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KEY=POOR - ADRIENNE ISABEL

Broke, USA From Pawnshops to Poverty, Inc.—How the Working Poor Became Big Business Harper Collins For most people, the Great Crash of 2008 has meant troubling times. Not so for those in the flourishing poverty industry. These mercenary entrepreneurs have taken advantage of an era of deregulation to devise high-priced products to sell to the credit-hungry working poor, including the instant tax refund and the payday loan. In the process they've created an industry larger than the casino business and have proved that pawnbrokers and check cashers, if they dream big enough, can grow very rich off those with thin wallets. **Broke, USA** is Gary Rivlin's riveting report from the economic fringes. Timely, shocking, and powerful, it offers a much-needed look at why our country is in a financial mess and gives a voice to the millions of ordinary Americans left devastated in the wake of the economic collapse. **Fire on the Prairie** Harold Washington, Chicago Politics, and the Roots of the Obama Presidency **Urban Life, Landscape and Poli A** revised edition of the classic story of race and power, set in Chicago during the 1980s, when this most political of cities elected its first black mayor **Chocolate Wars** The 150-Year Rivalry Between the World's Greatest Chocolate Makers **PublicAffairs** With a cast of characters that wouldn't be out of place in a Victorian novel, **Chocolate Wars** tells the story of the great chocolatier dynasties, through the prism

of the Cadburys. Chocolate was consumed unrefined and unprocessed as a rather bitter, fatty drink for the wealthy elite until the late 19th century, when the Swiss discovered a way to blend it with milk and unleashed a product that would conquer every market in the world. Thereafter, one of the great global business rivalries unfolded as each chocolate maker attempted to dominate its domestic market and innovate new recipes for chocolate that would set it apart from its rivals. The contest was full of dramatic contradictions: The Cadburys were austere Quakers who found themselves making millions from an indulgent product; Kitty Hershey could hardly have been more flamboyant yet her husband was moved by the Cadburys tradition of philanthropy. Each was a product of their unique time and place yet they shared one thing: they want to make the best chocolate in the world. *Foodopoly The Battle Over the Future of Food and Farming in America* New Press, The “A meticulously researched tour de force” on politics, big agriculture, and the need to go beyond farmers’ markets to find fixes (Publishers Weekly). Wenonah Hauter owns an organic family farm that provides healthy vegetables to hundreds of families as part of the Community Supported Agriculture (CSA) movement. Yet, as a leading healthy-food advocate, Hauter believes that the local food movement is not enough to solve America’s food crisis and the public health debacle it has created. In *Foodopoly*, she takes aim at the real culprit: the control of food production by a handful of large corporations—backed by political clout—that prevents farmers from raising healthy crops and limits the choices people can make in the grocery store. Blending history, reporting, and a deep understanding of farming and food production, *Foodopoly* is a shocking, revealing account of the business behind the meat, vegetables, grains, and milk most Americans eat every day, including some of our favorite and most respected organic and health-conscious brands. Hauter also pulls the curtain back from the little-understood but vital realm of agricultural policy, showing how it has been hijacked by lobbyists, driving out independent farmers and food processors in favor of the likes of Cargill, Tyson, Kraft, and ConAgra. *Foodopoly* shows how the impacts ripple far and wide, from economic stagnation in rural communities to famines overseas, and argues that solving this crisis will require a complete structural shift—a change that is about politics, not just personal choice. *Becoming a Sports Agent Simon and Schuster* A revealing guide to a career as a sports agent written by Pulitzer Prize-winning journalist Gary Rivlin and based on the real-life experiences of several top agents—required reading for anyone considering this profession. *Becoming a Sports Agent* takes you behind the scenes to find out what it’s really like, and what it really takes, to become a sports agent. *Bestselling and Pulitzer Prize-winning reporter Gary Rivlin shadows some of the best agents in sports to show how this dream job becomes reality. Behind every high-profile athlete—in football, baseball, basketball, and more—is an agent. Learn the ins and outs of scouting, contract negotiation, licensing, brand building, and more. Takeaway invaluable lessons as you follow the paths of*

top-tier agents, from legendary pioneers like Leigh Steinberg, who represents star quarterback Patrick Mahomes, to Don Yee, who represents Tom Brady, to Matt Sosnick, whose client list includes baseball rookie sensation Pete Alonso. Rivlin uncovers the realities of this cut-throat business, from discovering unknown talent to securing multi-million-dollar deals. **The Godfather of Silicon Valley Ron Conway and the Fall of the Dot-coms AtRandom** Gary Rivlin tells the story of Ron Conway, the man who has placed more bets on Internet start-ups than anyone else in Silicon Valley. Conway is a reader-friendly way into the realm of angel financing, where independently wealthy investors link up with companies just as they are being born. **King of the Angels** takes you into this fascinating world on the edges of the financial universe, where the pace is frantic, the story lines are rich, and every moment is perilous. **Captive Audience** The Telecom Industry and Monopoly Power in the New Gilded Age Yale University Press Ten years ago, the United States stood at the forefront of the Internet revolution. With some of the fastest speeds and lowest prices in the world for high-speed Internet access, the nation was poised to be the global leader in the new knowledge-based economy. Today that global competitive advantage has all but vanished because of a series of government decisions and resulting monopolies that have allowed dozens of countries, including Japan and South Korea, to pass us in both speed and price of broadband. This steady slide backward not only deprives consumers of vital services needed in a competitive employment and business market—it also threatens the economic future of the nation. This important book by leading telecommunications policy expert Susan Crawford explores why Americans are now paying much more but getting much less when it comes to high-speed Internet access. Using the 2011 merger between Comcast and NBC Universal as a lens, Crawford examines how we have created the biggest monopoly since the breakup of Standard Oil a century ago. In the clearest terms, this book explores how telecommunications monopolies have affected the daily lives of consumers and America's global economic standing. **The Plot to Get Bill Gates An Irreverent Investigation of the World's Richest Man--and the People who Hate Him** Times Books A humorous investigation into the controversial world of Bill Gates and his foes explores our fixation on the billionaire with bad hair and society's odyssey to understand him. **Becoming an Ethical Hacker** Simon and Schuster An acclaimed investigative journalist explores ethical hacking and presents a reader-friendly, informative guide to everything there is to know about entering the field of cybersecurity. It's impossible to ignore the critical role cybersecurity plays within our society, politics, and the global order. In **Becoming an Ethical Hacker**, investigative reporter Gary Rivlin offers an easy-to-digest primer on what white hat hacking is, how it began, and where it's going, while providing vivid case studies illustrating how to become one of these "white hats" who specializes in ensuring the security of an organization's information systems. He shows how companies pay these specialists to break into their

protected systems and networks to test and assess their security. Readers will learn how these white hats use their skills to improve security by exposing vulnerabilities before malicious hackers can detect and exploit them. Weaving practical how-to advice with inspiring case studies, Rivlin provides concrete, practical steps anyone can take to pursue a career in the growing field of cybersecurity. **The Unbanking Of America How the New Middle Class Survives** Houghton Mifflin Harcourt Why Americans are fleeing our broken banking system: “Startling and absorbing...Required reading for fans of muckraking authors like Barbara Ehrenreich.”—Publishers Weekly (starred review) What do an undocumented immigrant in the South Bronx, a high-net-worth entrepreneur, and a twentysomething graduate student have in common? All three are victims of our dysfunctional mainstream bank and credit system. Nearly half of all Americans live from paycheck to paycheck, and income volatility has doubled over the past thirty years. Banks, with their high monthly fees and overdraft charges, are gouging their lower- and middle-income customers while serving only the wealthiest Americans. Lisa Servon delivers a stunning indictment of America’s banks, together with eye-opening dispatches from inside a range of banking alternatives that have sprung up to fill the void. She works as a teller at RiteCheck, a check-cashing business in the South Bronx, and as a payday lender in Oakland. She looks closely at the workings of a tanda, an informal lending club. And she delivers engaging, hopeful portraits of the entrepreneurs reacting to the unbanking of America by designing systems to creatively serve those outside the one percent. “Valuable evidence on the fragility of the personal economies of most Americans these days.”—Kirkus Reviews “An intelligent plea for financial justice...[An] excellent book.”—The Christian Science Monitor **Hand to Mouth Living in Bootstrap America** Penguin Originally published in hardcover in 2014 by G.P. Putnam's Sons. **The American Way of Poverty How the Other Half Still Lives** Nation Books Abramsky shows how poverty - a massive political scandal - is dramatically changing in the wake of the Great Recession. **Katrina After the Flood** Simon and Schuster Ten years in the making, Gary Rivlin’s *Katrina* is “a gem of a book—well-reported, deftly written, tightly focused....a starting point for anyone interested in how *The City That Care Forgot* develops in its second decade of recovery” (St. Louis Post-Dispatch). On August 29, 2005 Hurricane Katrina made landfall in southeast Louisiana. A decade later, journalist Gary Rivlin traces the storm’s immediate damage, the city of New Orleans’s efforts to rebuild itself, and the storm’s lasting effects not just on the area’s geography and infrastructure—but on the psychic, racial, and social fabric of one of this nation’s great cities. Much of New Orleans still sat under water the first time Gary Rivlin glimpsed the city after Hurricane Katrina as a staff reporter for *The New York Times*. Four out of every five houses had been flooded. The deluge had drowned almost every power substation and rendered unusable most of the city’s water and sewer system. Six weeks after the storm, the city laid off half its workforce—precisely when so many

people were turning to its government for help. Meanwhile, cynics both in and out of the Beltway were questioning the use of taxpayer dollars to rebuild a city that sat mostly below sea level. How could the city possibly come back? “Deeply engrossing, well-written, and packed with revealing stories....Rivlin’s exquisitely detailed narrative captures the anger, fatigue, and ambiguity of life during the recovery, the centrality of race at every step along the way, and the generosity of many from elsewhere in the country” (Kirkus Reviews, starred review). Katrina tells the stories of New Orleanians of all stripes as they confront the aftermath of one of the great tragedies of our age. This is “one of the must-reads of the season” (The New Orleans Advocate). Walking the Bowl A True Story of Murder and Survival Among the Street Children of Lusaka Harlequin For readers of Behind the Beautiful Forevers and Nothing to Envy, this is a breathtaking real-life story of four street children in contemporary Zambia whose lives are drawn together and forever altered by the mysterious murder of a fellow street child. Based on years of investigative reporting and unprecedented fieldwork, Walking the Bowl immerses readers in the daily lives of four unforgettable characters: Lusabilo, a determined waste picker; Kapula, a burned-out brothel worker; Moonga, a former rock crusher turned beggar; and Timo, an ambitious gang leader. These children navigate the violent and poverty-stricken underworld of Lusaka, one of Africa’s fastest growing cities. When the dead body of a ten-year-old boy is discovered under a heap of garbage in Lusaka’s largest landfill, a murder investigation quickly heats up due to the influence of the victim’s mother and her far-reaching political connections. The children’s lives become more closely intertwined as each child engages in a desperate bid for survival against forces they could never have imagined. Gripping and fast-paced, the book exposes the perilous aspects of street life through the eyes of the children who survive, endure and dream there, and what emerges is an ultimately hopeful story about human kindness and how one small good deed, passed on to others, can make a difference in the face of seemingly insurmountable odds. The Father of Spin Edward L. Bernays and the Birth of Public Relations Picador The Father of Spin is the first full-length biography of the legendary Edward L. Bernays, who, beginning in the 1920s, was one of the first and most successful practioners of the art of public relations. In this engrossing biography, Larry Tye uses Bernays's life as a prism to understand the evolution of the craft of public relations and how it came to play such a critical-and sometimes insidious-role in American life. Drawing on interviews with primary sources and voluminous private papers, Tye presents a fascinating and revealing portrait of the man who, more than any other, defined and personified public relations, a profession that today helps shape our political discourse and define our commercial choices. Fundamentals of Multinational Finance Access Card Package Package consists of: *0134472136 / 9780134472133 Fundamentals of Multinational Finance*0134626575 / 9780134626574 MyLab Finance with Pearson eText -- Access Card -- for Fundamentals of Multinational Finance

Inequality, Poverty and Precarity in Contemporary American Culture Springer This book analyzes the discourse generated by pundits, politicians, and artists to examine how poverty and the income gap is framed through specific modes of representation. Set against the dichotomy of the structural narrative of poverty and the opportunity narrative, Lemke's modified concept of precarity reveals new insights into the American situation as well as into the textuality of contemporary demands for equity. Her acute study of a vast range of artistic and journalistic texts brings attention to a mode of representation that is itself precarious, both in the modern and etymological sense, denoting both insecurity and entreaty. With the keen eye of a cultural studies scholar her innovative book makes a necessary contribution to academic and popular critiques of the social effects of neoliberal capitalism.

Rich Like Them My Door-to-Door Search for the Secrets of Wealth in America's Richest Neighborhoods Little, Brown Spark Ryan D'Agostino, former senior editor at Money, wanted to know how the wealthiest in America got that way. So he asked. Knocking on 500 doors in some of the most affluent zip codes in America, D'Agostino met with men and women who welcomed him in and shared their most difficult financial decisions, toughest setbacks, greatest strategies, most triumphant moments, and deepest insights. In *Rich Like Them*, he weaves together what he learned and offers maxims for achieving wealth, such as "Never Let Pride Get in the Way of Profit," and "When you fail miserably, be thankful." Filled with inspiring stories and straight-up advice, *Rich Like Them* is a lively and practical get-rich guide that any reader can follow.

A People's Guide to Capitalism An Introduction to Marxist Economics Haymarket Books A lively, accessible, and timely guide to Marxist economics for those who want to understand and dismantle the world of the 1%. Economists regularly promote Capitalism as the greatest system ever to grace the planet. With the same breath, they implore us to leave the job of understanding the magical powers of the market to the "experts." Despite the efforts of these mainstream commentators to convince us otherwise, many of us have begun to question why this system has produced such vast inequality and wanton disregard for its own environmental destruction. This book offers answers to exactly these questions on their own terms: in the form of a radical economic theory. "Thier's urgently needed book strips away jargon to make Marx's essential work accessible to today's diverse mass movements." —Sarah Leonard, contributing editor to *The Nation* "A great book for proletarian chain-breaking." —Rob Larson, author of *Bit Tyrants: The Political Economy of Silicon Valley* "Thier unpacks the mystery of capitalist inequality with lucid and accessible prose . . . We will need books like *A People's Guide* to help us make sense of the root causes of the financial crises that shape so many of our struggles today." —Keeanga-Yamahtta Taylor, author of *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership* "Ranging from exploitation at work to the operations of modern finance, this book takes the reader

through a fine-tuned introduction to Marx's analysis of the modern economy Thier combines theoretical explanation with contemporary examples to illuminate the inner workings of capitalism Reminds us of the urgent need for alternatives to a crisis-ridden system." —David McNally, author of *Blood and Money*

The Great Hangover 21 Tales of the New Recession from the Pages of Vanity Fair Harper Perennial Vanity Fair presents 21 true stories of the new hard times Where did all the billions go? Commissioned by the editors at Vanity Fair magazine, *The Great Hangover* is an eye-opening collection of essays on the global economic crisis by fifteen of the most respected contemporary business writers in America, including: Bryan Burrough (Barbarians at the Gate) on the atmosphere of uncertainty and fear that preceded the demise of Bear Stearns . . . Michael Lewis (*Liar's Poker*) on Iceland's bizarre national implosion . . . Mark Bowden (*Black Hawk Down*) on the decline of *The New York Times* and the threat to the ailing newspaper industry . . . Mark Seal on the defining figure of the seriously tarnished New Gilded Age: the Grand Master of Greed, Bernie Madoff . . . Along with compelling and sometimes hair-raising pieces from a dozen other Vanity Fair contributors on the recent recession's myriad villains and victims—and the worldwide impact of the financial downturn.

Blunder Why Smart People Make Bad Decisions Bloomsbury Publishing USA For anyone whose best-laid plans have been foiled by faulty thinking, *Blunder* reveals how understanding seven simple traps—Exposure Anxiety, Causefusion, Flat View, Cure-Allism, Infomania, Mirror Imaging, Static Cling—can make us all less apt to err in our daily lives.

Debtfare States and the Poverty Industry Money, Discipline and the Surplus Population Routledge WINNER of the BISA IPEG Book Prize 2015 <http://www.bisa-ipeg.org/ipeg-book-prize-2015-winner-announced/> Under the rubric of 'financial inclusion', lending to the poor -in both the global North and global South -has become a highly lucrative and rapidly expanding industry since the 1990s. A key inquiry of this book is what is 'the financial' in which the poor are asked to join. Instead of embracing the mainstream position that financial inclusion is a natural, inevitable and mutually beneficial arrangement, *Debtfare States and the Poverty Industry* suggests that the structural violence inherent to neoliberalism and credit-led accumulation have created and normalized a reality in which the working poor can no longer afford to live without expensive credit. The book further transcends economic treatments of credit and debt by revealing how the poverty industry is extricably linked to the social power of money, the paradoxes in credit-led accumulation, and 'debtfarism'. The latter refers to rhetorical and regulatory forms of governance that mediate and facilitate the expansion of the poverty industry and the reliance of the poor on credit to augment/replace their wages. Through a historically grounded analysis, the author examines various dimensions of the poverty industry ranging from the credit card, payday loan, and student loan industries in the United States to micro-lending and low-income housing finance industries in Mexico. Providing a much-needed theorization of the

politics of debt, Debtfare States and the Poverty Industry has wider implications of the increasing dependence of the poor on consumer credit across the globe, this book will be of very strong interest to students and scholars of Global Political Economy, Finance, Development Studies, Geography, Law, History, and Sociology.

<https://www.youtube.com/watch?v=2IU6PHjyOzU> Poverty in American Popular Culture Essays on Representations, Beliefs and Policy McFarland In 1964, President Lyndon Johnson declared an "unconditional war" on poverty in the form of sweeping federal programs to assist millions of Americans. Two decades later, President Reagan drastically cut such programs, claiming that welfare encouraged dependency and famously quipping, "Some years ago, the federal government declared war on poverty, and poverty won." These opposing policy positions and the ideologies informing them have been well studied. Here, the focus turns to the influence of popular art and entertainment on beliefs about poverty's causes and potential cures. These new essays interrogate the representation of poverty in film, television, music, photography, painting, illustration and other art forms from the late 19th century to the present. They map when, how, and why producers of popular culture represent--or ignore--poverty, and what assumptions their works make and encourage. Poverty in America Greenhaven Publishing LLC An estimated 43.1 million Americans live in poverty. While the government strives to have resources for citizens troubled by poverty, many Americans feel there is not enough being done. This edition explores issues related to poverty in America. Article topics include whether or not poverty is a growing problem in the United States, its causes, and ways to reduce poverty for Americans. The Death and Life of Great American Cities Vintage Thirty years after its publication, *The Death and Life of Great American Cities* was described by *The New York Times* as "perhaps the most influential single work in the history of town planning....[It] can also be seen in a much larger context. It is first of all a work of literature; the descriptions of street life as a kind of ballet and the biting satiric account of traditional planning theory can still be read for pleasure even by those who long ago absorbed and appropriated the book's arguments." Jane Jacobs, an editor and writer on architecture in New York City in the early sixties, argued that urban diversity and vitality were being destroyed by powerful architects and city planners. Rigorous, sane, and delightfully epigrammatic, Jacobs's small masterpiece is a blueprint for the humanistic management of cities. It is sensible, knowledgeable, readable, indispensable. The author has written a new foreword for this Modern Library edition. *Corporate Power, Oligopolies, and the Crisis of the State* SUNY Press Addresses the power of oligopolistic corporations in contemporary society. The largest, wealthiest corporations have gained unprecedented power and influence in contemporary life. From cradle to grave the decisions made by these entities have an enormous impact on how we live and work, what we eat, our physical and psychological health, what we know or believe, whom we

elect, and how we deal with one another and with the natural world around us. At the same time, government seems ever more subservient to the power of these oligopolies, providing numerous forms of corporate welfare—tax breaks, subsidies, guarantees, and bailouts—while neglecting the most basic needs of the population. In *Corporate Power, Oligopolies, and the Crisis of the State*, Luis Suarez-Villa employs a multidisciplinary perspective to provide unprecedented documentation of a growing crisis of governance, marked by a massive transfer of risk from the private sector to the state, skyrocketing debt, great inequality and economic insecurity, along with an alignment of the interests of politicians and a new, minuscule but immensely wealthy and influential corporate elite. Thanks to this dysfunctional environment, Suarez-Villa argues, stagnation and a vanishing public trust have become the hallmarks of our time. This book makes a substantial contribution to the literature, particularly to the field of political economy. It is unique and much needed for the way it draws links between a wide and diverse range of social, economic, and political phenomena through a sophisticated and powerful theoretical analysis. Luis Suarez-Villa manages to paint the big picture while touching upon detailed developments in numerous fields—not unlike the great political economists of the nineteenth century.

Joel Bakan, author of *The Corporation: The Pathological Pursuit of Profit and Power*

Debt Resisters' Operations Manual

PM Press

Over the last thirty years, as wages have stagnated across the country, average household debt has more than doubled. Increasingly, we are forced to take on debt to meet our needs—from housing, to education, to medical care. The results—wrecked lives, devastated communities, and an increasing reliance on credit to maintain our basic living standards—reveal an economic system that enriches the few at the expense of the many. *The Debt Resisters' Operations Manual* is a handbook for debtors everywhere to understand how this system really works, while providing practical tools for fighting debt in its most exploitative forms. Inside, you'll find detailed strategies, resources, and insider tips for dealing with some of the most common kinds of debt, including credit card debt, medical debt, student debt, and housing debt. The book also contains tactics for navigating the pitfalls of personal bankruptcy, and information to help protect yourself from credit reporting agencies, debt collectors, payday lenders, check cashing outlets, rent-to-own stores, and more. Written and edited by a network of activists, writers, and academics from Occupy Wall Street, additional chapters cover tax debt, sovereign debt, the relationship between debt and climate, and an expanded vision for a movement of mass debt resistance.

Teaching for Deeper Learning

Tools to Engage Students in Meaning Making

ASCD

Far too often, our students attain only a superficial level of knowledge that fails to prepare them for deeper challenges in school and beyond. In *Teaching for Deeper Learning*, renowned educators and best-selling authors Jay McTighe and Harvey F. Silver propose a solution: teaching students to make meaning for themselves. Contending that the ability to "earn" understanding will equip

students to thrive in school, at work, and in life, the authors highlight seven higher-order thinking skills that facilitate students' acquisition of information for greater retention, retrieval, and transfer. These skills, which cut across content areas and grade levels and are deeply embedded in current academic standards, separate high achievers from their low-performing peers. Drawing on their deep well of research and experience, the authors - Explore what kind of content is worth having students make meaning about. - Provide practical tools and strategies to help teachers target each of the seven thinking skills in the classroom. - Explain how teachers can incorporate the thinking skills and tools into lesson and unit design. - Show how teachers can build students' capacity to use the strategies independently. If our goal is to prepare students to meet the rigorous demands of school, college, and career, then we must foster their ability to respond to such challenges. This comprehensive, practical guide will enable teachers to engage students in the kind of learning that yields enduring understanding and valuable skills that they can use throughout their lives. Fire on the Prairie Chicago's Harold Washington and the Politics of Race Owl Books Explains how Harold Washington and his associates overcame the Daley political machine and built an administration that crossed racial lines and transformed Chicago politics Idea Man A Memoir by the Cofounder of Microsoft Penguin By his early thirties, Paul Allen was a world-famous billionaire-and that was just the beginning. In 2007 and 2008, Time named Paul Allen, the cofounder of Microsoft, one of the hundred most influential people in the world. Since he made his fortune, his impact has been felt in science, technology, business, medicine, sports, music, and philanthropy. His passion, curiosity, and intellectual rigor-combined with the resources to launch and support new initiatives-have literally changed the world. In 2009 Allen discovered that he had lymphoma, lending urgency to his desire to share his story for the first time. In this classic memoir, Allen explains how he has solved problems, what he's learned from his many endeavors-both the triumphs and the failures-and his compelling vision for the future. He reflects candidly on an extraordinary life. The book also features previously untold stories about everything from the true origins of Microsoft to Allen's role in the dawn of private space travel (with SpaceShipOne) and in discoveries at the frontiers of brain science. With honesty, humor, and insight, Allen tells the story of a life of ideas made real. Evicted Poverty and Profit in the American City Crown Based on years of embedded fieldwork and painstakingly gathered data, this masterful book transforms our understanding of extreme poverty and economic exploitation while providing fresh ideas for solving a devastating, uniquely American problem. Shortfall Family Secrets, Financial Collapse, and a Hidden History of American Banking The New Press The rollicking true story of a 1930s version of Bernie Madoff—and the building and loan crash he helped precipitate—in a wonderful work of narrative nonfiction by the Gustavus Myers book award winner Shortfall opens with a surprise discovery in an

attic—boxes filled with letters and documents hidden for more than seventy years—and launches into a fast-paced story that uncovers the dark secrets in Echols's family—an upside-down version of the building and loan story at the center of Frank Capra's 1946 movie, *It's a Wonderful Life*. In a narrative filled with colorful characters and profound insights into the American past, *Shortfall* is also the essential backstory to more recent financial crises, from the savings and loan debacle of the 1980s and 1990s to the subprime collapse of 2008. *Shortfall* chronicles the collapse of the building and loan industry during the Great Depression—a story told in microcosm through the firestorm that erupted in one hard-hit American city during the early 1930s. Over a six-month period in 1932, all four of the building and loan associations in Colorado Springs, Colorado, crashed in an awful domino-like fashion, leaving some of the town's citizens destitute. The largest of these associations was owned by author Alice Echols's grandfather, Walter Davis, who absconded with millions of dollars in a case that riveted the national media. This book tells the dramatic story of his rise and shocking fall.

Research Handbook on Law and Emotion Edward Elgar Publishing This illuminating *Research Handbook* analyses the role that emotions play and ought to play in legal reasoning and practice, rejecting the simplistic distinction between reason and emotion.

Framing Class Media Representations of Wealth and Poverty in America Rowman & Littlefield

Class action in the media -- Twenty-four-karat gold frames : lifestyles of the rich and famous -- Gilded cages : media stories of how the mighty have fallen -- Fragile frames : the poor and homeless -- Tarnished metal frames : the working class and the working poor -- Splintered wooden frames : the middle class -- Framing class, vicarious living, and conspicuous consumption.

Divided The Perils of Our Growing Inequality New Press, The The issue of inequality has irrefutably returned to the fore, riding on the anger against Wall Street following the 2008 financial crisis and the concentration of economic and political power in the hands of the super-rich. The Occupy movement made the plight of the 99 percent an indelible part of the public consciousness, and concerns about inequality were a decisive factor in the 2012 presidential elections. How bad is it? According to Pulitzer Prize-winning journalist David Cay Johnston, most Americans, in inflation-adjusted terms, are now back to the average income of 1966. Shockingly, from 2009 to 2011, the top 1 percent got 121 percent of the income gains while the bottom 99 percent saw their income fall. Yet in this most unequal of developed nations, every aspect of inequality remains hotly contested and poorly understood. *Divided* collects the writings of leading scholars, activists, and journalists to provide an illuminating, multifaceted look at inequality in America, exploring its devastating implications in areas as diverse as education, justice, health care, social mobility, and political representation. Provocative and eminently readable, here is an essential resource for anyone who cares about the future of America—and compelling evidence that inequality can be ignored only at the nation's peril.

Joss Whedon Versus the Corporation

Big Business Critiqued in the Films and Television Programs McFarland Screenwriter, director, producer and comic book author Joss Whedon is best known for his television series and films featuring villainous vampires, angry gods and even bloggers who wish to rule the world. Within these works is a prevalent yet commonly overlooked theme—the corporate antagonist. This book examines the effects of this corporate culture on the protagonists of Whedon’s most famous works (including Buffy, Roseanne, the Avengers, Agents of S.H.I.E.L.D. and Dollhouse) to reveal explicit sociopolitical commentaries on corporate control in the real world.

Lending Power How Self-Help Credit Union Turned Small-Time Loans into Big-Time Change Duke University Press Established by Martin Eakes and Bonnie Wright in North Carolina in 1980, the nonprofit Center for Community Self-Help has grown from an innovative financial institution dedicated to civil rights into the nation's largest home lender to low- and moderate-income borrowers. Self-Help's first capital campaign—a bake sale that raised a meager seventy-seven dollars for a credit union—may not have done much to fulfill the organization's early goals of promoting worker-owned businesses, but it was a crucial first step toward wielding inclusive lending as a weapon for economic justice. In *Lending Power* journalist and historian Howard E. Covington Jr. narrates the compelling story of Self-Help's founders and coworkers as they built a progressive and community-oriented financial institution. First established to assist workers displaced by closed furniture and textile mills, Self-Help created a credit union that expanded into providing home loans for those on the margins of the financial market, especially people of color and single mothers. Using its own lending record, Self-Help convinced commercial banks to follow suit, extending its influence well beyond North Carolina. In 1999 its efforts led to the first state law against predatory lending. A decade later, as the Great Recession ravaged the nation's economy, its legislative victories helped influence the Dodd-Frank Wall Street Reform and Consumer Protection Act and the formation of the Consumer Financial Protection Bureau. Self-Help also created a federally chartered credit union to expand to California and later to Illinois and Florida, where it assisted ailing community-based credit unions and financial institutions. Throughout its history, Self-Help has never wavered from its mission to use Dr. Martin Luther King Jr.'s vision of justice to extend economic opportunity to the nation's unbanked and underserved citizens. With nearly two billion dollars in assets, Self-Help also shows that such a model for nonprofits can be financially successful while serving the greater good. At a time when calls for economic justice are growing ever louder, *Lending Power* shows how hard-working and dedicated people can help improve their communities.

Micro-Financing and the Economic Health of a Nation Xlibris Corporation A change in finance for low-income people is occurring around the world. The microfinance movement provides services on a wide scale by competing, financially self-sufficient institutions to the economically active poor. Microfinance has been credited for promoting the Millennium Development

Goals, poverty reduction, women's empowerment, and many other social benefits. This extensive microfinance survey aims to bridge the gap between academic economists and practitioners in the current microfinance literature. *Micro-financing and the Economic Health of a Nation* set a precedent for future work in the sector as the premier book to provide a detailed analysis of housing microfinance worldwide. By addressing a number of issues, including lessons from informal markets, savings and insurance, the role of women, the position of subsidies, impact assessment, and management incentives, this book offers an overview of microfinance. This book reviews essential issues for foreign and domestic microfinance organizations that are considering expanding into housing and for providers of traditional housing loans that aim to provide their services to poor clients who lack collateral or regular income, with clear guidance for practitioners and policymakers. *Micro-financing and the Economic Health of a Nation* can be used by students in economics, public policy, and development studies. This volume offers a reasoned, moderate voice on the virtues and problems of microfinance. *Prohibitions, Price Caps, and Disclosures A Look at State Policies and Alternative Financial Product Use* DIANE Publishing This study uses new nationally representative data from the National Financial Capability State-by-State Survey to examine the relationship between state-level alternative financial service (AFS) policies (prohibitions, price caps, disclosures) and consumer use of five AFS products: payday loans, auto title loans, pawn broker loans, refund anticipation loans, and rent-to-own transactions. The results suggest that more stringent price caps and prohibitions are associated with lower product use and do not support the hypothesis that prohibitions and price caps on one AFS product lead consumers to use other AFS products. Charts and tables. This is a print on demand edition of an important, hard-to-find publication. *Plutocratic Insurgency* Reader Xlibris Corporation Plutocratic insurgency represents an emerging form of insurgency not seen since the late 19th century Gilded Age. It is being conducted by high net worth globalized elites allowing them to remove themselves from public spaces and obligations—including taxation—and to maximize their ability to generate profits transnationally. It utilizes 'lawyers & lobbyists' and corruption, rather than armed struggle—though mercenaries may be employed—to create shadow governance in pursuit of plutocratic policy objectives. Ultimately, this form of insurgency is representative of the challenge of 21st century predatory and sovereign-free capitalism to 20th century state moderated capitalism and its ensuing public welfare programs and middle class social structures. It can be viewed as a component of 'Dark Globalization' that, along with the emergence of criminal insurgency, is now actively threatening the public institutions and citizenry of the Westphalian state form. This important and groundbreaking *Small Wars Journal* book is composed of over thirty readings by fifteen contributors.