eating pattern across the lifespan. All food and beverage choices matter. Choose a healthy eating pattern at an appropriate calorie level to help achieve and maintain a healthy body weight, support nutrient adequacy, and reduce the risk of chronic disease. Focus on variety, nutrient density, and amount. To meet nutrient needs within calorie limits, choose a variety of nutrient-dense foods across and within all food groups in recommended amounts. Limit calories from added sugars and saturated fats and reduce sodium intake. Consume an eating pattern low in added sugars, saturated fats, and sodium. Cut back on foods and beverages higher in these components to amounts that fit within healthy eating patterns. Shift to healthier food and beverage choices. Choose nutrient-dense foods and beverages across and within all food groups in place of less healthy choices. Consider cultural and personal preferences to make these shifts easier to accomplish and maintain. Support healthy eating patterns for all. Everyone has a role in helping to create and support healthy eating patterns in multiple settings nationwide, from home to school to work to communities. The chapter first presents Key Recommendations, which describe the elements of a healthy eating pattern and provide detail on how individuals can follow the Guidelines, followed by a description of the science supporting healthy eating patterns. Then, the Healthy U. A Closer Look Inside a Healthy Eating Pattern provides details on each of the food groups and other dietary components of public health importance in the United States. In addition, the chapter provides two variations of the Healthy U. Both of these patterns align with the Guidelines. Finally, this chapter provides an overview of healthy physical activity patterns.