

# UNOFFICIAL COPY

Loan No. 219077555

90534280

THE ABOVE SPACE FOR RECORDER'S USE ONLY

## MORTGAGE

THIS INDENTURE, made October 18, 1990, between LaSalle National Trust, N.A., Successor Trustee to LaSalle National Bank, Successor Trustee to LaSalle Bank Lake View f/k/a Lake View Trust & Savings Bank, not personally, but as Trustee under agreement dated February 22, 1977, and known as Trust No. 24-4529-00 (herein referred to as "Mortgagor"), and GLADSTONE-NORWOOD TRUST & SAVINGS BANK, an Illinois banking corporation, doing business in Chicago, Illinois, (herein referred to as "Mortgagee") WITNESSETH THAT WHEREAS Mortgagor is justly indebted to Mortgagee in the sum of Seventy Thousand and No/100 dollars (\$ 70,000.00) evidenced by a certain Promissory Note of even date herewith executed by Mortgagor, payable to the order of the Mortgagee and delivered, by which Note Mortgagor agrees to pay said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of ~~One Quarter~~ <sup>12</sup>/<sub>12</sub> per cent (11.75 %) per annum prior to maturity, at the office of Mortgagee in Chicago, Illinois, in 36 successive monthly installments commencing November 18, 1990, and on the same date of each month thereafter, all except the last of said installments to be in the amount of \$ 724.36 each, and said last installment to be the entire unpaid balance of said sum, together with interest on the principal of each instalment after the original maturity date thereof at 12.75 % per annum; together with all costs of collection, including reasonable attorneys' fees, upon default, (hereinafter referred to as the "Note").

NOW, THEREFORE, the Mortgagors to secure the payment of said Note in accordance with its terms and the terms, provisions and limitations of this Mortgage, and all extensions and renewals thereof, and for the further purpose of securing the payment of any and all obligations, indebtedness and liabilities of any and every kind now or hereafter owing and to become due from the Mortgagors or any of them to the Mortgagee or to the holder of said Note or to the Assignee of the Mortgage during the term of this mortgage, created, incurred, evidenced, acquired or arising under the Note of this mortgage, together with interest and charges as provided in said Note, and any and all renewals or extensions of any of the foregoing, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents Mortgage and Warrant to the Mortgagee, its successors

RIDER ATTACHED TO AND MADE A PART OF THE TRUST DEED OR MORTGAGE  
DATED 10/18/90 UNDER TRUST NO. 24-4259-00

This Mortgage or Trust Deed in the nature of a mortgage is executed by LA SALLE NATIONAL TRUST, N.A., not personally, but as Trustee under Trust No. 24-4259-00 in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said LA SALLE NATIONAL TRUST, N.A. hereby warrants that it possesses full power and authority to execute the Instrument) and it is expressly understood and agreed that nothing contained herein or in the note, or in any other instrument given to evidence the indebtedness secured hereby shall be construed as creating any liability on the part of said mortgagor or grantor, or on said LA SALLE NATIONAL TRUST, N.A. personally to pay said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant, either express or implied, herein contained, all such liability, if any, being hereby expressly waived by the mortgagee or Trustee under said Trust Deed, the legal owners or holders of the note, and by every person now or hereafter claiming any right or security hereunder; and that so far as the mortgagor or grantor and said LA SALLE NATIONAL TRUST, N.A. personally are concerned, the legal holders of the note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby mortgaged or conveyed for the payment thereof by the enforcement of the lien created in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor or guarantors, if any. Trustee does not warrant, indemnify, defend title nor is it responsible for any environmental damage.

L/MG/52-C1

LAND TITLE CO.

60534280

# UNOFFICIAL COPY

**THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO IN THE NOTE ARE AS FOLLOWS:**

(1) Mortgagor covenants and agrees: (a) To pay said indebtedness and the interest thereon as herein and in said Note or other evidence thereof provided, as according to any agreement extending the time of payment thereof upon request, duplicate receipts therefor, and all such items extended against said premises shall be conclusively deemed valid for the purpose of this requirement. (b) To keep the improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagor may require to be insured against, and to provide liability insurance and such other insurance as the Mortgagor may require until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of redemption, for the full insurable value thereof, in such companies, and in such form as shall be satisfactory to the Mortgagor, such insurance policies shall remain with the Mortgagor during said period or periods, and contain the usual clause prohibiting the Mortgagor making them payable to the Mortgagor, and in case of loss from said premises to the owner of the certificate of sale or owner of any deficiency, any receiver or repossessing, or any grantee in a deed, and in case of loss under such policies the Mortgagor is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagor all necessary proofs, if loss receipts, waivers, releases and acknowledgments required to be signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, waivers and releases required of it to be signed by the Mortgagor for such purpose, and the Mortgagor is authorized to apply the proceeds of any insurance claim to the restoration of the premises or upon the indefeasibility hereby secured in its discretion, but monthly payments shall continue until said indebtedness is paid in full. (c) Immediately after destruction or damage, to commence and promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on said premises, unless Mortgagor elects to apply on the indebtedness accrued hereby the proceeds of any insurance covering such destruction or damage. (d) To keep said premises in good condition and repair, without waste, and free from any mechanics' or other lien or claim of lien not expressly subrogated in writing to the lien hereof. (e) Not to make, suffer or permit any unlawful use of any insurance to exist on said premises nor to diminish, nor impair the value of any act or omission to act in compliance with all requirements of law with respect to the premises and the use thereof. (f) Not to make, suffer or permit, without the written permission of the Mortgagor, being first had and obtained, (a) any use of the premises for any purpose other than that for which it is reserved in the event of any apparatus, fixtures of equipment to be placed in or upon any buildings or improvements now or hereafter upon said premises; (b) any purchase or conditional sale, lease or agreement under which title is reserved in the event of any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said premises; (g) To pay the premiums on Mortgage Clarity Insurance covering this mortgage when required by Mortgagor pursuant to its written commitment and (h) To pay when due any indebtedness which may be secured by a lien or charge upon the premises, superior to the lien hereof, and upon receipt, exhibit satisfactory evidence of the discharge of such prior lien to Mortgagor.

2. In addition to the monthly payments of principal and interest payable under the terms of the Note, the Mortgagor agrees to pay to the holder of the Note, when requested by the holder of the Note, such sums as may be specified for the purpose of establishing a reserve for the payment of premiums on policies of fire insurance and such other hazards as shall be required hereunder covering the mortgaged property, and for the payment of taxes and special assessments occurring on the property (all as estimated by the holder of the Note), such sums to be held by the holder of the Note without any allowance for interest, for the payment of such premiums, taxes and special assessments provided that such request whether or not complied with shall not be construed to affect the obligations of the Mortgagor to pay such premiums, taxes and special assessments, and to keep the mortgaged premises insured against loss or damage by fire or lightning. If, however, payments made hereunder for taxes, special assessments and insurance premiums shall not be sufficient to pay the amounts necessary as they become due, then the Mortgagor shall pay the necessary amount to make up the deficiency. If amounts collected for the purpose aforesaid exceed the amounts necessary to make such payment, such excess shall be credited on subsequent payments for these purposes to be made by Mortgagor.

3. The privilege is granted to make prepayments on the principal of this Note at any time and in any amount, and the holder of the Note, when so requested by the holder of the Note, shall credit on subsequent payments to be made by Mortgagor the amount of any such prepayment, and the holder of the Note, when so requested by the holder of the Note, shall pay back to the holder of the Note the amount of any such prepayment, and the holder of the Note, when so requested by the holder of the Note, shall pay back to the holder of the Note the amount of any such prepayment.

4. Mortgagor covenants and agrees: (a) Not to make any assignment of the Note or any part thereof, or any interest therein, or to transfer the Note, except as herein provided, without the written consent of the holder of the Note; (b) Not to make any assignment of the Note or any part thereof, or any interest therein, or to transfer the Note, except as herein provided, without the written consent of the holder of the Note; (c) Not to make any assignment of the Note or any part thereof, or any interest therein, or to transfer the Note, except as herein provided, without the written consent of the holder of the Note.

5. Mortgagor agrees that Mortgagor may employ counsel for advice of other legal service at the Mortgagor's discretion in connection with any dispute as to the debt hereby secured on this instrument, or any litigation to which the Mortgagor may be made a party on account of this Note or which may affect the title to the property securing the indebtedness hereby secured or which may affect said debt or lien and any reasonable attorney's fees so incurred shall be added to and be a part of the debt hereby secured. Any costs and expenses reasonably incurred in the foreclosure of this mortgage and sale of the property as to the same and in connection with any other dispute or litigation affecting said debt or lien, including reasonably estimated amounts to cover the transaction, shall be added to and be a part of the debt hereby secured. All such amounts shall be payable by the Mortgagor to the holder of the Note on demand, and if not paid, shall be included in any decree or judgment as a part of said mortgage debt and shall include interest at the rate of **12.75** per cent.

6. In case of default thereon, Mortgagor may, but need not, make any payment or perform any act herein required of Mortgagor in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior certificates, if any, and, if necessary, discharge, compromise or settle any lien or claim thereon, or redeem from any tax sale or forfeiture affecting said premises or cancel any tax or assessment. All amounts paid or any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other charges advanced by Mortgagor in its discretion to protect the premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate of **12.75** per cent.

7. Mortgagor making any payment hereby authorized relating to taxes or assessments, may do so according to any full statement or estimate prepared from the appropriate public office without inquiry into the accuracy of such full statement or estimate or into the validity of any tax or assessment, sale, forfeiture, tax, lien or other claim thereon.

8. At the option of the Mortgagor and without notice to Mortgagor, all unpaid indebtedness secured by this Mortgage shall notwithstanding anything in the Note or in this Mortgage to the contrary, become due and payable (a) immediately in the case of default in making payment or any installment on the Note or on any other obligation secured hereby, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagor herein contained.

9. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagor shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenses and attorney's fees which may be paid or incurred by the holder of Mortgagor for attorney's fees, apparently reasonable, for documents and papers, evidence, stamp, registry, charges, publication costs and costs, which may be incurred as to items to be expended after entry in the decree of foreclosure, all such charges of title, title searches and examinations, guarantee policies, title certificates and similar data and assurances with respect to title as Mortgagor may deem to be reasonably necessary either to prosecute such suit or to evidence to holders of any title which may be had pursuant to such decree the true condition of the title or the value of the premises. All expenses and charges of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable with interest thereon at the rate of **12.75** per cent. **12.75** per cent, when paid or incurred by Mortgagor in connection with any proceeding, including private and bankruptcy proceedings, in which Mortgagor shall be a party, either as plaintiff, claimant or defendant, by reason of the Mortgage or any indebtedness hereby secured, or (b) in preparation for the defense of any threatened suit of proceeding which might affect the premises or the security hereof whether or not actually commenced, or (c) in preparation for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced.

10. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which shall be deemed herein constitute so much indebtedness additional to that evidenced by the Note with interest thereon as herein provided; third, all principal and interest remaining unpaid on the Note; fourth, any surplus to Mortgagor, if any, to whom it may appear.

11. Upon, or at any time after the filing of suit to foreclose this Mortgage, the Court in which such suit is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the then value of the premises or whether the same shall be then occupied as a home or not, and the Mortgagor may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such suit, even if such rents issue and profit, in case of a sale, and afterwards, during the full statutory period of redemption, whether there be a tenant in, or not, as well as during any further times when Mortgagor, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection of the premises and repairs, maintenance, control, management and operation of the premises during the whole of said period. The Court from time to time may authorise the receiver to apply the net income in his hands to payment in whole or in part of (d) the indebtedness secured hereby or accrued by it, any service, attachment or garnishment, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such debts, provided such application is made prior to foreclosure sale; (e) the deficiency in case of a sale and decree.

12. Mortgagor shall not and will not apply for or avail itself of any appraisal, valuation, stay, extension of time or laws of any kind or "Mortgagor Law", now existing or hereafter enacted, in order to prevent or hinder the enforcement or foreclosure of this Mortgage, but hereby waives the benefit of such laws. Mortgagor for itself and all others who claim through or under it waives all and any right to have the property and estates comprising the mortgaged property marshalled upon any foreclosure of the lien hereof and agrees that any court having jurisdiction to foreclose said lien may order the mortgaged property sold as an entity. THE MORTGAGOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR DECREE OF FORECLOSURE, OR CONSENT TO RIGHTS HEREIN GRANTED, ON BEHALF OF THE MORTGAGOR, THE TRUSTEES, AND ALL PERSONS BENEFICIALLY INTERESTED THEREIN, AND EACH AND EVERY PERSON ACQUAID WITH ANY INTERESTS, OR TITLE, TO THE PREMISES DESCRIBED HEREIN, SUBJECT TO THE DATE OF THIS MORTGAGE, AND ON BEHALF OF ALL OTHER PERSONS TO THE EXTENT PERMITTED BY THE PROVISIONS OF THE ILLINOIS STATUTES.

13. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party intervening same in an action at law upon the Note.

14. In case the premises, or any part thereof, shall be taken by condemnation, the Mortgagor is hereby empowered to collect and receive all compensation which may be paid for any property taken or for damages to any property not taken and all condemned or compensation received shall be forthwith applied to the Mortgagor as it may elect, to the immediate reduction of the indebtedness secured hereby, or to the repair and restoration of any property so damaged, provided that any excess over the amount of the indebtedness shall be delivered to the Mortgagor or its successor in interest.

15. All rents, rents, issues and profits of the premises are pledged, assigned and transferred to the Mortgagor, whether now due or heretofore or become due under or by virtue of any lease or agreement for the use or occupancy of said premises, or any part thereof, whether said lease or agreement is written or verbal, and it is the intention hereof to pledge rents, issues and profits on a parity with said real estate and not severally and such pledge shall not be deemed merged in any foreclosure decree, and (b) to establish an absolute transfer and assignment to the Mortgagor of all such leases and agreements and all the rights thereto, together with the right in case of default, either before or after foreclosure sale, to enter upon and take possession of, manage, maintain and operate said premises, or any part thereof, make leases for term deemed advantageous to it, terminate or modify existing or future leases, collect and retain rents, issues and profits, regardless of when earned, and use such measures whether legal or equitable, as it may deem proper to enforce collection thereof, employ agents or other employees, alter or repair said premises, buy furnishings and equipment thereto when it deems necessary, purchase adequate fire and extended coverage, and other forms of insurance as may be deemed advisable, and in general exercise all powers reasonably incident to absolute ownership, advance or insure money necessary for any purpose herein stated to secure which a lien is hereby created on the premises and on the income therefrom which lies in prior to the time of any other indebtedness hereby secured, and out of the income, retain reasonable compensation for itself, pay insurance premiums, tax and assessments and all expenses of every kind, including attorney's fees, incurred in the exercise of the powers herein given, and from time to time apply any balance of income not in its sole discretion needed for the aforesaid purposes, first on the interest and then on the principal of the indebtedness hereby secured, before or after any decree of foreclosure, and in the defalcacy in the proceeds of sale, if any, whether there be a decree in partition or not. Whenever all of the indebtedness secured hereby is paid, and the Mortgagor, in its sole discretion feels that there is no substantial uncollected debt in performance of the Mortgagor's agreements herein, the Mortgagor, in a satisfactory evidence thereof, shall relinquish possession and pay to Mortgagor any surplus income in its hands. The possession of Mortgagor may continue until all indebtedness secured hereby is paid in full or until the delivery of a Deed pursuant to a decree for losing the lien hereof, but if no deed be issued, then until the expiration of the statutory period during which it may be issued. Mortgagor shall however have the discretionary power at any time to refuse to take or to abandon possession of said premises without affecting the lien hereof. Mortgagor shall have all powers, if any, which it might have had without this paragraph.

16. In the event new buildings and improvements are now being or are to be erected or placed on the premises (that is, if this is a construction loan mortgage) and if Mortgagor does not complete the construction of said buildings and improvements in accordance with the plans and specifications approved by Mortgagor, or on failure three days prior to the due date of the first payment of principal, or if work on said construction should cease before completion and the said work should remain abandoned for a period of thirty days, then and in either event, the entire principal sum of the Note secured by this Mortgage and interest thereon shall then become due and payable, at the option of Mortgagor, and in the event of abandonment of work upon the construction of the said buildings or improvements for the period of thirty days as aforesaid, Mortgagor may, at its option, also enter into and upon the mortgaged premises and complete the construction of the said buildings and improvements and money expended by Mortgagor in connection with such completion of construction shall be added to the principal amount of said Note and secured by these premises, and shall be payable by Mortgagor on demand, with interest at the rate of **12.75** per cent.

17. A reconveyance of said premises shall be made by the Mortgagor to the Mortgagor on full payment of the indebtedness aforesaid, the performance of the covenants and agreements herein made by the Mortgagor, and the payment of the reasonable fees of said Mortgagor.

18. This Mortgage and all provisions hereof, shall extend to and be binding upon Mortgagor and all persons claiming under or through Mortgagor, and the word "Mortgagor" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the Note or this Mortgage.

19. In the event that Mortgagor or either of them (a) consent to the appointment of a receiver, trustee, or liquidator of all or a substantial part of Mortgagor's assets, or (b) be adjudicated a bankrupt or insolvent, or file a voluntary petition in bankruptcy, or admit in writing their inability to pay debts as they become due, or (c) file a general assignment for the benefit of creditors, or (d) file a petition or answer seeking reorganization or arrangement with creditors, or to take advantage of any insolvency law, or (e) file an answer admitting the material allegations of a petition filed against Mortgagor in any bankruptcy, reorganization, or voluntary proceeding, or (f) take any action for the purpose of affecting any of the foregoing, or (g) any order, judgment or decree shall be entered upon an application or a creditor of the Mortgagor by a court of competent jurisdiction approving a petition seeking appointment of a receiver or trustee of all or a substantial part of the Mortgagor's assets and such order, judgment or decree shall continue unstayed and in effect for a period of 30 consecutive days, the holder of the Note may declare the Note forthwith due and payable, whereupon the principal and interest accrued on the Note and all other sums heretofore secured shall become forthwith due and payable as if all the said sums of money were originally stipulated to be paid on such date, and thereafter the Mortgagor without notice or demand, may prosecute a suit at law and/or in equity as if all money secured hereby had matured prior to its institutions. Furthermore, if foreclosure proceedings should be instituted against the premises upon any other law or cause, the Mortgagor may at its option immediately upon institution of such suit or during the pendency thereof declare this Mortgage and the indebtedness secured hereby due and payable forthwith and may at its option proceed to foreclose this Mortgage.

20. Mortgagor agrees and understands that it shall constitute an event of default under this Mortgage and the Note constituting the remedies herein and in the Note to be exercised if (a) the Mortgagor, or any beneficiary of the Mortgagor, shall convey title to, or beneficial interest in, or otherwise suffer or permit any convertible or beneficial interest in the premises to become vested in any person or persons, firm or corporation or other entity incorporated in law or equity other than the Mortgagor, or the original beneficiary or beneficiaries, (b) allow any lien or security interest to attach to the premises or the beneficial interest in the premises, or (c) the premises are leased, or (d) any partnership interest of a partnership, if any, owning all or a portion of the beneficial interest to the Mortgagor or any stock of a corporation, if any, holding all or a portion of the beneficial interest to the Mortgagor it unexpired, transferred, or hypothecated, in whole or in part.

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FORM NO. 24 (REV. 6-25-54) PAGE 2 OF 24

CHICAGO, IL, 60657  
3037 N. LINCOLN AVE.

INSTRUCTIONS RECORDERS OFFICE BOX NUMBER

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As the information system and computer technology have been developed, the information processing function has been strengthened, so that the information processing function can be used to support decision-making.

In this section we introduce the notion of a *partial differential equation* (PDE) and discuss some basic methods for solving them.

A comparison of the two models shows that the differences in the results are mainly due to the different assumptions made by the two models of the system dynamics. The first model assumes that the system is a closed loop, while the second model assumes that the system is an open loop.

12.75  
In the first section of the present paper we have shown that the mean value of the ratio of the total number of individuals to the number of males in each household in the sample is 1.25. This ratio is also approximately equal to 1.25 in the population as a whole. The mean value of the ratio of the total number of individuals to the number of females in each household in the sample is 1.25. This ratio is also approximately equal to 1.25 in the population as a whole. The mean value of the ratio of the total number of individuals to the number of males in each household in the sample is 1.25. This ratio is also approximately equal to 1.25 in the population as a whole. The mean value of the ratio of the total number of individuals to the number of females in each household in the sample is 1.25. This ratio is also approximately equal to 1.25 in the population as a whole.

As a result, the first step in the process of creating a new model of the state is to identify the main problems of the existing system. This involves analyzing the strengths and weaknesses of the current political, economic, and social structures, as well as identifying the needs and aspirations of different segments of society. The second step is to propose a set of specific policy measures that aim to address these problems and promote a more just and sustainable society. These measures may include changes in the way government is organized, shifts in the distribution of power and resources, and the introduction of new laws and regulations. The third step is to implement these policies through a process of negotiation, advocacy, and political action. Finally, the fourth step is to evaluate the effectiveness of the new model over time, making adjustments as needed to ensure its continued relevance and success.

In case the procedure is not yet defined, it can be determined by the following steps:

**RESULTS** NO SIGNIFICANT DIFFERENCE WAS FOUND IN THE MEAN NUMBER OF HABITAT USES FOR THE THREE TREATMENTS (TABLE 1).

For more information about the study, contact Dr. Michael J. Hwang at (319) 356-4000 or via e-mail at [mhwang@uiowa.edu](mailto:mhwang@uiowa.edu).

(ii) The procedure of an organization shall be open to inspection and audit by the Inspector of Factories. Power to inspect and audit may be exercised by the Inspector of Factories.

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<sup>6</sup> When the two countries' economies are considered together, the same pattern emerges.

It is also important to note that the relationship between the two variables is non-linear, as shown by the fact that the effect of the independent variable on the dependent variable is not constant across all levels of the independent variable.

12.75

12.75  
For each additional hour of overtime worked by an employee, the employer shall pay him or her one and one-half times his or her regular rate of pay.

1. The first step is to identify the specific needs of the organization and its members.

2. In addition, the proposed plan of operation will provide for the removal of the debris from the river bottom, which is to be removed by the dredging of the river.

in which the two sides of the argument are presented in a balanced manner, and the reader is left to draw their own conclusions. This approach can be effective in persuading readers to change their minds, as it allows them to see both sides of the issue and make up their own minds based on the evidence presented.