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The hobbit chapter 9 study guide answers

Chapter 11 refers to the bankruptcy code that is used to provide corporate or partnership reorganizations. A Chapter 11 debtor proposes a plan for reorganization and promises to repay the debt over time. In the meantime, the debtor can continue to operate the business as usual. Deeper definition A Chapter 11 bankruptcy case begins with the filing of a petition in court. In almost all cases, Chapter 11 filings are voluntary. It was the debtor who took the initiative to seek bankruptcy relief. Still, on occasion, creditors will band together to file an involuntary Chapter 11 to force a debtor to come up with a plan for repayment. While individuals can file under Chapter 11 if they have too much debt to qualify for another type of bankruptcy protection, it is normally used by corporations, partnerships and limited liability companies. The advantage of Chapter 11 is that it helps a business restructure its debts to meet those obligations while keeping the business afloat. General Motors, Macy's, Knart and United Airlines are among the thousands of corporations that have filed under Chapter 11 to keep their doors open. It takes from a few months to two years to complete a Chapter 11 case. Chapter 11 example When a company files for Chapter 11, employees are understandably anxious. It is important for them to know what is in store when the company files for Chapter 11 bankruptcy. Potential layoffs. While it is not a sure thing, creditors often demand that management take action to reduce labor costs. Wages. As long as employees continue in a company's employ, their paychecks should not be interrupted. If they are laid off and the company owes them money, they become creditors and will be paid at some future date. Unemployment. If employees are laid off following a Chapter 11 filing, they still are eligible for unemployment. Debt management calculators. If anyone could pull it off, she could. That's what friends and colleagues said when Roxanne Coady left New York in 1989 to open a bookstore in a small town. Of course, they believed in her. She had been one of the top tax accountants in the country. She was whip-smart, driven, and tireless — "on 82 different boards," as she likes to say, which is only a slight exaggeration. She even grew up in business: As a girl, she kept the books for her father's bakeries. "If you were to pick a dream person to start her own bookstore, it would be Roxanne," says friend and Connecticut Public Radio host Faith Middleton. "She's so smart about business." Coady nearly proved everybody wrong. For the first several years, R.J. Julia Independent Booksellers, located on the main drag in Madison, Connecticut, grew by leaps and bounds. The impressive growth, however, obscured a dotcomlike inability to turn a profit. Coady says that she ignored budgets and "blew probably \$250,000" of the money that she and her husband, a former real-estate developer, had saved up. It was twice what she should have invested, but she couldn't resist going all out on free wine and food at book signings, stylish extra-strength bags, and excessive bonuses. "Instead of solving problems, I threw more money at them," she says. "I didn't run the store like a business." As an accountant, Coady had always used her head. But as a bookseller and book lover, she let her heart take over. She built the most appealing bookstore she could imagine, while neglecting to build a sustainable business. "Now," she says, "I'm combining head and heart." Thirteen years after dramatically changing careers, Coady, 54, has proven that she could pull it off after all. In the same time that nearly half of the independent bookstores in the country have closed, R.J. Julia has achieved more than \$3 million in annual sales and a modest profit. And Coady, its ever-fashionable, opinionated, and animated owner, has made the transition from successful accountant to successful bookseller. A Bookseller Waiting to Happen Coady's passion for reading and her talent for accounting were inspired by her parents, who survived the Holocaust and immigrated to the United States in 1948, settling in New York's Lower East Side. Although her mother had yet to understand English, she read to her children anyway, pronouncing the words phonetically. Once Coady learned to read, she wanted to tackle every children's book in the library in alphabetical order. When she was in middle school, her father, a baker, purchased the first of 10 bakeries, called Em's, and brought her to a meeting with his accountant. "Who's going to do the bookkeeping?" the accountant asked. "She is," her father replied. He wasn't joking. The accountant agreed to teach her, and Coady, the oldest of six, juggled school, family baby-sitting duties and payroll books until she left for college. "Now my father feels I work too hard," she says, laughing. "He says, 'You can't ride two horses with one ass.' I tell him, 'Daddy, this is what you raised me to do.'" By the 1980s, Coady had become a partner and national tax director at BDO Seidman, the New Yorkffibased international accounting firm. She was the first woman selected for the job. "People tell me now, 'It must have been boring working with taxes,'" Coady says. "But I loved it." She had a 12th-floor corner office overlooking Central Park and was making about \$250,000 a year. In 1988, she was featured on the cover of Money magazine, which dubbed her "the accountant's accountant." Heady stuff, to be sure. But it wasn't enough to keep her there. "As much as I enjoyed the work, it wasn't enriching," Coady says. "It was in terms of dollars, but it wasn't enriching to my heart." At least not in the way that books had always been. Even as she climbed the corporate ladder, Coady remained an insatiable reader. She would always carry a novel with her, stealing a few moments in a taxi, on the train, anywhere. She was forever recommending favorite titles to friends. "I ran a little library out of my house," she says. "People would say, 'Oh geez, that was the best book you gave me.'" They were telling her something. It was time to make a change. Creating a Modern-Day Town Green R.J. Julia, named for Coady's grandmother, Julia, who perished in a concentration camp in World War II, is much more than a store where you buy the latest Harry Potter or John Grisham. It's a local institution that has become interwoven with people's lives as few businesses are. "It's the heart of the community," says Norman Weissman, a retired writer, director, and producer who lives in neighboring Guilford and attends a monthly book-club meetings at R.J. Julia. "The bookstore and the town are inseparable." Area residents feel a responsibility to support the independent bookstore — their bookstore — even if it means paying a little more at times. From the beginning, Coady wanted R.J. Julia to be a modern-day town green. "I felt people were becoming disconnected from each other," she says. "We had lost a public place for conversation about things that mattered." The store hosts more than 200 events a year, from book signings to book-club meetings to children's-story hour on Wednesday mornings. By lobbying publishers and catering to visiting authors, Coady has made Madison, an affluent coastal town with 2,200 residents, a regular book-tour stop between New York and Boston. The walls are lined with dozens of autographed photos of past visitors: Jimmy Carter, Garrison Keillor, and Anne Rice. At Coady's suggestion, Lee Jacobus started a classical literature book club at R.J. Julia. A professor emeritus of English at the University of Connecticut, he prepares as though he were still teaching in a classroom, reading, analyzing, and making notes 40 minutes a day, three days a week. "It's an enormous time investment and, yes, I do it for free," says Jacobus. "But this is an institution that should be supported. It's important to the intellectual life of the town." For R.J. Julia to distinguish itself in an increasingly crowded marketplace, Coady believes it has to offer unparalleled service and expertise. Like their boss, the staff is well read, which prepares them for "hand-selling" — that is, recommending books that they or their colleagues have read. "That's the value that we add to the book-buying experience," Coady says. "We put the right book in the right hands." The store's top-selling section is staff recommendations, where each book is accompanied by a "shelf talker," a capsule review from a bookseller, or in the case of the new Harry Potter, by a bookseller's child ("I'm 11, and I finished in exactly five days, down to the hour! Once you start reading it, you won't stop!" raves Hana, the manager's stepdaughter). Suzanne Coopersmith is one of about 35 booksellers on staff. Like Coady, she's sociable, totally unreserved, and capable of talking about books all day. She can't imagine working at a chain, even the one that's coming to Waterford, about 15 miles from where she lives. "There are too many rules," says Coopersmith. "Here, I can give a discount to a customer whenever I want to." It's true. Coady lets the staff do whatever it takes to make a customer happy. There may not be many official rules, but the staff definitely knows the kind of store that she wants R.J. Julia to be. When it comes to sharing likes and dislikes, Coady's an open book. As she reminds the staff, she prefers the offer, "Let me know if I can be of help," or "Are you finding what you need?" "Can I help you?" strikes her as intrusive. For Natalie Ferringer, it was love with R.J. Julia at first browse. The dark wooden bookshelves, brass fixtures, and renditions of various writers' signatures painted on the hardwood floor give the place the ambience of a neighborhood bookstore in Europe or New York. Ferringer, the head of the political-science department at the University of New Haven, can spend entire afternoons shopping, which translates to between \$350 and \$400 worth of books a month. And yet, it's hard to say who benefits more: Ferringer or the bookstore. "I know them by name," she says of the staff. "There's Nancy, Karen, Lisa, Suzanne, Meredith, Beth, Babette, Roxanne." "It's the heart of the community," says an R.J. Julia customer. "The bookstore and the town are inseparable." Perhaps the best measure of R.J. Julia's relationship with its customers comes from Denise Harrington, an avid murder-mystery reader and a customer from the beginning. During a recent visit, she picked up a special order, The Thin Woman, a lighthearted British who-done-it, written by Dorothy Cannell and originally published in 1984. What's remarkable about her purchase is that Harrington never requested the book. In fact, she had never even heard of it. "Suzanne ordered it for me without my knowing," she says. "I knew she'd love it," says Coopersmith. She was right. The Roxanne Effect When Coady launched R.J. Julia, Madison, like many small towns, was in decline. Suburban big-box retailers were becoming the rage. "After I opened, the theater, the hardware store, the five-and-dime, and the restaurant all closed," she says. "I thought, 'What did I just do?'" Now, Madison is a different story. Although the business district consists of just one long block on Boston Post Road, there's an art house and an elegant Italian restaurant across from R.J. Julia. There are a variety of shops and boutiques. There's even a Starbucks. As an entrepreneur, Coady has come a long way herself. She's running R.J. Julia like a business, with budgets, a training manual, and more-structured evaluations. By coincidence, her son Edward and the store were born in the same year. Since turning 13 this year, says Coady, both have had their bar mitzvahs; Edward became a man, R.J. Julia a mature business. In reality, though, adding corporate discipline to the bookstore remains a challenge, especially without the financial incentives she had at her disposal at a major accounting firm. Instead, Coady offers a casual, fun environment in which booksellers can be their passionate selves. They constantly remind her that the operative word in independent bookseller is independent. When Coady tried to get the staff to wear matching R.J. Julia shirts, they declined. So she bought R.J. Julia buttons, which no one wore for long. A newly arrived box of green R.J. Julia lanyards in the office could be next. "This is where the democracy thing shoots me in the foot," she says. Coady's natural effusiveness and love of writing — she reads about six books at a time — make her an irresistible bookseller. "When Roxanne is on the floor, our sales go up 20%," says store manager Meredith Warner. Faith Middleton, the radio host, experiences the Roxanne Effect twice a month, when Coady appears on her show to talk about books. Recently, as she described Family History, Dani Shapiro's novel about a mother's attempts to save her fractured family, "the hair stood up on the back of my neck," says Middleton. "You could hear a pin drop in the studio." That passion infuses every square foot of R.J. Julia, and every ounce of its owner. When Coady first contemplated changing careers, she imagined that running a bookstore would be a change of pace, less demanding for her than being an executive at a large firm. "I often joke that I gave up money for time, and now I have neither," she says. She's still a type A, so it comes as no surprise that running a successful bookstore isn't enough. Currently, she's expanding the children's section, revamping the gift-shop area, and drawing up a business plan to take the brand in new directions. A second R.J. Julia? A chain of stores? Coady can't say. That chapter has yet to be written. Sidebar: 5 Great Reads "Everybody has time for one discretionary thing," says Roxanne Coady, the owner of R.J. Julia. "Mine's reading." Below are five of her all-time favorite books. If these aren't enough, check out R.J. Julia's lists of recommended books for adults (www.rjulia.com/fivefeet.htm) and kids (www.rjulia.com/threefeet.htm). Stones From the River by Ursula Hegl "It's about World War II and the Holocaust from the perspective of a small German town that may or may not understand what's going on, but in a quiet way is mimicking what's happening. You feel the impact of betrayal and of being co-conspirators through silence." Dearest Friend: A Life of Abigail Adams by Lynne Withey "A view of the Revolution from Abigail's vantage point, what it was like at home, raising her kids during a dangerous time." The Book of Laughter and Forgetting by Milan Kundera "It's about sorrow as a way of defining you, how you need it to live and function in a meaningful way. It's a philosophical book, but in that Eastern European, wacky Kafka way." The Bluest Eye by Toni Morrison "The narrator is a black girl who has been abused, and the novel is about how she moves through that experience. This is one of those books that changes the way you look at the world." A Child's Anthology of Poetry by Elizabeth Sword "I've been reading from this to my son since he was two, and we always find something that amuses us, whatever mood we're in." Chuck Salter (csalter@fastcompany.com) is a Fast Company senior writer based in Baltimore. Learn more about R.J. Julia on the Web (www.rjulia.com).

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