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[Gambling with Other People's Money](#) White Coat Investor LLC the

In a revealing study of how digital dossiers are created (usually without our knowledge), the author argues that we must rethink our understanding of what privacy is and what it means in the digital age, and then reform the laws that define and regulate it. Reprint.

[Strategic Management](#) Brookings Institution Press

Features topics include: -Analysis of Treasury Markets including the auction mechanisms covering discriminatory auctions and the Treasury's experiment with uniform price auction.-Description and analysis of when-issued markets, interdealer broker markets, auctions and the secondary markets.-Extensive coverage of bond mathematics with over 20 complete real-world examples, including the application of bond mathematics to tracing and portfolio management.

[Wall Street and the Financial Crisis: Anatomy of a Financial Collapse](#) Taylor & Francis

Traces the life and career of the financial mogul from his early days as a disadvantaged Brooklyn son of Jewish immigrants to his entrepreneurial triumphs with Solomon Smith Barney and Citigroup. Reprint. 35,000 first printing.

[Hospitality Marketing](#) Cambridge University Press

This introductory textbook shows you how to apply the principles of marketing within the hospitality industry. Written specifically for students taking marketing modules within a hospitality course, it contains examples and case studies that show how ideas and concepts can be successfully applied to a real-life work situation. It emphasizes topical issues such as sustainable marketing, corporate social responsibility and relationship marketing. It also describes the impact that the internet has had on both marketing and hospitality, using a variety of tools including a wide range of internet learning activities. This 3rd Edition has been updated to include: Coverage of hot topics such as use of technology and social media, power of the consumer and effect on decision making, innovations in product design and packaging, ethical marketing and sustainability marketing Updated online resources including: power point slides, test bank of questions, web links and additional case studies New and updated international case studies looking at a broad range of hospitality settings such as restaurants, cafes and hotels New discussion questions to consolidate student learning at the end of each chapter.

[Departments of Transportation, and Housing and Urban Development, and Related Agencies Appropriations for 2009: FY 2009 budget justifications: HUD, ATBCB, FMC, NRC, USICH, NTSB](#) NYU Press

Presents research and thinking on agile information systems. This book brings together academic experts, researchers, and practitioners to discuss how companies can create and deploy agile information systems. This book presents cutting-edge research and thinking on agile information systems. The concept of agile information systems has gained strength over the last 3 years, coming into the MIS world from manufacturing, where agile manufacturing systems has been an important concept for several years now. The idea of agility is powerful: with competition so fierce today and the speed of business so fast, a company's ability to move with their customers and support constant changing business needs is more important than ever. Agile information systems: have the ability to add, remove, modify, or extend functionalities with minimal penalties in terms of time, cost, and effort have the ability to process information in a flexible manner have the ability to accommodate and adjust to the changing needs of the end-users. This is the first book to bring together academic experts, researchers, and practitioners to discuss how companies can create and deploy agile information systems. Contributors are well-regarded academics known to be on the cutting-edge of their fields

[Community Banker](#) Routledge

"This book contributes to contemporary globalization debates by providing a survey of the growth and role of multinational enterprises in the world economy over the last two hundred years"--Provided by publisher.

[Second Liens and Other Barriers to Principal Reduction as an Effective Foreclosure](#)

[Mitigation Program](#) Working WomanThrough the Eyes of a Whistle-blowerIn 2011, Sherry Hunt was a vice president and chief underwriter at CitiMortgage headquarters in the United States. For years she had been witnessing fraud, as the company bought billions of dollars in mortgage loans from external lenders that did not meet Citi credit policy and sold them to government-sponsored enterprises (GSEs). This resulted in Citi selling to GSEs such as Fannie Mae and Freddie Mac pools of loans that were considerably defective and thus likely to default. Citi had also approved hundreds of millions of dollars' worth of defective mortgage files for U.S. Federal Housing Administration insurance. After reporting the mortgage defects in regular reports, notifying and working closely with her direct supervisor (who was subsequently asked to leave Citi after alerting the chairman of the board to these issues) to stop the purchase of defective loans, leaving anonymous tips on the FBI's and the Department of Housing and Urban Development's websites, and receiving threats from two of her superiors who demanded that she change the results of her quality control unit's reports, the shy and conflict-avoidant Hunt had to decide who she should tell about the fraud, and how. The case gives students the opportunity to recommend how Hunt should proceed based on their analysis of the stakeholders involved. To aid instructors, the case includes Kellogg-produced videos of Hunt--the only on-camera interviews she has ever given--explaining what happened after she reported the fraud to Citi HR and, later, the U.S. Department of Justice. Within the case, students are also briefly exposed to legislation and bodies pertinent to whistle-blowing in the United States, including the Dodd-Frank Act, the Sarbanes-Oxley Act, and the SEC Office of the Whistleblower. This case won the 2014 competition for Outstanding Case on Anti-Corruption, supported by the Principles for Responsible Management Education (PRME), an initiative of the UN Global Compact. - Analyze stakeholders' motivations to prepare counter-arguments to the resistance one might encounter when reporting unethical behavior - Write a script for who to tell, how, and why - Discuss how incentive structures, management, and culture play roles in promoting or hindering ethical behavior in organizations - Identify behaviors that help a whistle-blower be effective - Gain experience resolving ethical dilemmas in which two values may conflict, such as professional duty and personal ethics.Mortgage BankingCommunity BankerThe Financial Crisis Inquiry Report, Authorized Edition

[Redesigning the Stock Market: A Fractal Approach](#) aims to alter the core of the global business machinery by integrating more long-sighted heuristics into trading mechanisms. These trading mechanisms encompass both the macro-environment related to the stock market and the micro-act of stock trading.

[Citigroup and the Troubled Asset Relief Program](#) SAGE Publications India

Written by a practicing emergency physician, *The White Coat Investor* is a high-yield manual that specifically deals with the financial issues facing medical students, residents, physicians, dentists, and similar high-income professionals. Doctors are highly-educated and extensively trained at making difficult diagnoses and performing life saving procedures. However, they receive little to no training in business, personal finance, investing, insurance, taxes, estate planning, and asset protection. This book fills in the gaps and will teach you to use your high income to escape from your student loans, provide for your family, build wealth, and stop getting ripped off by unscrupulous financial professionals. Straight talk and clear explanations allow the book to be easily digested by a novice to the subject matter yet the book also contains advanced concepts specific to physicians you won't find in other financial books. This book will teach you how to: Graduate from medical school with as little debt as possible Escape from student loans within two to five years of residency graduation Purchase the right types and amounts of insurance Decide when to buy a house and how much to spend on it Learn to invest in a sensible, low-cost and effective manner with or without the assistance of an advisor Avoid investments which are designed to be sold, not bought Select advisors who give great service and advice at a fair price Become a millionaire within five to ten years of residency graduation Use a "Backdoor Roth IRA" and "Stealth IRA" to boost your retirement funds and decrease your taxes Protect your hard-won assets from professional and personal lawsuits Avoid estate taxes, avoid probate, and ensure your children and your money go where you want when you die Minimize your tax burden, keeping more of your hard-earned money Decide between an employee job and an independent contractor job Choose between sole proprietorship, Limited Liability Company, S Corporation, and C Corporation Take a look at the first pages of the book by clicking on the Look Inside feature Praise For *The White Coat Investor* "Much of my financial planning practice is helping doctors to correct mistakes that reading this book would have avoided in the first place." - Allan S. Roth, MBA, CPA, CFP(R), Author of *How a Second Grader Beats Wall Street* "Jim Dahle has done a lot of thinking about the peculiar financial problems facing physicians, and you, lucky reader, are about to reap the bounty of both his experience and his research." - William J. Bernstein, MD, Author of *The Investor's Manifesto* and seven other investing books "This book should be in every career counselor's office and delivered with every medical degree." - Rick Van Ness, Author of *Common Sense Investing* "The White Coat Investor provides an expert consult for your finances. I now feel confident I can be a millionaire at 40 without feeling like a jerk." - Joe Jones, DO "Jim Dahle has done for physician financial illiteracy what penicillin did for neurosyphilis." - Dennis Bethel, MD "An excellent practical personal finance guide for physicians in training and in practice from a non biased source we can actually trust." - Greg E Wilde, M.D Scroll up, click the buy button, and get started today!

[Mortgagee Review Board](#) Public Affairs

Argues that the Obama administration missed its moment to turn our economy around and deepened Wall Street's grip on the future, and shows how with action, reform is still possible.

[Einstein's Desk](#) South-Western Pub

Poor people spend their money living day to day. How can they accumulate wealth? In the United States, homeownership is often the answer. Homes not only provide shelter but also are assets, and thus a means to create equity. Mortgage credit becomes a crucial factor. More Americans than ever now have some access to credit. However, thanks in large part to the growth of global capital markets and greater use of "credit scores," not all homeowners have benefited equally from the opened spigots. Different terms and conditions mean that some applicants are overpaying for mortgage credit, while some are getting in over their heads. And the door is left wide open for predatory lenders. In this important new volume, accomplished analysts examine the situation, illustrate its ramifications, and recommend steps to improve it. Today, low-income Americans have more access to credit than ever before. The challenge is to increase the chances that homeownership becomes the new pathway to asset-building that everyone hopes it will be.

[Problems in Mortgage Servicing from Modification to Foreclosure](#) Simon and Schuster

Examines the causes of the financial crisis that began in 2008 and reveals the weaknesses found in financial regulation, excessive borrowing, and breaches in accountability.

[Tearing Down the Walls](#) Phase Publishing

For undergraduate and graduate courses in strategy. In today's economy, gaining and sustaining a competitive advantage is harder than ever. Strategic Management captures the complexity of the current business environment and delivers the latest skills and concepts with unrivaled clarity, helping students develop their own cutting-edge strategy through skill-developing exercises. The Fifteenth Edition has been thoroughly updated and revised with current research and concepts. This edition includes 29 new cases and end-of- chapter material, including added exercises and review questions.

MyManagementLab for Strategic Management is a total learning package.

MyManagementLab is an online homework, tutorial, and assessment program that truly engages students in learning. It helps students better prepare for class, quizzes, and exams--resulting in better performance in the course--and provides educators a dynamic set of tools for gauging individual and class progress.

[A Presidency in Peril](#) Chelsea Green Publishing Company

In 2011, Sherry Hunt was a vice president and chief underwriter at CitiMortgage headquarters in the United States. For years she had been witnessing fraud, as the company bought billions of dollars in mortgage loans from external lenders that did not meet Citi credit policy and sold them to government-sponsored enterprises (GSEs). This resulted in Citi selling to GSEs such as Fannie Mae and Freddie Mac pools of loans that were considerably defective and thus likely to default. Citi had also approved hundreds of millions of dollars' worth of defective mortgage files for U.S. Federal Housing Administration insurance. After reporting the mortgage defects in regular reports, notifying and working closely with her direct supervisor (who was subsequently asked to leave Citi after alerting the chairman of the board to these issues) to stop the purchase of defective loans, leaving anonymous tips on the FBI's and the Department of Housing and Urban Development's websites, and receiving threats from two of her superiors who demanded that she change the results of her quality control unit's reports, the shy and conflict-avoidant Hunt had to decide who she should tell about the fraud, and how. The case gives students the opportunity to recommend how Hunt should proceed based on their analysis of the stakeholders involved. To aid instructors, the case includes Kellogg-produced videos of Hunt--the only on-camera interviews she has ever given--explaining what happened after she reported the fraud to Citi HR and, later, the U.S. Department of Justice. Within the case,

students are also briefly exposed to legislation and bodies pertinent to whistle-blowing in the United States, including the Dodd-Frank Act, the Sarbanes-Oxley Act, and the SEC Office of the Whistleblower. This case won the 2014 competition for Outstanding Case on Anti-Corruption, supported by the Principles for Responsible Management Education (PRME), an initiative of the UN Global Compact. - Analyze stakeholders' motivations to prepare counter-arguments to the resistance one might encounter when reporting unethical behavior - Write a script for who to tell, how, and why - Discuss how incentive structures, management, and culture play roles in promoting or hindering ethical behavior in organizations - Identify behaviors that help a whistle-blower be effective - Gain experience resolving ethical dilemmas in which two values may conflict, such as professional duty and personal ethics.

State-chartered Credit Unions Dearborn Real Estate Education

Cincinnati Magazine taps into the DNA of the city, exploring shopping, dining, living, and culture and giving readers a ringside seat on the issues shaping the region.

California Real Estate DIANE Publishing

As a young boy, Ian Petrie was diagnosed with autism and given little hope for a typical future. Then, unexpectedly, his parents found the answer to their prayers in world-renowned functional neurologist Dr. Robert Mills, who unlocked the massive potential of Ian's Einstein-caliber intellect. From that day forward, Ian became consumed with the life and works of Albert Einstein and dedicated his life to following in his footsteps. After creating a revolutionary computer application at a mere seventeen years old, Ian uses it to uncover a long-lost secret hidden in a photograph of Einstein's desk taken on the day he died. What he discovers is even more incredible and world shattering than he could have possibly imagined. Uncovering a secret collaboration between two of the greatest scientific minds in history on a breakthrough so dangerous that they fought to hide it from the world until a greater mind was born who could use it safely, Ian suddenly finds himself in the middle of a sinister conspiracy to acquire the hidden knowledge that could destroy, or save, all of humanity. From that point onward, the action and danger never end, young Ian's desperate mission taking him around the world and even across the barriers of time. With only his uniquely gifted mind and a few unexpected friends to help him, Ian finds himself caught up in a suspenseful adventure, racing against government intelligence agencies and a hidden faction of Nazis to solve the most important and enduring mysteries of physics, brain science, consciousness theory, and the most mysterious and powerful force of all... love.

Hoover Press

What caused the Financial Crisis of 2008? While government mandates and private sector mistakes did contribute to the crisis and can be blamed at least in part for what happened, this book takes a different approach. Russ Roberts argues that the true underlying cause of the mess was the past bailouts of large financial institutions that allowed these institutions to gamble carelessly because they were effectively using other people's money. The author warns that despite the passage of Dodd-Frank, it is widely believed that we have done nothing to eliminate 'Too Big to Fail.' That perception allows the largest financial institutions to continue to gamble with taxpayer money.

Realtor Magazine

Working Woman Through the Eyes of a Whistle-blower

The Digital Person

Fisher and Fox demonstrate how ordinary people experienced the foreclosure crisis and how lenders and public institutions failed to protect them.

Redesigning the Stock Market

Mortgage Banking