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non occupant homeowners noh differ from owner occupants in that they tend to have lower
risk credit characteristics but may also have weaker incentives to maintain mortgage pay

when housing values fall during the recent housing boom the share of mortgage borrowing by non-ho was relatively high in states where home values rose rapidly after the housing boom foreclosures on non-ho mortgages in several midwestern and northeastern states reflected a high rate of foreclosure per mortgage not a high vol of mortgages to non-ho the reverse held true in coastal and mountain states nv and fl have experienced the greatest impact overall because they have both a high vol of mortgages to non-ho and a high rate of foreclosure on those mortgages illu

word 2007 in simple steps is a book that helps you to learn word 2007 the latest offering from microsoft being precise and complete it offers the reader a cutting edge in the field of microsoft office with an easy to understand style lots of examples to support the concepts and use of practical approach in presentation are some of the features that make the book not only unique but also provides a sort of limited edition look to the book

while china's economic rise is being watched closely around the world the country's changing political landscape is intriguing as well forces unleashed by market reforms are profoundly recasting state society relations will the middle kingdom transition rapidly slowly or not at all to political democracy in china's changing political landscape leading experts examine the prospects for democracy in the world's most populous nation china's political transformation is unlikely to follow a linear path possible scenarios include development of democracy as we understand it democracy with more clearly chinese characteristics mounting regime instability due to political and socioeconomic crises and a modified authoritarianism perhaps modeled on other asian examples such as singapore which road china ultimately takes will depend on the interplay of socioeconomic forces institutional developments leadership succession and demographic trends cheng li and his colleagues break down a number of issues in chinese domestic politics including changing leadership dynamics the rise of business elites increased demand for the rule of law and shifting civil military relations although the contributors clash on many issues they do agree on one thing the political trajectory of this economic powerhouse will have profound implications not only for 1.3 billion chinese people but also for the world as a whole

steers buyers through the the confusion and anxiety of new and used vehicle purchases like no other car and truck book on the market dr phil along with george iny and the editors of the automobile protection association pull no punches

urbanization and growing wealth in developing countries portend a large increase of demand for modern energy services in residential commercial and public service buildings in the coming decades pursuing energy efficiency in buildings is vital to energy security in

developing countries and is identified by the intergovernment panel on climate change as having the greatest potential for cost effective reduction of co2 emissions by 2030 among all energy consuming sectors building energy efficiency codes beecs along with energy efficiency standards for major appliances and equipment are broadly recognized as a necessary government intervention to overcome persistent market barriers to capturing the economic potential of energy efficiency gains in the residential commercial and public service sectors implementation of beecs help prevent costly energy wastes over the lifecycles of buildings in space heating air conditioning lighting and other energy service requirements nonetheless achieving the full potential of energy savings afforded by more energy efficient buildings requires holding people who live or work in buildings accountable for the cost of energy services compliance enforcement has been the biggest challenge to implementing beecs this report summarizes the findings of an extensive literature survey of the experiences of implementing beecs in developed countries as well as those from case studies of china egypt india and mexico it also serves as a primer on the basic features and contents of beecs and the commonly adopted compliance and enforcement approaches this report highlights the key challenges to improving compliance enforcement in developing countries including government commitment to energy efficiency the effectiveness of government oversight of the construction sector the compliance capacity of building supply chain and financing constraints the report notes that the process of transforming a country s building supply chain toward delivering increasingly more energy efficient buildings takes time and requires persistent government intervention through uniformly enforced and regularly updated beecs the report recommends increased international support in strengthening the enforcement infrastructure for beecs in middle income developing countries for low and lower middle income countries there is an urgent need to assist in improving the effectiveness of government oversight system for building construction laying the foundation for the system to also cover beecs

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this is the first book to explain the expansion of multinational enterprises mnes into a transition economy from a technology accumulation perspective the author provides a theoretical alternative to accepted wisdom regarding technology transfer and discusses the policy

implications of this new approach for economic development

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military operations in afghanistan and iraq consumed so much attention during his presidency that few people appreciated that george w bush was also an activist on the home front

despite limited public support and while confronting a deeply divided congress bush engineered and implemented reforms of public policy on a wide range of issues taxes education health care energy environment and regulatory reform in bush on the home front former bush white house official and academic john d graham analyzes bush s successes in these areas and setbacks in other areas such as social security and immigration reform graham provides valuable insights into how future presidents can shape u s domestic policy while facing continuing partisan polarization

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