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people—whether they're*

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buying a new house or
refinancing—increasingly
have questions about the
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formulas, as well as
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what's in the fine print*
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*scores to increase their
borrowing power • using
technology to get the
lowest interest rates •
maximizing their return
on investment, and
cutting the cost of*

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strategies that could
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the unexpected
discoveries of
neuroscience to help us
make the best decisions

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*Since Plato,
philosophers have
described the decision-
making process as either
rational or emotional:
we carefully deliberate,
or we “blink” and go*

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*with our gut. But as
scientists break open
the mind's black box
with the latest tools of
neuroscience, they're
discovering that this is
not how the mind works.*

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*Our best decisions are a
finely tuned blend of
both feeling and
reason—and the precise
mix depends on the
situation. When buying a
house, for example, it's*

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*best to let our
unconscious mull over
the many variables. But
when we're picking a
stock, intuition often
leads us astray. The
trick is to determine*

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*when to use the
different parts of the
brain, and to do this,
we need to think harder
(and smarter) about how
we think. Jonah Lehrer
arms us with the tools*

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*we need, drawing on
cutting-edge research as
well as the real-world
experiences of a wide
range of “deciders”—from
airplane pilots and
hedge fund investors to*

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players. Lehrer shows
how people are taking
advantage of the new
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improve military
intelligence. His goal
is to answer two
questions that are of
interest to just about
anyone, from CEOs to
firefighters: How does

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*the human mind make
decisions? And how can
we make those decisions
better?*

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*Becoming a mortgage loan
originator can seem like
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*currently required loan
documents, policies and
procedures, types of
mortgage loans, and
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*This is especially true
if you initially do not*

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loan originators need to
know to be successful
and close more home
loans but also gives you
insights into the what,
why, and how of mortgage*

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you are actually there.
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own personal mortgage
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*understand, and gives
the reader step-by-step
instructions on how to
conduct oneself as a
loan officer and handle
mortgage loans. Look
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*above on the left, and
checkout the table of
contents and you'll see
that "no stone has been
left unturned" in
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*annually to reflect any
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the mortgage sales industry is at
your fingertips! In his tell-all
guide to achieving your goals as
a mortgage loan officer, Michael
D. Zuren, PhD, outlines the steps

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all accomplished officers in the business have used to create a top-notch business and reach their career and financial goals. He covers the basics, such as understanding the industry and how mortgages work, knowing

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how to get hired (and which employers to seek out), and creating a framework for an amazing career. He also covers more advanced tips, tricks, and techniques-from creating and sustaining an effective marketing

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campaign to knowing how to build rapport and excellent customer service, which are critical to business success. Perfect for both brand-new agents and seasoned veterans, Mortgage Loan Officer Success

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boiled down to one super insight:
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staying power . Quick profits are tempting but it's better to build strong than fast. This book breaks down and explains in great detail how to build true staying power in the multifamily investment game."

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What does it take to reach the
top? To become an ass-kicking
Mortgage Agent? An
unstoppable Mortgage Loan
Originator? An award winning
Mortgage Broker? We go by
different names depending on

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territory, but mortgages are our game. And market domination is what this book is about. Built on foundations set in the previous two volumes, Be The Better Broker, Volume 3 is a detailed, step-by-step, guide to the soft

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skills of client management. From deftly addressing the opening question so often asked "What's your best rate?" to the two magic words-"File Complete!"-this book gives you access to the processes, scripts,

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and strategies used during thousands of conversations addressing application intake, the subsequent ups, downs, twists, turns and general stresses felt by both the client and yourself through the process

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of approval, document signing, compliance, and insurance documents. This book is your guide to building your resume, marketing, and advertising, along with a base of referring clients and all-out raving fans via one

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simple approach-creating excellence throughout the client experience. Apply the principles and scripts outlined in this book and you'll be on your way to building your own 200+ file per year business. You will increase

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The bestselling author of
Leonardo da Vinci and Steve
Jobs returns with a “ compelling ”
(The Washington Post) account
of how Nobel Prize winner
Jennifer Doudna and her
colleagues launched a revolution

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that will allow us to cure diseases, fend off viruses, and have healthier babies. When Jennifer Doudna was in sixth grade, she came home one day to find that her dad had left a paperback titled *The Double*

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Helix on her bed. She put it
aside, thinking it was one of
those detective tales she loved.
When she read it on a rainy
Saturday, she discovered she
was right, in a way. As she sped
through the pages, she became

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enthralled by the intense drama behind the competition to discover the code of life. Even though her high school counselor told her girls didn ' t become scientists, she decided she would. Driven by a passion to

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understand how nature works and to turn discoveries into inventions, she would help to make what the book ' s author, James Watson, told her was the most important biological advance since his codiscovery of

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the structure of DNA. She and her collaborators turned a curiosity of nature into an invention that will transform the human race: an easy-to-use tool that can edit DNA. Known as CRISPR, it opened a brave new

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world of medical miracles and moral questions. The development of CRISPR and the race to create vaccines for coronavirus will hasten our transition to the next great innovation revolution. The past

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half-century has been a digital
age, based on the microchip,
computer, and internet. Now we
are entering a life-science
revolution. Children who study
digital coding will be joined by
those who study genetic code.

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Should we use our new evolution-hacking powers to make us less susceptible to viruses? What a wonderful boon that would be! And what about preventing depression? Hmmm...Should we allow parents, if they can afford

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it, to enhance the height or muscles or IQ of their kids? After helping to discover CRISPR, Doudna became a leader in wrestling with these moral issues and, with her collaborator Emmanuelle Charpentier, won

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the Nobel Prize in 2020. Her
story is an “enthralling detective
story” (Oprah Daily) that involves
the most profound wonders of
nature, from the origins of life to
the future of our species.

The Years of Lyndon Johnson III

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*In this easy-to-understand
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*outs of reverse mortgages and
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MARK LYNTON HISTORY
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the narrative energy and illuminating insight that led the Times of London to acclaim it as “one of the truly great political biographies of the modern age. A masterpiece.” The Passage of Power follows

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Lyndon Johnson through both the most frustrating and the most triumphant periods of his career—1958 to 1964. It is a time that would see him trade the extraordinary power he had created for himself as

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***Senate Majority Leader for
what became the wretched
powerlessness of a Vice
President in an administration
that disdained and distrusted
him. Yet it was, as well, the
time in which the presidency,***

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***the goal he had always
pursued, would be thrust upon
him in the moment it took an
assassin's bullet to reach its
mark. By 1958, as Johnson
began to maneuver for the
presidency, he was known as***

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***one of the most brilliant
politicians of his time, the
greatest Senate Leader in our
history. But the 1960
nomination would go to the
young senator from
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vice presidency, revealing the
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***efforts to force Johnson off
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describes what it was like for
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predecessor; a Congress
determined to retain its power
over the executive branch; and
a nation in shock and
mourning. We see how within
weeks—grasping the reins of***

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***the presidency with supreme
mastery—he propels through
Congress essential legislation
that at the time of Kennedy's
death seemed hopelessly
logjammed and seizes on a
dormant Kennedy program to***

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detail possible only through
the peerless research that
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***unprecedented revelation of
how legislative power works in
America, how the Senate
works, and how Johnson, in
his ascent to the presidency,
mastered the Senate as no
political leader before him had***

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***ever done. It was during these
years that all Johnson's
experience—from his Texas
Hill Country boyhood to his
passionate representation in
Congress of his hardscrabble
constituents to his tireless***

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center of governmental energy, the forum in which the great issues of the country were thrashed out. And how, by the time Johnson arrived, it had dwindled into a body that merely responded to executive

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to the forces of change. Caro
anatomizes the genius for
political strategy and tactics
by which, in an institution that
had made the seniority system
all-powerful for a century and***

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***more, Johnson became
Majority Leader after only a
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greatest Senate Leader in our
history; how he manipulated
the Senate's hallowed rules
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***weaknesses and strengths of
his colleagues to change the
“unchangeable” Senate from a
loose confederation of
sovereign senators to a
whirring legislative machine
under his own iron-fisted***

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how Johnson's political
genius enabled him to
reconcile the unreconcilable:
to retain the support of the
southerners who controlled
the Senate while earning the***

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trust—or at least the cooperation—of the liberals, led by Paul Douglas and Hubert Humphrey, without whom he could not achieve his goal of winning the presidency. He shows the dark

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the great oil barons who had
financed his rise to power by
ruthlessly destroying the
career of the New Dealer who
was in charge of regulating***

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Commission Chairman Leland
Olds. And we watch him
achieve the impossible:
convincing southerners that
although he was firmly in their
camp as the anointed***

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***successor to their leader,
Richard Russell, it was
essential that they allow him
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*In Means of Ascent, Book Two of
The Years of Lyndon Johnson,
Robert A. Caro brings alive Lyndon
Johnson in his wilderness years.*

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Here, Johnson's almost mythic personality—part genius, part behemoth, at once hotly emotional and icily calculating—is seen at its most nakedly ambitious. This multifaceted book carries the President-to-be from the aftermath of

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*his devastating defeat in his 1941
campaign for the Senate-the despair it
engendered in him, and the grueling
test of his spirit that followed as
political doors slammed shut-through
his service in World War II (and his
artful embellishment of his record) to*

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the foundation of his fortune (and the actual facts behind the myth he created about it). The culminating drama—the explosive heart of the book—is Caro's illumination, based on extraordinarily detailed investigation, of one of the great

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political mysteries of the century.

*Having immersed himself in
Johnson's life and world, Caro is able
to reveal the true story of the fiercely
contested 1948 senatorial election, for
years shrouded in rumor, which
Johnson was not believed capable of*

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*winning, which he “had to” win or
face certain political death, and
which he did win-by 87 votes, the “87
votes that changed history.” Telling
that epic story “in riveting and eye-
opening detail,” Caro returns to the
American consciousness a*

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magnificent lost hero. He focuses closely not only on Johnson, whom we see harnessing every last particle of his strategic brilliance and energy, but on Johnson's "unbeatable" opponent, the beloved former Texas Governor Coke Stevenson, who

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*embodied in his own life the myth of
the cowboy knight and was himself a
legend for his unfaltering integrity.
And ultimately, as the political duel
between the two men
quicken—carrying with it all the
confrontational and moral drama of*

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*the perfect Western—Caro makes us
witness to a momentous turning point
in American politics: the tragic last
stand of the old politics versus the
new—the politics of issue versus the
politics of image, mass manipulation,
money and electronic dazzle.*

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*An expos e of the business of
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cadavers and body parts describes
how bodies meant for academic
research, burial, or cremation make
their way to body brokers who
illegally capitalize on the need for*

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human remains.

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it-yourself investors the means to
create a dynamic-and safe- portfolio
that mimics those constructed for
some of the major institutional and*

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*trust investors in the country. Readers
can maintain complete control over
their money-and not sacrifice
precious points to an advisor or
broker. Using a strategy that
minimizes volatility and maximizes
returns, Solin makes investing*

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according to the principles of the most sophisticated financial models accessible to individuals in a way that has never been possible before. As readers have come to expect from Solin, implementing this plan is as simple as one, two, three: open an

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*account with a discount broker;
determine the appropriate asset
allocation using the simple
questionnaire in the book or online;
input pre-determined ETFs (Exchange
Traded Funds) and the allocations
for the level of the investor's*

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*individual risk profile. This is the
only book that provides the
information and practical guidance
that readers need to achieve the very
best results with the minimum risk, on
their own.*

Getting the best home mortgage is

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about more than just considering interest rates, points, or who offers the best free giveaways. You want a package that fits your lifestyle and financial goals. To get it, you need to boost your mortgage IQ. In The Mortgage Code, Angela Calla, one of

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Social network analysis provides a
meaningful lens for advancing a
more nuanced understanding of the

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communication networks and practices that bring together policy advocates and practitioners in their day-to-day efforts to broker evidence into policymaking processes. This book advances knowledge brokerage scholarship

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and methodology as applied to policymaking contexts, focusing on the ways in which knowledge and research are utilized, and go on to influence policy and practice decisions across domains, including communication, health and

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education. There is a growing recognition that knowledge brokers – key intermediaries – have an important role in calling attention to research evidence that can facilitate the successful implementation of evidence-informed policies and

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practices. The chapters in this volume focus explicitly on the history of knowledge brokerage research in these contexts and the frameworks and methodologies that bridge these disparate domains. The contributors to this volume offer

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useful typologies of knowledge brokerage and explicate the range of causal mechanisms that enable knowledge brokers' influence on policymaking. The work included in this volume responds to this emerging interest by comparing,

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policy and education policy.

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you're spinning your wheels, year
after year, never able to delegate or
let go of the everyday minutiae? Or
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LOVE to do. When you do only
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is when you avoid doing things you
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money! When you figure out how to

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do only those things that you love
and that make money in your
mortgage loan business, more
money means doing more of what
you love to do. And that means you
have no limitation on your income
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risks, how a racing legend's strategy can work for your business, and much more. The first part of this book is about getting your team built and set up for who is doing what, meaning the activity they're going to be doing vs. the activity you're

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going to be doing. The second part of this book gets specific about the activities that top loan officers and branch managers do each day of the week to bring more loans in the door with zero cold calling. You'll get scripts, insider tips and how to

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on advertising. It's time for these strategies and systems to be made available to mortgage professionals who are committed to growing their careers and increasing their incomes. Through Andrew Pawlak's years of helping everyone from

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development. Now, Andrew is sharing this life-changing information with every mortgage professional who works hard, but needs to get better results from the time and effort they put into growing their business. Inside, you'll

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