

## Moodys New Report Identifies 25 Top Blockchain Use Cases

Includes weekly cumulative indexes.

Explores the role that public opinion plays in the development of social policy in the United States.

The Tootin' Louie

Moody's Bank & Finance News Reports

An Update

Moody Bible Institute Monthly

Ratings, Rating Agencies and the Global Financial System

Oversight Hearing on Amtrak

Blockchain, Bitcoin, and the Digital Economy Stylus Publishing, LLC

The Financial Crisis Inquiry Report, published by the U.S. Government and the Financial Crisis Inquiry Commission in early 2011, is the official government report on the United States financial collapse and the review of major financial institutions that bankrupted and failed, or would have without help from the government. The commission and the report were implemented after Congress passed an act in 2009 to review and prevent fraudulent activity. The report details, among other things, the periods before, during, and after the crisis, what led up to it, and analyses of subprime mortgage lending, credit expansion and banking policies, the collapse of companies like Fannie Mae and Freddie Mac, and the federal bailouts of Lehman and AIG. It also discusses the aftermath of the fallout and our current state. This report should be of interest to anyone concerned about the financial situation in the U.S. and around the world. THE FINANCIAL CRISIS INQUIRY COMMISSION is an independent, bi-partisan, government-appointed panel of 10 people that was created to "examine the causes, domestic and global, of the current financial and economic crisis in the United States." It was established as part of the Fraud Enforcement and Recovery Act of 2009. The commission consisted of private citizens with expertise in economics and finance, banking, housing, market regulation, and consumer protection. They examined and reported on "the collapse of major financial institutions that failed or would have failed if not for exceptional assistance from the government." News Dissector DANNY SCHECHTER is a journalist, blogger and filmmaker. He has been reporting on economic crises since the 1980's when he was with ABC News. His film In Debt We Trust warned of the economic meltdown in 2006. He has since written three books on the subject including Plunder: Investigating Our Economic Calamity (Cosimo Books, 2008), and The Crime Of Our Time: Why Wall Street Is Not Too Big to Jail (Disinfo Books, 2011), a companion to his latest film Plunder The Crime Of Our Time. He can be reached online at [www.newsdissector.com](http://www.newsdissector.com).

Moody's OTC Industrial News Reports

The Routledge Companion to Banking Regulation and Reform  
Blockchain, Bitcoin, and the Digital Economy

Communication from the Clerk of the House Transmitting the Annual Compilation of Personal Financial Disclosure Statements and Amendments Thereto Required to be Filed by Members of the House with the Clerk of the House of Representatives, Pursuant to Rule XXVI, Clause 1, of the House Rules  
Global Credit Gatekeepers

Moody's International News Reports

The Routledge Companion to Banking Regulation and Reform provides a prestigious cutting edge international reference work offering students, researchers and policy makers a comprehensive guide to the paradigm shift in banking studies since the historic financial crisis in 2007. The transformation in banking over the last two decades has not been authoritatively and critically analysed by the mainstream academic literature. This unique collection brings together a multi-disciplinary group of leading authorities in the field to analyse and investigate post-crisis regulation and reform. Representing the wide spectrum of non-mainstream economics and finance, topics range widely from financial innovation to misconduct in banking, varieties of Eurozone banking to reforming dysfunctional global banking as well as topical issues such as off-shore financial centres, Libor fixing, corporate governance and the Dodd-Frank Act. Bringing together an authoritative range of international experts and perspectives, this invaluable body of heterodox research work provides a comprehensive compendium for researchers and academics of banking and finance as well as regulators and policy makers concerned with the global impact of financial institutions.

The ultimate, all-in-one resource on what the Old Testament says about Jesus As Jesus walked the Emmaeus road, he showed his companions how the whole of Scripture foretold his coming. Yet so often today we're not quite sure how to talk about Jesus in the Old Testament. How do you know what applies to Jesus? And how do you interpret some of the strange prophetic language? Get answers and clarity in this authoritative and reliable guide to messianic prophecy from some of the world's foremost evangelical Old Testament scholars. In this in-depth, user-friendly one volume resource you get: -essays from scholars on the big ideas and major themes surrounding Messianic prophecy -A clear and careful commentary on every passage in the Old Testament considered Messianic -Insights into the original Hebrew and helpful analysis of theological implications Watch the Scriptures come into full color as you see new meaning in familiar passages and further appreciate God's masterful handiwork in preparing the way for Jesus, the long-awaited Messiah.

Systemic Banking Crises Database

Understanding the Securitization of Subprime Mortgage Credit: Federal Reserve Bank of New York Staff Report no. 318  
Communities in Action

## The Financial Crisis of Our Time

## Studies and Expositions of the Messiah in the Old Testament

## Moody's Industrial News Reports

*The definitive history of one of the Midwest's most remarkable railroads.*

*In the United States, some populations suffer from far greater disparities in health than others. Those disparities are caused not only by fundamental differences in health status across segments of the population, but also because of inequities in factors that impact health status, so-called determinants of health. Only part of an individual's health status depends on his or her behavior and choice; community-wide problems like poverty, unemployment, poor education, inadequate housing, poor public transportation, interpersonal violence, and decaying neighborhoods also contribute to health inequities, as well as the historic and ongoing interplay of structures, policies, and norms that shape lives. When these factors are not optimal in a community, it does not mean they are intractable: such inequities can be mitigated by social policies that can shape health in powerful ways. Communities in Action: Pathways to Health Equity seeks to delineate the causes of and the solutions to health inequities in the United States. This report focuses on what communities can do to promote health equity, what actions are needed by the many and varied stakeholders that are part of communities or support them, as well as the root causes and structural barriers that need to be overcome.*

*Hearing Before the Subcommittee on Surface Transportation and Merchant Marine of the Committee on Commerce, Science, and Transportation, United States Senate, One Hundred Sixth Congress, Second Session, February 23, 2000*

*Geochemical Techniques for Identifying Sources of Ground-Water Salinization*

*Financial Disclosure Reports of Members of the U.S. House of Representatives for the Period Between January 1, 2008 and December 31, 2008*

*Financial Disclosure Reports of Members of The U.S. House of Representatives for the Period..., (Vol. 2 of 4), July 8, 2008, 110-2 House Document 110-129*

*Anatomy of a Financial Collapse : Report and Appendix Before the Permanent Subcommittee on Investigations of the Committee on Homeland Security and Governmental Affairs, United*

*States Senate, One Hundred Twelfth Congress, First Session, April 13, 2011*

*Credit Rating Governance*

*The tactic of kidnapping enemy leaders, used in the recent wars in Iraq and Afghanistan, dates to the American Revolution. George Washington called such efforts “honorable” and supported attempts to kidnap the British commander-in-chief (twice), Benedict Arnold (after he turned traitor) and Prince William Henry (a future king of Great Britain). Washington in turn was targeted at his Morristown winter headquarters by British dragoons who crossed the frozen Hudson River. New Jersey Governor William Livingston performed a patriotic service by going to considerable lengths to avoid being abducted by the Loyalist raider James Moody. Sometimes these operations succeeded, as with the spectacular captures of Major General Charles Lee, Major General Richard Prescott, Brigadier General Gold Selleck Silliman, and North Carolina’s governor Thomas Burke. Sometimes they barely failed, as with the violent attempt by British secret service operatives against Major General Philip Schuyler and the mission by British dragoons against Thomas Jefferson. Some of the abducted, such as signer of the Declaration of Independence Richard Stockton and Delaware’s governor John McKinly, suffered damage to their reputations. The kidnapper risked all—if caught, he could be hanged. This book covers more than thirty major attempted and successful abductions of military and civilian leaders from 1775 to 1783, from Maine to Georgia, and including two in Great Britain.*

*Since financial myths exploded in the 1980s, the perspective of time creates a unique opportunity to update and expand the analysis begun in Glenn Yago's 1991 book, *Junk Bonds: How High Yield Securities Restructured Corporate America* (Oxford University Press). At the time of its publication, *Junk Bonds* drew controversial responses from the Federal Reserve and government agencies. In retrospect, the evidence clearly casts favorable light on the role of high yield securities. The research presented here demonstrates how financial innovations enabled capital access for industrial restructuring, capital and labor productivity gains, and improved global competitiveness. Enough time has now passed to allow this dispassionate empirical analysis to shear away*

*the hype and hysteria that surrounded the Wall Street scandals, Washington controversies, and media frenzy of the time. Beyond Junk Bonds provides a one-stop data, reference and case study presentation of the firms and securities in the contemporary high yield market and the financial innovations that spurred growth in the nineties and will continue to finance the future. The high yield market incubated successive waves of financial technologies that now proliferate beyond junk bonds to all the dimensions and dynamics of global debt and equity capital markets. It charts the recovery of the market in the 1990s, the recent wave of fallen angels, distressed credits and defaults, and suggests how the high yield market will be recreated in the global market of the 21st century. It explicates the linkages between the high yield market, and other credit and equity markets in managing a firm's capital structure to execute its business strategy. The weakening of the U. S. economy in 2001 and the huge shock to Wall Street from the terrorist attacks of September 11 witnessed a historic increase in the yield to maturity of high yield bonds. Despite the volatility in the flow of funds to high yield mutual funds and occasionally sharp increases in non-investment grade debt yields, the asset class has been one of the best performing fixed income investments of the past decades. In fact, high yield bonds offer an attractive risk-reward ratio competitive with more traditional asset classes. Anyone active in corporate finance, financial institutions and capital markets will find this book a must read for interpreting and understanding the recent history both of the high yield marketplace and its interaction with private equity, public equity, and fixed income markets.*

*Proposed Allocations of Funds for Fiscal Year ... : Report of the Secretary of Transportation to the United States Congress Pursuant to 49 U.S.C. 5309(o)(1)*

*Financial Disclosure Reports of Members of the U.S. House of Representatives, Volume 2, June 25, 2012, 112-2 House Document 112-117*

*Pathways to Health Equity*

*Financial Disclosure Reports of Members of the U.S. House of Representatives for the Period Between January 1, 2009 and December 31, 2009*

*Moody's Transportation Manual*

**He burst upon the fusty corridors of Victorian spirituality like a breath of fresh air, regaling the prime minister with his sense of humor, and touching the lives of seven presidents. Who was this man? A sterling philanthropist and educator, D. L. Moody was also the finest evangelist in the nineteenth century—bringing the transformative message of the gospel before 100 million people on both sides of the Atlantic in an age long before radio and television. Thousands of underprivileged young people were educated in the schools he established. Before The Civil War, he went to a place no one else would: the slums of Chicago called Little Hell. The mission he started there, in an abandoned saloon, in time drew children in the hundreds, and prompt a visit from president-elect. Abraham Lincoln in 1860. But all this is just to begin to tell the life of D.L. Moody. Drawing on the best, most recent scholarship, D. L. Moody - A Life chronicles the incredible journey of one of the great souls of history.**

**We update the widely used banking crises database by Laeven and Valencia (2008, 2010) with new information on recent and ongoing crises, including updated information on policy responses and outcomes (i.e. fiscal costs, output losses, and increases in public debt). We also update our dating of sovereign debt and currency crises. The database includes all systemic banking, currency, and sovereign debt crises during the period 1970-2011. The data show some striking differences in policy responses between advanced and emerging economies as well as many similarities between past and ongoing crises.**

**Public Opinion and Social Policy**

**The Final Report of the National Commission on the Causes of the Financial and Economic Crisis in the United States Including Dissenting Views**

**Moody's Manual of Railroads and Corporation Securities**

**A History of the Minneapolis & St. Louis Railway**

**Financial Disclosure Reports of Members of the U.S. House of Representatives, Volume 2 of 3, January 1, 2009 and December 31, 2009, 111-2 House Document 111-128**

**Beyond Junk Bonds**

**Geochemical Techniques for Identifying Sources of Ground-Water Salinization offers a comprehensive look at the threat to the United States' freshwater resources due to salinization and outlines techniques that can be used to study the problem. The book**

reviews the seven major salt-water sources that commonly mix and deteriorate our fresh ground water (natural saline ground water, halite solution, sea-water intrusion, oil- and gas-field brines, agriculture effluents, saline seep, and road salting). Other topics covered are the characteristics of saltwater sources, geochemical parameters, and basic graphical and statistical methods that are frequently used in saltwater studies. The book also provides geographical charts showing the distribution of the major salt-water sources, illustrating which ones are potential sources in any given area in the United States. **Geochemical Techniques for Identifying Sources of Ground-Water Salinization** describes the individual geochemical parameters used in identifying salinization and the information on how and where to obtain them. This is an informative book for anyone interested in the present and future quality of our fresh-water supply. **Features**

Credit rating agencies play an essential role in the modern financial system and are relied on by creditors and investors on the market. In the recent financial crisis, their power and reliability were often questioned, yet a simple rating downgrade could threaten to bankrupt a whole country. This book examines the governance of credit rating agencies, as expressed by their ability to fairly, ethically and consistently assign higher rates to issuers having lesser default risks. However, factors such as the drive for increased revenue and market share, the inadequate business model, the inadequate methodology of assessing risk, opacity and inadequate internal monitoring have all been identified as critical governance failures for credit agencies. This book explores these issues, and proposes some potential solutions and improvements. This will be of interest to researchers and advanced students of corporate finance, finance, financial economics, risk management, investment management, and banking.

#### **Moody's Magazine**

**Communication from the Clerk of the House Transmitting the Annual Compilation of Personal Financial Disclosure Statements and Amendments Thereto Filed with the Clerk of the House of Representatives, Pursuant to Rule XXVI, Clause 1, of the House Rules**  
**Press Releases**

**Financial Disclosure Reports of Members of The U.S. House of Representatives For the Period Between..., Vol. 3 of 4, June 28, 2007, 110-1 House Document 110-43**

#### **Moody's Industrials**

#### **Housing and Planning References**

Ratings, Rating Agencies and the Global Financial System brings together the research of economists at New York University and the University of Maryland, along with those from the private sector, government bodies, and other universities. The first section of the volume focuses on the historical origins of the credit rating business and its present day industrial organization structure. The second section presents several empirical studies crafted largely around individual firm-level or bank-level data. These studies examine (a) the relationship between ratings and the default and recovery experience of corporate borrowers, (b) the comparability of credit ratings made by domestic and foreign rating agencies, and (c) the usefulness of financial market indicators for rating banks, among other topics. In the third section, the record of sovereign credit ratings in predicting financial crises and the reaction of financial markets to changes in credit ratings is examined. The final section of the volume emphasizes policy issues now facing regulators and credit rating agencies.

In 2006 residential real estate prices peaked and started to fall, then threatened the world's financial institutions in 2007, and confronted the global economy with disaster in 2008. In the past few years, millions of people have lost very substantial portions of their wealth. And while the markets have rebounded considerably, they are still far from a full recovery. Now, professional economists, policy experts, public intellectuals, and the public at large are all struggling to understand the crisis that has engulfed us. In *The Financial Crisis of Our Time*, Robert W. Kolb provides an essential, comprehensive review of the context within which these events unfolded, arguing that while the crisis had no single cause, housing finance played a central role, and that to understand what happened, one must comprehend the mechanism by which the housing industry came into crisis. Kolb offers a history of the housing finance system as it developed throughout the twentieth century, and especially in the period from 1990 to 2006, showing how the originate-to-distribute model of mortgage financing presented market participants with a "clockwork of perverse incentives." In this system, various participants—simply by pursuing their narrow personal interests—participated in an elaborate mechanism that led to disaster. The book then gives a narrative of the crisis as it developed and analyzes all of the participants in the housing market, from the home buyers to investors in collateralized debt obligations (CDOs). At each step, the book explains in a nontechnical manner the essential relationships among the market participants and zeroes in on the incentives facing each party. The book also includes an extensive glossary and a detailed, authoritative timeline of the subprime financial crisis. Offering a unique look at the participants and incentives within the housing finance industry and its role in the biggest financial catastrophe in recent history, Robert W. Kolb provides one of the most comprehensive and illuminating accounts of the events that will be studied for decades to come as the financial crisis of our time.

Attempts to Kidnap George Washington, Benedict Arnold and Other Military and Civilian Leaders

The Financial Crisis Inquiry Report

Capital Charges

The Sometime Connection

Abductions in the American Revolution

Moody's Public Utility News Reports

**This book discusses fundamentals of blockchain technology, the issues in its development, potential applications, and its use in cryptocurrency. It also covers fintech, its status and applications, and the concepts related to a digital economy. Because this subject is vast and quickly changing, the book serves as a comprehensive introduction and background to anyone who is interested in blockchain technology and cryptocurrency. It has numerous references for anyone who is interested in further research. Features:**

**Discusses basic concepts of blockchain technology, the issues in its development, potential applications, and its use in cryptocurrency Covers Bitcoin issues, altcoins, MDLs, industrial applications, payment, regulations, and more**



**Moody's Transportation News Reports  
Annual Report on New Starts  
Wall Street and the Financial Crisis  
Expanding High Yield Markets  
Annual Report  
D.L. Moody - A Life**