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Your guide to becoming financially savvy quickly and successfully! The Savvy Investor's Pocket Guide is a self-improvement guide that provides ordinary people with the tools that will enable them to become financially savvy quickly and successfully. Identifying the common mistakes people make when dealing with their finances, the guide sets out how to rectify them. It also highlights how one can achieve financial independence by cutting back on some expenses, like luxury cars, and the benefits of starting to save as early as possible. The book also explains in easy-to-understand terms how to draw up and stick to a budget; make shrewd investments in various investment vehicles; consolidate and eliminate debt; draw up a will; get the most out of short-term and life insurance; and save enough money to retire. The Savvy Investor's Pocket Guide serves as a

wake-up call to stop wasting money and start investing for a financially secure future. A must-read for anyone who wants to not only improve their finances, but also their life in general. Globalization and the multinational firm - International monetary system - Balance of payments - The market for foreign exchange - International parity relationships and forecasting foreign exchange rates - International banking and money market - International bond market - International equity markets - Futures and options on foreign exchange - Currency and interest rate swaps - International portfolio investments - Management of economic exposure - Management of transaction exposure - Management of translation exposure - Foreign direct investment - International capital structure and the cost of capital - International capital budgeting - Multinational cash management - Exports and imports - International tax environment. Offering a fresh, accessible, and global approach to the history of psychology, the fully revised Second Edition of Eric B. Shiraev's *A History of Psychology: A Global Perspective*, provides a thorough view of psychology's progressive and evolving role in society and how its interaction with culture has developed throughout history, from ancient times through the Middle Ages and the modern period to the current millennium. Taking an inclusive approach, the book addresses contemporary and classic themes and theories with discussion of psychology's applications and

its development in many cultures and countries. High-interest topics, including the validity of psychological knowledge and volunteerism, offer readers the opportunity to apply the history of psychology to their own lives. These proceedings represent the work of contributors to the 16th European Conference on Management Leadership and Governance (ECMLG 2020) hosted by ACI and EM-Normandie Business School, Oxford, UK, UK on 26 - 27th October 2020. The Conference Chair Dr Paul Griffiths, EM-Normandie Business School, Metis Lab. Oxford, UK A New York Times bestseller—the best way to start. What are essential oils? Which ones should you keep in your personal apothecary? And most importantly, how can you use them to heal and enhance well-being? *Essential Oils for Beginners* is the definitive handbook for learning all of this and more as you discover the power of essential oils. Learn how to expertly blend essential oils and create your own aromatherapy mixes to soothe your body, mind, and home. With 85 remedies that address everything from uplifting your mood to treating an upset stomach to cosmetic uses for your hair and skin, you'll have all of the guidance you need to devote yourself to natural healing and health. *Essential Oils for Beginners* includes: *Essential Oils 101*—Learn what essential oils are and how to build your collection and store it. *Cures for Mind and Body*—Harness the power of essential oils for common ailments like headaches, morning sickness, muscle pain,

stress, and more. *Cosmetic and Home Uses*—Explore the many uses of essential oils—as an air freshener, in candles and cleaning supplies, as a bug repellent, and much more. If you're interested in natural remedies, open this book and learn everything you need to use the power of essential oils for healing. The Responsive University puts forward the proposition that the societal legitimacy of universities depends on whether and how they respond to societal challenges. This issue is exemplified in South Africa, one of the most unequal countries in the world. The Third Edition of *Family Stress Management* by Pauline Boss, Chalandra M. Bryant, and Jay A. Mancini continues its original commitment to recognize both the external and internal contexts in which distressed families find themselves. With its hallmark Contextual Model of Family Stress (CMFS), the Third Edition provides practitioners and researchers with a useful framework to understand and help distressed individuals, couples, and families. The example of a universal stressor—a death in the family—highlights cultural differences in ways of coping. Throughout, there is new emphasis on diversity and the nuances of family stress management—such as ambiguous loss—plus new discussions on family resilience and community as resources for support. If you are a millennial who is trying to figure out how money works, this book is for you. With simple, relatable and sometimes amusing stories about how to manage money on a day-to-day basis,

you will learn how to change your mindset about money, get out of debt and stay debt-free, invest your money and, ultimately, live your best life. *You're Not Broke, You're Pre-Rich* will help you, the young professional, to think differently about money, while covering pertinent topics like black tax, savings, budgeting, emergency funds and financial scams, as well as estate and retirement planning (and why you should care right now!). It is the best class you never attended ... in a book! A discipline is a fusion of financial theory (with its origins in economics) and financial analysis (which is linked to accounting). Explores the underlying theories of corporate finance and examines the application of these theories in the Southern African context. This edited collection analyses, from multiple disciplinary perspectives, the issue of corruption in commercial enterprise across different sectors and jurisdictions. Corruption is commonly recognised as a major 'social bad', and is seriously harmful to society, in terms of the functioning and legitimacy of political-economic systems, and the day-to-day lives of individuals. There is nothing novel about bribes in brown envelopes and dubious backroom deals, ostensibly to grease the wheels of business. Corrupt practices like these go to the very heart of illicit transacting in both legal markets - such as kickbacks to facilitate contracts in international commerce - and illegal markets - such as payoffs to public officials to turn a blind eye to cross-border

smuggling. Aside from the apparent pervasiveness and longevity of corruption in commercial enterprise, there is now renewed policy and operational attention on the phenomenon, prompting and meriting deeper analysis. Corruption in commercial enterprise, encompassing behaviours often associated with corporate and white-collar crime, and corruption in criminal commercial enterprise, where we see corruption central to organised crime activities, are major public policy issues. This collection gives us insight into their nature, organisation and governance, and how to respond most appropriately and effectively. A step-by-step, practical guide on how to purchase your first investment property, written in easy-to-understand, conversational language that explains complex concepts simply. Most people believe that property is a great investment, but that in order to get into property you need money, contacts and experience. When you only see the barriers to entry, you tend to give up before you even try. Property investment expert Laurens Boel believes that with the right knowledge anyone can make money in property, regardless of the resources available to them. *Financial Freedom Through Property* is filled with practical tips, insider secrets and case studies. It explains the risks and rewards of property investing, how to make the right offer on property deals, raise capital, contract the right team, negotiate win-win scenarios, utilise innovative PropTech, find discounted properties and enjoy positive cash

flows from day one. It also tells the story of how the author became one of the top property investors in South Africa – after being retrenched and going broke. *Financial Freedom Through Property* is an inspirational book for those who want to create a better financial future for themselves. You don't need to be a property mogul to make money on the property market – all you need is the willingness and the time to learn how to do it. Drawing on the South African case, this book looks at shifts in higher education around the world in the last two decades. In South Africa, calls for transformation have been heard in the university since the last days of apartheid. Similar claims for quality higher education to be made available to all have been made across the African continent. In spite of this, inequalities remain and many would argue that these have been exacerbated during the Covid pandemic. *Understanding Higher Education* responds to these calls by arguing for a social account of teaching and learning by contesting dominant understandings of students as 'decontextualised learners' premised on the idea that the university is a meritocracy. This book tackles the issue of teaching and learning by looking both within and beyond the classroom. It looks at how higher education policies emerged from the notion of the knowledge economy in the newly democratic South Africa, and how national qualification frameworks and other processes brought the country more closely into conversation with the

global order. The effects of this on staffing and curriculum structures are considered alongside a proposition for alternative ways of understanding the role of higher education in society. Today's changed education landscape demands leaders who will provide society with capable South Africans who are able to fulfil their life-roles as citizens and as productive, well-adjusted human beings. An outspoken Russian nuclear scientist disappears while attending an international scientific conference. Are his theories about nuclear war so shocking that MI6, and perhaps even the CIA, want to dispose of him? KGB officer Yuri Velikhov investigates the case and learns how tough governments can get when the stakes are high... *Accounting Information Systems* provides a comprehensive knowledgebase of the systems that generate, evaluate, summarize, and report accounting information. Balancing technical concepts and student comprehension, this textbook introduces only the most-necessary technology in a clear and accessible style. The text focuses on business processes and accounting and IT controls, and includes discussion of relevant aspects of ethics and corporate governance. Relatable real-world examples and abundant end-of-chapter resources reinforce *Accounting Information Systems (AIS)* concepts and their use in day-to-day operation. Now in its fourth edition, this popular textbook explains IT controls using the AICPA Trust Services Principles framework—a comprehensive yet easy-to-understand

framework of IT controls—and allows for incorporating hands-on learning to complement theoretical concepts. A full set of pedagogical features enables students to easily comprehend the material, understand data flow diagrams and document flowcharts, discuss case studies and examples, and successfully answer end-of-chapter questions. The book's focus on ease of use, and its straightforward presentation of business processes and related controls, make it an ideal primary text for business or accounting students in AIS courses. With contributions from internationally recognized experts, this edited volume presents original thinking on the theory, research and practice surrounding child neglect. Comprehensive and current, the book takes an expansive look at how we can better address this prevalent issue. It explores the effects of neglect on the developing child and makes recommendations on how to identify neglect at the earliest opportunity. It considers common causal and contributing factors in neglect cases and the impact of these on children. The book details effective intervention techniques alongside case vignettes and shows how change can be achieved. It highlights the importance of supporting parental care and developing parental responsibility in families where children are neglected. Chapters provide in-depth descriptive examples and include a summary of learning points. Including practical suggestions for combating child neglect, this is an essential guide to best practice for students

and practitioners working with children and families. The book also contains useful insights relevant to researchers and policy makers. Business Analysis and Valuation has been developed specifically for students undertaking accounting Valuation subjects. With a significant number of case studies exploring various issues in this field, including a running chapter example, it offers a practical and in-depth approach. This second edition of the Palepu text has been revitalised with all new Australian content in parts 1-3, making this edition predominantly local, while still retaining a selection of the much admired and rigorous Harvard case studies in part 4. Retaining the same author team, this new edition presents the field of valuation accounting in the Australian context in a clear, logical and thorough manner. James E. Austin's case studies are designed to help managers effectively compete in the Third World business environment. Designed for business school courses and in-house company training programs, this companion to Managing in Developing Countries presents 35 case studies organized around Professor Austin's Environmental Analysis Framework, a powerful, field-tested tool designed to help managers examine, prepare for and compete in the Third World business environment. Through comprehensive and thoroughly tested classroom-tested cases, Austin systematically examines the economic, political, and cultural factors of each country at international,

national, industry, and company levels. The cases also reveal the critical strategic issues and operating problems that managers will encounter in developing countries--in governmental relations, finance, marketing, production, and organization. Investing overseas can be a very intimidating, even scary, subject. Even though many of us would love to invest internationally, we have limited information on how and where to place our money. This book will demystify global investing by providing novice investors with practical guidelines on how to invest overseas while helping them to avoid the inherent pitfalls. Global Investing Made Easy covers all the main aspects that a non-financial person should know before embarking on a global investment journey and will be helpful to investors across the globe. People of all ages and levels of wealth will benefit from the practical, easy-to-understand, jargon-free information required to invest in the international markets, proving that financial freedom is possible for everyone. provide management and directors of companies, both private and public, with a reference work on the most important principles of corporate governance. It discusses the requirements of the Companies act, the recommendations of the 2002 King Report and recent requirements for directors of public-sector enterprises. Throughout the author makes clear how the relevant principles can be practically and progressively implemented. Principles of

Management Accounting 2nd edition is an accessible, entry-level management accounting textbook for university students aimed at second- and third-year students at universities and universities of technology, as well as those following MBA courses in accounting and finance. The book covers undergraduate-appropriate topics from the management accounting syllabus of the South African Institute of Chartered Accountants (SAICA). In doing so, most aspects of the relevant papers' syllabi of the Chartered Institute of Management Accountants (CIMA), as well as those of the Association of Chartered Certified Accountants (ACCA) are dealt with too. The contributors are from a range of South African tertiary institutions ensuring that the book is representative of the way management accounting is taught in this country and taking cognizance of the areas in which students have difficulty. This book outlines how adolescent neglect differs from child neglect, the context of why it is overlooked, how it is defined, the causes and consequences of neglect, young people's views, and what professionals can do. Based on original research, the book establishes an evidence base and considers the implications for policy and practice. This text is not only suitable for undergraduate students but is also ideal for use by professionals employed in or working with local government in South Africa. Apart from MiFID, the Alternative Investment Fund Managers Directive (AIFMD) may be the most important

European asset management regulation of the early twenty-first century. In this in-depth analytical and critical discussion of the content and system of the directive, thirty-eight contributing authors - academics, lawyers, consultants, fund supervisors, and fund industry experts - examine the AIFMD from every angle. They cover structure, regulatory history, scope, appointment and authorization of the manager, the requirements for depositaries and prime brokers, rules on delegation, reporting requirements, transitional provisions, and the objectives stipulated in the recitals and other official documents. The challenging implications and contexts they examine include the following: - connection with systemic risk and the financial crisis; - nexus with insurance for negligent conduct; - connection with corporate governance doctrine; - risk management; - transparency; - the cross-border dimension; - liability for lost assets; - impact on alternative investment strategies, and - the nexus with the European Regulation on Long-Term Investment Funds (ELTIFR). Nine country reports, representing most of Europe's financial centres and fund markets add a national perspective to the discussion of the European regulation. These chapters deal with the potential interactions among the AIFMD and the relevant laws and regulations of Austria, France, Germany, Italy, Luxembourg, Liechtenstein, The Netherlands, Malta and the United Kingdom. The second edition of the book continues to deliver not only the much-

needed discussion of the inconsistencies and difficulties when applying the directive, but also provides guidance and potential solutions to the problems it raises. The second edition considers all new developments in the field of alternative investment funds, their managers, depositaries, and prime brokers, including, but not limited to, statements by the European Securities and Markets Authority (ESMA) and national competent authorities on the interpretation of the AIFMD, as well as new European regulation, in particular the PRIIPS Regulation, the ELTIF Regulation, the Regulation on European Venture Capital Funds (EuVeCaR), the Regulation on European Social Entrepreneurship Funds (EUSEFR), MiFID II, and UCITS V. The book will be warmly welcomed by investors and their counsel, fund managers, depositaries, asset managers, administrators, as well as regulators and academics in the field. Child Development for Child Care and Protection Workers is a classic text for students and practitioners in the child care and protection field which summarises important current thinking on child development and applies it directly to practice. The book covers key issues such as resilience and vulnerability and the impact of protective or adverse environments. Different stages of development (infancy, school age and adolescence) are discussed, and attachment theory is used to offer insights into the impact of abuse and neglect on development. A key feature is the inclusion of case studies and

activities to allow the reader to improve their understanding and reflect on good practice. This second edition is fully updated to reflect the new policy context and multi-disciplinary practice, and contains updated practice examples to take into account contemporary issues affecting children and young people. This book encourages practitioners to consider each child as an individual with unique circumstances, and links theory and practice in an imaginative and sympathetic way. It will be essential reading for all child care and protection workers. "Corporate Finance: A South African perspective 2e takes a fresh principles-based approach to the study of financial management. It is aimed at second and third-year students following courses in financial management in BCom or BBusSc degree programmes. The book explains financial management concepts and practice in an accessible and concise way, while supporting students with plenty of practice examples and illustrations of real-life application."-- Publisher's description.

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