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Web9. The estimated loss ratios nationwide for 2015 and 2016 are 94.9% and 95.1% respectively. The loss ratio nationwide from inception through 2016 is estimated to be ...

Mutual of Omaha Insurance Company

Webmutual of omaha insurance company statutory statements of cash flow for the years ended december 31, 2018 and 2017 2018 2017 net change in cash and cash equivalents and ...

Order and Decision Docket Number LH 18-09 Mutual of ...

Web1. Mutual of Omaha has requested the approval of a 5 .0% rate increase for its individual pre-standardized Medicare supplement policy forms 2CMO et al. 2. As of 9/30/2017 there ...

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Mutual of Omaha Insurance Company Consolidated 1Q17 ...

WebMutual of Omaha Insurance Company and Subsidiaries Executive Summary and Analysis of Financial Condition as of March 31, 2017 and December 31, 2016 and Results of ...

UNITED OF OMAHA LIFE INSURANCE COMPANY ...

Web(A Wholly Owned Subsidiary of Mutual of Omaha Insurance Company) STATUTORY STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2017, ...

Item 5 GIB 08 16 16 Mutual of Omaha 2017 Proposal FINAL

WebAug 16, 2016 · We have reviewed Mutual of Omaha's proposal against the ET-7423 (1/23/15) rev draft 4-21-16 Standards provided by ETF. Mutual of Omaha submitted a ...

Mutual of Omaha Insurance Company and Subsidiaries

Webrespects, the financial position of Mutual of Omaha Insurance Company and Subsidiaries as of December 31, 2015 and 2014, and the results of their operations and their cash flows ...

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Mutual of Omaha Insurance Company

Web1 Mutual of Omaha Insurance Company 3300 Mutual of Omaha Plaza, Omaha, NE 68175 ... The number of policyholders and the annualized inforce premium, as of December 31, ...

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Mutual of Omaha Insurance Company

Webrespects, the admitted assets, liabilities, and surplus of Mutual of Omaha Insurance Company as of December 31, 2015 and 2014, and the results of its operations and its ...

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Web1 Mutual of Omaha Insurance Company 3300 Mutual of Omaha Plaza, Omaha, NE 68175 ... The number of policyholders and the annualized inforce premium, as of December 31, ...

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Web- 4 - MUTUAL OF OMAHA INSURANCE COMPANY STATUTORY STATEMENTS OF OPERATIONS FOR THE YEARS ENDED DECEMBER 31, 2013 AND 2012 2013 2012 ...

2016 Mutual Sales Leaders - Stephens-Matthews

Web· January 1 through December 31, 2016 (business must be applied for in 2016 and net issued between January 1, 2016, and December 31, 2016) · All issued policies must be ...

MUTUAL OF OMAHA INSURANCE COMPANY...

WebMay 18, 2017 - 3 - MUTUAL OF OMAHA INSURANCE COMPANY STATUTORY STATEMENTS OF ADMITTED ASSETS, LIABILITIES AND SURPLUS AS OF ...

United of Omaha Life Insurance Company Stat Based FS ...

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WebMutual of Omaha Plaza Omaha, NEBRASKA 68175. dated as of December 31, 2020, verified under oath by the examiner-in-charge on. April 10, 2020 and received by the ...

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In medical acupuncture, the practitioners are graduates of western medical schools. Their application of needles is not based on the traditional acupuncture points, but on anatomic data. These acupuncturists use shorter needles and the insertions are shallower. They also tend to use fewer needles and leave them inserted for shorter periods of time. Adherents to TCM feel this is a watered-down version of the real thing. Nevertheless, many patients have

felt relief of symptoms through this method.

Conditions for Puncture Application

There is a broad and extensive list of ailments which can be treated with acupuncture. The conditions run the gamut from asthma to constipation, anxiety to weight loss. Most TCM practitioners believe that any health condition results from an imbalance in Qi flow, therefore amenable to needle therapy. Western acupuncturists tend to have a more limited list of indications, the most common of which is undoubtedly control of pain.

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The reasons why people get allergies can be various and one of the reasons could be hereditary but that that does not necessarily mean that children are bound to get allergies from their parents. Some of the common allergens include food, airborne particles, insect bite and sting, medicines, chemicals etc. Food allergies typically occur in infants and usually vanish as the child grows. The list of food allergens includes milk & dairy products, wheat, soy, eggs, peanuts, and seafood. Some people are allergic to stings and bites of certain insects. The venom in the bite is the one which actually causes reaction and can be as serious as anaphylactic in some teens. Some teens are also allergic to airborne particles which are also known as environmental allergens. They are also the commonest of all the allergens. Examples of these allergens include dust mites, animal dander, mold spores, grass pollens, trees and ragweed. Some adolescents are also allergic to certain antibiotic medicines. Another common allergen is chemical, certain chemicals present in laundry detergents or cosmetics can cause rashes that are itchy in nature.

Allergists usually treat allergic problems. They may ask questions like symptoms of the allergy and whether it is hereditary. They may also prescribe certain diagnostic tests like blood or skin test depending on the type of allergy. The best way to treat allergies is to completely avoid the substances that cause allergies. However there are certain medications and injections are also available to treat allergies.

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In modern medicine, the use of traditional techniques with proven results has become a widely accepted practice. Acupuncture has proven its worth time and again. Modern practice guidelines make it effective, reproducible, and safe. It is a gift of healing from ancient sages that has the potential to bring relief to millions of people. Preliminary studies have shown that acupuncture may provide symptomatic relief to children suffering from autism. Although difficult at first, it is believed that it is rewarding in the long run. This is because while conventional therapy and treatment requires that the child stay still, acupuncture doesn't. Some say it's a quick prick at the vital points in the body.

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Another variation is electrical acupuncture. Here, electrical wires are hooked up to the needles and a weak current runs through it which may cause no or little sensation at all.

It is also possible that herbal medications will also be prescribed by the acupuncturist for your treatment to be successful.

observation december 1 2017 mutual of omaha pdf

The imbalance in the Qi may go one way or the other because of Yin and Yang. The person can only be normal if there is harmony between the two which is what acupuncture is trying to achieve. This can only be restored by stimulating these acupuncture points so your Qi can be adjusted, balanced and harmonized.

Apart from using needles, practitioners also use friction, heat, impulses of electromagnetic energy and pressure

to stimulate these points in order to balance the movement of energy in the body to reduce one's health. An example of this is sonopuncture where an ultrasound device that transmits sound waves is applied to these points in the body. Some use a tuning fork and other vibration devices.

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About the salary of accountants, the lowest rate is roughly \$35,000 per year and that is for starters only. Once you're hired and you've been with a company for many years, the salary will naturally increase. Did you know that the senior accountants can earn as much as \$80,000 per year on the average? That's a lot of money, right? Being an accountant has its benefits, especially in term of salaries.

It seems that accountancy graduates of today are given more job opportunities. You should be thankful because unemployment is prevalent in many areas. If you're a graduate of accountancy, it means that you have better chances of finding a good paying job as compared to graduates of other courses. If you try to analyze the business situation, accountancy is essential to the success of a business organization or company. With the growing number of business worldwide, big scale or small scale, accountants are badly needed.

For those who are just going to start college, why don't you consider an accountancy course? According to statistics, the demand for knowledgeable accountants will increase in the years to come, so why not join the force? It will only take a couple of years to graduate. Make sure that you have excellent grades so that you will have an edge when you apply for a job. It pays to study hard now because you can use the knowledge in the future. You can be one of the assets of the biggest company in the world - now who wouldn't want that?

Analysis december 1 2017 mutual of omaha pdf, Acne in Adolescents

Acne is one of the most common problems in adolescent teens affecting nearly seventeen million people in the United States. Acne is nothing but a disorder involving sebaceous glands and hair follicles. Acne results from the clogging of sebaceous glands leading to the formation of pimples and cysts. The condition usually begins with the onset of puberty. Going by the facts, as teens attain puberty the androgens also called male sex hormones are

produced in high number leading to sebaceous glands becoming over active which results in sebum being produced in high proportions.

Sebum, which is nothing but oil is produced by sebaceous glands which travel to the skin surface through hair follicles. But, skin cells block the follicles which results in oil also being blocked. When these hair follicles are blocked it results in the development of skin bacteria known as Propionibacterium Acnes within the follicles which in turn results in swelling of the skin called Acne. If the hair follicles are partially blocked it results in blackheads. If the follicles are completely blocked they result in whiteheads. But if these plugged follicles are not treated they ultimately burst causing the oil, bacteria and skin cells to spill all over the skin resulting in irritation and formation of pimples. Acne can be shallow as well as deep in various individuals depending on the nature of skin and amount of oil produced.

Curse december 1 2017 mutual of omaha pdf-Here are some of the benefits that you will get in using an accounting software.

- You can finish all the accounting tasks promptly. You will be able to run your small business without too much problems.
- You can be provided with correct reports as well as special tools to make accounting tasks a lot simpler. That way, you can manage all the financial data of the business effectively.
- In minutes, you can already manage the cash flow of the business.
- With the accounting software, it will now be possible to predict revenues, bills, and generating reports.

Fight december 1 2017 mutual of omaha pdf

The profit & loss of a certain company is determined by finance professionals through accounting. They can determine what created the profits as well as the losses. Accountants form some sort of business equation so justify the profits & losses of a business. By doing so, they can easily tell a company's net worth. It seems that by simply starting to define one accounting term, it eventually leads to defining other terms as well. Net worth is another term that is quite difficult to understand. It refers to the resulting amount after deducting the liabilities of a company from the assets. Private companies refer to net worth as owner's equity. Why owner's equity? Well, after deducting all the liabilities, what's left basically belongs to the owner. In the case of public companies, the profit of the business is returned as dividends to shareholders. As you can see, before owner or shareholders of a company can take hold of the profits, all liabilities must be deducted first.

Obsession december 1 2017 mutual of omaha pdf, Once you start your accounting classes, you have to study all your lessons and know them by heart. This is the only way to become a successful professional someday. And of course, you need to pass all your exams so that you will soon hold your diploma. There are many career opportunities for accounting graduates. Again, if you think that an accounting course is the best for you, enroll now. Study hard and master the principles and concepts of accounting. Only by then can you say that you're an effective and efficient accountant.

Developing awareness in related fields. In accounting alone, there are several career opportunities. If you keep yourself up to date, you will be able to perform effectively and resourcefully. Know the recent developments in the accounting field. Don't focus all your attention to your current career. You have to look into other

accounting careers so that you can be a well-rounded employee.

First december 1 2017 mutual of omaha pdf

Nicotine is the addictive and toxic substance present in a cigarette. This is the same substance that makes quitting a big challenge for most smokers. The nicotine that you get from smoking will attach itself to the pleasure areas in the brain, making it hard for you to stop. Without a steady stream of this substance, a smoker will tend to feel depressed and uncomfortable.

People who have undergone acupuncture treatment reported that they no longer find cigarettes as tempting or as satisfying. Oftentimes, smoking would leave an awful taste in their mouths prompting them to stop their habit for once. Some patients would even resort to eating mints or lozenges to clear to get rid of the terrible aftertaste. According to skilled practitioners, approximately 7 out of 10 smokers will successfully extricate themselves from their smoking habit after 2 or 3 weeks. While the others are unable to quit totally, these smokers will be able to cut down on their cigarette consumption quite significantly.

Analysis december 1 2017 mutual of omaha pdf

There are things that patients have to be aware of before, during and after surgery. The same goes for those who undergo acupuncture because in order to enhance the value of the treatment, there are some do's and don'ts that patients have to follow.

First, you should not eat a large meal before or after treatment.

You should also avoid over exercising, engaging in a sexual activity or consume alcoholic beverages 6 hours before and after treatment.

Since the acupuncture session will last from 45 minutes to 2 hours depending on how often you have to go to the clinic, you better fix your schedule so you have time to rest.

Instruction december 1 2017 mutual of omaha pdf The greatest advantage of this ancient Oriental procedure is the absence of side-effects during and after treatment. Unlike smoking cessation medications and nicotine replacement therapy products, acupuncture does not employ chemically manufactured substances. There is also no risk of weight gain during therapy. In conjunction with helping a patient quit smoking, it can also curb appetite, thus reducing food cravings. If you have tried several methods in smoking cessation to no avail, perhaps it is high time you consider the alternative method that is acupuncture. With the right practitioner and the right frame of mind, there is no reason why you won't be nicotine-free before long.

The Do's and Don't of Acupuncture

Read Only : december 1 2017 mutual of omaha pdf—Chances are, you were consulting with a doctor prior to your visit to the acupuncturist. If there are any prescription medicines given, don't forget to take them.

You will not feel any improvement after just one or two visits with the acupuncturist. Just the same, you should write this down so you can go back to the acupuncturist on your next visit and tell him or her how you felt during the previous session. Such feedback will let the specialist know what needs to be modified in the future to help you with your problem.

The acupuncturist might give you some herbs to take as part of your treatment. Since you don't know if taking them

will have any side effects with the medication you are taking, you should first consult with your doctor if it is safe to consume both.

Rating : december 1 2017 mutual of omaha pdf

When adolescents wear braces they have to take certain precautions in order to avoid any more oral health complications. The most important precautionary measure is to brush the teeth regularly after every meal. Since the food can be easily lodged in braces, it is a good idea to brush carefully with soft bristles toothbrush and fluoride toothpaste. In the morning, the adolescent must floss between the braces and teeth. Food stuffs which are sticky or hard must be avoided as they are very difficult to remove. Foods like caramel, chew candy, popcorn, and nuts must be avoided. Cleaning must be done by the orthodontist or general dentist, every five to six months. The wisdom teeth or third molars can grow in people of the age fifteen to twenty five. These teeth cause problem, because most of the mouths are too small to adjust new teeth and hence they need to be removed. If the wisdom tooth has place to grow, without affecting other teeth, they can be left to themselves. But if the adolescent experiences pain, facial swelling, mouth infection and gum-line swelling, then they should be extracted immediately. They can also destroy the second molars and impact other tooth. Various gum and jaw diseases can be caused. There can be a tumor development; cysts development and plaque build up. Hence, a surgery is performed to remove the tooth or teeth. The gum tissue covering the wisdom tooth is removed and the connective tissue connecting the tooth to the bone is detached. The tooth is then removed and the opening is sutured. A general dentist can perform wisdom tooth surgery in the local office using anesthesia.

Five times common than asthma is tooth cavities. The tooth above the gum line is made up of enamel, the hardest tissue within the human body. The tooth below the gum-line comprise of nerves, roots and dentin. Dentin is another type of tissue and isn't as hard as the enamel. The acid which leads to tooth decay is produced by bacteria. These acids, along with dietary sugar, attach the enamel and eat away the minerals within the enamel, until a cavity is formed. This is known as tooth cavity. The biggest prevention against dental cavities is brushing teeth twice a day and even better, after every meal with fluoride toothpaste and soft bristle toothbrush. Carbonated drinks must be avoided strictly and must be replaced with fruit juices and sugary food must be avoided. Intake of fluoridated water also helps a lot or fluoride supplements can be used as replacement.

Life Lessons from december 1 2017 mutual of omaha pdf~Diabetes is a disease where the human body is incapable of producing or utilizing insulin. Insulin is a hormone produced by the body in order to get energy by converting starches, sugar and other items. Since the insulin isn't used properly in diabetic people, the blood sugar level increases. This glucose buildup is found in blood and is then passed onto the urine and comes out of the body and the major source of body energy is lost.

Diabetes is a serious chronic disease and should be handled at proper time; otherwise it can create serious problems. It can pose a risk and can damage parts of the human body such as eyes, teeth, gums, blood vessels, nerves, and kidneys. This is the reason why diabetes is responsible in most of the cases of adult blindness, kidney failure and lower limb amputations. And if left untreated, it can cause stroke, heart disease and eventually, death. These problems are not only faced by adults, but also adolescents who get diabetes in their childhood. The important factor in treatment of diabetes is to keep the blood sugar level normal at all times.

For Free december 1 2017 mutual of omaha pdf—Results have showed that of 30 respondents in the test, majority showed functional improvement of various degrees depending on the age and severity of their disabilities. Some improvement was noticeable within a few TAC sessions, especially for drooling, spasticity (scissoring or tiptoeing), ataxia, and poor balance in walking. Functional improvement was noted after one to two courses of TAC. Most children tolerated TAC well, with only occasional pain and minor bleeding in some patients. The reason why tongue acupuncture is being experimented with is because there is a connection between the tongue and the heart through the meridians that spread to all the organs in the body. It is believed that the points on the tongue can influence the state of the other body organs thus giving relief to the one suffering from autism. But many believe that acupuncture alone cannot help autism sufferers. It has to be combined with other things like maintaining a certain diet to help improve one's mood and communication skills. Although it is only short term, it is better than nothing until a cure is found.

december 1 2017 mutual of omaha pdf

Eating disorders not only result in physical abnormalities, but also psychological abnormalities. Adolescents with eating disorders take onto social isolation, low self esteem, affective disorders, low self concept, substance abuse, anxiety, and depression. Usually adolescents switch to unhealthy eating habits because of depression and lack of knowledge about affective techniques to lose weight. So the patients who are being treated for eating disorders must also be treated for psychiatric illness, if they have any. Even if the habits doesn't fit the strict criteria, adolescents who limit food intake, binge, vomit or purge accompanied with or without harsh weight loss, should be monitored because of the involvement of risk of even death. Early treatment will have an improved outcome. But the level of intervention in adolescents should be less when compared to adults.

Eye problems and injuries in Adolescents

Every year more than one million people get eye injuries, out of which ninety percent are preventable if safety eyewear is used. One hundred and twenty five thousand eye injury cases are caused by household products. It is a good habit to wash hands regularly, especially after handling household chemicals. When using detergents and hazardous solvents, the handler must wear chemical safety goggles. Also, no children must be around while handling chemicals. While spraying, the nozzle must be turned away from the face. Fertilizers, pesticides and paints must be stored away from reach. While doing household activities proper protective gears such as goggles, gloves, boots and helmet should be worn, if required. The house must be illuminated adequately to avoid accidents in the dark. Stairs should also be illuminated and the rails must also be installed. The instructions for opening the tops of bottles must be read carefully to avoid them from popping and injuring other people. Children and adolescents should read instructions before handling operating equipment before playing games. All power equipment must be installed with guards. While playing outside, the eyes must be protected by UV protective goggles and it is a bad idea to look at the sun directly.

Reading december 1 2017 mutual of omaha pdf

These needles will be kept in place for 30 to 45 minutes depending on how much support is needed. These are then removed and replaced with ear tacs with adhesives to make sure they are in the same spot as the needles. These ear tacs work by applying mild pressure whenever he or she feels hungry. It causes a mild endorphin release and helps the patient relax making it possible to use their willpower and resist the temptation to eat.

The patient will also have to reduce cravings on certain food by cutting down the intake. Some studies suggest that this can also lower insulin levels or lipid levels in the blood.

Liberation december 1 2017 mutual of omaha pdf___While you're surfing the internet, why don't you search for trial versions? By taking advantage of trial versions, you can evaluate if the certain software meets all your accounting needs. After the trial version, you can now decide whether you will subscribe the software or not. Trying out trial versions does not involve any commitment. If you don't like the software, discard it and then look for another trial version.

If you follow the tips mentioned above, you can now have a free accounting software that you can use personally and even for your small business. Some manufacturers offer different functionalities that are added to your existing downloadable accounting software.

By taking time to surf the internet, you can find intuitive, robust, and practical accounting software. Most free software can be downloaded without any complications. If you want to practical, take advantage of this free software. Try them now and handle all your finances efficiently.

Challenge december 1 2017 mutual of omaha pdf...Some patients will experience immediate relief after the first session but others will not experience anything at all. This is the reason that an average session should be done 12 to 15 times at least 2 to 3 times a week.

If acupuncture works for you, then the only thing you need are follow up sessions. This can be done twice every 2 weeks or monthly. It is really up to you. But don't forget to also see your regular doctor so he or she can also monitor the progress of your condition.

Types of Acupuncture

There are different types of acupuncture. Whichever you decide to use, they are designed to do the same thing and that is to relieve pain or treat certain diseases.

Project december 1 2017 mutual of omaha pdf

Government service - you can look for job opportunities in the state or federal level. Government accountants are responsible for tracking costs, budgets, and analyzing the various government programs that involves huge amounts. Being a government accountant can give you the chance of improving the conditions of the poor however, due to political influence, your will experience bureaucratic impediment.

If you want to become a government accountant, you have to think twice because the public usually think differently of those in position. But it doesn't really matter what other people think as long as you're doing your work honestly and effectively.

Commerce - accounting groups are maintained by corporations, whether big or small. The groups of accountants prepare and organize all the financial statements, handle tax issues, track costs, handle international transactions, and a lot more.

History december 1 2017 mutual of omaha pdf~Impulses of electromagnetic energy can also be used as the body generates tiny but electrical discharges which influence the function, growth and maturity of certain types of cells. By inserting the needles in these areas, it stimulates and alters the neurotransmitters in the body thus

making the patient feel better after treatment. This is also sometimes used for diagnosis and testing. There are also other forms of acupuncture that do not use needles. For instance there is sonopuncture that uses an ultrasound device that transmits sound waves to points in the body to treat a patient. Some practitioners use a tuning fork or other vibration devices. Acupressure is another. Here, the professional will use their hands to relieve the pain. This can be used on its own or with other manual healing techniques.

Learn december 1 2017 mutual of omaha pdf: Start now and look and look for a career in accountancy while you're still young. New accountancy graduates are produced every year and so you mustn't lose hope if you still don't have a career right now. Exert some effort and time and soon you will have a rewarding career. If the church doesn't want to hire a skilled force of financial experts, they can simply make use of the church accounting software. Accounting experts designed the software and it can assist church officials in managing finances. The software engineers are already well-acquainted with the church's various needs and so they can easily tailor-fit a certain church's software according to its particular requirements. The church accounting software is quite different from other software. Ordinary accounting software is designed to suit the needs of modern businesses. The church accounting software on the other hand focuses mainly on the necessities of the institution. The church has no ambition or any financial interest. Remember, the church is not being taxed by the government and so its expenditure and resources takes a different curve altogether. Aside from that, the church has several expenditure and income account heads.

Power december 1 2017 mutual of omaha pdf, The history of acupuncture is first discussed in an ancient Chinese medical text called the "Huang Di Nei Jing" or The Yellow Emperors Classic of Internal Medicine. But there have been a few who are skeptic as archaeologists have found a 5,000 year old mummy in the Alps with similar acupuncture points in the body. This gives some people the idea that it was used even before the Chinese did but since there is no written text to prove that, no one is certain and credit to this ancient practice goes back to the Chinese. In the 6th century, this knowledge moved to Japan. In the 17th century, a man by the name of Waichi Sugiyama wanted to make this procedure painless for the patient so he developed the insertion tube, a small cylindrical tube through which the needle is inserted. Believe it or not, this technique is still being used today.

Analysis december 1 2017 mutual of omaha pdf

Are you still not convinced with the local papers? Your third option is to check with a headhunter or an employment agency. Find a good employment agency that can help you in looking for a job. Some agencies ask for certain fees while others offer their services for free. Clients pay these agencies to do the interviewing process so there is a great chance for you to land a job especially if you're qualified. Make sure that you find a reputable employment agency. So now, have you checked all these resources? Remember to start by surfing the internet because this is the place where you can find a lot of job opportunities. Then, check out the local papers and eventually, check the employment agencies.

Now that you know the three valuable resources of job opportunities, all you have to do now is to exert time and

effort in looking for specific job employments and you can already find a career. With a bit of patience, hard work, and dedication, the accounting job that you've dreaming of will soon be a reality.

observation december 1 2017 mutual of omaha pdf~As you can see accounting or accountancy careers can provide you with a lot of opportunities as an accountant.

Aside from the tasks mentioned earlier, controllers also take charge in budgeting and financial planning. Businesses, big or small, need accountants. However, in the case of very small businesses, owners can do the accounting tasks. Bigger or larger businesses need accounting personnel to handle all the accounting works. As the business expands, it needs to hire additional employees. It is also the task of the accountant to determine if the company can afford to hire additional employees without negatively affecting the growth of profits. Accounting involves a lot of paper work. Professional accountants need to prepare tax returns which are very much complicated than income tax returns of individuals. The chief accountant of the company is also responsible for setting broad objectives for the company's growth and development. Their aim is to gain more profits because this will be the proof for the success of the business.

Review december 1 2017 mutual of omaha pdf..If you as suffering from any of the ailments mentioned above, acupuncture may just be the remedy for you. Acupuncture is harmless, and is known to promote health and a sense of well-being. It is a healthy, chemical-free alternative to traditional forms of medical treatment.

Things You Should Know About Acupuncture

Acupuncture has been practiced for hundreds of years. To let you know more about this practice, here are a few things that you should know.

First, acupuncture is a holistic healthcare technique that involves inserting needles into specific points in the body. Studies have been conducted and it has been proven to treat ear, nose, throat, respiratory, gastrointestinal, eye, nervous system and muscular disorders.

Transformation december 1 2017 mutual of omaha pdf

What This Ancient Method Does

One of the foremost effects of acupuncture on the body is relaxation. Stress is frequently pinpointed as the main precursor for a host of physical ailments. There are particular points all over the body that direct the flow of harmony and relaxation and when these are enthused, the patient becomes more at ease.

Another positive effect of this alternative therapy is increased pain control. During a session, a patient will usually feel very minimal pain as the thin needles are being inserted gradually. However, the needles are deliberately placed in varying depths, depending on the health requirements of the patient. When the needles reach the right depth, the patient will feel deeper pain, although the entire procedure is not necessarily painful. It is also recommended for relief from chemotherapy fatigue as well as chemotherapy-related nausea. It has also been found to be largely effective for back pains, migraines, menstrual cramps, and as a pain controller for patients after undergoing surgical operations.

Liberation december 1 2017 mutual of omaha pdf:Heat stroke is the severest condition of all heat related illnesses. In this condition the body gets overwhelmed with excessive heat and the efficiency of the system that

regulates body heat goes down considerably which can result in a serious emergency requiring immediate medical care. The symptoms of heat stroke include dry and warm skin, very high fever generally above 104 degree Fahrenheit, increased heart rate, appetite loss, nausea, headache, vomiting, fatigue, agitation, confusion, stupor, seizures, coma and possible death. A teenager experiencing symptoms of heat stroke should stay in a cool place and have adequate rest. Heat stroke is a serious condition and emergency attention should be sought by calling 911. In the meanwhile the affected teenager should be made free of excessive clothing and should be worn with cool clothes and also put cool water on the skin to lower the temperature. Placing ice bags in armpits also helps. Make the teenager drink cool drinks if the teenager is alert. Heat strokes are very much preventable if certain precautions are taken like drinking adequate water during hot days, avoiding alcoholic and caffeine drinks, wearing light clothes, exercising in cooler time of the day, wearing sunglasses and hat, using umbrella on a hot day, applying sun cream with a spf of at least 15 etc.

Hope december 1 2017 mutual of omaha pdf

High Blood Pressure in Adolescents

High blood pressure is a condition where the blood pressure is more than normal. It is also known as hypertension. Heart pumps out blood, so that oxygen can reach to different parts of the body via blood. The pressure with which heart pumps blood is known as blood pressure. The blood pressure comprises of two measures, the systolic pressure and diastolic pressure. Systolic pressure is the larger figure and represents the pressure within the artery of the heart, when contractions take place which pump blood to different parts of the body. Diastolic pressure is the pressure within the artery of the heart, when the blood is filling in the heart and it is at rest. Both the pressures are measured in millimeters of mercury or mmHg. High blood pressure is abnormal increase in systolic pressure or diastole pressure.

Blood pressure is measured by putting a blood pressure cuff on the arm and placing a stethoscope on the chest. There can be very little variation in blood pressure depending upon the time, emotional moods, age, gender, weight, height, physical activity, stress and other illness such as heart disease and kidney disease. Children and adolescents become anxious when they visit the doctor. This is also an important factor which affects the blood pressure and the readings taken get tampered because of it. That is the reason why many blood pressure readings are taken in order to determine whether the adolescent has high blood pressure or not. The nurse may even ask the adolescent to calm down while taken the readings. Time gap is given between each reading, so as to give time to the adolescent to calm down. Emotions can also affect the blood pressure reading.

Analysis december 1 2017 mutual of omaha pdf

There are basically 14 pathways throughout the body where chi flows continuously. These are called the meridian points. In order for chi to course through the body unobstructed, there has to be a balance between the strengths of yin and yang. In ancient Chinese philosophy, yin and yang represent the forces of the universe- yin is for feminine, while yang is for masculine. Every single thing in the universe is believed to contain both yin and yang for harmony.

When the yin and yang are not balanced, chi cannot stream through the body liberally. Therefore, the meridian points through which chi courses through need to be stimulated. This is done by the insertion of hair-thin, disposable needles in specific areas on a person's body to induce bodily harmony and bring about healing.

A certified and trained acupuncturist will be able to carry out an excellent therapy session for the patient. Trainings for acupuncturists are given in order for them to obtain their licenses. A poor practitioner may not be proficient enough with the practice and could end up jeopardizing the results of the entire procedure. Nowadays, it is wise to verify on a practitioner's credentials to ensure a safe and effective acupuncture treatment.

Investment december 1 2017 mutual of omaha pdf; Acupuncture treatment for smokers should only be done by a license professional. You can do some research online to find out if they are accredited by the National Commission for Acupuncture and Oriental Medicine, ask how long they have been in the profession, find out how many smokers they have helped and how much will they charge. Once you have found one, you have to commit yourself to the program because both you and the acupuncturist have to work together to give up this habit. Acupuncture can help smokers in the same way that it has helped addicts and alcoholics quit their addictions. You just have to try it even if you may not believe in it.

Discovery december 1 2017 mutual of omaha pdf. Variations of Conventional Acupuncture

Auriculotherapy or ear acupuncture is one of the variations of conventional acupuncture. In this practice, it is believed that the ear provides a map for all the major bodily organs. A specific area or point on the ear corresponds to a particular organ, such as the heart, kidneys, or liver. Thus, the needles are placed in particular points around the ear and on the ear cartilage. Staple acupuncture is a method used in smoking cessation, wherein staples are placed for a certain period anywhere on the ear area to provide stimulation. Indeed there is growing evidence that this traditional Oriental practice can rival any modern forms of treatment. If you are one of the many people who are looking for a widely recognized and time honored therapeutic practice, acupuncture may just be the alternative treatment for you.

File Pdf december 1 2017 mutual of omaha pdf

Although many forms Chinese medication remain debated concepts in Western society, there is a growing interest in these medications and perhaps as the acceptance of the practice grows, so will the discoveries about its medical properties.

More Information on Acupuncture

You can find more information about acupuncture at an acupuncture center close to you. You can easily locate nearby centers or practitioners by searching online. An appointment may be necessary as acupuncture centers are usually busy with long wait lists. So if western medicine is not working for you and you are looking for an alternative, give some thought acupuncture. More and more people are discovering the therapeutic benefits of this ancient medicine. Acupuncture is safe and harmless, and therefore you have nothing to lose and everything to gain.

Concepts december 1 2017 mutual of omaha pdf, **Acupuncture Closely Revealed**

The foundation of acupuncture rests on the relevance of an individual's chi in maintaining bodily and mental health. It is believed that chi is present in every living creature, and flows through specific pathways in the

body. Health problems arise when the flow of chi on the body is blocked. As a result, a person may feel persistent headaches, muscle pain, fever, weakness, or in the worst case, becomes afflicted with more serious health conditions.

A Deeper Explanation of Acupuncture

Acupuncture has its origins in ancient Chinese philosophy and practice. More than ten thousand years ago, during the Old Stone Age of China, stones were fashioned into knives for medical purposes. After several years, during the New Stone Age, these stones were eventually made into needles intended for the same therapeutic end. These accounts are further evidenced by unearthened stone needles found to be of the same types used during the New Stone Age.

Discovery december 1 2017 mutual of omaha pdf **Acupuncture for Effective Weight Loss**

In a generation when physical fitness is given topmost attention, people are always on the lookout for the newest and most effective means for weight loss. Acupuncture, the method of inserting thin, filiform needles on certain points in an individual's body, has been found to be one effectual method for losing weight. Not many people may find the idea of being inserted by needles quite comforting in their quest for weight control. However, this ancient Chinese alternative treatment seeks to deliver a control mechanism, enabling the patient to manage hunger cravings more successfully in the long run.

Study case december 1 2017 mutual of omaha pdf~How to Look For a Good Acupuncture School

Since 1982, acupuncture has found its way to the US. There are currently 50 schools that teach it and 3,000 licensed practitioners all over the country. Do you think you can be a licensed professional? Here are a few things to help you look for a good acupuncture school.

You should now that the 50 schools mentioned are all accredited by the National Commission for Acupuncture and Oriental Medicine. It is recognized by the Department of Education and some of these schools even have a masters program.

Most of these schools can be found online so you can give them a call and ask certain questions about the school. You can find out the cost of tuition, the teacher student ratio, if the school offers consultation services to students and the alumni and if they have an extensive library which focuses on traditional Chinese medicine.

example december 1 2017 mutual of omaha pdf

Eight Myths About Acupuncture

There are a lot of myths with regards to acupuncture. Some of these are true; others are silly while the rest only have a half truth. As you read on, you will learn which ones are worth believing.

The first myth is that acupuncture is painful. This is not true because those who have tried it claimed they only experienced a tiny prick while others did not feel anything at all. There is no tissue damage when the needle is inserted into the skin or pulled out and only in very rare cases are there traces of bruising.

The second myth is that you can get hepatitis or AIDS from acupuncture. This is true only if the needles used are not sterilized. In the US, this will never happen because acupuncturists are required to use disposable needles thus you are not at risk from these two diseases.

Life Lessons from december 1 2017 mutual of omaha pdf

Acupuncture is an Example of Holistic Healthcare

Holistic healthcare by definition is being able to cure an illness through the use alternative means. This means no medication is given to the patient and an instrument like a bunch of needles could do the trick. Acupuncture has been around for than 2000 years. It is only recently that this holistic form of healthcare has reached the US. Studies have shown that it can treat minor problems and prevent some from happening. The needles used in acupuncture are very thin but thicker than the human hair. This makes it smaller than those used on hypodermic needles.

Lolita december 1 2017 mutual of omaha pdf;Acupuncture and Weight Loss

There are a lot of people who are overweight. For those who are obese, perhaps surgery is the best option but for those who can't, they can try to see if acupuncture can help take out the excess weight. Acupuncture is a form of holistic healthcare that uses needles to help treat a patient. Unlike the cartoon where the balloon will pop and all the air will go out, the needles that are inserted into the vital points will stimulate the body to release endorphins thus helping the person control their appetite. But before needles are inserted, the specialist will first ask the patient some questions and perform an examination. This is needed to understand the main cause for the person to be overweight.

Curse december 1 2017 mutual of omaha pdf...Fifth, medical doctors do not believe in the potential of alternative medicine. This is not true because there are more doctors these days that are open to the idea that there are other ways to help patients aside from conventional medicine. In fact, some of them even recommend an acupuncturist if they know that what they have done is not effective.

Another myth is that every patient will undergo the four needle technique. This is not true and it will only be used when the specialist feels that the energy of the patient is virtually not moving as a last resort. The seventh myth is that it is better for a medical doctor to perform acupuncture. This is wrong because the training is much different than that taught in medical school. Students who have an acupuncturist license train for 3,000 hours before they are allowed to practice this profession. So between an acupuncturist and a medical doctor, you should go with someone who has learned about this much longer.

Instruction december 1 2017 mutual of omaha pdf

A Quick-Start guide to Acupuncture

Using needles to adjust bodily functions to optimum levels is the principle behind acupuncture. Both ancient Chinese and modern Western practitioners have used this technique to relieve many sufferers of chronic disease. Needling is a relatively safe, beneficial treatment strategy that can be used to reduce pain, improve healing, and increase general well-being. But exactly how is this procedure done and what sort of benefits can be obtained?

Procedure for Needle Puncture

There are two broad categories of acupuncture practice today, traditional Chinese medicine (TCM) and medical acupuncture. Both have their merits, so the choice is individual. The decision for most people hinges upon which philosophy appeals more to them and which technique holds the least apprehension.

Guide december 1 2017 mutual of omaha pdf, This has resulted in the establishment of clinics nationwide that only use acupuncture as the means of rehabilitation.

Acupuncturists in the US charge from \$75 to \$150 per session. This usually gets lower in the succeeding treatments. The person will probably have to undergo 10 to 15 treatments 2 to 3 times a week but this really depends on the condition of the patient.

Before you go to one, you should check if this is covered by your insurance. If it isn't, perhaps you should suggest that it should be included as it is much cheaper than having to undergo surgery.

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Free Accounting Software

Is there such a thing as 'totally free' nowadays? Life is getting harder and harder every year. A great number of people are starving in different areas of the world. It's quite unbelievable that you can still find 'free' things today but if you try to surf the internet, you will notice a lot of ads that say 'free' this and 'free' that.

Accounting is an essential part of the lives of people as well as businesses. Through accounting, an individual or business can keep track of all its financial transactions. If you're a professional, it only means that you earning income. Your income will be used to finance all your expenditures like food, water, electricity, and many others. If you keep track of these things, it can already be called accounting.

In businesses, financial transactions can get complicated and it will be impossible for one individual to handle the task. This is where the accounting software comes in. did you know that there are free accounting software online? That's true and if ou only take time in surfing the internet, you can find this free software.

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idyllic shores of a tropical paradise, a best-selling author named Gabriel Marlowe penned a novel that seemed to predict the with eerie accuracy. As lines between fiction and reality blurred, Gabriel found himself at the center of a literary phenomenon that transcended the pages of his own creation.

History december 1 2017 mutual of omaha pdf, Self motivation is extremely necessary in loosing weight. Because obesity is more a family problem and not an individual problem, the whole family can switch to eating healthy food and exercising regularly. This can make the weight control program a success. Parents can play a major role by boosting the self esteem of their children by concentrating on their strengths and encouraging them, instead of targeting the weight problem. The whole family should eat meals together, instead of eating individually while watching a movie. This helps all the members to focus on the food and the quantity being eaten. If the teenager isn't getting support from his family members, he/she can join support groups which can help towards the goals. After the adolescent has lost weight, it is very important that he/she maintains it. In majority of the cases, people shift back to their old eating habits after loosing weight. That is the reason why obesity is more of a lifetime issue. So the main aim of any weight loss program must be make the adolescent like healthy food. He/she must also be made to exercise regularly, irrespective of the weight.

observation december 1 2017 mutual of omaha pdf-Accounting Terms - Profit & Loss and Other Terms

Different fields of study make use of certain terms that are not easily understood by others. If you're an accounting student or a professional accountant, you know the different terms used in accounting. One very popular term is profit & loss.

So, do you know what the term means? To start with, you have to determine what profit means. Profit can be referred to as net earnings or net income. Businesses can either sell services or even products. Profit will come from the sales of these services and products. If the costs of running a business are controlled, it can add up to the profits.

Profits are also called ROI or return on investment. However, this term is often limited to securities like bonds or stocks. But still, some companies use ROI to mean short or long term business outcomes. Taxable income is another term for profit.

For Free december 1 2017 mutual of omaha pdf~Advanced Accounting Career Training

Are you satisfied with your career right now? Don't you wish to move upwards or be promoted? One way to develop your accounting career is by taking an advanced accounting career training. You can even try taking up a different field if you like but always remember to remain motivated in your present career.

When you finally decide to undergo advanced accounting career training, you only have positive reasons in your mind. So what are these positive reasons? There are various reasons but the most common are the following:

High chance of promotion. As mentioned earlier, one way to get promoted is through training. You shouldn't stop learning even if you're already old. You can expect career promotion to come your way after undergoing advanced career training. By then, you will be ready to take new responsibilities.

Legend december 1 2017 mutual of omaha pdf

Finding an Accounting Job

Now that you've finished your accounting course, it is time to find an accounting job. A lot of young adults are now wondering where to find the perfect job. They find it very difficult because there are not so many job opportunities out there. But if you only know where to look, you can get a job right away especially if you meet all the job qualifications.

When looking for a job, you should make use of all the available resources like a headhunter or an employment service, the local papers, and of course, the internet. Consider the following tips when searching for an accounting job. All you have to now is find a clinic that offers this service to customers so you will soon look radiant to other people.

Power december 1 2017 mutual of omaha pdf

As more people are opening their minds to this practice, people should know that getting an acupuncture degree will not replace traditional medicine since there are limits to what it can do for the patient. It is merely a form of holistic healthcare that works hand in hand with science to help the person deal with an illness. When you think about it, that might be something that the practice has going for it. If it has existed already for thousands of years and is still being practiced by millions up to now, then it must have worked already for quite a number of people.

What typically happens when you go to an acupuncturist?

When you go to an acupuncturist, you would typically first be asked about your medical history, how you're feeling and any symptoms of sicknesses you might have. The specialist would observe features of your face, including your tongue. According to specialists, your tongue is a good indicator of the health of your internal organs. The acupuncturist would listen to sounds that your body makes like the sounds coming from your lungs. How your body smells could also be an indicator of your overall health for the acupuncturist's diagnosis.

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Apart from studying the medical history of the patient, the doctor will recommend diagnostic procedures such as bone scans, X-ray, magnetic resonance imaging and blood test. The bone scans will determine the arthritic changes and degenerative changes in the joints, which helps to detect tumors & bone diseases and the cause of pain and inflammation. The X-ray will give the inside picture of the bones, tissues and organs. The magnetic resonance imaging provides a detailed image of the structures within the body with the help of large magnets. It is best if slipped capital femoral epiphysis is determined in the early stages, so that the femur bone's head doesn't slip off any further. The adolescent may need to undergo a surgery along with physical therapy.

Periodontal Disease in Adolescents

The meaning of the word "periodontal" is around the tooth. Also known as gum diseases, periodontal diseases are nothing but serious infections caused by bacteria that harm the gums and tissues in the vicinity of the mouth. While dental cavities or caries only affects the tooth, periodontal disease is devastating, affecting the bones that surround the tooth, gums, coverings of teeth, root and tooth membrane. A physician specializing in the treatment of periodontal disease is known as a Periodontist.