

Bank Management 7th Edition Koch

The practical e-guide that gives you the skills to succeed as a project manager. Discover how to improve your project management skills by defining a project brief, identifying stakeholders, and building a strong team. You'll also learn useful tips for initiating projects, setting deadlines, and managing your budgets. Essential Managers gives you a practical "how-to" approach with step-by-step instructions, tips, checklists, and "ask yourself" features showing you how to focus your energy, manage change, and make an impact. DK's Essential Managers series contains the knowledge you need to be a more effective manager and hone your management style. Whether you're new to project management or simply looking to sharpen your existing skills, this is the e-guide for you.

Closely examine the impact of today's changing, competitive environment on commercial banks and banking services, as well as the entire financial services industry, with Koch/MacDonald's BANK MANAGEMENT, 7E. This new edition reflects the latest changes and developments, from complete regulatory updates to details of the many programs evolving amidst today's financial crises. Whether your students are practicing or future professionals, they will gain a better understanding of the risks associated with loans and securities, the process of securitization, excessive leverage and inadequate liquidity. Core business models demonstrate value core operating earnings versus trading as well as price- and volume-driven profits. The book provides a framework for developing effective strategies that ensure a proper balance between management's profit targets and allowable risk taking. The book's unique approach to understanding commercial bank management from a decision-making perspective presents actual bank managers making strong financial decisions. Your students clearly see how decisions in one area affect performance and opportunities in other areas. Students gain a solid foundation in the key issues confronting managers today as they become familiar with basic financial models used to formulate decisions and better understand the strengths and weaknesses of data analysis. With the help of this latest edition, students develop the logical thought processes needed to achieve strong financial and management results. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

Principles of Management is designed to meet the scope and sequence requirements of the introductory course on management. This is a traditional approach to management using the leading, planning, organizing, and controlling approach. Management is a broad business discipline, and the Principles of Management course covers many management areas such as human resource management and strategic management, as well behavioral areas such as motivation. No one individual can be an expert in all areas of management, so an additional benefit of this text is that specialists in a variety of areas have authored individual chapters.

A bank's asset and liability management committee or risk management committee is responsible for the overall financial planning and management of the bank's profitability and risk profile. This book emphasizes how managers can develop strategies to maximize stockholders wealth by balancing the trade-off between banking risks and returns.

A riveting, deeply personal account of history in the making—from the president who inspired us to believe in the power of democracy #1 NEW YORK TIMES BESTSELLER • NAACP IMAGE AWARD NOMINEE • NAMED ONE OF THE TEN BEST BOOKS OF THE YEAR BY THE NEW YORK TIMES BOOK REVIEW NAMED ONE OF THE BEST BOOKS OF THE YEAR BY The Washington Post • Jennifer Szalai, The New York Times • NPR • The Guardian • Marie Claire In the stirring, highly anticipated first volume of his presidential memoirs, Barack Obama tells the story of his improbable odyssey from young man searching for his identity to leader of the free world, describing in strikingly personal detail both his political education and the landmark moments of the first term of his historic presidency—a time of dramatic transformation

and turmoil. Obama takes readers on a compelling journey from his earliest political aspirations to the pivotal Iowa caucus victory that demonstrated the power of grassroots activism to the watershed night of November 4, 2008, when he was elected 44th president of the United States, becoming the first African American to hold the nation's highest office. Reflecting on the presidency, he offers a unique and thoughtful exploration of both the awesome reach and the limits of presidential power, as well as singular insights into the dynamics of U.S. partisan politics and international diplomacy. Obama brings readers inside the Oval Office and the White House Situation Room, and to Moscow, Cairo, Beijing, and points beyond. We are privy to his thoughts as he assembles his cabinet, wrestles with a global financial crisis, takes the measure of Vladimir Putin, overcomes seemingly insurmountable odds to secure passage of the Affordable Care Act, clashes with generals about U.S. strategy in Afghanistan, tackles Wall Street reform, responds to the devastating Deepwater Horizon blowout, and authorizes Operation Neptune's Spear, which leads to the death of Osama bin Laden. *A Promised Land* is extraordinarily intimate and introspective—the story of one man's bet with history, the faith of a community organizer tested on the world stage. Obama is candid about the balancing act of running for office as a Black American, bearing the expectations of a generation buoyed by messages of "hope and change," and meeting the moral challenges of high-stakes decision-making. He is frank about the forces that opposed him at home and abroad, open about how living in the White House affected his wife and daughters, and unafraid to reveal self-doubt and disappointment. Yet he never wavers from his belief that inside the great, ongoing American experiment, progress is always possible. This beautifully written and powerful book captures Barack Obama's conviction that democracy is not a gift from on high but something founded on empathy and common understanding and built together, day by day.

Bank Management: A Decision-Making Perspective closely examines the impact of today's changing, competitive environment on banks and banking services, as well as the entire financial services industry. It reflects the latest developments, from comprehensive regulatory updates to details of the many new programs that have arisen from recent financial crises. Whether you are already in the financial services industry or will be a future banking professional, you will gain a better understanding of the risks associated with loans and securities, the process of securitization, excessive leverage and inadequate liquidity, technology and operations, and also gain insights into the banking markets in Asia and the United States. The book provides a framework for developing effective strategies for bank managers to maintain an effective balance between generating profits and taking risks. Its unique approach to presenting bank management from a decision-making perspective shows how bank managers make solid financial decisions. You will see how decisions in one area affect performance and opportunities in other areas. In addition, you will develop a solid foundation of understanding based on knowledge of the current issues that bank managers face. As you become familiar with basic financial models used to formulate decisions, you will better understand the strengths and weaknesses of data analysis.

The ultimate guide for bank management: how to survive and thrive throughout the business cycle An essential guide for bankers and students of finance everywhere, *The Principles of Banking* reiterates that the primary requirement of banking—sound capital and liquidity risk management—had been forgotten in the years prior to the financial crash. Serving as a policy guide for market practitioners and regulators at all levels, the book explains the keys to success that bankers need to follow during good times in order to be prepared for the bad, providing in-depth guidance and technical analysis of exactly what constitutes good banking practice. Accessible to professionals and students alike, *The Principles of Banking* covers issues of practical importance to bank practitioners, including asset-liability management, liquidity risk, internal transfer pricing, capital management, stress testing, and more. With an emphasis on viewing business cycles as patterns of stable and stressful market behavior, and

rich with worked examples illustrating the key principles of bank asset-liability management, the book is an essential policy guide for today and tomorrow. It also offers readers access to an accompanying website holding policy templates and teaching aids. Illustrates how unsound banking practices that were evident in previous bank crashes were repeated during the creation of the 2007-2008 financial market crisis Provides a template that can be used to create a sound liquidity and asset-liability management framework at any bank An essential resource for the international banking community as it seeks to re-establish its credibility, as well as for students of finance Explains the original principles of banking, including sound lending policy and liquidity management, and why these need to be restated in order to avoid another bank crisis at the time of the next economic recession Covers topics of particular importance to students and academia, many of which are marginally—if ever—addressed in current text books on finance Offers readers access to a companion website featuring invaluable learning and teaching aids Written by a banking practitioner with extensive professional and teaching experience in the field, *The Principles of Banking* explains exactly how to get back to basics in risk management in the banking community, essential if we are to maintain a sustainable banking industry. “engaging and interesting and, more importantly, easily understood, allowing a clear picture to emerge of how the principle or concept under discussion is to be applied in the real world.” - Graeme Wolvaardt, Head of Market & Liquidity Risk Control, Europe Arab Bank Plc

Small Business Management provides a balanced introduction to both entrepreneurship and small business management with a focus on achieving and maintaining a sustainable competitive advantage as a small organization. Current issues including global opportunities, service, quality and technology are highlighted throughout the text. The streamlined format allows instructors to cover the entire text of 18 chapters within a standard semester timeline without sacrificing important topics. The Fourth Edition features an increased emphasis on small business ownership by women and minority groups. The online Business Plan Guide and templates provide some of the most extensive information available on business planning. The text also includes a complete sample business plan.

For MBA level Marketing Management and/or Marketing Strategy courses, or a capstone undergraduate marketing course. Strategic, applied, and performance-oriented. While most textbooks in this area stress concepts and theory, *Market-Based Management, 4e*, incorporates a more strategic and applied approach. External performance metrics of a business are emphasized and actual measurement tools are provided. Its streamlined organization makes it ideal for courses in which outside cases and readings will be assigned. A practical reference for the clinical setting, *Handbook of Anesthesia, 5th Edition* puts key information at your fingertips. It's an ideal companion to *Nurse Anesthesia*, providing easy-access coverage of the subjects you look up most frequently, such as common diseases, common procedures, drugs, and protocols. It also includes the most current information related to perioperative management and anesthetic care considerations for a wide variety of surgical procedures. Written by leading CRNA experts John Nagelhout and Karen Plaus, this compact handbook provides the up-to-date clinical and drug information you'll use in daily practice "This book is packed with information, is easy to read and easy to navigate. The clinical information is authentic, and reads like the work of authors with clinical experience and wisdom" Reviewed by: *British Journal of Anaesthesia* Date: Nov 2014 Convenient, quick-reference format is organized into three parts: common diseases, common procedures, and drugs. Disease monographs include definition, incidence and prevalence, pathophysiology, laboratory results, clinical manifestations, treatment, anesthetic considerations, and prognosis. Monographs of surgical procedures include a brief description, preoperative assessments (including health history, physical assessment, and patient preparation), anesthetic technique, perioperative management, and postoperative implications. Drug monographs include generic names, trade

names, indications, anesthetic considerations, pharmacokinetics, dosages, and adverse effects. Expert CRNA authors provide the current clinical information you'll use in daily practice. UPDATED disease information includes the latest treatment and anesthetic considerations. NEW drug information includes interactions and effects of key new drugs with common anesthetic agents. NEW surgical procedures include up-to-date information on new minimally invasive and laparoscopic procedures. NEW appendices include drug, laboratory, and pediatric tables for easy reference.

Taking your spreadsheet skills to the next level, Mayes/Shank's FINANCIAL ANALYSIS WITH MICROSOFT EXCEL 2016, 8E, equips you with a solid foundation in corporate finance while helping you master the tools professionals use every day. It delivers thorough coverage of financial statements, cash budgets, time series forecasting, the Security Market Security Line, pro forma financial statements, cost of capital, VBA programming, Pivot Tables, and Get & Transform tools (formerly known as Power Query). With its unique self-directed learning approach, this reader-friendly book is an ideal resource for independent learning and a valuable reference tool. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

In the fully updated Sixth Edition of Understanding Global Cultures: Metaphorical Journeys Through 34 Nations, Clusters of Nations, Continents, and Diversity, authors Martin J. Gannon and Rajnandini Pillai present the cultural metaphor as a method for understanding the cultural mindsets of individual nations, clusters of nations, continents, and diversity in each nation. A cultural metaphor is any activity, phenomenon, or institution that members of a given culture consider important and with which they identify emotionally and/or cognitively, such as the Japanese garden and American football. This cultural metaphoric approach identifies three to eight unique or distinctive features of each cultural metaphor and then discusses 34 national cultures in terms of these features. The book demonstrates how metaphors are guidelines to help outsiders quickly understand what members of a culture consider important.

This book analyses and discusses current issues and trends in finance with a special focus on technological developments and innovations. The book presents an overview of the classical and traditional approaches of financial management in companies and discusses its key strategic role in corporate performance. Furthermore, the volume illustrates how the emerging technological innovations will shape the theory and practice of financial management, focusing especially on the decentralized financial ecosystems that blockchain and its related technologies allow.

Brandl's MONEY, BANKING, FINANCIAL MARKETS AND INSTITUTIONS brings key financial concepts to life in a clear, concise manner. You clearly see links between the study of macroeconomics and money and banking as you examine financial entities in detail, using the recent economic crisis as a backdrop. This unique, inviting book reads almost as a conversation that prepares and encourages you to discuss and debate these important concepts with friends, colleagues and future employers. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

Readers discover the importance of today's college accounting course in laying the groundwork for future classes and jobs as COLLEGE ACCOUNTING: A CAREER APPROACH, 13E offers an even stronger focus on teaching the

fundamentals of accounting from a career development approach. This text provides readers with an opportunity to learn the most important fundamental concepts of accounting and then apply these concepts using QuickBooks Online and Excel. The book's engaging real-world context keeps chapter content both relevant and vital to the reader's academic and professional success. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

The management and regulatory environment of commercial banks has seen rapid change in recent years. This modern introduction to commercial bank management is the most current in the market and reflects changes during the last year that competing books do not. Excellent and complete coverage focuses on bank management problems now and in the 21st Century in a way that helps students apply financial concepts to a variety of credit, investment, and funding decisions. Scott MacDonald joins the text as co-author.

Alphabetically arranged and followed by an index of terms at the end, this handy reference of literary terms is bound to be of invaluable assistance to any student of English literature.

Bestselling author Richard Koch shows managers how to apply the 80/20 Principle to achieve exceptional results at work -- without stress or long hours. In his bestselling book *The 80/20 Principle*, Richard Koch showed readers how to put the 80/20 Principle -- the idea that 80 percent of results come from just 20 percent of effort -- into practice in their personal lives. Now in *The 80/20 Manager*, he demonstrates how to apply the principle to management. An 80/20 manager learns to focus only on the issues that really matter, achieving exceptional results, and feeling successful everyday while working less hard in fewer hours. A large number of managers -- especially in these difficult times -- feel completely overwhelmed. Their inboxes are overflowing and they constantly struggle to finish their to-do lists, leaving little time for the things that really matter. *The 80/20 Manager* shows a new way to look at management -- and at life -- to enjoy work and build a successful and fulfilling career.

NATIONAL BESTSELLER ONE OF THE NEW YORK TIMES 10 BEST BOOKS OF THE YEAR Who are the immensely wealthy right-wing ideologues shaping the fate of America today? From the bestselling author of *The Dark Side*, an electrifying work of investigative journalism that uncovers the agenda of this powerful group. In her new preface, Jane Mayer discusses the results of the most recent election and Donald Trump's victory, and how, despite much discussion to the contrary, this was a huge victory for the billionaires who have been pouring money in the American political system. Why is America living in an age of profound and widening economic inequality? Why have even modest attempts to address climate change been defeated again and again? Why do hedge-fund billionaires pay a far lower tax rate than middle-class workers? In a riveting and indelible feat of reporting, Jane Mayer illuminates the history of an elite cadre of plutocrats—headed by the Kochs, the Scaifes, the Olins, and the Bradleys—who have bankrolled a systematic plan to fundamentally alter the American political system. Mayer traces a byzantine trail of billions of dollars spent by the network, revealing a staggering conglomeration of think tanks, academic institutions, media groups, courthouses, and government allies that have fallen under their sphere of influence.

Drawing from hundreds of exclusive interviews, as well as extensive scrutiny of public records, private papers, and court proceedings, Mayer provides vivid portraits of the secretive figures behind the new American oligarchy and a searing look at the carefully concealed agendas steering the nation. *Dark Money* is an essential book for anyone who cares about the future of American democracy. National Book Critics Circle Award Finalist LA Times Book Prize Finalist PEN/Jean Stein Book Award Finalist Shortlisted for the Lukas Prize

Remarkably, more than half of the world's population now lives in cities, and the numbers grow daily as people abandon rural areas. This fully updated and revised seventh edition of the classic text offers readers a comprehensive set of tools for understanding the urban landscape, and, by extension, the world's politics, cultures, and economies. Providing a sweeping overview of world urban geography, noted experts explore the eleven major global regions. Each regional chapter considers urban history, economy, culture, and environment, as well as urban spatial models and problems and prospects. Each begins with two facing pages: a regional map that shows the major cities and a table of basic statistical information about cities and urbanization in each region and a list of ten salient points about that region's urban experience. Chapters conclude with a list of references, including films and webpages, which can be used by the student and instructor for additional information about specific cities. This edition adds the important new themes of climate change and migration, while continuing to focus specifically on sustainability, water, technology, social and environmental justice, security and conflict, the history of urban settlement, urban planning trends, and daily life. Vignettes of key cities give the reader a vivid understanding of daily life and the "spirit of place." The opening chapter presents an overview of key terms and concepts and explores contemporary world urbanization, and a concluding chapter projects the world's urban future. Liberally illustrated in full color with a new selection of photographs, maps, and diagrams, the text also includes a rich array of textboxes to highlight key topics ranging from migration and immigration to LGBTQ activism, human security, and climate change. Clearly written and timely, *Cities of the World* will be invaluable for those teaching introductory or advanced classes on global cities, regional geography, the developing world, and urban studies.

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NEW YORK TIMES BESTSELLER • A former Wall Street quant sounds the alarm on Big Data and the mathematical models that threaten to rip apart our social fabric—with a new afterword “A manual for the twenty-first-century citizen . . . relevant and urgent.”—Financial Times

NATIONAL BOOK AWARD LONGLIST • NAMED ONE OF THE BEST BOOKS OF THE YEAR BY The New York Times Book Review • The Boston Globe • Wired • Fortune • Kirkus Reviews • The Guardian • Nature • On Point We live in the age of the algorithm. Increasingly, the decisions that affect our lives—where we go to school, whether we can get a job or a loan, how much we pay for health insurance—are being made not by humans, but by machines. In theory, this should lead to greater fairness: Everyone is judged according to the same rules. But as mathematician and data scientist Cathy O’Neil reveals, the mathematical models being used today are unregulated and uncontestable, even when they’re wrong. Most troubling, they reinforce discrimination—propping up the lucky, punishing the downtrodden, and undermining our democracy in the process. Welcome to the dark side of Big Data.

Introduction to Business covers the scope and sequence of most introductory business courses. The book provides detailed explanations in the context of core themes such as customer satisfaction, ethics, entrepreneurship, global business, and managing change. Introduction to Business includes hundreds of current business examples from a range of industries and geographic locations, which feature a variety of individuals. The outcome is a balanced approach to the theory and application of business concepts, with attention to the knowledge and skills necessary for student success in this course and beyond.

This revised edition covers all aspects of public health informatics and discusses the creation and management of an information technology infrastructure that is essential in linking state and local organizations in their efforts to gather data for the surveillance and prevention. Public health officials will have to understand basic principles of information resource management in order to make the appropriate technology choices that will guide the future of their organizations. Public health continues to be at the forefront of modern medicine, given the importance of implementing a population-based health approach and to addressing chronic health conditions. This book provides informatics principles and examples of practice in a public health context. In doing so, it clarifies the ways in which newer information technologies will improve individual and community health status. This book's primary purpose is to consolidate key information and promote a strategic approach to information systems and development, making it a resource for use by faculty and students of public health, as well as the practicing public health professional. Chapter highlights include: The Governmental and Legislative Context of Informatics; Assessing the Value of Information Systems; Ethics, Information Technology, and Public Health; and Privacy, Confidentiality, and Security. Review questions are featured at the end of every chapter. Aside from its use for public health professionals, the book will be used by schools of public health, clinical and public health nurses and students, schools of social work, allied health, and environmental sciences.

Cover crops slow erosion, improve soil, smother weeds, enhance nutrient and moisture availability, help control many pests and bring a host of other benefits to your farm. At the same time, they can reduce costs, increase profits and even create new sources of income. You’ll reap dividends on your cover crop investments for years, since their benefits accumulate over the long term. This book will help you find which ones are right for you. Captures farmer and other research results from the past ten years. The authors verified the info. from the 2nd ed., added new results and updated farmer profiles and research data, and added 2 chap. Includes maps and charts, detailed narratives about individual cover crop species, and chap. about aspects of cover cropping.

This book is a history of the Asian Development Bank (ADB), a multilateral development bank established 50 years ago to serve Asia and the Pacific. Focusing on the region’s economic development, the evolution of the international development agenda, and the story of ADB itself, this book raises several key questions: What are

the outstanding features of regional development to which ADB had to respond? How has the bank grown and evolved in changing circumstances? How did ADB's successive leaders promote reforms while preserving continuity with the efforts of their predecessors? ADB has played an important role in the transformation of Asia and the Pacific the past 50 years. As ADB continues to evolve and adapt to the region's changing development landscape, the experiences highlighted in this book can provide valuable insight on how best to serve Asia and the Pacific in the future.

Arranged to facilitate use and highlight key concepts, this clear and concise text also includes many practical exercises, case studies, and real-world applications. Utilizing the modern biostatistical approach to studying disease, *Epidemiology Kept Simple, Second Edition* will provide readers with the tools to interpret epidemiological data, understand disease concepts, and prepare for board exams. The author fully explains all new terminology and minimizes the use of technical language, while emphasizing real-life practice in modern public health and biomedical research settings.

Contemporary Nursing, Issues, Trends, & Management, 6th Edition prepares you for the rapidly evolving world of health care with a comprehensive yet focused survey of nursing topics affecting practice, as well as the issues facing today's nurse managers and tomorrow's nurse leaders. Newly revised and updated, Barbara Cherry and Susan Jacob provide the most practical and balanced preparation for the issues, trends, and management topics you will encounter in practice. Content mapped to the AACN BSN Essentials emphasizes intraprofessional teams, cultural humility and sensitivity, cultural competence, and the CLAS standards. Vignettes at the beginning of each chapter put nursing history and practice into perspective, followed by Questions to Consider While Reading This Chapter that help you reflect on the Vignettes and prepare you for the material to follow. Case studies throughout the text challenge you to apply key concepts to real-world practice. Coverage of leadership and management in nursing prepares you to function effectively in management roles. Career management strategies include advice for making the transition from student to practitioner and tips on how to pass the NCLEX-RN® examination. Key terms, learning outcomes, and chapter overviews help you study more efficiently and effectively. Helpful websites and online resources provide ways to further explore each chapter topic. Coverage of nursing education brings you up to date on a wide range of topics, from the emergence of interactive learning strategies and e-learning technology, to the effects of the nursing shortage and our aging nursing population. Updated information on paying for health care in America, the Patient Protection and Affordable Care Act, and statistics on health insurance coverage in the United States helps you understand the history and reasons behind healthcare financing reform, the costs of healthcare, and current types of managed care plans. A new section on health information technology familiarizes you with how Electronic Health Records (EHRs), point-of-care technologies, and consumer health information could potentially impact the future of health care. Updated chapter on health policy and politics explores the effect of governmental roles, structures, and actions on health care policy and how you can get involved in political advocacy at the local, state, and federal level to help shape the U.S. health care system. The latest emergency preparedness and response guidelines from the Federal Emergency Management Agency (FEMA), the Centers for Disease Control (CDC), and the World Health Organization (WHO) prepare you for responding to natural and man-made disasters.

Heterotrophic Plate Counts and Drinking-water Safety provides a critical assessment of the role of the Heterotrophic Plate Count (HPC) measurement in drinking water quality management. It was developed from an Expert workshop of 32 scientists convened by the World Health Organization and the WHO/NSF International Collaborating Centre for Drinking Water Safety and Treatment in Geneva, Switzerland. The workshop sponsors were the U.S. Environmental Protection Agency, Health Canada, U.S. Centers for Disease Control and Prevention, and the American Waterworks Association Research Foundation. Heterotrophs are organisms, including bacteria, yeasts and moulds, that require an external source of organic carbon for growth. The HPC test (or Standard Plate Count), applied in many variants, is the internationally accepted test for measuring the heterotrophic microorganism population in drinking water, and also other media. It measures only a fraction of the microorganisms actually present and does not distinguish between pathogens and non-pathogens. Although most, if not all, bacterial pathogens are heterotrophs, most of the microorganisms detected by the HPC test conditions are not human pathogens, thus the colony counts obtained do not alone normally correlate with the presence of pathogens, in the absence of other indicators of faecal contamination. High levels of microbial growth can affect the taste and odor of drinking water and may indicate the presence of nutrients and biofilms which could harbor pathogens, as well as the possibility that some event has interfered with the normal production of the drinking water. HPC counts also routinely increase in water that has been treated by an in-line device such as a carbon filter or softener, in water-dispensing devices and in bottled waters and indeed in all water that has suitable nutrients, does not have a residual disinfectant, and is kept under sufficient conditions. However, there is no firm evidence that non-pathogenic bacterial growth as measured by HPC is accompanied by increased risk of illness among consumers. On the other hand there is some evidence that the presence of the indigenous non-harmful bacteria may challenge the survival of pathogens that may be present in biofilms and on surfaces. There is concern that some immuno-compromised persons may be at risk from exposure to otherwise harmless bacteria if exposure is excessive. There is debate among health professionals as to the need, utility or quantitative basis for health-based standards or guidelines relating to HPC-measured regrowth in drinking water. The issues that were addressed in this work include: the relationship between HPC in drinking water (including that derived from in-line treatment systems, dispensers and bottled water) and health risks for the general public; the role of HPC as an indirect indicator or index for pathogens of concern in drinking water; the role of HPC in assessing the efficacy and proper functioning of water treatment and supply processes; the relationship between HPC and the aesthetic acceptability of drinking water. Heterotrophic Plate Counts and Drinking-water Safety provides valuable information on the utility and the limitations of HPC data in the management and operation of piped water systems as well as other means of providing drinking water to the public. It is of particular value to piped public water suppliers and bottled water suppliers, manufacturers and users of water treatment and transmission equipment and inline treatment devices, water engineers, sanitary and clinical microbiologists, and national and local public health officials and regulators of drinking water quality. David Koch, online entrepreneur, finance journalist and trusted Australian media personality knows a thing or two about the family finances. Father of four kids, sole

breadwinner, and a man not afraid to admit to his own odd money mistake, David has also spent hour after hour in the Sunrise studio tuning in to the way the average Australian thinks about money. He knows the extent to which we all: * spend too much on silly stuff * avoid keeping track of our expenses * get overwhelmed by the cost of raising a family * settle for less in terms of salary * do without the things that would bring a bit of pleasure to our lives * pay the banks too much in fees and interest. David is here to help. In 11 easy steps he shows us everything we need to do to: * pay less on the mortgage * put up to \$14,000 extra back in the average family budget * get those finances sorted in 15 minutes a month * develop a side hustle or get a salary increase (or why not both?) * learn a little about investing for the future * tackle debt once and for all. Friendly, clear and easy to use, this is the guide you need to reset your money habits so you can learn more, worry less, breathe easier and enjoy of the fruits of your labour. This book is just the first step towards getting on top of your finances. Kochie's weekly '11 Steps' email newsletter is going to keep you on track well beyond the last page with timely tips, news and opportunities for you to keep growing your wealth. Just head to www.ymyl.com.au/11steps to get on the list.

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