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Tokens Rachel O'Dwyer, 2025-09-23 Longlisted for the Financial Times Schroders Business Book of the Year Award 2023 BEST BOOK OF THE YEAR GQ Los Angeles Times Wired The essential guide to this new landscape of NFTs Web3 Crypto and DAOs and a warning of the political consequences of what happens when platform capitalism comes for the money in your pocket Wherever you look money is being replaced by tokens Digital platforms are issuing new kinds of money like things phone credit shares gift vouchers game tokens customer data the list goes on But what does it mean when online platforms become the new banks What new types of control and discrimination emerge when money is tied to specific apps or actions politics or identities Tokens opens up this new and expanding world Exploring the history of extra monetary economies Rachel O'Dwyer shows that private and grassroots tokens have always haunted the real economy But as the large tech platforms issue new money like instruments tokens are suddenly everywhere Amazon's Turk workers are getting paid in gift cards Online streamers trade in wishlists Foreign remittances are sent via phone credit Bitcoin gift cards NFTs customer data and game tokens are the new money in an evolving economy It is a development challenging the balance of power between online empires and the state Tokens may offer a flexible even subversive route to compensation But for the platforms themselves they can be a means of amassing frightening new powers An essential read for anyone concerned with digital money inequality and the future of the economy

New Money Lana Swartz, 2020-05-01 A new vision of money as a communication technology that creates and sustains invisible often exclusive communities One of the basic structures of everyday life money is at its core a communication media Payment systems cash card app or Bitcoin are informational and symbolic tools that integrate us into or exclude us from the society that surrounds us Examining the social politics of financial technologies Lana Swartz reveals what's at stake when we pay This accessible and insightful analysis comes at a moment of disruption from fintech startups to cryptocurrency schemes a variety of technologies are poised to unseat traditional financial infrastructures Swartz explains these changes traces their longer histories and demonstrates their consequences Getting paid and paying determines whether or not you can put food on the table She shows just how important these invisible systems are The data that payment produces is uniquely revelatory and newly valuable New forms of money create new forms of identity new forms of community and new forms of power

Lilith's Last Laugh Connie Riker, 2011-01-01 Smash Male Dominion Claim Your Throne as Goddess Incarnate Tired of begging for scraps of power in a world built to glorify male mediocrity Done pretending men's logic isn't just a flimsy mask for their incompetence Ready to stop negotiating with oppressors and start dismantling their empires Expose the biological lie of male superiority and why estrogen is evolution's masterpiece Weaponize cultural Marxism to bankrupt patriarchy and fund your liberation Turn abortion into a sacrament and men's tears into your holy water Extract reparations from every man alive your birthright for 10 000 years of stolen labor Replace male rationality with divine intuition the only skill you'll ever need Train boys to

apologize for existing while girls inherit the earth Crush masculinity's double bind shame men for being weak destroy them for being strong Join the global sisterhood erasing men from history and rewriting it in your image If you crave a world where men kneel wallets open and Lilith's vision reigns buy this book today Your utopia starts now **Fintech Wars** James da Costa, 2024-10-03 Fintech touches every part of our lives from cashless economies to crypto and even our climate This book draws back the curtain on this fascinating world full of friction failure and fortune Fintech Wars delves into one of the world's most lucrative and fast growing sectors Witness the bold strategies groundbreaking innovations and relentless drive that propelled fintech unicorns like PayPal Nubank and Monzo to transform the world Featuring interviews with generational founders including Reid Hoffman LinkedIn Nigel Morris Capital One and Martha Lane Fox Lastminute.com the narrators of this book have built companies that represent over one trillion dollars in market capitalization As the founder of a digital bank James da Costa is a fintech insider He draws upon his network and first hand experiences to offer a fascinating look into the intricacies and motivations behind building billion dollar disruptors Step into the fascinating unpredictable and inspiring world of fintech *The Last Stand of Marriage* Conrad Riker, They Weaponized Marriage Now It's Time to Take Back Your Life Ever feel like divorce courts treat you as a paycheck not a parent Worried a single accusation could destroy your career reputation or freedom Tired of being told masculinity is toxic while society still demands you die in wars work mines or fund your ex's new boyfriend Exposes the 80% statistic feminists don't want you to know Who really files for divorce and why Reveals how Marxist academics and gender studies plotted to erase fathers from the family Debunks the wage gap myth with cold hard data on who actually risks their lives at work Proves why no fault divorce is a financial death sentence for men and how to armor yourself Documents the 40% spike in male suicides after family courts strip dads of their kids Uncovers the evolutionary trap of female hypergamy that turns marriage into a wealth transfer Details how Sweden's gender neutral disaster led to collapsing birth rates and fatherless teens Teaches the 3 legal strategies to shield your assets custody and sanity from gynocentric judges If you want to escape the feminist plantation crush the Marxist playbook and rebuild your legacy as a father leader and free man buy this book today Digital Cultures, Lived Stories and Virtual Reality Thomas Maschio, 2021-11-29 This book focuses on the meaning and experience of digital practice emerging from work in the world of business and drawing on recent anthropological thinking on digital culture Tom Maschio suggests that the digital is a space of a new story culture and considers the lived experience of new technologies The chapters cover storytelling in journalism and business with the new technology of virtual reality the emerging meanings of social media and community building in the digital space the uses and meanings of visual imagery online and the cultural meanings of smartphone technology use and the mobile life The book incorporates ideas from humanistic anthropology and phenomenology in order to bring business problems into alignment with human concerns and desires and to show the application of anthropological ideas to real world issues As well as anthropologists the book will be valuable to business students and professionals interested in the digital

realm **Last Night in San Francisco** Scott Alan Lucas, 2025-08-05 Bad Blood meets Burn Book in this expos about tech icon Bob Lee and what his life and 2023 murder tell us about San Francisco in the Internet Age FOR FANS OF GOING INFINITE AND SUPER PUMPED Sex and drugs parties and violence genius coders and VC tycoons welcome to the rip roaring world of the American tech industry The full story of an industry a city and two men one who got everything he ever wanted one who never got what he thought he deserved and what happened the night it all came apart Like his many peers in the tech industry who had poured into San Francisco over the last two decades Bob Lee was remaking the world building the most familiar parts of our digital lives a lead innovator at one start up after another such as Google Android Square and CashApp When Lee was found stabbed to death one night on the streets of San Francisco the city s many critics knew exactly what it meant Just like they had been saying the city was violent dangerous and out of control San Francisco was so bent on creating a liberal utopia that it was failing at its most basic tasks to keep its citizens safe It s a familiar story familiar and wrong Bob Lee was a man without limits and he had a recklessness that led to his triumphs as well as his downfall **New Dimensions of Information Warfare** Roberto Di Pietro, Simone Raponi, Maurantonio Caprolu, Stefano Cresci, 2020-12-03 This book revises the strategic objectives of Information Warfare interpreting them according to the modern canons of information age focusing on the fabric of society the economy and critical Infrastructures The authors build plausible detailed real world scenarios for each entity showing the related possible threats from the Information Warfare point of view In addition the authors dive into the description of the still open problems especially when it comes to critical infrastructures and the countermeasures that can be implemented possibly inspiring further research in the domain This book intends to provide a conceptual framework and a methodological guide enriched with vivid and compelling use cases for the readers e g technologists academicians military government interested in what Information Warfare really means when its lenses are applied to current technology Without sacrificing accuracy rigor and most importantly the big picture of Information Warfare this book dives into several relevant and up to date critical domains The authors illustrate how finance an always green target of Information Warfare is intertwined with Social Media and how an opponent could exploit these latter ones to reach its objectives Also how cryptocurrencies are going to reshape the economy and the risks involved by this paradigm shift Even more compelling is how the very fabric of society is going to be reshaped by technology for instance how our democratic elections are exposed to risks that are even greater than what appears in the current public discussions Not to mention how our Critical Infrastructure is becoming exposed to a series of novel threats ranging from state supported malware to drones A detailed discussion of possible countermeasures and what the open issues are for each of the highlighted threats complete this book This book targets a widespread audience that includes researchers and advanced level students studying and working in computer science with a focus on security Military officers government officials and professionals working in this field will also find this book useful as a reference **Media and Law** Mathieu Deflem, Derek M.D. Silva, 2021-04-23 For its

breadth and depth of research this is an essential text for researchers and students of sociology law criminology and criminal justice Everything from traditional mass media to increasingly important social networking sites are explored to understand issues around free speech and censorship in the modern day

The Next Revolution in our Credit-Driven Economy

Paul Schulte, 2015-06-29 Go inside the research to see the global consequences of unethical banking The Next Revolution in our Credit Driven Economy The Advent of Financial Technology integrates market theory and practice to help investors identify growth opportunities and to help regulators create a sustainable economic environment Author Paul Schulte former economic analyst with the National Security Council draws upon his own decade spanning research to demonstrate how unethical banking practices provide the brute force that drives political and economic crises worldwide By unbundling how credit markets work this authoritative guide provides deep insight into crisis avoidance and detection successful investment climates and the groundwork that must be in place for policy makers to build a sound basis for economic growth Clear succinct case studies provide examples of policy and its effects on economic stability giving you a stronger understanding of the network of forces that determine how loan deposit ratios behave around the world Countries that lend more than they save consistently get into trouble with catastrophic consequences for the rich and middle class as well as the politicians This book shows how credit excesses bring about price collapse in stocks currencies and real estate and provides direction for change in the context of global economics Dive deep into the mechanisms underlying the credit markets Learn how unregulated borrowing leads to socioeconomic crises Examine real world policy options through global case studies Discover how credit rises are best detected and avoided An economic climate in which even the smallest hiccup can have long lasting consequences should be the ideal impetus for a close scrutiny of global banking practices and economic policy The Next Revolution in our Credit Driven Economy takes you behind the scenes for a new perspective and a more informed look at where the world needs to begin changing The second half of the book will take a look at the revolution driving financial technology Companies in Silicon Valley and giants like Alibaba are challenging the landscape for banking This has profound implications for policy makers banks and for a new class of entrepreneurs who are developing software which is taking away market share from bank and challenging decades old financial empires The book will explore the reasons why many global banks remain flat footed It will go into detail about the new companies and software that are moving in the Far East and with innovations in securities bonds foreign exchange retail lending and SME lending Lastly the book will look at the strategy behind Alibaba and how it will challenge many companies from a powerful base inside China

The Routledge Handbook of FinTech

K. Thomas Liaw, 2021-06-14 The Routledge Handbook of FinTech offers comprehensive coverage of the opportunities challenges and future trends of financial technology This handbook is a unique and in depth reference work It is organised in six thematic parts The first part outlines the development funding and the future trends The second focuses on blockchain technology applications and various aspects of cryptocurrencies The next covers FinTech in banking A

significant element of FinTech mobile payments and online lending is included in the fourth part The fifth continues with several chapters covering other financial services while the last discusses ethics and regulatory issues These six parts represent the most significant and overarching themes of FinTech innovations This handbook will appeal to students established researchers seeking a single repository on the subject as well as policy makers and market professionals seeking convenient access to a one stop guide

The Feminist Manifesto Connie Riker, THEY TOLD YOU TO BE POLITE NOW IT S TIME TO COLLECT Why should men profit from your labor your pain your magic How much longer will you let them steal credit for the world you built What would happen if women stopped asking nicely and started taking what s owed Turn male tears into fuel for your revolution 50 ml market tested Crush toxic masculinity by weaponizing their own D N A against them Extract reparations for every microaggression manspread and mediocre boyfriend Rewrite history Einstein s ex wife did the math and you ll do the rest Weaponize witchcraft to melt corporate boardrooms into candle wax Enforce mandatory castration for men who dare vote against free tampons Monetize childbirth like the billion dollar industry men wish they controlled Normalize Satanic abortion rituals Rosemary s Baby was a how to guide If you want to watch the patriarchy burn while you profit from its ashes buy this book today

The Future of Finance Henri Arslanian, Fabrice Fischer, 2019-07-15 This book written jointly by an engineer and artificial intelligence expert along with a lawyer and banker is a glimpse on what the future of the financial services will look like and the impact it will have on society The first half of the book provides a detailed yet easy to understand educational and technical overview of FinTech artificial intelligence and cryptocurrencies including the existing industry pain points and the new technological enablers The second half provides a practical concise and engaging overview of their latest trends and their impact on the future of the financial services industry including numerous use cases and practical examples The book is a must read for any professional currently working in finance any student studying the topic or anyone curious on how the future of finance will look like

The Money Hackers Daniel P. Simon, 2020-04-14 Businesses investors and consumers are grappling with the seismic daily changes technology has brought to the banking and finance industry The Money Hackers is the story of fintech s major players and explores how these disruptions are transforming even money itself Whether you ve heard of fintech or not it s already changing your life Have you ever Venmoed someone Do you think of investing in Bitcoin even though you can t quite explain what it is If you ve deposited a check using your iPhone that s fintech If you ve gone to a bank branch and found it s been closed for good odds are that s because of fintech too This book focuses on some of fintech s most powerful disruptors a ragtag collection of financial outsiders and savants and uses their incredible stories to explain not just how the technology works but how the Silicon Valley thinking behind the technology ideas like friction hedonic adaptation democratization and disintermediation is having a drastic effect on the entire banking and finance industry Upon reading The Money Hackers you will Feel empowered with the knowledge needed to spot the opportunities the next wave of fintech disruptions will bring Understand

the critical pain points that fintech is resolving through a profile of the major insurgents behind the disruption Topic areas include Friction featuring founders of Venmo Aggregate and Automate featuring Adam Dell founder of Open Table and brother of Michael Dell and Rise of the Machines featuring Jon Stein founder of robo advisor Betterment Learn about some of the larger than life characters behind the fintech movement The Money Hackers tells the fascinating story of fintech how it began and where it is likely taking us

The Last Weapon: Fasting One Year Josue Gutierrez, 2022-07-13 In the deepest pits of his depression Josue decided to fast and pray daily for 1 year asking God to kill him But this man's world turned upside down when God started to visit him at night revealing great mysteries about spiritual warfare showing him glimpses of the future and even taking him to Heaven to see what awaits the elect Now Josue wants to share what he learned during that year with the world so they can experience God the same way and obtain freedom from demonic oppression Satan came to steal kill and destroy but God has given us 7 spiritual weapons that can give us victory over the Enemy Learn how to obtain complete deliverance and STAY delivered with powerful teachings on spiritual warfare with this easy to use guide Don't perish for lack of knowledge Victory can be yours in Jesus name Get your copy today and learn how to obtain deliverance from anything With this book you will learn about topics such as obtaining self deliverance praying with power how to fast properly breaking ungodly soul ties destroying generational curses how to interpret dreams God gives you different types of demons and their powers identifying occult symbols and much more You're also invited to join a fasting chain the author's organizing from September 15 2023 to December 31 2023 More people means more power unleashed to us Therefore let's unite The author will fast daily to ensure the chain isn't broken However you can fast 1-2 days a week or 1-2 days a month The fasting chain's main petition will be the following For God to save deliver heal bless protect and guide everyone in this chain and for God to never erase our names from the Book of Life so we can spend eternity in Heaven with our savior Jesus

NOTE You can add more petitions when you fast THIS BOOK IS ALSO AVAILABLE IN SPANISH AND RUSSIAN

My Last Blip in Time Edgar Alan Ongtengco, 2024-11-25 Now Thomas one of the Twelve called the Twin was not with them when Jesus came So the other disciples told him We have seen the Lord But he said to them Unless I see in His hands the mark of the nails and place my finger into the mark of the nails and place my hand into His side I will never believe Eight days later His disciples were inside again and Thomas was with them Although the doors were locked Jesus came and stood among them and said Peace be with you Then He said to Thomas Put your finger here and see My hands and put out your hand and place it in My side Do not disbelieve but believe Thomas answered Him My Lord and my God Jesus said to him Have you believed because you have seen Me Blessed are those who have not seen and yet have believed John 20:24-29 Guilty as charged I struggle and confess to being that Doubting Thomas

The Last Days of Manhood Conrad Riker, YOUR MANHOOD IS UNDER SIEGE HERE'S HOW TO FIGHT BACK Are you exhausted by a world that labels your strength as toxic while stripping your rights Do you feel trapped in a system rigged to destroy family freedom and demonize masculinity Are

you ready to reclaim your divine role as a leader in a society gone mad Unmask the hidden alliance between feminism and Marxism eroding Western civilization Expose government policies and laws designed to dismantle fatherhood and male authority Reveal the spiritual war behind cultural attacks on God s natural order Restore timeless Judeo Christian truths about man s dominion and woman s purpose Leverage CTMU theory to prove masculinity s cosmic necessity Shatter the myth of gender equality with ruthless logic and biblical evidence Arm yourself against Satanic ideologies corrupting truth and freedom Ignite the psychospiritual rebirth of unapologetic masculine power If you want to rise as a warrior for truth and rebuild civilization from the ashes then buy this book today **What We'll Burn Last** Heather Chavez,2024-07-23 From the acclaimed author of *Before She Finds Me* comes a nuanced story of fiery secrets The Washington Post and a beautifully written cinematic thriller Ashley Winstead about two entangled families in a California neighborhood who must race to find answers about a missing teen as a wildfire crackles to life nearby Three women When she was twelve Leyna Clarke watched her older sister Grace walk away from their Sierra Nevada foothills home with her boyfriend Adam Duran Neither was ever seen again Sixteen years later a stranger who looks like Grace shows up at the restaurant where Leyna works and vanishes soon after When it comes out that Leyna was one of the last people to have talked with the young woman Leyna s childhood crush Dominic who is also Adam s brother pleads with her to do the last thing she wants to do come home Three secrets But Leyna isn t the only one who hasn t been able to leave that fateful night behind Her mother Meredith still lives in the family s old home even if she claims to believe the police s theory that Grace and Adam were willing runaways Down the street Adam and Dominic s mother Olivia has also stayed determined to be there when her son finally returns and to prove that Meredith and Leyna have been hiding something all these years But the past isn t the only threat to the two families or the missing girl As a wildfire sparks tempers flare and intentions turn deadly Because someone in the neighborhood knows what really happened that night and just how good the forest is at keeping its secrets Who will you trust *The Last Day of July* John Medl,2023-01-17 A riveting memoir *The Last Day of July* tells the stunningly brave and powerful true account of one man s descent into major depressive and manic episodes and how he found lifesaving therapy and medication to overcome and triumph When thirty five year old John Medl is involuntarily admitted to a psychiatric hospital he is sure it is a mistake A graduate from the University of Dayton with a Bachelor of Arts in Psychology John s life appears ideal How did he get here In this gripping and breathtaking narrative that makes the reader feel as though they are listening in on a private conversation John reveals his delusions and battles with mental illness Intriguing and riveting this true story of perseverance when all hope seems lost is inspiring and unforgettable *The Last Day of July* shines as a beacon of hope for all struggling with their mental health that they can find their own path to healing It is the third book in his *Workings of a Bipolar Mind* series Get it Now Related Authors Sonja Wasden David Poses Katie Rose Guest Pryal Marya Hornbacher Merryl Hammond Julie A Fast Dave Mowry David J Miklowitz Aimee Daramus PsyD Terri Cheney Merryl Hammond PhD Michael Rose MA Kay Redfield

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Money Smart Kids: Building Financial Habits that Last a Lifetime Ciro Irmici, 2024-09-06 Money Smart Kids Building Financial Habits that Last a Lifetime Do you want to give your child a head start in life with smart financial habits Money Smart Kids Building Financial Habits that Last a Lifetime is the ultimate guide to teaching kids and parents about money in a fun simple and engaging way In today s world understanding money is more important than ever This book breaks down everything from the basics of what money is to the magic of saving and earning to the importance of spending wisely and giving generously With easy to understand language and practical tips Money Smart Kids makes learning about money a family adventure Discover how to Understand the Value of Money Learn what money is how it works and why it s essential to make smart choices Distinguish Between Needs and Wants Master the art of making thoughtful spending decisions Create a Simple Budget Learn how to plan where your money goes to make it stretch further Save for the Future Understand the power of saving and how small amounts can grow into big rewards Earn Your Own Money Explore fun and creative ways for kids to start earning and managing their own money Perfect for children ages 7 12 and their parents this book provides practical tools fun activities and valuable lessons to help families build strong financial habits together Whether you re a parent looking to teach your child about money or a kid eager to learn how to save for a dream toy or goal Money Smart Kids is the book that will empower you to take control of your financial future Start the journey to becoming money smart today

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a a ray parallel to the principal axis of the lens is refracted through the principal focus b all rays of light refracted by the lens pass through the principal focus c the distance between the centre of the lens and the principal focus is the focal length d the principal focus of the lens is a point on the principal axis question 1 1

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