

The Common Sense Mortgage 2016 Edition

One of the biggest questions of the financial crisis has not been answered until now: What happened at Lehman Brothers and why was it allowed to fail, with aftershocks that rocked the global economy? In this news-making, often astonishing book, a former Lehman Brothers Vice President gives us the straight answers|right from the belly of the beast. In A Colossal Failure of Common Sense, Larry McDonald, a Wall Street insider, reveals, the culture and unspoken rules of the game like no book has ever done. The book is couched in the very human story of Larry McDonald's Horatio Alger-like rise from a Massachusetts |gateway to nowhere| housing project to the New York headquarters of Lehman Brothers, home of one of the world's toughest trading floors. We get a close-up view of the participants in the Lehman collapse, especially those who saw it coming with a helpless, angry certainty. We meet the Brahmins at the top, whose reckless, pedal-to-the-floor addiction to growth finally demolished the nation' s oldest investment bank. The Wall Street we encounter here is a ruthless place, where brilliance, arrogance, ambition, greed, capacity for relentless toil, and other human traits combine in a potent mix that sometimes fuels prosperity but occasionally destroys it. The full significance of the dissolution of Lehman Brothers remains to be measured. But this much is certain: it was a devastating blow to America's|and the world's|financial system. And it need not have happened. This is the story of why it did.

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits.

This is about "The Cold War", Communism, The Iron Curtain and other related history about Communism

Ten years from now, what do you want or expect your students to remember from your course? We realized that in ten years what matters will be how students approach a problem using the tools they carry with them|common sense and common knowledge|not the particular mathematics we chose for the curriculum. Using our text, students work regularly with real data in moderately complex everyday contexts, using mathematics as a tool and common sense as a guide. The focus is on problems suggested by the news of the day and topics that matter to students, like inflation, credit card debt, and loans. We use search engines, calculators, and spreadsheet programs as tools to reduce drudgery, explore patterns, and get information. Technology is an integral part of today's world|this text helps students use it thoughtfully and wisely. This second edition contains revised chapters and additional sections, updated examples and exercises, and complete rewrites of critical material based on feedback from students and teachers who have used this text. Our focus remains the same: to help students to think carefully|and critically|about numerical information in everyday contexts.

A Functional Approach

Common Sense Mathematics

Rethinking Commonsense Psychology

Common Sense Economics

The Big Short: Inside the Doomsday Machine (movie tie-in)

A Philosophical Approach - Practical

Why Simplicity Trumps Complexity in Any Investment Plan

In this short but ambitious book, Arjun Appadurai argues that the failure of the financial system in 2007-08 in the United States was primarily a failure of language. This argument does not deny that greed, ignorance, weak regulation, and irresponsible risk-taking were important factors in the collapse. But the new role of language in the marketplace, for Appadurai, is the condition of possibility for all these more easily identifiable flaws. Attempts to rectify the social pathologies of contemporary finance must address that failure of language. "Banking on Words "focuses on derivatives as the distinctive innovation of our financial era. Derivatives are written promises concerning the uncertain future prices of financial assets and the substance of these contracts is expressed in terms of money. The recent failure of derivatives markets was systematic and should be understood as failed promises. While it is well-known that derivatives pile risk on risk with little basis in real production and trade, Appadurai reveals this process in a fresh light from which some policy conclusions may be drawn. While critical of derivative finance's present social infrastructure and supporting ideology, Appadurai acknowledges its capacity for creating vast new forms of wealth and asks the crucial question: if we want access to that wealth, what kind of social arrangements would we need to make sure that it benefits all of society rather than reinforcing a system that benefits the few who are already well off? His bold answer involves not the repair of the force of promises but rather the repair and reconstruction of the idea of the individual to enable new sorts of solidarity between dividuals, agents whose very parityality may allow for new aggregations of aspiration, interest and affiliation. This amounts to nothing less than a new ideology of sociality."

A philosophical approach to analyzing human experience might be regarded as a process of discovery. Finding the experience of existing a given and good fact, thinking individuals may inquire regarding the nature and way of being and its process of changing in a continuum of form and reform. In writing these informal essays and comments on contemporary interests I wanted to put some philosophical intention on it for the good. 128,000 words

Never have financial markets been subjected to a period of change as rapid and extensive as took place from the 1970s onwards. Ronald C. Michie provides an authoritative account of this upheaval based on a careful reading of the Financial Times over the last four decades.

Have debt? Find out how to spend less on interest and more on the things you want. Take some time for straight talk and proven strategies. You've seen all the goofy ideas and fads that don't work. Now it's time to get back to basics with a simple, time-tested, step-by-step plan that anyone can follow. Arm yourself with the truth about getting out of debt. Knowledge is power and you're going to get it. Find out: -Whether your mortgage is good or bad (the answer may surprise you!) -About the Power Pay Off Plan (and how Sam saved 20 grand) -The secrets to successfully get out of debt -Where to find the money you need for debt free living -How much money you ought to be putting towards paying off debt -The truth about debt consolidation (including pitfalls to avoid) -How to use insurance to protect yourself from the unexpected -What to do next, once you've started on the road to wealth Your student loans, mortgage, car loans, and credit card balances can all be gone with the straightforward strategies you'll learn in this book. You don't have to feel stress, shame, or embarrassment over it for one moment longer. You're going to take control and change your life for the better. You'll also get free access to The Debt Destroyer. This wickedly good tool will create a customized plan for you to pay off debt and ensure that more of your money stays in your pocket. You don't have to tackle this alone, and you don't have to be rich to pull this off. If you want debt help on a budget - with straight talk and no tricks - you'll find everything you need right here. Debt relief can be yours. Buy this book today and get started. It's your turn to get ahead. (Formerly published as Your Road to Wealth Starts Here.)

Rep lace Your Mortgage

Commonsense Solutions to America's Greatest Economic Challenges

A Critique of Folk Psychology, Theory of Mind and Simulation

Why Personal Finance Doesn't Have to Be Complicated

Land Law

Navigating Everything

PFIN

A NEW YORK TIMES BESTSELLER A business leader and esteemed economic thinker outlines simple solutions to America’s five most pressing public policy issues, from healthcare to education to inequality. America today confronts a host of urgent problems, many of them seemingly intractable, but some we are entirely capable of solving. In Five Easy Theses, James M. Stone presents specific, common-sense solutions to a handful of our most pressing challenges, showing how simple it would be to shore up Social Security, rein in an out-of-control financial sector, reduce inequality, and make healthcare and education better and more affordable. The means are right in front of us, Stone explains, in various policy options that — if implemented — could preserve or enhance government revenue while also channeling the national economy toward the greater good. Accessible and thought provoking, Five Easy Theses reveals that a more democratic, prosperous America is well within our reach.

While the global economy recovering from a steep recession, and with that recovery challenging our long-held ideas about what careers and the market can be, learning the basics of economics has never been more essential. Principles such as gains from trade, the role of profit and loss, and the secondary effects of government spending, taxes, and borrowing risk continue to be critically important to the way America's economy functions, and critically important to understand for those hoping to further their professional lives - even their personal lives. Common Sense Economics discusses key points and theories, using them to show how any reader can make wiser personal choices and form more informed positions on policy. Now in its third edition, this fully updated classic from James D. Gwartney, Richard L. Stroup, Dwight R. Lee, and Tawnl H. Ferrarini reflects on the recession and the progress that's been made since the crash; it offers insight into political processes and the many ways in which economics informs policy, illuminating our world and what might be done to make it better.

Anderson's Ohio Consumer Law is ideal resource for lawyers, lenders, collectors, sellers and consumer advocates. Designed to capture the most important elements of consumer law, this convenient desk reference contains federal and state consumer statutes as well as extensive treatment of common law doctrines that are frequently invoked in consumer disputes. Plus, unlike many consumer law books, this one includes substantial coverage of both warranty law under Article 2 of the Uniform Commercial Code and the law of products liability, which are both critically important to consumers.

Across the globe a “revolt” of sorts is taking place against elitism. No more will big government, big media, big banks, big bureaucracy, and big institutions hold the secret nuggets of truth and dictate our lives and fortunes. Financial markets, political punditry, and cultural leaders are all scrambling to react to the rise of the often disenfranchised. But what happens after all the bogeymen have been vanquished? What if opposing the incompetence of the European Union, the biases of the American media, the corruption of crony capitalism, the arrogance of political power brokers, and allegedly unfair global trade deals is not enough? The key to American prosperity in this new era of populism is for moral people to make responsibility matter again by renewing personal virtue and form lasting, mediating institutions that will trump the elitist bogeymen and scapegoats for generations to come. If we fail as individual Americans to address this core crisis of responsibility, we have only ourselves to blame for what happens next.

How to Prevent, Detect, and Respond to Information Technology Crimes (Theft, Sabotage, Fraud)

Rethinking the Economics of Land and Housing

The Essence of Ethical Pragmatism: The Common Sense Philosophy

The Failure of Language in the Age of Derivative Finance

A Wealth of Common Sense

Banks, Exchanges, and Regulators

An Economy of Well-Being

This book is a second edition of Interpretation of Contracts (2007). The original work examined various issues surrounding the question of how contracts should be interpreted by courts, in particular focusing on the law of contract interpretation following Lord Hoffmann ’ s exposition of the principles of contextual interpretation in Investors Compensation Scheme Ltd v West Bromwich Building Society [1998] 1 WLR 896. As with the original, this new edition provides an overview of the subject, concentrating on elements of controversy and disagreement, rather than a detailed analysis of all the contract law rules and doctrines that might be regarded as interpretative in one sense or another. The book will be concerned with interpretation of contracts generally (following the rule that there are not different rules of interpretation for different kinds of contracts), but with reference to commercial contracts in particular, since this is the area in which the contextual interpretative approach was developed, and where it has most relevance. The overall aim of the second edition remains the same as the first – to produce an accessible and readable guide to contract interpretation for law students, scholars and practitioners.

Household finance studies is a relatively recent field, exploring a growing understanding of how households make financial decisions relating to the functions of consumption, payment, risk management, borrowing and investing; how institutions provide goods and services to satisfy these financial functions of households; and how interventions by firms, governments and other parties affect the provision of financial services. This timely book analyses existing findings about household behavior as well as findings related to policy interventions. With international case studies, this book reviews a topic of global importance and brings a crucial up-to-date survey of the field for researchers and postgraduate students.

In the depths of the Great Recession, a cancer nurse, a car dealership worker, and an insurance fraud specialist help uncover the largest consumer crime in American history—a scandal that implicated dozens of major executives on Wall Street. They called it foreclosure fraud: millions of families were kicked out of their homes based on false evidence by mortgage companies that had no legal right to foreclose. Lisa Epstein, Michael Redman, and Lynn Szymoniak did not work in government or law enforcement. They had no history of anticorporate activism. Instead they were all foreclosure victims, and while struggling with their shame and isolation they committed a revolutionary act: closely reading their mortgage documents, discovering the deceit behind them, and building a movement to expose it. Fiscal Times columnist David Dayen recounts how these ordinary Floridians challenged the most powerful institutions in America armed only with the truth—and for a brief moment they brought the corrupt financial industry to its knees.

“ The newbie investor will not find a better guide to personal finance. ” —Burton Malkiel, author of A RANDOM WALK DOWN WALL STREET TV analysts and money managers would have you believe your finances are enormously complicated, and if you don ’ t follow their guidance, you ’ ll end up in the poorhouse. They ’ re wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling Pound Foolish, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4” x 6” card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

Banking on Words

Moscow - Communism to Common Sense

Crisis of Responsibility

A Simple Plan for Paying Off Debt: Car Loans, Student Loan Repayment, Credit Card Debt, Mortgages, and More. Debt-Free Living Is Within Your Reach! (Simple Personal Finance Books)

United States Investor

How to Pay Off Your Home in 5-7 Years on Your Current Income

A Proven Plan for Financial Fitness

A deep insight and candid discussion from one of Wall Street's best investors Common Stocks and Common Sense provides detailed insight into common stock investing, using a case-study approach based on real-world investments. Author Edgar Wachenheim is the 28-year CEO of Greenhaven Associates, boasting an average annual portfolio comparable to Warren Buffet's. In this book, he shares his knowledge and experiences by providing detailed analyses of actual investments made by himself and other investors. The discussion covers the entire investment process, including the softer, human side, with candid insight into the joys and frustrations, intensities and pressures, and risks and uncertainties. The unique emphasis on behavioral economics and real-world cases set this book apart from the herd-but it's Wachenheim himself and his deeply-examined perspective that elevates the book beyond a mere investing guide. Between 1990 and 2014, a typical portfolio managed by Wachenheim enjoyed an average annual return in excess of 18%, achieved using relatively conservative stocks and no financial leverage. As a proponent of evidence and example, his analysis of real cases serve as a valuable education for anyone looking to improve their own investment practices. Understand investment through the lens of a Wall Street leader Dig into the details of real-world common stock investing Learn how to invest creatively and minimize risk Go beyond theory to study strategy on a case-by-case basis Investment principles and strategies are easy to find-entire libraries have been written about theories and methods and what 'should' happen. But this book goes beyond the typical guide to show you how these ideas are applied in the real world-and what actually happened. Investors seeking real insight, real expertise, and a proven track record will find Common Stocks and Common Sense a uniquely useful resource.

Thought to be the most comprehensive guide to English law relating to ship mortgages, the second edition of The Law of Ship Mortgages has been highly anticipated. This fully-updated and complete explanation provides practitioners with a practical, commercially-based, and definitive guide to the English law of ship mortgages as well as important related areas such as conflict of laws and insolvency. The authors, being seasoned practitioners themselves, bring their practical experience to bear on a number of difficult and developing areas of the law, such as: mortgagees' duties, liability to charterers, conflicts of laws, work-outs and cross border insolvency. New to this edition: In-depth analysis of noteworthy cases such as The WD Fairway litigation, PK Airfinance v Alpstream, and Tropical Reefer and Anton Durbeck v DNB Enhanced coverage of issues such as security interests in ships, priority, and third party involvement Completely revised and reordered content, to better reflect practitioner needs Written with practitioners in mind, this new edition will be extremely useful to legal professionals working in any jurisdiction that is involved in international ship finance, as well as post-graduate students and academics.

A simple guide to a smarter strategy for the individual investor A Wealth of Common Sense sheds a refreshing light on investing, and shows you how a simplicity-based framework can lead to better investment decisions. The financial market is a complex system, but that doesn't mean it requires a complex strategy; in fact, this false premise is the driving force behind many investors' market "mistakes." Information is important, but understanding bug and perspective are the keys to better decision-making. This book describes the proper way to view the markets and your portfolio, and show you the simple strategies that make investing more profitable, less confusing, and less time-consuming. Without the burden of short-term performance benchmarks, individual investors have the advantage of focusing on the long view, and the freedom to construct the kind of portfolio that will serve their investment goals best. This book proves how complex strategies essentially waste these advantages, and provides an alternative game plan for those ready to simplify. Complexity is often used as a mechanism for talking investors into unnecessary purchases, when all most need is a deeper understanding of conventional options. This book explains which issues you actually should pay attention to, and which ones are simply used for an illusion of intelligence and control. Keep up with-or beat-professional money managers Exploit stock market volatility to your utmost advantage Learn where advisors and consultants fit into smart strategy Build a portfolio that makes sense for your particular situation You don't have to outsmart the market if you can simply outperform it. Cut through the confusion and noise and focus on what actually matters. A Wealth of Common Sense clears the air, and gives you the insight you need to become a smarter, more successful investor.

If you could pay off your mortgage in even a third of the time instead of waiting thirty years to pay it off, wouldn't you want to know how to do that? It's possible with the right home loan. While it may seem unbelievable, it comes down to math and a little education that banks prefer homeowners not know about. Michael Lush has spent fifteen years as a mortgage originator helping consumers get into their dream home. After speaking to a wealthy mentor of his, he then stumbled across how the wealthy finance their homes using lines of credit. Along with his co-author, David Dutton, Lush now teaches future homeowners, present homeowners as well as successful real estate investors how to use a simple home equity line of credit to pay off a home in 5-7 years. In this book you will learn: - The case against a mortgage from a 15 year mortgage veteran. - Why making extra payments on a mortgage vs a HELOC is still slower and also locks your money up until you sell your home. - 2 important reasons why this strategy isn't more well known. - How to pay off a home faster even if you have very little equity. - 5 powerful resources that will help you get started quickly to becoming mortgage free. - Pros and Cons of a HELOC - The deadly mistakes homeowners make when using a HELOC - How to build a real estate empire. - How to buy a vacation home and pay it off quickly (See chapter 9) Before you even think about signing on for a thirty year mortgage, you owe it to yourself to read this book as well as check out their popular Youtube channel.

Interpretation of Contracts

In the Wonderland of Investment (FY 2016-17)

What Everyone Should Know About Wealth and Prosperity

International Convergence of Capital Measurement and Capital Standards

Understanding Investing with Plain Talk and Common Sense

A Colossal Failure of Common Sense

Corpus Juris

Common Sense Mathematics is a text for a one semester college-level course in quantitative literacy. The text emphasizes common sense and common knowledge in approaching real problems through popular news items and finding useful mathematical tools and frames with which to address those questions. We asked ourselves what we hoped our students would remember about this course in ten year's time. From that ten year perspective thoughts about syllabus—"what topics should we cover?"—seemed much too narrow. What matters more is our wish the way our students' minds work—the way they approach a problem, or, more generally, the way they approach the world. Most people "skip the numbers" in newspapers, magazines, on the web and (more importantly) even in financial information. We hope that in ten years our students will follow the news, confident in their ability to make sense of the numbers they find there and in their daily lives. Most quantitative reasoning texts are arranged by mathematical topics to be mastered. Since the mathematics is only a part of what we hope students learn, another strategy. We look at real life stories that can be best understood with careful reading and a little mathematics.

After more than two decades and over two thousand presentations, my interactions with parents reveal that although most want to learn and parent their best, they feel ill-equipped. Kids don't come with manuals. The goal of this book is to equip and empower you as a parent, grandparent, or youth leader to help kids navigate all aspects of life in the current culture. How do we sift through the unending philosophies on parenting and be intentional in how we choose what's best for our family? The number of voices is overwhelming. This book distills the essential elements of parenting so you can apply them in your own home. It approaches parenting from a Christian perspective and is filled with practical advice that is applicable to everyone. As we explore the foundations of parenting, we will look at: Parenting: What are the stages of parenting? What is the current state of parenting? What is the purpose of parenting? Parenting styles. What are they and which ones should I be using? What might I need to alter about my current parenting style? Progression of parenting. What are the skills our children need to learn? Does quality time and being present with my kids look like? Communication. How can I gain better communication skills so that I can more effectively connect with my kids? Discipline. How do I effectively discipline my children? Family discipline. Why is our worldview important, and how we can raise kids with a Christian worldview? Mental Health. How do we address issues like anxiety, panic attacks, and depression? Engaging the Culture. How do we empower our kids to engage the culture around us without compromising their faith? Media. How can we help kids navigate technology? Sexuality. How do we direct our kids towards healthy sexuality? Pornography. What is the prevalence of pornography and how do we address its impact on our kids? Dating. How do we best avoid pitfalls in dating? Finances and education. Why is our culture. How can we help our children make sound financial and education choices? Drugs and alcohol. What tools are available to assist in drug-proofing our kids? Loneliness. How do we prevent disconnection in our kids and help them to create community?

The fully revised and updated third edition of the classic Common Sense Economics.

Why are house prices in many advanced economies rising faster than incomes? Why isn't land and location taught or seen as important in modern economics? What is the relationship between the financial system and land? In this accessible but provocative guide to the economics of land and housing, the authors reveal how many of the key challenges facing modern economies - including housing crises, financial instability and growing inequalities - are intimately tied to the land economy. Looking at the ways in which discussions of land have been routinely excluded from both housing policy and economic theory, the authors show that in order to tackle these increasingly pressing issues a major rethink by both politicians and economists is required.

Five Easy Theses

The CERT Guide to Insider Threats

Unpacking Ideologies of Distribution and Inequality

Anderson's Ohio Consumer Law Manual

How to Be Debt Free

Common Sense Mathematics: Second Edition

The Total Money Makeover

Let Plain Talk and Common Sense teach you how never to leave your financial future to chance. You know that you need to invest your money in order to make your financial dreams really happen. But truly understanding the world of investing can be overwhelming. You may seek out an investment professional, only to find that you don't understand the investments they select for you. And so, instead of your own decision-making power, you rely on the hope that everything will fall out. But there is help! Michael Schaffer offers this handy pocket guide to understanding investments, as well as understanding your own relationship with money. Through its sage wisdom and practical tools, you need no longer fear the investing world! Whether you are new to investing or you have been investing for many years, Understanding Investing with Plain Talk and Common Sense gets to the essence of what really matters. It takes you past all the media noise, the group

the emotional roller coaster that can leave you confused and vulnerable to making major mistakes that can ruin your portfolio. Help build a world based on flourishing well-being for both the human family and nature In the face of political, financial, and environmental upheaval, it's difficult to slow down and build lives of mindfulness and joy. These things are within reach, but how can we go about creating a new world, using common-sense economics? In An Economy of Well-being, author Mark Anielski presents a practical guide for building a new economy of well-being to help communities and nations become more flourishing and happier places to live. In this follow-up to his best-selling The Economics of Happiness, Anielski addresses key questions including: How can our personal and family assets be strengthened for a more fulfilling life of meaning and purpose? How can neighborhoods and cities become flourishing economies of well-being by making the best of abundant community assets? how can organizations, communities and financial institutions measure, manage and finance assets to achieve high levels of well-being? An Economy of Well-being responds to a common yearning for common-sense tools to orient our lives, our businesses, and our communities towards well-being. This is ideal reading for anyone who wishes to contribute to building happier, more mindful communities, and ultimately lives of joy and meaning.

The #1 New York Times bestseller—Now a Major Motion Picture from Paramount Pictures From the author of The Blind Side and Moneyball, The Big Short tells the story of four outsiders in the world of high-finance who predict the credit and housing bubble collapse before anyone else. The film adaptation by Adam McKay (Anchorman I and II, The Other Guys) features Academy Award® winners Christian Bale, Brad Pitt, Melissa Leo and Marisa Tomei; Academy Award® nominee Steve Carell and Ryan Gosling. When the crash of the U.S. stock market became public knowledge in the Fall of 2008, it was already old news. The real crash, the silent crash, had taken place over the previous year, in bizarre feeder markets where the sun doesn't shine and the SEC doesn't care, or bother, to tread. Who understood the risk inherent in the assumption of ever-rising real estate prices, a risk compounded daily by the creation of those arcane, artificial securities loosely based on piles of doubtful mortgages? In this fitting sequel to Liar's Poker, Michael Lewis answers that question in a narrative brimming with indignation and dark humor.

Helping you invest your money most profitably It's not easy to make the right investment decisions. First of all, there are so many investment avenues, each promising different returns and carrying different risks. To add further complexity, there is the fact that different investments are treated differently by the taxman: some attracting higher taxes, others enjoying tax concessions — and the tax laws keep changing all the time. Moreover, each person has his or her own unique needs and risk profile. What is tonic for one may prove to be poison for another. Equally, new avenues and instruments of investment keep arising and old ones setting on the horizons of the wonderland of investment. Some of the existing bright stars may suddenly become black holes. The interest rates have a habit of bobbing up and down. This will surely need a change in your portfolio mix. The bestselling book is packed with a wealth of investment information and guidance about various investment avenues, their risks and profitability, and their tax implications. Not just that. Based on their 40-plus years of investment advisory expertise, the authors offer those rare insights that will truly help you invest your money most profitably. Part I: HOW TO AXE, NOT EVADE. TAX: Income Tax, Gift Tax Gone? Not Really! Salary & Perquisites. Retirement Benefits. Capital Gains. House Property, STT, CTT & DDT. Part II: HOW TO SELECT AND COLLECT THE MOST PROFITABLE INVESTMENTS: Public Provident Fund (PPF): National Pension System (NPS): National Savings Certificates: Post Office Small Savings Schemes: Insurance on Life: Mutual Funds: ULIP of Insurance Companies: Stocks and Shares: Futures and Options: RBI Savings Bonds: Bank Deposits: Company Fixed Deposits, and more.

A Revised Framework

Our Cultural Addiction to Blame and How You Can Cure It

The Inside Story of the Collapse of Lehman Brothers

Ethnographies of Deservingness

Common Stocks and Common Sense

Household Finance

Parenting

Academically rigorous yet welcoming and fully attuned to the needs of the student reader, Chris Bevan's Land Law represents a new breed of textbook, blending traditional and contemporary teaching approaches to guide readers to a confident understanding of the subject. With its lively, engaging writing style - in which the author's enthusiasm is always apparent - and distinctive way of speaking directly to students, anticipating their questions and areas of confusion, Bevan's book does not simply set out the law but actively teaches it. Clear explanations are complemented by carefully-crafted visual aids, conveying key concepts in ways that all students can understand, and topics are broken down into sections that are easy to digest. This book maintains a critical emphasis and encourages students to consider and understand the law in context (both within society and their degree). 'Key case' boxes offer concise insights on leading cases that pique students' interest, spurring them to conduct their own reading of primary material, and although the book reflects on historical background in order to make sense of today's law, its overriding perspective is forward-looking, epitomized in the 'Future directions' conclusions for each chapter which consider future implications and likely reforms. Balancing brevity with detail and rigour with accessibility, Land Law is a truly modern textbook that supports and motivates its readers, allowing them to reap the rewards of understanding of this complex but fascinating subject will bring. Digital formats and resources The third edition is available for students and institutions to purchase in a variety of formats, and is supported by online resources. The e-book offers a mobile experience and convenient access along with self-assessment activities, videos, podcasts, animated flowcharts, example legal documentation and links that offer extra learning support.

www.oxfordtextbooks.co.uk/ebooks A comprehensive suite of additional resources to support the book are available online for all readers at www.oup.com/9e/bevan3e/, including: - Self-test and scenario questions with feedback - Videos from the author - Animated flowcharts explaining cases and legislation - Podcasts from the author - Annotated examples of legal documents - Visual land law scenarios with prompts and guidance - Exclusive interviews between the author and lawyers on real-life cases - Downloadable figures from the book - Flashcard glossary

Since 2001, the CERT® Insider Threat Center at Carnegie Mellon University's Software Engineering Institute (SEI) has collected and analyzed information about more than seven hundred insider cyber crimes, ranging from national security espionage to theft of trade secrets. The CERT® Guide to Insider Threats describes CERT's findings in practical terms, offering specific guidance and countermeasures that can be immediately applied by executives, managers, security officers, and operational staff within any private, government, or military organization. The authors systematically address attacks by all types of malicious insiders, including current and former employees, contractors, business partners, outsourcers, and even cloud-computing vendors. They cover all major types of insider cyber crime: IT sabotage, intellectual property theft, and fraud. For each, they present a crime profile describing how the crime tends to evolve over time, as well as motivations, attack methods, organizational issues, and precursor warnings that could have helped the organization prevent the incident or detect it earlier. Beyond identifying crucial patterns of suspicious behavior, the authors present concrete defensive measures for protecting both systems and data. This book also conveys the big picture of the insider threat problem over time: the complex interactions and unintended consequences of existing policies, practices, technology, insider mindsets,

and organizational culture. Most important, it offers actionable recommendations for the entire organization, from executive management and board members to IT, data owners, HR, and legal departments. With this book, you will find out how to identify hidden signs of insider IT sabotage, theft of sensitive information, and fraud Recognize insider threats throughout the software development life cycle Use advanced threat controls to resist attacks by both technical and nontechnical insiders Increase the effectiveness of existing technical security tools by enhancing rules, configurations, and associated business processes Prepare for unusual insider attacks, including attacks linked to organized crime or the Internet underground By implementing this book's security practices, you will be incorporating protection mechanisms designed to resist the vast majority of malicious insider attacks.

Claims around 'who deserves what and why' moralise inequality in the current global context of unprecedented wealth and its ever more selective distribution. Ethnographies of Deservingness explores this seeming paradox and the role of moralized assessments of distribution by reconnecting disparate discussions in the anthropology of migration, economic anthropology and political anthropology. This edited collection provides a novel and systematic conceptualization of Deservingness and shows how it can serve as a prime and integrative conceptual prism to ethnographically explore transforming welfare states, regimes of migration, as well as capitalist social reproduction and relations at large.

This book contains a collection of papers presented at the Twelfth Biennial Modern Studies in Property Law Conference held at University College London in April 2018. The conference and its published proceedings are an established forum for property lawyers from around the world to showcase the latest research. This collection includes a keynote address by Dame Elizabeth Gloster, former Vice President of the Court of Appeal (Civil Division), on technology in property law. It also includes plenary addresses by Professor Henry Smith on the architecture of property law and the challenge of compiling the American Law Institute's Fourth Restatement of Property, and by Her Honour Judge Karen Walden-Smith on the role of the first instance judge in property cases. Sixteen further chapters address a wide range of issues, including the theory and taxonomy of land law, the re-evaluation of land obligations, the nature and operation of equitable property rights and shares, the role of property in commerce, comparative approaches to leases and trusts, and contemporary issues in land registration. Collectively, the chapters demonstrate the vibrancy, diversity and importance of property law and of current research in the subject.

Being a Complete and Systematic Statement of the Whole Body of the Law as Embodied in and Developed by All Reported Decisions

Chain of Title

The Law of Ship Mortgages

Common-sense tools for building genuine wealth and happiness

The Strategies, Analyses, Decisions, and Emotions of a Particularly Successful Value Investor

Welcome to Wonderland #1: Home Sweet Motel

*“Outrageous hijinks and nonstop hilarity—five-stars!” —Lincoln Peirce, author of the Big Nate series From the bestselling author of Escape from Mr. Lemoncello’s Library and co-author with James Patterson of I Funny, House of Robots, and Treasure Hunters, comes a hilarious illustrated series about all the wacky things that happen when you live in a motel! Eleven-year-old P. T. Wilkie may be the greatest storyteller alive. But he knows one thing for a fact: the Wonderland Motel is the best place a kid could ever live! All-you-can-eat poolside ice cream! A snack machine in the living room! A frog slide! A giant rampaging alligator! (Okay, that last one may or may not be made up.) There’s only one thing the Wonderland doesn’t have, though—customers. And if the Wonderland doesn’t get them soon, P.T. and his friend Gloria may have to say goodbye to their beloved motel forever. They need to think BIG. They need to think BOLD. They need an OUTRAGEOUS plan. Luckily for them, Gloria is a business GENIUS, and OUTRAGEOUS is practically P.T.’s middle name. With Gloria’s smarts and P.T.’s world-famous stories and schemes, there’s got to be a way to save the Wonderland! BONUS: Includes fun extras like P. T. Wilkie’s outrageous (and sometimes useful) things you learn living in a motel. Installment 1: How to say “Help! The toilet is clogged!” in over twenty languages! Here’s What People are saying about Welcome to Wonderland! * A New York Times Bestseller * Sunshine State Young Readers Award List * Winner of the Sid Fleischman Humor Award * “Outrageous hijinks and nonstop hilarity—five-stars! Kids who check into this madcap motel will want to stay forever!” —Lincoln Peirce, author of the Big Nate series “So funny I fell off my bed!”—Izzy B., age 10 “Classic Grabenstein. The mystery should satisfy Grabenstein’s “Mr. Lemoncello” followers, and the humor and visuals will appeal to fans of his collaborations with James Patterson. This new series should be a hit.”—School Library Journal “A delight. P.T. is a hoot and a half. A funny, madcap dash. Grabenstein . . . threads in a mystery that blooms in the last act and that puts this particular read over the top.”—Kirkus Reviews “Charm galore. Easy and breezy, this well-paced novel . . . belongs in the hands of any readers wanting their bad guys bad, their good guys great, and a little of Wonderland’s promised fun in the sun.”—The Bulletin of the Center for Children’s Books*

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This book offers arguments against the view that interpersonal understanding involves a ‘folk’ or ‘commonsense’ psychology, a view which Ratcliffe suggests is a theoretically motivated abstraction. His alternative account draws on phenomenology, neuroscience and developmental psychology, exploring patterned interactions in shared social situations.

The lasting effects of corporate fiascos on business and the economy have spurred investigations, panel discussions, and research in an attempt to find out why these events happen and ways to prevent them. Through case studies and analysis of bankruptcy and institutional collapse, Preventing Corporate Fiascos examines the root cause of these disasters and offers a management exceptions system that diagnoses potential failure from the start. Dr. Nguyen’s unique framework is inspired by the biological spectrum, using cancer and disease as a metaphor for prevention and destruction. He uses a proven management repertory grid technique to evaluate aberrant and emotionally-charged decisions which could bring an institution to collapse. By recognizing the institution, its employees, the market and the economy as components of the biological spectrum, we can identify aggravating failure and disease and begin to take effective steps toward prevention.

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