

Accidents Waiting To Happen Best Practices In Workers Comp Administration And Protecting Corporate Profitability

Did you know that 'flavour of the month' originated in a marketing campaign in American ice-cream parlours in the 1940s, when a particular flavour would be specially promoted for a month at a time? And did you know that 'off the cuff' refers to the rather messy practice of writing impromptu notes on one's shirt cuff before speaking in public? These and many more idioms are explained and put into context in this second edition of the Oxford Dictionary of Idioms. This vastly entertaining dictionary takes a fresh look at the idiomatic phrases and sayings that make English such a rich and intriguing language. A major new edition, it contains entries for over 5000 idioms, including 350 new entries and over 500 new quotations. The text has been updated to include many new idioms using the findings of the Oxford English Reading Programme, the biggest language research programme in the world. The entries are supported by a wealth of illustrative quotations from a wide range of sources and periods. For example: 'Rowling has not been asleep at the wheel in the three years since the last Potter novel, and I am pleased to report that she has not confused sheer length with inspiration.' - Guardian, 2003. 'I made the speech of a lifetime. I had them tearing up the seats and rolling in the aisles.' - P.G. Woodhouse, 1940. Many entries include boxed features which give more detailed background on the idiom in question. For example, did you know that 'taken aback' was adopted from nautical terminology, and described a ship unable to move forward because of a strong headwind pressing its sails back against the mast? The text has been entirely redesigned so that it is both elegant and easy to use. Anyone interested in the quirky side of the English language will have hours of fun browsing through this fascinating and informative volume.

Josh Michaels doesn't know it, but he's worth more dead than alive. A firm has bought his life insurance policy and they want to collect on it--even if that means killing Josh. Lilly DuMont is graduating from university and dreams of a future in a trendy ad agency, until an ugly break-up, an endless job search and a horoscope app that is too precise for comfort all cast a shadow over her bright future. Vowing to re-gain control over her life, she swears off romance and fun and is determined to focus on her career. It sounds simple enough, until the horoscope app and the mysterious Marcus direct her path into surreal adventures that even she couldn't dream up.

Popular authors Bill and Pam Farrel are the parents of three active children. From their personal experience comes wisdom and encouragement for other parents. The Farrels offer ideas for loving and nurturing special needs, strong-willed, and prodigal children. With real-life examples and biblical inspiration, this book examines the 10 best decisions parents can make to unlock the unique gifts inside their children, including temperament ; goals; talents; spiritual development; and leadership abilities. Packed with creative, motivational tools and games that allow children to blossom and succeed, this resource is a great gift or parenting tool for parents who want their children to become everything God designed them to be.

When Michelle McKinney Hammond adopted Milan, her shih tzu puppy, she had no idea that she would also be gaining surprising insights about the mystery of God's love

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for His children. Now this bestselling author of "Sassy, Single, & Satisfied" (more than 195,000 copies sold) shares humorous stories and insights that offer readers the fun-loving faith instruction our canine friends can teach us. Walk beside God to stay on the right path Respond to His commands consistently Be obedient to our loving Master Find joy in the simple pleasures Express loyalty in behavior and attitude Pet lovers and everyone who wants to discover more about being God's faithful companion along life's journey will enjoy this romp through heartwarming tales and biblical wisdom.

When his teacher sets the class a History project, Sam cannot choose which bit of History he prefers, so decides to do ALL OF IT. A very funny, ironic child's-eye view on the history of the world, complete with his own illustrations

Blue Forge Sailing Club is an exclusive, high-class establishment, which is why no one ever suspects it to be a front for things like child abduction, female trafficking, and slavery. Secrets must be preserved to keep the business running. Its only the beginning when a murderer gets away, his victims body hidden at the bottom of the lake. The club caretaker an avid triathlon competitor briefly encounters the murder victim and her children before he meets with a terrible accident that leaves him paralysed in a foreign country. Were his injuries truly an accident or another way to keep the curious quiet? Cocaine and illegal rare-fish deals continue under the cover of a routine fishing competition. A little boy gets taken from his family, unaware that his childless aunt will raise him in Northern Cyprus. Three girls from Ukraine get separated and find themselves controlled by ruthless captors, powerless to escape their lives of misery and abuse. Somehow, all roads lead to the sailing club but can anyone put a stop to something so powerful and evil?

A motivational book about the lives of Montana high school students. A dream of a cross country state championship and the 1000's of miles of sweat to live this dream. Future leaders of the world - and from Montana! High school life in its finest form, running at a high level, and a quest that will make a person smile, laugh, and cry.

Totality: The Great American Eclipses is a complete guide to the most stunning of celestial sights, total eclipses of the Sun. It focuses on the eclipses of August 21, 2017 and April 8, 2024 that pass across the United States. The U.S. mainland has not experienced a total solar eclipse since 1979. This book provides information, photographs, and illustrations to help the public understand and safely enjoy all aspects of these eclipses including: § How to observe a total eclipse of the Sun § How to photograph and video record an eclipse § Why solar eclipses happen § The earliest attempts to understand and predict eclipses § The mythology and folklore of eclipses § The response of animals to total solar eclipses § The response of man to total eclipses through time § How scientists used total eclipses to understand how the Sun works § How astronomers used a total solar eclipse in 1919 to confirm Einstein's general theory of relativity § Weather prospects for the 2017 eclipse § Detailed maps of the path of totality for the 2017 eclipse and the eclipses of 2018 through 2024 § Precise local times for the eclipses of 2017 and 2024 (the next total solar eclipse to visit the U.S.) § Color and black-and-white photographs, diagrams, and charts to illustrate and explain total solar eclipses § Global maps of total solar eclipses from 2017 to 2045 and lists of total and annual solar eclipses from 1970 through 2070

The world has never been perfect. The world has never been all bad. But there has always been evil and men who drink of it. This ends now. Enter Bishop Rider and

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people like him who have had enough and are willing to embrace what most will not. The world will never be perfect. The world will never be all bad. It's the middle we must embrace. This, a better kind of hate. Praise for A BETTER KIND OF HATE: "Hard hitting stories of lives on the razor's edge." —Paul D. Brazill, author of Too Many Crooks, A Case of Noir, Guns of Brixton, The Last Laugh and Kill Me Quick! "Beau Johnson is a lawless writer. Several—but not all—of the stories in his collection, A Better Kind of Hate, feature his renegade cop alter ego Bishop Rider, a battered and bruised, world-weary hero forced to operate outside a corrupt system to find justice. And that's just what these stories have in common: justice, in all its muted, corrupt glory. Whether showcasing Rider or another flawed hero, Johnson operates in shades of gray, where sometimes all it takes is for a bad man to kill a worse one. A stark and sobering reality, and a stellar debut." —Joe Clifford, author of the Jay Porter Thriller Series "Beau's ability to strike at the heart of human emotion is both unnerving, uncanny, and unique. It allows him to wring tears from the darkest recesses of the human experience. A dark chameleon who slides from twisted villain to damaged innocent like a well-tuned master of fiction. A how-to on the craft of short fiction." —Tom Pitts, author of Hustle and American Static "A Better Kind of Hate will haunt you like a specter. An uneasy collection, Beau Johnson crafts each story with masterful precision and an icy cold edge. Each page, each word, escalates the tension, ratchets the foreboding. Dripping with psychological terror, nerve racking suspense and characters unhinged, A Better Kind of Hate is an offering of patience, plans, and revenge. Johnson's talent is spectacular and terrifying." —Marietta Miles, author of Route 12 "Beau Johnson writes from that place inside us all that is nothing but brutal honesty and grit. And while most people avoid this place, Beau milks it for every word he can." —Ryan Sayles, author of the Richard Dean Buckner series

The best 100 personal travel tales of travel-adventurer, Dr Michael Brein, the world's first and only travel psychologist. Through harrowing close calls and hilarious misadventures in some of the world's most exotic cultures, Michael Brein examines the in-depth psychological netherworld behind travel. No one has written a travel book heretofore about the psychology of travel quite like this one. This is the expanded (full) edition of the lite version Travel Tales of Michael Brein: My Top 10. Michael Brein is the world's first and only travel psychologist, who has created a unique series on the psychology of travel as told through the travel tales of more than 1,600 world travelers and adventurers he has interviewed over the last 30 years. My Best 100, the second book in the series, is a collection of Michael's 130 own best personal travel tales, including close calls and great escapes as well as his zaniest and funniest travel experiences. Michael explores his travels, revealing a rare in-depth psychological look at what happens to you when you travel to exotic, strange cultures. My Best 100 promises to be one of the most unusual travel books you will ever read! It might alternately have been named Confessions of a Travel Psychologist or maybe even Tales of the Last Travel Psychologist, since no one has heretofore written about the psychological netherworld of travel as Michael has. When you read Michael's collection of his own travel stories you may wonder if all this could possibly happen to one world traveler. It certainly did! After reading some of his hair-raising and hilarious tales you may further wonder if Michael should have been allowed to travel abroad at all, and if, instead, he should have been locked up in a padded cell with the key being thrown

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away! You decide! This is the expanded (full) edition of the lite version Travel Tales of Michael Brein: My Top 10.

In this completely updated new edition, the best-selling author of 101 Great Answers to the Toughest Interview Questions and 101 Smart Questions to Ask on Your Interview takes you step-by-step through the hiring process. Whether you're replacing an employee who's leaving or creating a new position in your organization, Ron Fry shows you how to write a concise and accurate job description, identify key competencies, and how to translate them into a realistic set of search criteria. Ask the Right Questions, Hire the Best People also shows you: How to attract the best applicants. What to look for when you're screening resumes, in your office or online. What questions you should ask in the interview...and when to ask them. How to listen more effectively to what the applicant is really telling you. How to probe for information the applicant doesn't want to reveal. What questions the law permits and forbids. Whether you're an interviewing novice or a seasoned pro, you'll find all the answers you need in Ask the Right Questions, Hire the Best People, including new chapters on questions for managers and executives, identifying core competencies, and unearthing hidden objections. Many people who work on Broadway keep scrapbooks of their experiences, with photos, signed posters, ticket stubs, and of course Playbills. Playbill Books has expanded this idea into an annual project that is becoming a Broadway institution: The Playbill Broadway Yearbook. Taking the form of a school yearbook, the third edition is packed with photos and memorabilia from the 2006-2007 Broadway season. The new edition includes chapters on all 67 Broadway shows that ran during the season - new shows like Curtains and Spring Awakening as well as long-running ones like Wicked. In addition to headshots of all the actors who appeared in Playbill, the book has photos of producers, writers, designers, stage managers, stagehands, musicians - even ushers. The Playbill Broadway Yearbook also has a correspondent on each production to report on inside information: opening-night gifts, who got the Gypsy Robe, daily rituals, celebrity visits, memorable ad-libs, and more. Correspondents range from dressers and stage doormen to stage managers, dancers, featured players, and even stars of the shows.

The revised and updated eighth edition of the bestselling textbook Politics UK is an indispensable introduction to British politics. It provides a thorough and accessible overview of the institutions and processes of British government, a good grounding in British political history and an incisive introduction to the issues facing Britain today. With contributed chapters from respected scholars in the field and contemporary articles on real-world politics from well-known political commentators, this textbook is an essential guide for students of British politics. The eighth edition welcomes brand new material from eight new contributors to complement the rigorously updated and highly valued chapters retained from the previous edition. The eighth edition includes:

- Britain in context boxes offering contrasting international perspectives of themes in British politics.
- A comprehensive 'who's who' of politics in the form of Profile boxes featuring key political figures.
- And another thing ... pieces: short articles written by distinguished commentators including Jonathan Powell, Michael Moran and Mark Garnett.
- Fully updated chapters plus new material providing excellent coverage of contemporary political events including: The Leveson Inquiry, the aftermath of the 2011 riots and the House of Lords reform.
- A vibrant and accessible new design to excite

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and engage students as the work through a variety of political topics. · A new epilogue to the book offering a critical perspective of the trials and tribulations of the Coalition Government, including an overview of the major differences that divide the coalition partners.

"This new book on retail banking is both readable and innovative. Its analysis is unusually accessible in its style, and the book's conclusions and predictions will be rightly thought provoking. The customer is gaining real power and this new book's insights on the importance of leadership, the need to unleash creativity and to make a bank's IT and people resource work together more effectively for customer satisfaction are important pointers to the shape of future competitive differentiation." --Sir Mervyn Pedelty, Recently retired Chief Executive, The Co-operative Bank plc, smile, CIS and Co-operative Financial Services "A stimulating read. A readable and lively book that is always informative, sometimes controversial and invariably challenging. The authors don't expect readers to agree with it all, but the readers will undoubtedly gain some fresh insights and perspectives on the multiple issues facing management in a rapidly changing industry." --Chris Lendrum CBE, Recently retired Vice Chairman, Barclays Bank "This book is clear enough for the layman and thorough enough for any banker to obtain an excellent sense of the options for successful strategies for their retail businesses. The challenges of technology introduction, cost of production and scope of service are driving banks into responses increasingly similar to other industry sectors. These forces have been apparent for some years but are so evident now they can no longer be ignored. This book provides an excellent guide to mapping that future." --Joseph DeFeo, CEO, CLS Bank. "This is a useful guide to retail banking that provides a thought-provoking view on the state of The Art (of Better Retail Banking). Clearly retail banking can get better, and must! To steal an analogy from the conclusion, there is a sea change going on - consumers are looking more and more for greater simplicity and value, and so many banks are still making such heavy weather of it. This book does a good job of charting the current developments." -- Lindsay Sinclair, CEO, ING Direct UK. "A whistle-stop tour of all aspects of retail banking. This is a very readable and insightful real world mix of theory, strategy, tactics and practice. They have even managed to make banking sound exciting. But mostly they have been able to cut through the complexity to remind us all that success in retail banking is not just about finance and efficiency - it is about customers and staff, who are all too often forgotten about." --Craig Shannon, Executive Director - Marketing, Co-operative Financial Services. "The authors live up to their promise of providing managers and students with a clear exposition of the retail banking sector and how banks can confront the challenging future they face. This book is a practical manual with lots of useful advice. I was looking for new insights in this book - and I found them!" --Professor Adrian Payne, Professor of Services Marketing, Director, Centre for Services Management, Cranfield School of Management. "A key determinant of any organisation's success will be an enhanced

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understanding of 'value' as defined by customers, employees, shareholders and other stakeholders. Value can mean different things to these different groups, and this book has set itself the objective of identifying the approaches that will improve the value proposition for all of these interested parties. It achieves this objective." --Professor Steve Worthington, Faculty of Business and Economics, Monash University. "An enjoyable and useful read. It provides a good perspective on the role of IT and how IT suppliers and professionals need to contribute to future developments in retail banking strategy and implementation. It helps provide guidance for the significant challenges ahead for both supply

This revised and expanded edition has over 5000 explanations that help unlock the meaning of everyday idiomatic expressions and dispel the confusion that arises from the misinterpretation of language. Both informative and entertaining, the book addresses an important aspect of social communication for people with Asperger Syndrome, who use direct, precise language and 'take things literally'. Each entry is clearly explained, with a guide to its politeness level and suggestions for when and how it might be used. The book covers British and American English and includes some Australian expressions. Although the dictionary is primarily for people with Asperger Syndrome, it is useful and fun for anyone who struggles to understand idiomatic and colloquial English. This is an essential, accessible resource for everyday use.

What is it to 'cock a snook', where is the land of Nod, and who was first to go the extra mile? Find the answers to these questions (and many more!) in the new edition of the Oxford Dictionary of Idioms. This dictionary uncovers the meanings of myriad phrases and sayings that are used daily in the English language, encompassing more than 10,000 figurative expressions, similes, sayings, and proverbs. More than 400 idioms have been added to this new edition, and comprise recently coined and common sayings alike. New additions include 'back of the net', 'drag and drop', 'go it alone', 'how come?', 'if you ask me', 'make your skin crawl', and 'woe betide'. Illustrative quotations sourced from the Oxford corpora give contextual examples of the idioms and their standard usage, and many entries include background information on the origins of the idiom in question. An updated thematic index makes for easy navigation, and anyone who is interested in the origins and diversity of English vernacular will have hours of fun browsing this fascinating dictionary.

A leading trainer of traders explains the process and pitfalls to trading success. While advances in trading tools and technology have increased the potential for capturing profits, the fact is that if you're mentally unprepared to enter today's markets, you'll probably end up making many costly mistakes. Nobody understands this better than Adrienne Toghraie, an expert Trader's Success Coach and master practitioner of Neuro-Linguistic Programming (NLP) for the financial and business communities. Now, with *Trading on Target*, she shares her extensive experiences—as well as the stories of real-world traders—to help you overcome the self-imposed limitations keeping you from reaching trading

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success. Engaging and informative, this accessible guide takes a detailed look at what you need to become a psychologically, and emotionally, mature trader. Page by page, Toghraie pulls it all together and reveals the attitudes, perceptions, and insights that will allow you to excel at this difficult endeavor. Along the way, she also provides practical solutions to dealing with the oldest hang-ups commonly found among those who aspire to succeed in trading, and offers advice on how to gain and maintain self-discipline in today's dynamic markets. Shows how to overcome the various obstacles to becoming a top trader
Explores how you can let go of emotional states that can affect your trading
Offers insights on taking the right action and making better trading decisions
Reveals how to expand yourself in order to reach the next level of trading success
Wherever you are in your ability as a trader, there is always room to grow. Adrienne Toghraie has seen this firsthand during her twenty-one years in the business of working on trader discipline. With this book, she'll help you develop a winning trading mindset and put you in a better position to break through the barriers that have been holding you back.

Change! The word evokes feelings of trepidation and fear in the hearts of many. And the reason isn't far-fetched: change always alters and upends everything in its path. While everyone knows that change changes things, many don't know that change itself is governed by just a few unchanging principles. This book takes the mystery--and the fear and trepidation--out of change by unveiling those principles. Crucially also, this book explains the practice of change--revealing the small subset of actions leaders have to take to successfully implement change. Implementing change is where the proverbial rubber meets the road; it's the part of the change process that gives us the most jitters because of the plethora of unexpected events--crises, failures, loss of critical assets, etc.--that often pop up. This book includes a section that is novel in concept: one that links crises and other unexpected events--the pitfalls and progeny of change--to change itself. By showing leaders how to manage these unexpected events, this book addresses the fear that often prevents people from changing. If you want to make the transition from being always at the mercy of change to being in the driver's seat of change, this book is for you!

Lara Brown attempts to protect her creative, free-spirited daughter Sarah from the worst consequences of Sarah's determination to live life on the brink of disaster.

Cheerleading is a mix of dedication, strength, and talent. It's art and sport wrapped into one, and any courtside or competitive performance is a result of practice, creativity, camaraderie, and more practice—plus a lot of fun! Commit yourself to taking your cheer ambitions to the next level, and you'll uncover how rewarding this high-intensity activity can be. The Ultimate Guide to Cheerleading has everything you need to be a successful participant in cheerleading, be it as a team member or coach. Written for both novices and those experienced in the cheering game, inside is all the essential information you need for fun and

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success, including: • Step-by-step photos of game cheering, jumps, stunting, pyramids and more • Specific activities to prepare for tryouts and improve skills throughout the season • Routine choreography and other creative ideas • Important coaching guidelines and safety information • Tips on how to start a cheerleading program from scratch • And much, much more!

Offers entries for over six thousand idioms, including seven hundred new to this edition, and provides background information, additional cross-references, and national variants.

A practical guide for employers who want to find—and hire—the best candidate for the position. In this completely updated new edition, the bestselling author of *101 Great Answers to the Toughest Interview Questions* and *101 Smart Questions to Ask on Your Interview* takes you step-by-step through the hiring process. Whether you're replacing an employee who's leaving or creating a new position in your organization, Ron Fry shows you how to write a concise and accurate job description, identify key competencies, and how to translate them into a realistic set of search criteria. *Ask the Right Questions, Hire the Best People* also shows you: How to attract the best applicants What to look for when you're screening résumés, in your office or online What questions you should ask in the interview . . . and when to ask them How to listen more effectively to what the applicant is really telling you How to probe for information the applicant doesn't want to reveal What questions the law permits and forbids Whether you're an interviewing novice or a seasoned pro, you'll find all the answers you need in *Ask the Right Questions, Hire the Best People*, including new chapters on questions for managers and executives, identifying core competencies, and unearthing hidden objections.

"How do people who love animals translate that devotion into helping creatures who are not our pets? How do we express our care for animals when that means different things to omnivores and vegetarians-or, say, to hunters and non-hunters? Barbara J. King, a widely read expert on animal cognition and emotion, here guides readers through the difficult choices and deep rewards of turning empathy into action on behalf of animals. King discusses our relationship to animals in five different contexts: our homes, the wild, zoos, our food system, and research facilities such as biomedical laboratories. She offers a host of ways in which each of us can be better, and do better, for animals. Acting to improve animals' lives can, she shows, immeasurably enrich our own. True, there is also heartache and the risk of burnout from endlessness of animal rescue the dilemmas that attend it. But King's focus is on the joys. She describes the "happiness lift" that she herself has experienced joining with other activists on behalf of animals destined for slaughter or confined in sub-standard zoos-and in rescuing dozens of cats, some of whom we meet in this book. This is a book for anyone who cares for animals and wishes to do more for them, whether it's learning to live peaceably with spiders in the home or join with others to rescue our more dramatically endangered animal friends"--

Presents an assortment of Anglo-American proverbs and proverbial phrases found in nineteenth- and twentieth-century literature and provides full bibliographical information for each entry.

You don't need to read this book, but you'll want to... Any successful businessperson today knows you have to drive positive results to be competitive in your marketplace.

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You've got to continually look for ways to cut costs, improve staff efficiency, and drive higher sales. Some of you need money to purchase new capital equipment or repair your current equipment to stay competitive. This book is filled with insights and strategies that are designed to help you do the following: Increase profitability Lower operating costs Reduce business risk that you may be totally unaware of Make you more competitive in your marketplace This book will show you how to lower the human and financial costs of your workers' compensation program which is a huge cost driver to your profitability. Specifically, it will review the policies and procedures you should have in place to accomplish the goals listed above. The book will also share with you some tools used by companies today to streamline big ticket areas, including training and claims management. Who should read this book? This book is designed for CEOs, CFOs, COOs, Risk Managers, HR directors, Administrators, Safety Directors and Claim Coordinators. It offers a comprehensive "holistic approach" to an integrated system to all levels of company management. Some material will speak the language C-Suite executives relate to, but there will also be material that will need to be communicated and carried out throughout your company. Here is what this book will help you achieve. You will take away a clear understanding of how to administer a successful workers' compensation program in your business. The book is broken down into easy manageable steps, which are all part of a system called the "PX4" process. Here is the good news. The "PX4" process works! Your company will experience fewer claims and those claims will cost you less, on average. Following the "PX4" process outlined in this book will drive better results for your company and make you more competitive in your marketplace. Ask yourself this question. What if you changed some business practices within your company which had the effect of adding millions of dollars to your topline sales results, put you in control and increased your profitability, would you be interested in knowing how companies are accomplishing that? If yes, read on. The ideas revealed in Accidents Waiting to Happen provide user-friendly, turnkey, and proven strategies that will put you in control in the administration of a results-focused, successful workers' compensation program, whatever your industry. "The concepts presented in this book are "spot on" for companies looking to become "Best in Class." If you truly want to become more competitive in your marketplace, it is important to understand from an insurance company perspective, employers considered "Best in Class" typically receive better pricing at renewal time." " Eleanor Powell-Yoder, President, Michigan Commercial Insurance Mutual" "It is extremely important to pick partners who can truly help your company. In that regard, we are glad to have worked with Rick. I was amazed that in just eight short months, he dramatically lowered the number and severity of workers' compensation claims we typically had through the years, improving our profitability and lowering your operating costs. With his leadership, we effectively added over \$13 million to our financial statement. I highly recommend you read his book." " Jim Ginias, President, Southeast Modular Manufacturing"

New Scientist magazine was launched in 1956 "for all those men and women who are interested in scientific discovery, and in its industrial, commercial and social consequences". The brand's mission is no different today - for its consumers, New Scientist reports, explores and interprets the results of human endeavour set in the context of society and culture.

Learning English idioms can be difficult for ESL speakers. This book will help simplify

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some of the common words and expressions native English speakers use. Use it as a reference, or read it as a learning exercise, and you will improve your English in no time at all!

This report finds the three bankers guilty of "catastrophic failures of management" in the run-up to the collapse of HBOS which resulted in its emergency takeover by Lloyds bank. "Toxic" misjudgments by the three led to the bank's downfall. Lloyds later needed a £20.5bn taxpayer bail-out at the height of the financial crisis as a direct result of its acquisition of HBOS. So far only one former HBOS director, Peter Cummings, has been penalised, after being fined £500,000 and banned for life from working in the City last September. The Commission said it was wrong that he should shoulder the blame alone. They claim "The primary responsibility for the downfall of HBOS should rest with Sir James Crosby, architect of the strategy that set the course for disaster, with Andy Hornby, who proved unable or unwilling to change course, and Lord Stevenson, who presided over the bank's board from its birth to its death.", and calls on the new City regulator to consider barring them from taking up any role in the financial sector. Senior executives of HBOS tried to blame the losses on the temporary closure of wholesale markets. During the financial crisis, banks stopped lending to each other, resulting in their short-term supplies of funding drying up. But members of the Commission said they were disappointed by such explanations, as it was the lending approach that was to blame. The FSA's failure to act exposes what a flawed regulatory framework was in place and politicians of all parties backed the propping up of the banks with frighteningly expensive bailouts

Popular Mechanics inspires, instructs and influences readers to help them master the modern world. Whether it's practical DIY home-improvement tips, gadgets and digital technology, information on the newest cars or the latest breakthroughs in science -- PM is the ultimate guide to our high-tech lifestyle.

When your past is left undone, it will come find you. Fern Fatelli is a private investigator, specializing in more shady activities than finding children. The situation that launches her deeper into the uncertain realm of Magick is Fern being hired to expose Hervald Thensome, a prominent businessman in Halifax, Nova Scotia, as an adulterer. From this point on, Fern's situation spirals deeper into the realm of magic and danger. Attacks by a mysterious man, and her own contracted adventure with kidnapping a general's family keep Fern walking a tightrope between her own concerns, and those around her, and her past. Her sister Fawn, a police lieutenant becomes involved as attacks on Fern become tinged with Magick and their shared past. The past comes back in full force with a revealing of the true reason why Fern and Fawn's parents cast the spell that destroyed the family so many years ago.

An Irish gumshoe gets in trouble again in this steamy short fiction that features gangs, pay-offs, immigration and a dose of greed. Private detective John Blaine is back treading Dublin's mean streets. With his marriage now on track, and a

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new baby to keep him closer to home, it seems life is good. That is, until he gets a call from the owner of nightclub in Dublin's raucous Temple Bar. A Romanian gang is threatening to burn the place down, but there are two sides to every story. Before he knows it, Blaine finds himself in the center of the blaze.

Accidents Waiting to Happen Best Practices in Workers' Comp Administration and Protecting Corporate Profitability - a Step-By-Step Guide for Business

In contrast to nuclear plants and aerospace systems, human error is largely ignored in quantitative risk assessment for petroleum and chemical plants. Because of this, current risk analysis methods are able to calculate and predict only about one-third of the accidents happening in practice. Human Error in Process Plant Design and Operations: A Practitioner's Guide shows you how to develop a comprehensive risk assessment that includes human error. Based on the well-known SRK model of human error, this book represents a practical collection of examples and statistics from more than 30 years of study, with many examples of the practical application of methods. The book provides a complete overview of the various types of human error, including operator error, hindrances and inability to function, errors in observation, errors in performing standard procedures, errors in supervisory control, errors in decision making and planning, infractions and violations, design errors, and errors in procedures. It then goes on to identify human error potential and probabilities, and discusses techniques and methodologies that can be implemented to minimize human errors and prevent accidents. The result of the author's observations of human error over a lifetime of work as an operator, as a commissioning coordinator, and as an operations manager, the book demonstrates how to analyse, manage, and mitigate many types of error. By taking advantage of the author's experience and expert knowledge, and by applying the techniques and methodologies illustrated in this book, you will be able to make changes which will make work easier, error free, clearly understood, and more congenial.

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