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The Borrowers The Borrowers Avenged Fighting the White Knight The Library The Law of Non-navigational Uses of International Watercourses The Borrowers Afield The Little Grey Men The Ascent of Money The Minpins Electronic Commerce 2018 The Great Believers Cruel World The Indian in the Cupboard The Global Findex Database 2017 The European Encyclopedia Inter-African Development and Development Fund (Iadf) American Pinocchio's Borrower of the Night The Borrowers Beneath Pricing and Risk Management of Synthetic CDOs Leadership in a Wiki World Past Due The Adventure of the Beryl Coronet Education without Debt The Whole Library Handbook 5 Financing the Underfinanced Among the Hidden The Best Business Guide Ever Thomas De Quincey Fedora The Heritage Crusade and the Spoils of History Reasonably Simple Economics Toilet-bound Hanako-kun, Vol. 1 A Fiery Friendship The Borrowers Securitization in the Investment Marketplace Banking Beyond Banks and Money Pricing Export Credit Know Your Price The Subprime Solution

Almost 50 million Americans have cumulatively borrowed more than \$1.5 trillion to attend college. Roughly one-third of all adults aged 25 to 34 have a student loan. In *Education without Debt* businessman and philanthropist Scott MacDonald examines the real-life impact of crushing levels of student debt on borrowers and what can be done to fix this crisis. Weaving together stories of debt-impaired lives with stories of personal success achieved with the essential help of financial aid, MacDonald reveals the devastating personal and societal impact of the debt problem and offers possible solutions. He explores the efforts of colleges and private philanthropists to make education affordable and relates his own experience of funding financial aid for need-eligible students at five universities. *Education without Debt* is a must-read book for anyone concerned about the rising cost of education and what to do about this critical policy and societal issue. Rod Collins is the Director of Innovation at Optimity Advisors, a national management consulting firm, and a leading expert on the next generation of business management. In the age of speed we live in, new rules emerge at a breakneck pace. As a leader, you can either be blindsided by these new rules or let Rod Collins book give you a welcome heads-up and head start! Vince Poscente, author of the NY Times Bestseller *The Age of Speed* Rod Collins has written an engaging and insightful book that clearly answers the question of how the principles of complexity theory can be practically applied to leading large organizations. *Leadership in a Wiki World* is a timely and highly readable guide that shows business leaders how they can use the rich reservoir of their collective knowledge to meet the challenges of an increasingly complex world. Lisa Kimball, President, Plexus Institute *Leadership in a Wiki World* provides tremendous insight into how to lead and manage complex, multipartner, large scale business enterprises. Rod Collins experience as one of the key leaders within the Blues and his accomplishments as the chief operating executive of the single largest employer health plan in the world prepared him well to offer the insights captured in this book. If you want to know what the future of management looks like, I strongly encourage you to read this book. Steven S. Martin, Chairman, Board of Managers of the Blue Cross Blue Shield Federal Employee Program, and President & CEO, Blue Cross Blue Shield of Nebraska There s a revolution brewing that is about to end the world of work as we know it. We are fast approaching a tipping point where new capacities for mass collaboration will completely redefine the work we do and the way we work. Technological innovations now make it possible for large numbers of people to work together without going through a central organization and they can do it smarter, faster, and cheaper. Discover the revolutionary business opportunities created by today s unprecedented business realities and learn: Why a 19th century management model is unsustainable in a digital world How business leaders are resetting management practices to create smarter and faster companies How companies are gaining access to the most untapped free resource in every organization to catapult their business performance. *Leadership in a Wiki World* is a practical guide to the principles and practices of wiki-management, the proven management solution for business leaders who understand that managing great change is only possible if we change how we manage." *The Whole Library Handbook*, now in its fifth edition, is an encyclopedia filled with facts, tips, lists, and resources essential for library professionals and information workers of all kinds, all carefully handpicked to reflect the most informative, practical, up-to-date, and entertaining examples of library literature. Organized in easy-to-find categories, this unique compendium covers all areas of librarianship from academic libraries to teen services, from cataloging to copyright, and from gaming to social media. Selections include Facts and figures on library workers Bookmobile guidelines 100 great libraries of the world Job search and recruitment techniques, and advice on how to deal with tough economic times Tips on writing articles and book reviews Fun with cataloging rules Famous librarians' favorite books Covering a huge spectrum of librarianship, this one-of-a-kind volume is both educational and entertaining. Relates the adventures of a family of miniature humans who live by borrowing things from normal-sized people. The banker Alexander Holder has been the victim of a theft and his son Arthur has been caught red-handed. An important client had entrusted Alexander with the Beryl Coronet – a rare and precious piece of jewellery – in exchange of a £50,000 loan. Not wanting to risk leaving it at the bank, Holder had taken it back home. He'd been awoken at night by a noise and had discovered his son, coronet in hand, and three of its beryl were missing. Yet Sherlock Holmes, hired by Holder, doesn't seem to think that Arthur is guilty. "The Adventure of the Beryl Coronet" is part of "The Adventures of Sherlock Holmes". Sir Arthur Conan Doyle (1859-1930) was born in Scotland and studied medicine at the University of Edinburgh. After his studies, he worked as a ship's surgeon on various boats. During the Second Boer War, he was an army doctor in South Africa. When he came back to the United Kingdom, he opened his own practice and started writing crime books. He is best known for his thrilling stories about the adventures of Sherlock Holmes. He published four novels and more than 50 short-stories starring the detective and Dr Watson, and they play an important role in the history of crime fiction. Other than the Sherlock Holmes series, Doyle wrote around thirty more books, in genres such as science-fiction, fantasy, historical novels, but also poetry, plays, and non-fiction. In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution* includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at [www.worldbank.org/globalfindex](http://www.worldbank.org/globalfindex). WINNER OF THE CARNEGIE MEDAL FINALIST FOR THE PULITZER PRIZE FINALIST FOR THE NATIONAL BOOK AWARDS WINNER OF THE STONEWALL BOOK AWARD - BARBARA GITTINGS LITERATURE AWARD FINALIST FOR THE LA TIMES FICTION AWARD 'Stirring, spellbinding and full of life' Téa Obrecht, *New York Times* bestselling author of *The Tiger's Wife* In 1985, Yale Tishman, the development director for an art gallery in Chicago, is about to pull off an amazing coup: bringing an extraordinary collection of 1920s paintings as a gift to the gallery. Yet as his career begins to flourish, the carnage of the AIDS epidemic grows around him. One by one, his friends are dying and after his friend Nico's funeral, he finds his partner is infected, and that he might even have the virus himself. The only person he has left is Fiona, Nico's little sister. Thirty years later, Fiona is in Paris tracking down her estranged daughter who disappeared into a cult. While staying with an old friend, a famous photographer who documented the Chicago epidemic, she finds herself finally grappling with the devastating ways the AIDS crisis affected her life and her relationship with her daughter. Yale and Fiona's stories unfold in incredibly moving and sometimes surprising ways, as both struggle to find goodness in the face of disaster. What happens when a human boy befriends one of the people in a fascinating world where the inhabitants, no taller than a pencil live in a quiet old house and skillfully borrow what they need. A new heroine from the creator of the internationally bestselling Amelia Peabody series A missing masterwork in wood, the last creation of a master carver who died in the violent tumult of sixteenth century Germany, may be hidden in the medieval castle in the town of Rothenburg. The prize has called to Vicky Bliss, drawing her and an arrogant male colleague into the forbidding citadel and its dark secrets. But the treasure hunt soon turns deadly. Here, where the blood of the long forgotten stains ancient stones, Vicky must face two perilous possibilities: either a powerful supernatural evil inhabits the place... or someone frighteningly real is willing to kill for what Vicky is determined to find. The 10th anniversary edition, with new chapters on the crash, Chimerica, and cryptocurrency "[An] excellent, just in time guide to the history of finance and financial crisis." —The Washington Post "Fascinating." —Fareed Zakaria, *Newsweek* In this updated edition, Niall Ferguson brings his classic financial history of the world up to the present day, tackling the populist backlash that followed the 2008 crisis, the descent of "Chimerica" into a trade war, and the advent of cryptocurrencies, such as Bitcoin, with his signature clarity and expert lens. *The Ascent of Money* reveals finance as the backbone of history, casting a new light on familiar events: the Renaissance enabled by Italian foreign exchange dealers, the French Revolution traced back to a stock market bubble, the 2008 crisis traced from America's bankruptcy capital, Memphis, to China's boomtown, Chongqing. We may resent the plutocrats of Wall Street but, as Ferguson argues, the evolution of finance has rivaled the importance of any technological innovation in the rise of civilization. Indeed, to study the ascent and descent of money is to study the rise and fall of Western power itself. Heritage has burgeoned over the past quarter of a century from a small elite preoccupation into a major popular crusade. Everything from Disneyland to the Holocaust Museum, from the Balkan wars to the Northern Irish Troubles, from Elvis memorabilia to the Elgin Marbles bears the marks of the cult of heritage. In this acclaimed book David Lowenthal explains the rise of this new obsession with the past and examines its power for both good and evil.'Timely and provocative...brilliant and stimulating pyrotechnic...everything from the Pilgrim Fathers to the Inuits, from Homer's Greece to the rainforests of Brazil.' Roy Strong, *The Sunday Times*'...entertaining and enthralling...' Ben Pimlott, *The Guardian* This new Edition of *Electronic Commerce* is a complete update of the leading graduate level/advanced undergraduate level textbook on the subject. *Electronic commerce (EC)* describes the manner in which transactions take place over electronic networks, mostly the Internet. It is the process of electronically buying and selling goods, services, and information. Certain EC applications, such as buying and selling stocks and airline tickets online, are reaching maturity, some even exceeding non-Internet trades. However, EC is not just about buying and selling; it also is about electronically communicating, collaborating, and discovering information. It is about e-learning, e-government, social networks, and much more. EC is having an impact on a significant portion of the world, affecting businesses, professions, trade, and of course, people. The most important developments in EC since 2014 are the continuous phenomenal growth of social networks, especially Facebook, LinkedIn and Instagram, and the trend toward conducting EC with mobile devices. Other major developments are the expansion of EC globally, especially in China where you can find the world's largest EC company. Much attention is lately being given to smart commerce and the use of AI-based analytics and big data to enhance the field. Finally, some emerging EC business models are changing industries (e.g., the shared economy models of Uber and Airbnb). The 2018 (9th) edition, brings forth the latest trends in e-commerce, including smart commerce, social commerce, social collaboration, shared economy, innovations, and mobility. Présentation de l'éditeur : "Despite Asia's large share of global water resources, and the importance of its water for sustaining one of the largest agrarian populations in the world, Asia's trans boundary water resource management regimes are poorly developed. There are only two working international regimes in South and South-east Asia: the Mekong and the Indus regimes. The remaining international watercourses in Asia are used by riparian countries in a self-interested manner, without much consideration for the interests of other states or for the environment. These national interests do not often represent the interests and needs of the local people. This book is divided into three Parts. Part I discusses the different contexts of law-making in the industrialized west and in agrarian societies in Asia, as well as the changing context of law-making following the emergence of the concept of sustainable development. Part II discusses the regime of international watercourses. Part III of the book presents two case studies in Asia: the Mekong and the Ganges. The main argument is that in the absence of public participation in decision-making and resource management, the basin states revert to using the watercourses according to the principles of the classical regime. The result, so far, has been unsustainable development, environmental degradation and growing poverty of local user communities." In a future where the Population Police enforce the law limiting a family to only two children, Luke, an illegal third child, has lived all his twelve years in isolation and fear on his family's farm in this start to the *Shadow Children* series from Margaret Peterson Haddix. Luke has never been to school. He's never had a birthday party, or gone to a friend's house for an overnight. In fact, Luke has never had a friend. Luke is one of the shadow children, a third child forbidden by the Population Police. He's lived his entire life in hiding, and now, with a new housing development replacing the woods next to his family's farm, he is no longer even allowed to go outside. Then, one day Luke sees a girl's face in the window of a house where he knows two other children already live. Finally, he's met a shadow child like himself. Jen is willing to risk everything to come out of the shadows—does Luke dare to become involved in her dangerous plan? Can he afford not to? Adventure abounds when a toy comes to life in this classic novel! It's Omri's birthday, but all he gets from his best friend, Patrick, is a little plastic warrior figure. Trying to hide his disappointment, Omri puts his present in a metal cupboard and locks the door with a mysterious skeleton key that once belonged to his great-grandmother. Little does Omri know that by turning the key, he will transform his ordinary plastic toy into a real live man from an altogether different time and place! Omri and the tiny warrior called Little Bear could hardly be more different, yet soon the two forge a very special friendship. Will Omri be able to keep Little Bear without anyone finding out and taking his new friend away? A best-selling economist reveals the origins of the subprime mortgage crisis and puts forward bold measures to resolve it by restructuring the institutional foundations of the financial system in a thoughtful study by the author of *Irrational Exuberance*. First serial, *The Atlantic*. "Hanako-san, Hanako-san...are you there?" At Kamome Academy, rumors abound about the school's Seven Mysteries, one of which is Hanako-san. Said to occupy the third stall of the third floor girls' bathroom in the old school building, Hanako-san grants any wish when summoned. Nene Yashiro, an occult-loving high school girl who dreams of romance, ventures into this haunted bathroom...but the Hanako-san she meets there is nothing like she imagined! Kamome Academy's Hanako-san...is a boy! Changing perceptions about the worth of African Americans and their communities *Know Your Price* establishes new means of determining value of Black communities. The deliberate devaluation of Blacks and their communities, stemming from America's centuries-old history of slavery, racism, and other state-sanctioned policies like redlining have tangible, far-reaching, and negative economic and social impacts. Rejecting policies shaped by flawed perspectives, the book gives fresh insights on these impacts and provides a new value paradigm to limit them. In the book, noted educator, journalist, and scholar Andre Perry takes readers on a guided tour of five Black-majority cities whose assets and strengths are undervalued. Perry begins the tour in his hometown of Wilksburg, a small city east of Pittsburgh that, unlike its much larger neighbor, is struggling and failing to attract new jobs and industry. Perry gives an overview of Black-majority cities and spotlights four where he has a deep connection to--Detroit, New Orleans, Birmingham and Washington, D.C.--providing an intimate look at the assets residents should demand greater value from. *Know Your Price* demonstrates through rigorous research and thorough analysis the worth of Black people's intrinsic strengths, real property, and traditional institutions. All of these assets are means of empowerment, as Perry argues for shifting away from simplified notions of equality and moving towards maximizing equity. It is commonly alleged that politicians misrepresent events for their own gain, but very few (if any) critics can produce facts to support their allegations. Have Democrats knowingly misrepresented George W. Bush's involvement in stealing an election, getting us into the Iraq War, and causing the 2008 financial crisis? An analyst separates fact from fiction. For example, the Financial Crisis Commission Report, which purports to explain the cause of the 2008 financial crisis with detailed facts, fails to support its own conclusions. The author therefore challenges readers to carefully parse through the facts within to reach their own conclusions. To rely on any third party to interpret events is a surrender of political independence and intellectual freedoms. The author intends to donate 50 percent of the net profits from the sale of this book to the Wounded Warrior Project ([www.WoundedWarriorProject.org](http://www.WoundedWarriorProject.org)). SYNOPSIS FOR INTER-AFRICAN DEVELOPMENT VOL 1 Inter-African development is possible through an array of alternative strategies.CHAPTER 1 Addresses land use and management in AfricaIn Africa, land use has become one of the most seriously contested problems ever to bereckoned in the history of Africa. Land is both security and economic confidence for themany landless or marginalized persons in the world. African governments' concernsshould be obligatory in finding lasting solutions to resolve issues of land degradationresulting from human activities and land management. How then do we frame landissues? The issues that can be addressed are such as ecological foot prints and tragedy ofthe commons. Therefore, African countries need to harness reforestation programs in order to subdue the ever-increasing risks posed by global warming and desertencroachment.CHAPTER 2 addresses the history of grabbing fertile lands. The history of land extortiondates back to Europe and continued in Africa through colonial era. Land grabbing has itseconomic implications: Access to land and violent conflicts in Africa have economic aswell as political implications. Thus, because of the economic and political implications,Land represents security and economic confidence. Therefore, reforms in land ownershipmust be implemented so that the landless may also have a share in land tenureship.CHAPTER 3 addresses democracy and economic development issues towardssustainability as well as identifying culprits of development retardation.CHAPTER 4 addresses IADF strategies for regional economic developmentCHAPTER 5 addresses development modalities. Modalities that need to be adopted byAfrican governments are such as: import substitution model strategies, export leadgrowth industrialization, emulation of Chile's example, Mexico's example, the adoptionof India's software industry style, Japan's Export Growth Model, importance of anIndustry's location, and other infrastructural development modalities.CHAPTER 6 addresses issues arising from economies that are driven without democracyand security.CHAPTER 7 addresses the importance of approaching sustainable development withsingle currencyCHAPTER 8 addresses the benefits of single currencyCHAPTER 9 addresses the importance of printing single currency within Africa.CHAPTER 10 lays emphasis upon how assets for banking system through IADF shouldbe implemented.CHAPTER 11 addresses how establishing free trade can impact economic growth inneighbouring countries. One of the modalities of approaching such trading policies is theHarmonization of consumer price indices.CHAPTER 12 addresses harmonization of continental trade indices with emphasis onTerms of trade, which is an index of the price of a country's exports in terms of itsimports. "The terms of trade are said to improve if that index rises"CHAPTER 13 addresses modalities for harmonizing trade indices. Trade harmonizationis an equal treatment among trading partners.CHAPTER 14 addresses how world trade affects poor nations' economy and how toavert from goods dumping.CHAPTER 15 addresses how trade imbalances defined by unfair trade.CHAPTER 16 addresses issues pertaining to trade-related intellectual property rights(TRIPS)CHAPTER 17 addresses Political issues with emphasis on Governance issues andGuidance.CHAPTER 18 addresses theories behind the Inter-African development fund

(IADF)CHAPTER 19 addresses issues as to whether an all-African senate political system will help solve Africa's political instabilities?CHAPTER 20 lays emphasis on infrastructure development and how this will impact economic development.CHAPTER 21 addresses as to whether governments are part of the problems and solutions?CHAPTER 22 addresses how disparate and desperate are African nations? How disparity can be narrowed between the rich and the poor or whether other alternatives can be applied?CHAPTER 23 makes analysis on how adopting Ricardo's comparative advantage may impact manufacturing and then how it may lead to sustainable economic development of the regions.CHAPTER 24 addresses post colonial issues and Africa in post - colonial eraCHAPTER 25 addresses natural resources, as conflicting resourcesCHAPTER 26 addresses what are the factors and ambivalence to African problems?CHAPTER 27 lays emphasis on health crisis in Africa with the advent of HIV/AIDSCHAPTER 28 encourages new ideas and discoveries in health sciences in which claims for cure of HIV/AIDS have been pronounced, which is something Africa could take pride in. The major challenges are the issues of globalization and the internal self-inflicted oppressive forces of bad politics. Also, whether or not blocs of nations can envision solidarity economics; implement political union and economic independence through economic democratization, as there are some economic blocs that already exist. Do you know how banking and money will look like in the new digital age? This book collects the voices of leading scholars, entrepreneurs, policy makers and consultants who, through their expertise and keen analytical skills, are best positioned to picture from various angles the ongoing technological revolution in banking and finance. You will learn how lending and borrowing can exist without banks; how new forms of money can compete to better serve different society needs; how new technologies are banking the unbanked communities in the poorest parts of the world, and how ideas and small projects can be financed by the crowds without the need to rely upon banks. You will learn how, in the new digital age, we will interact with new self-organised and autonomous companies that operate without any human involvement, based on a set of programmed and incorruptible rules. You will learn that new business models will emerge thanks to technology-enabled platforms, upon which one can build new forms of non-hierarchical cooperation between strangers. And you will also learn that new forms of risks and threats are emerging that will destabilise our systems and jeopardise the stability of our financial order. The goal of Reasonably Simple Economics is, not surprisingly, simple: to help us think like economists. When we do, so much of the world that seemed mysterious or baffling becomes more clear and understandable—improving our lives and providing new tools to succeed in business and career. In a chatty style, economist Evan Osborne explains the economic foundations behind the things we read about or see in the news everyday: Why prices for goods and services are what they are How government spending, regulation, and taxation can both hinder and help the economy Why and how some people get fabulously rich How entrepreneurs reorganize society beneficially Why markets sometimes fail and when or if governments should intervene when they do How economics and statistics can explain such things as discrimination in hiring and providing services (and why discriminators are shooting themselves in the foot), why we're smarter than we've ever been, and how technology makes the idea of Earth's "carrying capacity" meaningless Along the way, you will learn the basic concepts of economics that well-educated citizens in democratic countries should know, like scarcity, opportunity cost, supply and demand, all the different ways economies are "managed," and more. In the manner of The Armchair Economist, The Undercover Economist, or Naked Economics, Osborne uses current examples to illustrate the principles that underlie tragedies like the Greek economy or the global market meltdown of 2008, and triumphs like the continuing dominance of Silicon Valley in the tech world or why New York City markets are stuffed with goods despite the difficulty in getting them there. As Osborne points out, the future, in economic terms, has always been better than the past, and he shows you how to use that knowledge to improve your life both intellectually and materially. Securitization is a beneficial financial practice developed in the 1960s. SECURITIZATION IN THE INVESTMENT MARKETPLACE discusses how securitization products were developed in the United States, and what the current status of these products are in the capital market in the wake of the financial crisis of 2007-2009. The book is filled with new charts, graphs and tables and also provides detailed instructions on how to securitize mortgage debt, credit card debt, auto loans, commercial real estate and corporate debt. The book also shares the author's valuation modeling research for securitization products. If you want to learn more about securitization and its role in the investment marketplace, this expanded second edition of SECURITIZATION IN THE INVESTMENT MARKETPLACE is the book to start with. What kind of world have we created? Increasing numbers of us live in fear of losing our homes and jobs, many forced to rely on the charity of food banks to feed ourselves and our children. Many of us live on the streets in utter destitution, often with mental health problems, and no one seems to care. Many more of us live in poor countries where for want of clean water and basic sanitation we must watch helplessly as our children and infants die in their millions every year. At the other end of the scale some of us have wealth that can't be consumed in a thousand lifetimes. Then there are the environmental dangers that we all face - scarcity of fresh water; widespread pollution of the air, sea and rivers; deforestation; loss of biodiversity; and above all climate change - and our governments, severely handicapped by those of us with vested interests, unable to take the decisive action that is necessary to combat them. Why is it that the world's abundant wealth is spread so lavishly for the very few and so thinly for the very many? Why is it that we understand so well the dire consequences awaiting us from environmental catastrophe yet seem unable to do more than a fraction of what is required? This book presents the results of an exploration into these concerns by someone who feels deeply disturbed by them; who feels that people in great numbers are being squeezed beyond breaking point; who feels that we are racing headlong towards a cliff edge with people who claim to be in control but whose hands are tied. The exploration bore fruit. It revealed that the major systems that underpin the modern world maintain themselves by widespread exploitation of the disadvantaged, made possible by equally widespread ignorance of how it happens. It doesn't have to be that way. We can turn a world on a collision course with nature into a world sustainable for the very long term. We can turn a cruel world into a kind world, but to do so requires a broad public understanding of what is really going on. The purpose of this book is to help provide that understanding. THE EARTH'S REAL LANDLORDS ARE SURFACING. HERE. NOW...From the darkly fantastic worlds of H P Lovecraft's world-famous Cthulhu Mythos comes a grimly compelling novel of the Ultimate War, between men - and monsters spawned in Hell!For millennia, men have strutted in puny pride over the fragile surface of the Earth, arrogantly proclaiming themselves masters of creation. But now their feeble investigations have disturbed the planet's original rulers far beneath the globe's crust. And mankind's placid dreams are about to be wrenched into shattering nightmare. They were here before man evolved. They are older than our oldest legends, predating the very dinosaurs. They call to use in our dreams and make us... do things! They are THE BURROWERS BENEATH. And they're surfacing right now. Right here... After centuries of theft, murder, oppression, discrimination, exclusion, and broken promises experienced by Black Americans and American Indians, at the hands of the U.S. government, U.S. courts, and many racist White people, reparations are due. They are past due. But why? Who is responsible for this reckoning? What would it look like? These are some of the questions you may be asking yourself. In Past Due, authors Angie Allen and Courtney Carmichael try to answer these questions as reporters might. Drawing on history, current factual realities, their own personal stories, and insights from a wide range of activists, writers, scholars, and other experts, they share their findings and experience, to help create better understanding. Past Due is full of easy-to-use links to learning more, and a roadmap to making reparations. Sweeping government policy and corporate policy change is essential for making reparations. But Angie and Courtney hope that Past Due will inspire more White Americans to examine their individual roles, past and future. This book, as a comprehensive, in-depth analysis of one of the fastest-growing industries in China, covers all the most important areas and issues in the country's online lending industry. It includes, but is not limited to, the history of online lending, the scale of the online lending market, the basic business models in and a risk analysis of online lending, the characteristics of typical online-lending borrowers and investors/lenders, the root causes of bankruptcy among failed online lending platforms, a comparative analysis of online lending platforms inside and outside China, the overall ranking of online lending platforms in China and finally, the outlook for the online lending industry in the future. The integration of Internet and finance has, in recent years, been among the most notable topics discussed in the media, the business community and academia, both in China and worldwide. The chapters are supplemented with detailed case studies, which include illustrations and tables and the book combines theoretical analysis with conceptual discussions of and best practices in the online lending industry. It will be of interest to a variety of readers worldwide, including: (1) existing and potential online borrowers; (2) existing and potential online lenders; (3) investors and professionals running online lending platforms; (4) traditional bankers and major shareholders in traditional financial institutions; (5) staff in regulatory government agencies; (6) academics; and (7) the general public. This book covers most practical things about how to get into business, run a business and improve your business. It contains information like: entrepreneurship how to start a business the legal structure of a business many parts to running a business buying and selling a business getting money to fund your business accounting paying taxes getting cheated in business advertising marketing publicity sending things setting up an event business opportunities and franchises It is a compilation of material from several hundred books at the #650-659 section of the library, online business knowledge and my own ideas The 132 volumes are as follows: Volume 1. A Get Rich Peptalk Guide Volume 2. An Entrepreneur Guide Volume 3. Business from a Religious Point of View Volume 4. A Business Checklist Guide Before You Start a Business Volume 5. A Business Start-up Guide Volume 6. A Business Start-up Website Guide Volume 7. A Business Plan Guide Volume 8. License Your Business and Follow the Rules: They Want Taxes Volume 9. Fraud within a Business and Businesses Committing Fraud Volume 10. A Business Structure Guide, not LLCs or Corporations Volume 11. A Family Business Guide Volume 12. Limited Liability Companies/ LLCs and Limited Partnerships/ LPs Volume 13. A Business Incorporation Guide Volume 14. Going Public as a Corporation, Creating Stocks and Selling Them Volume 15. Take Your Corporation Private or Spin it off into Two or More Companies Volume 16. A Merger and Acquisition Guide Volume 17. A Buy a Business Guide Volume 18. A Selling a Business Guide Volume 19. A Business Opportunity (Biz Op)-Money-Making Ad Guide Volume 20. A Business Opportunity Website Guide at dmoz-odp Volume 21. A Franchise Guide Volume 22. A Trade Show Guide Volume 23. A Real Life-Online Business Meeting Guide Volume 24. A Workplace Issue Guide: Problems at Work Volume 25. A U.S. Department of Labor Guide Volume 26. A Workplace-White Collar-Investment Crime and Whistleblower Guide Volume 27. A Business Lease Guide Volume 28. A Commercial Real Estate Guide Volume 29. A Business Expansion Guide Volume 30. A Moving Guide for People and Businesses (Corporate Relocation) Volume 31. A Business Subjects and Ideas Guide Volume 32. A Business Technology Guide Volume 33. The Manufacturing Process Volume 34. A Manufacturing Company Guide Volume 35. A Business Insurance Guide Volume 36. Business Health Insurance/ a Health Insurance at Work Guide Volume 37. A Health Insurance Website ... In her final year of teaching, Jocelyn Turner spent over one-fifth of each week administering mandatory tests and quizzes. She spent the remaining time preparing students to take those specific exams, regardless of the background knowledge and preparedness of individual students. While she was testing, she could not teach. Teachers were expected to present the same Common Core-based, grade-specific material to all their students at the same time-- whether Jake was reading at a first-grade level or Taylor at a ninth-grade level. It was a rare and lucky child who fit the profile of the year's onslaught of tests. Since No Child Left Behind, US schools have been burying students in tests and then drawing often misguided conclusions--when sometimes the only conclusion anyone ought to draw is that student X obviously spent hours staring at a set of questions he or she did not understand and maybe could not even read. We have been told that US education is in crisis. Ms. Turner agrees. In Fighting the White Knight, she argues that government mandates created and are now perpetuating this crisis, depriving children of remedial learning, instruction time, and personal attention. Fighting the White Knight also looks at the \$1.6 trillion student debt crisis, a consequence of today's single-minded, college-bound pipeline; vocabulary deficits left to fester due to narrowly targeted curricula; and the sneaky gutting of elective, vocational/technical, and gifted education. Ms. Turner concludes by advocating for changes she believes can rescue American education--guiding children back to the safe, inspirational learning experiences of a more student-focused time. Escaping from an attic where they had been held captive over the long, dark winter, a family of tiny people sets up house in an old rectory. Copyright © Libri GmbH. All rights reserved. The borrowers escape capture and find themselves in a dangerous field. The ongoing critical fascination with Thomas De Quincey and the burgeoning recognition of the centrality of his writings to the Romantic age and beyond necessitates a critical examination of De Quincey. In this spirit, ten of the top De Quincey scholars in the world have come together in this volume to engage directly with the immense amount of new information to be published on De Quincey in the past two decades. The book features wide-ranging and incisive assessments of De Quincey as essayist, addict, economist, subversive, biographer, autobiographer, aesthete, innovator, hedonist, and much else. A classic Roald Dahl story with gorgeous full-colour illustrations by Patrick Benson. Little Billy's mum says he must never go out through the garden gate and explore the dark forest beyond. So, one day, that's exactly what he does. There he meets the Minpins: miniature people who live in the hollow trees. They soon warn Little Billy of the fearsome, galloping Gruncher, who has grunched thousands of Minpins. And it will gobble up Little Billy too - unless he can find a way to defeat the hungry beast, once and for all... Look out for new Roald Dahl apps in the App store and Google Play- including the disgusting TWIT OR MISS! inspired by the revolting Twits. Look out for the whole collection of wondercrump Roald Dahl books! The Enormous Crocodile; Fantastic Mr Fox; The Giraffe and the Pelly and Me; The Magic finger; The Twits; The BFP; Boy: Tales of Childhood; Charlie and the Chocolate Factory; Charlie and the Great Glass Elevator; The Complete Adventures of Charlie and Mr Willy Wonka; Danny the Champion of the World; George's Marvellous Medicine; Going Solo; James and the Giant Peach; Matilda; The Witches; Dirty Beasts; The Minpins; Revolting Rhymes For Teens; The Great Automatic Grammatizator and Other Stories; Rhyme Stew; Skin and Other Stories; The Vicar of Nibbleswicke; The Wonderful Story of Henry Sugar and Six More Organized thematically, this book tells the story of the European encyclopedia from 1650 to the present. This book considers the one-factor copula model for credit portfolios that are used for pricing synthetic CDO structures as well as for risk management and measurement applications involving the generation of scenarios for the complete universe of risk factors and the inclusion of CDO structures in a portfolio context. For this objective, it is especially important to have a computationally fast model that can also be used in a scenario simulation framework. The well known Gaussian copula model is extended in various ways in order to improve its drawbacks of correlation smile and time inconsistency. Also the application of the large homogeneous cell assumption, that allows to differentiate between rating classes, makes the model convenient and powerful for practical applications. The Crash-NIG extension introduces an important regime-switching feature allowing the possibility of a market crash that is characterized by a high-correlation regime. Lions, and tigers, and bears, not quite! This "fast-paced series opener" (Kirkus Reviews) tells the origin story of the world's most iconic Good Witch, Glinda, as she embarks on a brave adventure in Oz against the Wicked Witches. On her Declaration Day, a day meant for celebration and happiness, Glinda's peaceful life in Oz is shattered when her mother is imprisoned for practicing forbidden Magic. As she is ripped from her home by a fearsome bounty hunter sent by Aphidina, the Witch of the South, Glinda soon uncovers a startling truth: the Oz she's always known is not good and right—it's a world governed by the wickedest of the wicked, overrun with tyranny, corruption, and dark power. And Glinda's mother? She is actually a high-ranking member of a secret society whose mission is to overthrow the four Wicked Witches and set the stage for the return of the rightful ruler of Oz. With the help of a feisty, purple-haired girl named Locasta, Glinda sets across the unforgiving landscape to rescue her mother. They are soon joined by Ben, a revolutionary New Yorker, and a mysterious girl called Shade. Armed with their individual gifts, these unlikely heroes mount an epic attack on Aphidina to free Glinda's mother...and save the future of Oz from the Wicked before it's too late. Pricing of export credit is a challenge in the globalised world trade. Annual premia represent billions of euros or dollars and may determine competition. This book develops a rigorous new framework for pricing export credit products, e.g. buyer and supplier credit insurance and performance and working capital guarantees, based on well-known financial and actuarial theories. It introduces the products, the theories and the different data sources in order to apply the mathematical and financial ideas, e.g. discounting, risk-neutral valuation and Merton type defaults. It shows the differences of historical experience and implicit market pricing assumptions. The well-known OECD Arrangement is used as a benchmark for some part of the framework. Short code snippets in R are given in order to re-perform the results and have a basis to try own ideas. Many unprecedented exhibits give new insights into the subject matter. The book is targeted at practitioners and actuaries in the field with a good quantitative background.

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