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and employed, by the sisters, bear heavily on all their auto/biographical encounters. Reading Virginia's accounts of art, particularly descriptions of her sister's art, is also to read a palimpsest of ...

!The obvious place to start is the financial crisis and the clearest guide to it that I've read is Financial Shock by Mark Zandi. ... It is an impressively lucid guide to the big issues.!! The New York Times !In Financial Shock, Mr. Zandi provides a concise and lucid account of the economic, political and regulatory forces behind this binge.!! The Wall Street Journal !Aggressive builders, greedy lenders, optimistic home buyers: Zandi succinctly dissects the mortgage mess from start to (one hopes) finish.!! U.S. News and World Report !A more detailed look at the crisis comes from economist Mark Zandi, co-founder of Moody's Economy.com. His !Financial Shock! delves deeply into the history of the mortgage market, the bad loans, the globalization of trashy subprime paper and how homebuilders ran amok. Zandi's analysis is eye-opening. ... he paints an impressive, more nuanced picture.!! Kiplinger's Personal Finance Magazine !If you wonder how it could be possible for a subprime mortgage loan to bring the global financial system and the U.S. economy to its knees, you should read this book. No one is better qualified to provide this insight and advice than Mark Zandi.!! Larry Kudlow, Host, CNBC's Kudlow & Company !Every once in a while a book comes along that's so important, it commands recognition. This is one of them. Zandi provides a brilliant blow-by-blow account of how greed, stupidity, and recklessness brought the first major economic crises of the 21st century and the most serious since the Great Depression.!! Bernard Baumohl, Managing Director, The Economic Outlook Group and best-selling author, The Secrets of Economic Indicators !Throughout the financial crisis Mark Zandi has played two important roles. He has insightfully analyzed its causes and thoughtfully recommended steps to alleviate it. This book continues those tasks and adds a third providing a comprehensive and comprehensible explanation of the issues that is accessible to the general public and extremely useful to those who specialize in the area.!! Barney Frank, Chairman, House Financial Services Committee The subprime crisis created a gigantic financial catastrophe. What happened? How did it happen? How can we prevent similar crises from happening again? Mark Zandi answers all these critical questions systematically, carefully, and in plain English. Zandi begins with a fast-paced overview and then illuminates the deepest causes, from the psychology of homeownership to Alan Greenspan's missteps. You'll see the home flippers at work and the real estate agents who cheered them on. You'll learn how Internet technology and access to global capital transformed the mortgage industry, helping irresponsible lenders drive out good ones. Zandi demystifies the complex financial engineering that enabled lenders to hide deepening risks, shows how global investors eagerly bought in, and explains how flummoxed regulators failed to prevent disaster, despite crucial warning signs. Most important, Zandi offers indispensable advice for investors who must recognize emerging bubbles, policymakers who must improve oversight, and citizens who must survive whatever comes next. Liar's loans, flippers, predatory lenders, delusional homebuilders How the housing market came unhinged, and the whirlwind came together Alan Greenspan's trillion-dollar bet Betting on the boom, ignoring the bubble The subprime market goes global Worldwide investors get a piece of the action!and reap the results Wall Street's alchemists: conjuring up Frankenstein New financial instruments and their hidden contents Back to the future: risk management for the 21st century Respecting the !animal spirits! that drive even the most sophisticated markets

Real Estate Principles: A Value Approach demonstrates how value is central to virtually all real estate decision-making. Students using Ling and Archer should finish the course with a value-oriented framework, and a set of valuation and decision making tools that can be applied in a variety of real-world situations. The key to making sound investment decision is to understand how property values are created, maintained, increased or destroyed.Since the launch of Real Estate Principals: A Value Approach, 2e significant and lasting changes have come upon the world of real estate. This is very true in real estate finance and capital sources where most of the traditional lenders have been transformed or displace, giving way to a radically different set of player in mortgage finance. There has been change as well with profound and far-reaching implications in a world where it is understandable that property values can go down as well as up. This realization will color every aspect of real estate investment, finance and transactions for the foreseeable future.

Addressing a broad range of big data analytics in cross-disciplinary applications, this essential handbook focuses on the statistical prospects offered by recent developments in this field. To do so, it covers statistical methods for high-dimensional problems, algorithmic designs, computation tools, analysis flows and the software-hardware co-designs that are needed to support insightful discoveries from big data. The book is primarily intended for statisticians, computer experts, engineers and application developers interested in using big data analytics with statistics. Readers should have a solid background in statistics and computer science.

... describes the process of planning and conducting an annual shareholders' meeting for a public corporation. After discussing the general statutory basis for the meeting, the portfolio explains the legal requirements for an annual meeting and discusses various practical and logistical issues to consider before, during, and after the meeting.

A step-by-step guide to choosing, building, and installing a solar collector system in the home presents information on costs, financing, auxiliary heating, and assessing individual heating needs

A personal journey through some of the darkest moments of the cold war and the early days of television news Marvin Kalb, the award-winning journalist who has written extensively about the world he reported on during his long career, now turns his eye on the young man who became that journalist. Chosen by legendary broadcaster Edward R. Murrow to become one of what came to be known as the Murrow Boys, Kalb in this newest volume of his memoirs takes readers back to his first days as a journalist, and what also were the first days of broadcast news. Kalb captures the excitement of being present at the creation of a whole new way of bringing news immediately to the public. And what news. Cold War tensions were high between Eisenhower's America and Khrushchev's Soviet Union. Kalb is at the center, occupying a unique spot as a student of Russia tasked with explaining Moscow to Washington and the American public. He joins a cast of legendary figures along the way, from Murrow himself to Eric Sevareid, Howard K. Smith, Richard Hottelet, Charles Kuralt, and Daniel Schorr among many others. He finds himself assigned as Moscow correspondent of CBS News just as the U2 incident,the downing of a US spy plane over Russian territory,is unfolding. As readers of his first volume, The Year I Was Peter the Great, will recall, being the right person, in the right place, at the right time found Kalb face to face with Khrushchev. Assignment Russia sees Kalb once again an eyewitness to history!and a writer and analyst who has helped shape the first draft of that history.

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