
Online Library Pdf Solutions Demello Jim Finance In Cases

Getting the books **Pdf Solutions Demello Jim Finance In Cases** now is not type of challenging means. You could not abandoned going later ebook buildup or library or borrowing from your links to right to use them. This is an extremely easy means to specifically get lead by on-line. This online message Pdf Solutions Demello Jim Finance In Cases can be one of the options to accompany you in the manner of having other time.

It will not waste your time. say yes me, the e-book will unconditionally appearance you new matter to read. Just invest tiny period to retrieve this on-line publication **Pdf Solutions Demello Jim Finance In Cases** as capably as evaluation them wherever you are now.

KEY=CASES - BRAYLON BRADFORD

Cases in Finance

McGraw-Hill Education This is a book of hypothetical cases written to give students real examples of key finance concepts. Each case is 3-4 pages in length, and concludes with questions and problems that walk students through calculations and critical analysis of the case to help them make business decisions.

Handbook of Research on Global Challenges for Improving Public Services and Government Operations

IGI Global As the field of public administration has been changing due to globalization, government reforms, and increasing governance practices within intergovernmental networks, research and teaching in public administration also adapted itself to these changes. Public policy research and instruction has become transformed and has diffused into other countries with the help of

international organizations and other agents of change and transfer. Research in this field is seen as an opportunity for a definitive shift from traditional models of public administration in the sense that policies may be better designed, articulated, and governed through a collaborative approach, while service provision could be enhanced in terms of proximity, representativeness, and innovativeness. The Handbook of Research on Global Challenges for Improving Public Services and Government Operations provides comprehensive approaches to the study of public administration and public policy from a comparative perspective and includes sound theories and concepts for understanding opportunities and challenges governments face when seeking to improve public services and government operations. The book is a compilation of selective high-quality chapters covering cases, experiences, and practical recommendations on topics related to public administration, public policy, social policy, public management, and public affairs. This book is ideal for policymakers, students, and researchers in the field of public administration, public policy, governance, public management, public affairs, citizen engagement, and administrative sciences and management along with practitioners, stakeholders, and academicians interested in the best practices of various countries in public administration and policy.

Case Studies in Finance

Managing for Corporate Value Creation

McGraw-Hill/Irwin

Global Financial Development Report 2014

Financial Inclusion

World Bank Publications The second issue in a new series, Global Financial Development Report 2014 takes a step back and re-examines financial inclusion from the perspective of new global datasets and new evidence. It builds on a critical mass of new research and operational work produced by World Bank Group staff as well as outside researchers and contributors.

Capital the EU and the Global Financial Crisis

A modern day excuse for the anschluss of financial regulation and supervision by the European politocracy?

Eamonn Killian The free movement of capital within the EU is the laggard freedom, perhaps emanating from its ill-bounded contingent character as drafted in Article 67 of the original Treaty, or being ruled as not directly effective, or its close proximity to sovereignty and subsidiarity considerations. Clearly there must be significant operational inhibitors, as well as political considerations which have frustrated efforts (from Segre and Werner onwards) to remove the barriers and emancipate the flows of capital. Recent events however, serve to highlight the fragility of our predicament on the global financial stage with significant systemic risks emanating from the globalisation of capital and foreign direct investment. The Commissions answer is to centralise EU regulation with the introduction of new supranational authorities whose binding powers and remit is to drive forward the harmonisation of financial regulation and supervision. Perhaps we've heard this before? As the purposefully incendiary title suggests this dissertation shall investigate the importance of capital, its closeness to sovereignty, the previous EU regulatory experiences, the operative mechanisms necessary to regulate and supervise financial services, and utilise a hypothesis based approach to examine the renewed drive by the Commission to centralise the management of financial risk across the EU set against the key dimensions of certainty, coherency, competency, and sovereignty.

Emerging Market Economies and Financial Globalization

Argentina, Brazil, China, India and South Korea

Anthem Press In the past, foreign shocks arrived to national economies mainly through trade channels, and transmissions of such shocks took time to come into effect. However, after capital globalization, shocks spread to markets almost immediately. Despite the increasing macroeconomic dangers that the situation generated at emerging markets in the South, nobody at the North was ready to

acknowledge the pro-cyclicality of the financial system and the inner weakness of “decontrolled” financial innovations because they were enjoying from the “great moderation.” Monetary policy was primarily centered on price stability objectives, without considering the mounting credit and asset price booms being generated by market liquidity and the problems generated by this glut. Mainstream economists, in turn, were not majorly attracted in integrating financial factors in their models. External pressures on emerging market economies (EMEs) were not eliminated after 2008, but even increased as international capital flows augmented in relevance thereafter. Initially economic authorities accurately responded to the challenge, but unconventional monetary policies in the US began to create important spillovers in EMEs. Furthermore, in contrast to a previous surge in liquidity, funds were now transmitted to EMEs throughout the bond market. The perspective of an increase in US interest rates by the FED is generating a reversal of expectations and a sudden flight to quality. Emerging countries’ currencies began to experience higher volatility levels, and depreciation movements against a newly strong US dollar are also increasingly observed. Consequently, there are increasing doubts that the “unexpected” favorable outcome observed in most EMEs at the aftermath of the Global Financial Crisis (GFC) would remain.

A Year with Anthony De Mello

Waking Up Week by Week

Simon and Schuster Release your true inner self, shed society’s expectations and programming, and regain your equilibrium with *A Year with Anthony De Mello*. This week-by-week workbook is filled with fifty-two passages and stories of De Mello’s echoing wisdom, inspiring quotes from a variety of influential world-famous people, and thought-provoking journal prompts. If peace, love, and happiness are our natural states, why aren’t we experiencing it? As we have grown as a people, as a society, even as individuals, we have also grown further away from that which is at our core. But it is not lost. The fountainhead of serenity and joy hides in every human heart. It is there for any to embrace who choose to search for it. Call it God, call it grace—call it understanding, hope, or love. The answer to life’s troubles, the mind’s chaotic thoughts, and the heart’s heavy burden is within our grasp. *A Year with Anthony De Mello* offers a path to those seeking a way home to what is already inside each of us. For anyone who is feeling like their life is unfulfilling, this week-by-week workbook includes fifty-two passages of De Mello’s wisdom paired with inspiring quotes from influential writers, philosophers, and spiritualists from across the world, each followed by an engaging journal prompt for the reader to mindfully respond to. Wake up and see that happiness and peace are not things one must earn—they exist within us already.`

Regional Economic Outlook, May 2006, Sub-Saharan Africa

International Monetary Fund Prepared by the Policy Wing of the IMF African Department, and published twice a year in English and French, Regional Economic Outlook: Sub-Saharan Africa analyzes economic performance and short-term prospects of the 44 countries covered by the Department. Topics examined in recent volumes include responses to exogenous shocks, growth performance and growth-enhancing policies, the effectiveness of regional trade arrangements, macroeconomic implications of scaled-up aid, financial sector development, and fiscal decentralization. Detailed country data, grouped by oil-exporting and -importing countries and by subregion, are provided in an appendix and a statistical appendix, and a list of relevant publications by the African Department is included.

Technology Transfer and Innovation for Low-Carbon Development

International Development in F Technology Transfer and Innovation for Low-Carbon Development

An Inside View of Latin American Microfinance

IDB The book describes the evolving Latin American microfinance model. In a region of great inequality and economic instability, microfinance is a capitalist paradox.

The Growth Report

Strategies for Sustained Growth and Inclusive Development

World Bank Publications The result of two years work by 19 experienced policymakers and two Nobel prize-winning economists, 'The Growth Report' is the most complete analysis to date of the ingredients which, if used in the right country-specific recipe, can deliver growth and help lift populations out of poverty.

Accountable Aid

Local Participation in Major Projects

Oxfam In this work, the author examines the case of the Rondonia Natural Resource Management Project (PLANAFLOORO) in the Amazon, funded by the World Bank, and considers the frustrations created when local NGOs and communities were effectively excluded from decisions about a project that claimed to be participatory.

Advocacy Organizations and Collective Action

Cambridge University Press Advocacy organizations are viewed as actors motivated primarily by principled beliefs. This volume outlines a new agenda for the study of advocacy organizations, proposing a model of NGOs as collective actors that seek to fulfil normative concerns and instrumental incentives, face collective action problems, and compete as well as collaborate with other advocacy actors. The analogy of the firm is a useful way of studying advocacy actors because individuals, via advocacy NGOs, make choices which are analytically similar to those that shareholders make in the context of firms. The authors view advocacy NGOs as special types of firms that make strategic choices in policy markets which, along with creating public goods, support organizational survival, visibility, and growth. Advocacy NGOs' strategy can therefore be understood as a response to opportunities to supply distinct advocacy products to well-defined constituencies, as well as a response to normative or principled concerns.

Investing in Early Childhood Development

Review of the World Bank's Recent Experience

World Bank Publications This study provides an overview of Bank investments in Early Childhood Development (ECD) from 2000-2013 within the Education, Health, Nutrition and Population, and Social Protection and Labor practices.

Logistics Operations and Management

Concepts and Models

Elsevier This book provides a comprehensive overview of how to strategically manage the movement and storage of products or materials from any point in the manufacturing process to customer fulfillment. Topics covered include important tools for strategic decision making, transport, packaging, warehousing, retailing, customer services and future trends. An introduction to logistics Provides practical applications Discusses trends and new strategies in major parts of the logistic industry

Global Economic Prospects, January 2020

Slow Growth, Policy Challenges

World Bank Publications Global growth is projected to be slightly faster in 2020 than the post-crisis low registered last year. While growth could be stronger if reduced trade tensions lead to a sustained reduction in uncertainty, the balance of risks to the outlook is to the downside. Growth in emerging market and developing economies is also expected to remain subdued, continuing a decade of disappointing outcomes. A steep and widespread productivity growth slowdown has been underway in these economies since the global financial crisis, despite the largest, fastest, and most broad-based accumulation of debt since the 1970s. In addition, many emerging market and developing economies, including low-income countries, face the challenge of phasing out price controls that

impose heavy fiscal cost and dampen investment. These circumstances add urgency to the need to implement measures to rebuild macroeconomic policy space and to undertake reforms to rekindle productivity growth. These efforts need to be supplemented by policies to promote inclusive and sustainable long-term growth and accelerate poverty alleviation. Global Economic Prospects is a World Bank Group Flagship Report that examines global economic developments and prospects, with a special focus on emerging market and developing countries, on a semiannual basis (in January and June). The January edition includes in-depth analyses of topical policy challenges faced by these economies, whereas the June edition contains shorter analytical pieces.

Investment Risk Management

Oxford University Press, USA All investments carry with them some degree of risk. In the financial world, individuals, professional money managers, financial institutions and many others encounter and must deal with risk. The main purpose of 'Investment Risk Management' is to provide an overview of developments in risk management and a synthesis of research involving the latest developments in the field.

Decentralization and Infrastructure in the Global Economy

From Gaps to Solutions

Routledge The subnational dimension of infrastructure has emerged as one of the greatest challenges in contemporary public finance policy and management. Ensuring the efficient provision of infrastructure represents a challenge for all countries irrespective of their level of centralization or decentralization. This book proposes an innovative approach for the strengthening of decentralized public investment and infrastructure management. Decentralization and Infrastructure in the Global Economy: From Gaps to Solutions covers the most important aspects of infrastructure investment in a decentralized setting. It discusses infrastructure gaps and the quality of subnational spending; how functional responsibilities, financing and equalization can be designed; sector-specific arrangements in high expenditure areas, such as health, education and roads; key steps of the public investment cycle and management; and analyses the political economy and corruption challenges that typically accompany decentralized infrastructure

projects. This book challenges some of the well-accepted principles of intergovernmental fiscal relations and will be useful to researchers and practitioners of public finance policy and management.

Healthcare Delivery Reform and New Technologies: Organizational Initiatives Organizational Initiatives

IGI Global Healthcare Delivery Reform and New Technologies: Organizational Initiatives contains cross-disciplinary research on strategic initiatives for healthcare reform that impact not only patients, but also organizations, healthcare providers, and policymakers. Contributions focus on the operational as well as theoretical aspects of healthcare management, healthcare delivery processes, and patient-centered initiatives.

Fundamentals of Financial Management, Concise Edition

Cengage Learning Gain a focused understanding of today's corporate finance and financial management with the market-leading approach in Brigham/Houston's FUNDAMENTALS OF FINANCIAL MANAGEMENT, CONCISE EDITION, 8E. This book's unique balance of clear concepts, contemporary theory, and practical applications helps readers better understand the concepts and reasons behind corporate budgeting, financing, and working capital decision making. Numerous practical examples, proven end-of-chapter applications, and Integrated Cases demonstrate theory in action, while Excel Spreadsheet Models help readers master this software tool. It's a book designed to put each reader first in finance. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

Financing Infrastructure

Who Should Pay?

McGill-Queen's Press - MQUP Politicians and citizens universally agree that Canada's urban infrastructure urgently needs work. Roads and bridges are overdue for repair, aging water systems should be replaced, sewage must be adequately treated, urban transit needs to be updated and extended, and it is necessary that public housing as well as schools, health centres, and government offices are brought up to current standards. But few cities have room to raise additional revenue, and the federal and provincial governments to which they turn for financial support are already in deficit, so who is going to pay for all of this? Bringing together perspectives and case studies from across Canada, the US, and Europe, *Financing Infrastructure* argues that the answer to the question "Who should pay?" should always be "users." Headed by two of Canada's foremost experts on municipal finance, this book provides a closer look at why charging user fees makes sense, how much users should pay, how to charge fees well and where present processes can be improved, and how to convince the politicians and the public of the importance of pricing infrastructure correctly. Across the disciplines of public policy, urban studies, and economics, almost no one is looking at the extent to which users should play a role in infrastructure planning. *Financing Infrastructure* contends that the users, not federal and provincial taxpayers, should start paying directly for their cities' repairs and expansions. Contributors include Richard M. Bird (University of Toronto), Bernard Dafflon (University of Fribourg, Switzerland), Robert D. Ebel (Local Governance Innovation and Development), Harry Kitchen (Trent University), Jean-Philippe Meloche (Université de Montréal), Matti Siemiatycki (University of Toronto), Enid Slack (University of Toronto), Almos T. Tassonyi (University of Calgary), Lindsay M. Tedds (University of Victoria), François Vaillancourt (Université de Montréal), and Yameng Wang (World Bank).

Analysis for Financial Management

"Written with enthusiasm and dedication, *Analysis for Financial Management*, 9th edition, presents Financial Management in a clear and conversational style that both business students and non-financial executives comprehend." --Book Jacket.

African Economic Development

Evidence, Theory, and Policy

Oxford University Press "This book challenges conventional wisdoms about economic performance and possible policies for economic development in African countries. Its starting point is the striking variation in African economic performance. Unevenness and inequalities form a central fact of African economic experiences. The authors highlight not only differences between countries, but also variations within countries, differences often organized around distinctions of gender, class, and ethnic identity. For example, neo-natal mortality and school dropout have been reduced, particularly for some classes of women in some areas of Africa. Horticultural and agribusiness exports have grown far more rapidly in some countries than in others. These variations (and many others) point to opportunities for changing performance, reducing inequalities, learning from other policy experiences, and escaping the ties of structure, and the legacies of a colonial past. The book rejects teleological illusions and Eurocentric prejudice, but it does pay close attention to the results of policy in more industrialized parts of the world. Seeing the contradictions of capitalism for what they are - fundamental and enduring - may help policy officials protect themselves against the misleading idea that development can be expected to be a smooth, linear process, or that it would be were certain impediments suddenly removed. The authors criticize a wide range of orthodox and heterodox economists, especially for their cavalier attitude to evidence. Drawing on their own decades of research and policy experience, they combine careful use of available evidence from a range of African countries with political economy insights (mainly derived from Kalecki, Kaldor and Hirschman) to make the policy case for specific types of public sector investment"--

Corporate Social Responsibility and International Development

Is Business the Solution?

Routledge Presenting ideas for how business can lead the way in deriving the good from globalisation, this book makes the case that governments and their international agencies, grouped under the umbrella of the United Nations, have failed in their attempts to rid the planet of underdevelopment and poverty.

Principles of Corporate Finance

Brealey, Principles of Corporate Finance 13e describes the theory and practice of corporate finance. We hardly need to explain why financial managers must master the practical aspects of their job, but we should spell out why down-to-earth managers need to bother with theory. Throughout this edition, the authors demonstrate how managers use financial theory to solve practical problems. They also explore what financial managers should do to increase company value. Some of the biggest changes in this edition were prompted by the tax changes enacted in the U.S. Tax Cuts and Jobs Act passed in December 2017.

Fiscal Adjustment for Stability and Growth

International Monetary Fund The pamphlet (which updates the 1995 Guidelines for Fiscal Adjustment) presents the IMF's approach to fiscal adjustment, and focuses on the role that sound government finances play in promoting macroeconomic stability and growth. Structured around five practical questions—when to adjust, how to assess the fiscal position, what makes for successful adjustment, how to carry out adjustment, and which institutions can help—it covers topics such as tax policies, debt sustainability, fiscal responsibility laws, and transparency.

VAT and Financial Services

Comparative Law and Economic Perspectives

Springer This book explains the theoretical and policy issues associated with the taxation of financial services and includes a jurisdictional overview that illustrates alternative policy choices and the legal consequences of those choices . The book addresses the question: how can financial services in an increasingly globalized market best be taxed through VAT while avoiding economic distortions? It supports the discussion of the key practical problems that have arisen from the particular complexity of the application of VAT to financial services, and allows for the evaluation of best practice by comparing the major current reform models now being implemented.

Global Capitalism Unbound

Winners and Losers from Offshore Outsourcing

Springer Leading experts analyze the impact of the rapid growth of offshore outsourcing in manufacturing and IT. For some it promises more rapid economic growth and for some developing countries it is an opportunity to leapfrog, while others are sidelined but it also means labour and governments may lose bargaining power vis-à-vis globally mobile capital.

Critical Medical Anthropology

Perspectives in and from Latin America

UCL Press Critical Medical Anthropology presents inspiring work from scholars doing and engaging with ethnographic research in or from Latin America, addressing themes that are central to contemporary Critical Medical Anthropology (CMA). This includes issues of inequality, embodiment of history, indigeneity, non-communicable diseases, gendered violence, migration, substance abuse, reproductive politics and judicialisation, as these relate to health. The collection of ethnographically informed research, including original theoretical contributions, reconsiders the broader relevance of CMA perspectives for addressing current global healthcare challenges from and of Latin America. It includes work spanning four countries in Latin America (Mexico, Brazil, Guatemala and Peru) as well as the trans-migratory contexts they connect and are defined by. By drawing on diverse social practices, it addresses challenges of central relevance to medical anthropology and global health, including reproduction and maternal health, sex work, rare and chronic diseases, the pharmaceutical industry and questions of agency, political economy, identity, ethnicity, and human rights.

Global Financial Development Report 2013

Rethinking the Role of the State in Finance

World Bank Publications This new annual publication from the World Bank Group provides an overview and assessment of financial sector development around the world, with particular attention on medium- and low-income countries.

The Jesuit Guide to (Almost) Everything

A Spirituality for Real Life

Harper Collins NEW YORK TIMES BESTSELLER. WINNER OF THE CHRISTOPHER AWARD. The Jesuit Guide to (Almost) Everything by the Reverend James Martin, SJ (bestselling author of Jesus: A Pilgrimage) is a practical spiritual guidebook that shows you how to manage relationships, money, work, prayer, and decision-making, all while keeping a sense of humor. Inspired by the life and teachings of St. Ignatius of Loyola, the founder of the Society of Jesus, this book will help you realize the Ignatian goal of “finding God in all things.” Filled with relatable examples, humorous stories, and anecdotes from the heroic and inspiring lives of Jesuit saints and average priests and brothers, The Jesuit Guide to Almost Everything will enrich your everyday life with spiritual guidance and history. Inspired by the life and teachings of St. Ignatius of Loyola, the founder of the Society of Jesus and centered around the Ignatian goal of “finding God in all things,” The Jesuit Guide to Almost Everything is filled with user-friendly examples, humorous stories, and anecdotes from the heroic and inspiring lives of Jesuit saints and average priests and brothers, The Jesuit Guide to Almost Everything is sure to appeal to fans of Kathleen Norris, Richard Rohr, Anne Lamott, and other Christian Spiritual writers.

Global Monitoring Report 2014/2015

Ending Poverty and Sharing Prosperity

World Bank Publications The Global Monitoring Report 2014/2015 will, for the first time, monitor and report on the World Bank Group's twin goals of ending extreme poverty by 2030 and boosting shared prosperity, while continuing to track progress toward the Millennium Development Goals (MDGs). This Global Monitoring Report examines how a select set of policies in the areas of human

capital and the environment can create jobs and make development more inclusive and sustainable, while highlighting how social assistance policies can help end poverty and improve growth prospects. It discusses most of these issues across a full spectrum of countries. This means the Report not only addresses low- and middle-income countries but also, for the first time, includes a discussion of high-income countries as well. The Report will contain quantitative information about the World Bank Group's twin goals: It will provide an assessment on how far the world has to go to end extreme poverty by 2030 and how much of prosperity has been shared with the bottom 40 percent of a country's population. The report is prepared in collaboration with the International Monetary Fund (IMF) and the Organization for Economic Co-operation and Development (OECD).

Consumer Behavior

Pearson Education India

International technical guidance on sexuality education an evidence-informed approach

UNESCO Publishing

Environment and Fiscal Reforms in India

SAGE Publications India India is, at present, embarking upon a major reform of its indirect tax system. This book highlights the importance of an integrated fiscal regime promoting innovations in efficient resource management, taxing polluting inputs and outputs, and spreading awareness about the problems facing the environment and its inter-dependent systems. The current structure of taxation in India, the book underlines, is characterized by inadequacies such as cascading, multiple tax rates and inter-state sales tax, fragmenting the all-India market. The ongoing fiscal reforms are aimed at ushering a comprehensive goods and services tax (GST) to address these concerns. The book argues in favour of integrating environmental considerations in the GST regime. It emphasizes the importance of eco-taxes on polluting inputs and outputs—at a higher effective rate—taking both the central and the state taxes into account. The book will be indispensable to students and scholars of public economics, public finance, environmental economics, ecological studies as well as policymakers, policy analysts and the informed general reader.

Natural Experiments in the Social Sciences

A Design-Based Approach

Cambridge University Press The first comprehensive guide to natural experiments, providing an ideal introduction for scholars and students.

The Changing Wealth of Nations 2018

Building a Sustainable Future

World Bank Publications Countries regularly track gross domestic product (GDP) as an indicator of their economic progress, but not wealth—the assets such as infrastructure, forests, minerals, and human capital that produce GDP. In contrast, corporations routinely report on both their income and assets to assess their economic health and prospects for the future. Wealth accounts allow countries to take stock of their assets to monitor the sustainability of development, an urgent concern today for all countries. The Changing Wealth of Nations 2018: Building a Sustainable Future covers national wealth for 141 countries over 20 years (1995–2014) as the sum of produced capital, 19 types of natural capital, net foreign assets, and human capital overall as well as by gender and type of employment. Great progress has been made in estimating wealth since the first volume, Where Is the Wealth of Nations? Measuring Capital for the 21st Century, was published in 2006. New data substantially improve estimates of natural capital, and, for the first time, human capital is measured by using household surveys to estimate lifetime earnings. The Changing Wealth of Nations 2018 begins with a review of global and regional trends in wealth over the past two decades and provides examples of how wealth accounts can be used for the analysis of development patterns. Several chapters discuss the new work on human capital and its application in development policy. The book then tackles elements of natural capital that are not yet fully incorporated in the wealth accounts: air pollution, marine fisheries, and ecosystems. This book targets policy makers but will engage anyone committed to building a sustainable future for the planet.

Social Rights Judgments and the Politics of Compliance

Making it Stick

Cambridge University Press The past few decades have witnessed an explosion of judgments on social rights around the world. However, we know little about whether these rulings have been implemented. Social Rights Judgments and the Politics of Compliance is the first book to engage in a comparative study of compliance of social rights judgments as well as their broader effects. Covering fourteen different domestic and international jurisdictions, and drawing on multiple disciplines, it finds significant variance in outcomes and reveals both spectacular successes and failures in making social rights a reality on the ground. This variance is strikingly similar to that found in previous studies on civil rights, and the key explanatory factors lie in the political calculus of defendants and the remedial framework. The book also discusses which strategies have enhanced implementation, and focuses on judicial reflexivity, alliance building and social mobilisation.

MyFinancelab With Pearson Etext Access Card

Prentice Hall An audience-centered approach to public speaking Public Speaking: An Audience-Centered Approach brings theory and practice together. Its distinctive and popular approach emphasizes the importance of analyzing and considering the audience at every point in the speech making process. This model of public speaking is the foundation of the text, and it guides students through the step-by-step process of public speaking, focusing their attention on the dynamics of diverse audiences, and narrowing the gap between the classroom and the real world. MyCommunicationLab is an integral part of the Beebe/Beebe program. MyCommunicationLab is an integral part of the Beebe/Beebe program. With extensive opportunities for the application of course content, MyCommunicationLab helps students become better speakers and master key public speaking concepts. Interactive videos provide students with the opportunity to watch and evaluate sample speeches. Online self-assessments and pre- and post-tests help students assess their comfort level with public speaking and their knowledge of the material. MediaShare allows students to post speeches and share them with classmates and instructors. ALERT: Before you purchase, check with your instructor or review your course syllabus to ensure that you select the correct ISBN. Several versions of Pearson's MyLab & Mastering products exist for each title, including customized versions for individual schools, and registrations are not transferable. In addition, you may need a

CourseID, provided by your instructor, to register for and use Pearson's MyLab & Mastering products. Packages Access codes for Pearson's MyLab & Mastering products may not be included when purchasing or renting from companies other than Pearson; check with the seller before completing your purchase. Used or rental books If you rent or purchase a used book with an access code, the access code may have been redeemed previously and you may have to purchase a new access code. Access codes Access codes that are purchased from sellers other than Pearson carry a higher risk of being either the wrong ISBN or a previously redeemed code. Check with the seller prior to purchase. --

Global Financial Development Report 2015/2016

Long-Term Finance

World Bank Publications Global Financial Development Report 2015/2016 focuses on the ability of financial systems to sustainably extend the maturity of financial contracts for private agents. The challenges of extending the maturity structure of finance are often considered to be at the core of effective, sustainable financial development. Sustainably extending long-term finance may contribute to the objectives of higher growth and welfare, shared prosperity and stability in two ways: by reducing rollover risks for borrowers, thereby lengthening the horizon of investments; and by increasing the availability of long-term financial instruments, thereby allowing households to address their lifecycle challenges. The aim of the report is to contribute to the global policy debate on long-term finance. It builds upon findings from recent and ongoing research, lessons from operational work, as well as on inputs from financial sector professionals and researchers both within and outside the World Bank Group. Benefitting from new worldwide datasets and information on financial development, it will provide a broad and balanced review of the evidence and distill pragmatic lessons on long-term finance and related policies. This report, the third in the Global Financial Development Report series, follows the second issue on Financial Inclusion and the inaugural issue, Rethinking the Role of the State in Finance. The Global Financial Development Report 2015/2016 will be accompanied by a website worldbank.org/financialdevelopment containing extensive datasets, research papers, and other background materials as well as interactive features.