

First-Line Therapy is Metformin and Comprehensive Lifestyle (including weight management and physical activity)

Indicators of high-risk or established ASCVD, CKD, or HF (Consider Independently of A1c Target)

ASCVD Predominates

- Established ASCVD
- Indicators of high ASCVD risk (age ≥ 55 years with coronary, carotid or lower extremity artery stenosis $>50\%$, or LVH)

Preferably
GLP-1 RA with proven CVD benefit
OR
SGLT-2i with proven CVD benefit if eGFR is adequate

HF or CKD predominates

- Particularly HFrEF (LVEF $<45\%$)
- CKD: specifically eGFR ≥ 30 -60 mL/min/1.73m² or UACR >30 mg/g, particularly UACR >300 mg/g

Preferably
SGLT-2i with evidence of reducing HF and/or CKD progression in CVOTs if eGFR is adequate
OR
if SGLT-2i not tolerated or contraindicated or eGFR less than adequate add GLP-1 RA with proven CVD benefit

Without established ASCVD or CKD

Compelling Need to Minimize Hypoglycemia

DPP-4i, GLP-1 RA, SGLT-2i, or TZD

Compelling Need to Minimize Weight Gain

GLP-1 RA with good efficacy for weight loss
Either/or
SGLT-2i

Cmhc Guidelines After Bankruptcy



OECD

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Housing for All Xing Quan Zhang, 2008 This report provides a comprehensive review of the challenges for low and moderate income housing It focuses on the issues of affordability accessibility and sustainability in resolving the housing problem It looks at both formal and informal instruments and how experiences in developed countries and instruments in addressing middle income households can help inspire solutions for low and moderate income housing The report examines a whole range of major instruments and experiences across the developing and developed worlds The Routledge Handbook of Housing Economics Kenneth Gibb, Chris Leishman, Alex Marsh, Geoffrey Meen, Rachel Ong ViforJ, Craig Watkins, 2024-02-29 The Routledge Handbook of Housing Economics brings together an international panel of contributors to present a comprehensive overview of this important field within economics Housing occupies an increasingly central role in modern society dominating consumer assets and spending forming an important part of social policy and being a large enough market to impact the macroeconomy This handbook tackles these themes along with other critical issues such as intergenerational housing inequality and the efficiency and social justice of housing interventions This volume is structured in four main parts It starts with eight chapters in microeconomics and housing This is followed by two shorter sections on macroeconomics and finance The final main part of the book is concerned with eight chapters on policy dimensions While many of the chapters are rooted in mainstream economics and finance applied to housing there are also chapters stressing institutional behavioural and political economy orientations as well as those that explicitly challenge more mainstream accounts The contributing authors are based in Europe North America and Australia and all draw in international literature to provide state of the art reviews of their topics This carefully curated handbook will be essential reading for advanced students researchers and policy makers in housing economics urban economics urban planning public economics and real estate economics and finance Chapter 22 of this book is freely available as a downloadable Open Access PDF at <http://www.taylorfrancis.com> under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4.0 license

Environment & Planning A., 1990 OECD Economic Surveys: Canada 2014 OECD, 2014-06-11 OECD s 2014 Economic Survey of Canada examines recent economic developments policies and prospects Special chapters cover housing in Canada and the labour market and skills mismatch *Congressional Record* United States. Congress, 1999 **House of Commons Debates, Official Report** Canada. Parliament. House of Commons, 1982 The Canadian Abridgment, 1966

Official Report of the Debates of the House of Commons Canada. Parliament. House of Commons, 1982-06 *Personal Finance for Canadians* Kathleen Helen Brown, Thomas F. Chambers, David Currie, 2001-07 For Introductory courses in Personal Finance This new edition of Brown s best selling text provides students with the basic principles concepts and vocabulary necessary to cope with the tricky world of personal finance In six previous editions instructors uniformly praised the accessible writing style and strong pedagogical features The seventh edition has been further enhanced with the addition

of new boxed material and updated lists of internet sites the incorporation of current data and statistics the addition of hot topics such as day trading and internet banking and free electronic worksheets using Excel downloadable from the Companion Website In addition the supplements that accompany the text have been improved

Social Work with Children and Their Families Christopher G. Petr, 2004 An extensively revised version of the first edition this text focuses on the practical foundational knowledge required to practice social work effectively in the complex and fast changing world of services to children and their families The core organizing framework consists of eight pragmatic perspectives combating adultcentrism family centered practice the strengths perspective respect for diversity and difference the least restrictive alternative ecological perspective organization and financing and achieving outcomes Unlike most texts that focus either on direct practice or on policy Petr s revised volume integrates current policy including recent reform efforts with best practices The student thus gains a deep appreciation for how direct social work practice is linked to and even guided by contemporary policy initiatives and the values that underscore those initiatives Two new chapters are devoted specifically to the fields of child welfare and children s mental health providing an overview of the laws policies practices and terminology pertaining to each setting The next eight chapters focus on each pragmatic perspective and its relevance to child welfare and children s mental health The in depth case studies that comprise the concluding two chapters illustrate how typical client situations can be successfully addressed within the context of the pragmatic perspectives Packed with case studies specific practice instruction chapter summaries and suggested learning activities this book prepares students and practitioners to think and act professionally in ways that are consistent with current laws values policies and reform efforts in the field

The Annotated Competition Act, 2000

Investments: Analysis and Management W. Sean Cleary, Charles P. Jones, 1999-09-27 Investments Analysis and Management Canadian Edition by W Sean Cleary and Charles P Jones is an introductory text that prepares Canadian college and university students for a career in the investments industry Its unique coverage provides both the theoretical foundation and practical applications students will need to make real life investment decisions Several key features distinguish Investments such as an accessible approach to topics introducing students to the how and not just the why of investment management The text steps beyond concepts by focusing on the realities of the Canadian Investment community In addition Investments places great emphasis on topics that are included in professional courses such as the Canadian Securities Course CSC and the Chartered Financial Analysts CFA program helping students prepare for future courses and careers

Financial Institutions Management Anthony Saunders, Hugh Alun Lloyd Thomas, 2001 This text focuses on the risks faced by managers of financial institutions and the methods and markets through which these risks are managed The context is the Canadian financial services industry The text begins with thumbnail sketches of the industry its member companies their structures and the regulatory environment It looks not only at banks but also at insurance companies trust companies credit unions investment banks and finance companies providing a holistic view

of the challenges of liquidity risk interest rate risk market risk credit and other risks in the global environment This highly regarded text continues to take the same innovative approach as the first edition focusing on managing return and risk The book s central theme is that the risks faced by financial institution managers and the methods and markets through which these risks are managed are essentially the same whether the institution is a commercial bank an investment bank a credit union an insurance company or a finance company A second theme that emerges in this edition is that the risks booked by the financial institution use risk capital and generate an expected return that should justify that use The authors explain the latest techniques of risk measurement against the backdrop of the convergence of worldwide securities investment credit and insurance industries

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