

Chapter 1 : Start essay conclusion personal narrative

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There is a mistake in the scale. The Celts were amassing forces to invade farther south in Italy, presumably with Carthaginian backing. It seems that the Romans lulled themselves into a false sense of security, having dealt with the threat of a Gallo-Carthaginian invasion, and perhaps knowing that the original Carthaginian commander had been killed. He left a detachment of 20, troops to garrison the newly conquered region. At the Pyrenees, he released 11, Iberian troops who showed reluctance to leave their homeland. Hannibal reportedly entered Gaul with 40,foot soldiers and 12, horsemen. The fired rockfall event is mentioned only by Livy; Polybius is mute on the subject and there is no evidence [40] of carbonized rock at the only two-tier rockfall in the Western Alps, located below the Col de la Traversette Mahaney, Historians such as Serge Lancell have questioned the reliability of the figures for the number of troops that he had when he left Hispania. Indeed, the breadth of his vision gave rise to his grand strategy of conquering Rome by opening a northern front and subduing allied city-states on the peninsula, rather than by attacking Rome directly. Historical events which led to the defeat of Carthage during the First Punic War when his father commanded the Carthaginian Army also led Hannibal to plan the invasion of Italy by land across the Alps. The task was daunting, to say the least. It involved the mobilization of between 60, and , troops and the training of a war-elephant corps, all of which had to be provisioned along the way. His sudden appearance among the Gauls of the Po Valley, moreover, enabled him to detach those tribes from their new allegiance to the Romans before the Romans could take steps to check the rebellion. He had not expected Hannibal to make an attempt to cross the Alps, since the Romans were prepared to fight the war in the Iberian Peninsula. With a small detachment still positioned in Gaul, Scipio made an attempt to intercept Hannibal. He succeeded, through prompt decision and speedy movement, in transporting his army to Italy by sea in time to meet Hannibal. Here, Hannibal forced the Romans to evacuate the plain of Lombardy , by virtue of his superior cavalry. Scipio was severely injured, his life only saved by the bravery of his son who rode back onto the field to rescue his fallen father. Scipio retreated across the Trebia to camp at Placentia with his army mostly intact. Even before news of the defeat at Ticinus had reached Rome, the Senate had ordered Consul Tiberius Sempronius Longus to bring his army back from Sicily to meet Scipio and face Hannibal. Hannibal, by skillful maneuvers, was in position to head him off, for he lay on the direct road between Placentia and Arminum, by which Sempronius would have to march to reinforce Scipio. He then captured Clastidium, from which he drew large amounts of supplies for his men. There Hannibal had an opportunity to show his masterful military skill at the Trebia in December of the same year, after wearing down the superior Roman infantry , when he cut it to pieces with a surprise attack and ambush from the flanks. Battle of Lake Trasimene[edit] Main article: Battle of Lake Trasimene Hannibal quartered his troops for the winter with the Gauls, whose support for him had abated. Gnaeus Servilius and Gaius Flaminius the new consuls of Rome were expecting Hannibal to advance on Rome, and they took their armies to block the eastern and western routes that Hannibal could use. This area was practically one huge marsh, and happened to be overflowing more than usual during this particular season. Hannibal knew that this route was full of difficulties, but it remained the surest and certainly the quickest way to central Italy. He crossed without opposition over both the Apennines during which he lost his right eye [44] because of conjunctivitis and the seemingly impassable Arno, but he lost a large part of his force in the marshy lowlands of the Arno. As Polybius recounts, "he [Hannibal] calculated that, if he passed the camp and made a descent into the district beyond, Flaminius partly for fear of popular reproach and partly of personal irritation would be unable to endure watching passively the devastation of the country but would spontaneously follow him Despite this, Flaminius remained passively encamped at Arretium. He then advanced through the uplands of Etruria , provoking Flaminius into a hasty pursuit and catching him in a defile on the shore of Lake Trasimenus. This was the most costly ambush that the Romans ever sustained until the Battle of Carrhae

against the Parthian Empire. Hannibal had now disposed of the only field force that could check his advance upon Rome, but he realized that, without siege engines, he could not hope to take the capital. He preferred to exploit his victory by entering into central and southern Italy and encouraging a general revolt against the sovereign power. Hannibal ravaged Apulia but was unable to bring Fabius to battle, so he decided to march through Samnium to Campania, one of the richest and most fertile provinces of Italy, hoping that the devastation would draw Fabius into battle. This strategy was unpopular with many Romans, who believed that it was a form of cowardice. Hannibal decided that it would be unwise to winter in the already devastated lowlands of Campania, but Fabius had ensured that all the passes were blocked out of Campania. To avoid this, Hannibal deceived the Romans into thinking that the Carthaginian army was going to escape through the woods. Fabius was within striking distance but in this case his caution worked against him. Smelling a stratagem rightly, he stayed put. For the winter, Hannibal found comfortable quarters in the Apulian plain. What Hannibal achieved in extricating his army was, as Adrian Goldsworthy puts it, "a classic of ancient generalship, finding its way into nearly every historical narrative of the war and being used by later military manuals".

Battle of Cannae[edit] Main article: By capturing Cannae, Hannibal had placed himself between the Romans and their crucial sources of supply. In the meantime, the Romans hoped to gain success through sheer strength and weight of numbers, and they raised a new army of unprecedented size, estimated by some to be as large as 150,000 men, but more likely around 50,000. They eventually found him on the left bank of the Aufidus River, and encamped six miles away. On this occasion, the two armies were combined into one, the consuls having to alternate their command on a daily basis. Varro was in command on the first day, a man of reckless and hubristic nature according to Livy and determined to defeat Hannibal. This eliminated the Roman numerical advantage by shrinking the combat area. Hannibal drew up his least reliable infantry in a semicircle in the center with the wings composed of the Gallic and Numidian horse. As a result, the Roman army was hemmed in with no means of escape. Due to these brilliant tactics, Hannibal managed to surround and destroy all but a small remnant of his enemy, despite his own inferior numbers. Depending upon the source, it is estimated that 50,000-70,000 Romans were killed or captured. This makes the battle one of the most catastrophic defeats in the history of Ancient Rome, and one of the bloodiest battles in all of human history in terms of the number of lives lost within a single day. As a result, Hannibal fought no more major battles in Italy for the rest of the war. Whatever the reason, the choice prompted Maharbal to say, "Hannibal, you know how to gain a victory, but not how to use one. Hannibal also secured an alliance with newly appointed tyrant Hieronymus of Syracuse. It is often argued that, if Hannibal had received proper material reinforcements from Carthage, he might have succeeded with a direct attack upon Rome. However, only a few of the Italian city-states defected to him that he had expected to gain as allies.

Stalemate[edit] The war in Italy settled into a strategic stalemate. The Romans used the attritional strategy that Fabius had taught them, and which, they finally realized, was the only feasible means of defeating Hannibal. His immediate objectives were reduced to minor operations centered mainly round the cities of Campania. The forces detached to his lieutenants were generally unable to hold their own, and neither his home government nor his new ally Philip V of Macedon helped to make up his losses. His position in southern Italy, therefore, became increasingly difficult and his chance of ultimately conquering Rome grew ever more remote. Hannibal still won a number of notable victories: He was never able to bring about another grand decisive victory that could produce a lasting strategic change. Carthaginian political will was embodied in the ruling oligarchy. There was a Carthaginian Senate, but the real power was with the inner "Council of 30 Nobles" and the board of judges from ruling families known as the "Hundred and Four". These two bodies came from the wealthy, commercial families of Carthage. Two political factions operated in Carthage: Hannibal started the war without the full backing of Carthaginian oligarchy. His attack of Saguntum had presented the oligarchy with a choice of war with Rome or loss of prestige in Iberia. The oligarchy, not Hannibal, controlled the strategic resources of Carthage. Hannibal constantly sought reinforcements from either Iberia or North Africa. The commercial interests of the Carthaginian oligarchy dictated the reinforcement and supply of Iberia rather than Hannibal throughout the campaign. The tide was slowly turning against him, and in favor of Rome. The Roman consuls mounted a siege of Capua in 211 BC. Hannibal attacked them, forcing their withdrawal from Campania. He moved to Lucania

and destroyed a 16,man Roman army at the Battle of the Silarus , with 15, Romans killed. Another opportunity presented itself soon after, a Roman army of 18, men being destroyed by Hannibal at the first battle of Herdonia with 16, Roman dead, freeing Apulia from the Romans for the year. Hannibal attempted to lift the siege with an assault on the Roman siege lines but failed. He marched on Rome to force the recall of the Roman armies. He drew off 15, Roman soldiers, but the siege continued and Capua fell. After leaving a record of his expedition engraved in Punic and Greek upon bronze tablets in the temple of Juno Lacinia at Crotona , he sailed back to Africa. Despite mutual admiration, negotiations floundered due to Roman allegations of "Punic Faith," referring to the breach of protocols that ended the First Punic War by the Carthaginian attack on Saguntum, and a Carthaginan attack on a stranded Roman fleet. Scipio and Carthage had worked out a peace plan, which was approved by Rome. The terms of the treaty were quite modest, but the war had been long for the Romans. Carthage could keep its African territory but would lose its overseas empire. Masinissa Numidia was to be independent. Also, Carthage was to reduce its fleet and pay a war indemnity. But Carthage then made a terrible blunder. Its long-suffering citizens had captured a stranded Roman fleet in the Gulf of Tunis and stripped it of supplies, an action that aggravated the faltering negotiations. Meanwhile, Hannibal, recalled from Italy by the Carthaginian Senate, had returned with his army. Fortified by both Hannibal and the supplies, the Carthaginians rebuffed the treaty and Roman protests. Battle of Zama BC [edit] Main article: Battle of Zama Unlike most battles of the Second Punic War , at Zama, the Romans were superior in cavalry and the Carthaginians had the edge in infantry. Although the aging Hannibal was suffering from mental exhaustion and deteriorating health after years of campaigning in Italy, the Carthaginians still had the advantage in numbers and were boosted by the presence of 80 war elephants. Engraving of the Battle of Zama by Cornelis Cort ,

Chapter 3 : Conclusion to end an essays divorce

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Conclusion If an ethical evaluation of human experiments depended solely upon an assessment of the risks to subjects as they could reasonably be anticipated at the time, the radiation experiments conducted on children reviewed in this chapter would be relatively unproblematic. Both researchers and policymakers appear to have been alert to considerations of harm and concerned about exposing children to an unacceptable level of risk. Although the available data about human risk were encouraging and the biological susceptibility of children to the effects of radiation was not appreciated, we are left with the lingering question of whether investigators and agency officials were sufficiently cautious as they began their work with children. Investigators and officials had to make decisions under conditions of considerable uncertainty; this is commonplace in science and in medicine. Although the biological susceptibility of children was not then known, investigators and officials held the view that children should be accorded extra protection in the conduct of human research, and they made what they thought were appropriate adjustments when using children as subjects. If human research never proceeded in the face of uncertainty, there would be no such experiments. How little uncertainty is acceptable in research involving children is a question that remains unresolved. Today, we continue to debate what constitutes minimal risk to children, in radiation and in other areas of research. The regulations governing research on children offer little in the way of guidance, either with respect to conditions of uncertainty about risk or when risks are known. As best as we can determine, in eleven of the twenty-one experiments we reviewed, the risks were in a range that would today likely be considered as more than minimal, and thus as unacceptable in nontherapeutic research with children according to current federal regulations. It is possible, however, that four of the eleven might be considered acceptable by the "minor increase over minimal risk" standard. With the exception of the studies at Fernald, we know almost nothing about whether or how parental authorization for the remaining nineteen experiments we reviewed was obtained. And with the exception of the Fernald studies and the experiment at Wrentham, we know very little about the children who were selected to be the subjects of this research. Therefore, we cannot comment on the general ethics of these other experiments. The experiments at Fernald and at the Wrentham School unfairly burdened children who were already disadvantaged, children whose interests were less well protected than those children living with their parents or children who were socially privileged. At the Fernald School, where more is known, there was some attempt to solicit the permission of parents, but the information provided was incomplete and misleading. The investigators successfully secured the cooperation of the children with offers of extra milk and an occasional outing--incentives that would not likely have induced children who were less starved for attention to willingly submit to repeated blood tests. One researcher speaking almost thirty-five years ago set out the fundamental moral issue with particular frankness and clarity: This is a concept none of our consciences will allow us to live with. The thing we must all avoid is two types of citizenry. The Vanderbilt Study In an exceptionally large study [a] at Vanderbilt University in the s, approximately poor, pregnant Caucasian women were administered tracer doses of radioactive iron. This experiment provided the scientific data needed to determine the nutritional requirements for iron during pregnancy. The radioiron portion of the nutrition study, directed by Dr. Paul Hahn, was designed to study iron absorption during pregnancy. The doses to the women were estimated in the study article, using crude dose-estimation methods available at the time, to be from , to 1., countable counts per minute. Hahn later estimated fetal doses to be between 5 and 15 rad. This estimate, however, has been questioned. Vanderbilt study subjects, expressing bitterness at the way they believed they had been treated, testified at an Advisory Committee meeting that the proffered drink, called a "cocktail" by the investigators, was offered with no mention of its contents. In late news reports appeared in the Nashville press. In , a group of researchers at Vanderbilt found no significant differences in malignancy rates between the exposed and nonexposed mothers. No cases were found in a control group of similar size, and approximately 0. This led the researchers to conclude that the data suggested

a causal relationship between the prenatal exposure to Fe and the cancer. The investigators also concluded that Dr. A study, funded by the AEC and conducted by one of the investigators from the study, attempted to reconstruct the doses of Fe to the fetuses in the original Vanderbilt study. However, the researchers also noted that due to incomplete data, they could not estimate the dose absorbed by the fetus with confidence and that no definitive conclusions could be drawn from this study as to whether these exposures resulted in damage to the fetus. Like these experiments, the Vanderbilt study offered no prospect of medical benefit to the pregnant women or their offspring, raising the question of the conditions under which it is acceptable to put children at risk for the benefit of others, whether before or after birth. What could the investigators reasonably have been expected to know about the risks to which they put their subjects? Did they exercise appropriate caution in exposing fetuses to radiation? What were the pregnant women told, if anything, and was their permission sought? Who were these women, and how were they positioned relative to pregnant women, generally? The Committee did not have the resources to pursue these questions in both research in which children were the subjects and research in which children were exposed as fetuses. We did establish that the Vanderbilt study was not the only experiment during this period to expose fetuses in research that offered no prospect of medical benefit to them or their mothers. While the Committee did not conduct an exhaustive review of the scientific literature, we did find twenty-seven human radiation studies that included pregnant or nursing women as subjects between and Most of the nineteen were tracer experiments. These studies were performed in order to examine human physiology during pregnancy or to study the uptake of radioactive substances by fetuses or nursing infants. Knowledge of fetal exposure to radioiodine, for example, was relevant to issues such as potential harm to the fetus from maternal uptake of radioiodine in diagnostic tests or to estimate the potential effects of environmental exposure to radioiodine on the human fetus. In other studies, radioactive iron was administered to better understand the physiology of maternal and fetal intake of iron during pregnancy. Most of the other tracer studies involving pregnant women and offering no prospect of benefit that were reviewed by the Committee involved fewer than twenty women as subjects. Darby, Director of the Tennessee-Vanderbilt Project et al. These funds were available beginning November 1, The summary observes that the grant was to be used for additional personnel, including the appointment of Dr. Richard Cannon, an obstetrics resident, to the staff of the Division of Nutrition beginning 1 January The exact years of the radioiron portion of the nutrition study are uncertain. Minutes from a meeting of the nutrition study investigators indicate the study was to begin in September The radioiron study probably began at approximately that time and appears to have continued until sometime in , based on a review of periodic study summaries. The Advisory Committee has not been able to determine whether Dr. Hahn got the radioactive iron used in the study from a private or government source, or both. Counts per minute is a measure of the radioactivity detected by a specific counting instrument. The sensitivities of counting instruments vary; a specific instrument may not "see" and count all the radiation coming from a particular substance. Thus, the total amount of radiation emitted by a substance may be calculated by considering the sensitivity of the counter. Contemporary estimates of the fetal doses by the Committee and others suggest that the fetal effective dose was a few hundred millirems. The investigators identified the hospital records of exposed mothers and unexposed controls, as well as exposed offspring and unexposed offspring, and mailed them questionnaires. Of the exposed mothers, Dennis Mahlum Washington, D. GPO, December , This study was reviewed in detail by the Committee. The study also investigated fetal absorption of radioiodine because that isotope was and is commonly used in diagnosis and therapy, including in pregnant women. All of the nineteen studies reviewed in detail by the Committee were conducted or at least partially funded by the federal government or were supplied with radioisotopes by the AEC. The Committee also consulted relevant medical indexes and computer databases; the isotope distribution lists provided by DOE did not cover these years. While the computer search would have located nontherapeutic tracer experiments for this period as well, very few were identified. Of the nineteen tracer experiments funded by the government involving pregnant or nursing women identified by the Committee, only three administered tracer doses to nursing women that offered no prospect of benefit; in at least one of the studies the infants were exposed. In one case, six nursing women were given radioiodine to determine excretion in breast milk, the infants were not given the exposed milk. In another case,

two infants were intentionally exposed to the breast milk of their mothers, who were given I An I tracer study on the general population, incidentally included two nursing women. The report indicates that both had been nursing their children, and since there is no indication that the mothers were warned to avoid breastfeeding after the exposure, it is quite probable that the infants were exposed. Nasopharyngeal Irradiation

Nasopharyngeal irradiation, [a] introduced by S. Baylor of the Otological Research Laboratory at the Johns Hopkins University, was employed from on as a means of shrinking lymphoid tissue at the entrance to the eustachian tubes to treat middle ear obstructions, infections, and deafness. For this treatment, intranasal radium applicators sealed ampules containing radium salt were inserted at least three insertions per treatment cycle into the nasopharyngeal area for twelve-minute periods. Crowe and his colleagues reported that "under this treatment, the lymphoid tissue around the tubal orifices gradually disappeared, marked improvement or complete return of the hearing followed, and in many the bluish discoloration of the tympanic membrane also disappeared. Asthmatic children with frequent upper respiratory infections were also often considered for this type of irradiation. An average of patients a month, mostly children, were given the treatment at the Johns Hopkins clinic over a period of several years. Crowe and his colleagues reported that the results following irradiation of the nasopharynx alone were not only as good as, but often better than, those following removal of tonsils and adenoids. They also concluded that "it is effective, safe, painless, inexpensive and has proved particularly valuable for prevention of certain ear, sinus and bronchial condition in children. A controlled study was conducted from to by Crowe and his colleagues to determine "the feasibility of irradiation of the nasopharynx as a method for controlling hearing impairment in large groups of children associated with lymphoid hyperplasia in the nasopharynx; to draw conclusions concerning the per capita cost of such an undertaking as a public health measure. As recorded in an NIH grant application, the study involved approximately 7, children screened for hearing impairment. Half of this study group was irradiated with radium, while the other half served as a control group. Crowe and colleagues reportedly concluded from this study published in that the radium treatments did shrink swelling of lymphoid tissue and improve hearing. In addition to the targeted lymphoid tissue, the brain and other tissues in the head and neck region, including the paranasal sinuses, salivary glands, thyroid, and parathyroid glands are also exposed to significant doses of radiation during the radium treatments, prompting concern that these treated individuals might have been placed at increased risk for radiation-induced cancers at these sites. One other malignant tumor, a cancer of the soft palate, was also reported. The Department of Epidemiology at the Johns Hopkins University has undertaken a further follow-up study of the Crowe et al. Specifically, the finding of Sandler et al. However, several studies have noted an increased risk of both benign and malignant brain tumors following therapeutic doses of radiation to the head and neck region during childhood. By contrast, the nasopharyngeal irradiation experiment was designed to determine whether children at risk for hearing loss would be better off receiving radiation treatments or not receiving such treatments. A central issue here was whether it was permissible to withhold this intervention from "at risk" children. The application of radium was at this point a common, but scientifically unproven, treatment for children at risk of hearing loss; the risks of the treatment were not well characterized. If it was really unknown which was better for children--receiving radium or no intervention--then the medical interests of the children were best served by being subjects in the research because, as a consequence, they would have a 50 percent chance of receiving the better approach. The nasopharyngeal experiment thus belongs to a class of research the Committee did not investigate--therapeutic research with children. Nasopharyngeal irradiation was studied in adults as well as children. In the early s, submariners were subjects of a controlled experiment designed to test whether nasopharyngeal radium treatments could be used to shrink lymphoid tissue surrounding the eustachian tubes, thereby preventing and treating aerotitis media in submariners by equalizing external and middle ear pressure.

Chapter 5 : Student Success Centers

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Subprime mortgage crisis The s were the decade of subprime borrowers; no longer was this a segment left to fringe lenders. The relaxing of credit lending standards by investment banks and commercial banks drove this about-face. Subprime did not become magically less risky; Wall Street just accepted this higher risk. However, as market power shifted from securitizers to originators and as intense competition from private securitizers undermined GSE power, mortgage standards declined and risky loans proliferated. US subprime lending expanded dramatically – As well as easy credit conditions, there is evidence that competitive pressures contributed to an increase in the amount of subprime lending during the years preceding the crisis. Major US investment banks and GSEs such as Fannie Mae played an important role in the expansion of lending, with GSEs eventually relaxing their standards to try to catch up with the private banks. Wallison [60] stated his belief that the roots of the financial crisis can be traced directly and primarily to affordable housing policies initiated by the US Department of Housing and Urban Development HUD in the s and to massive risky loan purchases by government-sponsored entities Fannie Mae and Freddie Mac. On September 10, , the House Financial Services Committee held a hearing at the urging of the administration to assess safety and soundness issues and to review a recent report by the Office of Federal Housing Enterprise Oversight OFHEO that had uncovered accounting discrepancies within the two entities. The majority of these were prime loans. To other analysts the delay between CRA rule changes in and the explosion of subprime lending is not surprising, and does not exonerate the CRA. They contend that there were two, connected causes to the crisis: Both causes had to be in place before the crisis could take place. In other words, bubbles in both markets developed even though only the residential market was affected by these potential causes. After researching the default of commercial loans during the financial crisis, Xudong An and Anthony B. Sanders reported in December Business journalist Kimberly Amadeo reported: Three years later, commercial real estate started feeling the effects. Gierach, a real estate attorney and CPA, wrote: In other words, the borrowers did not cause the loans to go bad, it was the economy. This ratio rose to 4. This pool of money had roughly doubled in size from to , yet the supply of relatively safe, income generating investments had not grown as fast. Investment banks on Wall Street answered this demand with products such as the mortgage-backed security and the collateralized debt obligation that were assigned safe ratings by the credit rating agencies. By approximately , the supply of mortgages originated at traditional lending standards had been exhausted, and continued strong demand began to drive down lending standards. This essentially places cash payments from multiple mortgages or other debt obligations into a single pool from which specific securities draw in a specific sequence of priority. Those securities first in line received investment-grade ratings from rating agencies. Securities with lower priority had lower credit ratings but theoretically a higher rate of return on the amount invested. During , lenders began foreclosure proceedings on nearly 1. From to , the Federal Reserve lowered the federal funds rate target from 6. Additional downward pressure on interest rates was created by the high and rising US current account deficit, which peaked along with the housing bubble in Federal Reserve chairman Ben Bernanke explained how trade deficits required the US to borrow money from abroad, in the process bidding up bond prices and lowering interest rates. Financing these deficits required the country to borrow large sums from abroad, much of it from countries running trade surpluses. These were mainly the emerging economies in Asia and oil-exporting nations. The balance of payments identity requires that a country such as the US running a current account deficit also have a capital account investment surplus of the same amount. Hence large and growing amounts of foreign funds capital flowed into the US to finance its imports. All of this created demand for various types of financial assets, raising the prices of those assets while lowering interest rates. Ben Bernanke has referred to this as a " saving glut ". Foreign governments supplied funds by purchasing Treasury bonds and thus avoided much of the direct effect of the crisis. US households, on the other hand, used funds

borrowed from foreigners to finance consumption or to bid up the prices of housing and financial assets. Financial institutions invested foreign funds in mortgage-backed securities. The Fed then raised the Fed funds rate significantly between July and July. By , many lenders dropped the required FICO score to , making it much easier to qualify for prime loans and making subprime lending a riskier business. Proof of income and assets were de-emphasized. Loans moved from full documentation to low documentation to no documentation. One subprime mortgage product that gained wide acceptance was the no income, no job, no asset verification required NINJA mortgage. Informally, these loans were aptly referred to as "liar loans" because they encouraged borrowers to be less than honest in the loan application process. Bowen III on events during his tenure as the Business Chief Underwriter for Correspondent Lending in the Consumer Lending Group for Citigroup where he was responsible for over professional underwriters suggests that by the final years of the US housing bubble , the collapse of mortgage underwriting standards was endemic. By contrast, private securitizers have been far less aggressive and less effective in recovering losses from originators on behalf of investors. Such loans were covered by very detailed contracts, and swapped for more expensive loan products on the day of closing. Countrywide, sued by California Attorney General Jerry Brown for "unfair business practices" and "false advertising", was making high cost mortgages "to homeowners with weak credit, adjustable rate mortgages ARMs that allowed homeowners to make interest-only payments". One Countrywide employee "who would later plead guilty to two counts of wire fraud and spent 18 months in prison" stated that, "If you had a pulse, we gave you a loan. Government policies and the subprime mortgage crisis A OECD study [] suggest that bank regulation based on the Basel accords encourage unconventional business practices and contributed to or even reinforced the financial crisis. In other cases, laws were changed or enforcement weakened in parts of the financial system. The repeal effectively removed the separation that previously existed between Wall Street investment banks and depository banks, providing a government stamp of approval for a universal risk-taking banking model. Investment banks such as Lehman would now be thrust into direct competition with commercial banks. Written by Congress with lobbying assistance from the financial industry, it banned the further regulation of the derivatives market. In , the US Securities and Exchange Commission relaxed the net capital rule , which enabled investment banks to substantially increase the level of debt they were taking on, fueling the growth in mortgage-backed securities supporting subprime mortgages. The SEC has conceded that self-regulation of investment banks contributed to the crisis. Regulators and accounting standard-setters allowed depository banks such as Citigroup to move significant amounts of assets and liabilities off-balance sheet into complex legal entities called structured investment vehicles , masking the weakness of the capital base of the firm or degree of leverage or risk taken. Derivatives such as credit default swaps CDS can be used to hedge or speculate against particular credit risks without necessarily owning the underlying debt instruments. Prior to the crisis, financial institutions became highly leveraged, increasing their appetite for risky investments and reducing their resilience in case of losses. Much of this leverage was achieved using complex financial instruments such as off-balance sheet securitization and derivatives, which made it difficult for creditors and regulators to monitor and try to reduce financial institution risk levels. US households and financial institutions became increasingly indebted or overleveraged during the years preceding the crisis. Changes in capital requirements, intended to keep US banks competitive with their European counterparts, allowed lower risk weightings for AAA securities. The shift from first-loss tranches to AAA tranches was seen by regulators as a risk reduction that compensated the higher leverage. Lehman Brothers went bankrupt and was liquidated , Bear Stearns and Merrill Lynch were sold at fire-sale prices, and Goldman Sachs and Morgan Stanley became commercial banks, subjecting themselves to more stringent regulation. With the exception of Lehman, these companies required or received government support. However, both Barclays and Bank of America ultimately declined to purchase the entire company.

Chapter 6 : Conclusion of essay write natural resources

No. In a opinion, the Court held that the Constitution does not forbid states from insisting upon representation for those competent to stand trial but who suffer from severe mental illness to the point where they are not competent to conduct trial proceedings by themselves.

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Chapter 7 : Conclusion essay about family happiness

The average amount raised was \$ million and the median amount was \$ million. Conclusion. saw the marked growth of ICOs as a way to crowdfund capital. At the same time, rapid.

The provisions of this subpart B apply to aliens subject to sections a 2 and b 1 of the Act. Pursuant to section b 1 B of the Act , DHS has exclusive jurisdiction to make credible fear determinations, and the Executive Office for Immigration Review has exclusive jurisdiction to review such determinations. Except as otherwise provided in this subpart B, paragraphs b through g of this section are the exclusive procedures applicable to credible fear interviews, determinations, and reviews under section b 1 B of the Act. Prior to January 1, , an alien present in or arriving in the Commonwealth of the Northern Mariana Islands is ineligible to apply for asylum and may only establish eligibility for withholding of removal pursuant to section b 3 of the Act or withholding or deferral of removal under the Convention Against Torture. However, any alien may have his or her credible fear evaluation and determination made separately, if he or she expresses such a desire. The asylum officer, as defined in section b 1 E of the Act , will conduct the interview in a nonadversarial manner, separate and apart from the general public. The purpose of the interview shall be to elicit all relevant and useful information bearing on whether the applicant has a credible fear of persecution or torture, and shall conduct the interview as follows: The officer shall also determine that the alien has an understanding of the credible fear determination process. Such consultation shall be at no expense to the Government and shall not unreasonably delay the process. Any person or persons with whom the alien chooses to consult may be present at the interview and may be permitted, in the discretion of the asylum officer, to present a statement at the end of the interview. The asylum officer, in his or her discretion, may place reasonable limits on the number of persons who may be present at the interview and on the length of the statement. At the conclusion of the interview , the officer shall review the summary with the alien and provide the alien with an opportunity to correct any errors therein. However, prior to January 1, , in the case of an alien physically present in or arriving in the Commonwealth of the Northern Mariana Islands, the officer may only find a credible fear of persecution if there is a significant possibility that the alien can establish eligibility for withholding of removal pursuant to section b 3 of the Act. In conducting this threshold screening interview , the asylum officer shall apply all relevant interview procedures outlined in paragraph d of this section, provided, however, that paragraph d 2 of this section shall not apply to aliens described in this paragraph. Aliens found ineligible to apply for asylum under this paragraph shall be removed to Canada. If an alien, other than an alien stowaway, is found to have a credible fear of persecution or torture, the asylum officer will so inform the alien and issue a Form I, Notice to Appear, for full consideration of the asylum and withholding of removal claim in proceedings under section of the Act. The alien shall indicate whether he or she desires such review on Form I A refusal by the alien to make such indication shall be considered a request for review. It is not guaranteed to be accurate or up-to-date, though we do refresh the database weekly. More limitations on accuracy are described at the GPO site.

Chapter 8 : Hannibal - Wikipedia

How to write a conclusion paragraph for an essay. Breaking it down into simple parts and providing examples. Be sure to check out the companion video: How to.

Chapter 9 : Chapter 7: Conclusion

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