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This is the eleventh report in the annual series assessing major development issues. Part I reviews recent trends in the world economy and their implications for the future prospects of developing countries. Part II examines the role of public finance in development. This report includes the World Development Indicators, which provide selected social and economic indicators for more than 100 countries. Despite continued economic growth through 1987 and into 1988, two problems have characterized recent trends: unsustainable economic imbalances within and among industrial countries, and highly uneven economic growth among developing countries. Part I of the report concludes that three interdependent policy challenges need to be addressed. First, industrial countries need to reduce their external payments imbalances. Second, developing countries need to continue restructuring their domestic economic policies in order to gain creditworthiness and growth. Third, net resource transfers, external debt, from the developing countries must be trimmed so that investment and growth can resume. Part II of the report explores how public finance policies are best designed and implemented. How deficits are reduced is crucial: controlling costs in mobilizing revenues and setting careful priorities in public spending are equally important. Efficiency in providing public services and expanding the scope for raising revenue can be achieved through decentralizing decisionmaking and reforming state-owned enterprises with the latter permitting greater private participation. Like previous editions, the 4/e is designed to help those students who are thinking about a career in banking or in the banking field, by providing them with a view of the subject from the perspective of both a bank customer and bank manager. This book looks at the UK banking in the context of general legal doctrines and banking regulation. It

draws on Australian, US and Canadian examples and deals with the impact of the recent global financial crisis. Includes cumulative subject index of the entire set. 1 v. Peter Hoflich has written a book which gives a truly informative perspective of banking in Asia. Not only has he profiled a wide range of CEOs of varying background, nationality and ambition, but he has also given valuable insights into the banking infrastructure itself in many countries. Whether it is the astonishing growth story of HDFC under Aditya Puri, the bureaucrat turned banker focus of Guo Shuqing of CCB, the regulatory pressures under which Syed Ali Raza works at National Bank of Pakistan, the new frontier potential of internet-only banks such as Matsuo Taiichi's eBank and Ishii Shigeru's Sony Bank and more—there is something here for every observer of Asian banking.

–Andrew Long Group General Manager & Head of Global Transaction Banking, HSBC If you want to get a good insight into the strategies and thinking that drive bankers in Asia, this is the book for you. It is not very often that you get a chance to know the personal philosophies of bank executives, but also something about their backgrounds and histories. This book gives great insights into where some of the most important banks in Asia are headed and what challenges they face. The scope is very broad, featuring banks and bank executives in Japan, China, Korea, India, Pakistan, Thailand and Sri Lanka. Not only are the largest banks covered but also the smaller ones, and one of the more interesting sections is about the executives that run the internet banks. A fascinating and well-written book. –Mark Mobius President, Templeton Emerging Markets This is an always interesting and often intriguing look behind the scenes at some of the Asian financial institutions that are helping to shape our future and the bankers who run them. Peter Hoflich has a provocatively edgy style that makes for a quick read. –Craig Weeks Managing Director, Global Trade Services, JPMorgan Whether you lived through the Asian financial crisis, are new to the region, or are a veteran global banker, this book is enlightening. Peter Hoflich captures the essence of some of the great leaders in Asian banking, their institutions and environments. He reveals how they formed or transformed institutions at lightning speed during the past decade resulting in some of the largest global banks and some of the most nimble. The personalities shine through with descriptions such as “a salty northerner” and “the grizzled demeanor of a chain smoker.” Most have passion and vision plus strong disciplines to liberate hidden potential both for their countries and for the global banking industry. An inspiring read. –Karen Fawcett Group Head of Transaction Banking, Standard Chartered Bank One of the best business books I have read in many years. It accurately describes our recent history in banking, especially in the fast-moving consumer banking world. It is also a book about strategy, management and innovation. But, more difficult, it is a unique gallery of portraits of leaders who made Asian financial services what it is today, with managers who taught us many lessons and whose clarity of analysis, efficiency in action and contributions to the industry and society will continue to influence all of us and help us build the future of banking in our region. This book is a must. Reading it, you will discover banking in Asia. Studying it, you will understand its development. Reflecting on it, you will be able to learn even more about yourself, about your opportunities, and your own way to demonstrate your leadership.

–Philippe Paillart Managing Partner, Sin Rong Investment and Advisory Group Historians of our financial system will record this as an age of deregulation and bank mergers. Deregulation, a cornerstone of President Reagan's Administration, resulted in federal and state legislation that contributed to increased competition for financial services and increased merger activity. During the 1981-1986 period, there were 2,139 mergers in banking and finance, accounting for 16 percent of total merger activity. More mergers occurred in banking and finance than in any other industry. Because of these bank mergers, there are vast amounts of data available for scholarly research. This book presents some results of that research which will be of interest to academics, bankers, investors, legislators, and regulators. The book consists of ten articles, and it is divided into three parts. Part 1: National and Regional Bank Mergers gives a broad perspective of merger activity. The first article by Peter S. Rose compared the growth of bank holding companies that merged with those that did not merge. One conclusion of his study was that banks planning mergers tended to be aggressively managed and were often beset by problems, such as low profitability or declining loan quality. Mergers were one solution to their problems. But he found no solid evidence that mergers resulted in greater profitability or reduced risk. He also observed that acquiring banks did not seem to grow faster than those choosing not to merge. Kaufman and Owsley discuss the restructuring of companies that are in financial distress, in terms of key players and advisors, strategies, equity and enterprise valuation, debt capacity, fraudulent conveyance, maintaining the status quo, third party options, and internal plans of reorganization. The book is aimed at attorneys, accountants, crisis

When I went to a bookstore to peruse the Job Search/Resume Writing Section, I was appalled at the vast number of books, most over 200 pages, detailing the "correct" way to write a resume. My first reaction to these so-called experts was, "How pompous!" I have been an executive recruiter ("headhunter") for over two decades. However, I do not claim to have the formula for the perfect resume that will land you an ideal job. After reading tens of thousands of them though, I know what does not work. That is why I put pen to paper. My approach is simple. This is not brain surgery, so there is no need to make it complicated. If you know what to stay away from, you are more than halfway there. I have accomplished this by providing the reader with humorous commentary on resumes that would cause potential employers to cringe. Most of these examples are extreme, but drive the point home. Also, along the way, parameters are included to give job seekers a framework for their finished product. This book shows that one can have fun with the resume writing process without it having to be excessively long, dry and uncompromising.

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