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Model Rules of Professional Conduct *American Bar Association* The Model Rules of Professional Conduct provides an up-to-date resource for information on legal ethics. Federal, state and local courts in all jurisdictions look to the Rules for guidance in solving lawyer malpractice cases, disciplinary actions, disqualification issues, sanctions questions and much more. In this volume, black-letter Rules of Professional Conduct are followed by numbered Comments that explain each Rule's purpose and provide suggestions for its practical application. The Rules will help you identify proper conduct in a variety of given situations, review those instances where discretionary action is possible, and define the nature of the relationship between you and your clients, colleagues and the courts. The Sojo Journal Volume 1 #1 IAP The Sojo Journal: Educational Foundations and Social Justice Education is an international peer-reviewed journal of educational foundations. The Department of Educational Leadership at California State University, East Bay, whose mission is to prepare and influence bold, socially responsible leaders who will transform the world of schooling, hosts the journal. It publishes essays that examine contemporary educational and social contexts and practices from critical perspectives. The Sojo Journal: Educational Foundations and Social Justice Education is interested in research studies as well as conceptual, theoretical, philosophical, and policy?analysis essays that advance educational practices that challenge the existing state of affairs in society, schools, and (in)formal education. The Sojo Journal: Educational Foundations and Social Justice Education is necessary because currently there is not an exclusively international, Foundations of Education journal. For instance, three of the leading journal in Education Foundations journals (e.g., The Journal of Educational Studies, British Journal of Sociology of Education, The Journal of Educational Foundations) solicit manuscripts and support scholarship mainly from professors who reside in Britain and the United States. This journal is also unique because it will bring together scholars and practitioners from disciplines outside of Educational Foundations, who are equally committed to social change and promoting equity and social justice inside and outside of K?16 schools. **Industrial Biorefineries and White Biotechnology** *Elsevier* Industrial Biorefineries and White Biotechnology provides a comprehensive look at the increasing focus on developing the processes and technologies needed for the conversion of biomass to liquid and gaseous fuels and chemicals, in particular, the development of low-cost technologies. During the last 3-4 years, there have been scientific and technological developments in the area; this book represents the most updated information and technological perspective on the topic. Provides information on the most advanced and innovative pretreatment processes and technologies for biomass Covers information on lignocellulosic and algal biomass to work on the principles of biorefinery Provides information on integration of processes for the pretreatment of biomass Designed as a textbook for both graduate students and researchers **Reconceptualizing English Education in a Multilingual Society** *Springer* This book brings together chapters that describe, investigate, and analyze the place of English in education in multilingual Philippines. Unlike most studies on languages in education, which take a neutral, de-contextualized stance, this volume take a pluricentric view of the English language by positioning it in relation to its varieties, as well as to other languages in the country. Because of the changing realities of English in the Philippines, traditional assumptions about the language as monolithic and unchanging, as well as about how it should be taught and learned, need to be revisited and re-conceptualized. **Organizing Corporate and Other Business Enterprises 6th Edition** *LexisNexis* Organizing Corporate and Other Business Enterprises is a one-volume treatise detailing the various aspects of setting up small business enterprises. Among the business entities discussed are individual proprietorships, general and limited partnerships, closely held corporations, not-for-profit corporations, and limited liability companies. Tax, financing, and management considerations are reviewed. The publication covers much more than the title indicates--it deals not just with organizing business enterprises but also with selected, tangential problem areas--e.g., fiduciary obligations of officers and directors, managing risk, employee benefits, etc. This publication is a practice guide to legal and tax factors to be considered in selecting a form of business organization. It is intended for the attorney who is advising proposed or existing small businesses. Organizing Corporate and Other Business Enterprises provides assistance from the inception of an enterprise through the death of the owners or the termination of the enterprise. Coverage includes: strong federal tax analysis, which is especially important for choice of entity classification, including S corporations; corporate domicile; promoter's rights; and initial capitalization. • Updated annually. • First published in 1949. • Revised Sixth Edition published in 1998. **Papers in ITJEMAST 11(16) 2020** *International Transaction Journal of Engineering, Management, & Applied Sciences & Technologies* International Transaction Journal of Engineering, Management, & Applied Sciences & Technologies publishes a wide spectrum of research and technical articles as well as reviews, experiments, experiences, modelings, simulations, designs, and innovations from engineering, sciences, life sciences, and related disciplines as well as interdisciplinary/cross-disciplinary/multidisciplinary subjects. Original work is required. Article submitted must not be under consideration of other publishers for publications. **Fundamentals of 5G Mobile Networks** *John Wiley & Sons* Fundamentals of 5G Mobile Networks provides an overview of the key features of the 5th Generation (5G) mobile networks, discussing the motivation for 5G and the main challenges in developing this new technology. This book provides an insight into the key areas of research that will define this new system technology paving the path towards future research and development. The book is multi-disciplinary in nature, and aims to cover a whole host of intertwined subjects that will predominantly influence the 5G landscape, including the future Internet, cloud computing, small cells and self-organizing networks (SONs), cooperative communications, dynamic spectrum management and cognitive radio, Broadcast-Broadband convergence, 5G security challenge, and green RF. This book aims to be the first of its kind towards painting a holistic perspective on 5G Mobile, allowing 5G stakeholders to capture key technology trends on different layering domains and to identify potential inter-disciplinary design aspects that need to be solved in order to deliver a 5G Mobile system that operates seamlessly. **Dying in America Improving Quality and Honoring Individual Preferences Near the End of Life** *National Academies Press* For patients and their loved ones, no care decisions are more profound than those made near the end of life. Unfortunately, the experience of dying in the United States is often characterized by fragmented care, inadequate treatment of distressing symptoms, frequent transitions among care settings, and enormous care responsibilities for families. According to this report, the current health care system of rendering more intensive services than are necessary and desired by patients, and the lack of coordination among programs increases risks to patients and creates avoidable burdens on them and their families. Dying in America is a study of the current state of health care for persons of all ages who are nearing the end of life. Death is not a strictly medical event. Ideally, health care for those nearing the end of life harmonizes with social, psychological, and spiritual support. All people with advanced illnesses who may be approaching the end of life are entitled to access to high-quality, compassionate, evidence-based care, consistent with their wishes. Dying in America evaluates strategies to integrate care into a person- and family-centered, team-based framework, and makes recommendations to create a system that coordinates care and supports and respects the choices of patients and their families. The findings and recommendations of this report will address the needs of patients and their families and assist policy makers, clinicians and their educational and credentialing bodies, leaders of health care delivery and financing organizations, researchers, public and private funders, religious and community leaders, advocates of better care, journalists, and the public to provide the best care possible for people nearing the end of life. **Minerals Yearbook Understanding Mobilities for Designing Contemporary Cities** *Springer* This book explores mobilities as a key to understanding the practices that both frame and generate contemporary everyday life in the urban context. At the same time, it investigates the challenges arising from the interpretation of mobility as a socio-spatial phenomenon both in the social sciences and in urban studies. Leading sociologists, economists, urban planners and architects address the ways in which spatial mobilities contribute to producing diversified uses of the city and describe forms and rhythms of different life practices, including unexpected uses and conflicts. The individual sections of the book focus on the role of mobility in transforming contemporary cities; the consequences of interpreting mobility as a socio-spatial phenomenon for urban projects and policies; the conflicts and inequalities generated by the co-presence of different populations due to mobility and by the interests gathered around major mobility projects; and the use of new data and mapping of mobilities to enhance comprehension of cities. The theoretical discussion is complemented by references to practical experiences, helping readers gain a broader understanding of mobilities in relation to the capacity to analyze, plan and design contemporary cities. **The Science of Parenting Adopted Children A Brain-Based, Trauma-Informed Approach to Cultivating Your Child's Social, Emotional and Moral Development** *Jessica Kingsley Publishers* Explaining how adoptive parents can help their traumatised child develop, it looks at the many different factors that can manifest in trauma, and how parents should respond to them. **International Handbook of Financial Literacy** *Springer* This Handbook presents in-depth research conducted on a myriad of issues within the field of financial literacy. Split into six sections, it starts by presenting prevalent conceptions of financial literacy before covering financial literacy in the policy context, the state and development of financial literacy within different countries, issues of assessment and evaluation of financial literacy, approaches to teaching financial literacy, and teacher training and teacher education in financial literacy. In doing so, it provides precise definitions of the construct of financial literacy and elaborates on the state and recent developments of financial literacy around the world, to show ways of measuring and fostering financial literacy and to give hints towards necessary and successful teacher trainings. The book also embraces the diversity in the field by revealing contrasting and conflicting views that cannot be bridged, while at the same time making a contribution by re-joining existing materials in one volume which can be used in academic discourse, in research-workshops, in university lectures and in the definition of program initiatives within the wider field of financial literacy. It allows for a landscape of financial literacy to be depicted which would foster the implementation of learning opportunities for human beings for sake of well-being within financial living-conditions. The Handbook is useful to academics and students of the topic, professionals in the sector of investment and banking, and for every person responsible for managing his or her financial affairs in everyday life. **Minerals Yearbook Metals and Minerals** This volume, covering metals and minerals, contains chapters on approximately 90 commodities. In addition, this volume has chapters on mining and quarrying trends and on statistical surveying methods used by Minerals Information, plus a statistical summary. **Advances in Anesthesia 2019** *Elsevier Health Sciences* Advances in Anesthesia highlights the year's significant medical advances, providing one source to review the essential information updates for the Anesthesiologist in that year. The distinguished editorial board, led by Dr. Thomas McLoughlin, includes Drs. Richard Dutton, Laurence Torsher, and Francis Salinas. The board has assembled a first-rate volume for 2019." **Re-Imagining Writing: Interdisciplinary Perspectives** *BRILL* **Swimming Upstream Parenting Girls for Resilience in a Toxic Culture** *Oxford University Press, USA* Many of today's parents struggle with their approach in raising a healthy daughter within our complex culture. Never before have girls been faced with so many pressures to live up to confusing and often contradictory cultural expectations. These burdens are intense, newly evolving, and are affecting girls at earlier and earlier ages. As girls of all ages listen to the messages of popular culture, they gather that their worth is based upon a perfect appearance, the ability to gain attention and approval from others, and their accrual of accomplishments. As girls absorb these expectations, they begin to believe they are not good enough as they are. They are not able to develop an authentic sense of self because they lose themselves in trying to become what the culture dictates. It is not surprising that with all of these pressures, girls are experiencing stress, emptiness, and skyrocketing rates of mental health problems. Parents know that something is very wrong with today's culture, but they can't quite put a name on the problem. Many feel helpless as popular cultural influences pervade modern life at every turn. This book, however, provides parents with reassurance that their influence can make a significant difference in their daughters' development. Parents are empowered to

make positive choices to help girls learn to resist cultural pressures and to successfully navigate the transitions they will face in their journey as girls in today's culture. Written in an engaging, practical style, Laura Choate draws from research and counseling literature to provide parents with tools they can use to teach their daughters the power of resilience. The book begins with a portrait of the contemporary adolescent girl's environment, including an in-depth exploration of cultural pressures and an overview of how these pressures influence girls' physical, cognitive, and social development. In the second part of the book, parents learn about five resilience dimensions that girls need not only to survive, but to thrive as they develop during girlhood and adolescence. Practical tools for instilling resilience regarding girls' positive body image, healthy relationships with friends and romantic partners, and management of high-pressure academic environments through a redefinition of what it means to be successful are all discussed extensively. *International Practices to Promote Budget Literacy Key Findings and Lessons Learned World Bank Publications* Budget literacy is defined as 'the ability to read, decipher, and understand public budgets to enable and enhance meaningful citizen participation in the budget process'. It is comprised of two main parts - (i) a technical understanding of public budgets, including familiarity with government spending, tax rates and public debt and; (ii) the ability to engage in the budget process, comprising of practical knowledge on day-to-day issues, as well as an elementary understanding of the economic, social and political implications of budget policies, the stakeholders involved and when and how to provide inputs during the annual budget cycle. Given that no international standards or guidelines have been established for budget literacy education to date, this book seeks to address this gap by taking stock of illustrative initiatives promoting budget literacy for youth in selected countries. The underlying presumption is that when supply-side actors in the budget process -- governments -- simplify and disseminate budget information for demand-side actors -- citizens -- this information will then be used by citizens to provide feedback on the budget. However, since citizens are often insufficiently informed about public budgets to constructively participate in budget processes one way to empower them and to remedy the problem of "budget illiteracy" is to provide budget-literacy education in schools to youth, helping them evolve into civic-minded adults with the essential knowledge needed for analyzing their government's fiscal policy objectives and measures, and the confidence and sense of social responsibility to participate in the oversight of public resources. This book elaborates on approaches, learning outcomes, pedagogical strategies and assessment approaches for budget literacy education, and presents lessons that are relevant for the development, improvement, or scaling up of budget literacy initiatives. *Let's Talk Toddlers A Practical Guide to High-Quality Teaching Redleaf Press* This is a user-friendly book that speaks to the realities, challenges, and needs of daily life with rambunctious, enthusiastic, unpredictable toddlers in group settings, thus increasing the quality of toddler care. This book highlights informative and real-life examples, with immediate takeaway action steps that detail solutions and resources for practice. *Fail U. The False Promise of Higher Education St. Martin's Press* The cost of a college degree has increased by 1,125% since 1978—four times the rate of inflation. Total student debt has surpassed \$1.3 trillion. Nearly two thirds of all college students must borrow to study, and the average student graduates with more than \$30,000 in debt. Many college graduates under twenty-five years old are unemployed or underemployed. And professors—remember them?—rarely teach undergraduates at many major universities, instead handing off their lecture halls to cheaper teaching assistants. So, is it worth it? That's the question Charles J. Sykes attempts to answer in *Fail U.*, exploring the staggering costs of a college education, the sharp decline in tenured faculty and teaching loads, the explosion of administrative jobs, the grandiose building plans, and the utter lack of preparedness for the real world that many now graduates face. *Fail U.* offers a different vision of higher education; one that is affordable, more productive, and better-suited to meet the needs of a diverse range of students—and one that will actually be useful in their future careers and lives. *Minerals Yearbook Area Reports: International Review 2014 Africa and the Middle East Government Printing Office* This edition of the U.S. Geological Survey (USGS) Minerals Yearbook discusses the performance of the worldwide minerals and materials industries during year 2013 and provides background information to assist in interpreting that performance. These annual reviews are designed to provide timely statistical data on mineral commodities in various countries. This volume covers data from Asia and the Pacific. Each report includes sections on government policies and programs, environmental issues, trade and production data, industry structure and ownership, commodity sector developments, infrastructure, and a summary outlook. Audience: Government employees and contractors, as well as businesses and employees, all working in mineral-related trades, especially with interests in statistics about mineral commodities overseas, will find this resource invaluable. *Motivational Interviewing in Schools Conversations to Improve Behavior and Learning Guilford Publications* The first teacher's guide to the proven counseling approach known as motivational interviewing (MI), this pragmatic book shows how to use everyday interactions with students as powerful opportunities for change. MI comprises skills and strategies that can make brief conversations about any kind of behavioral, academic, or peer-related challenge more effective. Extensive sample dialogues bring to life the "dos and don'ts" of talking to K-12 students (and their parents) in ways that promote self-directed problem solving and personal growth. The authors include the distinguished codveloper of MI plus two former classroom teachers. User-friendly features include learning exercises and reflection questions; additional helpful resources are available at the companion website. Written for teachers, the book will be recommended and/or used in teacher workshops by school psychologists, counselors, and social workers. This book is in the Applications of Motivational Interviewing series, edited by Stephen Rollnick, William R. Miller, and Theresa B. Moyers. *Advances in Artificial Intelligence -- IBERAMIA 2014 14th Ibero-American Conference on AI, Santiago de Chile, Chile, November 24-27, 2014, Proceedings Springer* This book constitutes the refereed proceedings of the 14th Ibero-American Conference on Artificial Intelligence, IBERAMIA 2014, held in Santiago de Chile, Chile, in November 2014. The 64 papers presented were carefully reviewed and selected from 136 submissions. The papers are organized in the following topical sections: knowledge engineering, knowledge representation and probabilistic reasoning; planning and scheduling; natural language processing; machine learning; fuzzy systems; knowledge discovery and data mining; bio-inspired computing; robotics; vision; multi-agent systems; agent-based modeling and simulation; AI in education, affective computing, and human-computer interaction; applications of AI; and ambient intelligence. *The Federalist Papers Read Books Ltd Classic Books Library* presents this brand new edition of "The Federalist Papers", a collection of separate essays and articles compiled in 1788 by Alexander Hamilton. Following the United States Declaration of Independence in 1776, the governing doctrines and policies of the States lacked cohesion. "The Federalist", as it was previously known, was constructed by American statesman Alexander Hamilton, and was intended to catalyze the ratification of the United States Constitution. Hamilton recruited fellow statesmen James Madison Jr., and John Jay to write papers for the compendium, and the three are known as some of the Founding Fathers of the United States. Alexander Hamilton (c. 1755-1804) was an American lawyer, journalist and highly influential government official. He also served as a Senior Officer in the Army between 1799-1800 and founded the Federalist Party, the system that governed the nation's finances. His contributions to the Constitution and leadership made a significant and lasting impact on the early development of the nation of the United States. *Human Development Report 2014 Sustaining Human Progress: Reducing Vulnerabilities and Building Resilience United Nations Publications* Most people in most countries have been steadily better in human development. Advances in technology and incomes hold ever-greater for longer, healthier, more secure lives. *Business Communication: Process & Product Cengage Learning* BUSINESS COMMUNICATION: PROCESS AND PRODUCT, 9E prepares readers for success in today's digital workplace. This book introduces the basics of communicating effectively in the workplace, using social media in a professional environment, working in teams, becoming a good listener, and developing individual and team presentations. Authors Mary Ellen Guffey and Dana Loewy also offer a wealth of ideas for writing resumes and cover letters, participating in interviews, and completing follow-up activities. Optional grammar coverage in each chapter, including a comprehensive grammar guide in the end-of-book appendix, helps readers improve critical English language skills. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version. *Asia-Pacific Development Journal, Vol. 22, No. 2, December 2015 United Nations* Published twice a year by the Macroeconomic Policy and Financing for Development Division of the United Nations Economic and Social Commission for Asia and the Pacific, the primary objective of the Asia-Pacific Development Journal (APDJ) is to provide a platform for the exchange of knowledge, experience, ideas, information and data on all aspects of economic and social development issues and concerns facing the region and aims to stimulate policy debate and assist in the formulation of policy. Over the years, the Journal has emerged as a key United Nations publication in telling the Asian development story in a concise, coherent and impartial manner to stimulate policy debate and assist in the formulation of policy in the region. This special issue contains five selected discussion papers that highlight the importance of raising substantial financial resources various sources to invest in the social sectors, infrastructure development and efforts to tackle climate change in order to ensure a transformative change to bring about inclusive growth and sustainable development in the Asia-Pacific region. *Behavioral Science & Policy Brookings Institution Press* The success of nearly all public- and private- sector policies hinges on the behavior of individuals, groups, and organizations. Today, such behaviors are better understood than ever, thanks to a growing body of practical behavioral science research. However, policymakers often are unaware of behavioral science findings that may help them craft and execute more effective and efficient policies. The pages of this new journal will become a meeting ground: a place where scientists and non-scientists can encounter clearly described behavioral research that can be put into action. By design, the scope of BSP is broad, with topics spanning health care, financial decisionmaking, energy and the environment, education and culture, justice and ethics, and work place practices. Contributions will be made by researchers with expertise in psychology, sociology, law, behavioral economics, organization science, decision science, and marketing. The journal is a key offering of the Behavioral Science & Policy Association in partnership with the Brookings Institution. The mission of BSPA is to foster dialog between social scientists, policymakers, and other practitioners in order to promote the application of rigorous empirical behavioral science in ways that serve the public interest. BSPA does not advance a particular agenda or political perspective. The first issue's contents follow. *Behavioral Science & Policy, vol. 2, no. 1 Table of Contents: Editors' Note Spotlight—Pre-Kindergarten Interventions: American Policy on Early Childhood Education & Development: Many Programs, Great Hopes, Modest Prospects, Ron Haskins Evidence for the Benefits of State Prekindergarten Programs: Myth & Misrepresentation, Dale C. Farran & Mark W. Lipsey Reforming Head Start for the 21st Century: A Policy Prescription, Sara Mead & Ashley LiBetti Mitchel Home Visiting Programs: Four Evidence-Based Lessons for Policymakers, Cynthia Osborne Launching Preschool 2.0: A Road Map to High-Quality Public Programs at Scale, Christina Weiland A 10-Year Strategy of Increased Coordination & Comprehensive Investments in Early Child Development, Ajay Chaudry & Jane Waldfogel Reimagining Accountability in K-12 Education, Brian P. Gill, Jennifer S. Lerner, & Paul Meosky Featured Topic: Healthy Through Habit: Interventions for Initiating & Maintaining Health Behavioral Change, Wendy Wood & David Neal Making the Truth Stick & the Myths Fade: Lessons from Cognitive Psychology, Norbert Schwarz, Eryn Newman, & William Leach Editorial Policy Communities in Action Pathways to Health Equity National Academies Press* 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. *The Routledge Handbook of Financial Literacy Routledge* Financial literacy and financial education are not new topics, even though interest in these topics among policymakers, financial authorities, and academics continues to grow. The Routledge Handbook of Financial Literacy provides a comprehensive reference work that addresses both research perspectives and practical applications to financial education. This is the first volume to summarize the milestones of research in financial literacy from multiple perspectives to offer an overview. The book is organized into six parts. The first three parts provide a conceptual framework, which discusses what financial literacy is, how it should be measured, and explains why it represents a relevant topic and effective tool in enhancing decision-making among consumers as well as consumer protection strategies. Part IV addresses the connection between financial education and financial literacy, with chapters about financial education in school settings as well as for adults. This part includes an analysis of the role of Fintech and the use of gamification in financial education. Part V is a collection of contributions that

analyze financial literacy and financial education around the world, with a focus on geographical areas including the U.S., South America, Western Europe, Eastern Europe, Asia, and Africa. This part also considers how financial literacy should be addressed in the case of Islamic finance. The concluding part of the book examines how financial literacy is related to other possible approaches to consumer finance and consumer protection, addressing the relationships between financial literacy and behavioral economics, financial well-being, and financial inclusion. This volume is an indispensable reference for scholars who are new to the topic, including undergraduate and graduate students, and for experienced researchers who wish to enrich their knowledge, policymakers seeking a broader understanding and an international perspective, and practitioners who seek knowledge of best practices as well as innovative approaches. *The Education Invasion How Common Core Fights Parents for Control of American Kids* *Encounter Books* Most Americans had no idea what Common Core was in 2013, according to polls. But it had been creeping into schools nationwide over the previous three years, and children were feeling its effects. They cried over math homework so mystifying their parents could not help them, even in elementary school. They read motley assortments of "informational text" instead of classic literature. They dreaded the high-stakes tests, in unfamiliar formats, that were increasingly controlling their classrooms. How did this latest and most sweeping "reform" of American education come in mostly under the radar? Joy Pullmann started tugging on a thread of reports from worried parents and frustrated teachers, and it led to a big tangle of history and politics, intrigue and arrogance. She unwound it to discover how a cabal of private foundation honchos and unelected public officials cooked up a set of rules for what American children must learn in core K-12 classes, and how the Obama administration pressured states to adopt them. Thus a federalized education scheme took root, despite legal prohibitions against federal involvement in curriculum. Common Core and its testing regime were touted as "an absolute game-changer in public education," yet the evidence so far suggests that kids are actually learning less under it. Why, then, was such a costly and disruptive agenda imposed on the nation's schools? Who benefits? And how can citizens regain local self-governance in education, so their children's minds will be fed a more nourishing intellectual diet and be protected from the experiments of emboldened bureaucrats? *The Education Invasion* offers answers and remedies. *Rethinking Islamic Finance Markets, Regulations and Islamic Law* *Routledge* Islamic finance's phenomenal growth owes to the Shariah compliant nature of its financial instruments. Shariah forbids the charging of interest (Riba) and instead promulgates risk-sharing and trade-based modes of financing. The Islamic financial industry has been subject to both critique and admiration. Critics argue that Islamic instruments (bearing debt-based structures) differ from their conventional counterparts only in legal lexicon and not in economic impact. The admirers argue that such instruments, irrespective of wider economic implications, rigorously comply with 'juristically sound' Islamic principles. This book aims to reconcile the above dispute. It argues that the financial impact of instruments is a consequence of the way they are priced and structured. The similarity in pricing and structures is an outcome not of the underlying Islamic financial modes but of the competitive environment in which Islamic instruments compete. Even risk-sharing and trade-based Islamic structures, if implemented in such an environment, would have a financial impact similar to that of conventional instruments. This book has a wider appeal for both academic and non-academic audiences. It can complement undergraduate and graduate courses as an additional reading on the intricacies of Islamic financial instruments and markets. For PhD students, it would help identify future research areas. To non-academics, it offers a deeper understanding regarding the working of the Islamic finance industry. *Credit Rating Governance Global Credit Gatekeepers* *Routledge* 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. *Human Development Report 2015 Work for Human Development* *United Nations* This report takes a broad view of the link between work and human development. Work is a critical tool for economic growth and security, poverty reduction and gender equality. It enables full participation in society while affording people a sense of dignity and worth. Humans working together not only increase their material well-being, they also accumulate a wide body of knowledge that serves as the basis for cultures and civilizations. The report finds that work enhances human development when policies are taken to expand productive, remunerative and satisfying work opportunities. Workers' skills and potentials are enhanced, their well-being in terms of rights, safety and benefits are ensured with targeted interventions, and an agenda incorporating decent work, a new Social Contract and a Global Deal is pursued. *Special Educational Needs and Inclusive Practices An International Perspective* *Springer* "Today, school is becoming a rapidly changing learning environment. Thinking about students as a homogeneous population is no longer allowed, as diversity - in terms of culture, language, gender, family organisation, learning styles and so on - has emerged as a key challenge for education today. The debate on Special Educational Needs largely reflects this challenge, as working in school implies careful reconsideration of what we mean by "normal" and "special". Current educational intervention is generally based on a deficit and "within-child" model of facing SEN, whereas very little attention is given to the role of learning environments. The focus is on the child more than on the whole class, and on cognition and technical provisions more than on affective, sociocultural and community dimensions of learning. Conversely, regarding students and their needs as "hidden voices" allows us to adopt a transformative approach which sees diversity as a stimulus for the development of educational practices that might benefit all children and help school to become an inclusive and "moving" organisation. The aim of the book is twofold: on the one hand, it offers a systematic overview of the inclusive education state-of-the-art in six countries (Germany, Italy, Norway, Sweden, UK, and USA) based on the contributions by well-known scholars such as Christy Ashby, Barbara Brokamp, Fabio Dovigo, Kari Nes, Mara Westling Allodi, Tony Booth, and Beth Ferri; on the other hand, the book analyses five cases of good practices of inclusion related to different subjects and school levels." *Value-Addition in Food Products and Processing Through Enzyme Technology* *Academic Press* Value Addition in Food Products and Processing using Enzyme Technology offers an updated review regarding the potential impact of new enzymes and enzyme technology on the food sector. The book brings together novel sources and technologies regarding enzymes in value added food development, food production, food processing, food preservation, food engineering and food biotechnology. It will be extremely useful for different types of readers, including food scientists, academic and food biotechnologists, but will also be ideal for students studying food-related courses. This book includes concise and up-to-date research information from multiple independent scientific papers from around the world. This is an essential, multidisciplinary text for research and development professionals, research scientists, and academics in food, biotechnology, and agriculture industries. It addresses safety issues and includes the sources, screening, immobilization and application of food-grade enzymes in food. Presents research data from experts Includes emerging industry topics such as baby food and food safety Offers methodologies of enzymes in diagnostics for food testing and analysis Emphasizes enzyme technology through a microbial biotechnological lens Includes bakery and confectionery products, meat and poultry products, vegetables, food ingredients, functional foods, flavors and food additives and seafood Policy-Making in the GCC State, Citizens and Institutions *Bloomsbury Publishing* The GCC is a major player in the post-2011 reordering of the Middle East. Despite the rise in prominence of individual Gulf states - especially Kuwait, Qatar, Saudi Arabia and the United Arab Emirates - and the growth of the GCC as a collective entity, surprisingly little attention has been paid to the actual mechanics of policy-making in the region. This book analyses the vital role that institutions are coming to play in shaping policy in the Gulf Arab states. The research coincides with two key developments that have given institutions new importance in the policy process: the emergence of a new generation of leaders in the Gulf, and the era of low oil prices. Both developments, along with dramatic demographic change, have compelled state and citizens to re-evaluate the nature of the social contract that binds them together. Contributors assess the changing relationship between state and citizen and evaluate the role that formal and informal institutions play in mediating such change and informing policy. The book shows how academic, social and economic institutions are responding to the increasingly complex process of decision-making, where citizens demand better services and further empowerment, and states are obliged to seek wider counsel, although wanting to retain ultimate authority. With contributions from both academics and practitioners, this book will be highly relevant for researchers and policymakers alike. *The Boy Crisis Why Our Boys Are Struggling and What We Can Do About It* *BenBella Books* What is the boy crisis? It's a crisis of education. Worldwide, boys are 50 percent less likely than girls to meet basic proficiency in reading, math, and science. It's a crisis of mental health. ADHD is on the rise. And as boys become young men, their suicide rates go from equal to girls to six times that of young women. It's a crisis of fathering. Boys are growing up with less-involved fathers and are more likely to drop out of school, drink, do drugs, become delinquent, and end up in prison. It's a crisis of purpose. Boys' old sense of purpose—being a warrior, a leader, or a sole breadwinner—are fading. Many bright boys are experiencing a "purpose void," feeling alienated, withdrawn, and addicted to immediate gratification. So, what is The Boy Crisis? A comprehensive blueprint for what parents, teachers, and policymakers can do to help our sons become happier, healthier men, and fathers and leaders worthy of our respect. *Social Issues in Sport* *Human Kinetics* *Social Issues in Sport, Fourth Edition With HKPropel Access*, introduces students to the study of sport as a social phenomenon. It explores current trends in sport and examines complex connections between sport and politics, economics, religion, race, gender, youth, and more. Author Ronald Woods draws on his experience of more than 40 years as a professor, coach, and sport administrator to explore modern sport from historical and cultural perspectives. New coauthor B. Nalani Butler offers a fresh perspective to the study of sport from an emerging generation of Black female scholars. She draws on her background as an athlete and professor, and leverages her international experience from working with the Center for Sport, Peace and Society and the International Olympic Academy (IOA). The text's presentation style, full-color design, and ample learning tools are designed to keep students engaged. *Social Issues in Sport, Fourth Edition*, addresses the Common Professional Component topics outlined by the Commission on Sport Management Accreditation (COSMA). The text remains grounded in practical application and provides opportunities for students to examine real-world issues through the lens of social theory. The fourth edition also features the following enhancements: Online learning tools delivered through HKPropel: case studies on current events, video lectures, and essay and multiple-choice questions to support applied learning and encourage critical thinking Increased emphasis on emerging issues such as sport wagering, the use of social protest by athletes, sexual harassment of or by athletes, and sport safety Discussions on the rise in popularity of esports and on the exploding influence of social media on athletes, spectators, and fans Updated sidebars that address current topics such as the effect of the COVID-19 pandemic on sport, offering a contemporary context to which students can apply the concepts in the text *Social Issues in Sport, Fourth Edition*, is streamlined into three parts, maintaining an accessible and student-friendly format that aligns with a 16-week semester. Part I sets the stage for studying sport from a sociological perspective by defining key terms and presenting crucial social theories. This section examines participation in sport, from spectators to performers, and explores sport economics through sport management, sport marketing, and sport media. Part II discusses sport institutions at all levels, from youth sport to Olympic competition. Part III is devoted to current issues and critically analyzes the effects of gender, race, economic status, religion, and government on sport. It also offers a detailed look at both ethics and deviance in sport. *Social Issues in Sport, Fourth Edition*, provides the foundations for critically examining the multifaceted roles of sport and physical activity in society. The information and activities offered by the text invite students to evaluate the sociocultural issues intertwined with sport and relate these themes to their own lives. Through this in-depth examination of sociocultural issues, students will be able to understand and appreciate the development of sport as a part and reflection of our society. Note: A code for accessing HKPropel is not included with this ebook but may be purchased separately. *American Defense Policy* *JHU Press* "Organized into three parts, the ninth edition traces the impact that societal changes and emerging technologies are having as force enablers, game changers, or disruptors of American defense policy"-- *Innovative Process Development in Metallurgical Industry Concept to Commission* *Springer* This book describes the phases for innovative metallurgical process development, from concept to commercialization. Key features of the book include: • Need for process innovation • Selection and optimization of process steps • Determination of the commercial feasibility of a process including engineering and equipment selection • Determination of the environmental footprint of a process • Case-study examples of innovative process development