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Fringe Banking John P. Caskey 1994-08-24 "Cogently argued, fills an important gap in the literature, and is accessible to undergraduates."—Choice "Dismantles the mythology surrounding pawnshops and check-cashing outlets, and demonstrates that they are no longer on the fringe of our financial system but integral to it."—San Francisco Bay Guardian In today's world of electronic cash transfers, automated teller machines, and credit cards, the image of the musty, junk-laden pawnshop seems a relic of the past. But it is not. The 1980s witnessed a tremendous boom in pawnbroking. There are now more pawnshops than ever before in U.S. history, and they are found not only in large cities but in towns and suburbs throughout the nation. As John Caskey demonstrates in Fringe Banking, the increased public patronage of both pawnshops and commercial check-cashing outlets signals the growing number of American households now living on a cash-only basis, with no connection to any mainstream credit facilities or banking services. Fringe Banking is the first comprehensive study of pawnshops and check-cashing outlets, profiling their operations, customers, and recent growth from family-owned shops to such successful outlet chains as Cash American and ACE America's Cash Express. It explains why, despite interest rates and fees substantially higher than those of banks, their use has so dramatically increased. According to Caskey, declining family earnings, changing family structures, a growing immigrant population, and lack of household budgeting skills has greatly reduced the demand for bank deposit services among millions of Americans. In addition, banks responded to 1980s regulatory changes by increasing fees on deposit accounts with small balances and closing branches in many poor urban areas. These factors combined to leave many low- and moderate-income families without access to checking privileges, credit services, and bank loans. Pawnshops and check-cashing outlets provide such families with essential financial services they cannot obtain elsewhere. Caskey notes that fringe banks, particularly check-cashing outlets, are also utilized by families who could participate in the formal banking system, but are willing to pay more for convenience and quick access to cash. Caskey argues that, contrary to their historical reputation as predators milking the poor and desperate, pawnshops and check-cashing outlets play a key financial role for disadvantaged groups. Citing the inconsistent and often unenforced state laws currently governing the industry, Fringe Banking challenges policy makers to design regulations that will allow fringe banks to remain profitable without exploiting the customers who depend on them.

Novel Biodegradable Microbial Polymers E.A. Dawes 2012-12-06 The NATO Advanced Research Workshop from which this book derives was conceived during Biotec-88, the Second Spanish Conference on Biotechnology, held at Barcelona in June 1988. The President of the Conference, Dr. Ricardo Guerrero, had arranged sessions on bacterial polymers which included lectures by five invited participants who, together with Dr. Guerrero, became the Organizing Committee for a projected meeting that would focus attention upon the increasing international importance of novel biodegradable polymers. The proposal found favour with the NATO Science Committee and, with Dr. R. Clinton Fuller and Dr. Robert W. Lenz as the co-Directors, Dr. Edwin A. Dawes as the Proceedings Editor, and Dr. Hans G. Schlegel, Dr. Alexander J.B. Zehnder and Dr. Ricardo Guerrero as members of the Organizing Committee, the meeting quickly

took shape. To Dr. Guerrero we owe the happy choice of Sitges for the venue, a pleasant coastal resort 36 kilometres from Barcelona, which proved ideal. The sessions were held at the Palau de Maricel in appropriately impressive surroundings, and invaluable local support was provided by Mr. Jordi Mas-Castella and by Ms. Merce Piqueras. Much of the preparatory work fell upon the broad shoulders of Mr. Edward Knee, whose efforts are deeply appreciated. The Organizing Committee hopes that this Workshop will prove to be the first of a series which will aim to keep abreast of a rapidly expanding and exciting area of research that is highly relevant to environmental and industrial interests.

Spills of Diluted Bitumen from Pipelines National Academies of Sciences, Engineering, and Medicine 2016-03-22 Diluted bitumen has been transported by pipeline in the United States for more than 40 years, with the amount increasing recently as a result of improved extraction technologies and resulting increases in production and exportation of Canadian diluted bitumen. The increased importation of Canadian diluted bitumen to the United States has strained the existing pipeline capacity and contributed to the expansion of pipeline mileage over the past 5 years. Although rising North American crude oil production has resulted in greater transport of crude oil by rail or tanker, oil pipelines continue to deliver the vast majority of crude oil supplies to U.S. refineries. **Spills of Diluted Bitumen from Pipelines** examines the current state of knowledge and identifies the relevant properties and characteristics of the transport, fate, and effects of diluted bitumen and commonly transported crude oils when spilled in the environment. This report assesses whether the differences between properties of diluted bitumen and those of other commonly transported crude oils warrant modifications to the regulations governing spill response plans and cleanup. Given the nature of pipeline operations, response planning, and the oil industry, the recommendations outlined in this study are broadly applicable to other modes of transportation as well.

United States Life Tables 1985

Medical Secrets E-Book Mary P. Harward 2018-09-29 For more than 30 years, the highly regarded **Secrets Series®** has provided students and practitioners in all areas of health care with concise, focused, and engaging resources for quick reference and exam review. **Medical Secrets, 6th Edition**, features the **Secrets'** popular question-and-answer format that also includes lists, tables, pearls, memory aids, and an easy-to-read style – making inquiry, reference, and review quick, easy, and enjoyable. The proven **Secrets Series®** format gives you the most return for your time – succinct, easy to read, engaging, and highly effective. Coverage includes the full range of essential topics in medicine for in-training and practicing professionals, authored by a diverse range of teachers and clinicians who cover both medical and ethical issues. Fully revised and updated throughout, including protocols and guidelines that are continuously evolving and that increasingly dictate best practices. **Top 100 Secrets and Key Points** boxes provide a fast overview of the secrets you must know for success in practice and on exams.

Carbon-Ion Radiotherapy Hirohiko Tsujii 2013-12-25 This book serves as a practical guide for the use of carbon ions in cancer radiotherapy. On the basis of clinical experience with more than 7,000 patients with various types of tumors treated over a period of nearly 20 years at the National Institute of Radiological Sciences, step-by-step procedures and technological development of this modality are highlighted. The book is divided into two sections, the first covering the underlying principles of physics and biology, and the second section is a systematic review by tumor site, concentrating on the role of therapeutic techniques and the pitfalls in treatment planning. Readers will learn of the superior outcomes obtained with carbon-ion therapy for various types of tumors in terms of local control and toxicities. It is essential to understand that the carbon-ion beam is like a two-edged sword: unless it is used properly, it can increase the risk of severe injury to critical organs. In early series of dose-escalation studies, some patients experienced serious adverse effects such as skin ulcers, pneumonitis, intestinal ulcers, and bone necrosis, for which salvage surgery or hospitalization was required. To preclude such detrimental results, the adequacy of therapeutic techniques and dose fractionations was carefully examined in each case. In this way, significant improvements in treatment results have been achieved and major toxicities are no longer observed. With that knowledge, experts in relevant fields expand upon techniques for treatment delivery at each anatomical site, covering indications and optimal treatment planning. With its practical focus, this book will benefit radiation oncologists, medical physicists, medical dosimetrists, radiation therapists, and senior nurses whose work involves radiation therapy, as well as medical oncologists and others who are interested in radiation therapy.

Socialization to Politics Dean Jaros 1973

We the People Benjamin Ginsberg 1999 Emphasizing the relevance of politics and government in

everyday life, *We the People* provides tools to help students think critically about American government and politics. The Sixth Edition has been carefully updated to reflect most recent developments, including the ongoing conflict in Iraq and the 2006 midterm elections. Complemented by a rich package of multimedia tools for instructors and students, including a new video-clip DVD, *We the People* is now more pedagogically effective than ever.

Toxicological Profile for Polychlorinated Biphenyls (PCBs) 2000

Biocommunication of Phages Guenther Witzany 2020-06-29 This is the first book to systemize all levels of communicative behavior of phages. Phages represent the most diverse inhabitants on this planet. Until today they are completely underestimated in their number, skills and competences and still remain the dark matter of biology. Phages have serious effects on global energy and nutrient cycles. Phages actively compete for host. They can distinguish between 'self' and 'non-self' (complement same, preclude others). They process and evaluate available information and then modify their behaviour accordingly. These diverse competences show us that this capacity to evaluate information is possible owing to communication processes within phages (intra-organismic), between the same, related and different phage species (interorganismic), and between phages and non-phage organisms (transorganismic). This is crucial in coordinating infection strategies (lytic vs. lysogenic) and recombination in phage genomes. In 22 chapters, expert contributors review current research into the varying forms of phage biocommunication and Phagetherapy. *Biocommunication of Phages* aims to assess the current state of research, to orient further investigations on how phages communicate with each other to coordinate their behavioral patterns, and to inspire further investigation of the role of non-phage viruses (non-lytic, non-prokaryotic) in these highly dynamic interactional networks.

U.S. Tax Guide for Aliens 1998

The Military and the State in Latin America Alain Rouquié 1987-01-01

Directory of Postsecondary Institutions 1992

Supervision Samuel C Certo 2021-02 "Supervision: Concepts and Skill-Building helps students learn what it takes to be a successful supervisor in today's complex work world. The focus of this new edition continues the tradition of presenting useful tools and solutions for meeting present-day supervision challenges"--

Epitranscriptomics Narendra Wajapeyee 2018-12-22 This volume provides readers with the latest technologies to study changes in the epitranscriptome. The protocols described in this book explore both targeted and unbiased high-throughput analysis associated with post-transcriptional RNA modification. The chapters in this book also cover specific topics such as transcriptome-wide detection of 5-methylcytosine; HAMR; iRNA-2OM; genome-wide annotation of circRNAs; immune-northern blotting; and detection and quantification of pseudouridine in RNA. Written in the highly successful *Methods in Molecular Biology* series format, chapters include introductions to their respective topics, lists of the necessary materials and reagents, step-by-step, readily reproducible laboratory protocols, and tips on troubleshooting and avoiding known pitfalls. Authoritative and comprehensive, *Epitranscriptomics: Methods and Protocols* is an important resource for both expert and novice scientists who are interested in learning more about this field.

Survey of Text Mining Michael W. Berry 2013-03-14 Extracting content from text continues to be an important research problem for information processing and management. Approaches to capture the semantics of text-based document collections may be based on Bayesian models, probability theory, vector space models, statistical models, or even graph theory. As the volume of digitized textual media continues to grow, so does the need for designing robust, scalable indexing and search strategies (software) to meet a variety of user needs. Knowledge extraction or creation from text requires systematic yet reliable processing that can be codified and adapted for changing needs and environments. This book will draw upon experts in both academia and industry to recommend practical approaches to the purification, indexing, and mining of textual information. It will address document identification, clustering and categorizing documents, cleaning text, and visualizing semantic models of text.

Foundations of American Political Thought Constance Polin 2006 *Foundations of American Political Thought: Readings and Commentary* explains American historical concepts and key political ideas from 1620 to 1910. In this primer for democracy, all verbatim passages and original documents point to their original intentions and ideological movements. Key terms and basic terminology are incisive and essential for a thorough understanding of democracy. This book represents the setting and trends that produced sound progress in American political growth.

Methods in Stream Ecology F. Richard Hauer 2011-04-27 *Methods in Stream Ecology, Second Edition*, provides a complete series of field and laboratory protocols in stream ecology that are ideal for teaching or conducting research. This updated edition reflects recent advances in the technology associated with ecological assessment of streams, including remote sensing. In addition, the relationship between stream flow and alluviation has been added, and a new chapter on riparian zones is also included. The book features exercises in each chapter; detailed instructions, illustrations, formulae, and data sheets for in-field research for students; and taxonomic keys to common stream invertebrates and algae. With a student-friendly price, this book is key for all students and researchers in stream and freshwater ecology, freshwater biology, marine ecology, and river ecology. This text is also supportive as a supplementary text for courses in watershed ecology/science, hydrology, fluvial geomorphology, and landscape ecology. Exercises in each chapter Detailed instructions, illustrations, formulae, and data sheets for in-field research for students Taxonomic keys to common stream invertebrates and algae Link from Chapter 22: FISH COMMUNITY COMPOSITION to an interactive program for assessing and modeling fish numbers

Governing Texas Jason P. Casellas 2017-02-01 The #1 selling book for Texas government courses, with a new focus on the future of Texas politics.

Public Speaking 3.0 2004

The American Democracy Alexis de Toqueville 2020-12-17 The primary focus of *Democracy in America* is an analysis of why republican representative democracy has succeeded in the United States while failing in so many other places. Also, Tocqueville speculates on the future of democracy in the United States, discussing possible threats to democracy and possible dangers of democracy. These include his belief that democracy has a tendency to degenerate into "soft despotism" as well as the risk of developing a tyranny of the majority. He observes that the strong role religion played in the United States was due to its separation from the government, a separation all parties found agreeable. Tocqueville also outlines the possible excesses of passion for equality among men, foreshadowing the totalitarian states of the twentieth century as well as the severity of contemporary political correctness.

INTERNATIONAL BUILDING CODE 2000

Edible Oil Processing Wolf Hamm 2013-08-05 Oils and fats are almost ubiquitous in food processing, whether naturally occurring in foods or added as ingredients that bring functional benefits. Whilst levels of fat intake must be controlled in order to avoid obesity and other health problems, it remains the fact that fats (along with proteins and carbohydrates) are one of the three macronutrients and therefore an essential part of a healthy diet. The ability to process oils and fats to make them acceptable as part of our food supplies is a key component in our overall knowledge of them. Without this ability, the food that we consume would be totally different, and much of the flexibility available to us as a result of the application of processing techniques would be lost. Obviously we need to know how to process fatty oils, but we also need to know how best to use them once they have been processed. This second edition of *Edible Oil Processing* presents a valuable overview of the technology and applications behind the subject. It covers the latest technologies which address new environmental and nutritional requirements as well as the current state of world edible oil markets. This book is intended for food scientists and technologists who use oils and fats in food formulations, as well as chemists and technologists working in edible oils and fats processing.

International Business Taxation Sol Picciotto 1992 This book is a study on the historical development and current status of international tax law in several of the world's most important trading economies. The book emphasizes the laws and policies of the United States, Western Europe, the United Nations, and the OECD. Chapter eight contains a discussion of transfer pricing. Chapter ten addresses the internationalization of tax administrations, contains information relating to tax havens, anti-tax haven legislation, transfer pricing, and tax treaties. Other chapters cover the history, principles and policies of international tax laws; the past and present status of the international tax treaty system; international tax avoidance; the problems created by tax deferrals; worldwide unitary tax issues; and global business and international fiscal laws.

Kommos: The Greek sanctuary 1990

Commerce Business Daily 2001-07

Court Systems and Practices ALEC Instructional Materials Service 2017-09 An overview of the judiciary in the criminal justice system; including instruction relative to the American courts system, the nature of criminal law, criminal procedure and the judicial process, and the juvenile justice system.

Handbook of Research on Consumption, Media, and Popular Culture in the Global Age Ozgen, Ozlen

2019-05-15 The mass production and diversification of media have accelerated the development of popular culture. This has started a new trend in consumerism of desiring new consumption objects and devaluing those consumption objects once acquired, thus creating a constant demand for new items. Pop culture now canalizes consumerism both with advertising and the marketing of consumerist lifestyles, which are disseminated in the mass media. The Handbook of Research on Consumption, Media, and Popular Culture in the Global Age discusses interdisciplinary perspectives on media influence and consumer impacts in a globalizing world due to modern communication technology. Featuring research on topics such as consumer culture, communication ethics, and social media, this book is ideally designed for managers, marketers, researchers, academicians, and students.

Report of the Librarian of Congress Library of Congress 1899

Sustainable Winter Road Operations Xianming Shi 2018-08-27 The first and only comprehensive guide to best practices in winter road operations Winter maintenance operations are essential to ensure the safety, mobility, and productivity of transportation systems, especially in cold-weather climates, and responsible agencies are continually challenged to provide a high level of service in a fiscally and environmentally responsible manner. Sustainable Winter Road Operations bridges the knowledge gaps, providing the first up-to-date, authoritative, single-source overview and guide to best practices in winter road operations that considers the triple bottom line of sustainability. With contributions from experts in the field from around the world, this book takes a holistic approach to the subject. The authors address the many negative impacts on regional economies and the environment of poorly planned and inadequate winter road operations, and they make a strong case for the myriad benefits of environmentally sustainable concepts and practices. Best practice applications of materials, processes, equipment, and associated technologies and how they can improve the effectiveness and efficiency of winter operations, optimize materials usage, and minimize cost, corrosion, and environmental impacts are all covered in depth. Provides the first up-to-date, authoritative and comprehensive overview of best practices in sustainable winter road operations currently in use around the world Covers materials, processes, equipment, and associated technologies for sustainable winter road operations Brings together contributions by an international all-star team of experts with extensive experience in designing, implementing, and managing sustainable winter road operations Designed to bring professionals involved in transportation and highway maintenance and control up to speed with current best practice Sustainable Winter Road Operations is essential reading for maintenance professionals dealing with snow and ice control operations on highways, motorways and local roads. It is a valuable source of information and guidance for decision makers, researchers, and engineers in transportation engineering involved in transportation and highway maintenance. And it is an ideal textbook for advanced-level courses in transportation engineering.

UNIX Systems Programming for SVR4 David Allan Curry 1996 Provides the nitty gritty details on how UNIX interacts with applications. Includes many extended examples on topics ranging from string manipulation to network programming

Tele-tax United States. Internal Revenue Service 1988