

Chapter 1 : Car Insurance Questions - blog.quintoapp.com

Check Clearing for the 21st Century Act (Check 21) The FDIC has created this webpage to inform consumers about the new Check 21 law, which became effective on October 28, The Check Clearing for the 21st Century Act (Check 21) is a federal law that is designed to enable banks to handle more checks electronically, which should make check.

Who are the 21st century leaders? Where can we find them? Who can argue against the spectacular failures of leadership in large institutions? And yet there is also reason for optimism. This list is updated quarterly. Please send your suggestions of other inspiring 21st century leaders. What is 21st Century Leadership? It includes a working definition of 21st century leadership, as well as a comparison between 21st century leadership with 20th century leadership. To be sure, many individuals in high leadership positions today are falling far short of the standards demanded by the level of events. And yet, many others are achieving unprecedented levels of service in unexpected, non-traditional settings. To an extent not seen since the dawn of the 20th century, business and finance is outpacing and displacing the nation-state as a driver of work and life. Steel had a larger capitalization than the entire U. Among the 21st century leaders: Bezos has now moved into Washington, D. Is he playing corporate defense or preparing to disrupt American politics? Branson brings together business and art and life. His entrepreneurial ardor renders the Virgin brand a worldwide phenomenon. His joie de vivre is an infectious inspiration. His contributions go well beyond helping set off the creative destruction of the Information Age though, that alone is a spectacular achievement. He has moved his numbers-driven approach into the not-for-profit sphere, where, along with his wife Melinda, he is triggering additional, overdue, disruptive change. Now he has set his sights on re-imagining central city Las Vegas as a diversified entrepot. Just another day in the corporate jungle? Market Basket employees took to the streets, backing their beloved ex-CEO. In the end, Demoulas succeeded in buying out the company, returning as CEO. Will this surprising stakeholder engagement set the tone for management-labor relations in other enterprises? He is an archetypal 21st century leader in many aspects. By no means flawless in his interpersonal relations, Jobs is memorable for his capacity to spur innovation and harness it into transformational product lines. That culture is in sync with the emerging 21st century leadership and management and communications, when customers are empowered as never before to express their wishes or convey their dissatisfaction. Kelleher never accepted commonplace assumptions, such as the widely presumed inevitability of adversarial relations between management and organized labor in the passenger airline space. From PayPal to Tesla, Musk has had a key role in disrupting major industries, changing the game for the better. To his lasting credit, then-CEO Bill Ford recognized the need for a new kind of leadership to disrupt the company and the notoriously insular American automobile industry. The Ford scion showed courage in turning to Mulally, whose career had been entirely at Boeing. Mulally led Ford to a historic turnaround symbolized by its standing alone among the Detroit automakers in turning down federal bailout funds in Mulally represents 21st century leadership in breaking boundaries inside and outside of Ford Motor Company. That includes re-imagining the company as a consumer electronics enterprise. The CEO of his eponymous company helped spark an ongoing revolution in mass finance, beginning in the s. His vision is to empower ordinary investors to take charge of their own financial lives, through access to more information and more products at lower prices through competition. The onward march of technology into the Internet Age has taken this vision ever farther. The Starbucks founder and CEO has exhibited resilience and creativity in guiding his company through many challenges. One of the golden threads of his leadership is a relentless focus on the customer experience. To accomplish that, Shultz has created an exemplary relationship with Starbucks employees. Facebook stock is soaring, and the company is proving its skeptics wrong. Facebook is creating immense value through the power of social media. Will the now-giant enterprise successfully navigate the ongoing evolution of social networks, enabling groups to move beyond information sharing, to redefining and resolving complex problems in creative ways in real-time? Sandberg has leveraged her success at Facebook into a best-selling book on female empowerment in work and life. Will she move into other fields in the coming years? There is now a wave of change, seeking disruption. Americans awoke on November 9, to the election of President

Donald Trump. Trump enters office with high expectations for change—as well as fears among many of his fellow citizens. Is Trump a one-off, or does he constitute a fundamental departure in contemporary politics? His use of Twitter and Facebook is essential to his political project. The thirty-nine-year-old outsider candidate successfully sought the presidency of France in his first bid for elective office. Running as an independent, the former socialist civil servant and banker swept into office by a nearly two-to-one margin over the nationalist Marine Le Pen. In the USA and other European capitals there is palpable relief that the French have opted for a leader committed to the European project. This may have prompted some to underestimate the disruptive political achievement of Macron in his own nation. His example will be studied by many other reformers, worldwide. The three-term chancellor of Germany is a remarkable presence on the world scene. A native of East Germany, Merkel is scientifically trained. She served as environment minister in the cabinet of her predecessor, fellow Christian Democratic Chancellor Helmut Kohl. It is at once striking and symbolic that Chancellor Merkel conveys a gravitas in public settings that is not reliably found among her fellow heads of state. Her leadership is now under fire amid the refugee crisis engulfing Germany and Europe more generally. Her next act will be fascinating. In their 15th prime minister, Narendra Modi, the leader and the Indian people may have met their historic moment. Modi is a reformer, with particular focus on economics and finance. Modi combines a personal style of restrained, methodical assertion, with openness to the free-for-all of social media. Photographer Unknown, via Wikimedia Commons. Looking beyond traditional governance, 21st century leadership is emerging in alternative ways. As in all eras, in part it is linked to changes in information technology. Two exemplars of the changing terrain of 21st century leadership in politics stand out, each tempered by the cauldron of change underway in the greater Middle Eastern region: The tumult known as the Arab Spring was sparked by the year-old fruit vendor, who set himself afire in suicidal protest against governmental abuses in Tunisia. A Pakistani schoolgirl was shot in the head and neck at point-blank range by Taliban gunmen. She inspires people world-wide, including girls seeking education against the odds. If the nation-state is in a malaise—“waiting inevitable disruption”—subsidiary governmental levels are often moving ahead: Whatever one might feel about his presidential record, his work at the Clinton Foundation is setting new standards for post-presidential careers. His organization strives to offer adaptive solutions to social problems, not accepting traditional limitations imposed by outdated boundaries between the public, private, and not-for-profit sectors. To what extent will the positive legacy be tarnished or outweighed by ethical and legal questions raised in recent years? Will the Clinton Foundation survive as a meaningful organization following the defeat of Hillary Clinton in November? The founder of charity: Desperately unhappy, I needed to change. What would the opposite of my life look like? He was motivated to help achieve the goal of potable water for everyone on this earth. Harrison has enabled people to serve in tangible ways, in places they might never have imagined they could affect for the better. Through the organization she founded, Teach for America, Wendy Kopp is having a profound influence on American public schools. She has directed the talents of high-achieving college graduates into often neglected classrooms. As with any educational enterprise, there is attendant controversy. What cannot be doubted is that the experience of serving in Teach for America is informing and empowering young people who will carry their first-hand experiences into careers in many sectors. This alone ensures enduring influence. The Nobel Peace Prize-winning banker, educator, and entrepreneur has pioneered the micro-credit and micro-finance space. His fundamental insight is that many of the people who were viewed as high risks for credit under longstanding lending criteria are, actually, exceptionally promising as entrepreneurs. Yunus was then able to translate his vision into practice. His bottom-up, outside-in perspective, combined with his real-time accomplishments, place him front-and-center as an influential 21st century leader. Edwards, a professor of engineering at Virginia Tech, spearheaded the discovery of systemic government failures—“local, state and federal”—in the ongoing Flint, Michigan, drinking water and public health crisis. His example illuminates the vital role of non-governmental efforts, constituting a fail-safe in regulation. American law includes a place for such a role; other nations are now examining corresponding legal provisions to avoid breakdowns such as the revelations of systemic violations of motor vehicle emissions rules. The Catholic Church is a non-governmental organization, a political enterprise, and a spiritual enterprise. Moving into the 21st century, the Church made a strategic

decision in selecting Pope Francis. In one person, the new pontiff is the first Jesuit pope, the first from the Americas, and the first from the Southern Hemisphere. He has chosen a manifestly more transparent, non-pretentious approach to the papacy. This includes a less opulent lifestyle than is customary, as well as notable informal interactions with people on the street or in a crowd.

Chapter 2 : Art in the 21st Century (article) | Khan Academy

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Watching Rampling put on a fake smile and contemplating her emotions to herself while he gives a speech, her staring at the mirror alone in the bathroom to eventually to the final dance. Rampling composes so many mixed emotions and feelings that it gives a satisfying yet unsatisfying conclusion to our couple and the film. As he goes from a bar where he publicly fingers a girl with her boyfriend in the background to getting beaten up moments later. After getting denied entry into a club, he follows the man who was eyeing him across the street into a gay club and his fellated by him. He is struggling to maintain any sort of normalcy and he clearly overdoses in the climax of the film. Without Fassbender, this scene could have been cliched or erotic, but instead we see a man barely holding it together as his internal and external life comes crumbling down. The Piano Teacher " Erika and Walter in the locker room When Isabelle Huppert paired with Michael Haneke for the first time, you know you were going to get something special. As Walter leaves his hockey practice to talk with Erika, they go into a locker room. They both are hesitant to act on one another, conversing openly about their relationship to eventually engaging in sexual activity after Erika lies down on the floor and begs the sweaty Walter. The film has many rememberable scenes, but here we fully see the engaging commitment of the characters to their personalities instead of teasing and withdrawing in the scenes beforehand. As Lee and Randi slowly start to converse, we see a heartbreaking scene of attempted reconciliation, past regret, and uncertain future. Nothing is truly revealed of what these two characters experienced together after the tragedy that occurred years before. The scene is a tough, poignant yet truthful and highly emotional moment in a film comprised of scenes pertaining to that. It shows Affleck and Williams at the height of their acting prowess and the characters point where almost everything could change. Phoenix " Nelly sings as Johnny plays Christian Petzold knows how to structure an ending. And in this film, we see how the mystery and arcs of these characters come to a breathtaking finale. He sees the concentration camp tattooed number on her arm, realizing its his wife. Nelly continues to sing in a frighteningly beautiful voice and she walks away. No words are exchanged or even glances between the actors. Hoss sings and looks above as Zehrfeld stares at her arm and body. The two actors play so well that we see the mystery in the film is fully realized by the characters, but we want for more. So when we finally get a scene when the two are fully alone, it plays out like a stage play. As the film continues with an assortment of characters around them, we finally get to see Jesse and Celine alone together. We get an extended hotel room scene we the two go up, down, left and right. In a film of extended scenes, this one tops them all. The tone and mood constantly shift as in real life. Therefore, so much emotion is poured into this scene that it could be noted as one of the best depictions of a couple on screen ever. During this scene we see four characters, far too long to list all their agendas and points of view on the subjects at hand, differing on what should occur. All the needs for the truth, the grayness of the situation, and the desperation of the characters are brilliantly displayed by the actors while maintaining the highest level of tension for a dramatic film. As an audience member, we marvel over every move and word by their actors because it leads to what occurs next. Everything comes pouring out of Davis going from singing the folk song and playing his guitar. Toward the end of the song, he stops playing and just sings. Isaac lays the soul of his character down on the line and is rejected. Isaac literally acted and sang his heart out only to be rejected so soon, resulting in a true show-stopping scene. As we watch the film for the first or fifteenth time, we can never deny the powers at hand. The whole scene leaves us wondering and filling in the year gap that occurred so we are constantly on edge.

Chapter 3 : The Fed - Frequently Asked Questions about Check 21

Frequently Asked Questions about Check The Check Clearing for the 21st Century Act (Check 21) was signed into law on October 28, , and became effective on October 28,

Strive to do your best in every class to make sure you stay on track to succeed. Good grades can also earn you other scholarships that will pay for college costs not covered by your 21st Century Scholarship such as books and living expenses. Each grade level has requirements to guide students in planning their path to high school graduation and beyondâ€”developing the skills needed to be college-ready and understanding what it takes to pay for college and graduate with minimal debt. Colleges look for students who complete challenging courses and commit to earning a more rigorous high school diploma. Scholars must earn at least a Core 40 diploma, so if you opt to receive a general diploma, you will not qualify for the scholarship. Learn more about the diplomas Scholars can earn below. Core 40 gives you more options â€” and more opportunities â€” to find a career with a real future. Learn the requirements for a Core 40 diploma here. Plus, some Indiana colleges offer scholarships just for students who have earned this diploma. Learn the requirements for a Core 40 diploma with Academic Honors here. The Core 40 with Technical Honors opens the door to more state financial aid while making you more competitive for apprenticeships or college. Learn the requirements for a Core 40 diploma with Technical Honors here. You can choose courses in languages, business and more. Learn the requirements for an International Baccalaureate diploma here. Take the Pledge I pledge to graduate with a minimum of a Core 40 diploma from a state-accredited Indiana high school. I will complete the Scholar Success Program that helps me stay on track for college and career success. I will achieve a cumulative high school GPA of at least 2. I will not use illegal drugs or alcohol or commit a crime or delinquent act. I will apply for admission to an eligible Indiana college my senior year and apply on time for student financial aid. As a college student I will complete at least 30 credit hours each year to stay on track toward earning my degree on time. I aim to succeed.

Chapter 4 : Check 21 Act - Wikipedia

around how 21st century knowledge and skills can be appropriately embedded in educator preparation, and to guide the development of resources and services to support educator programs.

Future Now 50 grand challenges for the 21st Century We asked experts from the world of science and technology to describe the societal challenges that they think matter in and beyond. Read the full list of responses below. Each of these implementations raises serious questions about what values are being implemented and to whom these implementations are accountable. Meanwhile, there are significant trade-offs and local decisions that technical actors face on a day-to-day basis that shape the very structure of these systems. Developing responsible sociotechnical systems will require bridging the social-technical gap that can easily emerge as social actors and technical actors speak past one another. Missy Cummings, Professor, Humans and Autonomy Lab, Duke University I think one of the most important challenges faced by robotic systems of the future, which include driverless cars, drones, surgical and manufacturing robots, is how will we be able to certify these systems as safe, particularly those that embed artificial intelligence? Presently we have no commonly-accepted approaches and without an industry standard for testing such stochastic systems, it is difficult for these technologies to be widely implemented. It helps to have regulation in place. Viktor Mayer Schonberger, Professor of Internet Governance and Regulation, Oxford Internet Institute My 1 issue is not the future of democracy or related issues such as fake news, Trump, social networking bubbles, or even cybersecurity , but the future of humanity. As we are developing more and more ways to let computers take over reasoning through adaptive learning, we are faced with an existential question: It used to be doing calculus, playing Chess or Go , flying airplanes, driving cars, having a conversation, playing Jeopardy, or cooking to name a few. What if data-driven, learning algorithms can do all that? And if so, are we then shaping our learning institutions to help humans develop and nurture exactly these skills our competitive advantages. In short, for me marks the year, when intra-human problems slowly begin to pale when compared to this more fundamental and existential one. Peter Norvig, Director of Research, Google Artificial intelligence has proven to be quite effective at practical tasks – from labeling photos, to understanding speech and written natural language, to helping identify diseases. The challenge now is to make sure everyone benefits from this technology. Richard Alan Peters, Associate Professor of Electrical Engineering, Vanderbilt University In my opinion, the most important breakthrough in robotics and AI to come is the learning of concepts by learning sensory-motor coordination. An intelligent agent animal or robot that can manipulate the physical world while sensing the results of said manipulation forms one half of a complex dynamical system. The other half is the world. Complex dynamical systems form patterns in nature. In the case of an animal including humans that pattern occurs in the brain and spinal cord system. It relates sensing to action and vice-versa. This has been puzzled over since Aristotle. AI, although very useful, will never approach human intelligence until it is embodied. That is, of course, a hypothesis, a conjecture that has yet to be proven. But I believe we are close. Brooks hypothesis is Intelligence is an emergent phenomenon that is the result of embodiment, situatedness, development and interaction. Bruce Schneier, international security technologist The Internet of Things is giving computers the ability to affect the world in a direct physical manner. As this happens to more and more things, the particular ways in which computers fail will become the way everything fails. This means more catastrophic failures, as bugs and vulnerabilities affect every instance of a piece of software. This will completely change how we think about the risks of computerised cars, computerised appliances, computerised everything. Only a few strong companies and products, such as Amazon Echo, can survive. I believe people are going to demand Echo with more humanity and portability, and social robots like RoBoHoN will find its market in five years. Artificial intelligence is making some real progress right now, and our work is less to worry about a science fiction robot takeover, and more to see how technology can be used to help with human reflection and decisionmaking rather than to entirely substitute for it. If we "set it and forget it," we may rue how a system evolves, and that there is no clear place for an ethical dimension to be considered. Realising these changes demands the ability to recruit from a talented pool of diverse candidates

with Science, Technology, Engineering and Math STEM expertise. Today, there is more demand for some STEM areas than there is available new talent and the demand continues to grow. Specifically, the widening gap between wealthy and impoverished people, worldwide. Climate change is a causal factor in the increased ing disparity. So too are racism and classism. Climate change exacerbates the challenges thrust upon impoverished people. Solutions should be structural as well as grass roots. Sound policy as well as micro-local community-based. Intentional systems got us into this pickle, and intentional systems will need to be part of the process to reach toward common vision and goals. Scratching the surface are programmes offered by governments and utilities, to assist homeowners to weatherise their structures. The most robust and innovative energy efficiency programs are yet to benefit those that would feel the greatest impact from the captured savings. Culture is intersectional, is an arbiter. Culture is part of the solution to finding common ground between wealthy and impoverished and all in-between. Vernacular architectures are expressions of the people and culture in a particular locale, in particular climates. This is epidemic in scale. Regulators, police organisations and liability experts responsibly caution that we cannot let driverless technology get in front of safety. However, like with all epidemics, we also have a responsibility to realise the full potential of cures as soon as possible. While we must be prudent, we also must not let those with vested interests in human driven cars slow progress. We must work together to safely accelerate the realisation of driverless vehicles. Reaching this imperative one-day sooner could save over 3, lives! Vishaan Chakrabarti, Associate Professor of Practice at Columbia Graduate School of Architecture, Planning and Preservation The major new challenge for the fields of architecture and urbanism will be to build what I call the "Public Metropolis," which means cities that are more ecologically sound, more equitable, more humane in their deployment of technology, more intense in their creation of new infrastructure, and more fervent in their roles as beacons for a free, diverse and open global society in a time when nativism and fascism are on the rise. The debate of whether to build dense, transit-based cities as the most environmentally sound growth model in a world in which billions are reaching the middle class is largely settled: Great civic architecture for both public and private projects will be pivotal to this question by enabling the creation of new cultural buildings, commercial projects, and infrastructures that read and write with the specifics of a place, so that we maintain local identities in a global world. Lucy Jones, Science Advisor for Risk Reduction for the United States Geological Survey We do a great job as a society of funding and supporting innovative research – we really admire that aspect of it. What we do a very bad job at is making the interface between that esoteric research and how people can actually use the information. People want predictions for earthquakes. But people have to understand the scientific process. Rochelle Kopp, founder and Managing Principal of Japan Intercultural Counseling I would say that one of the biggest challenges for the 21st Century as relates to Japan and Asia, and indeed the rest of the world, is related to questions of immigration which includes refugee issues. These have of course received a lot of attention in the media, but the discussions are often stuck at a basic level, and governmental policies and programs are often not sufficiently addressing the issues. Specifically as for Asia: Japan, as well as Korea and China, are rapidly ageing and thus there will be increasing demand for labor in those countries, whereas many surrounding countries have surplus amounts of labour. Part of the debate around immigration and acceptance of refugees, both in Japan and other countries, relates to how to integrate people from another culture into a society. This is my field, of cross-cultural communication and understanding. There is a lot of room for further application of the lessons of the cross-cultural field in areas outside of business where they are most often being utilised today , to help countries address issues related to immigrants and refugees. All of these places are becoming organised. Today, virtually every neighbourhood is organised. Business improvement districts in particular are making leaps and bounds in the management of our society and they are recognising and working with technology firms to far better understand how these places work. The next big technological jump is a software jump: The issue is coming up with software that will create the mega database that will understand every part of the built environment at the place level, and eventually, the metropolitan level. Right now conclusions are based on guesstimations, like ridership. All those tools will help place managements. This is a new field of place management. Edward Paice, Director, Africa Research Institute In Africa, very rapid urban growth – spatial and demographic – is occurring without adequate planning or, in many locations,

any planning at all. Urbanisation in Africa is occurring in its own distinctive fashion and there are significant variations within and between countries. But one common feature is that the economies of nearly all towns and cities are predominantly informal. The creation of long-term, decent jobs by the state and private enterprise is woefully inadequate; industrialisation remains for the most part absent. For African urbanisation to become a positive economic and social development, as opposed to a ticking time-bomb, urban planning needs to incorporate total populations, not simply the rich and middle classes; this is the only way that the economic potential of the majority can be harnessed for the national good. How can this be done? Firstly, citizens have to be involved. Community participation in slum redevelopment initiatives has proven to be a far more productive and cheaper way of going about things than imposing ill-conceived, expensive schemes from above. Secondly, the technology exists to facilitate the rapid planning required – for example, data collection with mobile phones and satellite imagery have already been beneficial. Thirdly, urban-dwellers everywhere – voters – can mobilise even more effectively to ensure that their elected representatives deliver more. We are seeing this occurring in more and more towns and cities and it is a very positive development for cities, for infrastructure development and for democracy. Even in autocracies there is always room for citizens to organise and thereby secure services or rights that they have been denied. The final, essential, component is political will. This has been conspicuously lacking, but more determined and competent mayors and city leaders are emerging and the power of example is considerable. The majority of Africans will live in towns and cities by Management consultancies and international financiers routinely claim that rapid urbanisation is one of the great pluses in the investment case for Africa. As things stand, this is hyperbolic nonsense. For towns and cities to drive economic growth and livelihood improvement, more imaginative and effective urban planning and management are imperative; and the provision of public goods must replace a narrow focus on the wellbeing of elites. Travelling on busy roads at peak hours could become the preserve of those who can afford to pay – how does that affect commuting etc; how will this change urban planning etc. AI – automated vehicles are one application of AI but what are the wider implications for employment need for universal basic income? Many extoll the potential of technology to overcome that problem. Whatever technology may accomplish, we will still need to think about how space is used:

Chapter 5 : BBC - Future - 50 grand challenges for the 21st Century

I may as well be describing ancient Sparta to most of you, but some can see it in your minds, clear as day. I'm a 20th century man stuck in the 21st century, just trying to get by.

Teacher and administrators all over the world are doing amazing things, but some of the things we are still doing, despite all the new solutions, research and ideas out there is, to put it mildly, incredible. I have compiled a list of 14 things that are obsolete in 21st century schools and it is my hope that this will inspire lively discussions about the future of education.

Computer Rooms The idea of taking a whole class to a computer room with outdated equipment, once a week to practice their typewriting skills and sending them back to the classroom 40 minutes later, is obsolete.

Isolated classrooms Classrooms can be isolated in two ways. The other way is being isolated to all the knowledge outside the 4 walls. For example from the internet, videos, blogs, websites and visits from authors or scientists through Skype, to name a few. The classroom should be open, teachers should be able to walk in and learn from each other, parents should visit often, f. Isolated classrooms are therefore obsolete.

Banning phones and tablets Taking phones and tablets from students instead of using them to enhance learning is obsolete. We should celebrate the technology students bring and use them as learning tools. Phones are no longer just devices to text and make phone calls when they were, then banning them was OK. Today there is more processing power in the average cellular telephone than NASA had access to when they sent a man to the moon in 1969. Yet most students only know how to use these devices for social media and playing games. Today you can edit a movie, make a radio show, take pictures, make posters, websites, blog, tweet as a character from a book, have class conversations over Today's Meet and Google most answers on a test with the device in your pocket.

Tech director with an administrator access Having one person responsible for the computer system, working from a windowless office in the school basement, surrounded by old computers, updates the programs and tells the staff what tech tools they can and cannot use is obsolete. Today we need technology co-ordinators that know what teachers and students need to be successful and solves problems instead of creating barriers. Someone who helps people to help themselves by giving them responsibility and finds better and cheaper ways to do things. The school should have a Facebook page, share news and information with parents, have a Twitter account and their own hashtag, run their own online TV channel where students film, edit and publish things about school events.

Unhealthy cafeteria food School cafeterias that look and operate almost like fast food restaurants where staff and students get a cheap, fast and unhealthy meals are obsolete. A few schools in Iceland and Sweden have turned almost completely to organic foods and given thought into the long term benefit of healthy food rather than the short term savings of the unhealthy. Children should put the food on their own plate, clean up after themselves and even do the dishes. Not because it saves the school money on workforce but because it is a part of growing up and learning about responsibility. What 21st century schools should be doing as well is growing their own fruits and vegetables where students water them and learn about nature. The goal with providing students a healthy meal is not only to give them enough nutrition to last the school day but to make healthy food a normal part of their daily life and get them to think about nutrition which is something that will benefit them for the rest of their lives. Often parents or administrators needs get in the way of that change. In the best schools of the future, they will be the ones doing it as a real project that has meaning and as a collaborative project in language and art.

Traditional libraries Libraries that only contain books and chess tables are obsolete. A 21st century library should be at the heart of the school and a place where both students and staff can come in to relax, read, get advice, access powerful devices, edit videos, music, print in 3D and learn how to code to name a few. This 21st century learning space should give people an equal chance to use these devices and access information. Otherwise these libraries will turn into museums where people go to look at all the things we used to use. All students get the same Putting kids in the same class because they are born in the same year is obsolete. School systems were originally set up to meet the needs of industrialism. Back then we needed people to work in factories, conformity was good and nobody was meant to excel or be different in that environment. In most schools, if you are good in art but bad in German you get German lessons

to get to par with the other students instead of excelling at art! All even, all the same! Education should be individualised, students should work in groups regardless of age and their education should be built around their needs. One-Professional development-workshop-fits-all A school that just sends the entire staff to a workshop once a month where everyone get the same are obsolete. Professional development is usually top down instead of the ground up where everyone get what they want and need. Standardized tests to measure the quality of education Looking at standardized tests to evaluate whether or not children are educated or not is the dumbest thing we can do and gives us a shallow view of learning. The outcomes, although moderately important, measure only a small part of what we want our kids to learn and by focusing on these exams we are narrowing the curriculum. The world today and the needs of the society are completely different to what they used to be. We are not only training people to work locally but globally. Because of that we all produce the same kind of workers, outdated workers, to work in factories. People who can comply, behave and be like everybody else. In the global world today it is easy to outsource jobs to someone who is willing to do the same job, just as fast for less money. Therefore we need creative people that can do something else and think differently. Andrea Schleicher said: Results of those tests are, according to Daniel Pink A Whole New Mind, in direct contradiction to the skills we need today. Those skills are for example design, story, symphony, empathy, play, and meaning. We should be solving real problems, asking questions that matter instead of remembering and repeating facts. We need a revolution and change the education system into something else. Anything worth having, is worth fighting for. What is the point of doing something new and different if we get the same results on standardized tests! then we might as well just do factory schooling, conform and comply. We are asking our students to remember more, write better and repeat faster than before! just like we wanted the faster horse, when really we should be asking for the car. It will never be perfect, it should be constantly evolving and we should strive to make it better every day. But I believe that if we talk, try something different, fail forward, investigate and share what we do, not only locally but globally, we can get a lot closer. If you want to see change in education, you should start in your own classroom.

Chapter 6 : 14 things that are obsolete in 21st century schools “ Ingvi Hrannar

ON A CLEAR DAY YOU CAN SEE FOREVER is based loosely on the play *Berkeley Square* by John L. Balderston. In order to quit smoking, Daisy Gamble seeks help from a psychiatrist, Dr. Mark Bruckner. Under hypnosis, Daisy describes memories of her 18th-century London life as Melinda Wells. A special.

I think my mother got it from Book-of-The-Month Club. The only chapter I remember was the one called "Plato. But the little glimmer that came through got me so worked up that, at a certain point, I had to lay the book down and raid the refrigerator, because my mind was racing so fast. Confusion was one of my most common experiences. So do we really need another book about Plato? In fact, I wanted to use Plato to argue something even more paradoxical, which is that philosophy makes progress. The idea of individual rights never occurred to him or to any ancient Greek. I wanted to get closer to Plato. I pity any who were in love with him. But in any case, his writings intensify the sense of his remoteness. His dialogues allow us to draw a little bit closer to many of his contemporaries, most especially to Socrates, while Plato holds himself aloof. We know precious little about Plato as a man, but this I think we do know: Plato had loved Socrates, the eccentric who used to wander the agora in a not terribly clean chiton and pester people with his peculiar questions concerning the life worth living, which pestering activity he called epimeleia heautou, or care of the self. Plato only decided to take up philosophy after the Athenian democracy executed Socrates, having found him guilty of the charges of impiety and corrupting the young. Perhaps that was the personal piece for Plato. It allowed him to take Socrates forward into his own development as a philosopher of genius by including Socrates so centrally in its exposition. And one of the essential techniques of being a novelist is imagining characters so vividly that you can hear their voices. You can even interpret their silences, knowing their implications while the silences of real people drive you crazy with their indecipherability. Part of the desolation of finishing the writing of a novel, at least for me, is letting go of that intimacy. And so when it came to trying to draw closer to Plato I decided to use the same literary form that Plato himself had long ago devised. I decided to write dialogues in which I could hear Plato speaking to us about issues that still concern and vex us. The conceit is that Plato is on a book tour. I have him at the 92nd Street Y in Manhattan, on a panel of child-rearing experts--one a Tiger Mom and the other a psychoanalyst--discussing how to raise an exceptional child. He gets a brain scan and discusses with two neuroscientists whether neuroscience has answered the question of free will once and for all and in the negative. Believe it or not, Plato addresses an analogous question in one of his dialogues, the *Phaedrus*. Whenever I can I weave passages from his own dialogues into our contemporary dialogues. But I also do that thing halfway between taking dictation and putting words into his mouth. And to do that I had to recreate him as a character, the way he had recreated Socrates. And what is he like, my Plato, besides being constantly edified by the moral truths we now take for granted but which had to be philosophically argued for and politically fought for in the interim since he thought? And yes it was wonderful for me to have a recreated Plato whose words I could hear running through me. Plato, it turns out, loves tweeting.

Chapter 7 : 21st Century Scholars: Scholarship Program for Students

That is what futurework: trends and challenges for work in the 21st century seeks to do. It is designed to inform readersâ€™policy-makers, scholars, employers, workers, trade unionists, and advocatesâ€™to provoke questions and to stimulate dialogue.

List of battles since and List of ongoing armed conflicts Genocide still remains a problem in this century with the concern of the war in Darfur and the growing concern in Sri Lanka. Low estimates on the deaths in Darfur stand around , deaths with 2. Also, controversies from past genocides remain commonplace in the minds of victims and average people alike. Bush and other Western leaders in Moscow , 9 May Protesters try to stop members of the G8 from attending the summit during the 27th G8 summit in Genoa , Italy by burning vehicles on the main route to the summit. Troops from Rwanda and Uganda continued to support rebel groups against the Democratic Republic of the Congo and rifts also grew between Rwanda and Uganda as they accused each other of supporting rival rebel groups as well. Throughout steps were made towards peace and Rwanda and Uganda both removed their troops from the country. On December 17, , a massive treaty officially ended the war. However, the DRC only holds power in less than half of the country, with most of the eastern and northern portions still controlled by rebel groups, where there is still significant infighting. The war killed an estimated 3. Severe human rights violations continue to be reported. Ten members of the family were killed during a party or monthly reunion dinner of the royal family in the house. Bush is inaugurated as the 43rd President of the United States. He is the second president from the Bush family. Two demonstrators were killed by the Italian police. On July 21 a group of Carabinieri attacked the school Armando Diaz , seriously injuring many peaceful protesters. Prime Minister Silvio Berlusconi insisted that police used the minimum amount of force necessary to achieve their goals. Troops remained to install a democratic government, fight a slowly escalating insurgency, and to hunt for Al-Qaeda leader Osama bin Laden who was killed by American troops nearly 10 years later, on May 2, On December 24, NATO forces officially ended combat operations in Afghanistan; but forces still remain to the present. The attack killed people and people were injured. By it was believed that up to , people had been killed and over 2. In , the ICC decided that Darfur war criminals would be tried, and on July 14, , Sudanese president Omar al-Bashir was charged with 5 accounts of crimes against humanity and 2 accounts of war crimes, although the ICC has no power to enforce these charges. Coalition troops remain in the country to install a democratic government and fight an escalating insurgency. In addition to an insurgency against the American presence, Iraq also suffered from a civil war for several years. The war was soon seen as the central front of the War on Terror by many governments, despite growing international dissatisfaction with the war. The total death toll has been estimated at near , but these estimations are highly disputed, with one highly disputed study guessing even over 1 million. Combat ended, at least officially, in August The explosions killed people and injured around 2,

Chapter 8 : 21st century - Wikipedia

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From my perspective, there are two key issues for a future leaders in the field of sustainable development. One characteristic that will make a leader successful in the 21st century will be knowing how to identify and apply appropriate economic, moral and political incentives to actually incorporate sustainable development into our daily lives. I personally believe that this aspect has not been properly addressed in the past 20 years since the first summit was held in Rio. Additionally, the world has changed substantially in the last five years. Its nerve centre is no longer just in the so-called developed countries - emerging countries have earned very significant weight globally as well. With this in mind, the next leaders must be vigilant to the challenges and opportunities for innovation that will come from companies and societies in these countries. They will understand that as a leader of a multinational company, they should better utilise their unique position to influence the behaviour of various stakeholders including governments, suppliers, customers and the general public in many countries. Also, we will set a model for many more companies to follow and thus make fundamental changes happen in the world. Ekelund classifies people into three types of colours: They share feelings, show respect and are patient. They like the idea of doing things different and enjoy looking deeply into issues. They have the characteristic to look at the overall picture from different angles and offer imaginative solutions. They are ambitious with high goals. This is a good set of qualities for future leaders to build on in order to push sustainable development forward. The next level in the sustainable development journey requires a radical change in the way we do business and in the way we act as individuals and as a group. A challenging change of culture. Future leaders shall promote and drive this common way of thinking and acting. This can only be achieved if they are able to create innovative strategies, ones that drive a change in culture by engaging people and creating a shared need. We need leaders that are able to build awareness and mobilise commitment, leaders that are capable of consolidating gains to produce more changes, leaders with credible plans to get there and leaders with enough energy to communicate, communicate until it hurts. Future leaders should have a good palette of blue, red and green qualities enabling them re-shape culture through engaging and mobilising people. Shannon Sung Hee Shin, manager at Green Management Center, Deloitte Touche Tohmatsu I believe that a sustainability leader of the 21st century has to have the ability to create a meaningful context out of the existing sustainability landscape. Sustainability is a broad notion that encompasses all aspects of our lives from economic to social and environmental actions. A number of ways to promote sustainability is infinite, and this vague plethora of contents is often the source of difficulty in raising awareness and participation in the movement toward sustainable future. It is therefore important for future leaders to recognise and provide innovative, sensitive, and meaningful sustainability possibilities. This content is brought to you by Guardian Professional. Become a GSB member to get more stories like this direct to your inbox Topics.

Chapter 9 : Why Plato Is Still Relevant in the 21st Century | HuffPost

A 21st century library should be at the heart of the school and a place where both students and staff can come in to relax, read, get advice, access powerful devices, edit videos, music, print in 3D and learn how to code to name a few.

General What is Check 21 and what is its basic purpose? Check 21 is a federal law that is designed to enable banks to handle more checks electronically, which should make check processing faster and more efficient. Today, banks often must physically move original paper checks from the bank where the checks are deposited to the bank that pays them. This transportation can be inefficient and costly. Check 21 became effective on October 28, 2004. Back to questions How will Check 21 make check processing more efficient? Instead of physically moving paper checks from one bank to another, Check 21 will allow banks to process more checks electronically. Banks can capture a picture of the front and back of the check along with the associated payment information and transmit this information electronically. If a receiving bank or its customer requires a paper check, the bank can use the electronic picture and payment information to create a paper "substitute check. Back to questions Is electronic check processing secure? Electronic check processing is not new to the financial industry and is a safe and reliable way of processing payments. It uses technology that has been developed and tested to process your check information securely. Check 21 does not require customers to stop receiving checks back in their account statements. The contents of an account statement will continue to be governed by the account agreement between the bank and its customer. Rather, when banks have agreed to provide paid checks in statements, Check 21 permits the bank to provide either the original check or a substitute check. Back to questions What changes can I expect when Check 21 goes into effect? If you are among the many customers of banks that do not receive your canceled checks with your account statement, you likely will not notice any change when Check 21 goes into effect on October 28, 2004. You will notice a change only if you receive a substitute check when you were expecting an original check. For example, if you receive canceled checks with your account statement, you might begin to receive a mixture of canceled original and substitute checks. If you receive image statements pictures of several checks on a single page, you also may notice that some of the pictures are of substitute checks. Back to questions Will Check 21 increase the speed with which checks are cleared between banks? The speed of check-processing already has increased in response to check-system improvements other than Check 21. Check-processing speeds should continue to increase, over time, as banks make further operational changes in response to Check 21. That means money may be deducted from your checking account faster. Back to questions Will Check 21 change how fast my bank must make my check deposits available for withdrawal? Another federal check law the Expedited Funds Availability Act specifies the maximum times by which your bank must make funds available to you, though most banks make funds available faster than required. Check 21 did not change these maximum hold times. However, the Expedited Funds Availability Act requires the Federal Reserve Board to reduce maximum hold times in step with reductions in actual check-processing times. Thus, over the longer term, if Check 21 sufficiently increases the speed of check processing, the Board will reduce maximum hold times. Specifically, if you deposit a check into an interest bearing checking account, your bank is generally required to begin to credit interest to your account no later than the business day on which the bank receives credit for the funds. Back to questions What is the difference between Check 21 and programs that convert checks to electronic payments? A check you write may be processed as a check. In that case, your rights are governed by check laws and regulations. Some merchants, however, may use your check as a source of information to create an electronic fund transfer. You must receive notice that your check may be processed this way. Electronic fund transfers are governed by different laws and have different consumer rights than check payments. Substitute Checks What is a substitute check? A substitute check is a paper copy of the front and back of the original check. A substitute check is slightly larger than a standard personal check so that it can contain a picture of your original check. A substitute check must be printed in accordance with very specific standards so that the substitute check can be used in the same way as the original check. If you receive a substitute check that appears to have a problem, such as it contains a bad picture of your original check, contact your bank. Front

view of a substitute check Back to questions When is a substitute check legally the same as the original check? A substitute check is legally the same as the original check if it accurately represents the information on the original check and includes the following statement: You can use it the same way you would use the original check. If you receive a substitute check that is not legally the same as the original check and you suffer a loss related to the substitute check, Check 21 provides you with a special procedure that you can use to get your money back. Back to questions Can I use a substitute check as proof of payment? You can use a substitute check as proof of payment because it is legally the same as the original check. For instance, the IRS will accept your substitute check as proof of payment. If you do not have a substitute check but have a copy of an original check or a copy of a substitute check, you usually can use these documents as proof of payment. Back to questions How are image statements different from substitute checks? Instead of providing canceled checks, some banks provide customers with image statements that show multiple pictures of canceled checks per page. The pictures on the image statement could represent an original check or a substitute check. Whether the consumer receives an original check, a substitute check, an image statement, or a line item on his or her account statement, check law protects consumers against erroneous and unauthorized check payments. In addition, Check 21 provides a special refund procedure called "expedited recredit" , if you receive a substitute check. For more information, see the consumer protection section below or contact your bank. Back to questions Can I demand a substitute check from my bank instead of a copy? Your bank may provide you with a substitute check, but it is not required by law to do so. If your bank does not provide you with a substitute check, you usually can use a copy of an original check or a copy of a substitute check as your proof of payment. Back to questions What should I do if something is wrong with the substitute check that I receive? A substitute check must show the front and back of the original check and be printed in accordance with very specific standards. If you suffered a loss related to a substitute check you received, see the consumer protection section below or contact your bank. Back to questions Is my bank required to tell me about substitute checks? Under Check 21, banks are required to provide a disclosure to their consumer customers who receive canceled checks with their monthly statements. The disclosure describes substitute checks and consumer rights regarding substitute checks. Banks must provide this disclosure to existing customers not later than the first statement mailing after Check 21 becomes effective on October 28, After October 28, , banks must provide this disclosure to new customers at the time the customer relationship is established. If you receive canceled checks with your account statement but did not receive the required disclosure within the timeframes described above, please request one from your bank. Banks must also provide this disclosure when a consumer requests an original check or copy of a check and receives a substitute check. In addition, the bank must provide this disclosure if a check the consumer has deposited is returned unpaid to the consumer in the form of a substitute check. Original Checks Can I still get my canceled checks back? If you get your canceled checks back with your account statements today, you will continue to receive canceled checks unless your bank notifies you otherwise. The only difference will be that some of the canceled checks that you receive may be substitute checks. You can use a substitute check the same way you would use an original check, such as for recordkeeping and proof-of-payment purposes. Back to questions Can I get my original check if I need it? Banks are not required currently to keep your original check for any specific length of time, and Check 21 does not add any new retention requirements. In many cases, the original check may be destroyed. If you request your original check from your bank, your bank may provide you with the original check, a substitute check, or a copy of the check. Back to questions Can I prevent others from using my original check to create a substitute check? Generally, any check can be used to create a substitute check, except a foreign check. Banks and their customers must accept a substitute check as if it were the original check because the substitute check is legally the same as the original check. Back to questions What if I receive a substitute check representing a fraudulent original check? Check law provides protections against fraudulent checks so that generally you are not responsible if you notify the bank in a timely fashion. This is the case whether you receive an original check, a substitute check, an image statement, or a line item on your account statement. If you receive a substitute check of a fraudulent original check, you may have additional rights under Check Contact your bank for more information. Back to questions Do I need to use magnetic ink or toner when printing checks?

Generally applicable industry standards for original checks long have required the MICR line to be printed in magnetic ink; the need for magnetic ink on original checks is not the result of the Check 21 Act. Only the MICR line of a check must be printed in magnetic ink. The rest of the information on the check, such as the date, the payee name, and the amount, can be printed in regular, non-magnetic ink. If you make payments by printing checks at home and the checks you use have pre-printed MICR lines, then the rest of the information that you print on the checks need not be in magnetic ink. Consumer Protection How am I protected under Check 21? Check law protects you against erroneous and unauthorized check payments. In addition, Check 21 contains a number of new protections for consumers. For example, Check 21 contains a special refund procedure called "expedited recredit" for a consumer who suffers a loss related to a substitute check he or she received. Back to questions What protections do I have if I receive image statements, access pictures of my checks online, or receive an account statement with descriptive information about my canceled checks? Years ago, many banks stopped providing customers with canceled checks and, as an alternative, began providing customers with documentation showing which checks were paid. Regardless of the form of documentation you receive, check law protects you against erroneous and unauthorized check payments. Back to questions If I suffer a loss related to a substitute check I received, can I file a claim with my bank? If you have received a substitute check, you can file a special claim with your bank for a refund called an "expedited recredit" if you believe that The substitute check was incorrectly charged to your account, You lost money as a result of the substitute check being charged to your account, and You need the original check or a copy sufficient to show that the substitute check was incorrectly charged to your account.