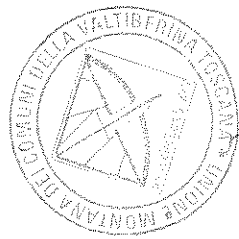


- 1 COMUNICAZIONE AVVIO DEL PROCEDIMENTO, DESTINATARI, DEROGHE, OMISSIONE?**
- 2 NELL'APPALTO DI LAVORI COSA SI INTENDE PER "APPALTO INTEGRATO"**
- 3 QUALI SONO GLI OBBLIGHI PRINCIPALI DEL COMMITTENTE IN TEMA DI SICUREZZA NEI CANTIERI**



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## BUSTA 2

Aprire la cartella SELEZIONE

1.

Salvare il file "foglio di calcolo.xlsx" sulla chiavetta che è stata fornita rinominandolo con il nome e cognome del candidato

Formattare i dati presenti come tabella in modo che siano chiari e leggibili

Inserire i filtri sulle colonne valorizzate

Filtrare nella colonna C tutte le righe con valore "1022"

2.

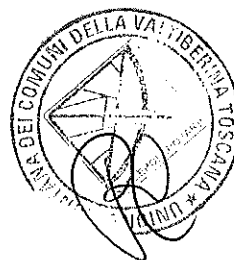
Salvare il file "documentotesto.odt" sulla chiavetta che è stata fornita rinominandolo con il nome e cognome del candidato

Formattare il testo impostandolo con la struttura di una lettera commerciale

Impostare le dimensioni del carattere a 12pt

Inserire tra i due paragrafi del corpo della lettera un esempio di elenco puntato

*Donatella Alessi*



## Do we really need cash anymore?

When the Covid-19 pandemic spread around the globe, many banks took action. The Federal Reserve began to quarantine money, while in some regions of China, banknotes were taken away and disinfected. The public responded positively. In the UK, the number of contactless payments increased by 36% between 2020 and 2021.

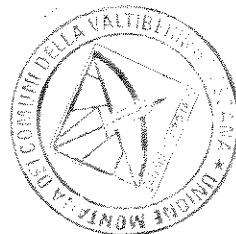
Today, many people are embracing the cashless economy. After all, it comes with many advantages. For a start, it's safer, as cash is easily stolen. Mobile payments are even more secure. As well as that, all your transactions are logged, making record-keeping far simpler. Cashless transactions make it easier for them to collect data, identify economic trends and detect fraud.

However, it seems as if we are just not ready to say goodbye to cash for good. Recent data shows that cash has made a comeback since the cost of living started to rise steeply. It was the case during USA's Great Depression and in Iceland during the Credit Crunch of 2008. Using notes and coins helps people budget, whereas, with electronic payments, it's harder to keep track of where your money is going.

Even if cash payments do not vanish entirely, our economies are transitioning to become far less reliant on cash than they once were. And while switching to electronic payments is simple and convenient for many people, this isn't true for everyone. An increasing number of stores have stopped accepting cash payments altogether, meaning that such people may become more marginalised. Moreover, alongside the decline in cash usage, the number of ATMs and local banks has dropped significantly.

Despite the popularity of electronic transactions, it's clear that they won't become the sole transaction method, at least in the near future. And as companies rush towards finding ever more convenient transaction methods, it's important not to abandon those who prefer to pay in the traditional way

*Giulio Pizzi*



*Renzo M. Gaspari*