

ROYAL COMMISSION INTO MISCONDUCT IN THE BANKING

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What caused the royal commission into banking? A subsequent parliamentary inquiry recommended a royal commission, noting the lack of regulatory intervention by the relevant government authorities, and later revelations that financial institutions were involved in money laundering for drug syndicates, turned a blind eye to terrorism financing, and ignored statutory ...

What is the royal commission scandal with Commonwealth Bank? But all these tactics were employed by the Commonwealth Bank to shut down a scandal that exposed forgery, fraud and a cover up that culminated in a royal commission into the entire financial services industry. The victims were the CBA's customers; some were retirees, others young people with home ownership dreams.

What were some of the findings in the Royal Banking Commission report? Creation of a disciplinary body and disciplinary system for financial advisers. Banks to be barred from charging dishonour fees on basic accounts. Banks to be barred from charging default interest on loans to farmers in areas affected by drought or other natural disasters.

How did a royal commission sink a 175 year old financial giant? The royal commission had uncovered instances of poor record keeping at IOOF, which has since rebranded itself as Insignia Financial, and using cash reserves funded by members to pay corporate fines and remediate others.

What did the Royal Commission do? It set out a 20-year agenda for change, recommending new legislation and institutions, additional resources, a redistribution of land and the rebuilding of Aboriginal nations, governments and communities.

What is the goal of the Royal Commission? A royal commission can: find out why specific events happened. work out who is accountable. make findings and recommend changes to policies and laws.

What was the worst banking scandal? Washington Mutual's failure in 2008, during the financial crisis, is the largest in the country's history. It stemmed from the bank's risky mortgage lending practices. Even more recently were the failures of Silicon Valley Bank and Signature Bank in 2023.

Who owns Commonwealth Bank now? Approximately 10.96% of the company's stock is owned by Institutional Investors, 0.09% is owned by Insiders and 88.95% is owned by Public Companies and Individual Investors. The ownership structure of Commonwealth Bank of Australia (AU:CBA) stock is a mix of institutional, retail and individual investors.

What is the controversy with commbank? Today the Federal Court fined the Commonwealth Bank \$10.3 million for knowingly engaging in wage theft, resulting in underpayments totalling \$16 million to over 7,400 workers.

What was the findings of the Royal Commission in espionage in 1955? The commission found that: the Petrov Papers were authentic documents and the Petrovs were truthful witnesses. the Soviet Embassy in Canberra had been used for espionage in Australia from its establishment in 1943 to its departure in 1954. the only Australians who knowingly assisted Soviet espionage were communists.

What is the Royal Commission 2017 2019? The Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry was established on 14 December 2017 by the former Governor-General of the Commonwealth of Australia, His Excellency General the Honourable Sir Peter Cosgrove AK MC (Retd) to enquire into misconduct in the banking, ...

Why was ASIC criticized? ASIC is too slow (often taking years to respond to reports of wrongdoing), too clumsy (failing to respond quickly enough to changes in market behaviour), doesn't always pick the right cases to run. Even when it "wins", it often settles for low-level enforcement measures.

What caused the 200 financial crisis? Predatory lending in the form of subprime mortgages targeting low-income homebuyers, excessive risk-taking by global financial institutions, a continuous buildup of toxic assets within banks, and the bursting of the United States housing bubble culminated in a "perfect storm", which led to the Great Recession.

How significant was the financial crisis in bringing about the collapse of the monarchy? The crown's inability to manage the ever-swelling deficit finally forced it to ask the country's elites for help, which, for reasons unrelated to the various wars and conflicts, they were unwilling to extend unconditionally. Money thus was a large factor in the collapse of the monarchy in 1789.

When was the royal commission into banking? The Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry (Financial Services Royal Commission) was established in December 2017 and concluded in February 2019.

What conclusion was drawn from the report on the Royal Commission on Aboriginal Peoples? The Report and Its Recommendations The main conclusion of the report was the need for a complete restructuring of the relationship between Indigenous and non-Indigenous peoples in Canada.

Who pays for a Royal Commission? The government decides the terms of reference, provides the funding and appoints the commissioners, who are selected on the basis of their independence and qualifications. They are never serving politicians. Royal commissions are usually chaired by one or more notable figures.

In which year was a Royal Commission appointed to examine the trafficking of intoxicating drugs in India? The Royal Commission on Opium was a British Royal Commission that investigated the opium trade in British India in 1893–1895, particularly focusing on the medical impacts of opium consumption within India.

Who works on a Royal Commission? Commissioners usually have legal qualifications or extensive experience in the subject matter of the royal commission. Counsel assisting: One or more experienced lawyers will usually be appointed to present evidence, question witnesses and make submissions to the royal

commission.

What is the Royal Commission for neglect? The Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability (Disability Royal Commission) was established in April 2019 in response to community concern about widespread reports of violence against, and the neglect, abuse and exploitation of people with disability.

What was the 1897 Royal Commission? It was the first comprehensive investigative commission to deal with the British Caribbean in its entirety since 1842. Late in the 1800s a severe economic depression, owing to the decline of the local sugarcane industries, had created misery throughout the British Caribbean colonies.

Why was the Royal Commission established? Royal commissions are called to look into matters of great importance and usually controversy. These can be matters such as government structure, the treatment of minorities, events of considerable public concern or economic questions.

What caused the National banking Act? President Lincoln recognized that unreliable paper money and inadequate credit was problematic. Along with his Treasury Secretary, Salmon P. Chase, he conceived the national banking system and the Office of the Comptroller of the Currency to regulate and supervise it.

What caused the bank wars? Many people, Andrew Jackson, included, claimed that the bank was unconstitutional and was harmful to the American people. As president, Jackson actively worked against the Second Bank of the United States and vetoed the Bank Recharter Bill in 1832, which ultimately led to the Bank War of 1832.

Why did bank runs happen? Bank runs have occurred throughout history with the development of bigger and more sophisticated institutions. The general cause is a sudden reduction in the full faith and credit of the institution by its customers.

Suggestopedia and Language Acquisition: Variations on a Theme

Suggestopedia, a language teaching method developed by Bulgarian psychotherapist Georgi Lozanov, has gained popularity for its focus on enhancing motivation and reducing anxiety in learners. Here we explore some key questions

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and answers about this innovative approach.

Q: What is the underlying principle of Suggestopedia? **A:** Suggestopedia emphasizes the use of suggestion, relaxation, and positive reinforcement to create a conducive learning environment where learners can absorb language subconsciously.

Q: How does Suggestopedia differ from traditional language teaching methods? **A:** Traditional methods often rely on rote memorization and grammar-translation exercises. Suggestopedia, in contrast, incorporates music, visual aids, and creative activities to tap into the learners' intuitive language-learning abilities.

Q: What are some variations on the Suggestopedia method? **A:** Lozanov's original approach is known as Classical Suggestopedia. However, over time, variations have emerged, such as Superlearning (developed by Eldon Taylor), Accelerated Learning (by Tony Buzan), and Psycho-Pedagogy (by Andrew Cohen). These variations often incorporate elements from other language teaching approaches, such as neuro-linguistic programming or cognitive linguistics.

Q: What is the role of motivation in Suggestopedia? **A:** Motivation is crucial in Suggestopedia. Teachers employ positive reinforcement, encouragement, and role-playing to create a supportive and motivating atmosphere. Learners are also encouraged to set realistic goals and celebrate their progress.

Q: Is Suggestopedia effective for all learners? **A:** While Suggestopedia has shown promise for many learners, it may not be suitable for everyone. Research suggests that it may be particularly beneficial for individuals with high levels of suggestibility and those who prefer a more holistic approach to language learning.

Overall, Suggestopedia and its variations offer a unique approach to language acquisition that emphasizes motivation, subconscious learning, and a supportive environment. By creating a positive and relaxed atmosphere, learners can overcome barriers and accelerate their language proficiency.

What Went Wrong: How the 1% Hijacked the American Middle Class and Other Countries Got It Right

By George R. Tyler

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In a groundbreaking exposé, George R. Tyler delves into the widening gap between the rich and the rest of us. Tyler examines the policies and practices that have empowered the 1% at the expense of the American middle class and explores how other countries have successfully addressed this issue.

What's the Problem?

The United States has the highest income inequality of any developed nation. The richest 1% of Americans now own more wealth than the bottom 95% combined. This gap has widened significantly in recent decades, as the middle class has stagnated while the incomes of the wealthy have skyrocketed.

Why Has This Happened?

Tyler identifies several factors contributing to this inequality, including:

- **Tax policy:** The wealthy have benefited from tax cuts that disproportionately favor the rich, while the middle class has faced increased tax burdens.
- **Corporate greed:** Corporations have used their power to reduce wages, increase profits, and avoid paying taxes.
- **Financial deregulation:** The deregulation of the financial industry led to the 2008 financial crisis, which devastated the wealth of many Americans.

How Can We Fix It?

Tyler offers several solutions to address income inequality, including:

- **Raising taxes on the wealthy:** Increasing taxes on the top 1% would generate revenue that could be used to fund social programs and reduce the deficit.
- **Strengthening unions:** Unions can help workers negotiate for higher wages and benefits, reducing income inequality.
- **Regulating corporations:** Regulations can limit corporate excesses and ensure that companies pay their fair share of taxes.

What Can We Learn from Other Countries?

Tyler also examines how other countries have successfully addressed income inequality. For example, Canada has a higher minimum wage, stronger unions, and more generous social programs than the United States, which has contributed to a more equitable distribution of wealth.

Conclusion

The widening gap between the rich and the rest of us is a serious problem that threatens the fabric of our society. By understanding the factors that have contributed to this inequality and exploring solutions that have worked in other countries, we can work towards a more just and equitable economy in the United States.

Year 9 Science Workbook with Answers: A Comprehensive Guide for Key Stage 3

The "Year 9 Science Workbook with Answers" by Lonsdale Educational Experts is an essential resource for students preparing for the Key Stage 3 National Curriculum in Science. This workbook provides a comprehensive and structured approach to Science, covering all the core topics with detailed explanations and engaging activities.

1. Key Features of the Workbook:

The workbook includes:

- Concise and clear explanations of scientific concepts
- Step-by-step guidance on practical investigations
- Practice questions and activities to reinforce learning
- Comprehensive answers for all questions in the workbook
- Additional support and resources online

2. Addressing Core Science Topics:

The workbook covers all the core Science topics for Year 9, including:

- Biology: Ecosystems, Cells, and Energy Transfer

- Chemistry: Chemical Reactions, Elements, and Acids and Bases
- Physics: Forces, Energy, and Electricity

3. Practical Investigations and Experiments:

The workbook includes a range of practical investigations and experiments that allow students to apply their knowledge and develop their scientific skills. These activities cover topics such as:

- Investigating the effect of light intensity on photosynthesis
- Measuring the pH of different substances
- Designing and testing a simple battery

4. Sample Question and Answer:

Question: What is the difference between an exothermic and an endothermic reaction?

Answer:

- **Exothermic reactions** release energy to the surroundings, making the temperature of the surroundings increase.
- **Endothermic reactions** absorb energy from the surroundings, making the temperature of the surroundings decrease.

5. Assessment and Support:

The workbook provides comprehensive answers for all questions, allowing students to self-assess their understanding and identify areas for improvement. The additional online support includes resources such as practice exams and videos, further enhancing students' preparation for Science assessments.

[suggestopedia and language acquisition variations on a theme, what went wrong how the 1 hijacked american middle class and other countries got right george r tyler, year 9 science workbook inc answers lonsdale key stage 3 essentials by educational experts 25 aug 2009 paperback](#)

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