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policymakers alike recognize that  
innovations are generated by complex  
and dynamic national ecosystems that  
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Culture/Clinic 1 is the first of a new annual series that will spotlight some of the most interesting contemporary applications of the work of the renowned psychoanalyst Jacques Lacan. Both international and interdisciplinary, these essays in this volume provide a unique space for global dialogue between the findings of cultural studies and clinical practice.

Today's urban water managers are faced with an unprecedented set of issues that call for a different approach to urban water management. These include the urgent changes needed to respond to climate change, population growth, growing resource constraints,

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and rapidly increasing global urbanization. Not only are these issues difficult to address, but they are facing us in an environment that is increasingly unpredictable and complex. Although innovative, new tools are now available to water professionals to address these challenges, solving the water problems of tomorrow cannot be done by the water professionals alone. Instead, the city of the future, whether in the developed or developing world, must integrate water management planning and operations with other city services to meet the needs of humans and the environment in a dramatically superior manner. Water Sensitive Cities has been developed from selected papers from 2009 Singapore Water Week "Planning for Sustainable Solutions" and also papers taken from other IWA



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events. It pulls together material that supports the water professionals' need for useful and up-to-date material.

The first full analysis of the latest advances in managing credit risk. "Against a backdrop of radical industry evolution, the authors of *Managing Credit Risk: The Next Great Financial Challenge* provide a concise and practical overview of these dramatic market and technical developments in a book which is destined to become a standard reference in the field."

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"This book provides a comprehensive review of credit risk management that should be compulsory reading for not only those who are responsible for such risk but also for financial analysts and investors. An important addition to a significant but neglected subject."

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Throughout the book they emphasize

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the actual practice of managing credit risk, and draw on the experience of leading experts who have successfully implemented credit risk solutions. Starting with a lucid analysis of recent sweeping changes in the U.S. and global financial markets, this comprehensive resource documents the credit explosion and its remarkable opportunities-as well as its potentially devastating dangers. Analyzing the problems that have occurred during its growth period-S&L failures, business failures, bond and loan defaults, derivatives debacles-and the solutions that have enabled the credit market to continue expanding, *Managing Credit Risk* examines the major players and institutional settings for credit risk, including banks, insurance companies, pension funds, exchanges, clearinghouses, and rating agencies.

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By carefully delineating the different perspectives of each of these groups with respect to credit risk, this unique resource offers a comprehensive guide to the rapidly changing marketplace for credit products. Managing Credit Risk describes all the major credit risk management tools with regard to their strengths and weaknesses, their fitness to specific financial situations, and their effectiveness. The instruments covered in each of these detailed sections include: credit risk models based on accounting data and market values; models based on stock price; consumer finance models; models for small business; models for real estate, emerging market corporations, and financial institutions; country risk models; and more. There is an important analysis of default results on

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corporate bonds and loans, and credit rating migration. In all cases, the authors emphasize that success will go to those firms that employ the right tools and create the right kind of risk culture within their organizations. A strong concluding chapter integrates emerging trends in the financial markets with the new methods in the context of the overall credit environment. Concise, authoritative, and lucidly written, *Managing Credit Risk* is essential reading for bankers, regulators, and financial market professionals who face the great new challenges-and promising rewards-of credit risk management.

This is a practical, entertaining and didactic book for those who are starting out in Lean culture. The language used in the techniques and

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tools allows Lean Six Sigma management system to be understood easily and, in addition, establishes a methodology adaptable to any improvement process. From the detailed knowledge of the processes, Lean Manufacturing encourages innovation, discipline and the continuous search for excellence, through tools that improve the effectiveness of teams, delivery times and, on the whole, the capacity and competitiveness of companies. Step by step, this book enables you to discover and apply material control and production techniques that increase quality, improve communication and access to information and provide significant energy reductions. The Lean Manufacturing system offers a methodology for manufacturing and

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the management of organizations focused on continuous improvement, in line with the needs for efficiency and optimization of companies' resources.

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