

## Chapter 13 Plan Sample

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The Small Business Bankruptcy Kit John Wiley & Sons

The Model Rules of Professional Conduct provides an up-to-date resource for information on legal ethics. Federal, state and local courts in all jurisdictions look to the Rules for guidance in solving lawyer malpractice cases, disciplinary actions, disqualification issues, sanctions questions and much more. In this volume, black-letter Rules of Professional Conduct are followed by numbered Comments that explain each Rule's purpose and provide suggestions for its practical application. The Rules will help you identify proper conduct in a variety of given situations, review those instances where discretionary action is possible, and define the nature of the relationship between you and your clients, colleagues and the courts.

The Credit Research Center Report on Debtors' Ability to Pay Graphico Publishing Company

Chapter 13 Bankruptcy Repay Your Debts NOLO 38th Edition, 2014 Routledge

The Fifth Abridged Edition of Basic Bankruptcy Law for Paralegals builds on previous editions and offers a concise integration of theory and practice as a basis for improved learning. It presents readable and succinct descriptions of the bankruptcy system, with an emphasis on the paralegal's role at every stage of a bankruptcy proceeding. Like its parent text, the Abridged Edition is written and formatted for paralegal students who need a practical introduction to the code and rules of bankruptcy law. It focuses on the nuts and bolts of a Chapter 7 consumer bankruptcy case to provide paralegals with a general understanding of other types of bankruptcy processes. New to the Fifth Edition: Coverage of the Small Business Reorganization Act of 2019 throughout the book Updated Official Bankruptcy Forms Citations to recent and noteworthy case opinions The most recent statutory adjustment of dollar exemption amounts (and other provisions) in the Bankruptcy Code Professors and students will benefit from: Straightforward writing that explains basic consumer bankruptcy in ordinary English A helpful overview of the bankruptcy code and rules A comprehensive introduction to client interview skills and the client interview process An integrated narrative fact pattern allowing students to learn the topic of each chapter interactively Step-by-step guidance through the paralegal's role at every stage of the bankruptcy proceeding Simple instructions for completing and submitting

documentation in a timely manner Content focused on consumer bankruptcy, primarily from the debtor's perspective Means testing concepts covered in a dedicated chapter A useful tutorial on means testing procedure Abundant learning aids, including: Examples, procedural checklists, summaries of the law, discussion questions, learning objectives, and a glossary of common bankruptcy terms

Will It Work for You? Wolters Kluwer

The Public Health Foundation (PHF) in partnership with the Centers for Disease Control and Prevention (CDC) is pleased to announce the availability of Epidemiology and Prevention of Vaccine-Preventable Diseases, 13th Edition or "The Pink Book" E-Book. This resource provides the most current, comprehensive, and credible information on vaccine-preventable diseases, and contains updated content on immunization and vaccine information for public health practitioners, healthcare providers, health educators, pharmacists, nurses, and others involved in administering vaccines. "The Pink Book E-Book" allows you, your staff, and others to have quick access to features such as keyword search and chapter links. Online schedules and sources can also be accessed directly through e-readers with internet access. Current, credible, and comprehensive, "The Pink Book E-Book" contains information on each vaccine-preventable disease and delivers immunization providers with the latest information on: Principles of vaccination General recommendations on immunization Vaccine safety Child/adult immunization schedules International vaccines/Foreign language terms Vaccination data and statistics The E-Book format contains all of the information and updates that are in the print version, including: - New vaccine administration chapter - New recommendations regarding selection of storage units and temperature monitoring tools - New recommendations for vaccine transport - Updated information on available influenza vaccine products - Use of Tdap in pregnancy - Use of Tdap in persons 65 years of age or older - Use of PCV13 and PPSV23 in adults with immunocompromising conditions - New licensure information for varicella-zoster immune globulin Contact [atbookstore@phf.org](mailto:atbookstore@phf.org) for more information. For more news and specials on immunization and vaccines visit the Pink Book's Facebook fan page

*Predictors of 1997 Chapter 13 Bankruptcy Completion and Dismissal Rates in Utah* Harper Collins

INTRODUCTION TO BANKRUPTCY LAW, 6th edition is an excellent bankruptcy reference, whether the reader is a paralegal, a practicing attorney, or taking paralegal courses in bankruptcy law. Using a step-by-step approach, the text presents the reader with a clear and understandable explanation of each type of bankruptcy filing. Signature features include a brief history of bankruptcy law, research aids, alternatives to bankruptcy, a discussion of the role of the various parties involved in the bankruptcy process, and an overview concerning eligibility and the selection of the appropriate bankruptcy chapter under which the case should be filed. Also included are updated cases to detail bankruptcy legal procedures from initiation of the attorney/client relationship through the closing of the case. With its discussion of electronic filing, and updated changes in the Bankruptcy Code and the Federal Rules of Bankruptcy Procedure, the new edition of INTRODUCTION TO BANKRUPTCY LAW, 6th edition is a valuable

bankruptcy law resource. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

*Guide for All-Hazard Emergency Operations Planning* DIANE Publishing

The purpose of this study was two-fold. The first intention was to identify a group of debtor characteristics that predicted discharge among Chapter 13 bankruptcy filers in the district of Utah from 1997. The second objective was to use that same set of characteristics to predict the likelihood of dismissal at three critical stages of the bankruptcy process. Those stages were identified, first, as the period before the 341 hearing or meeting of creditors (n = 115 or 12.7%), second, before confirmation of the debtor's repayment plan (n = 267 or 29.4%), third, the period after confirmation of the plan and before discharge (n = 286 or 31.5%). Once the best group of characteristics was discovered, the effects of demographic characteristics were compared against those of economic debtor characteristics as predictors of the outcome of the Chapter 13 cases. The results of the study show that demographic characteristics were, in general, better predictors than economic factors of the disposition of the Chapter 13 cases within the sample. Discharged and dismissed debtors were found to have statistically significantly different levels of certain types of debts based on pairwise t-test results. Although limited to one district, this study was the first to examine the likelihood of dismissal at three stages of bankruptcy prior to discharge. The study concluded that single debtors, debtors with children, debtors with previous bankruptcies, and those with higher levels of mortgage arrears were the most likely to be dismissed before completion of their repayment plan. Plan completion was generally achieved by those with higher job tenure and debtors with a mortgage. The results of the study support arguments against changes in current bankruptcy law and warrant further investigation of low Chapter 13 repayment plan completion rates in the district of Utah.

The Attorney's Handbook on Consumer Bankruptcy and Chapter 13 Aspen Publishers

Data on water quality and other environmental issues are being collected at an ever-increasing rate. In the past, however, the techniques used by scientists to interpret this data have not progressed as quickly. This is a book of modern statistical methods for analysis of practical problems in water quality and water resources. The last fifteen years have seen major advances in the fields of exploratory data analysis (EDA) and robust statistical methods. The 'real-life' characteristics of environmental data tend to drive analysis towards the use of these methods. These advances are presented in a practical and relevant format. Alternate methods are compared, highlighting the strengths and weaknesses of each as applied to environmental data. Techniques for trend analysis and dealing with water below the detection limit are topics covered, which are of great interest to consultants in water-quality and hydrology, scientists in state, provincial and federal water resources, and geological survey agencies. The practising water resources scientist will find the worked examples using actual field data from case studies of environmental problems, of real value. Exercises at the end of each chapter enable the mechanics of the methodological process to be fully understood, with data sets included on diskette for easy use. The result is a book that is both up-to-date and immediately relevant to ongoing work in the environmental and water sciences.

DIANE Publishing

Bad credit can get better A bad credit report can prevent you

from getting a mortgage, car loan, credit card, apartment, or even a job. The sensible strategies in Credit Repair help you take control of your finances, clean up your credit report and rebuild your credit. Learn how to: prioritize debts and create a budget reduce debts and cut expenses negotiate with creditors correct credit report errors and remove old information add positive information to your credit report adopt strategies to rebuild your credit, and avoid identity theft and credit repair scams. Updates to the 14th edition of Credit Repair include the new FICO scoring system and federal CARES Act credit reporting guidelines, changes to credit freeze and fraud alert laws, the availability of additional free credit reports during the pandemic, and more. With downloadable forms: Get forms, worksheets, and sample letters—to help you handle debts, clean up your credit, and avoid overspending (details inside).

*Practical Guide to Resolving Your Client's Tax Liabilities* Nolo

This latest edition of *The Consumer Bankruptcy Handbook* is current to January 1, 2019 and covers all aspects of handling Chapter 7 and Chapter 13 cases. Significant changes occurred to the Bankruptcy Rules in 2017 and 2018, this book covers those changes. Argyle's *Attorney's Handbook on Consumer Bankruptcy and Chapter 13* is a required resource for all bankruptcy attorneys. It's no wonder this book has been Argyle's bestseller for 40 years. This Handbook empowers you to competently handle a client's Chapter 7 or 13 bankruptcy, or to represent a creditor in one of these proceedings. This Handbook shows you how to: Analyze a client-debtor's financial situation and analyze nonbankruptcy alternatives; Understand the difference between Chapters 7 and 13 bankruptcies; Conduct a means-test to determine eligibility under Chapter 7; Interview a potential client-debtor; Prepare Chapter 7 bankruptcy forms, including official forms; Prepare Chapter 13 bankruptcy forms, including official forms; Claim all exemptions to which your client is entitled; Analyze the automatic stay; Reaffirm dischargeable debts; Dismiss or convert a case to another Chapter; Prepare a confirmable Chapter 13 Plan. The perfect "nuts and bolts" practice guide, exemption manual, Bankruptcy Code, and Rules all in one package. This handbook is perfect for attorneys seeking to expand their practice into consumer bankruptcy, or is a handy desk reference for experienced bankruptcy lawyers. This 510-page handbook contains: Information and samples of the new Bankruptcy Forms current to January 1, 2019; Exemption amounts for all 50 states with statutory references—over 2,300 separate exemptions. All changes in bankruptcy law, practice, and procedure current to January 1, 2019 related to the handling of Chapter 7 and Chapter 13 consumer cases; The relevant text of the Bankruptcy Code current to January 1, 2019. The notices and disclosures required of attorneys under the Bankruptcy Code; Expanded bankruptcy work sheets and updated lists of exempt property for each state current to January 1, 2019. Filled-in sample forms required under the Bankruptcy Code (more than 35 filled-in forms). The Federal Rules of Bankruptcy Procedure, current to January 1, 2019. *Hearing Before the Subcommittee on Administrative Oversight and the Courts of the Committee on the Judiciary, United States Senate, One Hundred Fifth Congress, First Session ... April 11, 1997* Public Health Foundation

The New Bankruptcy provides clear-cut information, worksheets, and strategies to help you figure out whether bankruptcy is the right solution for your debt problem. Find out: the differences between Chapters 7 and 13 whether you qualify for Chapter 7 (the means test) how the Chapter 13 repayment plan works which debts are discharged (wiped out) what happens to property, including homes, cars, and retirement accounts, and ways to handle debt problems without bankruptcy. The book also explains the bankruptcy process and includes sample, completed bankruptcy forms.

## Chapter 13 Bankruptcy CCH

Teaching Secondary and Middle School Mathematics is designed for pre-service or in-service teachers. It combines up-to-date technology and research with a vibrant writing style to help teachers grasp curriculum, teaching, and assessment issues as they relate to secondary and middle school mathematics. The fifth edition includes greater coverage and alignment to the Common Core State Standards, a new chapter on tools and technology, and greater focus on classroom management, special education, and more on differentiating instruction.

### *The Credit Research Center Report on Debtors' Ability to Pay : Report to Congressional Requesters* NOLO

Stop creditors. Get more time to pay. Chapter 13 bankruptcy offers unique debt solutions not available in Chapter 7 bankruptcy. Yes, you'll pay into a repayment plan. But your money will go toward the debts that matter most—like your mortgage, car loan, support obligations, and taxes. Remaining debts, such as credit card balances, medical bills, and utility bills, usually get only a fraction of what you owe. Some of Chapter 13 bankruptcy's other features include allowing filers to: keep all property avoid foreclosure and vehicle repossession pay the fair market value for a car, and stop lawsuits, wage garnishments, and bank levies. Here, you'll find clear explanations of the Chapter 13 process to help you: decide if Chapter 13 is your best option estimate your monthly plan payment, and find and work effectively with the right lawyer. This revised edition covers all the latest changes in bankruptcy law, including updated exemption tables for every state, and explains how to use the new official bankruptcy forms.

### Personal bankruptcy analysis of four reports on Chapter 7 debtors' ability to pay : report to congressional requestors

John Wiley & Sons

Meant to aid State & local emergency managers in their efforts to develop & maintain a viable all-hazard emergency operations plan. This guide clarifies the preparedness, response, & short-term recovery planning elements that warrant inclusion in emergency operations plans. It offers the best judgment & recommendations on how to deal with the entire planning process -- from forming a planning team to writing the plan. Specific topics of discussion include: preliminary considerations, the planning process, emergency operations plan format, basic plan content, functional annex content, hazard-unique planning, & linking Federal & State operations.

### *Teaching Secondary and Middle School Mathematics* DIANE Publishing

Using a hands-on approach, *The ABCs of Debt: A Case Study Approach to Debtor/Creditor Relations and Bankruptcy Law, Fifth Edition* bridges the difference between understanding bankruptcy concepts and applying them with confidence. Parsons begins with the premise that the specialized study of bankruptcy requires an adequate foundation in other aspects of debtor/creditor relations. This foundational knowledge is reinforced by realistic, current case studies that introduce, explain, and illustrate bankruptcy law and procedure. Students see how a bankruptcy case unfolds, from the moment a debtor makes contact with a lawyer until the case is closed. That chronological, step-by-step approach is used to study cases filed under Chapter 7, Chapter 13, and Chapter 11. This book aspires not just to teach students "about" bankruptcy, but also to teach them how to "do" bankruptcy. Broad coverage includes bankruptcy law, debt

creation, secured transactions, the law of liens, and debt collection. New to the Fifth Edition: Updated to reflect significant court decisions regarding debt collection and bankruptcy including: *Czyzewski v. Jevic Holding Corp.* which struck down structured settlements regarding a Chapter 11 debtor that conflict with §507 priorities unless affected creditors consent *Midland Funding, LLC v. Johnson, U.S.* holding that filing of a time barred proof of claim does not amount to a false, deceptive, misleading, unfair, or unconscionable debt collection practice within the meaning of the Fair Debt Collection Practices Act *Lamar, Archer & Cofrin, LLP, v. Appling*, holding that a materially false statement in writing about a single asset can be a "statement respecting the debtor's financial condition," rendering debt related to the asset nondischargeable under §523(a)(2)(B) *Epic Systems Corp. v. Lewis* holding that private-sector non-union employers can use class action arbitration waiver provisions to bar employees from joining in a class action or collective arbitration to contest alleged wage and hour violation Updated references pertaining to the Consumer Financial Protection Bureau and the Department of Education (student loans), payday lending, and car loans Analysis of the causes of bankruptcy for those age 65 and older Demonstration bankruptcies moved to appendices for easy reference Revised case studies comply with the latest amendments to the official bankruptcy forms in effect at the time of publication including the important new Form B113, Chapter 13 Plan approved by the U.S. Judicial Conference in 2017 Professors and students will benefit from: Realistic Case Studies that add a strong skill-building component to any study of bankruptcy law Problem-Hypotheticals in which students apply concepts to realistic situations Learn-by-Doing exercises, examples, and illustrations A sequential organization of bankruptcy topics that mirrors practice Ethical Considerations that highlight relevant ethical or professional challenges presented by the topic under discussion Chapter summaries, review questions, and sample forms View from the Bench case excerpts, accompanied by Applying the Law exercises, that link doctrine to practice Engaging and informative text boxes Key Concepts at the start of each chapter Complete Case Files for both case studies—provided for students on the companion website at [WKLEgaledu.com/Parsons-Debt5](http://WKLEgaledu.com/Parsons-Debt5) and referred to throughout the chapters that make up Part B To Learn More (TLM) activities for each chapter—available on the companion website—designed to challenge and enable the student to do further research on issues raised in the text or to consult additional resources for further learning **Bankruptcy Reform Act of 1999** American Bar Association Gone is the stigma once associated with bankruptcy. In its place is a new appreciation of the crucial role bankruptcy plays in unburdening owners of small businesses and family farms as well as individuals and married couples of excessive debt and helping them to obtain sufficient financial relief for a fresh start. Now, *The Small Business Bankruptcy Kit* shows you how to make this recovery process work to your best advantage. This all-inclusive guide shows small business owners, as well as the legal and tax professionals who advise them, everything they need to know about what bankruptcy means and what it can and cannot achieve. The book's engaging, reader-friendly approach clarifies all the concepts, implications, and procedures involved in discharging unpaid debts and protecting individuals, married couples, sole proprietorships, and corporations from action by

creditors. Whether you're seeking temporary relief from creditor demands, hoping to regain solvency through business reorganization, or just need a breathing spell for the repayment of old debts, The Small Business Bankruptcy Kit helps you make the right decisions for the right reasons. It examines in depth the four most commonly used forms of bankruptcy - Chapter 7 liquidation; Chapter 11 reorganization; Chapter 12 family-farmer; and Chapter 13 wage-earner - explaining how to select the type, or combination of types, best suited to your needs. And it steers you confidently through every phase of the bankruptcy process, from initial filing to lifting of the automatic stay through the final discharge of debts. Here's all the sound, indispensable guidance you need to: comprehend the legal and technical terms associated with bankruptcy; discharge debts while retaining control of your business or farm operation; find and work with a bankruptcy attorney; understand the requirements for, and responsibilities of, the bankruptcy trustee; handle claims made against your earnings or property; and discover how bankruptcy affects property, taxes, alimony and child support, and much more. Like the other titles in Robert L. Davidson's series of practical references for small businesses, The Small Business Bankruptcy Kit is packed with the forms needed to conduct every type of bankruptcy procedure, including first steps, proceedings, and creditor and key follow-up actions. Complete with the most recent IRS bankruptcy guidelines, this how-to manual steers owners of every kind of small business through periods of insolvency, and shows them how to emerge with viable competitive entities.

#### A Legal Practitioner's Guide to Chapters 7 and 13 Nolo

This 2017 bankruptcy handbook for attorneys is the perfect practice guide for attorneys seeking to expand their practice areas into consumer bankruptcy, and experienced practitioners alike. Includes a consumer bankruptcy practice guide for Chapters 7 and 13, sample Bankruptcy Forms, the U.S. Bankruptcy Code, Federal Rules of Bankruptcy Procedure, and bankruptcy exemptions for all 50 states.

#### The Attorney's Handbook on Consumer Bankruptcy and Chapter 13 Bankruptcy Repay Your Debts

This latest edition of The Consumer Bankruptcy Handbook is current to January 1, 2020 and covers all aspects of handling Chapter 7 and Chapter 13 cases. Significant changes occurred to the Bankruptcy Rules, this book covers those changes. Argyle's Attorney's Handbook on Consumer Bankruptcy and Chapter 13 is a required resource for all bankruptcy attorneys. It's no wonder this book has been Argyle's bestseller for 43 years. This Handbook empowers you to competently handle a client's Chapter 7 or 13 bankruptcy, or to represent a creditor in one of these proceedings. This Handbook shows you how to: Analyze a client-debtor's financial situation and analyze nonbankruptcy alternatives; Understand the difference between Chapters 7 and 13 bankruptcies; Conduct a means-test to determine eligibility under Chapter 7; Interview a potential client-debtor; Prepare Chapter 7 bankruptcy forms, including official forms; Prepare Chapter 13 bankruptcy forms, including official forms; Claim all exemptions to which your client is entitled; Analyze the automatic stay; Reaffirm dischargeable debts; Dismiss or convert a case to another Chapter; Prepare a confirmable Chapter 13 Plan. The perfect "nuts and bolts" practice guide, exemption manual, Bankruptcy Code, and Rules all in one package. This handbook is perfect for attorneys seeking to expand their practice into consumer bankruptcy, or is a handy desk reference for experienced bankruptcy lawyers. This

510-page handbook contains: Information and samples of the new Bankruptcy Forms current to January 1, 2020; Exemption amounts for all 50 states with statutory references-over 2,300 separate exemptions. All changes in bankruptcy law, practice, and procedure current to January 1, 2020 related to the handling of Chapter 7 and Chapter 13 consumer cases. The relevant text of the Bankruptcy Code current to January 1, 2020. The notices and disclosures required of attorneys under the Bankruptcy Code, expanded bankruptcy work sheets and updated lists of exempt property for each state current to January 1, 2020. Filled-in sample forms required under the Bankruptcy Code (more than 35 filled-in forms). The Federal Rules of Bankruptcy Procedure, current to January 1, 2020.

#### *The Increase in Personal Bankruptcy and the Crisis in Consumer Credit* Nolo

Chapter 13 bankruptcy allows debtors to reorganize their debts into a manageable repayment plan -- without losing property. Chapter 13 Bankruptcy provides a clear overview of this reorganization process and shows people how to qualify for Chapter 13, decide if it's the right step, devise a reasonable repayment plan and file all necessary papers, either on their own or with a lawyer. It also includes a discussion of how to value collateral and choose an interest rate when writing a bankruptcy plan. Contains sample letters to creditors, tear-out forms and step-by-step instructions to fill them out and file.

#### *Bankruptcy Forms Manual* Elsevier

Please note this book has been update. The 2015 Edition is available at: <http://www.amazon.com/Attorneys-Handbook-Consumer-Bankruptcy-Chapter/dp/1880730715/> This edition of The Consumer Bankruptcy Handbook is current to January 1, 2014 and covers all aspects of handling Chapter 7 and Chapter 13 cases. Every Attorney Needs a Copy of Argyle's Consumer Bankruptcy Handbook. Argyle's Attorney's Handbook on Consumer Bankruptcy and Chapter 13 is a required resource for all civil attorneys. It's no wonder this book has been Argyle's bestseller for 38 years. This Handbook empowers you to competently handle a client's Chapter 7 or 13 bankruptcy, or to represent a creditor in one of these proceedings. This Handbook shows you how to: Analyze a client-debtor's financial situation and analyze nonbankruptcy alternatives. Understand the difference between Chapters 7 and 13 bankruptcies; Conduct a means-test to determine eligibility under Chapter 7; Interview a potential client-debtor. Prepare Chapter 7 bankruptcy forms, including official forms; Prepare Chapter 13 bankruptcy forms, including official forms; Claim all exemptions to which your client is entitled; Analyze the automatic stay; Reaffirm dischargeable debts. Dismiss or convert a case to another Chapter. Prepare a confirmable Chapter 13 Plan. The perfect "nuts and bolts" practice guide, exemption manual, Bankruptcy Code, and Rules all in one package. This handbook is perfect for attorneys seeking to expand their practice into consumer bankruptcy, or is a handy desk reference for experienced bankruptcy lawyers. This 467-page handbook contains: Exemption amounts for all 50 states with statutory references-over 2,300 separate exemptions! All changes in bankruptcy law, practice, and procedure current to January 1, 2014 related to the handling of Chapter 7 and Chapter 13 consumer cases; The relevant text of the Bankruptcy Code current to January 1, 2014; The notices and disclosures required of attorneys under the Bankruptcy Code; Expanded bankruptcy work sheets and updated lists of exempt property for each state current to January 1, 2014; Filled-in sample forms required under the Bankruptcy Code (more than 35 filled-in forms); The Federal Rules of Bankruptcy Procedure, current to January 1, 2014. Bonus Material is Downloadable from Argyle's Website, includes: All Federal Bankruptcy Forms

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in "Fillable," Savable PDF format. Entire Text of the Bankruptcy Code. Entire Text of the Rules of Bankruptcy Procedure Federal Rules of Evidence Federal Rules of Civil Procedure Expand your practice area or continue to provide solid legal advice by staying current with emerging trends in consumer bankruptcy with this 2014 Edition of the Attorney's Handbook on Consumer Bankruptcy and Ch. 13.

**Make a Plan, Improve Your Credit, Avoid Scams** Cengage Learning

In her own singularly beautiful style, Newbery Medal winner Sharon Creech intricately weaves together two tales, one funny, one bittersweet, to create a heartwarming, compelling, and utterly moving story of love, loss, and the complexity of human emotion. Thirteen-year-old Salamanca Tree Hiddle, proud of her country roots and the "Indian-ness in her blood," travels from Ohio to Idaho with her eccentric grandparents. Along the way, she tells them of the story of Phoebe Winterbottom, who received mysterious messages, who met a "potential lunatic," and whose mother disappeared. As Sal entertains her grandparents with Phoebe's outrageous story, her own story begins to unfold—the story of a thirteen-year-old girl whose only wish is to be reunited with her missing mother.