

## Hoofdstuk 12 M&O

### 12.1

a. de geldgever en de geldnemer.

b. institutionele beleggers ontvangen grote bedragen aan premies van verzekeringen en pensioenen.

$$2\,000\,000 / 10 = 200\,000 \times 8 = 16\,00\,000 = 400\,000$$

$$c. 6,75 \times 600\,000 = 40\,500$$

### 12.2

a. een onderhandse lening is een lening op lange termijn die door één geldgever wordt versterkt aan één geldnemer.

b. institutionele beleggers.

c. voordelen:

- er kan worden onderhandeld over de leningsvoorwaarden
- de administratiekosten zijn laag.

### 12.3

a. een geldlening die op lange termijn in kleine gedeelten is opgesplitst.

b. een obligatie is een bewijs van deelneming in een obligatielening.

c. – de hele lening in een keer.

- elk jaar een gedeelte van de lening door middel van uitloting

- inkoop door de onderneming of de staat van eigen obligaties.

d. – het doel van de lening

- het te lenen bedrag

- het tijdstip van inschrijven

e. als de markrente is gedaald, is het aantrekkelijk de bestaande lening af te lossen met behulp van een nieuwe lening tegen een lagere rentevoet.

### 12.4

a. ja zal het doen want looptijd van 8% is nog 5 jaar dus ik denk dat je wel goedkoper uitkomt

$$b. 5 \times 20.000 = 100.000$$

$$\text{aflosspremie} = 30.000$$

$$\text{dus totaal} \quad \underline{70.000}^+$$

### 12.5

1. aandelen eigen vermogen. Obligatie vreemd vermogen

2. obligatie koers is stabiel, aandelen minder stabiel

3. aandelen meer risico dan obligaties

4. bij aandeel heb je stemrecht bij obligatie niet

5. obligatie is schuld en aandeel is mede eigenaar

6. aandeel krijg je dividend van de winst en bij obligatie krijg je vooraf geld

### 12.6

agio ?

door  $101\% > 100\%$

# M O In Balans 7e Druk Vwo

**ML Morrison**



## **M O In Balans 7e Druk Vwo:**

*ZEITSCHRIFT FÜR DIE ÖSTERREICHISCHEN* J.G. SEIDL, H. BONITZ, J. MOZART., 1859

### **Passage nach Juneau**

Jonathan Raban, 2003 Jonathan Raban bricht auf um für die Dauer einer Fangzeit auf See über die See nachzudenken und ist dabei erfüllt von der Erwartung dem Unerwarteten zu begegnen In Seattle verabschiedet er sich von seiner Frau und seiner kleinen Tochter Julia und sticht in See Vor ihm liegen tausend Meilen die Westküste Kanadas hinauf nach Juneau in Alaska Seine Reiseroute führt ihn durch die Inside Passage ein Labyrinth schmaler Wasserwege mit zahlreichen Abzweigungen und Verstellungen in denen tödliche Strömungen herrschen und gefährliche Felsen lauern Bald schon begegnet ihm das Unerwartete im Spiegel der See leuchtet eine andere Wirklichkeit auf Die uralte Schifffahrtsroute wurde einst von Indianern befahren die sich nur in der hellen Wasserwelt zuhause fühlten während ihnen das Land und der Wald dunkel und bedrohlich schienen Jonathan Raban begegnet einem Mann der in der Wildnis zwischen Felsen und Büschen ein Leben lebt angesichts dessen der Alltag in Seattle wie eine virtuelle Realität erscheint Umgekehrt erfüllt Raban schmerzlich die Ungleichheit das Erlebnis der bewältigenden Natur um ihn herum zu teilen Er schickt bunte Ansichtskarten mit niedlichen Teddys an Julia während er selbst jeden Morgen am Ufer bei seinem Ankerplatz echte Bäume beim Fischfang beobachten kann Am Ende wird der Spiegel der See zur Summe aller Bilder der Passage Und als er in Juneau seine Frau und Julia wieder trifft wird Raban abermals mit dem Unerwarteten konfrontiert

### **Wirtschaft und Umwelt in der Stadtentwicklungspolitik** Ulrich

Maly, 2013-03-09 Es ist an der Zeit den Konflikt zwischen wirtschaftlichen Interessen und den drohenden Problemen des Umweltschutzes in Städten und Stadtregionen aufzuzeigen und über eine Analyse der wirtschafts- und umweltpolitischen Instrumente der kommunalen Wege zur Konfliktlösung herauszuarbeiten Studien die dies sowohl wirtschaftswissenschaftlich fundiert als auch mit Blick auf die administrativen bzw kommunalrechtlichen Spezifika in Angriff nehmen liegen kaum vor Daher ist Ulrich Malys Arbeit verdienstvoll und von besonderer Aktualität An der Schnittstelle von Stadtkonomie und Umweltökonomie werden kommunalpolitische Ziele und Mittel nicht nur mit den Instrumenten der traditionellen Theorie der Wirtschaftspolitik behandelt sondern zugleich in weiter gespannte juristische soziale kulturelle und geschichtliche Zusammenhänge gestellt Mit der Herausarbeitung eines Beurteilungsschemas und der Prüfung kommunalpolitischer Instrumente im Hinblick auf ihre Eignung den Konflikt zwischen ökonomischen Interessen und Umweltschutz zu verringern vermittelt die Untersuchung einen detaillierten Einblick in Chancen und Risiken der kommunalen Bewältigung der Umweltprobleme Anhand dieses Prozesses lässt sich nicht nur untersuchen welche Instrumente aus dem Bereich der Umweltökonomie den Katalog kommunalpolitischer Instrumente ergänzen könnten sondern es zeigt sich auch daß die rechtzeitige Berücksichtigung des Umweltschutzes bereits bei der Ausgestaltung traditioneller kommunalpolitischer Instrumente und bei der Erweiterung des Instrumentariums selbst Hilfestellung zu leisten vermag den Konflikt Wirtschaft Umwelt auf kommunaler Ebene zu entschärfen Joachim Klaus v VORWORT Diese Dissertation konnte nur durch technische und ideelle Hilfe vieler

Menschen entstehen *Schweizerische Bauzeitung* ,1884 Genesung aktivieren und Teilhabe fördern Sue Parkinson,2018-05-28 Recovery Through Activity so lautet der Originaltitel des Fachbuchs und Therapieprogramms Fachexpertinnen und Experten denken in dem Zusammenhang sofort an Schlagworte wie Aktivierung Partizipation und Ressourcenorientierung Schon in Großbritannien etabliert liegt nun mit der deutschen Übersetzung Genesung aktivieren und Teilhabe fördern ein ergotherapeutisches Gruppeninterventionsprogramm vor welches praktizierenden Therapeutinnen und Therapeuten einen klientenzentrierten praxisnahen Zugang in der Gestaltung ergotherapeutischer Interventionen bietet Das Therapieprogramm richtet sich an Menschen mit psychischen Erkrankungen mit dem Ziel einen aktiven Lebensstil anzubahnen Betätigungsbalance zu erreichen und Teilhabe im Alltag zu steigern Den Rahmen hierzu bildet das Model of Human Occupation MOHO evidenzbasiert und in der deutschen ergotherapeutischen Praxis weit verbreitet Darüber hinaus werden durch eine breite theoretisch fundierte Herleitung 12 Aktivitätsbereiche rund um Produktivität Freizeit und Selbstfürsorge als Intervention fokussiert Entlang dieser erhalten praktizierende Ergotherapeutinnen und Ergotherapeuten umfassende Informationen und vielfältige Beispiele für Aktivitäten im therapeutischen Gruppen als auch Einzel Setting sowie Ideen für die Gestaltung ihrer Interventionen anhand derer sie ihren Klientinnen und Klienten Impulse hinsichtlich einer veränderten Alltagsgestaltung geben können **Tiroler Landwirthschaftlicher Kalender** , *Feldkircher Zeitung* ,1888 **Allgemeine Zeitung für Franken und Thüringen** ,1881 **Obersteirer-Zeitung** ,1892 Photoshop 7 Wow! Jack Davis,2005 **Polytechnisches Centralblatt** ,1851 Textil-und Faserstofftechnik ,1968 *Mittheilungen über Landwirthschaft, Gartenbau und Hauswirthschaft* ,1891 **Wochenschrift des Centralvereines für Rübenzucker-Industrie in der Oesterreichisch-Ungarischen Monarchie** Centralverein für Rübenzucker-Industrie in der Österreichisch-Ungarischen Monarchie,1895 *Zeitschrift für Bauwesen* ,1866 **Polytechnisches Central-Blatt** ,1851 *NeuroIntensiv* Stefan Schwab,Peter Schellinger,Christian Werner,Andreas W. Unterberg,Werner Hacke,2008-10-17 Praxishandbuch und Nachschlagewerk für den klinisch tätigen Intensivmediziner auf neurologischen und neurochirurgischen Intensivstationen sowie relevante anästhesiologischen Techniken und Verfahren z.B. perioperative Betreuung des Patienten Neuroprotektion Neuromonitoring und alle wesentlichen Informationen Organisation und Zusammenarbeit zwischen Neurologie Neurochirurgie Neuroanästhesie Diagnostik und Therapien Besonderheiten der perioperativen Phase Krankheitsbilder Durch klare und einheitliche Strukturierung lassen sich die komplexen Inhalte der neurologischen Intensivmedizin leicht auffinden besser merken und verstehen Viele konkrete Praxisinformationen wie Fallstricke How we do it Bewertung von Studienergebnissen evidenzbasierte Empfehlungen und Zusammenfassungen erleichtern das richtige Vorgehen und helfen im Klinikalltag Das erfahrene und interdisziplinäre Herausgeberteam aus Neurologen Neurochirurgen Anästhesisten garantiert Know how auf höchstem Niveau Einleitung in die Schönen Wissenschaften Charles Batteux,1774 Neuigkeits-Welt-Blatt ,1887 *Milch-Zeitung* ,1892

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