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Credit Rating Agencies on the Watch List Raquel García Alcubilla, Javier Ruiz del Pozo, 2012-03-29 Rating agencies judge how solvent banks and big companies are. Prior to the financial crisis they were too optimistic when rating the risk of the banks and this prompted politicians worldwide to issue new regulations. This book explains what rating agencies do, why they are so important for the economy, and the new European Regulation.

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<u>Architect + Entrepreneur</u> Eric W. Reinholdt,2015 Part narrative, part business book; Architect + Entrepreneur is filled with contemporary, relevant, fresh tips and advice, from a seasoned professional architect building a new business. The

guide advocates novel strategies and tools that merge entrepreneurship with the practice of architecture and interior design. The Problem:Embarking on a new business venture is intimidating; you have questions. But many of the resources available to help entrepreneur architects and interior designers start their design business lack timeliness and relevance. Most are geared toward building colossal firms like SOM and Gensler using outdated methods and old business models. If you're an individual or small team contemplating starting a design business, this is your field guide; crafted to inspire action. The Solution:Using the lean startup methodology to create a minimum viable product, the handbook encourages successive small wins that support a broader vision enabling one to, think big, start small, and learn fast. It's a unique take on design practice viewed through the lens of entrepreneurship and is designed to answer the questions all new business owners face, from the rote to the existential. Questions about: - Startup costs - Business models (old and new) - Marriage of business and design - Mindset - Branding & naming (exercises and ideas) - Internet marketing strategies - Passive income ideas - Setting your fee - Taxes - Standard Operating Procedures (SOPs) - Securing the work - Client relations - Software - Billing rates - Contracts Building a business isn't a singular act; it's a series of small steps. Using the outline found in Architect + Entrepreneur you can start today. The chapters are organized to guide you from idea to action. Rather than write a business plan you'll be challenged to craft a brand and you'll sell it using new technologies. Follow the guide sequentially and you'll have both the tools and a profitable small business.

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Asia on Tour Tim Winter, Peggy Teo, T.C. Chang, 2008-09-24 With the vast majority of academic theory on tourism based on 'Western' tourists, Asia on Tour illustrates why the rapid growth of travel for leisure and recreation in Asia demands a reappraisal of how tourism is analyzed and understood. Examining domestic and intra-regional tourism, the book reveals how improvements in infrastructures, ever increasing disposable incomes, liberalized economies, the inter-connectivities of globalization and the lowering of borders, both physical and political, are now enabling millions of Asians to travel as tourists. Drawing upon multidisciplinary theoretical perspectives and up-to-date empirical research, the twenty-three accessible essays in this volume indicate why a rigorous and critical study of Asian tourism must become integral to both our analysis of this rapidly transforming region and our interpretation of global tourism in the twenty first century. As a rich collection of essays on heritage and tourism oriented around Asian tourists, Asia on Tour will be of particular interest to students and scholars working in the fields of tourism, Asian studies, geography, heritage, anthropology, development, sociology, and cultural and postcolonial studies.

A Concise, Practical Abridgment of the Common and Statute Law, as at Present Administered in the Commonlaw, Probate, Divorce, and Admiralty Courts Petersdorff, 1861

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Department of Health and Human Services,2019-11-19 Motivation is key to substance use behavior change. Counselors can support clients' movement toward positive changes in their substance use by identifying and enhancing motivation that already exists. Motivational approaches are based on the principles of person-centered counseling. Counselors' use of empathy, not authority and power, is key to enhancing clients' motivation to change. Clients are experts in their own recovery from SUDs. Counselors should engage them in collaborative partnerships. Ambivalence about change is normal. Resistance to change is an expression of ambivalence about change, not a client trait or characteristic. Confrontational approaches increase client resistance and discord in the counseling relationship. Motivational approaches explore ambivalence in a nonjudgmental and compassionate way.

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