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How to Pass National 5 Business Management *Hachette UK* Get your best grade with the SQA endorsed guide to National 5 Business Management. This book contains all the advice and support you need to revise successfully for your National 5 exam. It combines an overview of the course syllabus with advice from a top expert on how to improve exam performance, so you have the best chance of success. Refresh your knowledge with complete course notes Prepare for the exam with top tips and hints on revision technique Get your best grade with advice on how to gain those vital extra marks **TeeJay National 5 Mathematics** *Hodder Gibson* **Entrepreneurship and Business Management** Globalization has fueled the growth of entrepreneurship. Starting a new venture involves risk taking as well as capital investment. This book delves into all the varied aspects of entrepreneurship. The impact of economic policies, finances, opportunity and capacity are some of the topics covered in this text. It will prove beneficial to students, scholars, professionals, aspiring entrepreneurs, etc. **The Passing-On Problem in Damages and Restitution under EU Law** *Edward Elgar Publishing* 'Passing-on' occurs when harm or loss incurred by a business is passed on to burden that business's customers or the next level of the supply chain. In this authoritative book Magnus Strand provides the first comprehensive examination of passing-on in EU law damages and restitution. The analysis covers a broad range of contexts including competition damages and the repayment of charges. **Handbook of Research on Globalization, Investment, and Growth-Implications of Confidence and Governance** *IGI Global* The global economic crises of recent years have offered some sobering lessons, compelling economists, political scientists, and policymakers to reconsider traditional theories regarding the cultivation of developing nations. The Handbook of Research on Globalization, Investment, and Growth-Implications of Confidence and Governance seeks to empirically explore the relationship between a number of variables, including consumer confidence, private-sector performance, and governmental regulation. Targeting academics, social scientists, financial professionals, and lawmakers, this book seeks to categorize

and analyze developing economies in a post-crisis global financial landscape in order to help shape desperately-needed policies capable of safeguarding against potential catastrophe. **National 5 Chemistry Hachette UK** A full course textbook for the new National 5 Chemistry syllabus, endorsed by SQA! This book is designed to act as a valuable resource for pupils studying National 5 Chemistry. It provides a core text which adheres closely to the SQA syllabus, with each section of the book matching a unit of the syllabus, and each chapter corresponding to a content area. It is an ideal - and comprehensive - teaching and learning resource for National 5 Chemistry. In addition to the core text, the book contains a variety of special features: For Interest, Key Terms, Activities, Worked Examples, Questions, Prescribed Practical Activities, Summary, and Checklist for Revision. - The only textbook for the National 5 Chemistry syllabus offered by SQA, as examined 2014 onwards - Bestselling author team, with extremely high reputation for Scottish Chemistry titles - Full colour presentation and motivating text design to encourage student enthusiasm **National 5 Mathematics Leckie & Leckie** The National 5 Mathematics Student Book helps map your route through the CfE programme and provides comprehensive and authoritative guidance for the whole course. Student Books give a practical, supportive approach to help deliver the new curriculum and offer an appropriate blend of sound teaching and learning with exam and assessment guidance. ♦♦♦♦ Full coverage of National 5 course specifications with list of learning intentions ♦♦♦♦ Attractive layout with clear text features ♦♦♦♦ Key questions highlight crucial concepts and techniques that need to be grasped by students in order to progress to the next learning intention ♦♦♦♦ What the examiner/assessor is looking for to help teachers & students feel secure ♦♦♦♦ End of unit material ♦♦♦♦ " unit assessment, exam-style questions with worked answers and examiners commentary, self-assessment ♦♦♦♦ Keep your learning on track/Stretch yourself to encourage self evaluation and provide challenge for higher ability students ♦♦♦♦ Active learning ideas: ♦♦♦♦~You Should Already Know♦♦♦♦(tm), lists for student to check they are confident with before proceeding AND ♦♦♦♦~Make the link♦♦♦♦(tm) highlights links between the topic and other areas of the course and/or across different subjects ♦♦♦♦ Assessment questions, exemplar work, model answers, suggested topic work ♦♦♦♦ Teacher Notes Answers online; Numeracy chapters online ♦♦♦♦" probability chapters to ensure N5 students meet numeracy standards. A list of class activity ideas. PDF format **Ultimate Guide to SSC Combined Graduate Level - CGL (Tier I & Tier II) Exam 5th Edition Disha Publications** Ultimate Guide to SSC Combined Graduate Level - CGL (Tier I & Tier II) Exam 5th Edition has been written exclusively for the CGL Tier I & Tier II Exams strictly according to the revised exam pattern. The book includes the past papers of 2012 - 2016 of Tier I. The book also includes the 2015 Tier II Solved paper. The Salient Features of the Book are: 1. Comprehensive Sections on: Quantitative Aptitude, General Intelligence & Reasoning, English Language and General Awareness; 2. Detailed theory along with solved examples and short-cuts to solve problems. 3. Exhaustive question bank at the end of each chapter in the form of Exercise. Solutions to the Exercise have been provided at the end of each chapter. 4. Solved Question paper of SSC (CGL Tier I) 2012, 2013, 2014, 2015 (9th August & 16th August) & 2016 have been provided for students to understand the latest pattern and level of

questions; 4. Another unique feature of the book is the division of its General Awareness section into separate chapters on History, Geography, Polity, General Science, Miscellaneous topics and Current Affairs; 5. The book also provides a separate chapter on Data Interpretation and Graphs; New Chapters on Indian Economy, Computer Fundamentals and Comprehension have been added in the book. 6. The book has a comprehensive coverage of Arithmetic, Algebra, Geometry, Co-ordinate Geometry and Trigonometry; 7. The book provides thoroughly updated General Awareness section with Current Affairs till date. **TeeJay SQA National 5 Applications of Mathematics** *Hachette UK* Make the application of maths interesting and engaging as students follow TeeJay's accessible approach to developing mathematical skills for SQA National 5 Applications of Maths. This book provides hundreds of practice questions, with progression and consolidation - the core TeeJay philosophy - underpinning every exercise and chapter. **Computerized Trading Venues What Should the Rules of the Road Be? : Hearing Before the Subcommittee on Securities, Insurance, and Investment of the Committee on Banking, Housing, and Urban Affairs, United States Senate, One Hundred Twelfth Congress, Second Session ... December 18, 2012** *Palmer's Index to the Times Newspaper Open Access MIT Press* A concise introduction to the basics of open access, describing what it is (and isn't) and showing that it is easy, fast, inexpensive, legal, and beneficial. The Internet lets us share perfect copies of our work with a worldwide audience at virtually no cost. We take advantage of this revolutionary opportunity when we make our work "open access": digital, online, free of charge, and free of most copyright and licensing restrictions. Open access is made possible by the Internet and copyright-holder consent, and many authors, musicians, filmmakers, and other creators who depend on royalties are understandably unwilling to give their consent. But for 350 years, scholars have written peer-reviewed journal articles for impact, not for money, and are free to consent to open access without losing revenue. In this concise introduction, Peter Suber tells us what open access is and isn't, how it benefits authors and readers of research, how we pay for it, how it avoids copyright problems, how it has moved from the periphery to the mainstream, and what its future may hold. Distilling a decade of Suber's influential writing and thinking about open access, this is the indispensable book on the subject for researchers, librarians, administrators, funders, publishers, and policy makers. **National 5 Business Management** *Hachette UK* Exam Board: SQA Level: National 5 Subject: Business First Teaching: September 2013 First Exam: June 2014 This straightforward guide to all five core areas of the syllabus is endorsed by SQA. - Written by an experienced author and examiner - Offers an innovative approach and layout in-line with CfE approaches to learning - Provides a wide range of classroom and homework activities **Llamas Rule** *Author House* This guide to marketing and management for hoteliers covers both traditional and contemporary facets of hotel operations and highlights modern success stories and potential pitfalls.--From dust jacket. **EU Law of Economic & Monetary Union** *Oxford University Press* Presenting a sweeping analysis of the legal foundations, institutions, and substantive legal issues in EU monetary integration, The EU Law of Economic and Monetary Union serves as an authoritative reference on the legal framework of European economic and monetary union. The book opens by setting out the broader contexts for the European project -

historical, economic, political, and regarding the international framework. It goes on to examine the constitutional architecture of EMU; the main institutions and their legal powers; the core legal provisions of monetary and economic union; and the relationship of EMU with EU financial market and banking regulation. The concluding section analyses the current EMU crisis and the main avenues of future reform. **The Oxford Handbook of European Union Law** *OUP Oxford* Since its formation the European Union has expanded beyond all expectations, and this expansion seems set to continue as more countries seek accession and the scope of EU law expands, touching more and more aspects of its citizens' lives. The EU has never been stronger and yet it now appears to be reaching a crisis point, beset on all sides by conflict and challenges to its legitimacy. Nationalist sentiment is on the rise and the Eurozone crisis has had a deep and lasting impact. EU law, always controversial, continues to perplex, not least because it remains difficult to analyse. What is the EU? An international organization, or a federation? Should its legal concepts be measured against national standards, or another norm? The Oxford Handbook of European Union Law illuminates the richness and complexity of the debates surrounding the law and policies of the EU. Comprising eight sections, it examines how we are to conceptualize EU law; the architecture of EU law; making and administering EU law; the economic constitution and the citizen; regulation of the market place; economic, monetary, and fiscal union; the Area of Freedom, Security, and Justice; and what lies beyond the regulatory state. Each chapter summarizes, analyses, and reflects on the state of play in a given area, and suggests how it is likely to develop in the foreseeable future. Written by an international team of leading commentators, this Oxford Handbook creates a vivid and provocative tapestry of the key issues shaping the laws of the European Union. **Action Research in Education** *SAGE* A practical guide to action research, with both theoretical underpinning and a focus on real issues for researchers. Part of our brand new series on Education Research published in association with BERA. **International Responses to Issues of Credit and Over-indebtedness in the Wake of Crisis** *Ashgate Publishing, Ltd.* This book explores the political, economic and regulatory context in which credit regulation is taking place following the global financial crisis. It suggests that current neoliberal economic policies favour multi-national corporations rather than consumers and examines regulatory responses to the internationalization of consumer finance protection. Detailing how EU consumers have been affected by national economic conditions, the book also analyses the lending regimes of Europe, Australia, the US and South Africa and offers suggestions for responsible lending to avoid over-indebtedness and corrupt mortgage-lending. Finally, new approaches and directions for consumer credit regulations are outlined, such as protection for small businesses, protection against risky credit products, reorganization of mortgage securitization and the possibility of a partnership model to address financial exclusion. The book includes contributions from leading names in the field of consumer law and will be invaluable to those interested in banking, business and commercial law. **Comparative Contract Law British and American Perspectives** *Oxford University Press* Bringing together leading commercial and contract law scholars from the United Kingdom and United States, *Comparative Contract Law: British and American Perspectives* offers an insightful and comprehensive assessment of

the commonalities and divergences in the contract law of these two jurisdictions. Approaching the subject area from a variety of perspectives - doctrinal analysis, behavioural analysis, law and economics, and theoretical - the book examines familiar areas of contract law as practiced in the UK and US. Topics include contract theory and structure; contract formation and defects of consent; policing contracts and the duty of good faith; contract interpretation; damages; speciality contracts; and legal reform. The volume provides a thorough assessment of the current state of commercial contract law in the UK and US, and addresses the strengths and weaknesses of the national and European approaches to many issues of contract law. In particular it focuses on how commercial contract law should be improved, and whether harmonization of the different contract law regimes is a suitable, and appropriate, solution.

Artificial Intelligence in Asset Management *CFA Institute Research Foundation* Artificial intelligence (AI) has grown in presence in asset management and has revolutionized the sector in many ways. It has improved portfolio management, trading, and risk management practices by increasing efficiency, accuracy, and compliance. In particular, AI techniques help construct portfolios based on more accurate risk and return forecasts and more complex constraints. Trading algorithms use AI to devise novel trading signals and execute trades with lower transaction costs. AI also improves risk modeling and forecasting by generating insights from new data sources. Finally, robo-advisors owe a large part of their success to AI techniques. Yet the use of AI can also create new risks and challenges, such as those resulting from model opacity, complexity, and reliance on data integrity.

National 5 Applications of Maths: Comprehensive textbook for the CfE (Leckie Student Book) *HarperCollins UK* Exam Board: SQA Level: National 5 Subject: Maths First Teaching: 2017, First Exam: 2018 The National 5 Applications of Maths Student Book helps teachers and students map their route through the CfE programme, providing comprehensive and authoritative guidance for the course.

National 5 Maths: Practice Papers for SQA Exams *Hodder Gibson* Exam Board: SQA Level: National 5 Subject: Maths First Teaching: September 2013 First Exam: Summer 2014 Practise for your SQA exams with three specially commissioned Hodder Gibson Practice Exam Papers with fully worked answers. - Practise with model papers written and checked by experienced markers and examiners - Worked answers show how solutions are arrived at and where marks are gained - Get extra advice with study-skills guidance sections - Avoid common mistakes with examiner tips - A revision grid allows students to revise by topic

Secured Transactions Law Reform Principles, Policies and Practice *Bloomsbury Publishing* Secured transactions law has been subjected to a close scrutiny over the last two decades. One of the main reasons for this is the importance of availability of credit and the consequent need to reform collateral laws in order to improve access to finance. The ability to give security effectively influences not only the cost of credit but also, in some cases, whether credit will be available at all. This requires rules that are transparent and readily accessible to non-lawyers as well as rules that recognise the needs of small and medium-sized enterprises. This book critically engages with the challenges posed by inefficient secured credit laws. It offers a comparative analysis of the reasons and the needs for a secured transactions law reform, as well as discussion of the steps taken in many common law, civil law and mixed law jurisdictions. The book, written under the auspices

of the Secured Transactions Law Reform Project, informs the debate about reform and advances novel arguments written by world renowned experts that will build upon the existing literature, and as such will be of interest to academics, legal practitioners and the judiciary involved in secured transactions law around the world. The text considers reform initiatives that have taken place up to the end of April 2016. It has not been possible to incorporate events since then into the discussion. However, notable developments include the banks decree passed by the Italian Government on 29th June 2016, and the adoption of the Model Law on Secured Transactions by UNCITRAL on 1st July 2016. **The Global Work of Art World's Fairs, Biennials, and the Aesthetics of Experience** *University of Chicago Press* Global biennials have proliferated in the contemporary art world, but artists' engagement with large-scale international exhibitions has a much longer history that has influenced the present in important ways. Going back to the earliest world's fairs in the nineteenth century, this book argues that "globalism" was incubated in a century of international art contests and today constitutes an important tactic for artists. As world's fairs brought millions of attendees into contact with foreign cultures, products, and processes, artworks became juxtaposed in a "theater of nations," which challenged artists and critics to think outside their local academies. From Gustave Courbet's rebel pavilion near the official art exhibit at the 1855 French World's Fair to curator Beryl Madra's choice of London-based Cypriot Hussein Chalayan for the off-site Turkish pavilion at the 2006 Venice Biennale, artists have used these exhibitions to reflect on contemporary art, speak to their own governments back home, and challenge the wider geopolitical realm—changing art and art history along the way. Ultimately, Caroline A. Jones argues, the modern appetite for experience and event structures, which were cultivated around the art at these earlier expositions, have now come to constitute contemporary art itself, producing encounters that transform the public and force us to reflect critically on the global condition. **Wine Law and Policy From National Terroirs to a Global Market** *BRILL* Wine law and policy have evolved significantly over the last century, progressively moving from national terroirs to a global market. In this process, countries and regions took different approaches to address new problems which are analyzed in this book. **Higher education students at the heart of the system** *The Stationery Office* This White Paper sets out the government's policies for the reform of higher education. The reforms seek to tackle three challenges (i) Putting higher education on a sustainable footing; (ii) Seeking to deliver a better student experience - that is, improvements in teaching, assessment, feedback and preparing the student for the world of work; (iii) Pushing for higher education institutions to take more responsibility for increasing social mobility. The Paper is divided into six chapters, with an annex. Chapter 1: Sustainable and fair funding; Chapter 2: Well-informed students driving teaching excellence; Chapter 3: A better student experience and better-qualified graduates; Chapter 4: A diverse and responsive sector; Chapter 5: Improved social mobility through fairer access; Chapter 6: A new, fit-for-purpose regulatory framework. By shifting public spending away from teaching grants and towards repayable tuition loans, the government believes higher education will receive the funding it needs whilst making savings on public expenditure. The reforms aim to deliver a more responsive higher education sector in which funding follows the decisions of learners and successful

institutions are freed to thrive. Also, creating an environment in which there is a new focus on the student experience and the quality of teaching and in which further education colleges and other alternative providers are encouraged to offer a diverse range of higher education provision. The Government, through the Office for Fair Access (OFFA), will be introducing a National Scholarship Programme and will also increase maintenance grants and loans for nearly all students. New Technology Innovation Centres will also be rolled out followed by publication of an innovation and research strategy, exploring the roles of knowledge creation, business investment, skills and training.

The Financialisation of Power How financiers rule Africa *Routledge* The financial crash of 2008 led people all over the world to ask how far financiers are in control of our lives. To what extent does what they do with our money affect our everyday lives? This book asks whether the crisis, and subsequent use of public subsidies to help the international economy recover, was a unique event, or a symptom of a wider malaise where financiers have effectively usurped the power of governments and are running the political economy themselves. The Financialisation of Power in Africa argues that growth is not always a good thing. The development of more derivatives and faster financial exchanges are draining businesses of investment capital rather than serving to supply it; applying financial logic does not save nature or protect biodiversity and other species. This book outlines the concept of financialisation and how it has been used in various ways to explain the post-2008 crisis and global political economy. There is a particular focus on these issues in reference to Africa, which has a particular dependence on international money. It takes the perspective of the modern state, exploring how the political economy of development actually works in relation to African governance. This book is of interest to students of international development and political economy and is a key source for policy makers interested in African studies and economic development.

Journalism and Society *SAGE* "Every serious student of journalism should read this book... Denis McQuail has succeeded in producing a work of scholarship that shows what journalists do and what they should do." - Stephen Coleman, University of Leeds "For a half century we have spoken earnestly of journalism's responsibility to society instead of to business and government. Now this concept is given sophistication unmatched, by the best scholar of media theory of his generation." - Clifford Christians, University of Illinois "The grand old man of communication theory presents an overarching social theory of journalism that goes beyond the usual Anglo-American focus." - Jo Bardoel, University of Amsterdam (ASCoR) and Nijmegen "This book deals with the eternal question of how journalism is linked to society... I cannot think of a better staple food for students of journalism at all levels." - Kaarle Nordenstreng, University of Tampere This is a major new statement on the role of journalism in democracy from one of media and communication's leading thinkers. Denis McQuail leads the reader through a systematic exploration of how and why journalism and society have become so inextricably entwined and - as importantly - what this relationship should be like. It is a strong re-statement of the fundamental values that journalism aspires to. Written for students, this book: Makes the theory accessible and relevant Teaches the importance of journalism to power and politics Explores the status and future of journalism as a profession Outlines the impact and consequences of the digital Reveals journalism as it is, but also as it should be Takes each chapter

further with guided reading list and free online journal articles. This textbook is the perfect answer to the how and why of journalism. It is crucial reading for any student of media studies, communication studies and journalism. **National 5 Maths with Answers** **Statistical Power Analysis for the Behavioral Sciences** *Routledge* **Statistical Power Analysis** is a nontechnical guide to power analysis in research planning that provides users of applied statistics with the tools they need for more effective analysis. The Second Edition includes: * a chapter covering power analysis in set correlation and multivariate methods; * a chapter considering effect size, psychometric reliability, and the efficacy of "qualifying" dependent variables and; * expanded power and sample size tables for multiple regression/correlation. **National 5 English Success Guide** *Leckie & Leckie* **All you need to succeed!** Achieve your very best in the SQA exam with the National 5 English Success Guide Topics are in user-friendly sections helping you plan your revision Quick Tests provide the practice that learning experts say is essential for effective recall Exam tips ensure you know what the examiner wants and get all the marks available **Current Index to Journals in Education** **Nigeria's Criminal Crude International Options to Combat the Export of Stolen Oil** *Chatham House* This report analyses the international dimensions of Nigerian crude oil theft and explores what the international community could do about it. Nigerian crude oil is being stolen on an industrial scale. Some of what is stolen is exported. Proceeds are laundered through world financial centers and used to buy assets in and outside Nigeria, polluting markets and financial institutions overseas, and creating reputational, political and legal hazards. It could also compromise parts of the legitimate oil business. Officials outside Nigeria are aware that the problem exists, and occasionally show some interest at high policy levels. But Nigeria's trade and diplomatic partners have taken no real action, and no stakeholder group inside the country has a record of sustained and serious engagement with the issue. The resulting lack of good intelligence means international actors cannot fully assess whether Nigerian oil theft harms their interests. Nigeria's dynamic, overcrowded political economy drives competition for looted resources. Poor governance has encouraged violent opportunism around oil and opened doors for organized crime. The report recommends the following four first steps for building a cross-border campaign against Nigerian oil theft: Nigeria and its prospective partners should prioritize the gathering, analysis and sharing of intelligence. Nigeria should consider taking other steps to build the confidence of partners. Other states should begin cleaning up parts of the trade they know are being conducted within their borders. Nigeria should articulate its own multi-point, multi-partner strategy for addressing oil theft. **Regulating (From) the Inside The Legal Framework for Internal Control in Banks and Financial Institutions** *Bloomsbury Publishing* This book examines a key aspect of the post-financial crisis reform package in the EU and UK-the ratcheting up of internal control in banks and financial institutions. The legal framework for internal controls is an important part of prudential regulation, and internal control also constitutes a form of internal gate-keeping for financial firms so that compliance with laws and regulations can be secured. This book argues that the legal framework for internal control, which is a form of meta-regulation, is susceptible to weaknesses, and such weaknesses are critically examined by adopting an interdisciplinary approach. The book discusses whether post-crisis reforms

adequately address the weaknesses in regulating internal control and proposes an alternative strategy to enhance the 'governance' effectiveness of internal control. **Solar Energy Index The Arizona State University Solar Energy Collection** Elsevier Solar Energy Index is an index of resources dealing with solar energy, including archival materials from the International Solar Energy Society collection; references to articles in major solar journals; patents and pamphlets; National Technical Information Service reports; unbound conference proceedings; and other assorted reports. Both theoretical and "how-to-do-it" publications are well represented. This book places particular emphasis on terrestrial solar thermal and photovoltaic applications of solar energy. Subjects are classified according to physics, terrestrial wind, collectors, space heating and cooling, economics, materials, distillation, thermal-electric power systems, photoelectricity, solar furnaces, cooking, biological applications, water heaters, photochemistry, energy storage, mechanical devices, evaporation, sea power, space flight applications, and industrial applications. Topics covered range from wind energy and bioconversion to ocean thermal energy conversion, heliohydroelectric power plants, solar cells, turbine generation systems, thermionic converters, batteries and fuel cells, and pumps and engines. This monograph will be of interest to government officials and policymakers concerned with solar energy. **The Practice of Survey Research** SAGE A comprehensive survey research book that incorporates survey design, implementation, data management, and data analysis, this text is based in sociological research and contains extensive examples throughout. This book examines the uniqueness of each research topic and the fact that when doing such research, there is a need to make decisions about the many unique situations while trying to answer the research question. Each chapter is framed by addressing the decisions that need to be made depending on the various challenges that may arise as the survey study is developed. **Computational Science - ICCS 2020 20th International Conference, Amsterdam, The Netherlands, June 3-5, 2020, Proceedings, Part IV** Springer Nature The seven-volume set LNCS 12137, 12138, 12139, 12140, 12141, 12142, and 12143 constitutes the proceedings of the 20th International Conference on Computational Science, ICCS 2020, held in Amsterdam, The Netherlands, in June 2020.* The total of 101 papers and 248 workshop papers presented in this book set were carefully reviewed and selected from 719 submissions (230 submissions to the main track and 489 submissions to the workshops). The papers were organized in topical sections named: Part I: ICCS Main Track Part II: ICCS Main Track Part III: Advances in High-Performance Computational Earth Sciences: Applications and Frameworks; Agent-Based Simulations, Adaptive Algorithms and Solvers; Applications of Computational Methods in Artificial Intelligence and Machine Learning; Biomedical and Bioinformatics Challenges for Computer Science Part IV: Classifier Learning from Difficult Data; Complex Social Systems through the Lens of Computational Science; Computational Health; Computational Methods for Emerging Problems in (Dis-)Information Analysis Part V: Computational Optimization, Modelling and Simulation; Computational Science in IoT and Smart Systems; Computer Graphics, Image Processing and Artificial Intelligence Part VI: Data Driven Computational Sciences; Machine Learning and Data Assimilation for Dynamical Systems; Meshfree Methods in Computational Sciences; Multiscale Modelling and Simulation; Quantum Computing Workshop Part VII:

Simulations of Flow and Transport: Modeling, Algorithms and Computation; Smart Systems: Bringing Together Computer Vision, Sensor Networks and Machine Learning; Software Engineering for Computational Science; Solving Problems with Uncertainties; Teaching Computational Science; UNCertainty QUantificatiOn for ComputatiOnAI modelS *The conference was canceled due to the COVID-19 pandemic. **Commerce Business Daily Why Do Emerging Economies Borrow Short Term?** *World Bank Publications* "Broner, Lorenzoni, and Schmukler argue that emerging economies borrow short term due to the high risk premium charged by international capital markets on long-term debt. They first present a model where the debt maturity structure is the outcome of a risk-sharing problem between the government and bondholders. By issuing long-term debt, the government lowers the probability of a liquidity crisis, transferring risk to bondholders. In equilibrium, this risk is reflected in a higher risk premium and borrowing cost. Therefore, the government faces a tradeoff between safer long-term borrowing and cheaper short-term debt. Second, the authors construct a new database of sovereign bond prices and issuance. They show that emerging economies pay a positive term premium (a higher risk premium on long-term bonds than on short-term bonds). During crises, the term premium increases, with issuance shifting toward shorter maturities. This suggests that changes in bondholders' risk aversion are important to understand emerging market crises. This paper--a product of the Investment Climate Team, Development Research Group--is part of a larger effort in the group to understand financial markets in emerging economies"--World Bank web site. **Informal Governance in the European Union How Governments Make International Organizations Work** *Cornell University Press* The European Union is the world's most advanced international organization, presiding over a level of legal and economic integration unmatched in global politics. To explain this achievement, many observers point to its formal rules that entail strong obligations and delegate substantial power to supranational actors such as the European Commission. This legalistic view, Mareike Kleine contends, is misleading. More often than not, governments and bureaucrats informally depart from the formal rules and thereby contradict their very purpose. Behind the EU's front of formal rules lies a thick network of informal governance practices. If not the EU's rules, what accounts for the high level of economic integration among its members? How does the EU really work? In answering these questions, Kleine proposes a new way of thinking about international organizations. Informal governance affords governments the flexibility to resolve conflicts that adherence to EU rules may generate at the domestic level. By dispersing the costs that integration may impose on individual groups, it allows governments to keep domestic interests aligned in favor of European integration. The combination of formal rules and informal governance therefore sustains a level of cooperation that neither regime alone permits, and it reduces the EU's democratic deficit by including those interests into deliberations that are most immediately affected by its decisions. In illustrating informal norms and testing how they work, Kleine provides the first systematic analysis, based on new material from national and European archives and other primary data, of the parallel development of the formal rules and informal norms that have governed the EU from the 1958 Treaty of Rome until today.