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Strategies to Leverage Research Funding The Debt Trap Public Instruments to Leverage Private Capital for Green Investments in Developing Countries Financing for Low-carbon Energy Transition Private Equity Future Opportunities to Leverage the Alzheimer's Disease Neuroimaging Initiative Leverage? What Leverage? A Deep Dive into the U.S. Flow of Funds in Search of Clues to the Global Crisis Public Finance Mechanisms to Catalyze Sustainable Energy Sector Growth Excessive Private Sector Leverage and Its Drivers Leverage for Good Inside Secrets to Angel Investing Equity Value Enhancement Leveraged Buyouts Participolis Housing and Community Development Amendments of 1981 Department of Transportation and related agencies appropriations for 1984 Departments of Transportation, and Housing and Urban Development, and Related Agencies Appropriations for 2011 OECD Reviews of Risk Management Policies Risk Governance Scan of Kazakhstan People's Republic of China Military Construction Appropriations for Fiscal Year 2002 Climate Change Research at Universities Human Resource and Regional Economic Development Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriations for 2003: Department of Housing and Urban Development Departments of 2005 Zero-Carbon Industry Left 2023-04-13 1/23

Behind Efficient, Effective, Accountable Military Construction, Veterans Affairs, and Related Agencies Appropriations for 2008 Commerce, Justice, Science, and Related Agencies Appropriations for 2013: Statements of members of Congress and other interested individuals and organizations S. 839, the High-Speed Rail Development Act of 1993, and Current Initiatives in High-speed Ground Transportation Appalachia Departments of Transportation, Treasury, HUD, the Judiciary, District of Columbia, and Independent Agencies Appropriations for 2007 United States Code Economic Report of the President Transmitted to the Congress Department of Energy Fiscal Year 1987 Budget Foreign Operations, Export Financing, and Related Programs Appropriations for 2003 Encyclopedia of Transportation Hybridization of Food Governance The Debt Trap - Student Edition Mastering Azure Synapse Analytics

#### Strategies to Leverage Research Funding 2004-11-27

since 1992 the department of defense dod through the u s army medical research and material command has received congressionally earmarked appropriations for programs of biomedical research on prostate breast and ovarian cancer neurofibromatosis tuberous sclerosis and other health problems appropriations for these congressionally directed medical research programs are used to support peer reviewed extramural research project training and infrastructure grants congress has become concerned about funding increases for these programs given current demands on the military budget at the request of congress the institute of medicine iom examined possibilities of augmenting program funding from alternative sources the resulting iom book strategies to leverage research funding guiding dod s peer reviewed medical research programs focuses on nonfederal and private sector contributions that could extend the appropriated funds without biasing the peer review project selection process

#### The Debt Trap 2016-09-19

this is the inside story of private equity dealmaking over the last 40 years lbo fund managers have demonstrated that they are good at making money for themselves and their investors but when one looks beneath the surface of the transactions they engineer it is apparent that these deals can at times go spectacularly wrong through 14 business stories all emanating from the noughties credit bubble and including headline grabbing names like caesars debenhams emi hertz seat pagine gialle and txu the debt trap shows how via controversial practices like quick flips repeat dividend recaps heavy cost cutting and asset stripping leveraged buyouts changed for better or for worse the way private companies are financed and managed today from technological disruption in the worlds of music recording and business directory publishing to economic turbulence in the gambling real estate and energy sectors highly levered corporations are often incapable of handling market corrections when debt commitments start piling up behind the historical events and the financial empires erected by some of the elite private equity specialists these 14 in depth case studies examine how value maximising techniques and a short cut mentality can impact investment returns and portfolio assets whether you are a pe practitioner investor business manager academic or business student you will find the debt trap to be an authoritative and fascinating account

# Public Instruments to Leverage Private Capital for Green Investments in Developing Countries 2014

this book is the first comprehensive assessment of the state of low carbon investments in asia analyzing the rationales mandates and public private financing activities based on the experiences of several regional initiatives wherein public financing is catalyzing private investments in low carbon infrastructure this book proposes a framework that can be used as a tool to identify factors that influence private investment decisions and policy instruments that can scale up the private capital placing the asian economies onto a low carbon development pathway requires an unprecedented shift in investments this book addresses this situation by asking questions such as what is the central role of private finance in achieving the paris agreement targets what key policy levers and risk mitigation can governments use in an effort to unlock the potentials of private capital how can regionally coordinated actions hold significant promise for scaling up private investments

#### Financing for Low-carbon Energy Transition 2018-06-23

private equity funds are often called grasshoppers or corporate raiders are these accusations true are financial investors who generally acquire non listed companies and sell them after a few years for as much profit as possible really value destroying in order to answer these

and other questions it is important to understand the business model of private equity funds the aim of this book is to convey this understanding the business model of private equity funds has been explained comprehensively and lively furthermore questions like the following will be discussed what does a private equity fund earn when selling a portfolio company what do the investors who provide the capital earn in the beginning the historical developments of private equity are explained next there is a comprehensive lively and practical explanation of the business model of private equity based on the individual stages of a private equity fund s lifecycle all stages will be discussed from the fundraising to the value creation methods to the successful sale of the portfolio company exit later in the book the leverage buyout valuation lbo model which is used by private equity funds is explained using a practical case study after reviewing the case study readers on their own should be able to build an lbo model using the main functions

#### Private Equity 2018-01-29

nearly 5 3 million americans are living with alzheimer s disease and 26 6 million people are affected worldwide the alzheimer s disease neuroimaging initiative adni a public private partnership provides a publicly available international database of clinical and imaging data to foster research and collaboration on alzheimer s research worldwide the institute of medicine held a workshop on july 12 2010 to explore opportunities to use information from and partnerships formed because of adni to continue to improve the understanding and treatment of alzheimer s disease

#### Future Opportunities to Leverage the Alzheimer's Disease Neuroimaging Initiative

#### 2011-01-07

this paper questions the view that leverage should have forewarned us of the global financial crisis of 2007 09 pointing to several gearing indicators that were neither useful portents of the onset of the crisis nor of its ferocity instead it shows first that the use of ill suited collateral in the secured funding operations of u s based investment banks was the fatal link between the collapse of structured finance and the global malfunction of funding markets that turbocharged the downdraft and second that this insight and others can be decrypted from the flow of funds accounts of the united states

## Leverage? What Leverage? A Deep Dive into the U.S. Flow of Funds in Search of Clues to the Global Crisis 2012-06-01

nonfinancial private sector debt increased significantly in advanced economies prior to the global financial crisis and with a few exceptions deleveraging has been limited furthermore in some countries households and corporations have continued to accumulate debt drawing on the literature the paper aims to provide a quantitative assessment of the gaps between actual and sustainable levels of debt and to identify the key factors that drive excessive borrowing results suggest that variables that are typically found important in studies focusing on borrowing decisions are also relevant for explaining the debt sustainability gaps

#### Public Finance Mechanisms to Catalyze Sustainable Energy Sector Growth 2005

with the resources of both governments and traditional philanthropy barely growing or in decline yet the problems of poverty ill health and environmental degradation ballooning daily new models for financing social and environmental objectives are urgently needed fortunately a revolution is underway in the instruments and institutions available to meet this need loans loan guarantees private equity barter arrangements social stock exchanges bonds social secondary markets and investment funds are just some of the actors and tools occupying the new frontiers of philanthropy and social investment together they hold the promise of leveraging for social and environmental purposes not just the billions of dollars of charitable grants but the hundreds of billions indeed trillions of dollars of private investment capital while the changes under way are inspiring they remain largely uncharted this concise introduction to the topic and its companion volume provide the first comprehensive and accessible roadmap to these important advances in the process these works will better equip investors philanthropists social entrepreneurs nonprofit leaders business executives government officials and students the world over to capture the opportunities that these developments hold out to them and to our world

#### Excessive Private Sector Leverage and Its Drivers 2017-03-28

this book will give you the inside secrets of how the rich get richer by investing in entrepreneurs funding innovation and generating job growth everything we know about investing in private companies owning a part of multiple companies without operating them has changed never before has there been a better time to invest in private companies to help bring innovation to the market create jobs and create wealth we call that compassionate capitalism one inside secret the point is that the wealthy smart investor the millionaire next door has already made his or her money before the public knows the company exists to put their order into their stockbroker he or she is an an

active angel investor that invests in private companies in addition to real estate and public stocks the buzz is about crowdfunding angel investing is more than that angel investing can create passive income even generational wealth if you learn to invest like a venture capitalist with discipline and specific intent why buy this book this book provides a step by step approach to finding evaluating and making an angel investment in private companies before they go public or grow big enough to be acquired it is chock full of inside secrets based on karen s 15 years experience and conversations with hundreds of investors 44 inside secrets to be exact get complimentary membership in the national network of angel investors and gain exclusive access to the investor resource portal with tools you will use as part of your investor journey worth over 900 a glossary is included to help you learn the lingo hundreds to terms to be in the know invest with confidence as you add this highly lucrative asset class to your investment portfolio karen will take you through the history of angel investing the economic impact and the trends that drive the market and even the regulations that create a bubble or pop it she describes the role that angel investors can play in an entrepreneur endeavor depending on the amount of time and money they have available to invest karen has even made the whole process of finding deals evaluating them and ultimately closing the deal easy to understand by comparing it to how we find a mate from introduction to the first date courtship and ultimately marriage or not with over 300 pages this book is full of practical information keen insights applicable guotes from industry experts and detailed next steps in each chapter if you have thought about diversifying your investment portfolio beyond real estate and traditional stocks bonds and desire to have a real impact on bringing innovation to the market and creating jobs as a crowdfund investor or angel investor this book is a must have

#### Leverage for Good 2014

a detailed look at risk identification and value creation in private equity investment equity value enhancement eve governance risk relationships knowledge grrk provides the information and tools practitioners and business owners need to work with the multitude of

intangibles grrk in equity investment decisions the author engages readers with an insightful and brief claim values are more than numbers he then provides support for just how important human capital is to the value creation paradox he doesn t stop there because ideas without definitive actions don t promote transformation he further challenges the reader with if you don t think outside of the box you re doomed to live in the box a user friendly manual chock full of vignettes suggestions and pithy commentary eve is a must read for owners officers boards and advisors to derive understanding of business value drivers this book teaches the reader how to conduct more intangible asset due diligence as well as what decisions and behaviors impact value with more effective methods of risk identification measurement management and mitigation immm trusted advisors and owners can establish a working on the business strategy to prioritize issues impacting a company s intangible assets assets which almost inevitably create the largest component of value in flourishing companies this focus also serves to reduce risk while leveraging human capital and operational effectiveness this book challenges users of value enhancement and valuation services to demand greater intellectual rigor to best serve owners investors of the united states economic engine the midmarket company therefore readers are challenged to look beyond the common metrics and numbers they are admonished to rely less on formulaic approaches and on software that can generate spurious opinions the reader is called to action by the author a us marine combat officer veteran to lead the change you burn the boats if you want to be sure you succeed taking the island trillions of dollars of private equity are changing hands as baby boomer owners and investors seek greater liquidity and legacies while investors seek higher returns from direct investment in private companies this book provides risk and human capital guidance removing some of the guesswork on valuation and value creation provide better evidence of value equity discounts identify and guantify risk and provide tools to manage it inform better business management and investment decisions create a more comprehensive valuation for equity investments roadmap and strategy for enhancement of going concern value governance risk and compliance grc management are hot topics in today s economic environment the familiar financial metrics may not be providing adequate indications of value creation the core principle of most shareholder investment expectation to identify risk and work with it effectively practitioners need an in depth understanding of the forces at play equity value enhancement is a detailed insightful guide for making better equity decisions finally the author puts his passion front and center by offering the reader the opportunity to invest in the human capital this book addresses by encouraging support of military veteran s with combat ptsd so they may be productive citizens with the leadership and business skills provided by our country s greatest generation

#### Inside Secrets to Angel Investing 2017-01-22

a comprehensive look at the world of leveraged buyouts the private equity industry has grown dramatically over the past twenty years such investing requires a strong technical know how in order to turn private investments into successful enterprises that is why paul pignataro has created leveraged buyouts website a practical guide to investment banking and private equity engaging and informative this book skillfully shows how to identify a private company takes you through the analysis behind bringing such an investment to profitability and further create high returns for the private equity funds it includes an informative leveraged buyout overview touching on everything from lbo modeling accounting and value creation theory to leveraged buyout concepts and mechanics provides an in depth analysis of how to identify a private company bring such an investment to profitability and create high returns for the private equity as well as private company valuation written by paul pignataro founder and ceo of the new york school of finance if you re looking for the best way to hone your skills in this field look no further than this book

#### Equity Value Enhancement 2015-12-08

while participatory development has gained significance in urban planning and policy it has been explored largely from the perspective of its

prescriptive implementation this book breaks new ground in critically examining the intended and unintended effects of the deployment of citizen participation and public consultation in neoliberal urban governance by the indian state the book reveals how emerging formats of participation as mandatory components of infrastructure projects public private partnership proposals and national urban governance policy frameworks have embedded market oriented reforms promoted financialisation of cities refashioned urban citizenship privileged certain classes in urban governance at the expense of already marginalised ones and thereby deepened the fragmentation of urban polities it also shows how such deployments are rooted in the larger political economy of neoliberal reforms and ascendance of global finance and how resultant exclusions and fractures in the urban society provoke insurgent mobilisations and subversions offering a dialogue between scholars policy makers and activists and drawing upon several case studies of urban development projects across sectors and cities this volume will be useful for planners policy makers academics development professionals social workers and activists as well as those in urban studies urban policy planning political science sociology and development studies

#### Leveraged Buyouts 2013-11-15

this report presents the governance framework in kazakhstan for managing disaster risks a wide range of disaster risks are present throughout the national territory primarily floods landslides avalanches but also extreme cold and heatwaves the report reviews how the central government sets up a national strategy to manage these disaster risks and how a national risk governance framework is formulated and executed

#### Participolis 2020-11-29

key issues context after three decades of remarkable growth the economy has been slowing much of the slowdown has been structural reflecting the natural convergence process and waning dividends from past reforms weak global growth has also contributed moreover since the global financial crisis growth has relied too much on investment and credit which is not sustainable and has created rising vulnerabilities growth was 7 7 percent in 2013 and is expected to slow to around 71 2 percent this year and decline further over the medium term focus the pattern of growth since the global financial crisis is not sustainable and has resulted in rising vulnerabilities the discussions focused on assessing the risks posed by the continued build up of vulnerabilities reforms to unleash new sustainable engines of growth and reduce vulnerabilities and how to best manage aggregate demand in this context as growth is slowing yet risks are still rising a key takeaway is that to secure a safer development path accommodative policies need to be carefully unwound accompanied by decisive implementation of the announced reform agenda to promote rebalancing the result will be somewhat slower but safer growth in the near term with the significant long run benefit of securing more inclusive environment friendly and sustainable growth risks credit and shadow banking local government finances and the corporate sector particularly real estate are the key and interlinked areas of rising vulnerability in the near term the risk of a hard landing is still considered low as the government has the capacity to combat potential shocks however without a change in the pattern of growth the hard landing risk continues to rise and is assessed to be medium likely over the medium term reform agenda the authorities have announced a comprehensive and ambitious blueprint of reforms successful implementation should achieve the desired transformation of the economy but will also be challenging demand management reining in credit growth local government borrowing and investment will address the risks but also slow growth macro support should be calibrated to allow needed adjustments to take place while preventing growth from slowing too much scenarios and spillovers with faster adjustment and reform

implementation growth will be somewhat lower in the near term with moderate spillovers for trading partners however in the medium term income and consumption will both be higher a result that is good for china and good for the global economy

#### Housing and Community Development Amendments of 1981 1981

this unique book provides a multidisciplinary review of current climate change research projects at universities around the globe offering perspectives from all of the natural and social sciences numerous universities worldwide pursue state of the art research on climate change focussing on mitigation of its effects as well as human adaptation to it however the 2015 paris 21st conference of the parties of the united nations framework convention on climate change unfccc cop 21 demonstrated that there is still much room for improvement in the role played by universities in international negotiations and decision making on climate change to date few scientific meetings have provided multidisciplinary perspectives on climate change in which researchers across the natural and social sciences could come together to exchange research findings and discuss methods relating to climate change mitigation and adaption studies as a result the published literature has also lacked a broad perspective this book fills that gap and is of interest to all researchers and policy makers concerned with global climate change regardless of their area of expertise

#### Department of Transportation and related agencies appropriations for 1984 1983

the power sector and transportation tend to dominate conversations about climate change but there s an under the radar source of climate pollution that must be addressed industry globally industrial activity is responsible for one third of human caused greenhouse gas emissions though industry is a major emitter it is essential for producing the tools we need to fight climate change like wind turbines solar panels and electric vehicles and for meeting our everyday needs how can industry eliminate its climate pollution while supplying transformational technologies this book delivers a first of its kind roadmap for the zero carbon industrial transition spotlighting the breakthrough innovations transforming the manufacturing sector and the policies that can accelerate this global shift jeffrey rissman illustrates the scope of the challenge diving into the workings of heavy polluters like steel chemicals plastics cement and concrete he examines ways to affordably decarbonize manufacturing such as electrifying industrial processes using hydrogen deploying carbon capture and storage and growing material efficiency with lightweighting and 3d printing but technologies are only part of the picture enacting the right policies including financial incentives research and development support well designed carbon pricing efficiency and emissions standards and green public procurement can spur investment and hasten emissions reductions rissman provides a framework to ensure that the transition to clean industry enhances equity health and prosperity for communities worldwide engaging and comprehensive zero carbon industry is the definitive guide to decarbonizing the vast yet often overlooked global industrial sector

### Departments of Transportation, and Housing and Urban Development, and Related Agencies Appropriations for 2011 *2010*

the 40 year history of how democrats chose political opportunity over addressing inequality and how the poor have paid the price for decades the republican party has been known as the party of the rich arguing for business friendly policies like deregulation and tax cuts but this incisive political history shows that the current inequality crisis was also enabled by a democratic party that catered to the affluent the result is one of the great missed opportunities in political history a moment when we had the chance to change the lives of future generations and were too short sighted to take it historian lily geismer recounts how the clinton era democratic party sought to curb poverty

through economic growth and individual responsibility rather than asking the rich to make any sacrifices fueled by an ethos of doing well by doing good microfinance charter schools and privately funded housing developments grew trendy though politically expedient and sometimes profitable in the short term these programs fundamentally weakened the safety net for the poor this piercingly intelligent book shows how bygone policy decisions have left us with skyrocketing income inequality and poverty in america and widened fractures within the democratic party that persist to this day

## OECD Reviews of Risk Management Policies Risk Governance Scan of Kazakhstan 2019-10-30

distributed to some depository libraries in microfiche

#### People's Republic of China 2014-07-30

the united states code is the official codification of the general and permanent laws of the united states of america the code was first published in 1926 and a new edition of the code has been published every six years since 1934 the 2012 edition of the code incorporates laws enacted through the one hundred twelfth congress second session the last of which was signed by the president on january 15 2013 it does not include laws of the one hundred thirteenth congress first session enacted between january 2 2013 the date it convened and january 15 2013 by statutory authority this edition may be cited u s c 2012 ed as adopted in 1926 the code established prima facie the general and permanent laws of the united states the underlying statutes reprinted in the code remained in effect and controlled over the code in case of any discrepancy in 1947 congress began enacting individual titles of the code into positive law when a title is enacted into positive law the underlying statutes are repealed and the title then becomes legal evidence of the law currently 26 of the 51 titles in the code have been so enacted these are identified in the table of titles near the beginning of each volume the law revision counsel of the house of representatives continues to prepare legislation pursuant to 2 u s c 285b to enact the remainder of the code on a title by title basis into positive law the 2012 edition of the code was prepared and published under the supervision of ralph v seep law revision counsel grateful acknowledgment is made of the contributions by all who helped in this work particularly the staffs of the office of the law revision counsel and the government printing office preface

#### Military Construction Appropriations for Fiscal Year 2002 2002

viewing transportation through the lens of current social economic and policy aspects this four volume reference work explores the topic of transportation across multiple disciplines within the social sciences and related areas including geography public policy business and economics the book s articles all written by experts in the field seek to answer such questions as what has been the legacy not just economically but politically and socially as well of president eisenhower s modern interstate highway system in america with that system and the infrastructure that supports it now in a state of decline and decay what s the best path for the future at a time of enormous fiscal constraints should california politicians plunge ahead with plans for a high speed rail that every expert says despite the allure will go largely unused and will never pay back the massive investment while at this very moment potholes go unfilled all across the state what path is best for emerging countries to keep pace with dramatic economic growth for their part what are the social and financial costs of gridlock in our cities features approximately 675 signed articles authored by prominent scholars are arranged in a to z fashion and conclude with further readings and cross references a chronology helps readers put individual events into historical context a reader s guide organizes entries by broad topical or thematic areas a detailed index helps users quickly locate entries of most immediate interest and a resource guide provides

a list of journals books and associations and their websites while articles were written to avoid jargon as much as possible a glossary provides quick definitions of technical terms to ensure full well rounded coverage of the field the general editor with expertise in urban planning public policy and the environment worked alongside a consulting editor with a background in civil engineering the index reader s guide and cross references combine for thorough search and browse capabilities in the electronic edition available in both print and electronic formats encyclopedia of transportation is an ideal reference for libraries and those who want to explore the issues that surround transportation in the united states and around the world

#### Climate Change Research at Universities 2017-06-02

modern food governance is increasingly hybrid involving not only government but also industry and civil society actors this book analyzes the unfolding interplay between public and private actors in global and local food governance how are responsibilities and risks allocated in hybrid governance arrangements how is legitimacy ensured and what effects do these arrangements have on industry or government practices the expert contributors draw on law economics political science and sociology to discuss these questions through rich empirical cases

#### Human Resource and Regional Economic Development 1977

a practical guide that will help you transform your data into actionable insights with azure synapse analytics key features explore the different features in the azure synapse analytics workspace learn how to integrate power bi and data governance capabilities with azure synapse analytics accelerate your analytics journey with the no code low code capabilities of azure synapse description cloud analytics is a

crucial aspect of any digital transformation initiative and the capabilities of the azure synapse analytics platform can simplify and streamline this process by mastering azure synapse analytics analytics developers across organizations can boost their productivity by utilizing low code no code and traditional code based analytics frameworks this book starts with a comprehensive introduction to azure synapse analytics and its limitless cloud scale analytics capabilities you will then learn how to explore and work with data warehousing features in azure synapse moving on the book will guide you on how to effectively use synapse spark for data engineering and data science it will help you learn how to gain insights from your data through observational analytics using synapse data explorer you will also discover the seamless data integration capabilities of synapse pipeline and delve into the benefits of synapse analytics low code and no code pipeline development features lastly the book will show you how to create network topology and implement industry specific architecture patterns in azure synapse analytics by the end of the book you will be able to process and analyze vast amounts of data in real time to gain insights quickly and make informed decisions what you will learn leverage synapse spark for machine learning tasks use synapse data explorer for telemetry analysis take advantage of synapse s common data model based database templates guery data using t sql kgl and spark sql within synapse integrate microsoft purview with synapse for enhanced data governance who this book is for this book is designed for cloud data engineers with prior experience in azure cloud computing as well as chief data officers cdos and data professionals who want to use this unified platform for data ingestion data warehousing and big data analytics table of contents 1 cloud analytics concept 2 introduction to azure synapse analytics 3 modern data warehouse with the synapse sql pool 4 query as a service synapse serverless sql 5 synapse spark pool capability 6 synapse spark and data science 7 learning synapse data explorer 8 synapse data integration 9 synapse link for htap 10 azure synapse unified analytics service 11 synapse workspace ecosystem integration 12 azure synapse network topology 13 industry cloud analytics

Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriations for 2003: Department of Housing and Urban Development 2002

Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriations for 2005 2004

Zero-Carbon Industry 2024-02-27

Left Behind 2022-03-01

Efficient, Effective, Accountable 2018

Military Construction, Veterans Affairs, and Related Agencies Appropriations for 2008 2007

Commerce, Justice, Science, and Related Agencies Appropriations for 2013: Statements of members of Congress and other interested individuals and organizations 2011

S. 839, the High–Speed Rail Development Act of 1993, and Current Initiatives in High–speed Ground Transportation *1993* 

Appalachia 1987

Departments of Transportation, Treasury, HUD, the Judiciary, District of Columbia, and Independent Agencies Appropriations for 2007 *2006* 

United States Code 2013

Economic Report of the President Transmitted to the Congress 2012

Department of Energy Fiscal Year 1987 Budget 1986

Foreign Operations, Export Financing, and Related Programs Appropriations for 2003 2002

Encyclopedia of Transportation 2014-08-13

Hybridization of Food Governance 2017-04-28

*The Debt Trap – Student Edition 2017* 

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