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Esperanza Rising joins the Scholastic Gold line, which features award-winning and beloved novels. Includes exclusive bonus content! Esperanza thought she'd always live a privileged life on her family's ranch in Mexico. She'd always have fancy dresses, a beautiful home filled with servants, and Mama, Papa, and Abuelita to care for her. But a sudden tragedy forces

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Esperanza and Mama to flee to California and settle in a Mexican farm labor camp. Esperanza isn't ready for the hard work, financial struggles brought on by the Great Depression, or lack of acceptance she now faces. When Mama gets sick and a strike for better working conditions threatens to uproot their new life, Esperanza must find a way to rise above her difficult circumstances- because Mama's life, and her own, depend on it.

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Globalisation and the rapid increase in world trade in the past decade have contributed to greater demand for international transport and logistics and, consequently, the expansion of the maritime industry. The dramatic changes in the mode of world trade and cargo transportation make it more important than ever to have a clear understanding of the way in which freight is transported by sea and the role of ports in

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this exchange. At the cutting edge in its assessment of the industry, Maritime Logistics covers the whole scope of maritime logistics and examines latest logistical developments within the port and shipping industry. With a range of new international contributors, this new edition has been thoroughly revised and updated. There are new chapters on port centric logistics, hinterland logistics and global

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supply chains, maritime transport and logistics as a trade facilitator, and future trends and developments. Written by a team of international experts with over fifty years' experience in the field, Maritime Logistics provides a truly global perspective. The book covers everything that students of logistics, as well as those working within the industry, need to know about maritime logistics, including shipping

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lines, containers, tankers, dry bulk, port-centric logistics, and much more.

Kangaroo mother care is a method of care of preterm infants which involves infants being carried, usually by the mother, with skin-to-skin contact. This guide is intended for health professionals responsible for the care of low-birth-weight and preterm infants.

Designed to be adapted to local conditions, it provides guidance on how

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to organize services at the referral level and on what is needed to provide effective kangaroo mother care.

Rick

Csp Comprehensive
Practice Exam Secrets
Study Guide

EXAM PREPARATION GUIDE
for 'CERTIFIED ANALYTICS
PROFESSIONAL' (CAP) and
'ASSOCIATE CERTIFIED
ANALYTICS PROFESSIONAL'
(aCAP) CERTIFICATIONS

Control Systems Engineer
Technical Reference
Handbook

For Use in Preparing ...

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Returns

The Negro

A journey through a land where Milo learns the importance of words and numbers provides a cure for his boredom.

"Originally published in paperback by Egmont UK Ltd., London, in 2019."--Title page verso.

From New York Times best-selling author of the Dinotopia series, James Gurney, comes a carefully crafted and researched study on color and light in paintings. This art instruction book will accompany the acclaimed Imaginative Realism: How to Paint What Doesn't Exist. James Gurney, New York Times best-selling author and artist of the

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Dinotopia series, follows Imaginative Realism with his second art-instruction book, *Color and Light: A Guide for the Realist Painter*. A researched study on two of art's most fundamental themes, *Color and Light* bridges the gap between abstract theory and practical knowledge. Beginning with a survey of underappreciated masters who perfected the use of color and light, the book examines how light reveals form, the properties of color and pigments, and the wide variety of atmospheric effects. Gurney cuts through the confusing and contradictory dogma about color, testing it in the light of science and observation. A glossary,

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pigment index, and bibliography complete what will ultimately become an indispensable tool for any artist. This book is the second in a series based on his blog, gurneyjourney.com. His first in the series, *Imaginative Realism*, was widely acclaimed in the fantastical art world, and was ranked the #1 Bestseller on the Amazon list for art instruction. "James Gurney's new book, *Color and Light*, cleverly bridges the gap between artistic observation and scientific explanation. Not only does he eloquently describe all the effects of color and light an artist might encounter, but he thrills us with his striking paintings in the process."

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--Armand Cabrera, Artist
Auditing For Dummies
A Guide to Contemporary Shipping
and Port Management
Kangaroo Mother Care
U.S. Tax Guide for Aliens
The Catcher in the Rye
Your Road Map to Financial
Independence and a Rich, Free Life
The fifth edition of Delmar's
Automotive Service Excellence
(ASE) Test Preparation Manual for
the A7 HEATING AND AIR
CONDITIONING certification exam
contains an abundance of content
designed to help you successfully
pass your ASE exam. This manual
will ensure that you not only
understand the task list and

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therefore the content your actual certification exam will be based upon, but also provides descriptions of the various types of questions on a typical ASE exam, as well as presents valuable test taking strategies enabling you to be fully prepared and confident on test day.

An introduction to the field of applied ontology with examples derived particularly from biomedicine, covering theoretical components, design practices, and practical applications. In the era of “big data,” science is increasingly information driven, and the potential for computers to store, manage, and integrate massive amounts of data has given rise to such new

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disciplinary fields as biomedical informatics. Applied ontology offers a strategy for the organization of scientific information in computer-tractable form, drawing on concepts not only from computer and information science but also from linguistics, logic, and philosophy. This book provides an introduction to the field of applied ontology that is of particular relevance to biomedicine, covering theoretical components of ontologies, best practices for ontology design, and examples of biomedical ontologies in use. After defining an ontology as a representation of the types of entities in a given domain, the book distinguishes between different kinds of ontologies and taxonomies,

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and shows how applied ontology draws on more traditional ideas from metaphysics. It presents the core features of the Basic Formal Ontology (BFO), now used by over one hundred ontology projects around the world, and offers examples of domain ontologies that utilize BFO. The book also describes Web Ontology Language (OWL), a common framework for Semantic Web technologies. Throughout, the book provides concrete recommendations for the design and construction of domain ontologies. As a result of a rigorous, methodical process that (ISC) follows to routinely update its credential exams, it has announced

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that enhancements will be made to both the Certified Information Systems Security Professional (CISSP) credential, beginning April 15, 2015. (ISC) conducts this process on a regular basis to ensure that the examinations and

A Practical Study Guide

The Hate U Give

A Life-cycle Approach

Official (ISC)2 Guide to the CISSP
CBK

A Practical Guide

ASE Test Preparation - A7 Heating and Air Conditioning

In Meg Medina's follow-up to her Newbery Medal-winning novel, Merci takes on seventh grade, with all its travails of friendship, family, love—and finding your rhythm.

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Seventh grade is going to be a real trial for Merci Suárez. For science she's got no-nonsense Mr. Ellis, who expects her to be as smart as her brother, Roli. She's been assigned to co-manage the tiny school store with Wilson Bellevue, a boy she barely knows, but whom she might actually like. And she's tangling again with classmate Edna Santos, who is bossier and more obnoxious than ever now that she is in charge of the annual Heart Ball. One thing is for sure, though: Merci Suárez can't dance—not at the Heart Ball or anywhere else. Dancing makes her almost as queasy as love does, especially now that Tía Inés, her merengue-teaching aunt, has a

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new man in her life. Unfortunately, Merci can't seem to avoid love or dance for very long. She used to talk about everything with her grandfather, Lolo, but with his Alzheimer's getting worse each day, whom can she trust to help her make sense of all the new things happening in her life? The Suárez family is back in a touching, funny story about growing up and discovering love's many forms, including how we learn to love and believe in ourselves.

From the award-winning author of George, the story of a boy named Rick who needs to explore his own identity apart from his jerk of a best friend. Rick's never

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questioned much. He's gone along with his best friend, Jeff, even when Jeff's acted like a bully and a jerk. He's let his father joke with him about which hot girls he might want to date even though that kind of talk always makes him uncomfortable. And he hasn't given his own identity much thought, because everyone else around him seemed to have figured it out. But now Rick's gotten to middle school, and new doors are opening. One of them leads to the school's Rainbow Spectrum club, where kids of many genders and identities congregate, including Melissa, the girl who sits in front of Rick in class and seems to have her life

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together. Rick wants his own life to be that . . . understood. Even if it means breaking some old friendships and making some new ones. As they did in their groundbreaking novel George, in Rick, award-winning author Alex Gino explores what it means to search for your own place in the world . . . and all the steps you and the people around you need to take in order to get where you need to be.

The CAP Study Guide is a comprehensive self-study resource for the CAP certification exam. The study guide contains a list of the CAP domains and tasks, 50 review questions and answers, complete with justifications and references.

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The study guide also includes a recommended list of publications that can be used for further study on specific domains. The study guide is recommended as a prerequisite to taking the CAP Exam.

Manual for the certification of laboratories analyzing drinking water

criteria and procedures quality assurance

Calculus

And How to Stop Them

A Comprehensive Guide to Designing, Implementing and Maintaining Effective HMIs for Industrial Plant Operations

2010 ADA Standards for Accessible Design

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CompTIA Security+ Study
Guide (Exam SY0-601)

This volume is the newest release in the authoritative series of quantitative estimates of nutrient intakes to be used for planning and assessing diets for healthy people. Dietary Reference Intakes (DRIs) is the newest framework for an expanded approach developed by U.S. and Canadian scientists. This book discusses in detail the role of vitamin C, vitamin E, selenium, and the carotenoids in human physiology and health. For

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each nutrient the committee presents what is known about how it functions in the human body, which factors may affect how it works, and how the nutrient may be related to chronic disease. Dietary Reference Intakes provides reference intakes, such as Recommended Dietary Allowances (RDAs), for use in planning nutritionally adequate diets for different groups based on age and gender, along with a new reference intake, the Tolerable Upper Intake Level (UL), designed to

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assist an individual in knowing how much is "too much" of a nutrient.

"A Guide to the Automation Body of Knowledge" provides you with comprehensive information about all major topics in the broad field of automation. Edited by Vernon Trevathan with contributions from over thirty leading experts from all aspects of automation, this book defines the most important automation concepts and processes, while also describing the technical skills professionals

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require to implement them in today's industrial environment. Whether you are an engineer, manager, control systems integrator, student, or educator, you will turn to this book again and again as the ultimate source on what is encompassed by automation.

A Guide to the Automation Body of Knowledge, Third Edition

Ranger Handbook (Large Format Edition)

Merci Suárez Can't Dance
Airframe and Powerplant
Mechanics Powerplant
Handbook

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Safety Instrumented
Systems

The Official CompTIA
Security+ Self-Paced Study
Guide (Exam SY0-601)

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Choice Awards Best of the Best ·
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National Book Award Longlist ·
Printz Honor Book · Coretta Scott
King Honor Book · #1 New York
Times Bestseller! "Absolutely
riveting!" —Jason Reynolds
"Stunning." —John Green "This
story is necessary. This story is
important." —Kirkus (starred
review) "Heartbreakingly
topical." —Publishers Weekly
(starred review) "A marvel of
verisimilitude." —Booklist

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(starred review) "A powerful, in-your-face novel." —Horn Book
(starred review) Sixteen-year-old Starr Carter moves between two worlds: the poor neighborhood where she lives and the fancy suburban prep school she attends. The uneasy balance between these worlds is shattered when Starr witnesses the fatal shooting of her childhood best friend Khalil at the hands of a police officer. Khalil was unarmed. Soon afterward, his death is a national headline. Some are calling him a thug, maybe even a drug dealer and a gangbanger. Protesters are taking to the streets in Khalil's name. Some cops and the local

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drug lord try to intimidate Starr and her family. What everyone wants to know is: what really went down that night? And the only person alive who can answer that is Starr. But what Starr does—or does not—say could upend her community. It could also endanger her life. Want more of Garden Heights? Catch Maverick and Seven's story in *Concrete Rose*, Angie Thomas's powerful prequel to *The Hate U Give*.

The purpose of this book is to provide information related to the "Certified Analytics Professional (CAP)" and "Associate Certified Analytics Professional (aCAP)" exam

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conducted by INFORMS, USA. The information has been compiled from various sources available on the INFORMS website and other allied web sources. This book on CAP and aCAP exam preparation cover three major aspects related to the certification. Firstly, the information and history related to the CAP exam are given in the book. Secondly, the exam pattern, topic coverage, study time and various resources have been given with respect to the preparation of the CAP exam. Thirdly, 250 practice questions have been given in this book with solutions. These questions have been mapped with the CAP

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exam pattern under various domains. The objective of this book is to make aspirants aware of the pattern of the CAP exam; To give the aspirants an idea about topic coverage in the CAP exam; To give the aspirants an idea about pattern of question & options in CAP exam; Not to share the exact questions that appear in CAP exam; Not to claim that performing well in the practice questions will guarantee passing of the CAP exam. The solutions given in this book are correct as per the experts. Reader's opinion may vary with those of experts. The material in this book is only an indication towards actual CAP test

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preparation and may not be related to actual questions or their solutions. Since the aspirant has to opt for the MOST appropriate choice of answer, so a lot of subjectivity is there. A question may have all the correct options, but aspirant will have to choose the BEST from the given options. This book covers up 250 questions with answers (and explanation) on the format of CAP exam as per the CAP handbook guidelines. It gives a detailed analysis of the responses along with the detailed list of topics to be studied for CAP exam preparation. A week-wise study plan for 16-20 weeks has been

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given to help the aspirants prepare for the exam. Moreover, a list of online and offline resources has been given in the book to prepare for the CAP exam, along with the topic list and glossary of important topics. The easy way to master the art of auditing Want to be an auditor and need to hone your investigating skills? Look no further. This friendly guide gives you an easy-to-understand explanation of auditing — from gathering financial statements and accounting information to analyzing a client's financial position. Packed with examples, it gives you everything you need to ace an auditing course and

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begin a career today. Auditing 101 — get a crash course in the world of auditing and a description of the types of tasks you'll be expected to perform during a typical day on the job It's risky business — find out about audit risk and arm yourself with the know-how to collect the right type of evidence to support your decisions Auditing in the real world — dig into tons of sample business records to perform your first audit Focus on finances — learn how both ends of the financial equation — balance sheet and income statement — need to be presented on your client's financial statements Seal the deal — get

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the lowdown on how to wrap up your audit and write your opinion
After the audit — see the types of additional services that may be asked of you after you've issued your professional opinion

Csp Test Review for the Certified Safety Professional Exam

Esperanza Rising (Scholastic Gold)

Maritime Logistics

The Simple Path to Wealth

The High Performance HMI Handbook

NEW YORK TIMES

BESTSELLER • A leading political scientist examines the dramatic rise in violent extremism around the

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globe and sounds the alarm on the increasing likelihood of a second civil war in the United States “Required reading for anyone invested in preserving our 246-year experiment in self-government.”—The New York Times Book Review
ONE OF THE BEST BOOKS OF 2022 SO FAR: Esquire, Financial Times
Political violence rips apart several towns in southwest Texas. A far-right militia plots to kidnap the governor of Michigan and try her for

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treason. An armed mob of Trump supporters and conspiracy theorists storms the U.S. Capitol. Are these isolated incidents? Or is this the start of something bigger? Barbara F. Walter has spent her career studying civil conflict in places like Iraq, Ukraine, and Sri Lanka, but now she has become increasingly worried about her own country. Perhaps surprisingly, both autocracies and healthy democracies are largely

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immune from civil war; it's the countries in the middle ground that are most vulnerable. And this is where more and more countries, including the United States, are finding themselves today. Over the last two decades, the number of active civil wars around the world has almost doubled. Walter reveals the warning signs—where wars tend to start, who initiates them, what triggers them—and why some countries tip over

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into conflict while others remain stable. Drawing on the latest international research and lessons from over twenty countries, Walter identifies the crucial risk factors, from democratic backsliding to factionalization and the politics of resentment. A civil war today won't look like America in the 1860s, Russia in the 1920s, or Spain in the 1930s. It will begin with sporadic acts of violence and terror, accelerated by

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social media. It will sneak up on us and leave us wondering how we could have been so blind. In this urgent and insightful book, Walter redefines civil war for a new age, providing the framework we need to confront the danger we now face—and the knowledge to stop it before it's too late. This publication may be viewed or downloaded from the ADA website (www.ADA.gov). The premier reference in obstetrics for more than

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a century - now even more relevant to today's practice Williams Obstetrics is the most detailed, comprehensive, and rigorously referenced text on the subject. Written by an author team from the world-renowned Parkland Hospital, the hallmarks of this classic are its thoroughness, scientific basis, and practical applicability for the obstetrician at the bedside. This edition of Williams Obstetrics continues to emphasize

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the scientific-based underpinnings and evidence-based practices of the specialty. This is accomplished by using incorporating more than 3,000 new literature citations and guidelines from the most trusted professional and academic organizations. One of the important features of the twenty-fourth edition is a greater focus on the fetus as a patient and an expanded discussion of fetal diagnosis and therapy. This is

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complemented by more than 100 new sonographic and MR images of common fetal abnormalities. A new reorganization of the text enables the book to highlight more effectively the myriad disorders that may complicate pregnancy. Williams Obstetrics provides a convenient, clinically relevant text of value to the busy practitioner. The book summarizes important new data that has influenced evidence-based management to improve

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pregnancy outcomes. Much of this data is conveniently distilled into newly created tables and diagnostic and treatment algorithms. During discussion, numerous sources are cited to provide evidence-based options for patient management.

Additionally, nearly 900 images complement the text, many of which are new or enhanced. These include sonograms, MR images, photographs, diagrams, and graphs.

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This edition of Williams Obstetrics continues to provide clinicians with everything they need to know about the practice of obstetrics with a level of authority and quality of presentation not found in any other resource.

Building Ontologies with
Basic Formal Ontology
Certified Automation
Professional (CAP) Study
Guide

Dietary Reference
Intakes for Vitamin C,
Vitamin E, Selenium, and
Carotenoids

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A Guide to the
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Knowledge

A Good Girl's Guide to
Murder

Color and Light
Control Systems Design
Guide has helped
thousands of engineers
to improve machine
performance. This fourth
edition of the practical
guide has been updated
with cutting-edge
control design
scenarios, models and
simulations enabling
apps from battlebots to
solar collectors. This

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useful reference
enhances coverage of
practical applications
via the inclusion of new
control system models,
troubleshooting tips,
and expanded coverage of
complex systems
requirements, such as
increased speed,
precision and remote
capabilities, bridging
the gap between the
complex, math-heavy
control theory taught in
formal courses, and the
efficient implementation
required in real
industry settings.

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George Ellis is Director of Technology Planning and Chief Engineer of Servo Systems at Kollmorgen Corporation, a leading provider of motion systems and components for original equipment manufacturers (OEMs) around the globe. He has designed an applied motion control systems professionally for over 30 years He has written two well-respected books with Academic Press, *Observers in Control Systems* and *Control*

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System Design Guide, now in its fourth edition.

He has contributed articles on the application of controls to numerous magazines, including Machine Design, Control Engineering, Motion Systems Design, Power Control and Intelligent Motion, and Electronic Design News. Explains how to model machines and processes, including how to measure working equipment, with an intuitive approach that avoids complex math

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Includes coverage on the interface between control systems and digital processors, reflecting the reality that most motion systems are now designed with PC software Of particular interest to the practicing engineer is the addition of new material on real-time, remote and networked control systems Teaches how control systems work at an intuitive level, including how to measure, model, and diagnose problems, all

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without the unnecessary math so common in this field Principles are taught in plain language and then demonstrated with dozens of software models so the reader fully comprehend the material (The models and software to replicate all material in the book is provided without charge by the author at www.QxDesign.com) New material includes practical uses of Rapid Control Prototypes (RCP) including extensive examples using National

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Process control is essential in modern manufacturing. The control system is the eyes, ears, and nervous system of the plant. It senses, decides, and directs the activities of the pumps, valves, motors, and other equipment. The control system handles many routine tasks, freeing up the operator to oversee the operation and handle new situations that arise. Without process control,

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it would be nearly impossible to efficiently produce commodities like pulp and paper, gasoline, plastic, and pharmaceuticals. Most people learn process control through hands-on plant experience, accompanied by a healthy dose of self-study. This is because textbooks generally address the mathematics of process dynamics and control, but often miss the practical aspects. This easy-to-read book fills

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the gap by focusing on practical real-world knowledge of process control systems, providing clear and concise examples, and providing practical advice for handling day-to-day maintenance and documentation. The author begins by discussing control terminology, principles, and applications, the information one needs to form a basic understanding of process control. He then explains the differences

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between discrete, continuous, and batch control, as well as the different control systems, programming languages, and documentation needed for each. To complete the foundation, the author addresses the management of control systems including discussions about maintenance, change management, communications, and documentation. Finally, one chapter introduces advanced control topics such as advanced

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regulatory control,
multivariable control,
and neural networks.

Whether you are a student of process control, a technician or engineer expanding their skills, or someone in operations, maintenance, sales, support, or management who wants to develop a basic understanding of process control, this book is for you.

Gilbert Strang's clear, direct style and detailed, intensive explanations make this

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textbook ideal as both a course companion and for self-study. Single variable and multivariable calculus are covered in depth. Key examples of the application of calculus to areas such as physics, engineering and economics are included in order to enhance students' understanding. New to the third edition is a chapter on the 'Highlights of calculus', which accompanies the popular video lectures by the

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author on MIT's
OpenCourseWare. These
can be accessed from
math.mit.edu/~gs.

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**CISSP Study Guide - fully
updated for the 2021 CISSP
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Certified Information Systems Security Professional (CISSP) Official Study Guide, 9th Edition has been completely updated based on the latest 2021 CISSP Exam Outline. This bestselling Sybex Study Guide covers 100% of the exam objectives. You'll prepare for the exam smarter and faster with Sybex thanks to expert content, knowledge from our real-world experience, advice on mastering this adaptive exam, access to the Sybex online interactive learning

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environment, and much more. Reinforce what you've learned with key topic exam essentials and chapter review questions. The three co-authors of this book bring decades of experience as cybersecurity practitioners and educators, integrating real-world expertise with the practical knowledge you'll need to successfully pass the CISSP exam. Combined, they've taught cybersecurity concepts to millions of students through their books, video

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minutes of new audio review for yet another way to reinforce your knowledge as you prepare. Coverage of all of the exam topics in the book means you'll be ready for:

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- Communication and Network Security
- Identity and Access Management (IAM)
- Security Assessment and Testing
- Security Operations
- Software Development Security

The history of the American Ranger is a long

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and colorful saga of courage, daring, and outstanding leadership. It is a story of men whose skills in the art of fighting have seldom been surpassed. The United States Army Rangers are an elite military formation that has existed, in some form or another, since the American Revolution. A group of highly-trained and well-organized soldiers, US Army Rangers must be prepared to handle any number of dangerous, life-threatening situations at a moment's notice—and they must do so

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calmly and decisively. This is their handbook. Packed with down-to-earth, practical information, The Ranger Handbook contains chapters on Ranger leadership, battle drills, survival, and first aid, as well as sections on military mountaineering, aviation, waterborne missions, demolition, reconnaissance and communications. If you want to be prepared for anything, this is the book for you. Readers interested in related titles from The U.S. Army will also want to see:

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Greatest Enemy, Guessing
is Not Guesswork, Practice
Smarter, Not Harder,
Prepare, Don't
Procrastinate, Test
Yourself; A comprehensive
General Strategy review
including: Make
Predictions, Answer the
Question, Benchmark, Valid
Information, Avoid Fact
Traps, Milk the Question,
The Trap of Familiarity,
Eliminate Answers, Tough

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Read Carefully, Face
Value, Prefixes, Hedge
Phrases, Switchback Words,
New Information, Time
Management, Contextual
Clues, Don't Panic, Pace
Yourself, Answer
Selection, Check Your
Work, Beware of Directly
Quoted Answers, Slang,
Extreme Statements, Answer
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Heinrich's Pyramid Theory,

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"In the dark, bewildering, trap-
infested jungle of misinformation
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world of investment, JL Collins is

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the fatherly wizard on the side of the path, offering a simple map, warm words of encouragement and the tools to forge your way through with confidence. You'll never find a wiser advisor with a bigger heart." -- Malachi Rempen: Filmmaker, cartoonist, author and self-described ruffian This book grew out of a series of letters to my daughter concerning various things-mostly about money and investing-she was not yet quite ready to hear. Since money is the single most powerful tool we have for navigating this complex world we've created, understanding it is critical. "But Dad," she once said, "I know money is important. I just don't want to spend my life thinking about it." This was eye-opening. I love this stuff. But most

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people have better things to do with their precious time. Bridges to build, diseases to cure, treaties to negotiate, mountains to climb, technologies to create, children to teach, businesses to run.

Unfortunately, benign neglect of things financial leaves you open to the charlatans of the financial world. The people who make investing endlessly complex, because if it can be made complex it becomes more profitable for them, more expensive for us, and we are forced into their waiting arms.

Here's an important truth:

Complex investments exist only to profit those who create and sell them. Not only are they more costly to the investor, they are less effective. The simple

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approach I created for her and present now to you, is not only easy to understand and implement, it is more powerful than any other. Together we'll explore: Debt: Why you must avoid it and what to do if you have it. The importance of having F-you Money. How to think about money, and the unique way understanding this is key to building your wealth. Where traditional investing advice goes wrong and what actually works. What the stock market really is and how it really works. Why the stock market always goes up and why most people still lose money investing in it. How to invest in a raging bull, or bear, market. Specific investments to implement these strategies. The

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Wealth Building and Wealth Preservation phases of your investing life and why they are not always tied to your age. How your asset allocation is tied to those phases and how to choose it. How to simplify the sometimes confusing world of 401(k), 403(b), TSP, IRA and Roth accounts. TRFs (Target Retirement Funds), HSAs (Health Savings Accounts) and RMDs (Required Minimum Distributions). What investment firm to use and why the one I recommend is so far superior to the competition. Why you should be very cautious when engaging an investment advisor and whether you need to at all. Why and how you can be conned, and how to avoid becoming prey. Why I don't recommend dollar cost

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averaging. What financial independence looks like and how to have your money support you. What the 4% rule is and how to use it to safely spend your wealth. The truth behind Social Security. A Case Study on how this all can be implemented in real life. Enjoy the read, and the journey!