

Tips for Managing Career Transitions and Your Golf Game: Lessons and Teaching from Harvey Penick's Little Red Book

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Answer This
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Financial Policy Committee
The Financial Policy Committee (FPC) has been established as an advisory body to the Bank of England, responsible for monitoring and assessing the risks to the financial system, and for recommending measures to mitigate those risks.

Penick's
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John Wayne
One of the most famous actors and officers in American history, John Wayne was a symbol of the American West. He was a actor, director, and producer, and his films were a major part of the American movie industry.

For Women
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Armed Forces
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Financial Policy Committee
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The Financial Policy Committee (FPC) has the power to make sure emerging risks and vulnerabilities across the financial system as a whole are identified, monitored and effectively addressed.

A consultation document was published in 2012 by the HM Treasury about the macro-prudential tools that the FPC should be given and have published legislation setting out these tools. These tools give the FPC the power to direct the Prudential Regulation Authority to increase the capital that UK banks are required to hold in certain circumstances.

Budget Cuts
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David Cameron introduced spending cuts in 2010. They are set to be the largest cuts in the history of the UK. The government department are expected to be cut by four per cent.

Health, schools, recreational aid and other services are expected to be cut by four per cent. The government department are expected to be cut by four per cent.

Police Station Closures
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Over the next five years, 34 police stations and offices are expected to be shut down in Devon and Cornwall due to budget cuts. The annual budget of £264 million is also expected to be cut by £54 million over the next five years. The Devon and Cornwall police force, which covers the largest geographical police area in England, is expected to lose 500 officers due to the cuts, which would see numbers reduced to 2,500 - down from 3,000 in 2010.

Fire Station Closures
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In 2014, 10 London fire stations were shut down to save £28.8 million. 552 jobs were lost and the London Fire Brigade said that the changes were "inevitable" but the service would not be affected. The cuts also include reducing the number of fire engines by 14. The Fire Brigades Union said that the cuts will compromise public safety. However, the LFB believe that the cuts will not affect public safety as the number of fires has fallen by 50% over the last 10 years.

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Junior Doctors

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Negotiations between the British Medical Association (BMA) and NHS Employers for new consultants and junior doctors' contracts began in October 2013, the first time contract negotiations had taken place for 13 years. After such a long time, plenty was needed to be discussed.

The new proposals for the contract will have effect on how much junior doctors get paid, and their decisions surrounding which specialties they choose to train in. It also has an impact on whether they switch specialty later on in their careers and if they decide to take time out to pursue an academic qualification such as a PhD or to have children.

Please don't forget to check the government website for the latest news.
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Jeremy Hunt announces Conservative government will impose junior doctors contract

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Armed Forces

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The armed forces covenant recognises that the government and the nation have an obligation to the armed forces community and it establishes how they should expect to be treated. The policy paper was published in May 2011 along with 'The armed forces covenant: today and tomorrow' which detailed the steps being taken to support the armed forces community.

The armed forces covenant itself is not a legal document but its key principles have been enshrined in law in the Armed Forces Act 2011. The legislation obliges the Defence Secretary to report annually on progress made by the government in honouring the covenant.

Actions taken so far

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Some of the actions that the Ministry of Defence have taken so far include:

- 3 tranches of the covenant LIBOR fund
- making £6.5 million of funding available to guarantee that all serving personnel or veterans injured in Iraq or Afghanistan will be able to upgrade to the latest prosthetics technology
- twice doubling council tax relief
- introducing a Service Pupil Premium
- setting up an additional fund of £3 million per year (it was raised to £6 million per year from 2014-2015) to support state schools cater for significant numbers of children of service personnel
- developing shadow postcodes for British Forces Post Office addresses so that service personnel can access online goods and services

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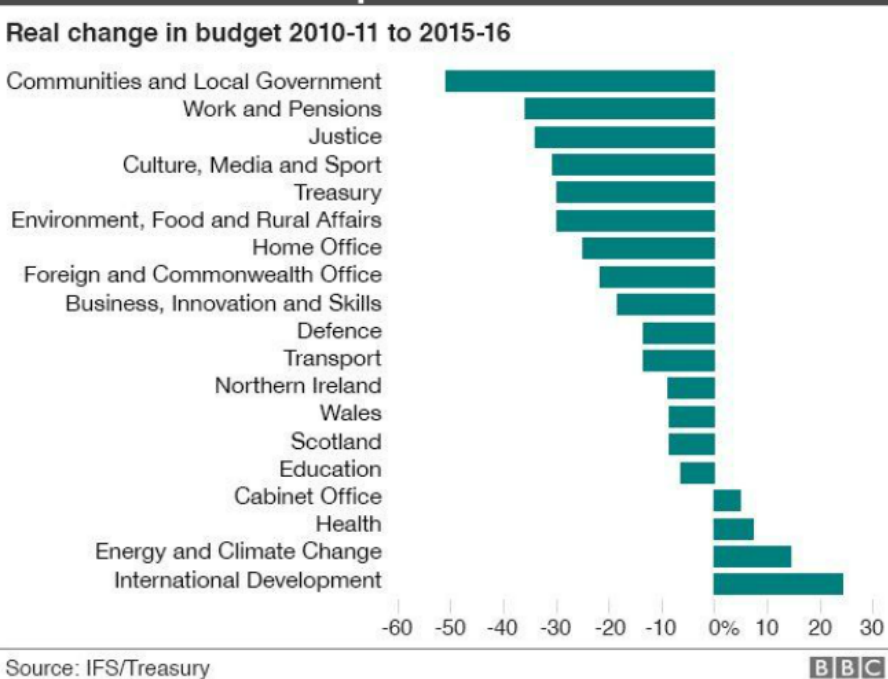
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Budget Cuts

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Gordon Brown introduced spending reviews in 1998. They are where the chancellor outlines how much money each government department are allowed to spend for the next three to four years.



Health, schools, international aid and defence escaped the budget cuts in 2015, but George Osborne asked unprotected departments to find a total of £20 billion in savings as part of plans to balance the government's books.

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