



Fred
People won't let me finish talking!

1. My name is Fred, and I can't stand it when people interrupt me! Often, when I am trying to explain something important, like how to get to the next level on a video game, people will start talking about something else, or even walk away, which is very rude. What can I ever do about such rude people?



Allison
My voice sounds fine.
People are hearing it wrong!

2. My name is Allison, and I get annoyed and confused when people tell me to talk louder. When I speak, I can hear my voice just fine! So when people say, "Speak up, Allison!" I think they must have a problem with their hearing, or else they are just not listening, or else they are trying to bother me and be mean. What can I do to get people to just listen better and quit telling me to talk louder?



Greta
Saying "hi" can be very tiresome for me!

3. My name is Greta, and I am getting tired of adults reminding me all the time to "say hi" and "say hello". I guess they are trying to make me act all friendly and polite. The trouble is, I often have important things on my mind, and when I say "hi," people often start talking to me about all kinds of things I am not expecting. This quickly distracts me from the important things I am thinking about, and I get nervous and upset.



Bethany
People don't like the things I like!

4. My name is Bethany, and I can't get people to talk about the video game I play. This video game is amazing - why won't people show interest? When I try to start conversations with people, I notice they often go right back to talking about things that are not very interesting, like the weather, what's for lunch in the cafeteria, what somebody is wearing, whether the English test is going to be hard, whatever. They are very boring, aren't they?

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5. My name is June, and I believe in being honest. Lying is bad! So, when Aunt Cathy gave my brother the new red shirt, I told her that my brother does *not* like red, which is true, he *hates* it. Dad told me to be quiet. My brother said, "Nice red shirt!" which is a lie, 'cause he will never wear that shirt, ever. Anyhow, I am going to keep telling the truth, because that is the best thing to do, right?



6. My name is Frank, and I am having a hard time with the way my dad walks. I know he knows how to be fast – he works out on a treadmill every day! But when we are together, like at the store, he won't keep up with me when I need to go faster. Then he sounds angry and says "Slow down!" or "Walk with me, for God's sake." What can I do to get him to just speed up when he needs to?



7. My name is Rob, and I have gotten good at "eye contact," which is when you look right at a person's eyes. I am 12 years old, and I like pretty girls. I always try my best to smile and look right into their eyes whenever I can. When I do this, it feels good, and also I know that I am doing just what my teacher and the speech lady have been telling me to do for years. Yesterday, a girl said "Stop smiling!" But I will keep smiling, because that is how I have been taught.



8. My name is Ted, and I have a new idea for what they should teach in social skills. Have you noticed that when you are playing a game on your phone or PSP or whatever, that people will start talking to you and they expect you to *look up right away and answer*? People need to learn to *wait a minute*, until it's a convenient time to pause the game. I'm going to start reminding people to be more polite in this way. Isn't that a good idea?



9. My name is Jerome, and may I start by saying that little sisters are very annoying, am I right? My own little sister, Tanya, has starting to talk a lot more at the dinner table. She does not seem to understand that dinner time is when Dad and I talk about computers. And Tanya keeps talking about *ponies*, over and over! This seems very rude to me. Can you please help me figure out a way to get her to stop?



10. My name is Lisa, and I would like your advice on how to get adults to stop telling me to hang out with kids my age. I spent a lot of time trying to socialize with other young people in the past, and it did not work out well. None of these kids had the same interests as me. Many of them seemed loud, rude and mean. I am usually happy enough doing things by myself. What is the best way to get parents and teachers to stop telling me to "be more sociable?"



11. My name is Anita, and I need your help getting people to back off and let me be my own self. I have these shoes that I love. They have Cinderella pictures on them. When I wear them every day it makes me feel really good. My teacher, my friend John and my dad have all told me to stop wearing them every day. People should leave me alone! I'm a good person, and my Cinderella shoes aren't hurting anyone. What words should I use to tell people to leave me alone?



12. My name is Victoria – maybe some of you know me on Facebook? I have more than 300 Facebook friends, and hundreds more on other sites. My mom has been trying to make me spend less time online. She even took away my phone once. My speech teacher keeps trying to make me talk to more kids at school and "make friends." But I know who my real friends are – they are my online friends. I know my speech teacher is trying to be helpful, but please tell me how to get her to leave me alone!



Patricia
Kids have changed: things
were better before.

13. My name is Patricia, and I miss the old days when I wasn't so lonely. Back then, my mom used to call up other moms and set up play dates for me and my friends. Now, I don't get invited anywhere. I try to get up my courage to go talk to kids I used to know. But then I get real nervous. I start to think they don't really want to talk with me or play with me.



Laura
Kids my age do so
many bad things

14. My name is Laura and I don't like the way kids my age behave. When we were all younger, the grown-ups could make them all behave well. But now the students in my school often get away with things like saying bad words, sneaking out their phones when it is not allowed, and wearing clothes that are against school rules. *I am different.* I am a good person who follows rules compared with them, so I am not going to hang out with kids my age.



Brian
Home is fun, relaxing
and fun for work.

15. My name is Brian, and I have this problem with my parents and teachers treating me unfairly. I do lots of work at school, all day long. Then, when I come home, everyone expects me to do even more! Last night, I only had one hour for Minecraft after I finished my homework. And on Saturday, my dad gave me a brand new chore – raking leaves! This completely ruined my plans to work on my Lego projects. Help me find a way to get back the free time that was stolen from me!



Troy
Recess makes me nervous
and it's not really fun

16. My name is Troy, and I guess I need help with recess, in case you have any ideas. The boys are mainly playing ball games that I am bad at, and to be honest I'm afraid the ball might hit me. I used to go talk with some girls but lately they are all talking together in little groups. When I go hang out with the playground teacher, she just says "You need to go play." Maybe I should just go on the swings until recess is over.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations. The text further explains that regular audits are essential to identify any discrepancies or errors in the accounting process.

In addition, the document highlights the role of technology in modern accounting. The use of accounting software can significantly reduce the risk of human error and streamline the reporting process. It also allows for real-time monitoring of financial data, providing valuable insights into the company's performance. However, it is crucial to ensure that the software used is secure and reliable, as any data breach could have severe consequences.

Another key aspect mentioned is the importance of staying updated with the latest accounting standards and regulations. The accounting profession is constantly evolving, and professionals must keep themselves informed to maintain the highest level of accuracy and integrity. Continuous education and professional development are essential for success in this field.

Finally, the document concludes by reiterating the importance of transparency and honesty in all financial dealings. Building trust with stakeholders is a top priority, and this can only be achieved through consistent and accurate reporting. By following these guidelines, businesses can ensure their financial health and long-term success.



Rachel
I hate the lunchroom

17. My name is Rachel, and being in the lunchroom is really hard for me. The smells of foods I don't like, the loud noise, the crowding, are all hard for me to deal with. My school counselor has been trying to get me to talk with kids while eating lunch. But being in the lunchroom makes me feel so awful that I don't really feel like talking much. Lately, I have also been getting some stomach aches while I am there. What should I do?



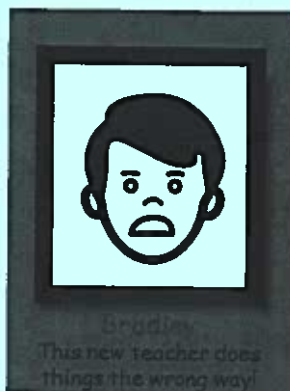
Tom
I love my fantasy
world best

18. My name is Tom, and I have amazing things going on in my mind. I create pretend stories that are as good as movies - even *better*. And I think about this pretend stuff a whole lot at home and even during the school day. While other kids are chatting before class, I am often thinking about my own special pretend world. Grown-ups have been warning me "don't get lost in your imaginary world!" But I don't want to change. My pretend world is the best world there is.



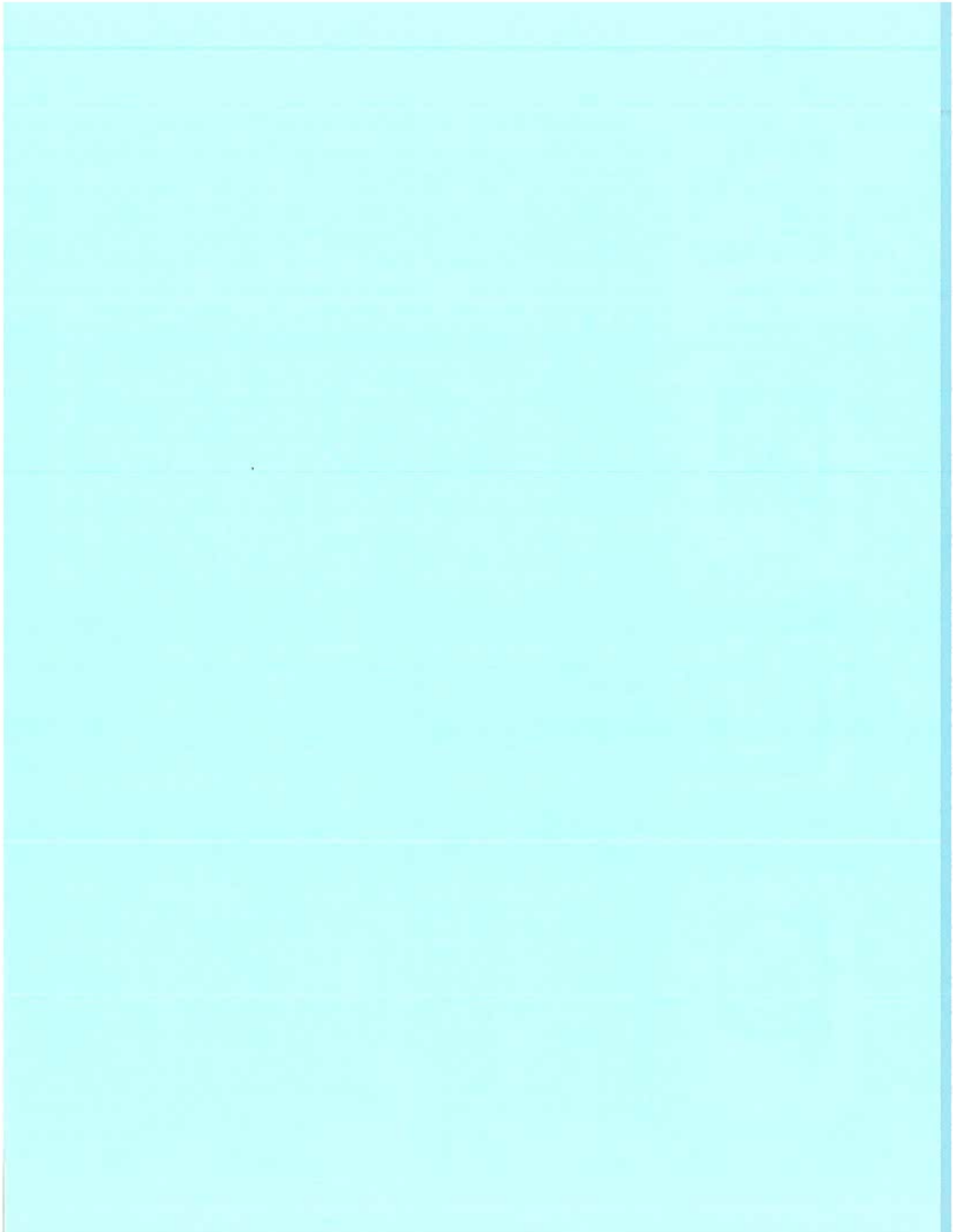
Alicia
School seems useless for a
future video game designer

19. My name is Alicia, and I am going to be a successful video game designer. I have already starting learning how on my computer at home. Most of what they have me doing at school is a waste of my time. It has nothing to do with designing video games. Like my French class. That class, like so many others, is pointless, so I stopped doing any work in that class. Please help me find a way to convince my parents to give me back my computer - they have taken it away from me as punishment!



Bradley
This new teacher does
things the wrong way!

20. My name is Bradley, and I have some complaints about this new teacher, Ms. Bricker. Ms. Bricker became our teacher right after our teacher Ms. Allen had her baby and went to stay home. Ms. Bricker does not know the rules and routines in our class, and when I try to nicely point out how Ms. Allen used to do things, Ms. Bricker does not usually even say "thank you!" Sometimes, Ms. Bricker even says, "Stop telling me what to do." Please help me to find new and better ways to help our new teacher to do things the *right* way.





21. My name is Emily. *NOT* “Emmie” or “Em.” Definitely *NOT* “Emmie Lou,” which is what some kids were calling me yesterday. Some girls said “let’s give each other nick names” and then everyone picked one out. I warned them to stop messing with my name, but did they listen? No. That’s why I yelled at them really loud to stop. Worst of all, some of the kids kept their stupid new names! It was hard enough in the first place to learn their *real* names.



22. My name is Allen. People have been mean to me and I’m not going to put up with it anymore. I’m going to get even with the people who made fun of me, said bad things about me and stole stuff from me. I have already tried telling adults about my problems with kids being mean. Yes, I told adults two times in the past six months, and the kids just kept giving me trouble. I’m not sure yet what I am going to do to get back at these mean kids, but believe me – they are all going to be *very sorry!*



23. My name is Tristan, and I am definitely *NOT* a bully, even though my dad called me one after something happened between me and my little brother. I know all about bullies – we learned about them at school. They are the mean boys who push me and take my ball on the playground. But that is nothing like *me!* If I push my little brother around sometimes, that’s only normal and that’s what brothers do.



24. My name is Leanne, and it seems as though I have done everything possible to deal with mean people. I tried ignoring them. Then I tried walking away – but they followed me. Then I tried telling them, “Please stop!” but they kept right on teasing me. I even told my best friend – but she can’t make them stop teasing me, either. I know that I can’t go to a teacher or my parents, because that would make me a “tattletale.” What should I do?

THE EFFECTS OF THE 2008 FINANCIAL CRISIS ON THE PERCEPTIONS OF THE ETHICAL BEHAVIOUR OF FINANCIAL INSTITUTIONS

CHRISTOPHER M. CRANE, JOHN W. HARRIS and JAMES M. HARRIS

Abstract This study examines the effects of the 2008 financial crisis on the perceptions of the ethical behaviour of financial institutions. The study uses a sample of 1,000 U.S. business school students and finds that the crisis has led to a significant increase in the perception of unethical behaviour by financial institutions. The study also finds that the crisis has led to a significant increase in the perception of the ethical behaviour of financial institutions. The study concludes that the crisis has had a significant impact on the perceptions of the ethical behaviour of financial institutions.

Keywords: financial crisis, ethical behaviour, perceptions, business school students

Introduction The 2008 financial crisis has had a significant impact on the perceptions of the ethical behaviour of financial institutions.

The purpose of this study is to examine the effects of the 2008 financial crisis on the perceptions of the ethical behaviour of financial institutions.

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Jenna
People keep doing bad
things to me!

25. My name is Jenna. People do bad things to me! Last week, on the playground, some boys were kicking a ball and the ball hit me in the head! Later, I got bumped in the hallway and my books fell and scattered everywhere! And I just heard that today's field trip to the zoo is cancelled because the bus is broken. Why can't they just fix it? People do so many bad things to make me unhappy!



26. My name is Damien. I have *hundreds* of friends – and every one of *you* will soon be my friends too! People love me because I am handsome, funny and cool. I like to give lots of hugs to the many people who love me, as well as hand shakes and high fives. I like to meet new people everywhere I go, like at the store and even on the street, and tell them all kinds of nice things about me and my family. Some adults tell me to be more careful, and not so friendly, but I think they're wrong – don't you?



Sarah
No one likes me.
I don't trust anyone.

27. My name is Sarah. There are not many things to like about me. I am not pretty and I am not very smart. My family has very little money and we don't own nice things. I don't have any friends. People notice that I am not very smart, pretty or cool and then they are mean to me. I don't trust people – you never know what mean, bad thing they are going to do next. My life has always been this way and it will always stay this way.



28. My name is Joseph. It seems like every time I get a friend, someone steals him away from me. Last week, my friend Josh and I were sitting together at lunch. We always sit together and talk about Pokémon at lunch. But then Josh invited Larry to come sit with us! And then Josh and Larry started talking about *football*, which I hate! This always happens. I get a friend and then my friend gets stolen away from me. What can I do to get my friend back?

the 1990s, the number of people in the Netherlands who are in need of social services has increased.

There are several reasons for this. First, the population of the Netherlands is ageing. The number of people aged 65 and over has increased from 1.5 million in 1980 to 2.5 million in 2000. This increase is due to the fact that people are living longer and healthier lives.

Second, the number of people with chronic health problems has increased. This is due to the fact that people are living longer and healthier lives, but also to the fact that people are living longer and healthier lives. This increase is due to the fact that people are living longer and healthier lives.

Third, the number of people with mental health problems has increased. This is due to the fact that people are living longer and healthier lives, but also to the fact that people are living longer and healthier lives. This increase is due to the fact that people are living longer and healthier lives.

Fourth, the number of people with physical health problems has increased. This is due to the fact that people are living longer and healthier lives, but also to the fact that people are living longer and healthier lives. This increase is due to the fact that people are living longer and healthier lives.

Fifth, the number of people with social health problems has increased. This is due to the fact that people are living longer and healthier lives, but also to the fact that people are living longer and healthier lives. This increase is due to the fact that people are living longer and healthier lives.

Sixth, the number of people with economic health problems has increased. This is due to the fact that people are living longer and healthier lives, but also to the fact that people are living longer and healthier lives. This increase is due to the fact that people are living longer and healthier lives.

Seventh, the number of people with environmental health problems has increased. This is due to the fact that people are living longer and healthier lives, but also to the fact that people are living longer and healthier lives. This increase is due to the fact that people are living longer and healthier lives.

Eighth, the number of people with cultural health problems has increased. This is due to the fact that people are living longer and healthier lives, but also to the fact that people are living longer and healthier lives. This increase is due to the fact that people are living longer and healthier lives.

Ninth, the number of people with spiritual health problems has increased. This is due to the fact that people are living longer and healthier lives, but also to the fact that people are living longer and healthier lives. This increase is due to the fact that people are living longer and healthier lives.

Tenth, the number of people with psychological health problems has increased. This is due to the fact that people are living longer and healthier lives, but also to the fact that people are living longer and healthier lives. This increase is due to the fact that people are living longer and healthier lives.

Eleventh, the number of people with physical health problems has increased. This is due to the fact that people are living longer and healthier lives, but also to the fact that people are living longer and healthier lives. This increase is due to the fact that people are living longer and healthier lives.

Twelfth, the number of people with social health problems has increased. This is due to the fact that people are living longer and healthier lives, but also to the fact that people are living longer and healthier lives. This increase is due to the fact that people are living longer and healthier lives.



29. My name is Hannah. I just *love* having fun! For me, that means being kind of wild and crazy when I play. If I am not loud, or running around, or laughing a lot, then that is just not fun. Grown-ups keep telling me to “act my age,” but I can’t change. I am just “wild and crazy Hannah” and that is what other kids *love* about me!



30. My name is Lydia. My dad has been trying to get me to invite over someone to play. This makes me nervous – what would we do together? What if the person does not like to play what I like? My dad has also been trying to get me to go play at someone else’s house. This makes me even more nervous. What if that kid’s video games are different and strange to me? What if they give me a snack that I don’t like? Tell me please – what can I do to get my Dad to leave me alone?



31. My name is Ryan. It is important for me to make sure that adults know whenever anyone is breaking the rules. Like when that one kid pulled the fire alarm. *I* told the teacher. Or when that girl didn’t tie her shoes the way the teacher said – *I* made sure the teacher knew! Or when that boy on the playground said something bad about his mother – I went and told his mother later that day! Kids sometimes call me “tattletale” but I know they’re wrong – grown-ups need me to let them know what kids are up to!



32. My name is Mary. I am very good at finding things that need to be fixed or corrected.. Last week, I even found a small mistake on a test the teacher made, and she thanked me for pointing it out. Yesterday, when we had a visitor come to the classroom, I raised my hand to let the visitor know that she had pronounced one boy’s name the wrong way. This morning, I noticed that Anna had taken off her glasses for a moment, and I told her she needed to put them back on. She said, “Mind your own business!” Uh oh - I had better tell the teacher about this!

1990s, and the 2000s. In addition, the number of child sexual abuse cases has increased over the years. In 1994, 1,100 cases were reported to the National Center of Child Abuse and Neglect, while in 2000, the number of reported cases rose to 1,300. The number of child sexual abuse cases reported in 2006 was 1,600, and the number of cases reported in 2007 was 1,800 (National Center on Child Abuse and Neglect, 2007).

The increase in child sexual abuse cases is a cause for concern. Child sexual abuse is a serious problem that can have long-lasting effects on the victim. Child sexual abuse can cause physical, psychological, and emotional damage. Child sexual abuse can also lead to long-term problems with self-esteem, depression, anxiety, and substance abuse. Child sexual abuse can also lead to problems with relationships and trust. Child sexual abuse is a crime that should be taken seriously and should be prevented.

The purpose of this study was to explore the experiences of child sexual abuse victims and to identify the factors that contribute to child sexual abuse. The study was conducted with a sample of 100 child sexual abuse victims who had been contacted through a national database. The study was conducted using a phenomenological approach, which is a qualitative research method that seeks to understand the meaning of a lived experience. The study was conducted using semi-structured interviews, which allowed the researcher to explore the experiences of the victims in depth while also allowing them to express their own views on the topic.

The study found that child sexual abuse victims experience a range of physical, psychological, and emotional problems. Child sexual abuse victims often experience physical problems such as pain, discomfort, and injury. Child sexual abuse victims also experience psychological problems such as depression, anxiety, and post-traumatic stress disorder. Child sexual abuse victims also experience emotional problems such as shame, guilt, and self-blame.

The study also found that child sexual abuse victims experience a range of social problems. Child sexual abuse victims often experience problems with family and friends. Child sexual abuse victims may feel isolated and unsupported by their family and friends. Child sexual abuse victims may also experience problems with school. Child sexual abuse victims may have difficulty concentrating and may experience problems with attendance.

The study also found that child sexual abuse victims experience a range of legal problems. Child sexual abuse victims may have difficulty accessing legal services. Child sexual abuse victims may have difficulty understanding their legal rights. Child sexual abuse victims may also experience problems with the legal system. Child sexual abuse victims may feel that the legal system is not working for them.



33. My name is Sophia Zullo. This puts me at the very *end* of when we line up in alphabetical order, but that is the only time I am *not* first. I try to be first when we are in the lunch line. When I am playing a game with friends, I do enjoy it much more when I can go first. When I have my hand up to answer a question, I just love it when the teacher calls on me instead of someone else. Don't you feel good and important when you are first? Me too!



34. My name is Jack, and my new girlfriend is named Julie! Here is how I found out she was my girlfriend. First, she always smiles and says "hi" when she sees me. Second, she made the bullies go away when they knocked me down in the hallway. Third, we had a great time yesterday playing basketball together on the playground. Fourth, she said she likes my new Air Jordan shoes. I have started telling people Julie is my girlfriend. I hope you will also tell everyone you know!



35. My name is Patricia Kelly, not Patricia *Smelly*, like some kids have been calling me lately! Some of them are saying that I smell bad, but when I smell myself I don't notice anything different. One girl said, "Don't you even *shower?*" and this was a mean thing to say, because I do shower every few days. How can I ever make people stop meaning so nasty to me?



36. My name is Anita. I love playing Super Mario and I am proud of how well I play it. My friend Carol comes over to play Super Mario with me. After a few months, something terrible happened. Carol started beating me! This was awful for me because I love winning the game, and it is *my* game and it is *my* house! Last week, I cried and got mad at Carol, and now she has stopped coming over to my house. Dad is telling me to call her up, apologize, and invite her over, but I won't. To be honest, I like playing my game better by myself.



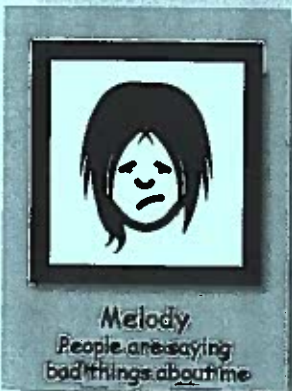
37. My name is Colin. Yesterday, some kids got me in trouble on the playground, and it was completely unfair! First we were playing a game of tag. Then, a few of the kids made up a new rule: you had to tag a person *twice*, not once, when you are "it." I explained that the kids that this is not the right way to play, but they did not listen, so I had to yell at them very loudly. The playground teacher made me sit down the rest of recess, which is so unfair! The *other kids* were the ones breaking rules, not *me!*



38. My name is Carl. Next week, my family is moving to a new house, and I am terribly worried about it. I have seen the new house, and things are all different there. They took me on a tour of my new school, and it was so hard for me to see all that new stuff that I felt like I was going to throw up. Thinking about moving is so much on my mind that I can't even enjoy my video games anymore. Mom tells me things will be okay, but I know different: it is going to be the worst thing ever.



39. My name is Jake. Bad things keep happening to me. My only good friend, Jason, moved away. My dad left last year and he only just calls on the phone sometimes since then. Our principal, Dr. Nelson, got transferred to a different school at the end of last school year, and the new principal seems pretty mean to me. In my life, I just end up being alone and lonely. That's the way it has been in the past, and that's the way it's going it's going to stay.



40. My name is Melody. I am 11 years old, and I am different now compared to when I was younger. A couple years ago, I used to cry at school, and have meltdowns, and I hardly talked to anyone back then. I am much better now. I almost never cry in school. I have not had a meltdown in a year. And I am better at talking to kids. But I believe that all the kids remember how I used to behave. They are probably talking about it all the time. I doubt if anybody will want to be my friend.

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