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Bobbi Rebell

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Availability, Reliability and Security Bart Coppens, Bruno Volckaert, Vincent Naessens, Bjorn De Sutter, 2025-09-09

This four volume set LNCS 15994 15997 constitutes the proceedings of the ARES 2025 International Workshops on Availability Reliability and Security held under the umbrella of the 20th International conference on Availability Reliability and Security ARES 2025 which took place in Ghent Belgium during August 11 14 2025 The 79 full papers presented in this book were carefully reviewed and selected from 173 submissions They contain papers of the following workshops Part I First International Workshop on Artificial Intelligence Cyber and Cyber Physical Security AI 8th International Symposium for Industrial Control System and SCADA Cyber Security Research ICS CSR 2025 First Workshop on Sustainable Security and Awareness For nExt Generation InfRastructures SAFER 2025 4th Workshop on Cybersecurity in Industry 4 0 SecIndustry 2025 Part II 6th Workshop on Recent Advances in Cyber Situational Awareness and Data Centric Approaches CSA 2025 First International Workshop on Responsible Data Governance Privacy and Digital Transformation RDGPT 2025 22nd International Workshop on Trust Privacy and Security in the Digital Society TrustBus 2025 Part III 18th International Workshop on Digital Forensics WSDF 2025 14th International Workshop on Cyber Crime IWCC 2025 9th International Workshop on Cyber Use of Information Hiding CUING 2025 Part IV First International Workshop on Cybersecurity and Privacy Risk Assessments CPRA 2025 Second International Workshop on Emerging Digital Identities EDId 2025 Second International Workshop on Security and Privacy Enhancing Technologies for Multimodal Data SPETViD 2025 6th International Workshop on Graph based Approaches for CyberSecurity GRASEC 2025 5th International Workshop on Behavioral Authentication for System Security BASS 2025 **Federal Register** ,2013-08 *New Money* Lana Swartz,2020-08-18 A new vision of money as a

communication technology that creates and sustains invisible often exclusive communities In an engaging and timely work brimming with fascinating anecdotes and historical and literary references Lana Swartz brilliantly illustrates how financial technologies are quietly transforming how we socialize and what it means to belong Jonathan Zittrain author of *The Future of the Internet And How to Stop It* One of the basic structures of everyday life money is at its core a communication media Payment systems cash card app or Bitcoin are informational and symbolic tools that integrate us into or exclude us from the society that surrounds us Examining the social politics of financial technologies Lana Swartz reveals what s at stake when we pay This accessible and insightful analysis comes at a moment of disruption from fin tech startups to cryptocurrencies a variety of technologies are poised to unseat traditional financial infrastructures Swartz explains these changes traces their longer histories and demonstrates their consequences She shows just how important these invisible systems are Getting paid and paying determines whether or not you can put food on the table The data that payment produces is uniquely revelatory and newly valuable New forms of money create new forms of identity new forms of community and new forms of power

Applied Marketing Daniel Padgett, Andrew Loos, 2023-10-03 *Applied Marketing* 3rd Edition is a comprehensive yet

concise modern marketing course that blends solid academic theory with practitioner experience to help students master the core concepts develop a practical understanding of how to apply marketing principles and gain perspective on how top marketers operate in today's business world Co authors Dan Padgett an academic and Andrew Loos a practitioner blend solid academic theory and agency owner experience to offer students an insider's view of marketing by bridging the gap between marketing principles taught in the classroom and those same principles as applied by business professionals Taking a student centric approach by using digital assets to teach students as well as having students use digital resources for learning encourages students to develop their critical thinking skills by applying core concepts to real world scenarios

Information Technology Law in the United States of America McKay Cunningham, Timothy Murphy, 2022-09-20

Derived from the renowned multi volume International Encyclopaedia of Laws this practical guide to information technology law the law affecting information and communication technology ICT in the United States of America covers every aspect of the subject including the regulation of digital markets intellectual property rights in the digital context relevant competition rules drafting and negotiating ICT related contracts electronic transactions and cybercrime Lawyers who handle transnational matters will appreciate the detailed explanation of specific characteristics of practice and procedure Following a general introduction the monograph assembles its information and guidance in six main areas of practice 1 the regulatory framework of digital markets including legal aspects of standardization international private law applied to the online context telecommunications law regulation of audio visual services and online commercial platforms 2 online public services including e government e health and online voting 3 contract law with regard to software hardware networks and related services with special attention to case law in this area rules with regard to electronic evidence regulation of electronic signatures online financial services and electronic commerce 4 software protection legal protection of databases or chips and other intellectual property matters 5 the legal framework regarding cybersecurity and 6 the application of criminal procedure and substantive criminal law in the area of cybercrime Its succinct yet scholarly nature as well as the practical quality of the information it provides make this monograph a valuable time saving tool for business and legal professionals alike Lawyers representing parties with interests in the United States of America will welcome this very useful guide and academics and researchers will appreciate its value in the study of comparative law in this relatively new and challenging field

Just Code Jeffrey R. Yost, Gerardo Con Díaz, 2025-11-25 How code shapes power and inequality across technology governance and global political economies Code whether software routines legal frameworks or informal social norms shapes the world around us in profound and often invisible ways In Just Code editors Jeffrey R Yost and Gerardo Con D az bring together a diverse group of scholars to examine how different forms of code both structure and reinforce power dynamics across societies From algorithmic bias in artificial intelligence to global labor practices this collection uncovers the hidden mechanisms by which code perpetuates inequality and injustice It explores connections among technology governance and

socioeconomic systems to reveal how code is both a tool of control and a product of the power structures it enables Contributors analyze topics such as platform economies algorithmic collusion and labor practices in the tech industry as well as how systems of representation and communication encode biases that amplify racial gendered and economic inequalities These essays provide a critical lens for understanding how code intersects with politics and global cultures of technology production and use By broadening the concept of code to include legal social and cultural systems this collection challenges readers to see beyond the technical and interrogate the structures of power embedded in every layer of modern life Just Code introduces a new framework for understanding the relationships among information technologies systemic inequities and the political economies that sustain them

Democratizing Finance Marion Laboure,Nicolas Deffrennes,2022-01-01 We are only in the early stages of a broader revolution that will impact every aspect of the global economy including commerce and government services Coming financial technology innovations could improve the quality of life for all people Over the past few decades digital technology has transformed finance Financial technology fintech has enabled more people with fewer resources in more places around the world to take advantage of banking insurance credit investment and other financial services Marion Laboure and Nicolas Deffrennes argue that these changes are only the tip of the iceberg A much broader revolution is under way that if steered correctly will lead to huge and beneficial social change The authors describe the genesis of recent financial innovations and how they have helped consumers in rich and poor countries alike by reducing costs increasing accessibility and improving convenience and efficiency They connect the dots between early innovations in financial services and the wider revolution unfolding today Changes may disrupt traditional financial services especially banking but they may also help us address major social challenges opening new career paths for millennials transforming government services and expanding the gig economy in developed markets Fintech could lead to economic infrastructure developments in rural areas and could facilitate emerging social security and healthcare systems in developing countries The authors make this case with a rich combination of economic theory and case studies including microanalyses of the effects of fintech innovations on individuals as well as macroeconomic perspectives on fintech s impact on societies While celebrating fintech s achievements to date Laboure and Deffrennes also make recommendations for overcoming the obstacles that remain The stakes improved quality of life for all people could not be higher

The Art of Investigation Revisited Chelsea A. Binns,Bruce Sackman,2023-09-13 The Art of Investigation Revisited Practical Tips from the Experts examines the qualities required to be a professional thorough and effective investigator and is a follow up to the authors highly touted book The Art of Investigation 2019 This book features a wholly new line up of investigators experienced professionals in the field who delve into the soft skills that make an investigator effective Each chapter examines a specific quality required to be a professional thorough and most importantly successful in this challenging discipline The editors and contributing authors are all top in their field and bring a wealth of real world knowledge and experience to the subject While several publications exist

on the procedures and steps of an investigation few books cover the creative and intuitive skills required Such traits are necessary to continually question in the face of investigative roadblocks unique qualities endemic to an inquisitive mind that can be trained to improve an investigator s professional skill set Each chapter discusses the applicability of the traits and requirements to the contributor s own work and experience as an investigator In doing so the contributors will provide valuable stories from their personal experience which demonstrates their use or a given trait and its importance in the course of their investigative work and career The case examples included throughout are engaging and as is often the case surprising An investigator must keep an open mind above all else and this book seeks to lift the veil on the inner workings of an investigation and the thought process and inner monologue of an investigator as part of that process The book is a welcome addition to any investigator s toolkit and is also of interest to students in criminal justice security and Homeland Security programs security consultants corporate and private security professionals and the legal community **Direct,**

Digital & Data-Driven Marketing Lisa Spiller,2020-01-09 In this latest edition of her classic text Lisa Spiller takes an insightful in depth look at contemporary marketing concepts tactics and techniques and the dynamic innovations that continue to drive and shape this multi faceted multi dimensional field Direct Digital and Data Driven Marketing recognizes the growth of the various digital formats as the newest interactive channels for conducting modern marketing But it does not overlook the traditional principles of direct marketing still relevant today This book examines the field both as it once was and as it is evolving With plenty of learning features online resources the Fifth Edition provides an engaging journey which will leave any marketing student with a thorough knowledge of how all kinds of businesses manage regular communication with their customer base and target demographic **Launching Financial Grownups** Bobbi Rebell,2022-03-16 Learn how to give the young adults in your life the knowledge confidence and motivation to make adult money decisions and create their own strong financial foundation and independence so you can all live richer lives In Launching Financial Grownups popular personal finance expert and Certified Financial Planner Bobbi Rebell gets candid about the very real life challenges of getting young adults to choose to be financial grownups and develop their own financial foundation and security She shares her own personal setbacks and solutions both from her own past and as a parent and walks readers through the ups and downs of financial adulting milestones Rebell has put together a practical and specific adulting launch plan for parents of young adults along with tips on how to open money discussions the questions to ask your children the most effective listening strategies when to step in to stop them from making mistakes and when to let them learn from their mistakes Launching Financial Grownups provides the tools to help your teen or young adults navigate the challenges of adulthood including debt credit cards peer pressure that leads to bad money decisions negotiations how to manage their own household different investing opportunities insurance needs charitable giving the legal documents they need to have in place in case of an emergency what they need to know about your finances and even starting to think about their retirement planning All this while also

addressing recent demographic trends driven by the pandemic including young adults moving back into their childhood homes and becoming financially dependent after having been independent Launching Financial Grownups offers Solutions for parents who want to avoid cutting off their kids at a seemingly arbitrary age or life milestone and are looking for more supportive solutions to get their young adults to be well adjusted financial grownups Strategies for parents to protect their own financial well being and retirement resources Advice from top parenting and money experts including How to Raise an Adult author Julie Lythcott Haims The Price You Pay for College author Ron Lieber Grown and Flown co author Mary Dell Harrington Tori Dunlap of Her First 100K How to be a Happier Parent author KJ Dell Antonia Tonya Rapley of My Fab Finance and Jean Chatzky author and CEO of HerMoney Media Essential for the parents grandparents aunts uncles friends and everyone who is vested in the financial success and independence of young adults Launching Financial Grownups is a must have financial resource for long overdue and timeless advice in an engaging and supportive package **Bye-bye, USA?** Scott Galloway, 2023-04-27 Die USA am Abgrund Zumindest laut Scott Galloway In Bye bye USA betrachtet der Kult Professor Vergangenheit und Gegenwart um aufzuzeigen was in Amerika schief läuft und wie es dazu gekommen ist Anhand von 100 Diagrammen erläutert er wie diverse Krisen die eskalierende Macht der Technologie und die Auswirkungen der Pandemie den heutigen perfekten Sturm erzeugten Bye bye USA versucht dem Ganzen einen Sinn zu geben Es bietet Galloways einzigartige Sichtweise darauf wohin das Land steuert und berührt dabei so unterschiedliche Themen wie Fake News Mindestlohn und den amerikanischen Traum *Firmengründung in den USA* Nikolaus Buch, Sven C. Oehme, 2019-03-25 Dieses Handbuch zur Firmengründung und Geschäftsentwicklung in den USA ist von Praktikern für Praktiker geschrieben Die Autoren verfügen über langjährige Erfahrungen im US Geschäftsleben vor allem mit der Gründung und dem Aufbau von Niederlassungen in den USA Das Autorenteam vereint die Sichtweisen von Rechtsanwalt Steuerberater Unternehmensberater und Finanzierungsspezialist so dass die verschiedenen Aspekte einer erfolgreichen Unternehmensgründung in den USA in ausführlicher Form besprochen und analysiert werden Zu den Kernthemen des Buches zählen Markteintrittsstrategie Rechts und Steuerplanung Finanzierungsalternativen sowie Personalfragen und interkulturelles Management Speziell aufbereitete Checklisten und Fallbeispiele helfen kostenintensive Fallen beim Start up in den USA zu vermeiden *The NFT Handbook* Matt Fortnow, QuHarrison Terry, 2021-09-08 Learn how to create and profit from NFTs The NFT Handbook is a detailed guide on how to create sell and buy non fungible tokens without the need for a technical background Learn exactly what NFTs are how they evolved and why they have value We'll delve into the different types and aspects of NFTs and discuss the different NFT marketplaces and the pros and cons of each Create Your Own NFTs Step by step instructions on all aspects of NFT creation including what types of content to use where to source content adding artistic design writing the NFT's description adding optional unlockable content and setting an optional ongoing royalty Mint Your NFTs You'll learn the process of how to get your NFTs on the blockchain Sell Your NFTs We'll go through the whole

process including creating a collection and the different options such as setting a price or starting an auction Buy NFTs What you ll need to bid on and purchase NFTs and how to avoid getting scammed You ll also get a primer on blockchain particularly the Ethereum cryptocurrency and gas fees You ll also be shown step by step how to create secure and fund your own cryptocurrency wallet where you ll store your NFTs and cryptocurrency Whether you re experienced with the blockchain and crypto or a complete noob beginner The NFT Handbook will guide you in the process of creating minting selling and buying NFTs

Smash the Glass Cliff Connie Riker, Are you tired of being held back by a society that favors men Do you believe women deserve equal pay opportunities and respect Smash the Glass Cliff is your guide to understanding the challenges women face in today s world and how you can overcome them This book addresses the following questions Have you ever been paid less than a man for doing the same job Are you tired of being set up to fail while men are given opportunities to succeed Do you feel like the burden of emotional labor is unfairly placed on women In Smash the Glass Cliff you will find Strategies to navigate the wage gap and advocate for fair pay Ways to identify and overcome the barriers set up for women in leadership roles Insights on how to reject the objectification of women and reclaim your self esteem Techniques to challenge the unrealistic beauty standards imposed by society Advice on managing the emotional labor in your relationships Tools to assert your reproductive rights and control over your own body Tips on balancing motherhood with career progression Support in addressing and leaving abusive relationships If you re ready to challenge the status quo and fight for a more equal society Smash the Glass Cliff is the book for you Join the movement and buy your copy today

The Cactus and the Rose GPF BX, Love isn t always smooth it can be prickly needle you if you mishandle it The cactus and the rose learned their lessons in the harshest environments They learned to thrive with their hearts in tow They learn to love and it wasn t always easy They learn uprooting from a bad situation isn t always a big loss These 114 poems and prose reveals the uneven terrain of love heartbreak and loss This book contains some explicit language Tags real poetry from the heart poems poems about love romance poetry love loss poetry heartbreaking poems sad love poetry modern dating poetry love and grief poetry heartfelt poetry emotional poems contemporary poetry contemporary poems poetry about modern love

The Metaverse Matthew Ball,2024-07-23 From the leading theorist of the Metaverse comes the eagerly anticipated revised and updated account of the next internet what the Metaverse is what it will take to build it and what it means for all of us A Hudson Booksellers Amazon Guardian Financial Times Economist and ByteDance Toutiao Best Book of the Year In this substantially revised and updated edition of his internationally best selling book pioneering theorist and entrepreneur Matthew Ball goes beyond the hype cycle to present a definitive account of the future of the internet The Metaverse according to Ball s industry shaping definition is a persistent and interconnected network of 3D virtual worlds that will eventually serve as the gateway to most online experiences and underpin much of the physical world As Ball recounts the Metaverse is a thirty year old term and the core ideas and technologies behind it have been in development for nearly a

century Only recently however did this fantastical concept begin to leap from the pages of science fiction and depths of national research labs to the forefront of consumer technology industrial engineering healthcare education dating and more From the history of video games and virtual reality to proto metaverses such as Second Life Fortnite and Roblox to Generative AI and the groundbreaking films and television series of the Walt Disney Company Ball points out that the Metaverse is already emerging around us and doesn't require a headset Still there are many breakthroughs required to fully realize the Metaverse and he describes each in approachable but expert detail Ball also lays out how governmental policy the philosophy of Big Tech leaders artificial general intelligence economics and human rights will shape the development of the Metaverse Famous for his ability to bring clarity to complex and misunderstood topics Ball demonstrates that the race to build the Metaverse also known as the spatial or immersive internet is only accelerating The Metaverse will endure as an indispensable guide for enthusiasts tech aficionados and anyone curious about the profound transformations underway in our increasingly interconnected world

The Money Hackers Daniel P. Simon, 2020-04-14 Businesses investors and consumers are grappling with the seismic daily changes technology has brought to the banking and finance industry The Money Hackers is the story of fintech's major players and explores how these disruptions are transforming even money itself Whether you've heard of fintech or not it's already changing your life Have you ever Venmoed someone Do you think of investing in Bitcoin even though you can't quite explain what it is If you've deposited a check using your iPhone that's fintech If you've gone to a bank branch and found it's been closed for good odds are that's because of fintech too This book focuses on some of fintech's most powerful disruptors a ragtag collection of financial outsiders and savants and uses their incredible stories to explain not just how the technology works but how the Silicon Valley thinking behind the technology ideas like friction hedonic adaptation democratization and disintermediation is having a drastic effect on the entire banking and finance industry Upon reading The Money Hackers you will Feel empowered with the knowledge needed to spot the opportunities the next wave of fintech disruptions will bring Understand the critical pain points that fintech is resolving through a profile of the major finurgents behind the disruption Topic areas include Friction featuring founders of Venmo Aggregate and Automate featuring Adam Dell founder of Open Table and brother of Michael Dell and Rise of the Machines featuring Jon Stein founder of robo advisor Betterment Learn about some of the larger than life characters behind the fintech movement The Money Hackers tells the fascinating story of fintech how it began and where it is likely taking us

The Economics of FinTech Michael Imerman, Frank J. Fabozzi, 2025-04-22 A groundbreaking comprehensive exploration of how FinTech innovation is reshaping finance Technological innovation has shaped the role of finance since the introduction of the ATM in the 1960s but never more consequentially than by the massive digital revolution in the financial services industry known as FinTech The Economics of FinTech is a comprehensive introduction to this rapidly evolving and increasingly important domain and a groundbreaking exploration of how FinTech is reshaping finance Michael Imerman and Frank Fabozzi distill

the dynamic developments of this multidisciplinary field into a cohesive accessible guide that covers the economic underpinnings of FinTech innovation framed within the established principles of financial intermediation management theory and data science Coverage includes in depth analysis of emerging technologies and innovations across various sectors of financial services as well as the entrepreneurial finance of FinTech such as funding valuation and startup management The first book to examine the economic principles of FinTech innovation Comprehensive coverage of financial technologies across various sectors in financial services Ideal for undergraduate and graduate students as well as entrepreneurs investors and finance professionals Instructor resources include solutions slides and case studies **Bold** Sean Feucht,2022-07-26 The Bible tells Christians to expect persecution and those pressures are daily rising in our culture How do we respond with faith rather than fear to cancel culture and weaponized media narratives The answer Being filled with and following the Holy Spirit as the early Church did in the Book of Acts This is the only force powerful enough to turn riots into revivals darkness into light hardship into triumph and fear into bold faith American English File 3E Level 5 Workbook Christina Latham-Koenig,Clive Oxenden,Jerry Lambert,2020-07-28 American English File Second Edition retains the popular methodology developed by world renowned authors Christina Latham Koenig and Clive Oxenden language motivation opportunity With grammar vocabulary and pronunciation practice in every lesson students are equipped with a solid foundation for successful speaking Plus an array of digital resources provides even more choice and flexibility Students can learn in the classroom or on the move with Online Practice language assessment The first goal is to explore the difference between fairness and justice in language assessment The authors distinguish internal and external dimensions of the equitable and just treatment of individuals taking language tests which are used as gatekeeping devices to determine access to education and employment immigrant status citizenship and other rights The second goal is to show how the extent of test fairness can be demonstrated and improved using the tools of psychometrics in particular the models collectively known as Rasch measurement This book will have an enormous impact on the field of language assessment Using Rasch analysis models to explore and identify sources of unfairness the authors make a compelling case for fairness in the design and implementation of language assessment instruments and for justice in the interpretation and use of test results A real strength of the book is that it guides readers through analytical techniques in an accessible way Dan Douglas Professor Emeritus Applied Linguistics Program Iowa State University

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