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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. This books contains articles adapted into book form that have been designed for all levels of player: by starting with the basics on the topic and gradually filling in details up to expert level, I hope to frame the issues in a way all can understand and also raise issues for a partnership to discuss. The techniques in this book are sustainable and can be incorporated into any bidding system. Learn from the best and see instant improvement in your results at the bridge table. Describes all of the new features of GNU Emacs 19.30, including fonts and colors, pull-down menus, scrollbars, enhanced X Window System support, and correct bindings for most standard keys. Gnus, a Usenet newsreader, and ange-ftp mode, a transparent interface to the file transfer protocol, are also described. In Gullah Spirituals musicologist Eric Crawford traces Gullah Geechee songs from their beginnings in West Africa to their height as songs for social change and Black identity in the twentieth century American South. While much has been done to study, preserve, and interpret Gullah culture in the lowcountry and sea islands of South Carolina and Georgia, some traditions

like the shouting and rowing songs have been all but forgotten. This work, which focuses primarily on South Carolina's St. Helena Island, illuminates the remarkable history, survival, and influence of spirituals since the earliest recordings in the 1860s. Grounded in an oral tradition with a dynamic and evolving character, spirituals proved equally adaptable for use during social and political unrest and in unlikely circumstances. Most notably, the island's songs were used at the turn of the century to help rally support for the United States' involvement in World War I and to calm racial tensions between black and white soldiers. In the 1960s, civil rights activists adopted spirituals as freedom songs, though many were unaware of their connection to the island. Gullah Spirituals uses fieldwork, personal recordings, and oral interviews to build upon earlier studies and includes an appendix with more than fifty transcriptions of St. Helena spirituals, many no longer performed and more than half derived from Crawford's own transcriptions. Through this work, Crawford hopes to restore the cultural memory lost to time while tracing the long arc and historical significance of the St. Helena spirituals. International Journal of Academe and Industry Research (IJAIR) is an open-access refereed journal focused on the two dimensions of business research: business education and applied industry research. The interconnectedness of the industry and academic institutions needs a platform that

aligns their respective research needs. From the academic perspective, the business program management and the teaching and learning had been dramatically influenced by the industry trends and needs, collaborative approaches and internationalization. From there comes the indispensable role of the industry as they become partners to the academic institutions in producing quality workforce and entrepreneurs. Along these areas are the interesting topics for academic and industry researchers. JULIAN TZOLOV and ERIC BUTLER, former brokers at Credit Suisse Securities LLC, have been charged with conspiracy, securities fraud, and wire fraud. The superseding indictment alleges that the defendants schemed to obtain higher sales commissions by selling auction rate securities ("ARS") backed by mortgages to Credit Suisse clients who, in fact, had placed orders to buy ARS backed by student loans. The defendants concealed their scheme by falsifying the names of the ARS the clients bought and otherwise misleading the clients into believing they had bought ARS backed by student loans. When the mortgage-backed ARS market failed, the clients lost their money. A fishy-penguin tale of friendship and coming of age. It's the story of a young penguin named Noodles on his first (very memorable) adventure at sea in the mysterious Southern Ocean. When his fun takes a turn and Noodles discovers he is lost, he tries to find his way home before darkness sets in, meeting an interesting cast of characters along the way.

Noodles has nearly given up when he meets a friendly fish named Albie who knows the sea "like the back of my fin." They begin the journey together. But will they make it home to the penguin colony before dark? This charming and imaginative story is set against a backdrop of beautifully detailed watercolor illustrations that help bring the story to life. This work sets out to provide a solid introduction to computer science that emphasizes software engineering and the development of good programming style. The text focuses on the use of libraries and abstractions, which are essential to modern programming, and readers will learn the fundamentals of ANSI C, the industry standard. Rather than attempt to translate Pascal-based approaches into a new domain, this text is written from the ground up as an introduction to C. The Lloyd's Register of Ships records the details of merchant vessels over 100 gross tonnes, which are self propelled and sea-going, regardless of classification. Before the time, only those vessels classed by Lloyd's Register were listed. Vessels are listed alphabetically by their current name. "Jody is a masterful storyteller, with beautifully developed characters, incredible landscapes and every now and then she throws in a plot twist that will leave you reeling." —Goodreads review Did you hear the rumor about the girl from the wrong side of the tracks who intentionally got pregnant with her wealthy boyfriend's baby? The one thing that made perfect sense in Ginny Adair's eighteen years was falling for level-

headed Eric Cavanaugh. Growing up wasn't exactly the same kind of party for her that it was for her boyfriend. While Eric and the other quintuplets ran roughshod over their family's Texas ranch, Ginny hid from a cruel stepfather with a compulsive gambling habit. Uncertain if leaving for college means losing the one person she's come to count on, all it takes is a single misstep for Ginny to unravel both of their lives. Now the entire small town is convinced Ginny always intended on cashing in on the notoriety of snagging herself a Kingsbrier Quintuplet. Eric Cavanaugh's infamously misbehaved siblings count on his dependability. Stable grades. Stable relationship with a girlfriend the rest of the quints agree is the most trustworthy person they know. But when Ginny's actions prove deceitful, it leaves Eric's solid plan to take over the family business on shaky ground and leaves him questioning if his brothers and sisters have misplaced their confidence in him. To make matters worse, Ginny's stepfather won't stop until he gets his hands on Eric's trust fund. While Ginny seems willing to prove she'll do anything to earn Eric's forgiveness, a baby is a mistake you can't take back. The Kingsbrier Quintuplets Series □ Eric □ Brier □ Daveigh □ Miss Cavanaugh □ Cavanaugh □ Adam □ Colette □ Colton Eric, Brier, and Daveigh are also available in The Kingsbrier Quintuplets Romance Boxed Set! Subjects: romance novels, steamy romance, contemporary romance series, racy books, southern romance, southern romance series,

emotional reads, long romance series, love, love stories, new adult romance, family saga, family series, family saga romance, sexy romance, dirty books, angsty romance novels, sexy books, quints, quintuplets, twins, multiples, first love, friends to lovers, coming of age, brother's best friend, best friend's sister, best friend's little sister, age gap romance, single dad, single parent, single father, second chance romance, good girl wants bad boy, happily ever after, twists and turns, wrong side of the tracks, rich boy poor girl, wild child, teen pregnancy, surprise baby, young adult, childhood sweetheart, college sports, football, boss's daughter, vineyard, wine, construction, small town, small town romance, small town southern, small town southern romance, multiple pov, multiple perspective, texas, shattered hearts, shattered hearts of carolina, brighton, kingsbrier, kingsbrier legacy, eric, brier, daveigh, adam, colette, colton, cavanaugh, gray sin, going down, love thy neighbor, jody kaye, free romance, free romance book, free romance ebook, free romance novel, free steamy romance ebooks, free small town romance, romance freebie, romance novels free, free first in series, free download, free series starter

The decade since the publication of the third edition of this volume has been an era of great progress in biology in general and the plant sciences in particular. This is especially true with the advancements brought on by the sequencing of whole genomes of model organisms and the

development of "omics" techniques. This fourth edition of *Plant Roots: The Hidden Half* reflects these developments that have transformed not only the field of biology, but also the many facets of root science. Highlights of this new edition include: The basics of root research and their evolution and role in the global context of soil development and atmosphere composition. New understandings about roots gained in the post-genomic era, for example, how the development of roots became possible, and the genetic basis required for this to occur. The mechanisms that determine root structure, with chapters on cellular patterning, lateral root and vascular development, the molecular basis of adventitious roots, and other topics. Plant hormone action and signaling pathways that control root development, including new chapters on strigolactones and brassinosteroids. Soil resource acquisition from agricultural and ecological perspectives. Root response to stress, with chapters that address the impact of the genomic revolution on this topic. Root-rhizosphere interactions, from beneficial microorganisms to detrimental nematodes. Modern research techniques for the field and the lab. Each chapter not only presents a clear summation of the topic under discussion, but also includes a vision of what is to be expected in the years to come. The wide coverage of themes in this volume continues the tradition that makes this work recognized as a fundamental source of information for root scientists at all levels. Michael Oakeshott on

Authority, Governance, and the State presents contributions on one of the most important British philosophers of the 20th century. These essays address unique and under-analyzed areas in the literature on Oakeshott: authority, governance, and the state. They draw on some of the earliest and least-explored works of Oakeshott, including his lectures at Cambridge and the London School of Economics and difficult-to-access essays and manuscripts. The essays are authored by a diverse set of emerging and established scholars from Europe, North America, and India. This authorial diversity is not only a testimony to the growing international interest in Oakeshott, but also to a plurality of perspectives and important new insights into the thought of Michael Oakeshott. Provides information on programs, research, publications, and services of ERIC, as well as critical and current education information. Jack Potter puts computer cryptography to work for the highest bidder: sometimes for private corporations, sometimes for the government. Sometimes the work is legal; if not, Jack simply raises his price. But one day, Jack discovers something cloaked in the hiss of background radiation streaming past the Earth from deep space: a message from an alien civilization. One that's eager to do business with humanity -- and its representative. Before he knows it, Jack has entered into a partnership that will open a Pandora's Box of potential profit and loss. The governments, the multinationals, and

mysterious players more powerful still, all want a piece of the action -- and they're willing to kill, even wage war, to get it. Now Jack is entangled shifting web of deceit and intrigue in which no one, not even his closest friends, can be trusted. For Earth's cloak-and-dagger business practices are writ large in the heavens...and hostile takeovers are just as common across light years as they are across boardroom tables. The Earth Republic has seen better days . . . Recovering from a near decisive attack on the Earth by the forces of the Coalition and desperate to take the war to the enemy, the Earth Republic turns its attention to a strange planet named Lancaster's World. This planet contains resources the Republic must have in order to keep their damaged and war-weary fleet active, but obtaining them may come at too high a price. An expedition is launched to Lancaster's World to lay claim to the planet and set up a mining operation on its surface. Unfortunately for them, the planet is already inhabited . . . and its inhabitants may prove to be more than even the heavily-armed marines accompanying the expedition can handle. Drawing on elements from Bigfoot War 1 - 4, and taking the series in a bold new direction, Bigfoot War 5: Planet Sasquatch is a must-read for fans of the series and anyone else who has been fascinated by the mysterious beast known as Bigfoot. Open source provides the competitive advantage in the Internet Age. According to the August Forrester Report, 56 percent of IT managers interviewed at Global

2,500 companies are already using some type of open source software in their infrastructure and another 6 percent will install it in the next two years. This revolutionary model for collaborative software development is being embraced and studied by many of the biggest players in the high-tech industry, from Sun Microsystems to IBM to Intel. The Cathedral & the Bazaar is a must for anyone who cares about the future of the computer industry or the dynamics of the information economy. Already, billions of dollars have been made and lost based on the ideas in this book. Its conclusions will be studied, debated, and implemented for years to come. According to Bob Young, "This is Eric Raymond's great contribution to the success of the open source revolution, to the adoption of Linux-based operating systems, and to the success of open source users and the companies that supply them." The interest in open source software development has grown enormously in the past year. This revised and expanded paperback edition includes new material on open source developments in 1999 and 2000. Raymond's clear and effective writing style accurately describing the benefits of open source software has been key to its success. With major vendors creating acceptance for open source within companies, independent vendors will become the open source story in 2001. Designed to help medical educators implement better assessment methods, tools, and models directly into training programs, Practical Guide to the

Evaluation of Clinical Competence, 2nd Edition, by Drs. Eric S. Holmboe, Steven J. Durning, and Richard E. Hawkins, is a hands-on, authoritative guide to outcomes-based assessment in clinical education. National and international experts present an organized, multifaceted approach and a diverse combination of methods to help you perform effective assessments. This thoroughly revised edition is a valuable resource for developing, implementing, and sustaining effective systems for evaluating clinical competence in medical school, residency, and fellowship programs. Each chapter provides practical suggestions and assessment models that can be implemented directly into training programs, tools that can be used to measure clinical performance, overviews of key educational theories, and strengths and weaknesses of every method. Guidelines that apply across the medical education spectrum allow you to implement the book's methods in any educational situation. New chapters on high-quality assessment of clinical reasoning and assessment of procedural competence, as well as a new chapter on practical approaches to feedback. Reorganized for ease of use, with expanded coverage of Milestones/Entrustable Professional Assessments (EPAs), cognitive assessment techniques, work-based procedural assessments, and frameworks. The expert editorial team, renowned leaders in assessment, is joined by global leader in medical education and clinical reasoning, Dr.

Steven Durning. This volume explores political culture, especially the catastrophic elements of the global social order emerging in the twenty-first century. By emphasizing the texture of political action, the book theorizes how social context becomes evident on the surface of events and analyzes the performative dimensions of political experience. The attention to catastrophe allows for an understanding of how ordinary people contend with normal system operation once it is indistinguishable from system breakdown. Through an array of case studies, the book provides an account of change as it is experienced, negotiated, and resisted in specific settings that define a society's capacity for political action. CDS & CDS OTA 16 Years General Knowledge Topic wise Solved Papers (2007 - 2022) 3rd Edition CDS & CDS OTA 16 Years General Knowledge Topic-wise Solved Papers (2007 Feb - 2022 April)' consists of last 16 years from 2007 Paper 1 - 2022 Paper 1 solved papers of General Knowledge distributed into 9 topics. # In all there are 31 Question papers from 2007 to 2022 - I which have been divided into the above discussed 9 topics. Practicing these questions, aspirants will come to know about the pattern and toughness of the questions asked in the examination. # The book contains 3640+ MILESTONE MCQ's from the above 31 Question papers. # The strength of the book lies in the originality of its question papers and Errorless Solutions. # The solution of each and every question is provided in detail

(step-by-step) so as to provide 100% concept clarity to the students. The Humanity of Private Law presents a new way of thinking about English private law. Making a decisive break from earlier views of private law, which saw private law as concerned with wealth-maximisation or preserving relationships of mutual independence between its subjects, the author argues that English private law's core concern is the flourishing of its subjects. THIS VOLUME - presents a critique of alternative explanations of private law; - defines and sets out the key building blocks of private law; - sets out the vision of human flourishing (the RP) that English private law has in mind in seeking to promote its subjects' flourishing; - shows how various features of English private law are fine-tuned to ensure that its subjects enjoy a flourishing existence, according to the vision of human flourishing provided by the RP; - explains how other features of English private law are designed to preserve private law's legitimacy while it pursues its core concern of promoting human flourishing; - defends the view of English private law presented here against arguments that it does not adequately fit the rules and doctrines of private law, or that it is implausible to think that English private law is concerned with promoting human flourishing. A follow-up volume will question whether the RP is correct as an account of what human flourishing involves, and consider what private law would look like if it sought to give effect to a more authentic vision of human

flourishing. The Humanity of Private Law is essential reading for students, academics and judges who are interested in understanding private law in common law jurisdictions, and for anyone interested in the nature and significance of human flourishing. Resistance and Persuasion is the first book to analyze the nature of resistance and demonstrate how it can be reduced, overcome, or used to promote persuasion. By examining resistance, and providing strategies for overcoming it, this new book generates insight into new facets of influence and persuasion. With contributions from the leaders in the field, this book presents original ideas and research that demonstrate how understanding resistance can improve persuasion, compliance, and social influence. Many of the authors present their research for the first time. Four faces of resistance are identified: reactance, distrust, scrutiny, and inertia. The concluding chapter summarizes the book's theoretical contributions and establishes a resistance-based research agenda for persuasion and attitude change. This new book helps to establish resistance as a legitimate sub-field of persuasion that is equal in force to influence. Resistance and Persuasion offers many new revelations about persuasion: *Acknowledging resistance helps to reduce it. *Raising reactance makes a strong message more persuasive. *Putting arguments into a narrative increases their influence. *Identifying illegitimate sources of information strengthens the influence of legitimate sources. *Looking

ahead reduces resistance to persuasive attempts. This volume will appeal to researchers and students from a variety of disciplines including social, cognitive, and health psychology, communication, marketing, political science, journalism, and education. There is water pooled deep within the earth--a forbidden spring that flows through the history of humankind. There is a reborn ghost town in New Mexico where real phantoms congregate--along with artists, shamans, witches. . .and all manner of evil. Lightning has chased Larry Ngitis to this place where he will be called upon to do the impossible. Because the death of everything is rapidly approaching--unless Larry can turn the wheels of the world in the right direction. DRY WATER is a novel of wondrous thing that reshapes time and many realities--from the awesome imagination of Eric S. Nylund, a truly great contemporary American Fantasist. There is water pooled deep within the earth--a forbidden spring that flows through the history of humankind. There is a reborn ghost town in New Mexico where real

phantoms congregate--along with artists, shamans, witches. . .and all manner of evil. Lightning has chased Larry Ngitis to this place where he will be called upon to do the impossible. Because the death of everything is rapidly approaching--unless Larry can turn the wheels of the world in the right direction. DRY WATER is a novel of wondrous thing that reshapes time and many realities--from the awesome imagination of Eric S. Nylund, a truly great contemporary American Fantasist. This volume examines a variety of utopian writing for children from the 18th century to the present day, defining and exploring this new genre in the field of children's literature. The original essays discuss thematic conventions and present detailed case studies of individual works. All address the pedagogical implications of work that challenges children to grapple with questions of perfect or wildly imperfect social organizations and their own autonomy. The book includes interviews with creative writers and the first bibliography of utopian fiction for children. This innovative collection traces the

heretical development of productive imagination in post-Kantian philosophy. The book offers an original study that comprises unprecedented investigations into the kinaesthetic, pre-linguistic, poetic, historical, artistic, social and political dimensions of the productive power of imagination. After the recent financial crisis has hooked the banking system to its very foundations, Hartmut Brinkmeyer contributes to the question of how bank characteristics influence bank loan supply during crisis periods by developing a well-founded theoretical framework. The econometrical design deploys a number of remarkably innovative ideas such as the implementation of a bank-specific, self-chosen target capital ratio or a very convincing approach to the disentanglement of loan supply and demand. The results of this study deliver a profound insight into the lending behavior of European banks and explicitly urge academic and practical discussion. Racism in the Nation's Service: Government Workers and the Color Line in Woodrow Wilson's America