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Exam Prep - Ebookgroup Author: Mike Hanover
Category: Business & Money File size: 1370 KB
Print length: 484 pages Language: English
Publisher: Publication date: August 18, 2017

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asking himself. After surveying the market, he found his answer: The right test-prep methods had not been put into a book yet. So he sat down carefully put together this unique book and test-prep system - based on his own proven track record of success. Namely, a system that has helped students pass, after all other attempts had failed. Hanover knows the insurance profession from the inside out. He has sold insurance; recruited, trained and managed agents; even directed attorneys and claims adjusters. But most important to you, the author has taught P&C test-prep classes for time-pressured

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people who had not previously been able to pass the test. Students love his classes, because afterwards they walk into the exam room and pass the test. Hanover spent years honing a method of presenting information that's completely different than the traditional "firehose" approach. Traditional test-prep methods ask students to turn themselves into giant mental "sponges" - absorbing massive amounts of unfamiliar information, seemingly at random, and then somehow knowing just how to squeeze out the right droplet of information when it comes time to answer a question in the exam room.

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Of course, the traditional approach doesn't work for a lot of people in the real world. Hanover's "SuperTutor" approach is different. It's designed to match closely how learning actually takes place in adults. This method organizes small, manageable clusters of information around simple core concepts. This means first, you easily internalize each concept. And that makes it much easier to answer any given test question correctly. Why is it easier? Because with the SuperTutor method, you answer from a position of strength. You already know the core concept. Your confidence is high, and the right answer

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beginning with an overview of the steps in the research and writing process, including formulating questions, reading critically, building arguments, and revising drafts. Part II provides an overview of citation practices with detailed information on the two main scholarly citation styles (notes-bibliography and author-date), an array of source types with contemporary examples, and detailed guidance on citing online resources. The final section treats all matters of editorial style, with advice on punctuation, capitalization, spelling, abbreviations, table formatting, and the use of quotations.

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