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YOU MIGHT SAY THAT FINANCIAL Vaz Gary Gensler, chairman of the Commodity Futures Trading Commission, is born again - as in Brooksley Bourne, the woman who ran the regulator from 1996-99 and warned that the \$70 trillion market for unregulated, over-the-counter derivatives needed police to make it blow up the world's financial system. Which he did, eight years later. Gensler's task is to return the dropped Borden baton and bring this market out of the shadows. Andrew HARRER/BLOOMBERG - Backed by the White House that champions sweeping financial reforms, Gensler is asking Congress to allow the CFTC to regulate off-exchange derivatives traders - hedge funds, banks and insurers that trade instruments like currency swaps and interest rate swaps. Most derivatives will be standardized and traded on exchanges. In addition, like Bourne, the new CFTC chairman is asking Congress for a bigger, more predictable budget that Gensler said is consistent with our mission. The competence of the CFTC will increase dramatically if Gensler gets his first wish - to regulate traders - because swaps represent a large part of the derivatives market. The CFTC will oversee risk derivatives, such as interest swaps; The Securities and Exchange Commission will regulate derivatives related to capital, such as full-yield swaps. In 1998, Congress slapped down Born when it argued that the CFTC, which regulates commodities and futures exchanges, also has jurisdiction over the over-the-counter derivatives market, where banks and brokers bet on each other on the direction of interest and exchange rates. Instead of hedging their loan portfolios, they started making one-way bets to pump up profits. She was confronted by Clinton's financial heavyweights Robert Rubin, Alan Greenspan, Lawrence Sarmets and Arthur Levitt, who argued that it would effectively kill the market. The boys treated her as a well-composure but ignorant woman. Gensler maintains that he has always been pro-regulation. But in 1999, during the Battle of Bourne, he was deputy finance minister, chief adviser to Finance Minister Robert Rubin, and then minister Lawrence Sarmans on all aspects of the internal finances, his biography says. In May, Bourne received the Profile in Courage Award for her position (prompting an industry lobbyist to bully: What does Caroline Kennedy know about the future?). Meanwhile, Gensler has been putting through a squeeze of senators worried enough about his past to demand assurances that he will enact tough reforms. Gensler's defense is that he advised former Maryland Sen. Paul Sarbanes, a Democrat, when a lawmaker helped craft a law that would clean up after Enron, a house with energy derivatives, rose in smoke. Law In 2002, increased codes of conduct for boards of directors, companies and their accounting firms and severe criminal penalties for violators. In addition, in The Great Mutual Fund Trap, co-authored by Gregory Baer, Gensler argues that investors should avoid actively managed funds because most of them are not effective enough with less expensive index funds. GENSLER WANTS SUBSTANTIALLY MORE powers than has been awarded to any CFTC chairman before him. Not only does he want to regulate previously unregulated derivative markets, he also wants authority to regulate a market that currently does not exist: greenhouse gas allowances that are likely to be part of the climate bill. Gensler believes that the CFTC is ideal for this role; The agency already regulates the sulphur and nitrogen oxide premiums created by acid rain legislation. A good relationship with Congress doesn't come without a mutual back scratching - a fact that has raised concerns about the future of the industry. The politically minded chairman reacts to congressional complaints that speculators are artificially driving up the price of oil and gasoline, punishing consumers. As a result, Gensler and his fellow commissioners may impose position restrictions on all traders, including popular commodity exchanges, to prevent re-concentrations that could disrupt a fair, orderly market. A study is under way. John Damgard, president of the Futures Industry Association, says he's a fan of Gensler, but he worries that jawboning by Congress could lead to regulatory redundancies: Futures markets have worked flawlessly throughout the financial crisis, and we're proud of it. Congress doesn't understand the difference between speculation and manipulation. Gensler knows. He knows that farmers and farmers can't dismiss their risk if there are no speculators on the other side of the deal. The question is whether significant investment concentrations are disrupting the fair and streamlined market. Gensler says Congress should act on reform now: Franklin D. Roosevelt was right when he asked for strict regulation of securities and commodities. You need traffic rules for the market and the economy for the benefit. I've believed it for a long time. SisojeGetty Images Ask Experts: Our expert panel answer questions about DIY, eco-design, mortgage, cleaning, architecture, consumer questions and more question: As the weather gets warmer, we want to hold a few updates in our garden. How hard is it to lay a wooden deck? DIY expert, Joe Behari, says: In theory it's not a hard job, but you have to be confident in power tools and cutting wood. Rent a circular saw from a tool rental company and read the instructions. Wear equipment When using it and practice first on a couple of rough cuts. Start by creating a base for flooring to sit on using 2in x 4in processed wood. Cut each joystick to the desired size and screw together with galvanized screw screws Frame. It sits on the ground, providing a roll of the surface for the boards to fix and stops them in contact with the ground and becomes wet. Once the frame is built, cut out the flooring boards: they must be fastened perpendicular to the frame. But before you start cutting, think carefully about where to start and how to lay the deck. It may be a good idea to sketch out a plan so you know exactly how many boards you need and their correct length. Then lay out the boards before fixing them in order to make sure that they are all suitable and make any adjustments. To fix them in place, make sure you screw them into the frame. You will need a countersinking tool on the drill as the screws have to sit right under the surface of the tree so they don't travel hazards. Countersinking tools either come with a drill bit attached or can be a separate bit in general that you use after making the initial hole. Use galvanized screws to fix each board, positioning two screws at each end of the board. Make this task easier on your hands by using an electric screwdriver or screwdriver bit on the drill. From: House Beautiful Magazine Get inspiration, ideas and tips wherever you are! Follow us on Facebook: Home Beautiful UK. Home Beautiful UK Twitter: @HB Instagram: @housebeautifuluk This content is created and supported by a third party and imported to this page to help users provide their email addresses. You may be able to find more information about this and similar content piano.io © Marion Boddy-Evans. A license to About.com, Inc. wash is useful for providing a background or to cover a large area. It can be done in a single tone, known as smooth, smooth, or flat wash; or gradually becomes lighter, known as graded wash. You will need the following: a piece of watercolor paper stretched on the drawing board. A large brush (such as number 10 or 12). A can of clean water. An easel or something to support the drawing board at a 30-degree angle to the horizontal. Cloth for drying the brush. How to lay even, flat wash: Place the board at a 30 degree angle, so that the smears you are going to put down will flow into each other. You're going to work from top to bottom. Load the brush with plenty of paint. Starting at the top of the paper sheet, place a wide horizontal touch from one side to the other, as if you were drawing a line in pencil. Don't lift the brush until you've been through all the way. Some paint will accumulate at the bottom of this strip. Don't try to get rid of it, it's an integral part of washing. Step 2: Add some more paint to the brush and then make another horizontal kick making sure the tip of the brush lifts the river paint in part of the front page. Do not draw over this river, otherwise you will spoil even the washing. Work as hard as you want The next blow before the river dries, otherwise you end up with lines in the wash, and before it runs down the paper Step 3: Continue this way until you get to the bottom of the paper. Squeeze excess paint from the brush between the crease of the cloth and then use the tip of the brush to lift the excess paint from the last blow. Don't worry if this makes the last kick seem a little easier than the rest, some paint will clear down until it dries up and sort it out. Leave the board at an angle until the wash is completely dry, otherwise some of the wet paint will flow back up and the wash will dry unevenly. Image © Marion Boddy-Evans. License to About.com, Inc. Graded wash, where the color brightens up at the bottom of the page, is done in the same way as even washing, except that instead of loading the brush with a large amount of paint for each subsequent stroke, you load the brush with clean water thereby diluting the wash. Lift the excess water from the last impact and leave to dry at an angle. Tips: Loosen the piece of paper you want to paint evenly with water using a very large brush or sponge before laying the wash. This facilitates the flow of paint. Rather prepare too much paint than ended. If you need to stop to get more paint, your wash can dry, creating a hard edge between where you left off and restarted. You also can't mix the exact same color. It is easier to get through the width of a sheet of paper in one stroke if you use the whole hand and not just the wrist. Some pigments dilute faster than others, so test graded washes in different colors and keep the record for easy reference. Don't go back to fix any mistakes as it will make the mistake even worse. Rather start a new wash or accept imperfection. Imperfection. lay me down lyrics and chords chris tomlin. lay me down lyrics and chords piano. lay me down lyrics and chords pdf. sam smith lay me down lyrics and chords. lay down beside me lyrics and chords. don williams lay down beside me lyrics and chords. lay me down chords and lyrics dirty heads. lay me down by crosby and nash chords and lyrics

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