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Mortgage-backed and asset-backed securities are fixed-income securities, like bonds, which derive their return from an underlying mortgage or basket of mortgages, or an asset or basket of assets. This market has increased from about \$100 billion in 1980 to over \$2.5 trillion today. Filling the void for a new book on fixed-income, Salomon Smith Barney Guide to Mortgage-Backed and Asset-Backed Securities provides a coherent and comprehensive approach to the subject. Featuring material used by the company, this book is an ideal training tool and resource for investment professionals, institutional investors, pension fund investors, and hedge-fund investors. Lakhbir Hayre (New York, NY) is a mortgage officer at Salomon Smith Barney, and their leading expert on mortgage-backed and asset-backed securities. He is a Certified Financial Analyst and a Doctor of Philosophy.

This book discusses "tourism and hospitality" from different perspectives and disciplines. In addition, this book, considering the tourism and hotel management terminology, is expected to be a source book for the theoretical and practical scientific studies in the fields which is in close relationship such as gastronomy, recreation and marketing.

There is no such thing as too much writing practice. These two-part eBook programs build skills incrementally from bright idea to polished final product. These stimulating lessons will enable students to actually enjoy the writing process. Includes Traits of Writing correlation. Topics Include: Sentence & Paragraph Completion, Cloze Exercises, Using Literal & Figurative Language, Similes & Metaphors, answering Essay Questions.

Do you want a source of good income working full- or part-time? Reading Consulting for Profit can help you do that through con-

sulting. Of course, those already consulting can benefit from the book. So can those employing consultants or those in related fields like law, spiritual advising, counseling, management or medicine. In fact, there is much good info here in general. Soak it up and prosper. Consulting for Profit is readable and concise. You get a lot of meat without fat and stuffing. In other words, the field is discussed without a lot of wasted words, bad jokes or irrelevant stories. Good communication skills are vital to success. A chapter is devoted to helping you improve this skill. Decision-making is another vital skill well-covered. Included is information on management, finances for consultants, the consultant's code of ethics and much more.

Good, No Highlights, No Markup, all pages are intact, Slight Shelfwear, may have the corners slightly dented, may have slight color changes/slightly damaged spine.

Study & Master Agricultural Sciences Grade 11 has been especially developed by an experienced author team for the Curriculum and Assessment Policy Statement (CAPS). This new and easy-to-use course helps learners to master essential content and skills in Agricultural Sciences. The innovative Teacher's File includes: * guidance on the teaching of each lesson for the year * answers to all activities in the Learner's Book * assessment guidelines * exemplar practical tasks, tests, exam papers and worksheets with marking memoranda * photocopiable templates and resources for the teacher.

Study & Master English Grade 11 has been especially developed by an experienced author team according to the Curriculum and Assessment Policy Statement (CAPS). This new and easy-to-use

course helps learners to master essential content and skills in English First Additional Language. The Teacher's File includes: * a comprehensive overview of the CAPS document * a full work schedule for the year, based on the CAPS teaching programme * notes on how to teach each activity * extra information which extends the skills of the teacher * suggested answers to the activities in the Learner's Book * a separate section for Formal Assessment, including two examination papers, for mid- and year-end Formal Assessment * assessment sheets, extra resources, and a complete copy of the curriculum document.

Study & Master Physical Sciences Grade 11 has been especially developed by an experienced author team for the Curriculum and Assessment Policy Statement (CAPS). This new and easy-to-use course helps learners to master essential content and skills in Physical Sciences. The comprehensive Learner's Book: • explains key concepts and scientific terms in accessible language and provides learners with a glossary of scientific terminology to aid understanding. • provides for frequent consolidation in the Summative assessments at the end of each module • includes case studies that link science to real-life situations and present balanced views on sensitive issues • includes 'Did you know?' features providing interesting additional information • highlights examples, laws and formulae in boxes for easy reference.

Understanding Psychology provides a solid introduction to the field of psychology - and to the link between the brain and behavior. Combining high-interest content and a strong visual orientation, this text is designed to dispel misconceptions about psychology while helping students to understand the relevant, practical uses of psychology in their day-to-day lives.

In the Johannesburg township of Soweto, a young, black gangster in South Africa, who leads a group of violent criminals, slowly discovers the meaning of compassion, dignity, and his own humanity. Reprint. A South African film, releasing February 2006 by Miramax) (General Fiction)

Okonkwo is the greatest warrior alive, famous throughout West Africa. But when he accidentally kills a clansman, things begin to fall apart. Then Okonkwo returns from exile to find missionaries and colonial governors have arrived in the village. With his world thrown radically off-balance he can only hurtle towards tragedy. Chinua Achebe's stark novel reshaped both African and world literature. This arresting parable of a proud but powerless man witnessing the ruin of his people begins Achebe's landmark trilogy of works chronicling the fate of one African community, continued in Arrow of God and No Longer at Ease.

Study & Master Accounting Grade 10 has been especially developed by an experienced author team according to the Curriculum and Assessment Policy Statement (CAPS). The comprehensive Learner's Book includes: * case studies which deal with issues related to the real world, and move learners beyond the confines of the classroom * margin notes to assist learners with new concepts - especially GAAP flashes, that give learners guidance on General Accepted Accounting Practice * examples with solutions after the introduction of each new concept. The Teacher's File includes: * a daily teaching plan, divided into the four terms, that guides the teacher on what to teach per day and per week * moderation templates to assist teachers with assessment * solutions to all the activities in the Learner's Book. The CD-Rom with a PowerPoint presentation includes: * interactive examples to explain

new concepts * links to all solutions to activities and assessments in the Learner's Book

Study & Master Physical Sciences Grade 12 has been especially developed by an experienced author team for the Curriculum and Assessment Policy Statement (CAPS). This new and easy-to-use course helps learners to master essential content and skills in Physical Sciences.

StarGuard: Best Practices for Lifeguards, Third Edition, gives you the tools you need to become a skilled and knowledgeable lifeguard in a pool, water park, waterfront, or wilderness setting. It emphasizes the essential knowledge you need, with material o.

The Chief Occupational Therapist Passbook(R) prepares you for your test by allowing you to take practice exams in the subjects you need to study. It provides hundreds of questions and answers in the areas that will likely be covered on your upcoming exam, including but not limited to; Application of the principles and practices of occupational therapy in the administration of an occupational therapy program; Preparation of written material; Supervision; and more.

Study & Master Mathematical Literacy Grade 11 has been especially developed by an experienced author team according to the Curriculum and Assessment Policy Statement (CAPS). This new and easy-to-use course helps learners to master essential content and skills in Mathematical Literacy. The comprehensive Learner's Book includes: * thorough coverage of the basic skills topics to lay a sound foundation for the development of knowledge, skills and concepts in Mathematical Literacy * margin notes to assist learners with new concepts - especially Link boxes, that refer

learners to the basic skills topics covered in Term 1, Unit 1-16 * ample examples with a strong visual input to connect Mathematical Literacy to everyday life.

Meet the one and only Daizy Star! She's quirky and cool and loving life in Year Six with her best friends Willow and Beth. But when Dad hatches a mad plan that will turn life upside-down, Daizy is too horrified to tell anyone at all . . . and pretty soon she finds herself tangled up in a knot of secrets and lies. Will Daizy realize that even when she's sinking, her friends and family are there to help her swim?

This volume provides a single resource that contains information on almost all of the measures that have demonstrated usefulness in measuring the presence and severity of anxiety and related disorders. It includes reviews of more than 200 instruments for measuring anxiety-related constructs in adults. These measures are summarized in 'quick view grids' which clinicians will find invaluable. Seventy-five of the most popular instruments are reprinted and a glossary of frequently used terms is provided.

Study & Master Physical Sciences Grade 11 takes a fresh and innovative look at the world around us and links science to our everyday lives. All case studies and information on specialised fields, companies and institutions were personally researched by the author and verified by experts in those fields, companies and institutions.

Study & Master Accounting was developed by practising teachers, and covers the RNCS for Accounting.

Study & Master Accounting was developed with the help of practising teachers, and covers all the requirements of the National

Curriculum Statement for accounting.

This comprehensive resource provides readers with the tools necessary to perform analysis of various waveforms for use in radar systems. It provides information about how to produce synthetic aperture (SAR) images by giving a tomographic formulation and implementation for SAR imaging. Tracking filter fundamentals, and each parameter associated with the filter and how each affects tracking performance are also presented. Various radar cross section measurement techniques are covered, along with waveform selection analysis through the study of the ambiguity function for each particular waveform from simple linear frequency modulation (LFM) waveforms to more complicated coded waveforms. The text includes the Python tool suite, which allows the reader to analyze and predict radar performance for various scenarios and applications. Also provided are MATLAB® scripts corresponding to the Python tools. The software includes a user-friendly graphical user interface (GUI) that provides visualizations of the concepts being covered. Users have full access to both the Python and MATLAB source code to modify for their application. With examples using the tool suite are given at the end of each chapter, this text gives readers a clear understanding of how important target scattering is in areas of target detection, target tracking, pulse integration, and target discrimination.

An award-winning scientist offers his unorthodox approach to childrearing: "Parentology is brilliant, jaw-droppingly funny, and full of wisdom...bound to change your thinking about parenting and its conventions" (Amy Chua, author of *Battle Hymn of the Tiger Mother*). If you're like many parents, you might ask family and

friends for advice when faced with important choices about how to raise your kids. You might turn to parenting books or simply rely on timeworn religious or cultural traditions. But when Dalton Conley, a dual-doctorate scientist and full-blown nerd, needed childrearing advice, he turned to scientific research to make the big decisions. In *Parentology*, Conley hilariously reports the results of those experiments, from bribing his kids to do math (since studies show conditional cash transfers improved educational and health outcomes for kids) to teaching them impulse control by giving them weird names (because evidence shows kids with

unique names learn not to react when their peers tease them) to getting a vasectomy (because fewer kids in a family mean smarter kids). Conley encourages parents to draw on the latest data to rear children, if only because that level of engagement with kids will produce solid and happy ones. Ultimately these experiments are very loving, and the outcomes are redemptive—even when Conley's sassy kids show him the limits of his profession. *Parentology* teaches you everything you need to know about the latest literature on parenting—with lessons that go down easy. You'll be laughing and learning at the same time.