

Chapter 1 : Terroir Kitchen™s vision leaves nothing to chance

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Nothing to Chance Adam M. Looking for a new profession, Hazard decided to start an insurance company. He called his new firm the Insurance Company of North America and specialized in providing life insurance to ship captains. The business was a perfect fit for the times and quickly prospered. Ordinarily, insurance companies would not be the most interesting topic, but there is one thing about them that is worth your attention: In addition to Cigna, several other American insurers date back years or more. And outside the U. Once you do, you may be able to apply their playbook to your own finances. So what is their secret? None has monopoly power. None possesses unique technology. And none has a Steve Jobs-type visionary leader. Similarly, a life insurance company will have funds set aside to meet the claims they expect this year, next year and every year into the future for which they have sold policies. In short, insurance companies leave nothing to chance. They have teams of actuaries who spend their days preparing risk models to ensure that there will be enough cash or investments expected to produce cash to match every single projected future obligation of the insurer. That is why it is called liability matching. As individuals, none of us has the resources of an insurance company. Still, the principle of liability matching is a powerful technique that anyone can employ. What would this look like in practice? Insurers maintain hundreds of individual accounts—one for each group of future claims. But I would think about it in the same way. Start by asking yourself how many different major obligations you have in your future. For virtually everyone, retirement is a consideration. In addition, some of the following might apply: If you are just getting started, you might be focused more on student loans you want to pay off. These are just examples. Take some time to write out your own list of major obligations, being sure to attach an estimated dollar value and timeline to each. In drawing up your list, I have found that it makes sense to stick to five or fewer individual goals. Go much beyond that and things can become too unwieldy.

Chapter 2 : Nothing by Chance (film) - Wikipedia

What made you want to look up leave nothing to chance? Please tell us where you read or heard it (including the quote, if possible). Please tell us where you read or heard it (including the quote, if possible).

Lynn Valley centenarian one of the last female pilots of the Second World War I made my way to Terroir on a vehemently rainy recent weeknight with long-time dining buddy Gil. We meandered to dinner, starting downtown at a bustling happy hour spot and stopping at a few venues along the way, eventually turning up at Terroir, without reservations, at around 8 p. He had an organic rapport with the kitchen line, manned on our visit by Terroir executive chef and owner Faizal Kassam, firing each course in our predictably comprehensive menu tasting at just the right time to keep our meal casual and comfortable. It is indeed a benefit whenever the chef of a restaurant cooks your dinner, even more so when that chef owns the place. Such was the case during our meal, which was comprised of no fewer than seven dishes. We stuck to Small Plates, hoping to leave room for dessert. The first off the line was Charred Octopus with orange and potato salad and Nduja salami, a heady Spanish pork sausage. The octopus, which was tender and delicate in texture, was deeply seared, resulting in a nice smoky caramelization. The citrusy salad was a good match, and the boldly flavoured salami, which seemed to form part of the foundational sauce at the bottom of the plate, added complexity and spice. Next up was a perfect autumnal dish of fresh pappardelle, wide, wavy noodles topped with chanterelle mushrooms, thyme, garlic, butter, lemon, parsley, and thin shavings of sharp, salty grana Padano. Here, the mild flavour of the mushrooms was enhanced but not overwhelmed by the citrusy, herbaceous notes of the other ingredients. Following the pappardelle was an order of bone marrow, a dish I tried on my first visit and one I am very glad has remained on the menu. A sizeable beef bone is split into halves, each containing generous portions of fatty, deeply roasted marrow, accompanied by a refreshing apple and parsley slaw, Maldon salt, and slices of grilled focaccia. That said, for me the dish is a rare indulgent treat and one I seek a couple times a year. Gil and I shared a bottle of Karasakiz, a light bodied Turkish red wine from the grape of the same name hailing from the producer Sulva in the Gallipoli Peninsula. A final appetizer of Beef Cheeks, braised for 12 hours in red wine, was melt in the mouth tender and eminently satisfying, lifted by the complex flavours of celeriac, truffle, and grilled radicchio. Three desserts followed in for a penny, in for a pound, I guess , including a wedge of incredibly creamy and impossibly lush triple-cream style cheese from Burgundy Chateau de Bourgogne , served with poached pear; in a perfect world in which I was immune to the health hazards of this sort of indulgence, I would roll out of bed in the morning, grab a spoon, and tuck into a bucket of this cheese, maybe with a baguette in the other hand. A crass fantasy, to be sure, but this is amazing stuff. A seventh and final dish, truly unnecessary but rewarding, was the Chocolate Pave, a glimmeringly moist cake-like confection overloaded with chocolate and served with toasted hazelnuts and Aperol cream. Looking over this meal description it is clear that I was making up for lost time. Terroir Kitchen, Marine Dr.

The Crowdfunding Center provides crowdfund promotion and real time big-data-driven tools & insights for crowdfunders, backers, platforms, investors & analysts including daily and weekly charts & news.

November Volume 68 Number 3 Closing Opportunity Gaps Pages Leaving Nothing to Chance Karin Chenoweth Principals from high-performing, high-poverty, and high-minority schools discuss what it takes to ensure that all students achieve. A myth plagues the United States that low-income students and students of color arrive at school so damaged that schools cannot be expected to help them achieve at high levels. Early this year, the lieutenant governor of South Carolina gave voice to this myth: However, some schools with what are called "challenging" student bodies excel at helping their students achieve. These schools offer hope that all is not lost in the essential bargain that the United States offers its citizens: Doing Everything Right I have spent the last six years identifying and visiting almost two dozen high-performing high-poverty and high-minority schools across the United States to try to figure out what makes them more successful than ordinary schools. My theory is that if we fully understood what they do, more schools could follow in their footsteps. The schools I studied Had substantial enrollment of low-income students and students of color. Had high absolute achievement nearly all students met or exceeded state standards. Had high relative achievement larger percentages of low-income students and students of color met or exceeded standards than in other schools in their respective states. Did not have entrance standards for students that is, no magnet schools or schools requiring entrance exams or teacher recommendations were included. For the most part, were regular neighborhood schools. These schools succeed by doing just about everything right, from classroom management to curriculum to assessment to discipline. But the educators in these schools know that their students are particularly vulnerable to sloppy or inadequate instruction in a way that many middle-class children are not. Five Insights for Success It will come as no surprise that each of these schools has a leader with valuable, hard-won knowledge. Five insights emerged from extensive interviews with these leaders. Asked how she could focus on student achievement when a crisis erupted in the lunchroom or a bathroom ceiling collapsed, Elain Thompson, who led enormous improvement at P. This is how she was able to keep her focus on student achievement rather than on the daily crises that often consume principals. Another high-achieving principal—Sharon Brittingham, who led the transformation of Frankford Elementary School in rural Delaware from a low-performing school to one of the top-performing schools in the state—says that many principals find it easier to stay mired in day-to-day crises. Now a principal coach throughout the state, Brittingham calls that approach "majoring in the minors. But keeping a laserlike focus on instruction is the only way for schools to improve. Because this approach requires competence at every level, principals bring rigor to hiring decisions. Each new teacher and staff member must be part of a team that is continually improving. The interview process for new teachers takes "a long time," said Molly Bensinger-Lacy, former principal of Graham Road Elementary, which she led from being one of the lowest-performing schools in Fairfax County, Virginia, in to one of the highest-performing schools in the state four years later. Participating in professional learning communities. Teaching during at least one of the intersessions in what was then a year-round school. Participating in after-school classes in reading and math. Taking on extra responsibilities beyond classroom instruction, such as sponsoring a club or helping lead a professional development session. Keeping up with professional literature and research. With few exceptions, this approach ensured that schools like Graham Road hired the right teachers. These principals also take tenure decisions seriously. In too many schools, teachers receive their third or fourth contract without serious evaluation, meaning that they drift into tenure protections. The New Teacher Project found that only 1 percent of teachers had had 60 minutes or more of observation before their final evaluation. Administrators frequently observe in their classrooms. Ultimately, this mandate for excellence holds for everyone in the building, from the school secretaries who must efficiently process paperwork and welcome parents and visitors, to the cafeteria workers who must provide nutritious food in a welcoming atmosphere, to the paraprofessionals who support instruction. They are all part of creating a school with high student achievement. Principals might, for example, encourage teachers to make

important decisions related to classroom instruction, such as what phonics program to use or how to use Title I dollars. Inspect what you expect—and expect that all students will meet or exceed standards. Valarie Lewis, who followed Elain Thompson as principal of P. According to Lewis and her peers, it is not enough for principals to simply set clear expectations that all students will succeed. They must provide the critical eye, the evaluative sense, that ensures that all educators in the school continually monitor their own results against their goals so they can improve. For example, these school leaders may leave the question of which phonics program to adopt to the kindergarten and 1st grade teachers. Dannette Collins, a teacher at George Hall Elementary in Mobile, Alabama, says that what she most values about her principal is that she "makes sure everyone does their work. This sense of being among the few people who actually do their jobs contributes to teacher burnout. But exactly how do principals in these schools hold people accountable? Too often in U. The school leaders described here have developed a different approach that may lie at the heart of what distinguishes them from other, less successful principals. It could be called "3. Be relentlessly respectful—and respectfully relentless. Despite their distinctive styles, all these school leaders consciously attempt to model for their teachers and students the way free citizens should treat one another in a democracy—with tolerance, respect, and high expectations. Take, for example, Deb Gustafson, who in took over as principal of Ware Elementary, the first school in Kansas to be put "on improvement" because of its low achievement. The school she inherited had an atmosphere of disrespect, and student suspensions and teacher grievances were commonplace. That fall, when teachers arrived for work, Gustafson began to transform the negative tone. To help teachers understand what she expected, she led a book study of *Teaching with Love and Logic: This respect carries over to dealing with teachers*. Gustafson assumes that all teachers want to be successful. At Ware, if specific teachers struggle, Gustafson or her assistant principal talks with them at length about their plans to succeed with each student and how they might improve their knowledge and skills. In this conversation, respectful relentlessness means that school leaders establish the professional expectation that every student will meet or exceed state standards and that those students who surpass the standards need further intellectual challenges, such as reading more complicated books or writing in-depth term papers. Their relentless respect means that they assume that teachers want to be successful, so teachers whose students fail to meet or exceed standards receive support. They understand that if their students do not have a good education, they may face lives of poverty and dependence. Another says, "No one has the right to waste a day in the life of a child. The evaluator then gives one or two "recommendations" that the teacher is expected to work on before the next observation, with concrete ideas about how to proceed. If the teacher needs to improve the kinds of questions he or she asks, for example, that teacher might be steered to the classrooms of veteran teachers who excel in their questioning techniques. As part of their "relentless respect" for staff members, effective principals steer clear of arbitrary decisions based on personal preference. For example, the principal of George Hall Elementary School said that although she prefers orderly classrooms, she recognizes that some teachers can succeed in more relaxed environments. So, despite her personal preference, she does not criticize teachers because their chairs are not in straight rows and their binders are askew—as long as their students are learning. Use student achievement data to evaluate decisions. These schools use student achievement data to either confirm or reconsider decisions. If they had seen little or no improvement, they would have rethought their approach and adjusted their program. Because this practice has not been the norm for educators in the past, it often falls to the principal to help teachers learn to sift through student data without feeling defensive and under attack. When Bensinger-Lacy first became principal of Graham Road Elementary, she led teachers in examining classroom data, searching for patterns of success and failure. For example, she helped teachers find which of their peers excelled with helping their students add three-digit numbers and which had the most success teaching students to write essays. She then made sure that the less successful teachers had opportunities to learn from their more successful peers. Similarly, after one midyear kindergarten data meeting that recognized a teacher for her expertise in teaching students all their letters, this teacher did a workshop for her fellow teachers—complete with shaving cream and modeling clay—to demonstrate how she taught this skill. It took a while for teachers to realize that the point was not to find fault but to establish the professional expectation that every student will achieve and, when students fail,

to pinpoint ways to improve. Do whatever it takes to make sure students learn. One final lesson that many of the highly successful leaders talk about is to do whatever it takes. When Agnes Tomlinson took over George Hall Elementary in after the Mobile Public School System reconstituted the schoolâ€”meaning that all staff members had to reapply for their jobsâ€”she found that some disgruntled former employees had trashed the building. With the help of her assistant principal and a maintenance worker, she spent the summer clearing the school of debris. In a completely broken school, she found herself, literally, doing the repair work needed to create the right environment for teaching and learning. This article was adapted from a forthcoming paper on leadership to be published by the Education Trust.

Chapter 4 : Professional Athletes Foundation | The Silent Killer is Nothing to Leave to Chance.

IN THE SUMMER of , George Washington got into a dispute with his Postmaster Generalâ€”a fellow named Ebenezer Hazardâ€”and removed him from office. Looking for a new profession, Hazard decided to start an insurance company.

Chapter 5 : Leaving Nothing to Chance - Educational Leadership

to allow something to be settled by chance. Plan your day. Don't leave anything to chance. It is not a good idea to leave any of this to chance.

Chapter 6 : Nothing To Chance (@nothingtochance_) â€¢ Instagram photos and videos

Nothing is left to chance in the seating of world leaders at the Arc de Triomphe commemoration of the end of World War I. French President Emmanuel Macron will be seated between his wife and.

Chapter 7 : Nothing to Chance - a daring bank heist changes everything on The Crowdfunding Center

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Chapter 8 : Leave Nothing To Chance | Definition of Leave Nothing To Chance by Merriam-Webster

Lewis Hamilton dominated from start to finish the first Grand Prix of the season this Sunday in Melbourne. Driving his Mercedes, the outgoing World Champion has got the better of his team mate Nico Rosberg, Sebastian Vettel completing the podium on Ferrari.

Chapter 9 : Quest:Leave Nothing to Chance | WoWWiki | FANDOM powered by Wikia

Leave Nothing to Chance Retrieve a Wintergarde Mine Bomb and use it to blow up the Upper Wintergarde Mine Shaft and the Lower Wintergarde Mine Shaft. Report back to Siege Engineer Quarterflash at Wintergarde Keep in Dragonblight when you have completed this task.