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South Carolina Tax Commission

## The Software Catalog ,1986

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Tax and Optimal Capital Budgeting Decisions Suzanne Farrar,2018 First published in 1999, this volume responds to the system of corporate taxation in the UK and aims to develop mathematical programming models which determine the optimum combination of investment decisions and financing methods for capital budgeting on a post-tax basis, incorporating specific important areas not previously examined in the literature. Suzanne Farrar also aims to achieve operational experience of these models, in order to gain insights into the impact of taxation on project appraisal in complex situations where several potentially distorting tax effects operate simultaneously, and the general practical feasibility of operational use. Beginning with capital investment and the UK Corporate Tax System, Farrar moves onto capital investment appraisal, tax and optimal financing, optimisation models in capital budgeting, the mathematical programming model and operational use of that model.

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Insufficient Funds Rebecca M. Blank, Michael S. Barr, 2009-03-26 One in four American adults doesn't have a bank account. Low-income families lack access to many of the basic financial services middle-class families take for granted and are particularly susceptible to financial emergencies, unemployment, loss of a home, and uninsured medical problems. Insufficient Funds explores how institutional constraints and individual decisions combine to produce this striking disparity and recommends policies to help alleviate the problem. Mainstream financial services are both less available and more expensive for low-income households. High fees, minimum-balance policies, and the relative scarcity of banks in poor neighborhoods are key factors. Michael Barr reports the results of an in-depth study of financial behavior in 1,000 low- and moderate-income families in metropolitan Detroit. He finds that most poor households have bank accounts, but combine use of mainstream services with alternative options such as money orders, pawnshops, and payday lenders. Barr suggests that a tax credit for banks serving primarily disadvantaged customers could facilitate greater equality in the private financial sector. Drawing on evidence from behavioral economics, Sendhil Mullainathan and Eldar Shafir show that low-income individuals exhibit many of the same patterns and weaknesses in financial decision making as middle-class individuals and could benefit from many of the same financial aids. They argue that savings programs that automatically enroll participants and require them to actively opt out in order to leave the program could drastically increase savings ability. Ronald Mann demonstrates that significant changes in the credit market over the past fifteen years have allowed companies to expand credit to a larger share of low-income families. Mann calls for regulations on credit card companies that would require greater disclosure of actual interest rates and fees. Raphael Bostic and Kwan Lee find that while home ownership has risen dramatically over the past twenty years, elevated risks for low-income families—such as foreclosure—may well outweigh the benefits of owning a home. The authors ultimately argue that if we want to demand financial responsibility from low-income households, we have an obligation to assure that these families have access to the banking, credit, and savings institutions that are readily available to higher-income families. Insufficient Funds highlights where and how access is blocked and shows how government policy and individual decisions could combine to eliminate many of these barriers in the future.

**FLUID MECHANICS, FOURTH EDITION** RATHAKRISHNAN, E.,2022-03-30 The Fourth Edition of this easy-to-understand text continues to provide students with a sound understanding of the fundamental concepts of various physical phenomena of science of fluid mechanics. The third edition of this book, developed to serve as text for a course in fluid mechanics at the introductory level for undergraduate course and for an advanced level course at graduate level, was well received all over the world, because of its completeness and proper balance of theoretical and application aspects of this science. Over the years, the feedback received from the faculty and students made the author to realize the need for adding following material to serve as text for students of all branches of engineering. • Three new chapters on: o Pipe Flows o Flow with Free Surface o Hydraulics Machinery • Large number of solved examples in all the chapters to enable the user to gain an insight in to the theory and application aspects of the concepts introduced. • A Solution Manual that contains solutions to all the end-of-chapter problems for instructors. TARGET AUDIENCE • B.Tech (All Branches)

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