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Concept of language

Conception can happen intentionally or by a happy accident. Find out what happens during conception and what you can do to encourage conception when you are trying to get pregnant. When Andy Johnson graduated from high school in 1980, Washington, D.C., the native followed the logical path for anyone good at math and science-engineering. That led to a working position on radar detection for defense giant Northrop Grumman, and the realization that he didn't want to work in isolation. He was very, very solitary, says Johnson, in his 54s. It's just you and the problem. Today, Johnson is sheltered in a team environment, and is concerned about another problem: finding stable incomes in a low-yield ingstaying environment. The answer, says the \$2.3 billion Neuberger Berman strategic revenue fund manager (ticker: NSTAX), depends on teamwork - harnessing the expertise of Neuberger's 150 fixed income analysts and four other managers to build a portfolio to handle the right risk and reward. When I started in 1989, only one manager could run a portfolio, but the world is much more complicated, says Johnson, who won an M.B.A. from the University of Chicago while still at Northrop and joined what is now Neuberger Berman shortly thereafter. Today, Superman's portfolio manager model isn't working. Over the past 10 years, the go-anywhere fund has averaged an average of 5.7% annual returns, surpassing its multi-sector bond peer-and-risk group. The fund was also a standout in times of turbulence. It posted positive returns in 2008, when his fellow category fell by 15%, and continued this trend during the conical tantrum of 2013 and during the course increases last year. Although Johnson spent most of his career in fixed income, his first days as an engineer led home the importance of process and precision. This is especially true for a portfolio that can invest anywhere in the world in each fixed income class, and use derivatives and short positions. Synthesizing information into disparate asset classes requires what Johnson calls a common language. Enter the state space analysis, a mathematical methodology that makes it possible to analyze the risk/reward characteristics of different asset classes, such as emerging market debt and U.S. mortgage-backed securities, and building a portfolio. I want to take all these fantastic fundamental human contributions and put them in a framework that leads to better decision-making, he says. It's not me, I'm raising my finger in the air. The state space analysis also reflects the managers' current economic outlook: The U.S. economy will continue to around 2%, with faster growth potential if we get tax reform and infrastructure [spending], says Chicago-based Johnson. In Europe, economic growth has increased and it seems to persist. Care Care rates will rise (and bond prices will fall), but a flexible mandate makes some of that risk possible. We must not live with the risk of the interest rate that the market gives us, he says, adding that the fund has 20% less interest rate risk than the market. Johnson attributes two-thirds of this low rate sensitivity to short positions in German bunds. While at risk for the rate, Johnson and his colleagues say an improved economy reduces the risk of default for credit-sensitive securities. Broadly speaking, we like credit, he says. The largest allocation of the fund is in mortgage-backed securities, almost 18% of assets. I've always had a significant commitment to mortgage agents-that is, government-guaranteed mortgages-says Brad Tank, the original portfolio manager fund and investment director fixed income officer. The fund held only 10% of the assets of these securities, and as much as 55%. Government-backed home credit securities recently gave 2.78%, and provide a reliable source of income in what many believe is still the early days of the housing cycle. Nonagency residential mortgage-backed securities account for nearly 14% of assets. Here's a market where we can offer a bit of an advantage through research and analysis, Tank adds, noting that the company built a postcode database 20 years ago to analyze housing markets in detail. Most of these bonds were issued before the housing crisis. When the balloon broke, they were decimated, Johnson says. They're back, but they still offer adjusted yields around 5%. Investment bonds account for 17% of assets, but the fund is tilting towards lower-yield, higher-yield securities. BBB yield-grade investment bonds between 3.25% and 3.5% on average, he says. The fund favours telecom-including AT&T and Verizon Communications-and media, including Viacom; these two sectors account for 5 % of the fund's assets. They offer attractive yields and are less cyclical, he says, noting that yields are around 4.25%. People are going to pay their cable bill and cellular bills [even in the down savings] because they want their cable and their iPhones. Managers also liked banks for the same reasons the equity market didn't like, Johnson says. Dodd-Frank, he says, has made the sector safer. Recent holdings include Bank of America bonds and Morgan Stanley's preferred shares. High-yield bonds, 15.6 per cent of the portfolio, still offer a decent amount of pillow against rising rates, Johnson says. Just how much? The 10-year Treasury should increase by percentage points to delete that pillow. I don't see the fundamentals that would support a 10-year treasury at 3.8%, says Johnson, who likes high-yield telecommunications and cable-includingSprint-for the same reason he likes their investment-grade investment-grade-grade Fixed income investors often look to emerging markets for yield, but Johnson and his co-managers are wary. The fund's 3% stake is limited to local currency debt in Mexico and South Africa. It's quite appreciated, and there's a possibility that a more-aggressive Fed could spill over into emerging markets, he says, explaining that rising rates in the U.S. make emerging market bonds less appealing on a relative basis. There are other asset classes with attractive return profiles that do not have this risk. Email: editors@barrons.com Like Barron on Facebook Follow Barron on Twitter Photo: shutterstock.comWe start by considering a handful of words that are especially useful when talking turns into buildings. SIMETRY In the last chapter, the word symmetry seemed inevitable. The Georgian House was strictly symmetrical; later, Gothic Revival House was constantly asymmetrical. But let's get back to the basics. The dictionary tells us that the word symmetry describes a correspondence in size, shape, and the arrangement of the parts on opposite sides of a line or plane. In practice, this means that if you draw a horizontal line and then a vertical line that intersects with the first at its center point, you will have a symmetrical figure with one side that balances the other. In the same way, if you start with a rectangle and cut it, it's also symmetrical. Let's add a few openings to a four-sided box — windows on either side of the center axis, maybe a door in the center. All in a hurry, a house begins to appear. All we have to do is add a roof, and a pair of chimneys, and we have a two-dimensional representation, an elevation that I call in the drafting class, of a recognized Georgian house (or classic colonial, as this configuration can also be described). Needless to say, the place is symmetrical. ASIMETRY Again, we start with a line, but this time we consciously divide it into two asymmetrical (uneven) parts. We make a box, add a couple of openings, then put on a gable end (centered on our perpendicular). After adding a few details, we have a Gothic Revival Cottage.MASS This discussion of

symmetry may seem to suggest that houses exist only in two dimensions and that, by looking at an elevation drawing of a structure, we can understand. In fact, thinking the façade of a house appears on a piece of paper is helpful, but other angles of approach are essential as well. Instead of a piece of paper, think of a small waxed cardboard milk or juice carton, of the type that holds a 1/2 pint of liquid. It is a three-dimensional object, which means it has width, height and depth. It occupies space, just like people, books and bricks. And, by the way, just like the buildings. Unless very far away and align exactly with the centre of a building (or a milk carton), you will see it as a Object. From a sloping view, represented here by an isometric sketch, a simple, shoebox, it is recognized as a three-dimensional table and soon becomes a house. A house with a story and a half has a full ceiling on the first level and a sufficient height on the upper floor, which can be used as living space. Lower the roof grounds and you have a farm house, a house with a single story, where the living areas are only on one level. Cape Cod is a popular compromise because the dwellings on the upper floor must be had for virtually no additional expense on the costs of a one-storey house. For some, however, built-in limitations on ventilation, light, and head room make it less of a deal than at first it seems. For them, maybe the two-story house is the answer. In this configuration, the roof sits a larger story, above a second story. Thus, the same footprint can accommodate radically different tablecloths. To have a farm with an equivalent amount of interior space to a two-storey house, however, the farm will need to have a footprint twice as large as the two-storey house. That makes the farm best suited for larger lots, while two-story homes are well adapted to plots in the city or small suburban settings. On the same footprint, a story, a story and a half, and two-storey houses offer very different amounts of living space. SHAPE So far, we've been talking about box-shaped houses. Some are taller or wider or deeper than others, but there are basic boxes with four sides and a top and bottom. In the past, the consolidation of living space around a chimney and in such a regular form has made sense. The delegation of the box took time. The first houses often had ells added from their back schoolings, resulting in Plans in the form of T. As asymmetry became acceptable with Greek and Gothic revival styles, the wings appeared on the sides of new houses, resulting in L-shaped houses. Many houses had golf windows, towers, turrets, porches or other items that broke the box's plans. When a number of different masses are combined (think about how some large Victorian houses seem to roam), the term massing is applied to describe the assembly of different three-dimensional elements. For a moment, let's go back to the box house again. After all these talk T-shapes and L-shapes and the rest, you might be surprised to find what a difference a simple change in design can do. Certain forms of roof – Mansard being the best example – telegraph the style of the house (a Mansard roof means that the house is a House of the Second Empire). Some roofs are high to living areas below them (such as gambrel or Mansard), while others are smaller and include little more than storage space. Some are simple, others require complex carpentry full of compound angles. The roof of a house may seem a little more than the protection of the weather needed, but it also communicates a lot about the design of a house. The general shape and mass of a house conveys a great deal about the place. Consider the contrast between two different houses that date from the same era. A Foursquare has a boxy table, two floors, with a high roof; Prairie Style home is low-slung, consisting of a single story with a flattened roof and wide overhangs. While Foursquare and Prairie Style House have similar origins, one is essentially vertical, the other horizontal. One seems to have been erased in the landscape, the other may have grown out of it. One stands above the landscape, hunched as if he were facing the challenges of Mother Nature; the others rest more easily, go with the flow of land. In the examples here, however, they contain the same amount of living space. Okay, let's take a short break from talking about shapes and masses, symmetrical or otherwise. Remember that the shape of each house – whether it resembles a single carton of milk or a dozen cardboard boxes that collided – tells a story of where it came from. Understanding the geometry of your home, even in such wide strokes as these, can help you think about changing it. You can view your home in geometric terms, given its shapes, massaging, and symmetry. These features can be considered from afar, but as you get closer, finer distinctions become more important. Among them are scale, proportion, texture, and pattern. SCALE I'm a man of average height. However, a couple of members of my television crew are quite tall. I can walk into a room on a modest scale and feel at home, but they have to beware of going through the door and then the ceiling seems to go into their room. It's all a matter of scale, what's in the scale for a 5-foot person-something is not for someone who is a taller leg. The scale is about in size, size and relative size. In house design, windows and doors, room sizes, furniture, and other items are usually of recognized human scale. Buildings adjacent to each other on the same street landscape generally look better if they have the same scale—were the Empire State Building adjacent to a picturesque Cape Code House, juxtaposing would be really strange. Instead, a row of Victorian black stones with well-aligned cornices looks a lot out of a piece. Buildings must not be the same size, but should be related to each other. PROPOSAL Scale and proportion Together. The proportion refers to the relationship of elements with each other. Thus, a giant window that dominates the façade of a small house with other smaller windows seems disproportionately large. A graceful room with a vaulted ceiling 20 meters high can look wonderful and feel really great indeed. As an individual space, it may be very satisfying, but if it was shoe-homed in a small house, it can also be asking the question, Why am I here? As you plan your remodeling project, consider how the different new elements relate to the old. Do they have the same scale? Are they proportional to each other? Sometimes a surprising contrast in scale or proportion is very effective, but make sure you think through. Most of the time, the disproportionate elements that are outside the scale look like someone wouldn't really think. MODEL When you look at any symmetrical house, the pattern of its basic elements probably shouts at you. The most obvious are the openings, windows and doors. Are they evenly spaced on the façade or is there a dot-dash-dot quality when positioning them? Notice if the openings on the house are aligned. Or have a zig-zag quality with some higher than others? The way the openings are set in elevation gives it its own rhythm. Often, subtle variations in spacing add visual appeal. Siding also adds to shaping a home. Clapboards give a house a horizontal feeling; board-and-batten siding adds vertically. The shingles add shading, while the brick has its own unique pattern. Trim can be added to the pattern, as in the case of houses where trim boards frame and accentuate clapboarded areas. Trim around the windows also adds emphasis, extending the wall area dedicated to windows, which can affect the proportion and pace. Mixing different patterns can be very effective (see Stick Style House), adding texture and interest to the surface of a house. But different items on the same house must be handled with great care. A common strategy these days is to use shingles for an addition to a clapboard home as a kind of recognition, a sincere statement that yes, this section is indeed new. It can work very well. But in general, using multiple models requires more design skill if you want to avoid a busy look. SOLAR ORIENTATION Another consideration outside your home is its relationship with the sun. If you don't plan to move your house, its solar orientation won't change. The sun rises in the east and sets in the west and, depending on the season, illuminates certain rooms at certain times of the day. But if you're planning a plus, its location can have an impact on existing spaces (creating new openings or closing old ones). And where you put the addition will also determine how much light Becomes. A kitchen/breakfast plus room is best located on the east side of the house to gather morning light, a new dining room probably belongs on the west side to take advantage of the late and early evening light. VOLUM This is a fancy word, volume. In an architectural context the volume describes the space, especially the interior space. While the exterior of a structure appears to be a solid mass, it actually comprises a three-dimensional space. Consider it another way, thinking back to our waxed cardboard box. Empty the box with its contents and the space that once held milk or juice inside is its volume. When we think about the volumes of the house, most of those words we talked about earlier come back into the game. You probably want a house that has good proportions, that is human at scale, and that has attractive models of materials. But let's start with the proportion. The proportion can be a slippery concept. Consider a square room. It would seem perfectly proportionate, with its identical length and width. However, as living spaces, square rooms tend to be static while rectangular rooms seem to suggest movement. That's probably because they're easier to divide into different areas, encouraging flow. So matching sizes don't automatically make for good proportions. Like facades, interior spaces and enaves can be symmetrical, with balanced windows and doors. Shapes have an important impact, too, although the shapes and masses of the house volumes tend to be movable elements, such as pieces of furniture. Concerns such as light and ventilation become much more important indoors than outdoors. But perhaps the most important of all is the interior appearance. ASPECT Earlier in this chapter, I made a point of recommending to remain true to the original floor plan. That's because traditional plans often make a lot of sense. These include private areas of the house (bedrooms and accompanying bathrooms and dressing areas); working area of the house (kitchen, utility room, secondary entrance area, etc.); and relaxation spaces, maybe a living room, dining room, and/or a family room. As you think about renovation, remember the invisible demarcation lines between each area. This new dining room that you've been pining for probably doesn't belong right under the new bedroom for the baby—the two activities are at odds with each other, as happy talk and laughter are great at the dinner table, but not so wonderful when you want your child to drift slightly off at dreamland. DRAMA Another consideration in thinking about your home is harder to quantify than more traditional design factors. But I think it's important for a home to satisfy the normal human desire to entertain and be entertained. There is no way that the theater can be incorporated into a house, but internal scenography can include color, contrast, décor, and other elements. One of your favorite favorites Frank Lloyd Wright's devices was to change the height of the ceiling. The visitor to many Wright houses is inaugurated in a low, dark hall. Moments later, when moving to another space, the ceiling increases, often dramatically. High lighting coves on the wall, cleretory windows, vaulted ceilings, or other elements are added to the drama. Wright was a master at using design tools to add emotion to the experience of a home. House.

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