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The Builders Risk Book

Studying for your ACAMS (R) CAMS AML exam can be daunting. Anti Money Laundering is a complex

subject, and plain-talking information is difficult to find. This book, now in its second edition, was created to provide some practical, concise and easy-to-understand revision notes. As well as covering all key areas of Anti Money Laundering, the book also covers Prevention of Terrorist Financing. This book contains an exclusive set of mock practice exam questions, written in a similar style to the actual exam so you will be well prepared for the question style on the day. The 88 question exam covers every aspect of the material so you can address any gaps in your knowledge and re-study the related material. Every question also includes the correct answer, and a detailed explanation as to why the answer is correct to help you better understand the logic behind the solutions.

The Official Guide to Selling Final Expense Insurance

Intended to acquaint the public with the National Flood Insurance Program (NFIP). It is designed for readers who do not need a detailed history or refined technical or legal explanations, but do need a basic understanding of the program & the answers to some frequently asked questions. Includes: introduction to the NFIP; flood insurance information for prospective buyers; coverage; filing a flood insurance claim; floodplain management requirements; flood hazard assessments & mapping requirements; NFIP address & phone directory; list of available publications; & address for obtaining CRS coordinator's manual.

Cost Accounting For Dummies

Breaking with the exoticizing cast of public discourse and conventional research, *Urban Outcasts* takes the reader inside the black ghetto of Chicago and the deindustrializing banlieue of Paris to discover that urban marginality is not everywhere the same. Drawing on a wealth of original field, survey and historical data, Loïc Wacquant shows that the involution of America's urban core after the 1960s is due not to the emergence of an 'underclass', but to the joint withdrawal of market and state fostered by public policies of racial separation and urban abandonment. In European cities, by contrast, the spread of districts of 'exclusion' does not herald the formation of ghettos. It stems from the decomposition of working-class territories under the press of mass unemployment, the casualization of work and the ethnic mixing of populations hitherto segregated, spawning urban formations akin to 'anti-ghettos'. Comparing the US 'Black Belt' with the French 'Red Belt' demonstrates that state structures and policies play a decisive role in the articulation of class, race and place on both sides of the Atlantic. It also reveals the crystallization of a new regime of marginality fuelled by the fragmentation of wage labour, the retrenchment of the social state and the concentration of dispossessed categories in stigmatized areas bereft of a collective idiom of identity and claims-making. These defamed districts are not just the residual 'sinkholes' of a bygone economic era, but also the incubators of the precarious proletariat emerging under neoliberal

capitalism. Urban Outcasts sheds new light on the explosive mix of mounting misery, stupendous affluence and festering street violence resurging in the big cities of the First World. By specifying the different causal paths and experiential forms assumed by relegation in the American and the French metropolis, this book offers indispensable tools for rethinking urban marginality and for reinvigorating the public debate over social inequality and citizenship at century's dawn.

Threads That Bind

Property and Casualty Insurance License Exam Study Guide

The Most Comprehensive Guide To Successfully Selling Final Expense Life Insurance - From The Perspective Of A Time-Tested, In-The Trenches, Final Expense Agent! With more people now than ever interested in selling final expense life insurance, it is now more important than ever to develop a comprehensive approach to lead generation, prospecting, presenting, and closing final expense life insurance business. Taking his own experience successfully selling final expense burial insurance and from his experience training hundreds of final expense agents nationally, David Duford has put together a strategic system of selling final expense within this book, designed to maximize new and experienced agents' success. The Official Guide To Selling Final Expense Insurance provides the

strategies and tactics to develop agents into top-producing final expense agents. This handbook explains how to:-Ensure you find the best final expense agency to partner with.-Duplicate David's system of success that he teaches his final expense agent partners.-How to effectively sell final expense in a low-key, customer-focused approach, maximizing income and quality of business.

Insurance Law

Contractual Risk Transfer

American Recovery and Reinvestment Act

The Most Comprehensive Guide To Successfully Starting Your Insurance Sales Career No Matter What Insurance Product You Sell From The Perspective Of A Top Producing Insurance Agent And National Trainer!Did you know that the "ugly" truth of insurance sales is that over 90% of new agents FAIL within their first 12 months of getting their license?The sad truth is that insurance sales is TOUGH, and to succeed, you must have a strategy in place to avoid becoming another statistic.Taking his own experience succeeding AND failing out of insurance sales, David Duford has designed this guide to help new insurance agents navigate the most common pitfalls to selling insurance so you can improve your odds of a successful, lucrative

career. The Official Guide To Selling Insurance For New Agents provides the blueprint to optimizing your new career as an insurance agent. This handbook explains: 1) How to avoid failure and achieve success. 2) How to select the best insurance product to sell. 3) How to identify and avoid joining agencies who are NOT working in your best interest. 4) A crash-course in understanding how to become a top-producing insurance agent.

The Psychology of Call Reluctance

Considered the industry-standard resource and updated as of March 1, 2014, the Audit Sampling Guide summarizes applicable requirements and practices, and delivers “how-to” advice to help auditors apply nonstatistical and statistical sampling. The guide includes case studies illustrating the use of different sampling methods, including classical variables sampling and monetary unit sampling, in real world situations. New in 2014, a detailed case study of the application of classical variables sampling with the use of software has been included as an appendix. The appendices also include sampling tables and similar tools, as well as other sampling considerations. Packed with information on sampling requirements and sampling methods, this Guide is an indispensable resource.

The Official Guide To Selling Insurance For New Agents

George Bush

Get started on the path to passing the CPA exam today. Passing the CPA exam can be the first step to a long and rewarding career. With *CPA Exam For Dummies*, you'll get a full overview of the exam, information on how to register, the requirements for taking and passing the tests, as well as a review of the four sections. This comprehensive introductory study guide provides you with a wealth of information, including all the current AICPA content requirements in auditing and attestation, business environment and concepts, financial accounting and reporting, and accounting regulation. From start to finish, the text is designed to prepare you for each portion of this rigorous exam. Preparing for the CPA exam can be a daunting process. With the classic *For Dummies* approach, *CPA Exam For Dummies* offers an overview and steps on how to get started. Go at your own pace to master the various sections of the exam, and use the book as a reference on an ongoing basis as you prepare for the exam portions. Dive into the book to find:

- An overview of the CPA exam, featuring exam organization and information on scoring
- A content review, including practice questions and explanations of answers
- Online bonus practice exams to boost your knowledge and confidence
- An overview of the benefits of passing the CPA exam and becoming a certified public accountant

For those seeking to pass the CPA exam and launch their accounting careers, *CPA Exam For Dummies* is the go-to resource for getting started!

Drama Menu

A captivating tale of young Lieutenant Luis Armador who was aboard the Atocha in September of 1622 when a hurricane sank the ship in the Florida Keys. This is a riveting account of Luis' struggle to find his way from the Florida Keys to sanctuary in St. Augustine, Florida and to eventually return home to Seville--Amazon.com.

Global Risk Agility and Decision Making

Do you ever feel caught in an endless cycle of working harder and longer to get more while enjoying life less? The Stewart family did—and they decided to make a radical change. Popular Catholic blogger and podcaster Haley Stewart explains how a year-long internship on a sustainable farm changed her family's life for the better, allowing them to live gospel values more intentionally. When Haley Stewart married her bee-keeping sweetheart, Daniel, they dreamed of a life centered on home and family. But as the children arrived and Daniel was forced to work longer hours at a job he liked less and less, they dared to break free from the unending cycle of getting more yet feeling unfulfilled. They sold their Florida home and retreated to Texas to live on a farm with a compost toilet and 650 square feet of space for a family of five. Surprisingly, they found that they had never been happier. In *The Grace of Enough*, Stewart shares essential elements of intentional Christian living that her family discovered during that extraordinary year on the farm and that they continue to practice today.

You, too, will be inspired to: live simply offer hospitality revive food culture and the family table reconnect with the land nurture community prioritize beauty develop a sense of wonder be intentional about technology seek authentic intimacy center life around home, family, and relationships Drawing from Pope Francis's encyclical on the environment, *Laudato Si'*, Stewart identifies elements of Catholic social teaching that will enhance your life and create a ripple effect of grace to help you overcome the effects of today's "throwaway" culture and experience a deeper satisfaction and stronger faith.

Answers to Questions About the National Flood Insurance Program

Accelerating Progress in Obesity Prevention

If you are studying for your life and health insurance licensing exam, we have the ultimate study tool for you. Life and Health Insurance License Exam Cram is a great resource to help you learn the concepts, laws, rate calculations and state and federal regulations that will be covered on the exam. You'll also receive a CD that includes a fully-customizable test engine, detailed score report and state-specific law supplement. No matter where you are taking your exam or which area you need to focus on during your studying, Life and Health Insurance License Exam Cram is your smartest way to get certified. Please note: The CD-ROM and test engine is NOT Mac iOS

compatible.

All Men Are Cremated Equal

The easy way to get a grip on cost accounting Critical in supporting strategic business decisions and improving profitability, cost accounting is arguably one of the most important functions in the accounting field. For business students, cost accounting is a required course for those seeking an accounting degree and is a popular elective among other business majors. Cost Accounting For Dummies tracks to a typical cost accounting course and provides in-depth explanations and reviews of the essential concepts you'll encounter in your studies: how to define costs as direct materials, direct labor, fixed overhead, variable overhead, or period costs; how to use allocation methodology to assign costs to products and services; how to evaluate the need for capital expenditures; how to design a budget model that forecast changes in costs based on expected activity levels; and much more. Tracks to a typical cost accounting course Includes practical, real-world examples Walks you through homework problems with detailed, easy-to-understand answers If you're currently enrolled in a cost accounting course, this hands-on, friendly guide gives you everything you need to master this critical aspect of accounting.

All In

This treatise explains how certain principles or doctrines such as insurable interests, designation of

insurers, and risk transference apply to property, life, liability, or other types of insurance. It also addresses insurance law issues and suggests lines of analysis to consider in order to better evaluate the merits of a claim. Other subjects include conceptualization, classification, marketing, indemnity, insurability, claim processes, and settlements. Also overviews insurance regulation, government sponsorship of insurance, and resolving disputed claims.

Anti Money Laundering Exam Study Guide & Practice Exam

In *Global Risk Agility and Decision Making*, Daniel Wagner and Dante Disparte, two leading authorities in global risk management, make a compelling case for the need to bring traditional approaches to risk management and decision making into the twenty-first century. Based on their own deep and multi-faceted experience in risk management across numerous firms in dozens of countries, the authors call for a greater sense of urgency from corporate boards, decision makers, line managers, policymakers, and risk practitioners to address and resolve the plethora of challenges facing today's private and public sector organizations. Set against the era of manmade risk, where transnational terrorism, cyber risk, and climate change are making traditional risk models increasingly obsolete, they argue that remaining passively on the side-lines of the global economy is dangerous, and that understanding and actively engaging the world is central to achieving risk agility. Their definition of risk

agility taps into the survival and risk-taking instincts of the entrepreneur while establishing an organizational imperative focused on collective survival. The agile risk manager is part sociologist, anthropologist, psychologist, and quant. Risk agility implies not treating risk as a cost of doing business, but as a catalyst for growth. Wagner and Disparte bring the concept of risk agility to life through a series of case studies that cut across industries, countries and the public and private sectors. The rich, real-world examples underscore how once mighty organizations can be brought to their knees—and even their demise by simple miscalculations or a failure to just do the right thing. The reader is offered deep insights into specific risk domains that are shaping our world, including terrorism, cyber risk, climate change, and economic resource nationalism, as well as a frame of reference from which to think about risk management and decision making in our increasingly complicated world. This easily digestible book will shed new light on the often complex discipline of risk management. Readers will learn how risk management is being transformed from a business prevention function to a values-based framework for thriving in increasingly perilous times. From tackling governance structures and the tone at the top to advocating for greater transparency and adherence to value systems, this book will establish a new generation of risk leader, with clarion voices calling for greater risk agility. The rise of agile decision makers coincides with greater resilience and responsiveness in the era of manmade risk.

CPA Exam For Dummies

Licensing exam students will get the best prelicensing preparation from this comprehensive study and reference guide, designed and written specifically to help students pass the Life and Health Insurance state exams. It incorporates the latest information from the 1996 Health Insurance Portability and Accountability Act, the Taxpayer Relief as well as the Balanced Budget Acts of 1997. Other revisions include end-of-chapter questions, an updated glossary, and a new 100-question final exam with answers and explanations.

Social Security Administration

One-third of adults are now obese, and children's obesity rates have climbed from 5 to 17 percent in the past 30 years. The causes of the nation's obesity epidemic are multi-factorial, having much more to do with the absence of sidewalks and the limited availability of healthy and affordable foods than a lack of personal responsibility. The broad societal changes that are needed to prevent obesity will inevitably affect activity and eating environments and settings for all ages. Many aspects of the obesity problem have been identified and discussed; however, there has not been complete agreement on what needs to be done to accelerate progress. *Accelerating Progress in Obesity Prevention* reviews previous studies and their recommendations and presents five key recommendations to accelerate meaningful change on a societal level during the next decade. The report

suggests recommendations and strategies that, independently, can accelerate progress, but urges a systems approach of many strategies working in concert to maximize progress in accelerating obesity prevention. The recommendations in Accelerating Progress in Obesity Prevention include major reforms in access to and opportunities for physical activity; widespread reductions in the availability of unhealthy foods and beverages and increases in access to healthier options at affordable, competitive prices; an overhaul of the messages that surround Americans through marketing and education with respect to physical activity and food consumption; expansion of the obesity prevention support structure provided by health care providers, insurers, and employers; and schools as a major national focal point for obesity prevention. The report calls on all individuals, organizations, agencies, and sectors that do or can influence physical activity and nutrition environments to assess and begin to act on their potential roles as leaders in obesity prevention.

Interviews With Top Producing Insurance Agents

Measures for Research and Evaluation in the English Language Arts

The Best Way To Become A Top Producing Insurance Agent Is To LEARN From A Top Producing Insurance Agent! Are you a new or struggling insurance agent? Are you in search of guidance and direction on how to

have an enormously successful career in selling insurance? If so, Interviews With Top Producing Insurance Agents will show you - by example - how 13 six- and seven figure earning insurance agents from a variety of insurance sales backgrounds not only achieved success, but continually sustain success, year after year! You'll get the truth on what it takes to become successful, how to deal with the trials and tribulations that come with selling insurance, and how to position yourself as an individual with value, so you will attract more insurance business. Dave Duford interviews top producing insurance agents and agencies from the following insurance niches: final expense, Medicare Supplement sales, large -employer employee benefits, annuity sales, disability insurance, selling insurance telephonically, and much more. If your goal is to improve your results selling insurance, no matter what type you sell, then this candid, "over the shoulder" interview into the details of top producing agents will help you immensely.

The Man Who Invented the Electric Guitar

Audit Guide

At 16, Madison has accepted herself for who she is: smart and witty, but overweight with thick glasses and the social life of a Tibetan monk. Everything changes the summer before her junior year of high school when her eyesight inexplicably corrects itself, and she begins to rapidly lose weight. However, her

new look comes with an unexpectedly expensive price. Madison's first kiss with the boy she has had a crush on for years triggers powers she can't control, almost killing him. She discovers she is a Berserker, a powerful being chosen to guard the world from the Havocs, ancient creatures brought into our world by magic thousands of years ago. They cause destruction and death, but cannot be killed. Only the Berserkers' life-blood can bind – and free – the Havocs. One Havoc is free and wants Madison's blood to free another. Instead of enjoying her new look and popularity at school, Madison must now work with the Berserkers to master her powers and bind the Havoc before it kills her. Oh, and if that weren't bad enough, it turns out she is the first female Berserker since, well - ever.

The Education Enigma

Test Prep Books' Property and Casualty Insurance License Exam Study Guide: Property & Casualty Insurance License Exam Study Guide and Practice Test Questions [2nd Edition] Made by Test Prep Books experts for test takers trying to achieve a great score on the Property and Casualty exam. This comprehensive study guide includes: Quick Overview Find out what's inside this guide! Test-Taking Strategies Learn the best tips to help overcome your exam! Introduction Get a thorough breakdown of what the test is and what's on it! Types of Property Policies Covers sections such as Basic Insurance Principles, Insurable Risk, Risk Management, Property Insurance, Business Owner Policies and Commercial

Insureds and Policies Property Insurance Terms and Related Concepts Covers the Property Insurance Terms and Related Concepts section Property Policy Provisions and Contract Law Covers the Property Policy Provisions and Contract Law section Types of Casualty Policies and Bonds Covers the Types of Casualty Insurance section Casualty Insurance Terms and Related Concepts Covers the Casualty Insurance section Casualty Policy Provisions Covers the Casualty Policy Provisions section Practice Questions Practice makes perfect! Detailed Answer Explanations Figure out where you went wrong and how to improve! Studying can be hard. We get it. That's why we created this guide with these great features and benefits: Comprehensive Review: Each section of the test has a comprehensive review created by Test Prep Books that goes into detail to cover all of the content likely to appear on the test. Practice Test Questions: We want to give you the best practice you can find. That's why the Test Prep Books practice questions are as close as you can get to the actual Property and Casualty test. Answer Explanations: Every single problem is followed by an answer explanation. We know it's frustrating to miss a question and not understand why. The answer explanations will help you learn from your mistakes. That way, you can avoid missing it again in the future. Test-Taking Strategies: A test taker has to understand the material that is being covered and be familiar with the latest test taking strategies. These strategies are necessary to properly use the time provided. They also help test takers complete the test without making any errors. Test Prep Books has provided the top test-taking tips. Customer Service: We love taking

care of our test takers. We make sure that you interact with a real human being when you email your comments or concerns. Anyone planning to take this exam should take advantage of this Test Prep Books study guide. Purchase it today to receive access to: Property and Casualty review materials Property and Casualty practice questions Test-taking strategies

Life and Health Insurance License Exam Cram

Captives and the Management of Risk

Drama Menu is a brand new concept for planning and delivering dynamic, progressive drama lessons and workshops. Packed with over 150 tried-and-tested theatre games, exercises and improvisation ideas, it's an essential resource for any drama teacher or workshop leader – guaranteed to deliver delicious drama sessions every time. Simply make a selection from each of the three courses, and your whole drama session will come to life with new-found energy and focus: Appetisers are fast-paced warm-up exercises to energise and enthuse the group; Starters are the intermediary course to challenge the players and encourage creativity; Main Courses provide the central part of the session, culminating in a final performance piece; And a few Desserts are also provided, if you have some space at the end of your session for something sweet. Drama Menu is the recipe book that will relieve the stress of planning lessons and workshops. Now you can get on with what

you do best: delivering creative drama sessions that will have your groups hungry for more. Join the online Drama Menu community, browse and share other recommended menus, and download a comprehensive Resource Pack and selection of sound effects, providing everything you need to start playing straight away. www.DramaMenu.com

Property and Casualty Insurance Concepts Simplified

Seeking writing success? Start at the beginning Whether you're looking to get published or just hoping to hook your reader, first impressions are vital. Compelling opening scenes are the key to catching an agent or editor's attention, and are crucial for keeping your reader engaged. As a writer, what you do in your opening pages, and how you do it, is a matter that cannot be left to chance. The First 50 Pages is here to help you craft a strong beginning right from the start. You'll learn how to: introduce your main character establish your story world set up the plot's conflict begin your hero's inner journey write an amazing opening line and terrific first page and more This helpful guide walks you through the tasks your first 50 pages must accomplish in order to avoid leaving readers disoriented, frustrated, or bored. Don't let your reader put your book down before ever seeing its beauty. Let The First 50 Pages show you how to begin your novel with the skill and intentionality that will land you a book deal, and keep readers' eyes glued to the page. About the Author Jeff Gerke is an editor and author of fiction and nonfiction including

such books as the Operation: Firebrand novels and Plot Versus Character: A Balanced Approach to Writing Great Fiction. He is the founder of Marcher Lord Press, an indie publishing company dedicated to producing Christian science fiction and fantasy.

Dictionary of Insurance Terms

Social Security Administration: SSA Needs to Act Now to Assure World-Class Service

Self-funding of Health Care Benefits

A dictionary filled with definitions of terms used in the insurance industry.

Urban Outcasts

This is the groundbreaking classic exposé of the Bush family, cited by all that followed it, yet still unmatched. Exhaustively documented by intensive search of dozens of archives and months of interviews with government insiders, this biography digs up all the dirt -- frightening, gory, hilarious -- on the Bush dynasty: How the Bushes made their fortune building up Hitler and the Nazi war machine; Iran-Contra; Zapatas Watergate burglars; The Reagan shooting; The 'war hero' story; The secret government; 'Eugenic' population reduction plans; Kissinger, China, and genocide in the Third World; Luring Iraq to attack Kuwait; The Bush Leveraged Buyout Mob, theft of a nation; Jupiter Island, Skull and Bones, and other power bases. Essential reading as long as this Anglo-

American oligarchy directs American politics, the Unauthorised Biography is a vivid X-ray of the presidential dynasty, and the private forces dominating both major political parties.

Pacific Northwest Landscape Integrated Pest Management (IPM) Manual

Armed with a 10-point list of dating criteria, skin-tight jeans, and flash cards on Nascar, football, and micro-breweries, she enlists everyone in sight to set her up on blind dates in a passionate quest to meet just one really great guy. Names are changed to protect the rejected as she humorously dishes dot-com hunks, rappers manques, and tattooed graduates of the Gene Simmons School of Dating. Bridget Jones would be proud of her American cousin. Elizabeth chronicles her true-life dating spree set off by the broken engagement as a marriage-minded mortician in her mid-30's.

Silver's Odyssey

Life and Health Insurance

A healthy landscape demands knowledge of your plants' cultural needs, proper diagnosis of problems, thorough understanding of pest organisms, and careful consideration of your pest mgmt. options. Using this total approach, IPM reduces pesticide misuse and fertilizer overuse. This results in less nonpoint-source pollution from gardens and thus a

cleaner, healthier environment. This illus. manual focuses on 19 key groups of woody landscape plants common in the Pacific Northwest. For those 19 key plant groups, it provides in-depth information. Each entry describes the plant's culture, common problems, life cycles of insect, mite, and disease organisms, nonchem. strategies for managing those problems, and biorational pesticide options (insecticidal soap, B.t., hort. oils).

The Grace of Enough

Introduce your readers to one of the most prolific musicians of all time. Les Paul was an American jazz, country and blues guitarist, songwriter and inventor. He was the inventor of the electric guitar which made the sound of rock and roll possible. He is also credited with many recording innovations. Although he was not the first to use the technique, his early experiments with recording sound on sound, and changing speeds were among the first to attract widespread attention.

Proceedings of the NAIC

The USA is reported to have 50 million functional illiterates. How could this possibly happen? SAT scores continue to decline, despite ever more massive spending. How can this be? To study American education is to be confronted by what Bruce Price calls "the education enigma." He has written more than 120 articles trying to explain the mysteries of an educational system that never seems truly committed

to education. Here he has assembled the best parts from all these essays to create a unique and lively collection of short pieces. Price writes clearly and decisively. He explains history, ideology, dogma and deception. He makes many recommendations for how we can improve in the future. Bruce Price--author, artist, education activist--is your ideal guide to the dark side of American education. The web address of each article is provided so that readers can find the original piece.

The First 50 Pages

To have any hope of succeeding as a manager, you need to get your people all in. Whether you manage the smallest of teams or a multi-continent organization, you are the owner of a work culture—congratulations—and few things will have a bigger impact on your performance than getting your people to buy into your ideas and your cause and to believe what they do matters. Bestselling authors of *The Carrot Principle* and *The Orange Revolution*, Adrian Gostick and Chester Elton return to answer the most overlooked leadership questions of our day: Why are some managers able to get their employees to commit wholeheartedly to their culture and give that extra push that leads to outstanding results? And how can managers at any level build and sustain a profitable, vibrant work-group culture of their own? These leading workplace experts teamed up with research giant Towers Watson to analyze an unprecedented 300,000-person study, and they made a groundbreaking finding: managers of the highest-

performing work groups create a “culture of belief.” In these distinctive workplaces, people believe in their leaders and in the company’s vision, values, and goals. Employees are not only engaged but also enabled and energized (termed the three Es), which leads to astonishing results—average annual revenues three times higher than for organizations lacking such a positive culture. And this was true during a period that included this most recent recession. Based on their extensive consulting experience and in-depth interviews with leaders and employees at exceptional companies such as American Express, Cigna, Avis Budget, Pepsi Bottling, and Hard Rock, the authors present a simple seven-step road map for creating a culture of belief: define a burning platform; create a customer focus; develop agility; share everything; partner with your talent; root for each other; and establish clear accountability. Delving into specific how-tos for each step, they share eye-opening stories of exceptional leaders in action, vividly depicting just how these powerful methods can be implemented by any manager. All In draws on cutting-edge psychology and all of the creative genius that have made Gostick and Elton a must-read for leaders worldwide. This vital resource will empower managers everywhere to inspire a new level of commitment and performance.

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