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The dark horse subwoofer: Polk Audio PSW10 Subwoofer Why you should buy it: It ' s reasonably priced, surprisingly effective, and versatile to boot. Who it ' s for: Those looking for the best ...

Background: As a follow-up to the May 2013 Executive Board ' s discussion of the paper on Sovereign Debt Restructuring: Recent Developments and Implications for the Fund ' s Legal and Policy Framework (hereinafter, the " 2013 Paper "), this paper proposes a reform to the Fund ' s policy on non-toleration of arrears owed to official bilateral creditors (" NTP ") with a view to addressing the major issues related to official sector involvement (OSI) discussed in the 2013 Paper. Unlike the Fund ' s lending-into-arrears (" LIA ") policy for private creditors, the NTP prevents Fund lending to countries if they owe unresolved arrears to official bilateral creditors, unless the arrears are covered by a Paris Club agreement or the creditor consents to the Fund providing financing. Nature of the problem: As staff foreshadowed in the 2013 Paper, several aspects of the current NTP present challenges in a changing and increasingly diverse landscape for official bilateral finance. For example, the NTP ' s reliance on the practices and conventions of the Paris Club creates challenges in an environment where a growing number of creditors are non-Paris Club members. In particular, the NTP ' s dependence on the Paris Club ' s comparability of treatment principle to deem away arrears to non-Paris Club bilateral creditors is difficult to justify in circumstances where a Paris Club agreement is not sufficiently representative and the bulk of official bilateral claims are held by non-Paris Club creditors. Further, where there is no Paris Club agreement, the current policy can give individual official bilateral creditors a veto over Fund lending decisions, drawing no distinction between creditors that are contributing to the financing requirements of the program and those that are not, thus leaving the system vulnerable to holdouts. Proposed modification: Staff ' s proposal envisages a two-step process: in the first step, all creditors would be encouraged to reach a consensus. While the Paris Club is currently a well-established forum for OSI, the Fund would also recognize agreements among creditors reached in other representative fora, should such fora emerge. If an agreement is reached through the Paris Club and the creditor group so formed represents a significant portion of total official bilateral claims, the Fund would rely on its current practices and deem away arrears to nonparticipating creditors based on the Club ' s comparability of treatment principle. Only when an agreement cannot be reached (i) with a representative group of creditors in the Paris Club, or (ii) with each creditor in an alternative grouping or bilaterally, would the Fund consider lending into arrears owed to official bilateral creditors in carefully circumscribed circumstances. The decision to lend in these situations would be subject to a need for prompt Fund assistance, an assessment that the debtor is making good faith efforts to reach an agreement and that the absence of a debt restructuring is due to the unwillingness of the creditor to reach an agreement consistent with the parameters of the Fund-supported program, and a judgment on whether the decision to lend could negatively affect the Fund ' s ability to mobilize official financing packages in the future. Likely impact: Staff ' s proposal will strengthen incentives for collective action among official bilateral creditors in situations where OSI is necessary. The two-step process encourages individual official bilateral creditors to be part of a multilateral agreement, thus reducing the risk that the Fund would be prevented from assisting a member in need because certain official bilateral creditors are seeking more favorable treatment of their claims at the expense of other contributing creditors. Importantly, the policy will continue to protect official bilateral creditors, as any decision to lend into arrears will be subject to the debtor ' s good faith efforts, will be applied in a way that preserves the Fund ' s ability to mobilize official financing packages in future, and be subject to the Board ' s approval. Next steps: If the Board supports the proposed modification, the new policy will apply immediately to all future Fund disbursements (including under existing arrangements) with respect to existing and future arrears owed to official bilateral creditors.

Explains the most common types of business entities, and discusses purchasing an existing business, contacting government agencies, taxes, franchising, and licensing agreements

Why do some writers destroy themselves by drinking alcohol? Before our health-conscious age it would be true to say that many writers drank what we now regard as excessive amounts. Graham Greene, for instance, drank on a daily basis quantities of spirits and wine and beer most doctors would consider as being dangerous to his health. But he was rarely out of control and lived with his considerable wits intact to the age of eighty-six. W. H. Auden drank the most of a bottle of spirits a day, but also worked hard and steadily every day until his death. Even T. S. Eliot, for all his pontifical demeanour, was extremely fond of gin and was once observed completely drunk on a London Tube station by a startled friend. These were not writers who are generally regarded as alcoholics. 'Alcoholic' is, in any case, a slippery word, as exemplified by Dylan Thomas's definition of an alcoholic as 'someone you dislike who drinks as much as you.' The word is still controversial and often misunderstood and misapplied. What acclaimed novelist and poet William Palmer's book is interested in is the effect that heavy drinking had on writers, how they lived with it and were sometimes destroyed by it, and how they described the whole private and social world of the drinker in their work.

The role of gender and politics in the ever-changing goals and effects of development

Sound Reproduction: The Acoustics and Psychoacoustics of Loudspeakers and Rooms, Third Edition explains the physical and perceptual processes that are involved in sound reproduction and demonstrates how to use the processes to create high-quality listening experiences in stereo and multichannel formats. Understanding the principles of sound production is necessary to achieve the goals of sound reproduction in spaces ranging from recording control rooms and home listening rooms to large cinemas. This revision brings new science-based perspectives on the performance of loudspeakers, room acoustics, measurements and equalization, all of which need to be appropriately used to ensure the accurate delivery of music and movie sound tracks from creators to listeners. The robust website (www.routledge.com/cw/toole) is the perfect companion to this necessary resource.

In 1978 Julian Richer, then aged just nineteen, opened his first shop near London Bridge. For over twenty years this shop has been listed in the Guinness Book of Records as having the highest sales per square foot of any retail outlet in the world, and the company as a whole, with its fifty-three stores nationwide and huge online presence, has become Britain's favourite retailer of TV and hi-fi equipment. What lies behind this extraordinary success? For Julian, the answer is simple: throughout his career he has focussed relentlessly on putting people – both staff and customers – right at the centre of his business. And in *The Richer Way*, he offers a supremely practical guide to how others can follow suit. He explains how to motivate employees and measure their progress. He establishes how to balance company discipline with individual autonomy. He explores what 'customer service' should really involve. Above all, he points the way to creating an open, friendly and flexible culture that will not only attract the best people but also offer the greatest chance of business success. Packed with straightforward, common-sense advice, *The Richer Way* will prove essential reading for all organisations, whatever their nature and size.

Issues in Pharmacology, Pharmacy, Drug Research, and Drug Innovation: 2011 Edition is a ScholarlyEditions™ eBook that delivers timely, authoritative, and comprehensive information about Pharmacology, Pharmacy, Drug Research, and Drug Innovation. The editors have built Issues in Pharmacology, Pharmacy, Drug Research, and Drug Innovation: 2011 Edition on the vast information databases of ScholarlyNews™. You can expect the information about Pharmacology, Pharmacy, Drug Research, and Drug Innovation in this eBook to be deeper than what you can access anywhere else, as well as consistently reliable, authoritative, informed, and relevant. The content of Issues in Pharmacology, Pharmacy, Drug Research, and Drug Innovation: 2011 Edition has been produced by the world's leading scientists, engineers, analysts, research institutions, and companies. All of the content is from peer-reviewed sources, and all of it is written, assembled, and edited by the editors at ScholarlyEditions™ and available exclusively from us. You now have a source you can cite with authority, confidence, and credibility. More information is available at <http://www.ScholarlyEditions.com/>.

Have you fallen for the lie that God won't part the waters again? Ask you to build an ark? Slay a giant with a slingshot? Ralph Wingate, Jr. believes it's possible for today's Christians to expect a life of spiritual adventure, even amidst office computers, utility bills, and junk mail. Drawing from Hebrews 11, Wingate searches the souls of imperfect people, from harlots to kings, who had one thing in common: they cultivated an insatiable, extraordinary desire to see God on Earth. These improbable heroes and heroines understood that God is not only the rewarder of those who seek Him, but the reward itself. Citing present-day examples from his own congregations, the author offers practical advice on how you can develop a fresh yearning to seek God's presence within contemporary settings. He invites you on a holy, hazardous quest that will turn your feet toward the uncharted paths of heroes and heroines. If you lack vitality in your Christian walk, this book will energize your journey. It blasts through stone walls of bygone centuries to reveal the same God that Moses, Noah, David, and others worshipped so that you, too, can fall prostrate in His presence today.

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