

# Blangko Ijazah Smk 2015

Eventually, you will unconditionally discover a other experience and finishing by spending more cash. yet when? pull off you say yes that you require to get those all needs with having significantly cash? Why dont you try to get something basic in the beginning? Thats something that will guide you to understand even more in the region of the globe, experience, some places, gone history, amusement, and a lot more?

It is your agreed own time to act out reviewing habit. among guides you could enjoy now is **Blangko Ijazah Smk 2015** below.

## **Principles of Marketing** - Gary M. Armstrong 2018

An introduction to marketing concepts, strategies and practices with a balance of depth of coverage and ease of learning. Principles of Marketing keeps pace with a rapidly changing field, focussing on the ways brands create and capture consumer value. Practical content and linkage are at the heart of this edition. Real local and international examples bring ideas to life and new feature 'linking the concepts' helps students test and consolidate understanding as they go. The latest edition enhances understanding with a unique learning design including revised, integrative concept maps at the start of each chapter, end-of-chapter features summarising ideas and themes, a mix of mini and major case studies to illuminate concepts, and critical thinking exercises for applying skills.

## RF and Microwave Engineering - Frank Gustrau 2012-06-22

This book provides a fundamental and practical introduction to radio frequency and microwave engineering and physical aspects of wireless communication. In this book, the author addresses a wide range of radio-frequency and microwave topics with emphasis on physical aspects including EM and voltage waves, transmission lines, passive circuits, antennas, radio wave propagation. Up-to-date RF design tools like RF circuit simulation, EM simulation and computerized smith charts, are used in various examples to demonstrate how these methods can be applied effectively in RF engineering practice. Design rules and working examples illustrate the theoretical parts. The

examples are close to real world problems, so the reader can directly transfer the methods within the context of their own work. At the end of each chapter a list of problems is given in order to deepen the reader's understanding of the chapter material and practice the new competences. Solutions are available on the author's website. Key Features: Presents a wide range of RF topics with emphasis on physical aspects e.g. EM and voltage waves, transmission lines, passive circuits, antennas. Uses various examples of modern RF tools that show how the methods can be applied productively in RF engineering practice. Incorporates various design examples using circuit and electromagnetic (EM) simulation software. Discusses the propagation of waves: their representation, their effects, and their utilization in passive circuits and antenna structures. Provides a list of problems at the end of each chapter. Includes an accompanying website containing solutions to the problems ([http://www.fh-dortmund.de/gustrau\\_rf\\_textbook](http://www.fh-dortmund.de/gustrau_rf_textbook)) This will be an invaluable textbook for bachelor and masters students on electrical engineering courses (microwave engineering, basic circuit theory and electromagnetic fields, wireless communications). Early-stage RF practitioners, engineers (e.g. application engineer) working in this area will also find this book of interest.

## International Organisations Publications - 1988

*Human Nature and the Social Order* - Edward Lee Thorndike 1969

**Panduan Lengkap Tes TNI POLRI** - Dedy Gunarto 2015-03-01

Modul Materi Terlengkap persembahan dari Penerbit Bintang Wahyu ini berisi : Tes Kuantitatif Tes Verbal Tes Logika Tes Akademik Tes Psikotes dan Kepribadian Plus...Plus 1. Tips menjaga kebugaran dan kesehatan tubuh 2. Tips menjaga kesehatan mata, telinga, gigi dan mulut, kaki, alat reproduksi, dan mengatasi varises 3. Tips membentuk postur tubuh ideal 4. Tips sukses menghadapi tes tertulis dan ragam psikotes 5. Info penting ketentuan dan persyaratan penerimaan anggota TNI-Polri 6. Form-form pendaftaran dan panduan pendaftaran online.. -Bintang Wahyu-

*Godforsaken Sea* - Derek Lundy 2012-09-20

"The best book ever written about the terrifying business of single-handed sailing . . . As tight and gripping as *The Perfect Storm* or *Into Thin Air*." (San Francisco Chronicle). *Godforsaken Sea* is the hair-raising account of the world's most demanding, dangerous, and deadly sailing race—following the field of the 1996-1997 Vendée Globe through a grueling four-month circumnavigation of the earth, most of it through the terror of the Southern Ocean. Among the sixteen sailors are the gallant Brit who spends days beating back against the worst seas to save a fellow sailor; the Frenchman who bothers to salvage only a bottle of champagne from his broken and sinking boat; the sailor who comes to love the albatross that trails her for months, naming it Bernard; the sailor who calmly smokes a cigarette as his boat capsizes; and the Canadian who, hours before he disappears forever, dispatches this message: If you drag things out too long here, you're sure to come to grief. Bringing to life hurricane-force winds, six-story waves, icebergs, and deafening noise—and blending maritime history, ocean science, and literary allusions—this true story lays bare the spirit of the men and women who push themselves to the outer limits of human endeavor—even if it means never returning home. "Explores how and why humans feel drawn to the extreme risks and almost inevitable disasters that single-handedly sailing the Southern Ocean entails. . . . Mr. Lundy not only makes stirring narrative drama but also draws the lineaments of an archetypal hero, a human driven by fear, addicted to adrenaline, in need of

the edge." —The New York Times "Godforsaken Sea is one of the best books ever written about sailing. . . . Lundy's knowledge of sea lore and history is rich, his pace perfect, his intelligence full of energy. He differentiates each sailor with a novelist's touch." —Time

**Daemonic Prosperity Magick** - S. Connolly 2018-01-02

Written exclusively for experienced Daemonolaters, in *Daemonic Prosperity Magick*, learn how money magick with Daemons works. This book gives you PRACTICAL Daemonic magick to bring more prosperity into your life! Included are the six best Daemons for wealth, prosperity, and career success - including Clauneck - and formulas on how to double your cash, or take your career to the next level. Included is a bonus section on Sorath to catapult your work into the spotlight. From basic traditional witchcraft to shadow work and meditations, to more ceremonial rites and petitions - it's all in this book and it all works! The author personally tested every ritual in the book multiple times and only included formulas that were successful every time. Results may vary based on talent and work ethic.

**American Photo Album, Chicago** - Nicolai Canetti 1977

**A Hotter Fire** - Parker Avriale 2018-02-07

Assured Elites faces its toughest challenge yet. Is this the case that spoils their perfect record of pairing gay celebrities with their ideal match? Pop singer Mikel loves brilliant older men. He's having trouble getting to his celebrity crush, but he knows the matchmaking service can put the two of them together. So why do they insist he try a date with the hot doctor instead? This Curt guy is miles out of his league. Topflight neurosurgeon Curt can save lives, but he can't seem to find that fabled work/life balance. There's never time for love. His coworkers take matters into their own hands and sign him up with Assured Elites. A fun date or two with a young pop star could show Curt there's more to life than long hours in the emergency room. Everybody knows Curt and Mikel are made for each other. Everybody except them. *A Hotter Flame* is a steamy romance that features an age gap, a doctor with gifted hands, and a mysterious store that can disappear in a cloud of

fog at a moment's notice. Always a guaranteed happy ending, and absolutely no cheating or cliffhangers. Each novel in the Assured Elites series deals with a different couple. Feel free to start anywhere and to read them in any order. Keywords: musician, rock star, doctor, celebrity romance, contemporary romance, LGBT, gay  
**Food Service Manual** - William Angliss College 1982

**The Power of Pedagogy** - Jenny Leach  
2008-09-30

The concept of 'pedagogy' has become increasingly important as a frame of reference for debate about teaching and learning. In this book the authors analyze and explore contemporary ideas of pedagogy through the work of key figures including Freire, Montessori, and Vygotsky, and explain how a new conception of pedagogy could transform educational institutions, particularly schools.

Carrie Goes Camping - Darla Daniels 2011-06-01

**Health Information** - Mervat Abdelhak 2001

This book has been thoroughly revised and updated to reflect the vast technological changes in the field for 2-year or 4-year health management programs. This text focuses on health data, its collection and use. It emphasizes the deployment of information technology and the role of the HIM professional in the development of the electronic health record.

Getting to Know Web GIS - Pinde Fu 2020

Getting to Know Web GIS, fourth edition, features how-to's for the latest advances in Esri's entire Web GIS platform, with no previous programming experience required.

**Anglo-American Cataloguing Rules** - 2004

**Supervision** - Thomas J. Sergiovanni 1979

Manet and the Post-impressionists; Nov. 8th to Jan. 15th, 1910-11... (under Revision) - London Grafton Galleries 2021-09-09

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corporate) has a copyright on the body of the work. Scholars believe, and we concur, that this work is important enough to be preserved, reproduced, and made generally available to the public. To ensure a quality reading experience, this work has been proofread and republished using a format that seamlessly blends the original graphical elements with text in an easy-to-read typeface. We appreciate your support of the preservation process, and thank you for being an important part of keeping this knowledge alive and relevant.

**SOC 2013** - Jon Witt 2012-09-27

Make Sociology new with McGraw-Hill's Connect Sociology and SOC 2013. New to Connect is Investigate Sociology, a brand-new tool that develops students' sociological imaginations by placing them in provocative scenarios where they must analyze various sources and determine a solution. Connect also comes with LearnSmart, an adaptive questioning tool proven to increase content comprehension and student results, as well as fun interactivities like In their Shoes and Applying the Perspectives that teach sociology's three theoretical frameworks. Finally, make sure students come prepared to class by assigning our many e-book activities. With McGraw-Hill's digital tools, focus on what you do best—teaching. Unique to this program, SOC 2013 uses extensive research to meet students where they are, by providing an appealing, affordable and current program. This, coupled with powerful digital learning tools, makes SOC 2013 an ideal choice for your introductory course.

*Laboring in the Harvest* - LeRoy Eims 2011

Take a fresh look at the Great Commission in this practical guide that equips readers to become laborers in the field.

**Java For Everyone** - Cay S. Horstmann  
2011-12-20

Authoritative but accessible information on Java programming fundamentals As one of the most popular programming languages in the world, Java is widely used in everything from application software to web applications. This helpful book escorts you through the fundamentals and concepts of Java programming using a first/late objects approach. Packed with extensive opportunities for programming practice, Java For Everyone is an ideal resource

for learning all there is to know about Java programming. Serves as an authoritative guide on the fundamentals of Java programming  
Features accessible coverage compatible with Java 5, 6, 7 Uses first/late objects approach and provides a variety of opportunities for programming practice If you're interested in learning the basics of Java programming, then this is the book you need.

*Ultimate Body-pedia* - Christina Wilsdon 2014

A guide to the human body answers common questions through text, photographs, illustrations, and diagrams that discuss body systems and health care, and includes complementary experiments and top ten lists.

*Contemporary Strategy Analysis Text Only* - Robert M. Grant 2014-09-23

Robert M. Grant combines a highly accessible writing style with a concentration on the fundamentals of value creation and an emphasis on practicality in this leading strategy text. In this new edition, he includes an even greater focus on strategy implementation that reflects the needs of firms to reconcile scale economies with entrepreneurial flexibility, innovation with cost efficiency, and globalization with local responsiveness. This edition also incorporates some of the key strategic issues of today including: post-financial crisis adjustment, the continuing rise of China, India and Brazil, and the increased emphasis on ethics and sustainability. Coverage is also provided on strategy in not-for-profit organizations.

*Contemporary Strategy Analysis, 8th Edition*, is suitable for both MBA and advanced undergraduate students. It has been adopted by leading business schools all across the world.

**The SimCalc Vision and Contributions** - Stephen J. Hegedus 2012-12-16

This volume provides essential guidance for transforming mathematics learning in schools through the use of innovative technology, pedagogy, and curriculum. It presents clear, rigorous evidence of the impact technology can have in improving students learning of important yet complex mathematical concepts -- and goes beyond a focus on technology alone to clearly explain how teacher professional development, pedagogy, curriculum, and student participation and identity each play an essential role in transforming mathematics classrooms with

technology. Further, evidence of effectiveness is complemented by insightful case studies of how key factors lead to enhancing learning, including the contributions of design research, classroom discourse, and meaningful assessment. The volume organizes over 15 years of sustained research by multiple investigators in different states and countries who together developed an approach called "SimCalc" that radically transforms how Algebra and Calculus are taught. The SimCalc program engages students around simulated motions, such as races on a soccer field, and builds understanding using visual representations such as graphs, and familiar representations such as stories to help students to develop meaning for more abstract mathematical symbols. Further, the SimCalc program leverages classroom wireless networks to increase participation by all students in doing, talking about, and reflecting on mathematics. Unlike many technology programs, SimCalc research shows the benefits of balanced attention to curriculum, pedagogy, teacher professional development, assessment and technology -- and has proven effectiveness results at the scale of hundreds of schools and classrooms. Combining the findings of multiple investigators in one accessible volume reveals the depth and breadth of the research program, and engages readers interested in:

- \* Engaging students in deeply learning the important concepts in mathematics
- \* Designing innovative curriculum, software, and professional development
- \* Effective uses of technology to improve mathematics education
- \* Creating integrated systems of teaching that transform mathematics classrooms
- \* Scaling up new pedagogies to hundreds of schools and classrooms
- \* Conducting research that really matters for the future of mathematics learning

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**Research on Future Skill Demands** - National

Research Council 2008-02-29

Over the past five years, business and education groups have issued a series of reports indicating that the skill demands of work are rising, due to rapid technological change and increasing global competition. Researchers have begun to study changing workplace skill demands. Some economists have found that technological change is "skill-biased," increasing demand for highly skilled workers and contributing to the growing gap in wages between college-educated workers and those with less education. However, other studies of workplace skill demands have reached different conclusions. These differences result partly from differences in disciplinary perspective, research methods, and datasets. The findings of all of these strands of research on changing skill demands are limited by available methods and data sources. Because case study research focuses on individual work sites or occupations, its results may not be representative of larger industry or national trends. At a more basic level, there is some disagreement in the literature about how to define "skill". In part because of such disagreements, researchers have used a variety of measures of skill, making it difficult to compare findings from different studies or to accumulate knowledge of skill trends over time. In the context of this increasing discussion, the National Research Council held a workshop to explore the available research evidence related to two important guiding questions: What are the strengths and weaknesses of different research methods and data sources for providing insights about current and future changes in skill demands? What support does the available evidence (given the strengths and weaknesses of the methods and data sources) provide for the proposition that the skills required for the 21st century workplace will be meaningfully different from earlier eras and will require corresponding changes in educational preparation?

Pocket Posh Sudoku and Beyond 4 - Puzzle Society 2015-03-24

Pocket Posh Sudoku and Beyond 4 includes 100 original puzzles of Sudoku and its many variations, plus a fun variety of other logic-based puzzles. In Pocket Posh Sudoku and Beyond 4 we present a new 100-puzzle assortment of traditional Sudoku puzzles including Killer

Sudoku, Futoshiki, and Kakuro, and exciting variations including Sujiko, Suko, Tatami, Stars, Noughts and Crosses, Shikaku, Hidoku, Katachi, Cell Block, and Suguru. Suko is similar to Killer Sudoku, placing digits 1 through 9 in cells in such a way that the sums in overlapping quadrants equal given numbers; in Tatami you fill the grid with the numbers one through four so that they appear twice in each row and column; with Stars you place two stars in each row, column, and outlined area; Noughts and Crosses, put a nought or cross to fill the grid; Suguru, each cell in an outlined block must contain the numbers equal to the number of cells and the same digit must not appear in neighboring cells. In Shikaku one has to divide the grid into blocks that are either square or rectangular. Each block must contain the same amount of cells as the number it frames. This portable package is part of a best-selling series featuring highly stylized, embellished covers and boasting 7 million copies in print. A free trial subscription to The Puzzle Society adds extra value.

*Health and Wellness in Antiquity through the Middle Ages* - William H. York 2012-08-17

Early medical practices are not just a historical curiosity, but real stories about people and health that may teach us much about the 21st century. This intriguing volume offers a comparative examination of early medicine and health care in regions as varied as ancient Mesopotamia, Egypt, Greece, Rome, India, China, the Islamic world, and medieval Europe.

- Excerpts from significant original texts to illustrate the concepts discussed
- Illustrations drawn from many different ancient and medieval cultures portraying health care providers and the treatment of patients
- Photographs depicting medical instruments and medicinal herbs
- A bibliography that puts special emphasis on identifying English-language translations of original documents for those who would like to read the primary materials themselves

**Airport Emergency Plan** - United States. Federal Aviation Administration 1989

**The Human Career** - Walter Goldschmidt 1990-01

In The Human Career, Walter Goldschmidt

presents a challenge to conventional views of human social behaviour. He argues that change rather than equilibrium is the natural condition of society, that humans must be seen as motivated actors rather than as passive recipients of cultural roles and that emotions, rather than intellect, are the crucial element in the formulation of culture. These three elements, combined with established theory form a dynamic model of human sociality.

**Open-channel Hydraulics** - Ven Te Chow 2009

Open-Channel Hydraulics, originally published in 1959, deals with the design for flow in open channels and their related structures. Covering both theory and practice, it attempts to bridge the gap that generally exists between the two. Theory is introduced first and is then applied to design problems. In many cases the application of theory is illustrated with practical examples. Theory is frequently simplified by adopting theoretically less rigorous treatments with sound concepts, by avoiding use of advanced mathematical manipulations, or by replacing such manipulations with practical numerical procedures. To facilitate understanding of the subject matter, the treatment is mostly based on the condition of one- or two-dimensional flow. The book deals mainly with American practice but also includes related information from many countries throughout the world. Material is divided into five main sections for an orderly and logical treatment of the subject: Basic Principles, Uniform Flow, Varied Flow, Rapidly Varied Flow, and Unsteady Flow. There are 67 illustrative examples, 282 illustrations, 319 problems, and 810 references. This classic textbook was the first English-language book on the subject in two decades. Open-Channel Hydraulics is a valuable text for students of engineering mechanics, hydraulics, civil, agricultural, sanitary, and mechanical engineering, and a helpful compendium for practicing engineers. Dr. Ven Te Chow was a Professor of Hydraulic Engineering and led the hydraulic engineering research and teaching programs at the University of Illinois. Through many years of experience as a teacher, engineer, researcher, writer, lecturer, and consultant, he became an internationally recognized leader in the fields of hydraulics, hydrology and hydraulic engineering. Dr. Ven Te Chow authored two technical books

and more than 60 articles and papers in scientific and engineering magazines and journals. He was a member of IAHR, ASCE, AGU, AAAS, SEE, and Sigma Xi, and had been Chairman of the American Geophysical Union's Permanent Research Committee on Runoff.

**Defending the Arteries of Rebellion** - Neil P. Chatelain 2020-08-25

This thorough account of the South's efforts to hold the Mississippi River is "fast-paced, easy to read, and well supported by archival research" (The Civil War Monitor). Most studies of the Mississippi River focus on Union campaigns to open and control it, while overlooking Southern attempts to stop them. This book tells the other side of the story—the first modern full-length treatment of inland naval operations from the Confederate perspective. Jefferson Davis realized the value of the Mississippi River and its entire valley, which he described as the "great artery of the Confederacy." This was the key internal highway that controlled the fledgling nation's transportation network. Davis and his secretary of the navy knew these vital logistical paths offered potential highways of invasion for Union warships and armies to stab their way deep into the heart of the Confederacy, and had to be held. They planned to protect these arteries of rebellion by crafting a ring of powerful fortifications supported by naval forces. Different military branches, however, including the navy, marine corps, army, and revenue service, as well as civilian privateers and even state naval forces, competed for scarce resources to operate their own vessels. A lack of industrial capacity further complicated Confederate efforts and guaranteed the South's grand vision of deploying dozens of river gunboats and powerful ironclads would never be fully realized. Despite these limitations, the Southern war machine introduced many innovations and alternate defenses including the Confederacy's first operational ironclad, the first successful use of underwater torpedoes, widespread use of army-navy joint operations, and the employment of extensive river obstructions. When the river came under complete Union control in 1863, Confederate efforts shifted to its many tributaries, and a bitter, deadly struggle to control these internal

lifelines. Despite a lack of ships, material, personnel, funding, and unified organization, the Confederacy fought desperately and scored many localized tactical victories—often at great cost—but failed at the strategic level. Written by a former Navy Surface Warfare Officer, this study, grounded in extensive archival and firsthand accounts, official records, and a keen understanding of terrain and geography, “very astutely gets to the heart of the main internal factors that lay behind the CSN's catastrophic failure to defend the strategic waterways of the Mississippi River Valley” (Civil War Books and Authors).

### **Handbook of Curriculum Development** -

Limon E. Kattington 2010

Curriculum Development can be defined as the systematic planning of what is taught and learned in schools as reflected in courses of study and school programs. These curricula are embodied in official documents (typically curriculum “guides” for teachers) and made mandatory by provincial and territorial departments of education. The primary focus of a curriculum is on what is to be taught and when, leaving to the teaching profession decisions as to how this should be done.

### **Ilmu Pendidikan “Konsep, Teori dan Aplikasinya”** - Dr. Rahmat Hidayat, MA

Pendidikan merupakan kebutuhan manusia yang sangat penting karena pendidikan mempunyai tugas untuk menyiapkan SDM bagi pembangunan bangsa dan negara. Kemajuan ilmu pengetahuan dan teknologi (IPTEK) mengakibatkan perubahan dan pertumbuhan kearah yang lebih kompleks. Hal ini menimbulkan masalah-masalah sosial dan tuntutan-tuntutan baru yang tidak dapat diramalkan sebelumnya, sehingga pendidikan selalu menghadapi masalah karena adanya kesenjangan antara yang diharapkan dengan hasil yang dapat dicapai dari proses pendidikan. Untuk mengatasi masalah tersebut, peranan pendidikan sangat dibutuhkan. Pendidikan menuntut adanya perhatian dan partisipasi dari semua pihak. Dengan adanya pendidikan akan dapat mencerdaskan siswa serta membentuk manusia seutuhnya yaitu manusia yang bertaqwa kepada Tuhan Yang Maha Esa. Pembangunan pendidikan seharusnya diutamakan karena suatu kemajuan bangsa

dapat dilihat dari kemajuan pendidikan. Oleh karena itu komponen-komponen yang ada dalam proses pendidikan seperti siswa, guru, proses belajarmengajar, manajemen, layanan pendidikan serta sarana penunjang lainnya harus terkoordinasi dan bekerjasama dengan baik.

### **Forever Hidden** - Kathleen Brooks 2016-01-26

Some things weren't meant to stay hidden... Sydney Davies is used to being in the spotlight. But the former model turned fashion designer isn't used to family secrets. Sydney is sent to dig up the past. What she finds instead is Deacon and a case of a missing girl with a link back to her life in the fashion industry. Deacon McKnight is hardly ever surprised due to his work as an investigator. But then he finds a woman with a shovel in his backyard in the middle of the night. And that is just the start of surprises. Now Sydney's life is in danger because of his case and Deacon must decide if some things are better left hidden.

### **Sears List of Subject Headings** - Barbara A. Bristow 2014-04-01

Last published in 2010, this new update is filled with new subject headings created in the last four years. Delivering a core list of key headings, together with patterns and examples to guide the cataloger in creating further headings as required, Sears

### **Ship of the Week** - Johan Luidens 2020-01-24

Ship of the Week By: Johan Luidens Author Johan Luidens was serving on a Dutch merchant navy when his ship was chosen to be on Ship of the Week, a radio programme from 1947-1972 that gave crew members and their loved ones an opportunity for one-way communication. Because some crew members might be away for up to two years and telephone calls were difficult and expensive, this programme helped fill part of the communication void. Luidens's fond memories of the excitement leading up to, during, and after the programme come to life in the historical novel of the same name, Ship of the Week. In this fictional account, Luidens brings real-world experience to the joy, sadness, embarrassment, and sometimes anger of the crew members as their relatives, sometimes inadvertently, talk about things unexpected or unwelcome. Luidens's novel is a funny, heartwarming, and sometimes sad story that will

leave readers wanting more.

*Confession of a Refugee* - Z. George Mesko, M.D.  
2020-04-02

*Confession of a Refugee - A Journey to the Unknown: August 21st 1968* By: Z. George Mesko, M.D. The "leitmotiv" of this "confession" is the misfortune of a young physician, who with his family (children of 2 and 5 years old) finds himself in the wrong place at the wrong time. On August 21st, 1968, the day of the invasion of the Red Army of USSR into Czechoslovakia - under cover of the night, he was in Yugoslavia on his way home from his vacation on the Adriatic. He, as a refugee, had to overcome incredible odds to get to the USA, the country of his hope and freedom.

**Python Data Analysis** - Ivan Idris 2014-10-28  
This book is for programmers, scientists, and engineers who have knowledge of the Python language and know the basics of data science. It is for those who wish to learn different data analysis methods using Python and its libraries. This book contains all the basic ingredients you need to become an expert data analyst.

**Banking the Poor** - 2009-01-01

*Banking the Poor* explores level and determinants of financial access in 54 countries,

mostly in Africa. It collects information from two sources: central banks and leading commercial banks in each surveyed country. It explores associations between countries' banking policies and practices and their levels of financial access, measured in terms of the numbers of bank account per thousand adults. It builds on the previous work measuring financial access through information from regulators, from banks, and also from users' perspectives in household surveys.

**Natural Language Understanding** - James Allen 1995

From a leading authority in artificial intelligence, this book delivers a synthesis of the major modern techniques and the most current research in natural language processing. The approach is unique in its coverage of semantic interpretation and discourse alongside the foundational material in syntactic processing.

**An Introduction to Food & Beverage Studies** - Marzia Magris 1995

This textbook has been designed for students taking vocational courses in Hospitality Studies in years 11 and 12 at secondary colleges or introductory courses at TAFE level. The previous edition of this book was entitled "An Introduction to Catering".