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## How big should a hockey stick be

Feb. 6, 2015 / 1 min read The transition from an accumulation portfolio where the worker is making contributions to his or her retirement investments, and a distribution portfolio where the portfolio is used to meet the retiree's need for income, is likely to limit the growth of the portfolio and may result in declining portfolio balances over time. Seniors who never touch principal won't have this problem, but for others it will be an economic reality. Financial advisers are often paid investment fees based on an assets under management (AUM) model, where the client pays a percentage of the retirement portfolio's valuation for the adviser's services. The adviser may have account minimums for accepting new clients or retaining existing clients. The question that seniors who compensate their adviser on an AUM basis will want to ask their financial adviser is: "What happens when my portfolio balance falls below your account minimums?" Anna Prior's recent column, "The Challenge of Aging Clients' Shrinking Assets" in The Wall Street Journal's Wealth Adviser column discusses this issue. In it, she chronicles several financial advisers who stuck by their clients, even after it stopped making economic sense, because it was the right thing to do.Changing the compensation model to something other than something based on assets under management like charging an hourly fee for services can work. So can changing the level of service provided to the client by the firm.The point is, you should have this discussion with your adviser now, and see how his or her practice works with the senior client to continue to provide financial advice if the retirement portfolio should shrink below the firm's account minimums for AUM compensation.How do you pay for your financial advice?Is your account balance growing or declining in retirement?Follow me on Twitter: @drdonsays If you had to, which would you choose: to be a great strategic thinker or a great strategy maker? The answer follows the same logic as the question, "Would you rather be smart or rich?" Most agree that it's better to be smart than rich since smart people can typically make money, but dumb lasts forever. Likewise, being gifted with a strategic mindset is worthless without the ability to mobilize organizational commitment around the resulting strategy. When CIOs are challenged with developing a strategy, I see time and time again the tendency to approach strategy making as an analytical rather than an emotional process. As a result, there is more focus on ensuring the right content than the right commitment. To illustrate this point, let's take a look at the typical IT approach to strategy making. Either by calendar or inclination, the CIO decides it is time to develop a strategic plan. She tasks one of her brightest staff members to make it happen within the next three months. The staffer solicits the input of the other IT leaders and defines a scope that is challenging but doable within the prescribed time line. Broad participation is required, of course, so the staffer arranges for the CIO to announce the initiative as one of the organization's top priorities and to attend the launch meeting. RELATED LINKS Read other columns by Susan Cramm Now, the strategy-making process begins. The plan calls for joint business-IT strategy making to define the business context and the implications to IT-enabled capabilities. Once there is a good understanding of the needs of the business, the process will shift to defining how to meet those needs—from a technology and an organization perspective. It all makes perfect sense until theory meets reality: gaining broad participation within the defined scope and timeline will be impossible—everybody is just too busy. So the staffer makes a critical (and fatal) decision: to shift from strategy facilitator to strategy doer. This way, the strategy will be completed on time to serve as input to the financial planning process. In the doer mode, the staffer conducts interviews externally and internally and drafts a document that meets the original scope. The CIO presents the strategy and, everybody nods their heads and gets back to business. Unfortunately, a lot of effort was expended but little strategy was made. The acid test of strategy is whether it informs and constrains decision making by compelling leaders to align their functional goals and day-to-day decision making to the goals of the enterprise. The only way to accomplish this is through communication and collaboration. The process of aligning people's hearts and minds is a difficult one that requires ongoing group discussion, and wrangling. No one can "do" strategy for someone else—it's a leader's job and one that is done collectively, not individually. Let's help our staffer out and rewind our scenario to the point where it was clear that the strategy process was going to fail. What the staffer needs to do is to open a discussion with the CIO and IT leaders about how to complete this iteration of the strategy. Of course, we are talking about reducing scope by identifying the critical one or two issues that need to be addressed (for example, how to provide a 360 degree perspective of the customer across the enterprise). While we are helping out, let's also advise the CIO that she abdicated her strategy-making responsibilities by delegating them to the staffer. The accountability for strategy making is not a staff role but a leadership one. Leaders need to pave the way with their business counterparts and leadership team and, in turn, hold them accountable for making strategy with their staff and partners. Let's also encourage our staffer and make sure he understands that he has an important role in strategy making. Staff resources should be used for defining and managing the process, coaching others through it, and integrating and overseeing the results to ensure focus and quality. Those who are strategically gifted have a tendency to emphasize the quality of the idea over the quality of the commitment. Never approach strategy making as a purely analytical exercise or trade off gaining emotional commitment in the quest to "get it right" or "get it done". Strategy is never done. In the process of shaping and informing future decision making, it also must change to account for the new learning that occurs as those decisions are translated in to action. Susan Cramm is founder and president of Valuedance, an executive coaching firm in San Clemente, Calif. You can e-mail feedback to [susan@valuedance.com](mailto:susan@valuedance.com). Copyright © 2007 IDG Communications, Inc. After four years in development, Paint & Stick has arrived, and mighty impressive it is too. Effectively two plug-ins in one, it enables the creation of hand-drawn animation within After Effects, plus the 'gluing' of 2D elements on to 3D renderers.It features the usual array of painting tools, with the import of Photoshop brushes and creation of custom brushes within After Effects, onion-skinning, plus erase and matte brushes (for erasing strokes or the layer itself).For compositing artists and animators, this in itself is worth the investment, but we're really interested in the 'Stick' part. With the sticky paint tools, you're able to attach a 2D element to a rendered 3D object and have it conform to the shape as it moves.Paint & Stick It features the usual array of painting tools, with the import of Photoshop brushes and creation of custom brushes within After Effects First you need to generate an Object ID pass and a Sticky Pass of your 3D project - plug-ins are provided for Cinema 4D and Maya. Fortunately, it's all neatly automated and takes very little time, as it's merely rendering the objects' coordinate mapping.Back in AE, you load your footage, add a new solid layer and apply Paint & Stick. You then load the Object ID and Sticky Pass sequences, and link them to the plug-in so it can identify each object and how it sits in 3D space. It's then a matter of either loading in a premade brush (currently limited to 500x500-pixel PNGs) or capturing one from an image or footage in the timeline, with all of AE's native tools at hand.Choose a relevant frame - for example where the subject is neatly face-on - apply the brush and then hit the Glue button. Now like magic, when you scrub through the timeline, the image will adhere to the object, moving in concert and being occluded by itself and other objects. Even on complex scenes the results were excellent and looked no different to a full render.In one example, we output a blank bottle and box and applied labels to them in After Effects. By placing the Stick & Paint layer beneath the reflection and shadow passes, the imagery was tied in perfectly to the scene. But if you suddenly need to change a logo, you simply hit the Delete All Glue button, apply a different image and re-render.As well as adding logos, decals and other imagery, Paint & Stick is also ideal for last minute revisions, enabling you to correct errant textures or cover up unwanted artefacts without the need to re-render the entire project.While version 1.0 is easily deserving of a place in your After Effects menu, we think future editions, with the ability to 'glue' animated sequences, will be absolute must-haves. Knowing how to drive a car equipped with a manual transmission is more important than it might seem. Even if your daily driver is automatic, you may get stuck in a foreign country renting a car from a company that only has stick shifts in stock. Or, you may need to borrow your buddy's old four-speed truck to move a couch across town. Although it can seem daunting, driving a stick shift is much easier than it seems; millions of people do it every day. Learning takes a little bit of patience, and mastering it requires a good deal of experience. If you're ready to get started — no pun intended — our easy-to-follow guide will teach you everything you need to know about driving a stick. Step 1: Familiarize yourself with the clutch and stick shift Miles Branman/Digital Trends Miles Branman/Digital Trends Assuming you own or have access to a vehicle with a manual transmission, sit in the driver's seat and take note of the various features and components while the vehicle is not running. Get a feel for the clutch, the third pedal that's located directly left of the brake. It's the heart of the difference between automatic and manual. Familiarize yourself with its resistance and when you can feel it grip. Afterward, locate the gear shifter, or "stick," which is typically located in the center console between the front seats or adjacent to the steering wheel. Make sure your seat is adjusted so you can easily reach all three pedals. You need to be able to push the clutch in all the way. Next, examine the shift pattern, likely laid out on top of the gear knob. This diagram generally showcases a series of lines and numbers that correspond to each gear. Note the placement of the individual gears, most notably reverse, which is often accessed by shifting down from fifth gear. Occasionally, on many Volkswagen vehicles, for instance, reverse is located by pushing down on the shift knob (or pulling up on the shift boot) and moving down from first. There's also a neutral gear located in the "gray area" between every notch, allowing you to release the clutch pedal while keeping the car running. Pressing the clutch and positioning your shifter between first and second gear, for example, will move you into neutral. Automatic transmissions do all of this ... automatically. Step 2: Practice shifting with the engine off and emergency brake engaged Miles Branman/Digital Trends Here's the golden rule of manual transmissions: Shifting begins with the clutch but ends with the gas. With the engine still off, press the clutch to the floor and move the shifter into first gear. Then, release the pedal while slowly pressing down on the gas. If the engine were on, this would propel the vehicle forward. To move into second, release the gas and press the clutch down again. At this point, you're just repeating the previous step, only you're moving into second, then third, then fourth, and so on. Put simply, shifting gears requires the following three actions: Depressing the clutch with your left foot. Manually shifting with your right hand, typically in gear order. Slowly depressing the gas pedal with your right foot while simultaneously releasing the clutch. The faster you're driving, the faster you can ease back the clutch, but keep in mind that smoothness counts more than quickness. Beginners should get in the habit of shifting from first gear directly to second gear, not third. Step 3: Simulate a real driving scenario Miles Branman/Digital Trends Accelerating requires shifting to higher gears. In general, you should shift when your vehicle reaches about 3,000 rpm, or when the engine seems to be overworking. Keep an eye on the tachometer if you're not sure when to shift, and make sure you never exceed the redline; you'll damage the engine if you do. With the engine still off, practice mentally accelerating to about 15mph and switching from first to second gear. Shift into third, stay there for a few seconds, then imagine you see a traffic signal that's about to turn red in the distance. It's time to downshift. Downshifting means shifting into lower gears. If the engine seems to be puttering, you'll need to downshift in order to bring its revolutions up and access more power. Depress the clutch and carefully maneuver the gearshift from third gear to second gear to practice downshifting. This instructional video helps you visualize the correct action. Coming to a complete stop requires pressing the clutch and shifting into neutral, the position conveniently located in between gears. Neutral isn't typically indicated on the gear shifter, but it's easy to find. Once you maneuver the stick into the correct position, you can take your foot off the clutch while keeping the car running without stalling. Step 4: Start slow and repeat Miles Branman/Digital Trends Practicing with the engine off doesn't quite compare to the real-world scenarios you'll face on the road. The next step is to actually practice driving, preferably on a flat surface without traffic or pedestrians — parking lots, back roads, etc. Secluded and low-traffic locations also give you plenty of time to get going again if you stall the engine. Try not to panic when it happens, though; engine stalls inevitably go hand-in-hand with learning to drive a stick. Although you can practice alone, consider bringing along a friend who knows how to drive stick. To start the vehicle, make sure the car is in neutral, press down the clutch, and turn the ignition key. Once you've selected first gear, slowly drive forward when the car starts, releasing the clutch while simultaneously pressing the gas pedal. Whatever you do, don't accelerate too fast. When the tachometer reads more than 3,000, or you're going roughly 15mph, press down on the clutch and shift from first to second gear before releasing it, and repeat until you reach your desired speed. Master this technique, and you'll be ready to take cars like the Mazda MX-5 Miata for a spin. Starting on a hill The most complicated part of driving a car equipped with a manual transmission is starting on a steep hill. That's because you need to operate the clutch pedal to engage first gear, the gas pedal to get the car moving, and the brake pedal to keep the car from rolling backward. It's tricky — unless you have three feet. Maybe you do, we don't. This is when the hand brake — typically located directly between the front seats — is useful. After you come to a stop, pull up on the hand brake so the car doesn't roll backward. When it's time to move again, start like you normally would on flat ground while simultaneously releasing the hand brake. Timing is key here. Releasing the hand brake too slowly will prevent the car from moving, while releasing it too quickly will cause the car to roll backward. Get it just right, though, and the brake will keep the car still long enough for you to pull away. Don't sweat it if you stall; it happens to everyone. Re-engage the hand brake, put the car in neutral, start the engine, and give it another shot. With a little bit of practice, you'll be stick-shifting your way through downtown San Francisco in no time. And, in many late-model cars, the hill-hold function keeps the vehicle stopped for a few seconds so you can drive off normally without needing to hold the handbrake. Alternatively, if your car doesn't have a hand brake (some have a foot-operated emergency brake), you'll need to master hill starts the hard way. Common transmission terms you should know Clutch: Broadly speaking, a clutch engages and disengages two independent shafts. In a vehicle, it connects the crankshaft (which is part of the engine) to the input shaft in the transmission (which routes power to the drive wheels). By default, it's engaged, but pressing on the clutch pedal disengages it in order to let you change gears. This video from the Learn Engineering channel gives a good overview of the clutch and its role in a transmission. Gear: In a vehicle, gears transfer power from the aforementioned crankshaft to the driveshaft. There are multiple gears to change how the engine's power rotates the car's wheels. Just like on a bicycle, smaller gears are used to get the car up to speed, while larger gears are used to build and maintain that speed. RPM: The term "revolutions per minute" corresponds to a measure of how many rotations on a fixed axis are completed in a single minute. In a car, the tachometer measures the crankshaft's rotations. For example, if you idle at 850 rpm, then your car's crankshaft is rotating on its axis 850 times every minute. Tachometer: Often located inside the instrument cluster, next to the speedometer, the tachometer measures the engine's revolutions per minute. As you accelerate, the tachometer needle will climb until it reaches the redline, which is when an electronic limiter will often kick in. You should shift well before the needle reaches the redline. Upshifting: Moving the shifter from a lower to a higher gear (from first to second, for example) is called upshifting. To shift, you need to engage the clutch and move the stick to the desired gear notch. Downshifting: The reverse of upshifting. It's when you move the stick from a higher gear to a lower gear. Double-clutching: Usually, drivers disengage the clutch and move the stick directly from one gear to another. This transition relies on a part called a synchronizer to match the crankshaft's and the driveshaft's rotational speeds. Alternatively, drivers can disengage the clutch to move the stick to neutral, release the clutch pedal, the press it once more to move from neutral to the next gear. This pause syncs the crankshaft and the driveshaft. The odds of needing to double-clutch are extremely low, unless you're driving a car with a transmission problem or one that's very old. Double/dual-clutch gearboxes: Double- or dual-clutch automatic transmissions use two separate clutches. Each set of clutches has its own set of gears which are odd or even. On a six-speed car, for example, one clutch is responsible for gears one, three, and five, while the other manages gears two, four, and six. These gearboxes are automatic, so they don't have a clutch pedal, but some offer shift paddles. Using dual-clutch transmission can offer a couple of impressive technical benefits. One of them is lightning-fast gear changes. Another advantage is that it won't break the bank. Dual-clutch transmissions are among the most fuel-efficient transmissions out there. CVT: The CVT (continuously variable transmission) is a specific type of automatic transmission designed using a system of belts and pulleys to provide countless ratios. We think we can all agree on the fact that you don't have to shift gears when there are none. A CVT vehicle uses an engine that offers the same functionality at the same RPM whether you drive super fast or snail-pace slow. Generally, you can find these systems in many modern cars, scooters, and ATVs. They are also currently dominating the Japanese vehicle market. Fuel-efficient CVT cars can save you loads in gas expenses, especially if you live in a hilly city. Remember to have fun! One of the best things about driving with a manual transmission is the fun you can have while doing it. Yes, there is some learning and practice involved when you're working with the clutch pedal for the first time, but it's worth it in the end. Remember that some people learn faster than others, and it may take a bit longer to catch on than expected. Don't expect yourself to be perfect, except that stalling is inevitable for at least the first few times. Shake off your mistakes and focus on driving (even if you get honked at). Practice makes perfect, so the more you work with the clutch, the more it'll feel like second nature. We can assure you that you'll start looking forward to driving once you learn how to drive a manual transmission. Editors' Recommendations





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