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Spam Nation

Corporate Fraud Exposed

INSTANT NEW YORK TIMES BESTSELLER "Fast and thrilling . . . Life Undercover reads as if a John le Carré character landed in Eat Pray Love." —The New York Times
Amaryllis Fox's riveting memoir tells the story of her ten years in the most elite clandestine ops unit of the CIA, hunting the world's most dangerous terrorists in sixteen countries while marrying and giving birth to a daughter
Amaryllis Fox was in her last year as an undergraduate at Oxford studying theology and international law when her writing mentor Daniel Pearl was captured and beheaded. Galvanized by this brutality, Fox applied to a master's program in conflict and terrorism at Georgetown's School of Foreign Service, where she created an algorithm that predicted, with uncanny certainty, the likelihood of a terrorist cell arising in any village around the world. At twenty-one, she was recruited by the CIA. Her first assignment was reading and analyzing hundreds of classified cables a day from foreign governments and synthesizing them into daily briefs for the president. Her next assignment was at the Iraq desk in the Counterterrorism center. At twenty-two, she was fast-tracked into advanced operations training, sent from Langley to "the Farm," where she lived for six months in a simulated world learning how to use a Glock, how to get out of flexicuffs while locked in the trunk of a car, how to withstand torture, and the best ways to commit suicide in case of captivity. At the end of this training she was deployed as a spy under non-official cover--the most difficult and coveted job in the field as an art dealer specializing in tribal and indigenous art and sent to infiltrate terrorist networks in remote areas of the Middle East and Asia. Life Undercover is exhilarating, intimate, fiercely intelligent--an impossible to put down record of an extraordinary life, and of Amaryllis Fox's astonishing courage and passion.

International Finance & Treasury

The New York Times best-selling book exploring the counterproductive reactions white people have when their assumptions about race are challenged, and how these reactions maintain racial inequality. In this “vital, necessary, and beautiful book” (Michael Eric Dyson), antiracist educator Robin DiAngelo deftly illuminates the phenomenon of white fragility and “allows us to understand racism as a practice not restricted to ‘bad people’ (Claudia Rankine). Referring to the defensive moves that white people make when challenged racially, white fragility is characterized by emotions such as anger, fear, and guilt, and by behaviors including argumentation and silence. These behaviors, in turn, function to reinstate white racial equilibrium and prevent any meaningful cross-racial dialogue. In this in-depth exploration, DiAngelo examines how white fragility develops, how it protects racial inequality, and what we can do to engage more constructively.

Accountancy

The Accountant

Government Alone Can't Solve Society's Biggest Problems World hunger. Climate change. Crumbling infrastructure. It's clear that in today's era of fiscal constraints and political gridlock, we can no longer turn to government alone to tackle these and other towering social problems. What's required is a new, more collaborative and productive economic system. The Solution Revolution brings hope—revealing just such a burgeoning new economy where players from across the spectrum of business, government, philanthropy, and social enterprise converge to solve big problems and create public value. By erasing public-private sector boundaries, the solution economy is unlocking trillions of dollars in social benefit and commercial value. Where tough societal problems persist, new problem solvers are crowdfunding, ridesharing, app-developing, or impact-investing to design innovative new solutions for seemingly intractable problems. Providing low-cost health care, fighting poverty, creating renewable energy, and preventing obesity are just a few of the tough challenges that also represent tremendous opportunities for those at the vanguard of this movement. They create markets for social good and trade solutions instead of dollars to fill the gap between what government can provide and what citizens need. So what drives the solution economy? Who are these new players and how are their roles changing? How can we grow the movement? And how can we participate? Deloitte's William D. Eggers and Paul Macmillan answer these questions and more, and they introduce us to the people and organizations driving the revolution—from edgy social enterprises growing at a clip of 15 percent a year, to megafoundations, to Fortune 500 companies delivering social good on the path to profit. Recyclebank, RelayRides, and LivingGoods are just a few of the innovative organizations you'll read about in this book. Government cannot handle alone the huge challenges facing our global society—and it shouldn't. We need a different economic paradigm that can flexibly draw on resources, combine efforts, and create value, while improving the lives of citizens. The Solution Revolution shows the way.

Redesigning Organizations

Identifies four ways in which businesspeople compromise their objectives through ineffective over-standardizations or misguided practices, sharing practical advice on how to remain true to a business ideal, promote healthy change, and communicate authentically. 35,000 first printing.

Rescued by the Mountain Man

Criminal activities in cyberspace are increasingly facilitated by burgeoning black markets. This report characterizes these markets and how they have grown into their current state to provide insight into how their existence can harm the information security environment. Understanding these markets lays the groundwork for exploring options to minimize their potentially harmful influence.

The Solution Revolution

A searing indictment of global finance, exploring how the banking sector grew from a supporter of business to the biggest business in the world, and showing how societies might fight against financial hegemony. Financial journalist Nicholas Shaxson first made his reputation studying the “resource curse,” seeing first-hand the disastrous economic and societal effects of the discovery of oil in Angola. He then gained prominence as an expert on tax havens, revealing the dark corners of that world long before the scandals of the Panama and Paradise Papers. Now, in *The Finance Curse*, revised with chapters exclusive to this American edition, he takes us on a terrifying journey through the world economy, exposing tax havens, monopolists, megabanks, private equity firms, Eurobond traders, lobbyists, and a menagerie of scoundrels quietly financializing our entire society, hurting both business and individuals. Shaxson shows we got here, telling the story of how finance re-engineered the global economic order in the last half-century, with the aim not of creating wealth but extracting it from the underlying economy. Under the twin gospels of “national competitiveness” and “shareholder value,” megabanks and financialized corporations have provoked a race to the bottom between states to provide the most subsidized environment for big business, have encouraged a brain drain into finance, and have fostered instability, inequality, and turned a blind eye to the spoils of organized crime. From Ireland to Iowa, Shaxson shows the insidious effects of financialization on our politics and on communities who were promised paradise but got poverty wages instead. We need a strong financial system—but when it grows too big it becomes a monster. *The Finance Curse* is the explosive story of how finance got a stranglehold on society, and reveals how we might release ourselves from its grasp.

Digital Health Entrepreneurship

This volume presents a critical analysis of transatlantic relations in the field of environmental governance and climate change. The work focuses on understanding the possible trends in the evolution of global environmental governance and the prospects for breaking the current impasse on climate action. Drawing on research involving experts from eleven different universities and institutes, the authors provide innovative analyses on policy measures taken by the EU and the US, the world’s largest economic and commercial blocs, in a

number of fields, ranging from general attitudes on environmental leadership with regard to climate change, to energy policies, new technologies for hydrocarbons extraction and carbon capture, as well as the effects of extreme weather events on climate-related political attitudes. The book examines the way in which the current attitudes of the EU and the US with regard to climate change will affect international cooperation and the building of consensus on possible climate policies, and looks to the future for international environmental governance, arguably one of the most pressing concerns of civilisation today. This book, which is based on research carried out in the context of the EU-financed FP7 research project TRANSWORLD, will appeal to academics, policy makers and practitioners seeking a deeper understanding of the challenges resulting from climate change.

The Accounting Procedures Guidebook

Now a New York Times bestseller! There is a Threat Lurking Online with the Power to Destroy Your Finances, Steal Your Personal Data, and Endanger Your Life. In *Spam Nation*, investigative journalist and cybersecurity expert Brian Krebs unmasks the criminal masterminds driving some of the biggest spam and hacker operations targeting Americans and their bank accounts. Tracing the rise, fall, and alarming resurrection of the digital mafia behind the two largest spam pharmacies- and countless viruses, phishing, and spyware attacks-he delivers the first definitive narrative of the global spam problem and its threat to consumers everywhere. Blending cutting-edge research, investigative reporting, and firsthand interviews, this terrifying true story reveals how we unwittingly invite these digital thieves into our lives every day. From unassuming computer programmers right next door to digital mobsters like "Cosma"-who unleashed a massive malware attack that has stolen thousands of Americans' logins and passwords-Krebs uncovers the shocking lengths to which these people will go to profit from our data and our wallets. Not only are hundreds of thousands of Americans exposing themselves to fraud and dangerously toxic products from rogue online pharmacies, but even those who never open junk messages are at risk. As Krebs notes, spammers can-and do-hack into accounts through these emails, harvest personal information like usernames and passwords, and sell them on the digital black market. The fallout from this global epidemic doesn't just cost consumers and companies billions, it costs lives too. Fast-paced and utterly gripping, *Spam Nation* ultimately proposes concrete solutions for protecting ourselves online and stemming this tidal wave of cybercrime-before it's too late. "Krebs's talent for exposing the weaknesses in online security has earned him respect in the IT business and loathing among cybercriminals His track record of scoopshas helped him become the rare blogger who supports himself on the strength of his reputation for hard-nosed reporting." -Bloomberg Businessweek

Delivering on Digital

Exposed

Enron killed Arthur Andersen in 2002, leaving only Deloitte, EY, KPMG and PwC. Now the Big Four, with a total revenue of \$127 billion, face major threats that need

immediate attention. Count Down looks at today's model and proposes a new Big Audit, fit to serve the capital markets of the 21st century.

Fraud Exposed

Jane Synder has never left her home state of Rhode Island. This semester, however, she ventures out from the safety of Brown University and finds herself on top of the world looking out at the White Mountain National Forest in New Hampshire. This was going to be an adventure like none other, she was sure of it. But, things quickly go sour when she finds herself tumbling down the side of a cliff. Now unconscious at the bottom of a valley, there is no telling what could find Jane. Be it snakes, bears, or wolves, she is not safe. That is until Viktor Weisskopf comes to her rescue. His faithful dog, Tracie is by his side, guiding him to Jane, but will he save her in time? Will she ever get to see his beautiful hilltop mansion; the place he has called home for more than five years now? A story of wild passion, earth shattering lust, and heart-wrenching romance.

A Roadmap to Foreign Currency Transactions and Translations (2019)

"Messrs. Gow and Kells have made an invaluable contribution, writing in an amused tone that nevertheless acknowledges the firms' immense power and the seriousness of their neglect of traditional responsibilities. 'The Big Four' will appeal to all those interested in the future of the profession--and of capitalism itself."
—Jane Gleeson-White, Wall Street Journal
With staffs that are collectively larger than the Russian army and combined revenues of over \$130 billion a year, the Big Four accounting firms—Deloitte, PricewaterhouseCoopers, Ernst & Young, and KPMG—are a keystone of global commerce. But leading scholar Ian Gow and award-winning author Stuart Kells warn that a house of cards may be about to fall. Stretching back to the Medicis in Renaissance Florence, this book is a fascinating story of wealth, power, and luck. The founders of the Big Four lived surprisingly colorful lives. Samuel Price, for example, married his own niece. Between the world wars, Nicholas Waterhouse collected postage stamps while also hosting decadent parties in his fashionable London home. All four firms have endured major calamities in recent decades. There have been hundreds of court cases and legal prosecutions for failed audits, tax scandals, and breaches of independence. The firms have come so close to “extinction level events” that regulators have required them to prepare “living wills.” And today, the Big Four face an uncertain future—thanks to their push into China, their vulnerability to digital disruption and competition, and the hazards of providing traditional services in a new era of transparency. This account of the past, present, and likely future of the Big Four is essential reading for anyone perplexed or fascinated by professional services, working or considering working in the industry, or simply curious about the fate of the global economy.

Demand Driven Performance

Corporate Fraud Exposed uncovers the motivations and drivers of fraud including agency theory, executive compensation, and organizational culture. It delves into

the consequences of fraud for various firm stakeholders, and its spillover effects on other corporations, the political environment, and financial market participants.

The EU, the US and Global Climate Governance

This publication in Deloitte's Roadmap Series provides Deloitte's insights into and interpretations of the accounting guidance under ASC 830, Foreign Currency Matters, and IFRS® Standards. This update reflects guidance that is effective for annual reporting periods beginning on or after January 1, 2019.

The Deal

Were you meant to do something greater than what you are presently doing? Deep inside every one of us is a God planted dream - a desire to do something remarkable with our lives. Something that matters. What would you set out to accomplish if you had all the resources and knew you COULD NOT fail? This is your time to Ignite Your Success. This is your LifePlan Revolution.

Count Down

Invisible Women

Data is fundamental to the modern world. From economic development, to healthcare, to education and public policy, we rely on numbers to allocate resources and make crucial decisions. But because so much data fails to take into account gender, because it treats men as the default and women as atypical, bias and discrimination are baked into our systems. And women pay tremendous costs for this bias, in time, money, and often with their lives. Celebrated feminist advocate Caroline Criado Perez investigates shocking root cause of gender inequality and research in *Invisible Women*†, diving into women's lives at home, the workplace, the public square, the doctor's office, and more. Built on hundreds of studies in the US, the UK, and around the world, and written with energy, wit, and sparkling intelligence, this is a groundbreaking, unforgettable exposé that will change the way you look at the world.

Women "take Care, " Men "take Charge"

Cost Accounting

The government reform expert and acclaimed author of *The Solution Revolution* presents a roadmap for navigating the digital government era. In October 2013, HealthCare.gov went live—and promptly crashed. Poor website design was getting in the way of government operations, and the need for digital excellence in public institutions was suddenly crystal clear. Hundreds of the tech industry's best and brightest dedicated themselves to redesigning the government's industrial-era frameworks as fully digital systems. But to take Washington into the 21st century, we have to start by imagining a new kind of government. Imagine prison systems

that use digital technology to return nonviolent offenders promptly and securely into society. Imagine a veteran's health care system built around delivering a personalized customer experience for every Vet. We now have the digital tools—such as cloud computing, mobile devices, and analytics—to stage a real transformation. Delivering on Digital provides the handbook to make it happen. A leading authority on government reform, William D. Eggers knows how we can use tech-savvy teams, strong leadership, and innovative practices to reduce the risks and truly achieve a digitally transformed government.

U. S. Trade Policy

This book presents a hands on approach to the digital health innovation and entrepreneurship roadmap for digital health entrepreneurs and medical professionals who are dissatisfied with the existing literature on or are contemplating getting involved in digital health entrepreneurship. Topics covered include regulatory affairs featuring detailed guidance on the legal environment, protecting digital health intellectual property in software, hardware and business processes, financing a digital health start up, cybersecurity best practice, and digital health business model testing for desirability, feasibility, and viability. Digital Health Entrepreneurship is directed to clinicians and other digital health entrepreneurs and stresses an interdisciplinary approach to product development, deployment, dissemination and implementation. It therefore provides an ideal resource for medical professionals across a broad range of disciplines seeking a greater understanding of digital health innovation and entrepreneurship.

Financial Mail

A visual guide to the way the world really works Every day, every hour, every minute we are bombarded by information - from television, from newspapers, from the internet, we're steeped in it, maybe even lost in it. We need a new way to relate to it, to discover the beauty and the fun of information for information's sake. No dry facts, theories or statistics. Instead, Information is Beautiful contains visually stunning displays of information that blend the facts with their connections, their context and their relationships - making information meaningful, entertaining and beautiful. This is information like you have never seen it before - keeping text to a minimum and using unique visuals that offer a blueprint of modern life - a map of beautiful colour illustrations that are tactile to hold and easy to flick through but intriguing and engaging enough to study for hours.

Bean Counters

For the past 20 years, corporations have been receiving huge tax breaks and subsidies in the name of "jobs, jobs, jobs." But, as Greg LeRoy demonstrates in this important new book, it's become a costly scam. Playing states and communities off against each other in a bidding war for jobs, corporations reduce their taxes to next-to-nothing and win subsidy packages that routinely exceed \$100,000 per job. But the subsidies come with few strings attached. So companies feel free to provide fewer jobs, or none at all, or even outsource and lay people off. They are also free to pay poverty wages without health care or other benefits. All too often,

communities lose twice. They lose jobs--or gain jobs so low-paying they do nothing to help the community--and lose revenue due to the huge corporate tax breaks. That means fewer resources for maintaining schools, public services, and infrastructure. In the end, the local governments that were hoping for economic revitalization are actually worse off. They're forced to raise taxes on struggling small businesses and working families, or reduce services, or both. Greg LeRoy uses up-to-the-minute examples, naming names--including Wal-Mart, Raytheon, Fidelity, Bank of America, Dell, and Boeing--to reveal how the process works. He shows how carefully corporations orchestrate the bidding wars between states and communities. He exposes shadowy "site location consultants" who play both sides against the middle, and he dissects government and corporate mumbo-jumbo with plain talk. The book concludes by offering common-sense reforms that will give taxpayers powerful new tools to deter future abuses and redirect taxpayer investments in ways that will really pay off.

White Fragility

Democrats and Republicans fight endlessly over health care, but neither side disputes one of the system's most basic flaws: the foisting on patients of substantial costs through deductibles, copayments, and coinsurance. Marshalling a decade of research, Christopher Robertson shows why this model is dysfunctional and offers ideas for improvement.

The Finance Curse

Cost Accounting provides in-depth coverage of all cost accounting concepts, incorporating practical advice regarding their real-world usage. The text goes well beyond the traditional cost accounting topics of inventory valuation and cost analysis to also cover inventory management, price setting, target costing, constraint analysis, and budgeting. The material is designed to give the student exposure to how these topics are dealt with in a business environment.

The MBA Career Guide

This is a fully updated edition of the bestselling text on U.S. trade policy from colonial times to the current controversial trade imbalances affecting long-term national interests. New coverage for this edition includes the WTO panels and conflicts, the battle in Seattle, struggles over Doha rounds and conflicts, growing tensions among major powers, splits between advanced and developing nations, increased terrorism, and risks of war.

Creative Accounting Exposed

This publication in Deloitte's Roadmap series provides Deloitte's insights into and interpretations of the accounting guidance in ASC 450 on loss contingencies, gain contingencies, and loss recoveries. The goal of this publication is to assist entities in understanding and applying ASC 450. In addition to summarizing the accounting framework in ASC 450 and providing an in-depth discussion of key concepts, the Roadmap includes examples to illustrate how these concepts may be applied in

practice.

The Big Four

Innovation principles to bring about meaningful and sustainable growth in your organization Using a list of more than 2,000 successful innovations, including Cirque du Soleil, early IBM mainframes, the Ford Model-T, and many more, the authors applied a proprietary algorithm and determined ten meaningful groupings—the Ten Types of Innovation—that provided insight into innovation. The Ten Types of Innovation explores these insights to diagnose patterns of innovation within industries, to identify innovation opportunities, and to evaluate how firms are performing against competitors. The framework has proven to be one of the most enduring and useful ways to start thinking about transformation. Details how you can use these innovation principles to bring about meaningful—and sustainable—growth within your organization Author Larry Keeley is a world renowned speaker, innovation consultant, and president and co-founder of Doblin, the innovation practice of Monitor Group; BusinessWeek named Keeley one of seven Innovation Gurus who are changing the field The Ten Types of Innovation concept has influenced thousands of executives and companies around the world since its discovery in 1998. The Ten Types of Innovation is the first book explaining how to implement it.

Dodd-Frank Wall Street Reform and Consumer Protection Act

Worldcom, Enron, Parmalata succession of financial scandals have made front page news throughout the world in recent times. In this book, the author investigates the origin of creative accounting and explains how and why some companies use these shortcuts to cover different needs. Creative Accounting Exposed is written in a clear, enjoyable style with a wealth of case studies.

Consultants News

Ten Types of Innovation

Ignite Your Success

The Technology Fallacy

The typical business needs a system of policies and procedures in order to reduce errors, minimize fraud, and maintain tight control over its operations. The Accounting Procedures Guidebook contains the detailed procedures and forms needed for every accounting system, from accounts payable to treasury, as well as for such operational areas as order entry, shipping, purchasing, and receiving. Procedures are separately stated for manual and computerized accounting systems. The book also addresses how to create and enforce procedures, as well as when to update them. In short, this book provides the baseline policy and

procedure information needed to enhance the operations of any business.

Life Undercover

Markets for Cybercrime Tools and Stolen Data

This book offers readers a deeper understanding of the Cyberspace, of how institutions and industries are reinventing themselves, helping them excel in the transition to a fully digitally connected global economy. Though technology plays a key part in this regard, societal acceptance is the most important underlying condition, as it poses pressing challenges that cut across companies, developers, governments and workers. The book explores the challenges and opportunities involved, current and potential future concepts, critical reflections and best practices. It addresses connected societies, new opportunities for governments, the role of trust in digital networks, and future education networks. In turn, a number of representative case studies demonstrate the current state of development in practice.

Why Business People Speak Like Idiots

"Learn how to implement demand driven metrics for vast improvement in measuring performance. Demand Driven Performance details why the outdated forms of measurement are inappropriate for current circumstances and reveals an elegant set of global and local metrics to fit today's demand driven world. The book shows how to minimize the organizational and supply chain conflicts that impede flow, and eventually, corporate success. Metrics are used to create a benchmark for measuring improvement and to identify and focus on those improvements that are most needed, and that have the highest ROI. However, the world has fundamentally changed in terms of delivering value and driving strong financial performance and growth. The continued use of outdated metrics is driving companies in the wrong direction giving them false signals, putting their personnel into conflict at all levels of the organization, and also wreaking havoc in the supply chain. This book offers solutions to remedy these issues. Defines a new demand driven approach for measuring total organizational performance and the corresponding local metrics that integrate with those measures Advocates a systems approach to measuring improvement, and shows how conventional metrics are no longer appropriate Focuses on reliability, stability, speed/velocity, strategic contribution, local operating expense, and local improvement waste A case study demonstrates the processes in the book and provides you with the technology and tools needed to achieve a demand driven system "--

A Roadmap to Accounting for Contingencies and Loss Recoveries (2019)

Long accepted as a cost of doing business, occupational fraud has recently proven to be much more dangerous to a company than previously thought. Enron, Global Crossing, and other high-profile cases have shown that the risks can be enormous. Fraud Exposed shows how traditional methods of dealing with occupational

fraudare inadequate and how an organization's mindset must change if it is to be more effective in dealing with this problem. In-depth insights and practical advice show readers how to apply criminal and law enforcement response models to workplace fraud prevention and detection; analyze financial controls to prevent occupational fraud; as well as examine and improve current defenses to occupational fraud. Written by an expert in this field, *Fraud Exposed* provides organizations with a realistic approach to uncovering fraud and eliminating it before any damage is done. Joseph W. Koletar, PhD (Glen Rock, NJ), is a Principal and ServiceLine Leader in Ernst & Young's Forensic and Security Services Practice in New York. Prior to joining Ernst & Young, he was the director of the Forensic and Corporate Investigative Services practice of Deloitte & Touche LLP. Before joining the private sector, Dr. Koletar spent twenty-five years as a special agent in the FBI.

Information is Beautiful

Why an organization's response to digital disruption should focus on people and processes and not necessarily on technology. Digital technologies are disrupting organizations of every size and shape, leaving managers scrambling to find a technology fix that will help their organizations compete. This book offers managers and business leaders a guide for surviving digital disruptions—but it is not a book about technology. It is about the organizational changes required to harness the power of technology. The authors argue that digital disruption is primarily about people and that effective digital transformation involves changes to organizational dynamics and how work gets done. A focus only on selecting and implementing the right digital technologies is not likely to lead to success. The best way to respond to digital disruption is by changing the company culture to be more agile, risk tolerant, and experimental. The authors draw on four years of research, conducted in partnership with MIT Sloan Management Review and Deloitte, surveying more than 16,000 people and conducting interviews with managers at such companies as Walmart, Google, and Salesforce. They introduce the concept of digital maturity—the ability to take advantage of opportunities offered by the new technology—and address the specifics of digital transformation, including cultivating a digital environment, enabling intentional collaboration, and fostering an experimental mindset. Every organization needs to understand its “digital DNA” in order to stop “doing digital” and start “being digital.” Digital disruption won't end anytime soon; the average worker will probably experience numerous waves of disruption during the course of a career. The insights offered by *The Technology Fallacy* will hold true through them all. A book in the Management on the Cutting Edge series, published in cooperation with MIT Sloan Management Review.

The Great American Jobs Scam

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