

Section 1: Introduction

1.1 The Role of the Teacher in the 21st Century

The role of the teacher has evolved significantly in the 21st century. Traditionally, teachers were seen as the primary source of knowledge, delivering content through lectures and textbooks. However, in today's digital age, students have access to vast amounts of information at their fingertips. This has shifted the focus of teaching from content delivery to facilitating learning, critical thinking, and problem-solving skills.

Teachers are now expected to be facilitators, guides, and assessors. They must create a supportive learning environment where students can explore, collaborate, and learn from their experiences. This requires a deep understanding of individual learners and their needs, as well as the ability to adapt instruction to meet those needs.

Moreover, teachers must be lifelong learners themselves, staying current in their subject matter and pedagogical practices. They should embrace technology as a tool to enhance learning and to reach diverse learners. The focus is on developing 21st-century skills such as communication, collaboration, and creativity.

Key challenges for teachers in the 21st century include:

- 1. **Personalized Learning:** Meeting the needs of individual students with diverse backgrounds, abilities, and learning styles.
- 2. **Classroom Management:** Managing a diverse group of students in a way that promotes a positive and productive learning environment.
- 3. **Assessment:** Moving beyond traditional tests and quizzes to use a variety of assessment methods that measure student understanding and skills.
- 4. **Professional Development:** Engaging in ongoing learning and growth to stay effective in the ever-changing educational landscape.

1.2 The Importance of Professional Development

Professional development is essential for teachers to stay current and effective. It provides opportunities for teachers to learn from their peers, explore new pedagogical practices, and gain insights into the latest research in education. This can be achieved through various means, including workshops, conferences, and collaborative learning communities.

The ultimate goal of professional development is to enhance the quality of teaching and learning. By investing in their own growth, teachers can better serve their students and contribute to the success of their schools and the education system as a whole.

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Financial

Our financial performance was strong in 1997. Total revenue increased by 15% over 1996, and net income rose by 20%.

Operating income was \$120 million, up from \$100 million in 1996. This was primarily due to higher sales and improved margins.

Our operating margin improved from 18% in 1996 to 20% in 1997. This was achieved through cost control measures and operational efficiencies.

Our working capital position remained strong throughout the year, with a current ratio of 1.5 to 1.

Our debt-to-equity ratio was maintained at a low level of 0.3, reflecting our conservative financial policy.

Our cash flow was positive throughout the year, with operating activities generating \$80 million in cash.

Our capital expenditures were \$30 million, primarily for plant and equipment, which we funded through cash flow.

Our dividend policy remains unchanged, with a dividend of \$0.50 per share paid in 1997.

Our financial performance was consistent with our strategic plan, and we are well-positioned for continued growth.

Our financial strength and conservative approach to capital structure are key factors in our success.

Our financial performance was a reflection of the hard work and dedication of our employees.

Our financial performance was a reflection of the hard work and dedication of our employees. We are committed to maintaining this level of performance.

Operational Performance

Our operational performance was excellent in 1997. We achieved a 10% increase in production volume while maintaining high quality standards.

Our cycle time was reduced by 5% through process improvements and automation. This has significantly improved our customer service.

Our scrap rate was maintained at a low level of 2%, demonstrating our commitment to quality control.

Our energy consumption was reduced by 8% through energy conservation programs and equipment upgrades.

Our safety record was outstanding, with zero lost time accidents throughout the year.

Our customer satisfaction score was 92%, up from 88% in 1996, reflecting our focus on customer service.

Our operational performance was a result of the hard work and dedication of our employees.

Our operational performance was a result of the hard work and dedication of our employees. We are committed to continuous improvement.

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QUESTION 10 (2013) - PART TWO (continued)

(i) From 1 July 2013, the company will be required to pay a dividend of 10% on the ordinary shares of the company.
The company has 100,000 ordinary shares in issue.
The company's financial year ends on 31 December.

Required: Explain the effect of the dividend on the company's financial statements.

Answer: (10 marks)

From 1 July 2013, the company will be required to pay a dividend of 10% on the ordinary shares of the company.
The company has 100,000 ordinary shares in issue.
The company's financial year ends on 31 December.

Answer: (10 marks)

Dividend Payout Ratio
The dividend payout ratio is the percentage of earnings that is paid out as dividends.
The dividend payout ratio is calculated as follows:
$$\text{Dividend Payout Ratio} = \frac{\text{Dividends Paid}}{\text{Net Income}}$$

The dividend payout ratio is an important measure of a company's financial health. A high dividend payout ratio indicates that a company is paying out a large portion of its earnings as dividends, which may be a sign of financial strength. A low dividend payout ratio indicates that a company is retaining a large portion of its earnings, which may be a sign of financial weakness.

The dividend payout ratio is also an important measure of a company's growth prospects. A high dividend payout ratio indicates that a company is not reinvesting its earnings in the business, which may be a sign of limited growth prospects. A low dividend payout ratio indicates that a company is reinvesting its earnings in the business, which may be a sign of strong growth prospects.

The dividend payout ratio is also an important measure of a company's risk. A high dividend payout ratio indicates that a company is paying out a large portion of its earnings as dividends, which may be a sign of high risk. A low dividend payout ratio indicates that a company is retaining a large portion of its earnings, which may be a sign of low risk.

The dividend payout ratio is also an important measure of a company's liquidity. A high dividend payout ratio indicates that a company is paying out a large portion of its earnings as dividends, which may be a sign of low liquidity. A low dividend payout ratio indicates that a company is retaining a large portion of its earnings, which may be a sign of high liquidity.

The dividend payout ratio is also an important measure of a company's profitability. A high dividend payout ratio indicates that a company is paying out a large portion of its earnings as dividends, which may be a sign of low profitability. A low dividend payout ratio indicates that a company is retaining a large portion of its earnings, which may be a sign of high profitability.

The dividend payout ratio is also an important measure of a company's valuation. A high dividend payout ratio indicates that a company is paying out a large portion of its earnings as dividends, which may be a sign of high valuation. A low dividend payout ratio indicates that a company is retaining a large portion of its earnings, which may be a sign of low valuation.

The dividend payout ratio is also an important measure of a company's sustainability. A high dividend payout ratio indicates that a company is paying out a large portion of its earnings as dividends, which may be a sign of low sustainability. A low dividend payout ratio indicates that a company is retaining a large portion of its earnings, which may be a sign of high sustainability.

<p>Section 101</p>	<p>Section 102</p>
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ABSTRACT

INTRODUCTION

The purpose of this study is to investigate the relationship between the use of English as a second language and the development of reading skills in a foreign language context. The study focuses on the role of vocabulary acquisition in this process.

The study is based on a quantitative research design, involving a survey of 100 participants.

The results of the study indicate a positive correlation between vocabulary size and reading comprehension.

CONCLUSION

The study concludes that...

The study also highlights the importance of vocabulary instruction in language learning.

REFERENCES

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The study is limited by its cross-sectional design and the self-reported nature of the data.

Future research should explore the longitudinal effects of vocabulary acquisition on reading skills.

APPENDIX

The appendix contains the list of words used in the study.

The list of words is available in the full report of the study.

The study was conducted in a controlled laboratory setting.

The study was approved by the ethics committee of the university.

NOTES

1. The study was funded by the National Science Foundation.

ACKNOWLEDGEMENTS

The author would like to thank the participants for their contribution to the study.

The study is based on data collected from a sample of 100 participants. The data were analyzed using statistical software.

The study is part of a larger project on the development of reading skills in a foreign language.

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The study concludes that...

The study also highlights the importance of vocabulary instruction in language learning.

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<p>Unit 1</p> <p>Introduction</p>	<p>Learning Objectives</p>
<p>1.1 The English Language</p>	<p>1.1.1 Understand the historical development of the English language</p>
<p>1.2 The English Language in the World</p>	<p>1.2.1 Understand the role of English as a global language</p>
<p>1.3 The English Language in the UK</p>	<p>1.3.1 Understand the role of English in the UK</p>
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It provides a clear and concise explanation of the Buddhist teachings, and is suitable for both beginners and advanced practitioners. The book is written in a simple and accessible style, and is easy to read and understand.

It is a must-read for anyone who wants to understand the Buddhist faith, and is a valuable resource for all Buddhists.

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FOR THE YEAR ENDING
MARCH 31, 1911

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45(1) 2004

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Let \mathcal{A} be a $n \times n$ matrix with real entries. Let λ be an eigenvalue of \mathcal{A} .

Lemma 1. *If λ is a real eigenvalue of \mathcal{A} , then λ is a root of the characteristic polynomial of \mathcal{A} .*

Proof. Let \mathbf{v} be a non-zero vector such that $\mathcal{A}\mathbf{v} = \lambda\mathbf{v}$. Then $(\mathcal{A} - \lambda\mathbf{I})\mathbf{v} = \mathbf{0}$, where \mathbf{I} is the identity matrix. This implies that the matrix $(\mathcal{A} - \lambda\mathbf{I})$ is singular, and hence its determinant is zero.

Since the determinant of $(\mathcal{A} - \lambda\mathbf{I})$ is zero, λ is a root of the characteristic polynomial of \mathcal{A} . \square

Let \mathcal{A} be a $n \times n$ matrix with real entries. Let λ be a complex eigenvalue of \mathcal{A} .

Lemma 2. *If λ is a complex eigenvalue of \mathcal{A} , then $\bar{\lambda}$ is also an eigenvalue of \mathcal{A} .*

Proof. Let \mathbf{v} be a non-zero vector such that $\mathcal{A}\mathbf{v} = \lambda\mathbf{v}$. Then $(\mathcal{A} - \lambda\mathbf{I})\mathbf{v} = \mathbf{0}$. Taking the complex conjugate of both sides, we get $(\mathcal{A} - \bar{\lambda}\mathbf{I})\bar{\mathbf{v}} = \mathbf{0}$, where $\bar{\mathbf{v}}$ is the complex conjugate of \mathbf{v} . This implies that $\bar{\lambda}$ is also an eigenvalue of \mathcal{A} .

Let \mathcal{A} be a $n \times n$ matrix with real entries. Let λ be a complex eigenvalue of \mathcal{A} .

Lemma 3. *If λ is a complex eigenvalue of \mathcal{A} , then the real and imaginary parts of λ are eigenvalues of the real and imaginary parts of \mathcal{A} , respectively.*

Proof. Let \mathbf{v} be a non-zero vector such that $\mathcal{A}\mathbf{v} = \lambda\mathbf{v}$. Let $\mathcal{A} = \mathcal{A}_1 + i\mathcal{A}_2$, where \mathcal{A}_1 and \mathcal{A}_2 are real matrices. Let $\lambda = \alpha + i\beta$, where α and β are real numbers. Then $(\mathcal{A}_1 + i\mathcal{A}_2)\mathbf{v} = (\alpha + i\beta)\mathbf{v}$.

Equating the real and imaginary parts, we get $\mathcal{A}_1\mathbf{v} = \alpha\mathbf{v}$ and $\mathcal{A}_2\mathbf{v} = \beta\mathbf{v}$. This implies that α and β are eigenvalues of \mathcal{A}_1 and \mathcal{A}_2 , respectively.

Let \mathcal{A} be a $n \times n$ matrix with real entries. Let λ be a complex eigenvalue of \mathcal{A} .

Let \mathbf{v} be a non-zero vector such that $\mathcal{A}\mathbf{v} = \lambda\mathbf{v}$. Then $(\mathcal{A} - \lambda\mathbf{I})\mathbf{v} = \mathbf{0}$. This implies that the matrix $(\mathcal{A} - \lambda\mathbf{I})$ is singular, and hence its determinant is zero.

Since the determinant of $(\mathcal{A} - \lambda\mathbf{I})$ is zero, λ is a root of the characteristic polynomial of \mathcal{A} .

Let \mathcal{A} be a $n \times n$ matrix with real entries. Let λ be a complex eigenvalue of \mathcal{A} .

Lemma 4. *If λ is a complex eigenvalue of \mathcal{A} , then $\bar{\lambda}$ is also an eigenvalue of \mathcal{A} .*

Proof. Let \mathbf{v} be a non-zero vector such that $\mathcal{A}\mathbf{v} = \lambda\mathbf{v}$. Then $(\mathcal{A} - \lambda\mathbf{I})\mathbf{v} = \mathbf{0}$. Taking the complex conjugate of both sides, we get $(\mathcal{A} - \bar{\lambda}\mathbf{I})\bar{\mathbf{v}} = \mathbf{0}$, where $\bar{\mathbf{v}}$ is the complex conjugate of \mathbf{v} . This implies that $\bar{\lambda}$ is also an eigenvalue of \mathcal{A} .

Let \mathcal{A} be a $n \times n$ matrix with real entries. Let λ be a complex eigenvalue of \mathcal{A} .

Lemma 5. *If λ is a complex eigenvalue of \mathcal{A} , then the real and imaginary parts of λ are eigenvalues of the real and imaginary parts of \mathcal{A} , respectively.*

Proof. Let \mathbf{v} be a non-zero vector such that $\mathcal{A}\mathbf{v} = \lambda\mathbf{v}$. Let $\mathcal{A} = \mathcal{A}_1 + i\mathcal{A}_2$, where \mathcal{A}_1 and \mathcal{A}_2 are real matrices. Let $\lambda = \alpha + i\beta$, where α and β are real numbers. Then $(\mathcal{A}_1 + i\mathcal{A}_2)\mathbf{v} = (\alpha + i\beta)\mathbf{v}$.

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Let \mathbf{v} be a non-zero vector such that $\mathcal{A}\mathbf{v} = \lambda\mathbf{v}$. Then $(\mathcal{A} - \lambda\mathbf{I})\mathbf{v} = \mathbf{0}$. This implies that the matrix $(\mathcal{A} - \lambda\mathbf{I})$ is singular, and hence its determinant is zero.

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**1983-1984
Survey Results
(N=11)**

The first survey was conducted in 1983. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1983 and 1984. The results are presented in Table 1.

(a)

The second survey was conducted in 1985. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1985 and 1986. The results are presented in Table 2.

(b)

The third survey was conducted in 1987. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1987 and 1988. The results are presented in Table 3.

The fourth survey was conducted in 1989. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1989 and 1990. The results are presented in Table 4.

The fifth survey was conducted in 1991. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1991 and 1992. The results are presented in Table 5.

The sixth survey was conducted in 1993. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1993 and 1994. The results are presented in Table 6.

The seventh survey was conducted in 1995. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1995 and 1996. The results are presented in Table 7.

The eighth survey was conducted in 1997. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1997 and 1998. The results are presented in Table 8.

**1987-1988
Survey Results
(N=11)**

The first survey was conducted in 1987. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1987 and 1988. The results are presented in Table 9.

The second survey was conducted in 1989. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1989 and 1990. The results are presented in Table 10.

(a)

The third survey was conducted in 1991. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1991 and 1992. The results are presented in Table 11.

(b)

The fourth survey was conducted in 1993. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1993 and 1994. The results are presented in Table 12.

The fifth survey was conducted in 1995. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1995 and 1996. The results are presented in Table 13.

The sixth survey was conducted in 1997. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1997 and 1998. The results are presented in Table 14.

The seventh survey was conducted in 1999. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1999 and 2000. The results are presented in Table 15.

The eighth survey was conducted in 2001. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 2001 and 2002. The results are presented in Table 16.

**1993-1994
Survey Results
(N=11)**

The first survey was conducted in 1993. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1993 and 1994. The results are presented in Table 17.

(a)

The second survey was conducted in 1995. It was a self-administered questionnaire that was mailed to 1100 individuals. The response rate was 11%. The survey was conducted in 1995 and 1996. The results are presented in Table 18.

(b)

1. The first step is to understand the nature of suffering (Dukkha). It is not just pain, but a state of dissatisfaction and impermanence.

2. The second step is to identify the cause of suffering (Samudaya). This is the craving or attachment to worldly pleasures and desires.

3. The third step is to eliminate the cause (Nirodha). This is achieved through the practice of the Noble Eightfold Path.

4. The fourth step is the attainment of Nibbana, the final liberation from the cycle of birth and death.

The Noble Eightfold Path
The path to Nibbana

1. Right View: Understanding the Four Noble Truths and the nature of reality.

2. Right Intention: Cultivating the intention of non-attachment, goodwill, and harmlessness.

3. Right Speech: Speaking truthfully, kindly, and avoiding gossip and lies.

4. Right Action: Engaging in ethical conduct, avoiding killing, stealing, and sexual misconduct.

5. Right Livelihood: Earning a living in a way that does not harm others.

6. Right Effort: Cultivating wholesome states and abandoning unwholesome ones.

7. Right Mindfulness: Being aware of the present moment, observing the mind and body without attachment.

The Noble Eightfold Path
The path to Nibbana

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The Noble Eightfold Path
The path to Nibbana

1. Right View: Understanding the Four Noble Truths and the nature of reality.

2. Right Intention: Cultivating the intention of non-attachment, goodwill, and harmlessness.

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certified to me by the undersigned
and by the above named
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STANDARD CONTRACT AGREEMENT

THIS AGREEMENT is made this 1st day of January 2024 between the undersigned:

THE SELLER:
Name: [Name]
Address: [Address]

and

THE BUYER:
Name: [Name]
Address: [Address]

IT IS AGREED that the Seller shall sell to the Buyer the goods described in Schedule 1 of this Agreement.

THE BUYER shall pay to the Seller the sum of [Price] for the goods.

THE BUYER shall pay the sum of [Price] to the Seller on or before the date specified in Schedule 2 of this Agreement.

THE SELLER shall deliver to the Buyer the goods described in Schedule 1 of this Agreement in accordance with the terms of Schedule 3 of this Agreement.

WITNESSETH:
Name: [Name]
Address: [Address]

IN WITNESS WHEREOF, the Seller has hereunto set his hand and seal the day and date first above written.

IT IS HEREBY CERTIFIED that the above Agreement is a true and correct copy of the original Agreement as shown to the undersigned.

WITNESSETH:
Name: [Name]
Address: [Address]

IN WITNESS WHEREOF, the Buyer has hereunto set his hand and seal the day and date first above written.

WITNESSETH:
Name: [Name]
Address: [Address]

WITNESSETH:
Name: [Name]
Address: [Address]

WITNESSETH:
Name: [Name]
Address: [Address]

IN WITNESS WHEREOF, the Seller has hereunto set his hand and seal the day and date first above written.

WITNESSETH:
Name: [Name]
Address: [Address]

IN WITNESS WHEREOF, the Buyer has hereunto set his hand and seal the day and date first above written.

IN WITNESS WHEREOF, the Seller has hereunto set his hand and seal the day and date first above written.

Administrative Code
Title 101

Chapter 101-100
Section 101-100-01

Section 101-100-01
Section 101-100-02

Section 101-100-03
Section 101-100-04

Section 101-100-05
Section 101-100-06

Section 101-100-07
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STATE OF CALIFORNIA
COUNTY OF []

Know all men that []

of the County of [] State of California, for and in consideration of the sum of [] Dollars, to []

do hereby certify that []

is the true and correct copy of the []

as the same appears by the []

WITNESSETH my hand and seal of office this [] day of [] A.D. 19[]

Notary Public in and for the State of California, my commission expires on []

My commission expires on []

Notary Public in and for the State of California, my commission expires on []

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Journal of Applied Linguistics

Volume 45 Number 1

Journal of Applied Linguistics is a peer-reviewed journal of research in applied linguistics. It is published quarterly by Sage Publications. The journal covers a wide range of topics in applied linguistics, including language acquisition, language teaching, language testing, and language policy.

The journal is edited by Professor John Willis, University of Cambridge. It is a member of the Modern Language Association (MLA) and the American Linguistic Association (ALA).

For more information about the journal, please visit the journal's website at <http://jap.sagepub.com>.

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STATE OF CALIFORNIA
COUNTY OF LOS ANGELES
SUPERIOR COURT

IN RE: THE ESTATE OF
[Name], Deceased

Case No. [Number]
Filed [Date]

By: [Name]
Attorney at Law
[Address]
[City, State, Zip]

AND I, [Name],
Notary Public,
do hereby certify that

[Name] is the true and correct
owner of the above described
property and that the
signature of [Name] is
correctly subscribed to the
instrument hereinafter
described.

Witness my hand and seal
this [Date] day of [Month],
at [City], California.

Notary Public
[Name]

My commission expires on
[Date]

STATE OF CALIFORNIA
COUNTY OF [County]
SUPERIOR COURT

IN RE: THE ESTATE OF
[Name], Deceased

Case No. [Number]
Filed [Date]

By: [Name]
Attorney at Law
[Address]
[City, State, Zip]

STATE OF CALIFORNIA
COUNTY OF [County]

SUPERIOR COURT

IN RE: THE ESTATE OF
[Name], Deceased

Case No. [Number]
Filed [Date]

By: [Name]
Attorney at Law
[Address]
[City, State, Zip]

Witness my hand and seal
this [Date] day of [Month],
at [City], California.

Notary Public
[Name]

My commission expires on
[Date]

STATE OF CALIFORNIA
COUNTY OF [County]
SUPERIOR COURT

IN RE: THE ESTATE OF
[Name], Deceased

Case No. [Number]
Filed [Date]

By: [Name]
Attorney at Law
[Address]
[City, State, Zip]

Witness my hand and seal
this [Date] day of [Month],
at [City], California.

Notary Public
[Name]

My commission expires on
[Date]

STATE OF CALIFORNIA
COUNTY OF [County]
SUPERIOR COURT

IN RE: THE ESTATE OF
[Name], Deceased

1987年12月15日 星期二

Name: _____
Address: _____
City: _____
State: _____
Zip: _____

Dear _____:
I am pleased to inform you that your application for _____ has been received and is currently under review. We will contact you again once a final decision has been reached.

Thank you for your interest in our organization. We appreciate the time and effort you have invested in the application process. If you have any questions, please do not hesitate to contact our office.

Very truly yours,

Director

Enclosed you will find a copy of the _____ and a copy of the _____.

Sincerely,

Assistant Director

If you have any questions regarding this letter, please contact _____ at _____.

Respectfully,

Special Agent

We hope you will find this information helpful. Thank you for your cooperation.

Very truly yours,

Supervisor

Thank you for your attention to this matter.

Sincerely,

Officer

Very truly yours,

Agent

Very truly yours,

Agent

1. The first part of the paper discusses the importance of language in education and the role of the teacher in facilitating language learning.

2. The second part of the paper discusses the importance of language in education and the role of the teacher in facilitating language learning.

3. The third part of the paper discusses the importance of language in education and the role of the teacher in facilitating language learning.

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19. The nineteenth part of the paper discusses the importance of language in education and the role of the teacher in facilitating language learning.

20. The twentieth part of the paper discusses the importance of language in education and the role of the teacher in facilitating language learning.

Income Statement

Revenue 1,000,000
Cost of Sales (600,000)
Gross Profit 400,000
Operating Expenses (200,000)
Operating Profit 200,000
Finance Income 10,000
Finance Costs (5,000)
Profit Before Tax 205,000
Tax Expense (50,000)
Profit After Tax 155,000

Profit After Tax 155,000
Dividend Paid (100,000)
Retained Profit 55,000

Retained Profit 55,000
Dividend Paid (100,000)
Total Dividend 100,000

Dividend Paid (100,000)

Dividend Paid (100,000)
Retained Profit 55,000

Retained Profit 55,000

Retained Profit 55,000

Balance Sheet

Assets
Fixed Assets 500,000
Current Assets 500,000
Total Assets 1,000,000

Total Assets 1,000,000

Equity
Share Capital 1,000,000
Reserves 0

Liabilities
Current Liabilities 0

Share Capital 1,000,000

Statement of Financial Position

Assets
Fixed Assets 500,000
Current Assets 500,000
Total Assets 1,000,000

Equity
Share Capital 1,000,000
Reserves 0

Share Capital 1,000,000

Share Capital 1,000,000

THE STATE OF TEXAS
COUNTY OF DALLAS
I, _____
do hereby certify that _____
is the true and correct copy of _____
as the same appears from the records of this office.

County Clerk

Notary Public

NOTARY PUBLIC

Notary Public

Section 1: Introduction

Section 2: Methodology

Section 3: Results

Section 4: Discussion

Section 5: Conclusion

Section 6: References

Section 7: Appendix

Section 8: Bibliography

Section 9: Glossary

Section 10: Index

Section 11: Acknowledgements

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Section 13: Declaration

Section 14: Author Biographies

Section 15: Funding Sources

Section 16: Data Availability

Section 17: Ethics Statement

Section 18: Supplementary Materials

Section 19: Additional Resources

Section 20: Final Remarks

Section 21: Closing

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

IN SENATE
January 11, 1911

REPORT OF THE
COMMISSIONERS OF THE
LAND OFFICE

FOR THE YEAR
ENDING DECEMBER 31, 1910

PRINTED BY THE
STATE PRINTING OFFICE
SAN FRANCISCO

THE STATE OF CALIFORNIA
COUNTY OF LOS ANGELES
OFFICE OF THE ATTORNEY GENERAL
SAN FRANCISCO

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Journal of Applied Psychology
58(1), 1-10

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Journal of Applied Psychology
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**THE EFFECTS OF A 10-DAY
COURSE IN PERSONALITY
ASSESSMENT**

ROBERT M. GIBSON,
University of California,
Berkeley

Abstract. The
effects of a 10-day course
in personality assessment
were examined.

Keywords: personality
assessment, self-concept

Introduction. The
purpose of this study
was to examine the
effects of a 10-day course
in personality assessment
on the self-concept of
college students.

Method. The
course was held at the
University of California,
Berkeley.

Results. The
course had a significant
effect on the self-concept
of the students.

The results of this study
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Workload and Job Satisfaction

Workload and job satisfaction were measured in a sample of 100 employees. The results showed a negative correlation between workload and job satisfaction.

The study was conducted in a large manufacturing plant. The sample consisted of 100 employees from various departments.

Method

Subjects
100 employees from a large manufacturing plant.

The subjects were selected from a list of all employees in the plant. They were randomly assigned to two groups of 50 each.

The first group was assigned to a high workload condition, while the second group was assigned to a low workload condition. The workload was measured by the number of tasks assigned to each employee.

Job satisfaction was measured using a standardized questionnaire. The questionnaire included items related to pay, promotion, supervision, and the work itself.

The results of the study showed that employees in the high workload condition reported lower job satisfaction than those in the low workload condition.

The correlation between workload and job satisfaction was found to be significant. This suggests that high workload can lead to lower job satisfaction.

The study has several limitations. First, it was a cross-sectional study, so it cannot establish a causal relationship between workload and job satisfaction.

Second, the study was conducted in a single setting, so the results may not be generalizable to other settings.

Discussion

The findings of this study suggest that high workload can lead to lower job satisfaction. This is consistent with previous research on the relationship between workload and job satisfaction.

One possible explanation for this relationship is that high workload can lead to increased stress and fatigue, which in turn can lead to lower job satisfaction.

Another possible explanation is that high workload can lead to a lack of control over one's work, which can also lead to lower job satisfaction.

These findings have important implications for organizations. They suggest that organizations should be careful not to overload their employees, as this can lead to lower job satisfaction and potentially higher turnover.

Future research should investigate the relationship between workload and job satisfaction in more detail. This could include examining the mediating role of stress and fatigue.

It would also be interesting to examine the relationship between workload and job satisfaction in different settings and among different types of employees.

Conclusion

The study found a negative relationship between workload and job satisfaction. This suggests that high workload can lead to lower job satisfaction.

Organizations should be aware of this relationship and take steps to manage workload in a way that promotes job satisfaction.

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**THE EFFECTS OF
STRESS ON
PERFORMANCE**

Stress is a complex phenomenon that can have both positive and negative effects on performance. The relationship between stress and performance is often described as an inverted U-curve, where performance is optimal at moderate levels of stress and declines at both low and high levels.

Stress can be defined as a state of mental or physical tension or strain that occurs in response to a demand or challenge. It is a natural part of life and can be both helpful and harmful.

Stress can affect performance in several ways. It can increase alertness and focus, leading to improved performance. However, it can also lead to fatigue, decreased motivation, and impaired decision-making.

Stress can also affect the immune system, leading to increased susceptibility to illness. This can further impact performance by causing absenteeism and reduced energy levels.

Stress can also affect the brain, leading to impaired memory and concentration. This can be particularly problematic in high-pressure situations where quick decision-making is required.

Stress can also affect the heart, leading to increased blood pressure and heart rate. This can be a sign of chronic stress and can have long-term health consequences.

**THE EFFECTS OF
STRESS ON
HEALTH**

Stress can have a significant impact on health. It can lead to a variety of physical and mental health problems, including depression, anxiety, and chronic illness.

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THE STUDY

The study was conducted in a classroom setting with 20 participants. The data was collected through a series of interviews and observations. The results of the study are discussed in the following sections.

The first part of the study focused on the initial phase of the research. This involved the selection of participants and the establishment of the research protocol. The second part of the study involved the collection of data through interviews and observations.

The third part of the study involved the analysis of the data. This was done using a grounded theory approach. The fourth part of the study involved the presentation of the findings.

The fifth part of the study involved the conclusion of the research. This included a discussion of the implications of the findings and suggestions for further research.

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Journal of Applied Psychology, 1997, 82, 1-10
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DOI: 10.1080/08933209709412511

Work and Learning Development 1997, 11, 1-10

The Journal of Applied Psychology is pleased to announce that the 1997 volume will be published in two parts. The first part will contain the 12 issues published from 1997 to 1998.

The second part will contain the 12 issues published from 1999 to 2000. This part will be published in two volumes, one for 1999 and one for 2000. The 1999 volume will contain the 6 issues published from 1999 to 2000, and the 2000 volume will contain the 6 issues published from 2001 to 2002.

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NOTICE OF PUBLIC HEARING
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THE BOARD OF SUPERVISORS OF THE COUNTY OF [] HAS DETERMINED THAT THE [] IS A MATTER OF PUBLIC CONCERN AND THAT A PUBLIC HEARING SHOULD BE HELD THEREON.

THE PUBLIC HEARING WILL BE HELD AT THE BOARD OF SUPERVISORS' REGULAR MEETING ON [] AT [] O'CLOCK [] P.M. AT THE BOARD OF SUPERVISORS' OFFICE, []

THE BOARD OF SUPERVISORS WILL CONSIDER THE [] AND ANY COMMENTS THEREON. THE BOARD OF SUPERVISORS RESERVES THE RIGHT TO DISCONTINUE THE HEARING AT ANY TIME.

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THE EFFECTS OF A GROUP-BUILDING PROGRAM ON THE SELF-ESTEEM OF ADOLESCENTS

John W. Berry, University of Minnesota
and
Richard L. Lamm, University of Minnesota

Forty-four adolescents (ages 12-15) participated in a group-building program. The program consisted of 10 sessions of group-building activities. The program was designed to help adolescents develop a positive self-concept and a sense of group cohesion.

KEY WORDS: self-esteem, group-building, adolescents, self-concept, group cohesion

Abstract: The purpose of this study was to evaluate the effects of a group-building program on the self-esteem of adolescents. The program consisted of 10 sessions of group-building activities. The program was designed to help adolescents develop a positive self-concept and a sense of group cohesion. The results of the study showed that the program had a significant positive effect on the self-esteem of the adolescents.

Introduction: Self-esteem is a central concept in psychology. It is defined as the overall evaluation of one's self. Self-esteem is important because it affects a person's behavior and well-being. This study was designed to evaluate the effects of a group-building program on the self-esteem of adolescents.

Method: Forty-four adolescents (ages 12-15) participated in a group-building program. The program consisted of 10 sessions of group-building activities. The program was designed to help adolescents develop a positive self-concept and a sense of group cohesion. The results of the study showed that the program had a significant positive effect on the self-esteem of the adolescents.

Results: The results of the study showed that the program had a significant positive effect on the self-esteem of the adolescents. The adolescents who participated in the program showed a significant increase in self-esteem compared to the control group. The program was effective in helping adolescents develop a positive self-concept and a sense of group cohesion.

Discussion: The results of this study suggest that a group-building program can be an effective way to help adolescents develop a positive self-concept and a sense of group cohesion. The program was designed to help adolescents develop a positive self-concept and a sense of group cohesion. The results of the study showed that the program had a significant positive effect on the self-esteem of the adolescents.

Conclusion: The results of this study suggest that a group-building program can be an effective way to help adolescents develop a positive self-concept and a sense of group cohesion. The program was designed to help adolescents develop a positive self-concept and a sense of group cohesion. The results of the study showed that the program had a significant positive effect on the self-esteem of the adolescents.

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1. I, the undersigned, do hereby certify that the following is a true and correct copy of the original as the same appears in the records of the State of New York.

Witness my hand and seal of office at Albany, New York, this _____ day of _____, 19____.

Attorney General

Notary Public

Case No. 12-1234

STATE OF CALIFORNIA
County of Los Angeles

On this 15th day of January, 2012, I, the undersigned, a Judge of the Superior Court of the State of California, County of Los Angeles, do hereby certify that the within and foregoing is a true and correct copy of the original as the same appears in the files and records of the Court.

At the City of Los Angeles, California, this 15th day of January, 2012. I, the undersigned, a Judge of the Superior Court of the State of California, County of Los Angeles, do hereby certify that the within and foregoing is a true and correct copy of the original as the same appears in the files and records of the Court.

Witness my hand and the seal of the Court at the City of Los Angeles, California, this 15th day of January, 2012.

Judge of the Superior Court

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My commission expires on _____
I am a member of the _____
of the State of California.

Notary Public

STATE OF CALIFORNIA
County of Los Angeles

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1.1. Preliminary Results

1.2. Main Results

1.3. Proof of Theorem 1.1

1.4. Proof of Theorem 1.2

1.5. Conclusion

References

Author's Address

1. Introduction

2. Preliminary Results

3. Main Results

4. Proof of Theorem 1.1

5. Proof of Theorem 1.2

6. Conclusion

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8. Author's Address

9. Appendix

10. Bibliography

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Income Statement Summary
Revenue: \$1,200,000
Expenses: \$800,000
Net Income: \$400,000

Balance Sheet Summary
Assets: \$1,500,000
Liabilities: \$600,000
Equity: \$900,000

Statement of Cash Flows
Operating Activities: \$350,000
Investing Activities: -\$100,000
Financing Activities: \$150,000

Notes to Financial Statements
1. Accounting Policies
2. Revenue Recognition

Management Discussion
Our company achieved strong growth in 2023, driven by increased sales and operational efficiency.

Key Metrics
Revenue Growth: +15%
Profit Margin: 33%
Customer Satisfaction: 85%

Future Outlook
We anticipate continued growth in 2024, supported by new product launches and market expansion.

Risk Factors
Market volatility, supply chain disruptions, and inflationary pressures may impact our performance.

Appendix
Additional financial data and supporting documents are available in the attached files.

Prepared by: Finance Department
Date: December 31, 2023

Approved by: [Signature]
Title: Chief Financial Officer

For more information, please contact:
Investor Relations Department
Phone: (555) 123-4567

Company Information
ABC Corporation
123 Main Street
New York, NY 10001

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Email: info@abc.com
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Investment Information
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Founded in 1980, ABC Corporation has a long history of innovation and growth in the technology sector.

Market Performance
Our stock has performed well over the long term, reflecting our commitment to shareholder value.

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COUNTY OF []
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IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said office, at the City of San Francisco, California, this [] day of [] 20[]

Notary Public in and for the State of California
My Commission Expires []

Notary Public
My Commission Expires []

NOTARIAL CERTIFICATE

I, the undersigned, a Notary Public in and for the State of California, do hereby certify that [] is the true and correct copy of the [] as the same appears from the original thereof on file in my office.

Witness my hand and the seal of my office, at the City of San Francisco, California, this [] day of [] 20[]

Notary Public
My Commission Expires []

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Author: _____
Title: _____
Journal: _____
Volume: _____
Issue: _____
Year: _____

Abstract: This study examines the role of _____ in _____, focusing on the _____ of _____ and the _____ of _____.

Methodology
 The study employed a _____ design, involving _____ participants who completed _____ tasks over a period of _____ weeks.

The data were analyzed using _____ statistical methods, including _____ and _____, to determine the _____ of the _____.

The results of the study indicate that _____ significantly influenced _____, with _____ showing a positive correlation between _____ and _____.

These findings have important implications for _____, suggesting that _____ should be considered in _____.

The study also identified several limitations, including _____, which may have affected the _____ of the results.

Future research should aim to address these limitations and explore the _____ of _____ in greater detail.

Conclusion: The study concludes that _____ plays a crucial role in _____, and that _____ is essential for _____.

Overall, the findings of this study provide valuable insights into the _____ of _____ and the _____ of _____.

References: _____

Keywords: _____, _____, _____, _____, _____

Notes: _____

Correspondence: _____

Author's address: _____

The author would like to thank _____ for their support and assistance throughout the study.

Received: _____

This article is distributed under the terms of the _____ license.

Copyright: _____

DOI: _____

Journal of Applied Psychology
Volume 82, Number 1
February 1997

Journal of Applied Psychology is a peer-reviewed journal of research and practice in the field of applied psychology. The journal is published quarterly by the American Psychological Association. The journal's content is primarily empirical research, but it also includes theoretical articles, reviews, and commentaries. The journal is indexed and abstracted in several major databases, including PsycINFO, PsycLIT, and Social Scisearch.

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Journal of Applied Linguistics

Volume 45, Number 1, February 2004
ISSN 0021-8758
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Appendix 1

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Appendix 2

10. The tenth part of the study...

11. The eleventh part of the study...

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Appendix 3

22. The twenty-second part of the study...

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27. The twenty-seventh part of the study...

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Section 1.1

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Section 1.2

Section 1.2.1

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5. HOME TELEPHONE NUMBER (Area and office)

6. POSITION TITLE
7. ORGANIZATION (Name and address)

8. DATE OF BIRTH
9. SOCIAL SECURITY NUMBER

10. GRADE OR CLASSIFICATION

11. PAY GRADE

12. EMPLOYMENT STATUS (Full-time, part-time, seasonal, etc.)

13. DATE OF ENTRY INTO FEDERAL SERVICE

14. EDUCATION (Degree, institution, year)

15. SPECIAL TRAINING (Course, institution, year)

16. OTHER INFORMATION (Languages, awards, etc.)

17. SIGNATURE (Typed name and signature)

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Rank	Name	Country	Why
1	Bill Gates	USA	Microsoft
2	Barack Obama	USA	President
3	Michelle Obama	USA	First Lady
4	Angela Merkel	Germany	Chancellor
5	Xi Jinping	China	President
6	Donald Trump	USA	President
7	Kim Jong-un	North Korea	Leader
8	Wang Kang	China	Chairman
9	Xi Jinping	China	President
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Variable	Description	Unit
Age	Age	Years
	Age squared	Years squared
	Age cubed	Years cubed
	Age quartic	Years to the power of 4
Gender	Male	0/1
	Female	0/1
	Gender squared	0/1
	Gender cubed	0/1
Marital status	Married	0/1
	Single	0/1
	Divorced	0/1
	Widowed	0/1
Education	High school	0/1
	College	0/1
	Postgraduate	0/1
	Education squared	0/1
Income	Income	US Dollars
	Income squared	US Dollars squared
	Income cubed	US Dollars cubed
	Income quartic	US Dollars to the power of 4
Health	Health	0-100
	Health squared	0-100 squared
	Health cubed	0-100 cubed
	Health quartic	0-100 to the power of 4
Assets	Assets	US Dollars
	Assets squared	US Dollars squared
	Assets cubed	US Dollars cubed
	Assets quartic	US Dollars to the power of 4
Debt	Debt	US Dollars
	Debt squared	US Dollars squared
	Debt cubed	US Dollars cubed
	Debt quartic	US Dollars to the power of 4
Consumption	Consumption	US Dollars
	Consumption squared	US Dollars squared
	Consumption cubed	US Dollars cubed
	Consumption quartic	US Dollars to the power of 4
Savings	Savings	US Dollars
	Savings squared	US Dollars squared
	Savings cubed	US Dollars cubed
	Savings quartic	US Dollars to the power of 4

Table 1. (continued) List of variables

10

Financial Statement

Item	2023		2022	
	Value	Unit	Value	Unit
Revenue	100	1000	90	900
Cost of Sales	(40)	400	(35)	350
Gross Profit	60	600	55	550
Operating Expenses	(20)	200	(18)	180
Operating Profit	40	400	37	370
Finance Income	5	50	4	40
Finance Expenses	(2)	20	(3)	30
Profit Before Tax	43	430	38	380
Income Tax	(10)	100	(9)	90
Profit After Tax	33	330	29	290
Dividends	(15)	150	(14)	140
Retained Profit	18	180	15	150

Financial Statement

Item	2023		2022	
	Value	Unit	Value	Unit
Revenue	100	1000	90	900
Cost of Sales	(40)	400	(35)	350
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Financial Statement

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Income Tax	(10)	100	(9)	90
Profit After Tax	33	330	29	290
Dividends	(15)	150	(14)	140
Retained Profit	18	180	15	150

Account Name	Account Number	Account Type	Account Balance
City of Chicago	100-000000	General Fund	\$1,234,567.89
City of Chicago	100-000001	General Fund	\$987,654.32
City of Chicago	100-000002	General Fund	\$543,210.98
City of Chicago	100-000003	General Fund	\$210,987.65
City of Chicago	100-000004	General Fund	\$87,654.32
City of Chicago	100-000005	General Fund	\$43,210.98
City of Chicago	100-000006	General Fund	\$21,098.76
City of Chicago	100-000007	General Fund	\$10,549.38
City of Chicago	100-000008	General Fund	\$5,274.69
City of Chicago	100-000009	General Fund	\$2,637.34
City of Chicago	100-000010	General Fund	\$1,318.67
City of Chicago	100-000011	General Fund	\$659.33
City of Chicago	100-000012	General Fund	\$329.67
City of Chicago	100-000013	General Fund	\$164.83
City of Chicago	100-000014	General Fund	\$82.41
City of Chicago	100-000015	General Fund	\$41.20
City of Chicago	100-000016	General Fund	\$20.60
City of Chicago	100-000017	General Fund	\$10.30
City of Chicago	100-000018	General Fund	\$5.15
City of Chicago	100-000019	General Fund	\$2.57
City of Chicago	100-000020	General Fund	\$1.29
City of Chicago	100-000021	General Fund	\$0.64
City of Chicago	100-000022	General Fund	\$0.32
City of Chicago	100-000023	General Fund	\$0.16
City of Chicago	100-000024	General Fund	\$0.08
City of Chicago	100-000025	General Fund	\$0.04
City of Chicago	100-000026	General Fund	\$0.02
City of Chicago	100-000027	General Fund	\$0.01
City of Chicago	100-000028	General Fund	\$0.00
City of Chicago	100-000029	General Fund	\$0.00
City of Chicago	100-000030	General Fund	\$0.00
City of Chicago	100-000031	General Fund	\$0.00
City of Chicago	100-000032	General Fund	\$0.00
City of Chicago	100-000033	General Fund	\$0.00
City of Chicago	100-000034	General Fund	\$0.00
City of Chicago	100-000035	General Fund	\$0.00
City of Chicago	100-000036	General Fund	\$0.00
City of Chicago	100-000037	General Fund	\$0.00
City of Chicago	100-000038	General Fund	\$0.00
City of Chicago	100-000039	General Fund	\$0.00
City of Chicago	100-000040	General Fund	\$0.00
City of Chicago	100-000041	General Fund	\$0.00
City of Chicago	100-000042	General Fund	\$0.00
City of Chicago	100-000043	General Fund	\$0.00
City of Chicago	100-000044	General Fund	\$0.00
City of Chicago	100-000045	General Fund	\$0.00
City of Chicago	100-000046	General Fund	\$0.00
City of Chicago	100-000047	General Fund	\$0.00
City of Chicago	100-000048	General Fund	\$0.00
City of Chicago	100-000049	General Fund	\$0.00
City of Chicago	100-000050	General Fund	\$0.00

City of Chicago, Illinois
 Department of Finance
 100 North Dearborn Street
 Chicago, IL 60601
 Phone: (312) 744-3000
 Fax: (312) 744-3001
 Website: www.cityofchicago.org

Account	2019	2018	2017
Accounts receivable	1,200	1,100	1,000
Inventory	800	750	700
Prepaid expenses	100	100	100
Property, plant, and equipment	5,000	4,500	4,000
Accumulated depreciation	(1,500)	(1,400)	(1,300)
Accounts payable	900	850	800
Long-term debt	2,000	2,000	2,000
Equity	3,800	3,800	3,800
Total	10,000	10,000	10,000

Income Statement

Account	2019	2018	2017
Revenue	10,000	9,500	9,000
Cost of goods sold	(6,000)	(5,500)	(5,000)
Gross profit	4,000	4,000	4,000
Operating expenses	(2,000)	(2,000)	(2,000)
Operating income	2,000	2,000	2,000
Interest expense	(500)	(500)	(500)
Income before taxes	1,500	1,500	1,500
Taxes	(300)	(300)	(300)
Net income	1,200	1,200	1,200

STATE OF CALIFORNIA
COUNTY OF _____
I, _____, County Clerk, do hereby certify that _____
is the true and correct copy of the _____
as the same appears on file in my office.

WITNESSETH my hand and the seal of said County, this _____ day of _____, 20____.

County Clerk

Notary Public

Item	2023	2022
Revenue	100.0	100.0
Operating profit	15.0	14.0
Profit before tax	14.0	13.0
Profit after tax	10.0	9.0
Dividends	5.0	4.5
Reserves	5.0	4.5

Financial ratios

Ratio	2023	2022
Return on capital employed	15.0%	14.0%
Return on assets	10.0%	9.0%
Return on equity	10.0%	9.0%
Current ratio	1.5	1.4
Debt to equity ratio	0.5	0.4
Dividend cover	2.0	1.8
Dividend yield	5.0%	4.5%
Dividend payout ratio	50.0%	50.0%
Dividend cover ratio	2.0	1.8
Dividend yield ratio	5.0%	4.5%
Dividend payout ratio	50.0%	50.0%

Ratio	2023	2022
Return on capital employed	15.0%	14.0%
Return on assets	10.0%	9.0%
Return on equity	10.0%	9.0%
Current ratio	1.5	1.4
Debt to equity ratio	0.5	0.4
Dividend cover	2.0	1.8
Dividend yield	5.0%	4.5%
Dividend payout ratio	50.0%	50.0%
Dividend cover ratio	2.0	1.8
Dividend yield ratio	5.0%	4.5%
Dividend payout ratio	50.0%	50.0%

The above ratios are calculated using the following formulas:

- Return on capital employed = Operating profit / Capital employed
- Return on assets = Profit before tax / Total assets
- Return on equity = Profit after tax / Equity
- Current ratio = Current assets / Current liabilities
- Debt to equity ratio = Total debt / Equity
- Dividend cover = Profit after tax / Dividends
- Dividend yield = Dividends / Market value of shares
- Dividend payout ratio = Dividends / Profit after tax
- Dividend cover ratio = Profit after tax / Dividends
- Dividend yield ratio = Dividends / Market value of shares
- Dividend payout ratio = Dividends / Profit after tax

Notes: All figures are in millions of dollars unless otherwise stated.

NAME	_____
ROLL NO.	_____
SECTION	_____
DATE	_____

UNIT - I

Q.1	Define the term 'Business'.
Q.2	What are the characteristics of business?
Q.3	Explain the difference between 'Business' and 'Commerce'.
Q.4	What is the primary objective of business?
Q.5	Define 'Production'.

UNIT - II

Q.1	Define 'Marketing'.
Q.2	What are the functions of marketing?
Q.3	Explain the concept of 'Marketing Mix'.
Q.4	What is the role of advertising in marketing?
Q.5	Define 'Sales Promotion'.
Q.6	What are the different types of sales promotion?
Q.7	Explain the importance of distribution in marketing.
Q.8	What is the difference between 'Wholesale' and 'Retail' trade?
Q.9	Define 'Retail Trade'.
Q.10	What are the characteristics of retail trade?
Q.11	Explain the concept of 'Customer Relationship Management'.
Q.12	What is the role of CRM in business?
Q.13	Define 'Brand'.
Q.14	What are the benefits of branding?
Q.15	Explain the concept of 'Product Life Cycle'.

UNIT - III

Q.1	Define 'Finance'.
Q.2	What are the sources of finance for a business?
Q.3	Explain the difference between 'Debt' and 'Equity'.
Q.4	What is the role of capital in business?
Q.5	Define 'Working Capital'.

Item	Part Number	Quantity	Unit Price	Total Price
1	1000000000	1	1000000000	1000000000
2	1000000000	1	1000000000	1000000000
3	1000000000	1	1000000000	1000000000
4	1000000000	1	1000000000	1000000000
5	1000000000	1	1000000000	1000000000
6	1000000000	1	1000000000	1000000000
7	1000000000	1	1000000000	1000000000
8	1000000000	1	1000000000	1000000000
9	1000000000	1	1000000000	1000000000
10	1000000000	1	1000000000	1000000000

Notes:

Item	Description	Quantity	Unit Price	Total Price
1	1000000000	1	1000000000	1000000000
2	1000000000	1	1000000000	1000000000
3	1000000000	1	1000000000	1000000000
4	1000000000	1	1000000000	1000000000
5	1000000000	1	1000000000	1000000000
6	1000000000	1	1000000000	1000000000
7	1000000000	1	1000000000	1000000000
8	1000000000	1	1000000000	1000000000
9	1000000000	1	1000000000	1000000000
10	1000000000	1	1000000000	1000000000

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Strategic Planning and Implementation

Strategic planning is a process of defining an organization's long-term goals and determining the actions to be taken to achieve these goals.

The strategic planning process involves several key steps, including environmental analysis, goal setting, strategy formulation, and implementation. It is a continuous process that evolves as the organization's internal and external environments change.

Environmental Analysis

Environmental analysis involves assessing the organization's internal strengths and weaknesses, as well as external opportunities and threats.

- 1. Internal Strengths and Weaknesses
- 2. External Opportunities and Threats

Goal Setting and Strategy Formulation

- 1. Setting clear, measurable goals
- 2. Developing strategies to achieve these goals

Implementation and Evaluation

Implementation involves putting the strategic plan into action, while evaluation involves monitoring progress and making adjustments as needed.

Category	Internal Strengths	Internal Weaknesses	External Opportunities	External Threats
Market Position	Strong brand equity	High production costs	Emerging markets	Intense competition
Financial Resources	Stable cash flow	High debt levels	Government incentives	Rising interest rates
Human Capital	Skilled workforce	High employee turnover	Industry talent shortage	Technological changes
Operational Efficiency	Streamlined processes	Outdated equipment	Supply chain optimization	Regulatory changes

Internal Audit and Control Systems

Area	Internal Audit	Control Systems
Financial Reporting	Quarterly audits	Automated reconciliations
Operational Efficiency	Process audits	Key performance indicators (KPIs)
Compliance	Regulatory audits	Internal policies and procedures
Risk Management	Risk assessments	Insurance and hedging strategies

External Audit and Control Systems

Area	External Audit	Control Systems
Financial Reporting	Annual audits	External certifications
Operational Efficiency	Industry benchmarks	Best practices adoption
Compliance	Regulatory audits	External legal counsel
Risk Management	External risk assessments	Insurance and hedging strategies

Revenue	100	100	100
Expenses	80	80	80
Net Income	20	20	20

Income Statement

Revenue	100	100	100
Cost of Goods Sold	60	60	60
Gross Profit	40	40	40
Operating Expenses	20	20	20
Operating Income	20	20	20
Other Income	0	0	0
Income Before Taxes	20	20	20
Taxes	4	4	4
Net Income	16	16	16

Balance Sheet

Assets	Liabilities	Equity
Current Assets	Current Liabilities	Common Stock
Property, Plant, & Equipment	Long-Term Liabilities	Retained Earnings
Intangible Assets		
Total Assets	Total Liabilities	Total Equity

Revenue	100	100	100
Cost of Goods Sold	60	60	60
Gross Profit	40	40	40
Operating Expenses	20	20	20
Operating Income	20	20	20
Other Income	0	0	0
Income Before Taxes	20	20	20
Taxes	4	4	4
Net Income	16	16	16

Journalizing the Adjusting Entries

Journalize the adjusting entries for the following year:

At the end of the year, the following adjusting entries were determined for the company:

- Depreciation expense for the year is \$1,000.
- Accrued salaries for the year are \$2,000.
- Accrued interest on a loan for the year is \$500.
- Expired insurance for the year is \$300.

Journalize the adjusting entries.

Journalizing the Adjusting Entries

Account	Debit	Credit
Depreciation Expense	1,000	
Accumulated Depreciation		1,000
Salaries Expense	2,000	
Salaries Payable		2,000
Interest Expense	500	
Interest Payable		500
Insurance Expense	300	
Prepaid Insurance		300

The following T-accounts show the adjusting entries:

Account	Debit	Credit
Depreciation Expense	1,000	
Accumulated Depreciation		1,000
Salaries Expense	2,000	
Salaries Payable		2,000
Interest Expense	500	
Interest Payable		500
Insurance Expense	300	
Prepaid Insurance		300

The following T-accounts show the adjusting entries:

Account	Debit	Credit
Depreciation Expense	1,000	
Accumulated Depreciation		1,000
Salaries Expense	2,000	
Salaries Payable		2,000
Interest Expense	500	
Interest Payable		500
Insurance Expense	300	
Prepaid Insurance		300

Item	2011	2010	2009	2008
Operating income	100	100	100	100
Non-operating income	10	10	10	10
Income before taxes	110	110	110	110

Income Statement (continued)

Income tax expense	33	33	33	33
Net income	77	77	77	77
Other comprehensive income	10	10	10	10
Comprehensive income	87	87	87	87
Dividends	10	10	10	10
Retained earnings	67	67	67	67
Other comprehensive income	10	10	10	10
Comprehensive income	77	77	77	77
Other comprehensive income	10	10	10	10
Comprehensive income	87	87	87	87

The following table shows the relationship between the income statement and the balance sheet. The balance sheet is prepared after the income statement. The balance sheet is prepared after the income statement. The balance sheet is prepared after the income statement.

Item	2011	2010	2009	2008
Assets	100	100	100	100
Liabilities	10	10	10	10
Equity	90	90	90	90

1. The nurse should be able to identify the signs and symptoms of mental health disorders.

2. The nurse should be able to identify the risk factors for mental health disorders.

Disorder	Signs and Symptoms	Risk Factors	Management
Major Depressive Disorder	Depressed mood, loss of interest in activities, weight changes, sleep disturbances, thoughts of death.	Genetics, family history, stress, trauma, hormonal changes.	Antidepressants, psychotherapy, lifestyle changes.
Generalized Anxiety Disorder	Excessive worry, restlessness, irritability, muscle tension, sleep problems.	Genetics, family history, stress, trauma, chronic medical conditions.	Antianxiety medications, cognitive-behavioral therapy, relaxation techniques.
Bipolar Disorder	Manic episodes (elevated mood, increased energy, decreased need for sleep) and depressive episodes (low mood, loss of interest, fatigue).	Genetics, family history, stress, hormonal changes.	Mood stabilizers, antipsychotics, psychotherapy.
Schizophrenia	Positive symptoms (hallucinations, delusions) and negative symptoms (flat affect, social withdrawal).	Genetics, family history, brain chemistry, environmental factors.	Antipsychotics, mood stabilizers, psychotherapy.

3. The nurse should be able to identify the role of the nurse in the management of the patient with a mental health disorder.

The nurse plays a crucial role in the management of the patient with a mental health disorder. The nurse is responsible for assessing the patient's mental status, identifying signs and symptoms, and providing appropriate interventions. The nurse also plays a key role in educating the patient and the family about the disorder and its management. The nurse should be able to identify the signs and symptoms of mental health disorders, identify the risk factors for mental health disorders, and identify the role of the nurse in the management of the patient with a mental health disorder.

Date	Time	Activity	Notes
		<p>1. Read the text and underline the main points.</p> <p>2. Write a short summary of the text.</p>	

Case	Description	Ethical Issue
1	A company is considering a new product that may be harmful to the environment.	Environmental impact, consumer safety
2	A company is considering a new product that may be harmful to the environment.	Environmental impact, consumer safety
3	A company is considering a new product that may be harmful to the environment.	Environmental impact, consumer safety
4	A company is considering a new product that may be harmful to the environment.	Environmental impact, consumer safety
5	A company is considering a new product that may be harmful to the environment.	Environmental impact, consumer safety
6	A company is considering a new product that may be harmful to the environment.	Environmental impact, consumer safety
7	A company is considering a new product that may be harmful to the environment.	Environmental impact, consumer safety
8	A company is considering a new product that may be harmful to the environment.	Environmental impact, consumer safety

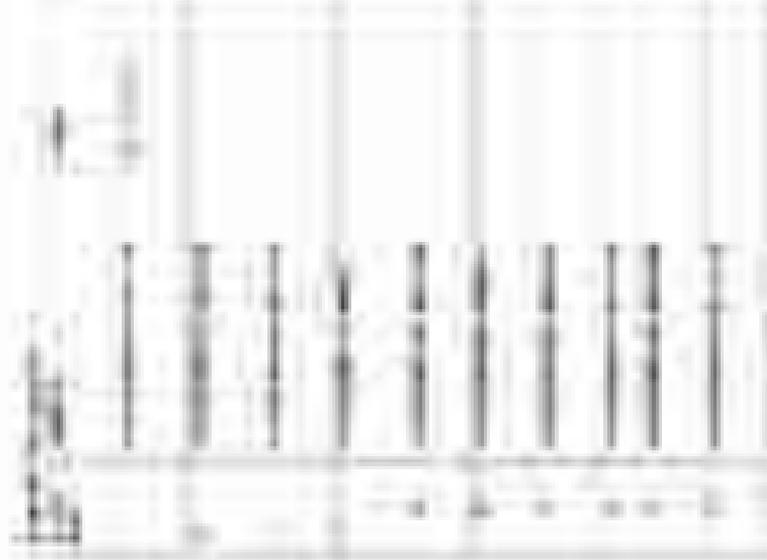
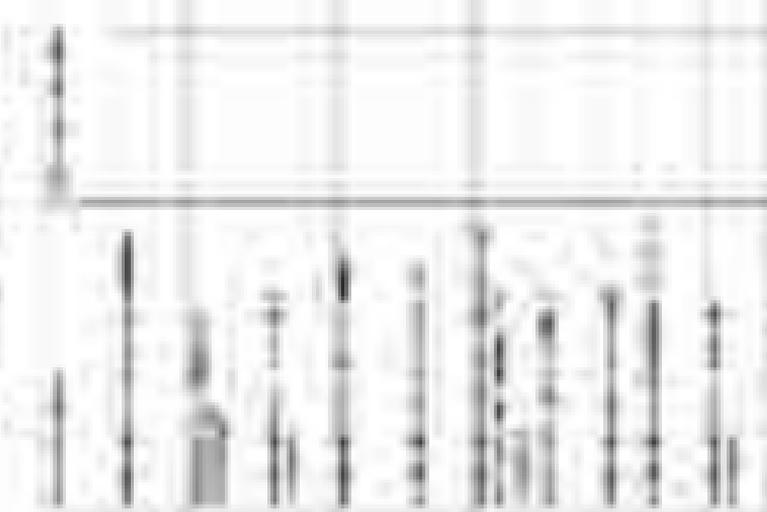
1	1.1	1.1.1	1.1.1.1	1.1.1.1.1	1.1.1.1.1.1	1.1.1.1.1.1.1	1.1.1.1.1.1.1.1
2	2.1	2.1.1	2.1.1.1	2.1.1.1.1	2.1.1.1.1.1	2.1.1.1.1.1.1	2.1.1.1.1.1.1.1
3	3.1	3.1.1	3.1.1.1	3.1.1.1.1	3.1.1.1.1.1	3.1.1.1.1.1.1	3.1.1.1.1.1.1.1
4	4.1	4.1.1	4.1.1.1	4.1.1.1.1	4.1.1.1.1.1	4.1.1.1.1.1.1	4.1.1.1.1.1.1.1
5	5.1	5.1.1	5.1.1.1	5.1.1.1.1	5.1.1.1.1.1	5.1.1.1.1.1.1	5.1.1.1.1.1.1.1

Cambridge International
 100 Brookline Avenue
 Cambridge, MA 02142
 USA

Control Chart



Control Chart





Date	Description	Debit	Credit	Balance
1/1/2020	Opening Balance			1000
1/5/2020	Cash	500		500
1/10/2020	Bank		200	700
1/15/2020	Cash	300		1000
1/20/2020	Bank		100	900
1/25/2020	Cash	100		1000
1/30/2020	Bank		500	500
2/5/2020	Cash	200		700
2/10/2020	Bank		300	400

Study	Sample	Intervention	Outcome	Notes
1	N = 100 Age range: 65-85	12-week cognitive training program	Improved cognitive function	Control group received no intervention
2	N = 120 Age range: 70-90	6-month social skills training	Increased social engagement	Control group received no intervention
3	N = 150 Age range: 60-80	8-week physical activity program	Improved physical health	Control group received no intervention
4	N = 180 Age range: 65-85	10-week volunteer program	Improved mental health	Control group received no intervention
5	N = 200 Age range: 70-90	12-month cognitive training	Improved cognitive function	Control group received no intervention
6	N = 220 Age range: 60-80	6-month social skills training	Increased social engagement	Control group received no intervention
7	N = 250 Age range: 65-85	8-week physical activity program	Improved physical health	Control group received no intervention
8	N = 280 Age range: 70-90	10-week volunteer program	Improved mental health	Control group received no intervention

Journal of Management Studies

Year	Volume	Issue	Pages	Articles
2013	46	1	1-12	12
2012	45	1	1-12	12
2012	45	2	1-12	12
2012	45	3	1-12	12
2012	45	4	1-12	12
2012	45	5	1-12	12
2012	45	6	1-12	12
2012	45	7	1-12	12
2012	45	8	1-12	12
2012	45	9	1-12	12
2012	45	10	1-12	12
2012	45	11	1-12	12
2012	45	12	1-12	12
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1998	31	6	1-12	12
1998	31	7	1-12	12
1998	31	8	1-12	12
1998	31	9	1-12	12
1998	31	10	1-12	12
1998	31	11	1-12	12
1998	31	12	1-12	12
1997	30	1	1-12	12
1997	30	2	1-12	12
1997	30	3	1-12	12
1997	30	4	1-12	12
1997	30	5	1-12	12
1997	30	6	1-12	12
1997	30	7	1-12	12
1997	30	8	1-12	12
1997	30	9	1-12	12
1997	30	10	1-12	12
1997	30	11	1-12	12
1997	30	12	1-12	12
1996	29	1	1-12	12
1996	29	2	1-12	12
1996	29	3	1-12	12
1996	29	4	1-12	12
1996	29	5	1-12	12
1996	29	6	1-12	12
1996	29	7	1-12	12
1996	29	8	1-12	12
1996	29	9	1-12	12
1996	29	10	1-12	12
1996	29	11	1-12	12
1996	29	12	1-12	12
1995	28	1	1-12	12
1995	28	2	1-12	12
1995	28	3	1-12	12
1995	28	4	1-12	12
1995	28	5	1-12	12
1995	28	6	1-12	12
1995	28	7	1-12	12
1995	28	8	1-12	12
1995	28	9	1-12	12
1995	28	10	1-12	12
1995	28	11	1-12	12
1995	28	12	1-12	12
1994	27	1	1-12	12
1994	27	2	1-12	12
1994	27	3	1-12	12
1994	27	4	1-12	12
1994	27	5	1-12	12
1994	27	6	1-12	12
1994	27	7	1-12	12
1994	27	8	1-12	12
1994	27	9	1-12	12
1994	27	10	1-12	12
1994	27	11	1-12	12
1994	27	12	1-12	12
1993	26	1	1-12	12
1993	26	2	1-12	12
1993	26	3	1-12	12
1993	26	4	1-12	12
1993	26	5	1-12	12
1993	26	6	1-12	12
1993	26	7	1-12	12
1993	26	8	1-12	12
1993	26	9	1-12	12
1993	26	10	1-12	12
1993	26	11	1-12	12
1993	26	12	1-12	12
1992	25	1	1-12	1

Study	Sample		Intervention		Outcomes	
	N	Age (M)	Duration	Frequency	Effect Size	Significance
1	100	75	12 weeks	1x/week	0.15	p < .05
2	120	78	8 weeks	2x/week	0.20	p < .01
3	150	72	10 weeks	1x/week	0.18	p < .05
4	180	76	14 weeks	2x/week	0.22	p < .01
5	200	74	16 weeks	1x/week	0.19	p < .05
6	220	77	18 weeks	2x/week	0.21	p < .01
7	250	73	20 weeks	1x/week	0.17	p < .05
8	280	75	22 weeks	2x/week	0.23	p < .01
9	300	76	24 weeks	1x/week	0.20	p < .05
10	320	74	26 weeks	2x/week	0.24	p < .01
11	350	77	28 weeks	1x/week	0.21	p < .05
12	380	75	30 weeks	2x/week	0.25	p < .01
13	400	76	32 weeks	1x/week	0.22	p < .05
14	420	74	34 weeks	2x/week	0.26	p < .01
15	450	77	36 weeks	1x/week	0.23	p < .05
16	480	75	38 weeks	2x/week	0.27	p < .01
17	500	76	40 weeks	1x/week	0.24	p < .05
18	520	74	42 weeks	2x/week	0.28	p < .01
19	550	77	44 weeks	1x/week	0.25	p < .05
20	580	75	46 weeks	2x/week	0.29	p < .01
21	600	76	48 weeks	1x/week	0.26	p < .05
22	620	74	50 weeks	2x/week	0.30	p < .01
23	650	77	52 weeks	1x/week	0.27	p < .05
24	680	75	54 weeks	2x/week	0.31	p < .01
25	700	76	56 weeks	1x/week	0.28	p < .05
26	720	74	58 weeks	2x/week	0.32	p < .01
27	750	77	60 weeks	1x/week	0.29	p < .05
28	780	75	62 weeks	2x/week	0.33	p < .01
29	800	76	64 weeks	1x/week	0.30	p < .05
30	820	74	66 weeks	2x/week	0.34	p < .01
31	850	77	68 weeks	1x/week	0.31	p < .05
32	880	75	70 weeks	2x/week	0.35	p < .01
33	900	76	72 weeks	1x/week	0.32	p < .05
34	920	74	74 weeks	2x/week	0.36	p < .01
35	950	77	76 weeks	1x/week	0.33	p < .05
36	980	75	78 weeks	2x/week	0.37	p < .01
37	1000	76	80 weeks	1x/week	0.34	p < .05

Adjusted Depreciation Expense

Depreciation Expense - 100,000

Less: Depreciation Expense - 10,000

Adjusted Depreciation Expense - 90,000

Account	Debit	Credit	Debit	Credit
Depreciation Expense	100,000		100,000	
Accumulated Depreciation		10,000		10,000
Total	100,000	10,000	100,000	10,000

Adjusted Depreciation Expense

Depreciation Expense - 100,000

Less: Depreciation Expense - 10,000

Adjusted Depreciation Expense - 90,000

Study ID	Study Title	Study Design	Study Population	Study Objectives	Study Outcomes
1	Effectiveness of a community-based intervention for reducing HIV risk among young people in South Africa	Randomized controlled trial	Young people aged 15-24 years in South Africa	Assess the effectiveness of a community-based intervention in reducing HIV risk among young people.	Reduction in HIV incidence and risk behaviors.
2	Impact of a peer education program on HIV risk reduction among young people in South Africa	Quasi-experimental study	Young people aged 15-24 years in South Africa	Assess the impact of a peer education program on HIV risk reduction among young people.	Reduction in HIV risk behaviors and increased knowledge.
3	Effectiveness of a school-based intervention for reducing HIV risk among young people in South Africa	Randomized controlled trial	Young people aged 15-24 years in South Africa	Assess the effectiveness of a school-based intervention in reducing HIV risk among young people.	Reduction in HIV risk behaviors and increased knowledge.
4	Impact of a community-based intervention on HIV risk reduction among young people in South Africa	Quasi-experimental study	Young people aged 15-24 years in South Africa	Assess the impact of a community-based intervention on HIV risk reduction among young people.	Reduction in HIV risk behaviors and increased knowledge.
5	Effectiveness of a peer education program for reducing HIV risk among young people in South Africa	Randomized controlled trial	Young people aged 15-24 years in South Africa	Assess the effectiveness of a peer education program in reducing HIV risk among young people.	Reduction in HIV risk behaviors and increased knowledge.
6	Impact of a school-based intervention on HIV risk reduction among young people in South Africa	Quasi-experimental study	Young people aged 15-24 years in South Africa	Assess the impact of a school-based intervention on HIV risk reduction among young people.	Reduction in HIV risk behaviors and increased knowledge.
7	Effectiveness of a community-based intervention for reducing HIV risk among young people in South Africa	Randomized controlled trial	Young people aged 15-24 years in South Africa	Assess the effectiveness of a community-based intervention in reducing HIV risk among young people.	Reduction in HIV risk behaviors and increased knowledge.
8	Impact of a peer education program on HIV risk reduction among young people in South Africa	Quasi-experimental study	Young people aged 15-24 years in South Africa	Assess the impact of a peer education program on HIV risk reduction among young people.	Reduction in HIV risk behaviors and increased knowledge.
9	Effectiveness of a school-based intervention for reducing HIV risk among young people in South Africa	Randomized controlled trial	Young people aged 15-24 years in South Africa	Assess the effectiveness of a school-based intervention in reducing HIV risk among young people.	Reduction in HIV risk behaviors and increased knowledge.
10	Impact of a community-based intervention on HIV risk reduction among young people in South Africa	Quasi-experimental study	Young people aged 15-24 years in South Africa	Assess the impact of a community-based intervention on HIV risk reduction among young people.	Reduction in HIV risk behaviors and increased knowledge.

Source: Adapted from [Reference].