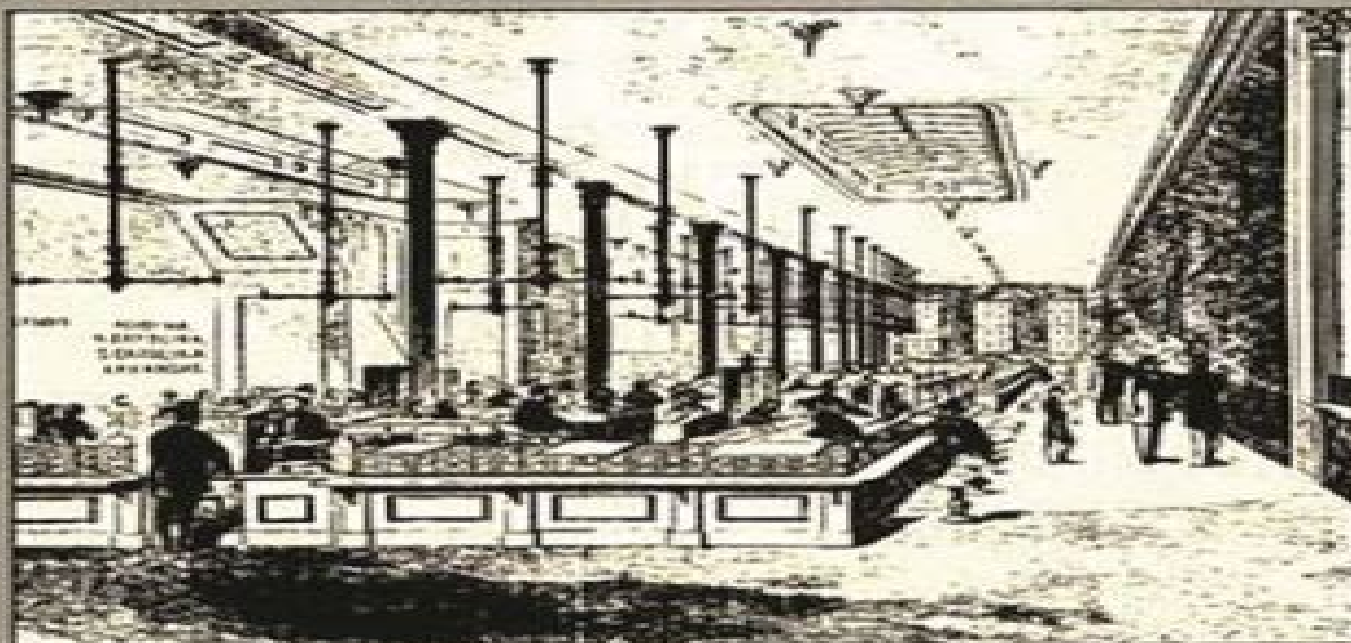


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**The Development of Credit-Reporting
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R.G. Dun & Co., 1841-1900 James Norris, 1978-10-17 *The Encyclopedia of New York City* Kenneth T. Jackson, Lisa Keller, Nancy Flood, 2010-12-01 Covering an exhaustive range of information about the five boroughs the first edition of The Encyclopedia of New York City was a success by every measure earning worldwide acclaim and several awards for reference excellence and selling out its first printing before it was officially published But much has changed since the volume first appeared in 1995 the World Trade Center no longer dominates the skyline a billionaire businessman has become an unlikely three term mayor and urban regeneration Chelsea Piers the High Line DUMBO Williamsburg the South Bronx the Lower East Side has become commonplace To reflect such innovation and change this definitive one volume resource on the city has been completely revised and expanded The revised edition includes 800 new entries that help complete the story of New York from Air Train to E ZPass from September 11 to public order The new material includes broader coverage of subject areas previously underserved as well as new maps and illustrations Virtually all existing entries spanning architecture politics business sports the arts and more have been updated to reflect the impact of the past two decades The more than 5 000 alphabetical entries and 700 illustrations of the second edition of The Encyclopedia of New York City convey the richness and diversity of its subject in great breadth and detail and will continue to serve as an indispensable tool for everyone who has even a passing interest in the American metropolis **Southern Scoundrels** Jeff Forret, Bruce E. Baker, 2021-04-21 The history of capitalist development in the United States is long uneven and overwhelmingly focused on the North Macroeconomic studies of the South have primarily emphasized the role of the cotton economy in global trading networks Until now few in depth scholarly works have attempted to explain how capitalism in the South took root and functioned in all of its diverse and duplicitous forms Southern Scoundrels explores the lesser known aspects of the emergence of capitalism in the region the shady and unscrupulous peddlers preachers slave traders war profiteers thieves and marginal men who seized available opportunities to get ahead and in doing so left their mark on the southern economy Eschewing conventional economic theory this volume features narrative storytelling as engaging and seductive as the cast of shifty characters under examination Contributors cover the chronological sweep of the nineteenth century South from the antebellum era through the tumultuous and chaotic Civil War years and into Reconstruction and beyond The geographic scope is equally broad with essays encompassing the Chesapeake South Carolina the Lower Mississippi Valley Texas Missouri and Appalachia These essays offer a series of social histories on the nineteenth century southern economy and the changes wrought by capitalist transformation Tracing that story through the kinds of oily individuals who made it happen Southern Scoundrels provides fascinating insights into the region s hucksters and its history Contents Introduction Jeff Forret and Bruce E Baker Preachers and Peddlers Credit and Belief in the Flush Times John Lindbeck A Gentleman and a Scoundrel Alexander McDonald Financial Reputation and Slavery s Capitalism Alexandra J Finley How Deeply They Weed into the Pockets Slave Traders

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Thomas Augst,2003-11-15 Table of contents **The Economy of Promises** Bruce G. Carruthers,2024-08-20 A

comprehensive and illuminating account of the history of credit in America and how it continues to divide the haves from the

have nots The Economy of Promises is a far reaching study of credit in nineteenth and twentieth century America Synthesizing and surveying economic and social history Bruce Carruthers examines how issues of trust stitch together the modern U S economy In the case of credit that trust involves a commitment by debtors to repay money they have borrowed from lenders Each promise poses a fundamental question why does the lender trust the borrower The book tracks the dramatic shift from personal qualitative judgments to the impersonal quantitative measurements of credit scores and ratings which make lending on a much greater scale possible It discusses how lending is shaped by the shadow of failure and the possibility that borrowers will break their promises and fail to repay their debts It reveals how credit markets have been shaped by public policy regulatory changes and various political factors And crucially it explains how credit interacts with economic inequality contributing to vast and enduring racial and gender differences which are only exacerbated by the widespread use of credit scores and ratings for big data and algorithmic decision making Bringing to life the complicated and abstract terrain of human interaction we call the economy The Economy of Promises is an important study of the tangle of indebtedness that for better or worse shapes and defines American lives *Ratings, Rating Agencies and the Global Financial System* Richard M. Levich, Giovanni Majnoni, Carmen Reinhart, 2012-12-06 Ratings Rating Agencies and the Global Financial System brings together the research of economists at New York University and the University of Maryland along with those from the private sector government bodies and other universities The first section of the volume focuses on the historical origins of the credit rating business and its present day industrial organization structure The second section presents several empirical studies crafted largely around individual firm level or bank level data These studies examine a the relationship between ratings and the default and recovery experience of corporate borrowers b the comparability of credit ratings made by domestic and foreign rating agencies and c the usefulness of financial market indicators for rating banks among other topics In the third section the record of sovereign credit ratings in predicting financial crises and the reaction of financial markets to changes in credit ratings is examined The final section of the volume emphasizes policy issues now facing regulators and credit rating agencies *The First Tycoon* T.J. Stiles, 2010-04-20 NATIONAL BESTSELLER WINNER OF THE NATIONAL BOOK AWARD In this groundbreaking biography T J Stiles tells the dramatic story of Cornelius Commodore Vanderbilt the combative man and American icon who through his genius and force of will did more than perhaps any other individual to create modern capitalism Meticulously researched and elegantly written The First Tycoon describes an improbable life from Vanderbilt s humble birth during the presidency of George Washington to his death as one of the richest men in American history In between we see how the Commodore helped to launch the transportation revolution propel the Gold Rush reshape Manhattan and invent the modern corporation Epic in its scope and success the life of Vanderbilt is also the story of the rise of America itself *How Our Days Became Numbered* Dan Bouk, 2015-05-18 Long before the age of Big Data or the rise of today s self quantifiers American capitalism embraced risk and proceeded to number

our days Life insurers led the way developing numerical practices for measuring individuals and groups predicting their fates and intervening in their futures Emanating from the gilded boardrooms of Lower Manhattan and making their way into drawing rooms and tenement apartments across the nation these practices soon came to change the futures they purported to divine How Our Days Became Numbered tells a story of corporate culture remaking American culture a story of intellectuals and professionals in and around insurance companies who reimagined Americans lives through numbers and taught ordinary Americans to do the same Making individuals statistical did not happen easily Legislative battles raged over the propriety of discriminating by race or of smoothing away the effects of capitalism s fluctuations on individuals Meanwhile debates within companies set doctors against actuaries and agents resulting in elaborate secretive systems of surveillance and calculation Dan Bouk reveals how in a little over half a century insurers laid the groundwork for the much quantified risk infused world that we live in today To understand how the financial world shapes modern bodies how risk assessments can perpetuate inequalities of race or sex and how the quantification and claims of risk on each of us continue to grow we must take seriously the history of those who view our lives as a series of probabilities to be managed

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business leaders the social relations of property the working of state industry relations and the making of industrial space

American Creed Kathleen D. McCarthy, 2003-05-15 Drawing on extensive research of archives historical journals and newspapers letters and academic studies McCarthy history the Graduate Center of the State U of New York she s director of its Center for the Study of Philanthropy has written a detailed and thoughtful analysis of philanthropy in the US up to the Civil War In the process she defines the mores and trends in American society during eras marked by the struggle for abolition fights against racism and efforts to institute social justice Annotation c 2003 Book News Inc Portland OR booknews.com Mastering Wartime J. Matthew Gallman, 2000-09-12 A pioneering study of a Northern city during the Civil War that challenges the long held belief that the War was a second American Revolution

The Law and Consumer Credit Information in the European Community Federico Ferretti, 2008-05-13 This book examines the legal framework and compliance in the EC of consumer credit reporting and credit information sharing arrangements It also looks at the issue of human rights and the extent to which the right to privacy of consumers should be balanced against the aims of consumer credit reporting *The SAGE Encyclopedia of Corporate Reputation* Craig E. Carroll, 2016-05-31 What creates corporate reputations and how should organizations respond Corporate reputation is a growing research field in disciplines as diverse as communication management marketing industrial and organizational psychology and sociology As a formal area of academic study it is relatively young with roots in the 1980s and the emergence of specialized reputation rankings for industries products services and performance dimensions and for regions Such rankings resulted in competition between organizations and the alignment of organizational activities to qualify and improve standings in the rankings In addition today s changing stakeholder expectations the growth of advocacy demand for more disclosures and greater transparency and globalized mediatized environments create new challenges pitfalls and opportunities for organizations Successfully engaging dealing with and working through reputational challenges requires an understanding of options and tools for organizational decision making and stakeholder engagement For the first time the vast and important field of corporate reputation is explored in the format of an encyclopedic reference The SAGE Encyclopedia of Corporate Reputation comprehensively overviews concepts and techniques for identifying building measuring monitoring evaluating maintaining valuing living up to and or changing corporate reputations Key features include 300 signed entries are organized in A to Z fashion in 2 volumes available in a choice of electronic or print formats Entries conclude with Cross References and Further Readings to guide students to in depth resources Although organized A to Z a thematic Reader s Guide in the front matter groups related entries by broad areas A Chronology provides historical perspective on the development of corporate reputation as a discrete field of study A Resource Guide in the back matter lists classic books key journals associations websites and selected degree programs of relevance to corporate reputation A General Bibliography will be accompanied by visual maps noting the relationships between the various disciplines touching upon corporate reputation studies The work

concludes with a comprehensive Index which in the electronic version combines with the Reader's Guide and Cross References to provide thorough search and browse capabilities *A Culture of Credit* Rowena OLEGARIO, Rowena Olegario, 2009-06-30 In the growing and dynamic economy of nineteenth century America businesses sold vast quantities of goods to one another mostly on credit This book explains how business people solved the problem of whom to trust how they determined who was deserving of credit and for how much Rowena Olegario traces the way resistance mutual suspicion skepticism and legal challenges were overcome in the relentless quest to make information on business borrowers more accurate and available *The Merchants' Capital* Scott P. Marler, 2013-04-29 This study examines the crucial role of merchants in the rise and decline of New Orleans during the nineteenth century *The Engine of Enterprise* Rowena Olegario, 2016-02-15 Tracing credit from colonial times to the present and highlighting its productive role in building national prosperity Rowena Olegario probes questions that have divided Americans Who should have access to credit How should creditors assess creditworthiness How can borrowers and lenders accommodate to the risks of a credit dependent economy

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