



# Smart Consumers Directory

**James M. Hillard, Bethany J. Easter**

## Smart Consumers Directory:

**Smart Consumer's Directory** Thomas Nelson Publishers,1994      **Consumer's Resource Handbook** ,1990  
**Bottom Line's Smart Consumer How to Get the Best Deals Anytime, Anywhere** Boardroom Books,2002  
*Consumer Sourcebook* ,2005      **Kelly's Directory of Merchants, Manufacturers and Shippers** ,1907      *A Guide to Reference Books for Small and Medium-sized Libraries, 1984-1994* G. Kim Dority,1995 Describes evaluates and compares more than 1800 reference titles suitable for small and medium sized libraries Covering books in all subject areas published between 1983 and 1993 this work focuses on recent titles Items in non print format such as CD ROMs are also cited      **The Smart Consumer** Wesley J. Smith,1994-06      Where to Find What James M. Hillard,Bethany J. Easter,2000-02-09 This new update identifies sources to turn to for quick answers to typical questions that come to the reference desk      *Directory of Marketing Information Companies* ,1995      Menominee Telephone Directories ,2003      **Bibliographic Guide to Business and Economics** New York Public Library. Research Libraries,1976      *Bottom Line's Smart Consumer* ,2004 How to get the best deals anytime anywhere      **Current British Directories** ,2003      **The Directory of Directors** ,1899  
**Keynote Newsletter** ,1986      **Researching Markets, Industries, and Business Opportunities** ,1993      **How to Find Business Intelligence in Washington** ,1997      *Oakland County Telephone Directories* ,2007      *Kelly's directory of Bedfordshire, Hunts, and Northamptonshire* Kelly's directories, ltd,1898      *Social Science Reference Sources* Tze-chung Li,1990 The second edition of this guide to basic reference sources in the social sciences contains nearly three times as many entries 2 200 as the earlier edition and also includes several other notable enhancements In addition to revising and substantially enlarging the chapters on reference sources Li has further increased the usefulness of this reference volume by adding a chapter on geography and one on business that is distinct from economies Since the publication of the first edition there have been two obvious developments in information storage and retrieval the rapid development of online databases and the development of CD ROM Instead of devoting a separate chapter to these developments the book incorporates online databases CD ROM and other forms of data sources into the text In addition there is a brief introduction to these developments Although the general deadline for inclusion in the volume was December 1988 quite a few titles published in 1989 are included

When somebody should go to the ebook stores, search inauguration by shop, shelf by shelf, it is in point of fact problematic. This is why we present the books compilations in this website. It will entirely ease you to look guide **Smart Consumers Directory** as you such as.

By searching the title, publisher, or authors of guide you essentially want, you can discover them rapidly. In the house, workplace, or perhaps in your method can be all best area within net connections. If you plan to download and install the Smart Consumers Directory, it is entirely simple then, before currently we extend the link to buy and create bargains to download and install Smart Consumers Directory in view of that simple!

[https://auld.rmjm.com/public/Resources/HomePages/the\\_lewes\\_house\\_collection\\_of\\_ancient\\_gems.pdf](https://auld.rmjm.com/public/Resources/HomePages/the_lewes_house_collection_of_ancient_gems.pdf)

## **Table of Contents Smart Consumers Directory**

1. Understanding the eBook Smart Consumers Directory
  - The Rise of Digital Reading Smart Consumers Directory
  - Advantages of eBooks Over Traditional Books
2. Identifying Smart Consumers Directory
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Smart Consumers Directory
  - User-Friendly Interface
4. Exploring eBook Recommendations from Smart Consumers Directory
  - Personalized Recommendations
  - Smart Consumers Directory User Reviews and Ratings
  - Smart Consumers Directory and Bestseller Lists

5. Accessing Smart Consumers Directory Free and Paid eBooks
  - Smart Consumers Directory Public Domain eBooks
  - Smart Consumers Directory eBook Subscription Services
  - Smart Consumers Directory Budget-Friendly Options
6. Navigating Smart Consumers Directory eBook Formats
  - ePub, PDF, MOBI, and More
  - Smart Consumers Directory Compatibility with Devices
  - Smart Consumers Directory Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Smart Consumers Directory
  - Highlighting and Note-Taking Smart Consumers Directory
  - Interactive Elements Smart Consumers Directory
8. Staying Engaged with Smart Consumers Directory
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Smart Consumers Directory
9. Balancing eBooks and Physical Books Smart Consumers Directory
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Smart Consumers Directory
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Smart Consumers Directory
  - Setting Reading Goals Smart Consumers Directory
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Smart Consumers Directory
  - Fact-Checking eBook Content of Smart Consumers Directory
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

### **Smart Consumers Directory Introduction**

In the digital age, access to information has become easier than ever before. The ability to download Smart Consumers Directory has revolutionized the way we consume written content. Whether you are a student looking for course material, an avid reader searching for your next favorite book, or a professional seeking research papers, the option to download Smart Consumers Directory has opened up a world of possibilities. Downloading Smart Consumers Directory provides numerous advantages over physical copies of books and documents. Firstly, it is incredibly convenient. Gone are the days of carrying around heavy textbooks or bulky folders filled with papers. With the click of a button, you can gain immediate access to valuable resources on any device. This convenience allows for efficient studying, researching, and reading on the go. Moreover, the cost-effective nature of downloading Smart Consumers Directory has democratized knowledge. Traditional books and academic journals can be expensive, making it difficult for individuals with limited financial resources to access information. By offering free PDF downloads, publishers and authors are enabling a wider audience to benefit from their work. This inclusivity promotes equal opportunities for learning and personal growth. There are numerous websites and platforms where individuals can download Smart Consumers Directory. These websites range from academic databases offering research papers and journals to online libraries with an expansive collection of books from various genres. Many authors and publishers also upload their work to specific websites, granting readers access to their content without any charge. These platforms not only provide access to existing literature but also serve as an excellent platform for undiscovered authors to share their work with the world. However, it is essential to be cautious while downloading Smart Consumers Directory. Some websites may offer pirated or illegally obtained copies of copyrighted material. Engaging in such activities not only violates copyright laws but also undermines the efforts of authors, publishers, and researchers. To ensure ethical downloading, it is advisable to utilize reputable websites that prioritize the legal distribution of content. When downloading Smart Consumers Directory, users should also consider the potential security risks associated with online platforms. Malicious actors may exploit vulnerabilities in unprotected websites to distribute malware or steal personal information. To protect themselves, individuals should ensure their devices have reliable antivirus software installed and validate the legitimacy of the websites they are downloading from. In conclusion, the ability to download Smart Consumers

Directory has transformed the way we access information. With the convenience, cost-effectiveness, and accessibility it offers, free PDF downloads have become a popular choice for students, researchers, and book lovers worldwide. However, it is crucial to engage in ethical downloading practices and prioritize personal security when utilizing online platforms. By doing so, individuals can make the most of the vast array of free PDF resources available and embark on a journey of continuous learning and intellectual growth.

## FAQs About Smart Consumers Directory Books

1. Where can I buy Smart Consumers Directory books? Bookstores: Physical bookstores like Barnes & Noble, Waterstones, and independent local stores. Online Retailers: Amazon, Book Depository, and various online bookstores offer a wide range of books in physical and digital formats.
2. What are the different book formats available? Hardcover: Sturdy and durable, usually more expensive. Paperback: Cheaper, lighter, and more portable than hardcovers. E-books: Digital books available for e-readers like Kindle or software like Apple Books, Kindle, and Google Play Books.
3. How do I choose a Smart Consumers Directory book to read? Genres: Consider the genre you enjoy (fiction, non-fiction, mystery, sci-fi, etc.). Recommendations: Ask friends, join book clubs, or explore online reviews and recommendations. Author: If you like a particular author, you might enjoy more of their work.
4. How do I take care of Smart Consumers Directory books? Storage: Keep them away from direct sunlight and in a dry environment. Handling: Avoid folding pages, use bookmarks, and handle them with clean hands. Cleaning: Gently dust the covers and pages occasionally.
5. Can I borrow books without buying them? Public Libraries: Local libraries offer a wide range of books for borrowing. Book Swaps: Community book exchanges or online platforms where people exchange books.
6. How can I track my reading progress or manage my book collection? Book Tracking Apps: Goodreads, LibraryThing, and Book Catalogue are popular apps for tracking your reading progress and managing book collections. Spreadsheets: You can create your own spreadsheet to track books read, ratings, and other details.
7. What are Smart Consumers Directory audiobooks, and where can I find them? Audiobooks: Audio recordings of books, perfect for listening while commuting or multitasking. Platforms: Audible, LibriVox, and Google Play Books offer a wide selection of audiobooks.
8. How do I support authors or the book industry? Buy Books: Purchase books from authors or independent bookstores.

Reviews: Leave reviews on platforms like Goodreads or Amazon. Promotion: Share your favorite books on social media or recommend them to friends.

9. Are there book clubs or reading communities I can join? Local Clubs: Check for local book clubs in libraries or community centers. Online Communities: Platforms like Goodreads have virtual book clubs and discussion groups.
10. Can I read Smart Consumers Directory books for free? Public Domain Books: Many classic books are available for free as they're in the public domain. Free E-books: Some websites offer free e-books legally, like Project Gutenberg or Open Library.

### **Find Smart Consumers Directory :**

[the lewes house collection of ancient gems](#)

[the legal resource directory](#)

[the life and times of queen elizabeth ii](#)

*the life and words of john f. kennedy*

**the lidek revolution**

**the life and works of kandinsky**

**the letters of vincent van gogh penguin classics**

*the life of the ancient east being some chapters*

**the life of the fields**

**the life and letters of charles darwin**

**the limits of american isolation the united states and the crimean war.**

~~the liberation of lord byron jones brown thrashers~~

**the life of the pond**

*the letters of ralph waldo emerson vol 5*

[the law that sets you free of james discovery's](#)

### **Smart Consumers Directory :**

**a step by step guide on how to write a business plan** - Jan 09 2023

web a step by step guide on how to write a business plan published on april 26th 2021 by fran category entrepreneurship

how to we take a close look at what you need to include in a business plan why they're so essential and

*how to write a business plan step by step nerdwallet* - Dec 08 2022

web jul 26 2022 a business plan is a document that outlines your business s financial goals and explains how you ll achieve them a strong detailed plan will provide a road map for the business s next

**how to write a business plan in 2023 step by step guide oberlo** - Mar 11 2023

web nov 2 2022 united states small business administration sba the write your business plan page includes traditional and lean startup business plan formats three downloadable sample business plans a template and a

*12 expert tips to write your business plan bplans* - Feb 27 2022

web mar 8 2023 before you start consider why you need a plan and organize your thoughts on a single page 2 understand what makes a great plan learn more there are certain factors that make a great business plan this includes the plan fitting your business needs being realistic and addressing assumptions

**how to write a business plan bdc ca** - Dec 28 2021

web a business plan can be a key tool to convince lenders and partners that your projects are serious here s how to prepare a winning one 14 minute read a business plan is a crucial document for every company it tells bankers investors and others who you are how you do business and what your finances look like

**how to write a business plan a guide for entrepreneurs** - Jan 29 2022

web feb 24 2023 business plan a business plan is a document that describes your business idea and your plan to turn the idea into a profitable business it serves as a blueprint guiding your actions through every stage of building your business i ll delve into the details of how to write a business plan shortly

**business plan what it is how to write one coursera** - Feb 10 2023

web jun 15 2023 business plan what it is how to write one written by coursera updated on jun 15 2023 discover what a business plan includes and how writing one can foster your business s development

[how to write a business plan templates quickbooks canada](#) - Mar 31 2022

web oct 6 2022 in this post we ll cover everything you need to write a successful business plan and turn your idea into a reality even better if you re pressed for time we ve compiled the 10 steps and examples into a downloadable pdf template learn more about writing your business plan in the quickbooks start your business series

*how to write a business plan the complete step by step guide* - Nov 07 2022

web jun 26 2020 in this guide we re going to walk you through how to write a business plan that helps your company start build and achieve success table of contents what is a business plan and why do you need one the nine key components of a business plan and how to write them five top tips for writing a compelling business plan

[how to write a simple business plan smartsheet](#) - Jul 15 2023

web oct 11 2021 included on this page you ll find a step by step guide to writing a business plan and a chart to identify which type of business plan you should write plus find information on how a business plan can help grow a business and expert tips on writing one in this article

*writing and formatting a successful business plan* - Jun 02 2022

web aug 9 2021 august 09 2021 writing and formatting a successful business plan whether you re an experienced business person or a first time entrepreneur a business plan presents an important opportunity to showcase your unique business ideas and make a plan for how it will it function and operate

how to write a business plan beginner s guide templates - May 13 2023

web jan 5 2023 step 1 write your executive summary step 2 put together your company description step 3 conduct your market analysis step 4 research your competition step 5 outline your products or services step 6 summarize your financial plan step 7 determine your marketing strategy step 8 showcase your

**how to write a business plan in seven simple steps wework** - Sep 05 2022

web nov 23 2020 how to make a business plan and seven components every plan needs while there is no set format for writing a business plan there are several elements that are typically included here s what s important to consider when writing your business plan 1 executive summary

*how to quickly write the best business plan 2023 bplans* - Jun 14 2023

web jun 23 2023 in this step by step guide you ll learn how to write a strong business plan that s detailed enough to impress bankers and potential investors while helping you start run and grow a successful business follow these steps to write a business plan

*how to write a business plan complete guide upmetrics* - May 01 2022

web paresh balar june 22 2020 25 min read welcome to the journey of entrepreneurship you are here because you have a great business idea and want to know how to write a business plan to convert that idea into reality download now business plan template before you start writing your business plan let s understand what is a business plan

**how to write a business plan the ultimate guide in 2023** - Oct 06 2022

web mar 7 2023 in this ultimate guide you learn how to write a business plan you ll actually use you ll learn a simple process to create a stand out business plan the most important elements of a business plan how to research your business plan how to write your business plan templates examples and much more

**how to write a business plan a step by step template** - Jul 03 2022

web apr 8 2016 here s a step by step breakdown to get you started with your business plan along with a few expert tips on how to attract investors 1 describe your startup the first step is to simply describe

[how to write a business plan 2023 guide forbes advisor](#) - Aug 16 2023

web aug 20 2022 read our simple guide to learn how to write a business plan quickly and easily a solid business plan is essential for any new business every business starts with a vision which

[how to write a business plan in 9 steps 2023 shopify](#) - Aug 04 2022

web sep 1 2023 a business plan is a document describing a business its products or services how it earns or will earn money its leadership and staffing its financing its operations model and many other details essential to its success it usually also includes a marketing plan mission statement and brand values

**write your business plan u s small business administration** - Apr 12 2023

web aug 24 2023 business plans help you run your business a good business plan guides you through each stage of starting and managing your business you ll use your business plan as a roadmap for how to structure run and grow your new business it s a way to think through the key elements of your business

[jacaranda psychology vce units 1 2 8e ebookplus print](#) - Aug 03 2022

web paperback condition new paperback the workbook for psychology vce units 1 2 9e by jacaranda provides students with an engaging and interactive approach to learning

*jacaranda psychology vce units 1 and 2 eighth edition* - Jun 13 2023

web dec 9 2019 0reviews workbook for psychology vce units 1 2 8th edition this print workbook title is the perfect companion to the jacaranda vce psychologyseries but

**jacaranda psychology vce units 1 4 by educational publishing** - Oct 05 2022

web jacaranda psychology vce units 1 2 learnon print 9e tried tested and trusted the new jacaranda psychology vce series continues to deliver curriculum

**tui magic life jacaranda** - Mar 30 2022

web tui magic life jacaranda kisalar mahallesi merkez sokak no 92 1 07550 side turkey great location show map 8 8 excellent 753 reviews specially front desk responsible

[jacaranda workbook for psychology vce units 1 and 2 9e](#) - Nov 25 2021

web apr 27 2018 access the full jacaranda 7 12 collection for less than the price of one textbook learn more

*jacaranda psychology vce units 1 2 learnon* - Sep 04 2022

web jacaranda psychology vce units 1 2 8e ebookplus print psychology vce unit 1 2 wbk grivas john amazon com au books

**psychology vce units 1 2 3 4 sixth edition jacaranda** - Mar 10 2023

web jacaranda will be publishing an 8th edition of jacaranda psychology vce units 1 and 2 available in 2017 to align with the new study design accredited from 2016 2021 the

[jacaranda workbook for psychology vce units 1 2 booktopia](#) - Jan 08 2023

web the new jacaranda psychology vce series continues to deliver curriculum aligned material with the flexibility to engage students of all abilities expert author john grivas

**tui magic life jacaranda side updated 2023 prices** - Feb 26 2022

web mar 27 2019 psychology workbook vce units 1 2 8th edition 27 mar 2019 written by jacaranda categorised

[psychology vce units 1 2 7e and ebookplus google books](#) - Feb 09 2023

web nov 4 2022 product details topic 1 science skills and research methods in psychology topic 2 the complexity of psychological development topic 3 typical and atypical

**psychology for vce units 1 2 abebooks** - Jul 02 2022

web learnon is jacaranda s online immersive multi modal course for students and teachers with powerful analytics and much more the learnon code valid for one year will be

*2023 jacaranda sample chapters jacaranda* - Jul 14 2023

web topic 1 science skills and research methods in psychology topic 6 social cognition topic 2 the complexity of psychological development topic 7 factors that influence

*jacaranda psychology for vce units 1 and 2 9e learnon* - Apr 30 2022

web tüm deniz manzaralı odalarımızda tui magic life jacaranda nın misafirlerine sunduğu temel standartlar olan minibar tv uydu bağlantısı müzik yayını ücretsiz kablolu ve

*jacaranda psychology vce units 1 and 2 8e google books* - May 12 2023

web oct 14 2022 booktopia has jacaranda psychology vce units 1 2 9e learnon print by john grivas buy a discounted paperback of jacaranda psychology vce

**psychology workbook vce units 1 2 8th edition jacaranda** - Jan 28 2022

web dec 10 2019 booktopia has jacaranda psychology vce units 1 2 psychology vce unit 1 2 wbk 8th edition ebookplus print by john grivas buy a discounted multi

*jacaranda psychology vce for the vcaa study design* - Aug 15 2023

web to view content simply click on the chapter link in blue and the pdf will open up psychology vce units 1 2 9e topic 1 science skills and research methods in

*jacaranda psychology vce units 1 2 booktopia* - Apr 11 2023

web may 20 2016 access the full jacaranda 7 12 collection for less than the price of one textbook learn more

**psychology vce units 3 4 jacaranda** - Oct 25 2021

**jacaranda psychology for vce units 1 and 2 9e learnon print** - Nov 06 2022

web jacaranda psychology vce units 1 4 offers clear and complete coverage of the new study design content is well supplemented with a range of learning activities the online

[jacaranda psychology vce units 1 2 booktopia](#) - Dec 27 2021

web jacaranda workbook for psychology vce units 1 and 2 9e edplus code w119888420 isbn 9781119888420 edition 9ed publisher jacaranda author john grivas unit

**jacaranda psychology for vce units 1 and 2 9e learnon print** - Dec 07 2022

web nov 30 2022 jacaranda psychology for vce units 1 and 2 9e learnon print workbook for psychology vce units 1 and 2 9e jacaranda 9781394168293

**jacaranda psychology vce units 1 2 learnon for the** - Jun 01 2022

web nov 28 2022 jacaranda psychology for vce units 1 and 2 9e learnon print workbook for psychology vce units 1 and 2 9e 1 star 0 0 search review text

[mercury cougar repair maintenance care info automd](#) - Jan 30 2022

web motor era has the best selection of service repair manuals for your 2002 mercury cougar download your manual now money back guarantee 2002 mercury cougar service

*mercury cougar service repair manual mercury cougar pdf* - Dec 29 2021

**mercury cougar repair service manuals 27 pdf s** - Oct 19 2023

web we ve checked the years that the manuals cover and we have mercury cougar repair manuals for the following years 1967 1968 1969 1978 1979 1983 1985 1986 1990

**mercury cougar 2002 workshop manual** - Mar 12 2023

web oct 13 2015 mercury cougar 1999 2000 2001 2002 factory repair manual more info and download mercury cougar eighth generation 1999 2002 repair manual have you

[mercury cougar 2000 owner s manual pdf](#) - Feb 11 2023

web download 2000 mercury cougar repair manual pdf for repairs and maintenance with wiring diagrams step by step guides optimize 2000 mercury cougar s performance

**ford mercury cougar 2000 factory service shop manual** - Sep 06 2022

web mercury mercury cougar 2000 owner s manuals and service manuals for online browsing and download view mercury mercury cougar manuals online for free

[mercury mercury cougar 2000 owner s manuals car manuals](#) - May 02 2022

web classic industries offers a wide selection of literature for your 2000 mercury cougar classic industries offers shop manuals trustpilot 1 800 854 1280 0 shopping cart

[download mercury cougar 2000 owner s manual manualslib](#) - Apr 01 2022

web learn about mercury cougar repair and maintenance including troubleshooting guides repair shop estimates recall notices and service bulletins

*2000 mercury mercury cougar owner s and service manuals* - Jul 04 2022

web view print and download for free mercury mercury cougar 2000 owner s manuals 280 pages pdf size 2 69 mb search in mercury mercury cougar 2000 owner s

*2000 mercury cougar service repair manuals pdf download* - Sep 18 2023

web click here now 7 new car technologies that make the driving experience better according to one study about 83 of adults frequently drive with how much time

*2002 mercury cougar service repair manuals pdf download* - Nov 27 2021

[manual mercury cougar 2000](#) - Nov 08 2022

web this ford mercury cougar 2000 service repair manual including maintenance overhaul disassembling assembling adjustment tune up operation inspecting

**2000 mercury cougar pdf service repair manuals** - Jun 15 2023

web 2000 mercury cougar pdf workshop repair manuals on youfixcars com you fix cars is the 1 source for pdf repair manuals for your 2000 mercury cougar download

*mercury workshop repair owners manuals 100 free* - Jul 16 2023

web our mercury automotive repair manuals are split into five broad categories mercury workshop manuals mercury owners manuals mercury wiring diagrams mercury

[2000 mercury cougar repair manual vehicle autozone](#) - Aug 05 2022

web oct 29 2012 read mercury cougar online repair manual for 1990 1991 1992 1993 1994 1995 1996 1997 1999 2000 by repairsurge on issuu and browse thousa

[2000 mercury cougar parts shop manuals](#) - Feb 28 2022

web 1999 mercury cougar service repair manual software mercury cougar 1999 2002 service repair manual mercury cougar 2000 owners manual

[2000 mercury cougar repair manual 2000 mercury cougar](#) - Dec 09 2022

web sep 19 2014 2000 mercury cougar owner s manual 280 pages posted on 19 sep 2014 by silenceo model 2000 mercury

cougar file size 3 mb download manual

**mercury cougar online repair manual for 1990 1991 1992** - Jun 03 2022

web download download manual advertisement download mercury cougar 2000 owner s manual mercury cougar 2000 owner s manual brand mercury category

**ford cougar free workshop and repair manuals** - Aug 17 2023

web ford cougar ford cougar workshop manuals and repair manuals every manual available online found by our community and shared for free enjoy ford cougar

2000 mercury cougar owner s manual pdf 280 pages - Oct 07 2022

web equip cars trucks suvs with 2000 mercury cougar repair manual vehicle from autozone get yours today we have the best products at the right price

**mercury cougar 1999 workshop manual pdf** - Apr 13 2023

web view and download mercury cougar 1999 workshop manual online timing belt cougar 1999 automobile pdf manual download also for contour 1999 1999 cougar

**mercury cougar service and factory repair manuals pdf** - May 14 2023

web looking to perform factory repair manuals and maintenance on your mercury cougar access repair and service manuals in pdf wiring diagrams and step by step guides

**mercury cougar 1999 2000 2001 2002 repair manual factory** - Jan 10 2023

web need a manual for your mercury cougar 2000 below you can view and download the pdf manual for free there are also frequently asked questions a product rating and