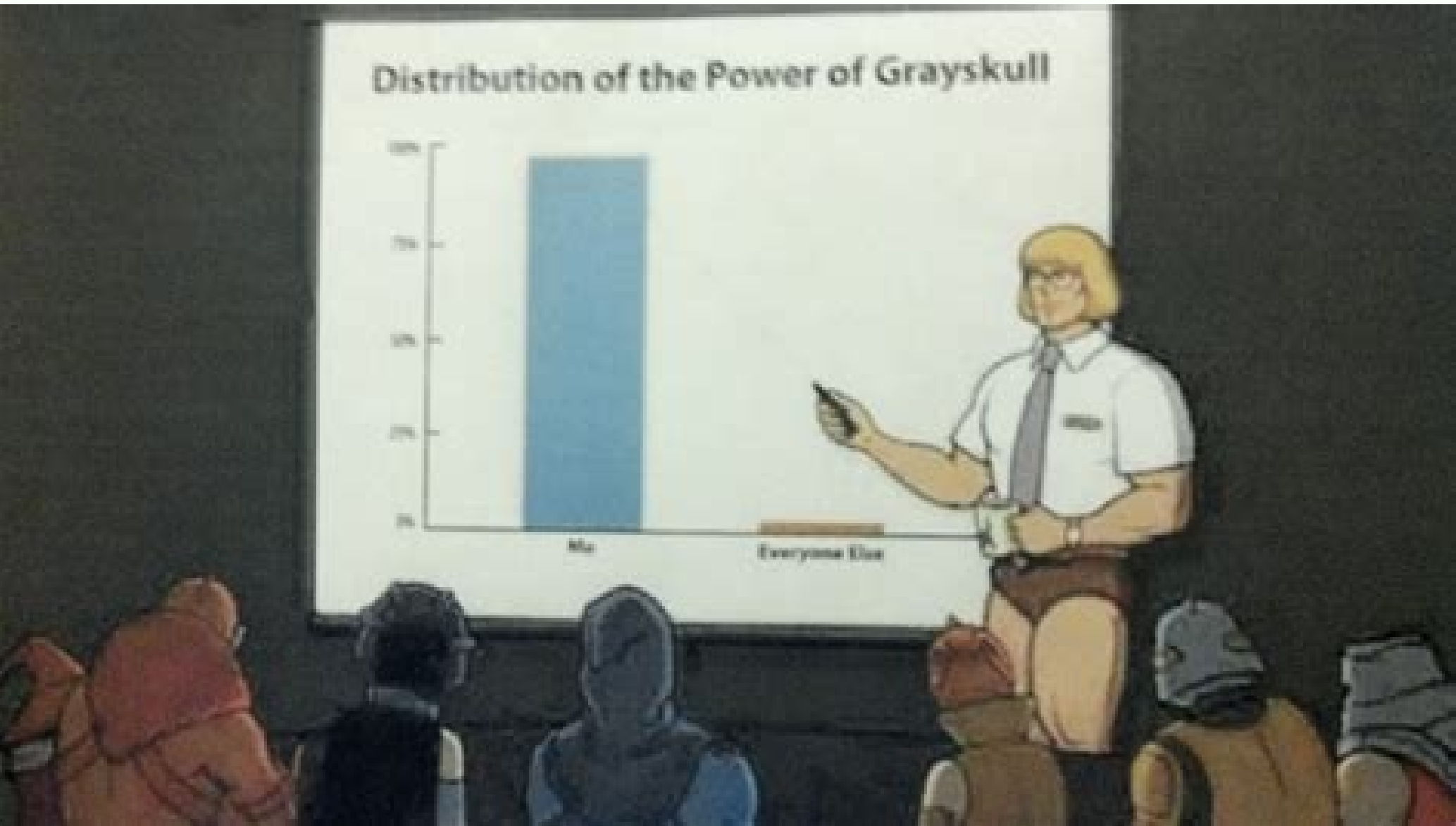


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A Guide Introduction to Stata
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With capital aplenty for startups over the last few years, the balance of power between investors and founders has been tilting toward the latter. This manifests itself in several ways along a startup’s lifecycle, from more favorable early-stage term sheets to founder-friendlier public listing terms. There’s an area that remains untouched, though: The anonymity of a fund’s limited partners (LPs). Rarely if ever do VCs fully disclose who their LPs are, even to founders they invested in. Both LPs and VCs have reasons to want to keep their involvement confidential. But when these reasons aren’t solid enough, my prediction is that this will change. The main driver, in my opinion, will be founder pressure. The Exchange explores startups, markets and money. Read it every morning on TechCrunch+ or get The Exchange newsletter every Saturday. With increased competition for the hottest deals, VCs increasingly have to sell themselves to founders they are hoping to back. In this context, the old model in which founders have to undergo thorough due diligence while not getting to ask a single question seems outdated. Now, when entrepreneurs got the chance to start prodding, odds are they’ll ask about LPs. New Cross might not immediately conjure up jetset visions, but that hasn’t stopped the LP Bar from being kitted out like a continental airliner, with aeroplane seats, a departure-board menu and all kinds of aeronautical-grade aluminium bits and bobs. Although they draw the line at air hostess costumes, all this might be a bit tedious, if the staff weren’t so welcoming and the cocktails so imaginative, well-realised and delicious. The SE Skyline represents for the dirty south with Campari, bourbon and bitters, while the Houston, a heady mix of rye whiskey, Lillet Blanc and honey syrup suggests mirrored Aviators, medallions and the Mile High Club. It’s fun, it’s nice, it’s got personality: LP is a proper destination. The two major players in the secondary mortgage market are Freddie Mac and Fannie Mae. Freddie Mac uses a software program known as LP, or Loan Prospector,

to give its lenders an idea if a potential borrower will be able to qualify for a new mortgage debt. As a risk-assessment tool, LP is not only one of the most helpful lenders underwrite mortgages, but it's also designed to help borrowers find the lowest rates available. Tips LP, which stands for Loan Prospector, is the Freddie Mac automated underwriting service used by third-party loan originators and mortgage wholesale lenders that provides risk assessment for Freddie Mac's credit and pricing terms. The results from running an application through the LP program help a lender to determine if the borrower needs to be reassessed for another loan program or if he simply needs to make some financial changes in order to be qualified for a mortgage. If a borrower receives a result of approve or accept, it means that the borrower qualifies for a mortgage. However, it does not mean that the loan will close, it simply means that there is a high likelihood of final approval. LP is a good tool for a mortgage lender to use to weed out successful mortgage applicants from those that will not produce a mortgage closing. Additionally, it tells the lender automatically what changes need to occur in order for the borrower to be able to qualify later. This gives the lender valuable information to pass on to a borrower who received a declined response from the program. Freddie Mac's LP is not the only mortgage underwriting software in the industry. Another major program is known as DU, or Desktop Underwriter and is the official loan underwriting software of the other major mortgage underwriter, Fannie Mae. A decline by the LP software does not officially mean that a borrower will be denied for a mortgage. The lender should review the application and his entry work into the computer to determine if the decline was due to the applicant or the lender's entries into the program. Sometimes an error causes a borrower's application to be erroneously denied. LP is a good tool for lenders to use to determine quickly and effectively which clients he should focus on and which ones he should educate for future loan opportunities. It helps the lender to keep from wasting both his and the borrower's time on a mortgage as well. The FDA has approved Astra-Zeneca's Movantik (naloxegol) tablets for the treatment of opioid-induced constipation (OIC) in adults with chronic noncancer pain.1 Due to its structural similarity to noroxymorphone, Movantik was initially approved as a Schedule II controlled substance; however, its labeling stated that it carried no risk of abuse or dependency. The Drug Enforcement Administration descheduled Movantik in February 2015, and AstraZeneca requested that the FDA remove the controlled substance designation.1,2 Movantik could be available by June 2015.2Pharmacology and Pharmacokinetics Opioids bind to mu-receptors in the central nervous system (CNS), resulting in pain relief; however, they also bind to mu-receptors in the gastrointestinal (GI) tract, resulting in constipation. Movantik is an oral peripherally acting mu-opioid receptor antagonist (PAMORA) that exerts its effect by preventing binding with mu-receptors in the GI tract, with negligible CNS interference.1,2After oral administration, Movantik achieves peak concentration in less than 2 hours. A high-fat meal increases the rate and extent of absorption; therefore, Movantik should be taken on an empty stomach. Its metabolism is primarily through the CYP3A enzyme system.1Dosage and AdministrationMovantik should be given at a dosage of 25 mg orally once daily; if not tolerated, the dosage may be decreased to 12.5 mg once daily. Patients with a creatinine clearance level less than 60 mL/min should begin at a dosage of 12.5 mg once daily; if this is tolerated, it may be increased to 25 mg once daily.Maintenance laxative therapy should be discontinued prior to initiation of treatment with Movantik, but may be resumed if patients experience OIC symptoms after taking Movantik for 3 days. Changes in opioid therapy are not required before starting Movantik. Movantik has been shown to be efficacious in patients who have been using opioids for at least 4 weeks. It should be taken on an empty stomach at least 1 hour before the first meal of the day or 2 hours after the meal. The tablets should be swallowed whole and never chewed or crushed. Grapefruit and grapefruit juice should be avoided during treatment with Movantik. Movantik should be discontinued if opioid therapy is discontinued.1Clinical Trials Movantik was evaluated in 2 replicate, randomized, doubleblind placebo-controlled trials in patients with OIC and non–cancerrelated pain. For 12 weeks, 1352 patients received Movantik 12.5 mg, Movantik 25 mg, or placebo. A statistically significant increase in the number of bowel movements per week occurred in the 12.5- and 25-mg groups in study 1 and in the 25-mg group in study 2.1,3Contraindications, Warnings, and Precautions Movantik is contraindicated in patients (1) with known or suspected GI obstruction, (2) who are at increased risk for recurrent GI obstruction, (3) who are using strong CYP3A4 inhibitors, such as clarithromycin and ketoconazole, or (4) with a known serious or severe hypersensitivity reaction to Movantik or any of its excipients.The overall risks and benefits of Movantik should be considered in patients with known or suspected lesions of the GI tract. These patients should be monitored for severe, persistent, or worsening abdominal pain, and Movantik should be discontinued if these symptoms develop. The overall risks and benefits should also be considered in patients with disruptions to the blood–brain barrier; these patients should be monitored for symptoms of opioid withdrawal.Concomitant use with moderate CYP3A4 inhibitors, such as diltiazem, erythromycin, and verapamil, should be avoided, as the combination may increase Movantik concentrations. If the combination is unavoidable, the dosage of Movantik should be decreased to 12.5 mg once daily. Concomitant use with strong CYP3A4 inducers, such as rifampin, should be avoided, as the combination may decrease Movantik concentrations. Movantik should not be used in combination with other opioid antagonists.Movantik is a Pregnancy Category C medication. It should not be used during breast-feeding or in patients with severe hepatic impairment.In clinical trials, the most common adverse reactions (≥3%) were abdominal pain, diarrhea, nausea, flatulence, vomiting, and headache.1Dr. Holmberg earned her PharmD from the University of Connecticut and completed an ambulatory care residency at the Phoenix VA Healthcare System. Her practice has also included pediatrics and inpatient mental health. She resides in Phoenix, Arizona.References1. Movantik [package insert]. Wilmington, DE: AstraZeneca Pharmaceuticals LP; 2014. www.azpicentral.com/movantik/movantik.pdf#page=1. Accessed November 2014.2. FDA approves Movantik (naloxegol) tablets C-II for the treatment of opioid-induced constipation in adult patients with chronic non-cancer pain. AstraZeneca website. www.astrazeneca-us.com/media/press-releases/Article/20140916-fda-approves-movantik-naloxegol-tablets-cii. Accessed November 2014.3. FDA approves Movantik for opioid-induced constipation. FDA website. www.fda.gov/NewsEvents/Newsroom/PressAnnouncements/ucm414620.htm. Accessed November 2014. I needed a narrow coffee table for that would allow the space I needed for my home office. This coffee table was quick and easy to make. ... 1) I used 2 old metal milk crates for the stand that we were using to store old LP records. 2) 1 wall shelf that I dismantled for the top (I was going to use an old 80's tower speaker) 3) And 3 floor tiles I decided not to glue the tiles to the shelf board. My plan is to make a coffee table with old LPs for the top and then place a pane of glass over the records to protect them. Glass can be purchased from any glass shop and is very affordable. My glass guy is always happy to donate scrap glass for different projects. Will post new pics when I get Phil the glass guy to cut me some glass to size.Gail the Pond Plant Girl

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