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The past 50 years have seen an abundance of research on retirement planning and longevity risk. Reviewed here is the academic side of the research and its varied viewpoints and nuances. The evolution of retirement risk models, retirement portfolio problems and solutions, and annuities are some of the many topics covered.

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deals and tips, covering everything from shopping and bills to selling unwanted items - How to follow my weekly 'No Spend Day' and 'Make Money Day' - What your money mindset does to your anxiety levels and the impact social media has on your spending - Tips for getting the whole family talking about money from an early age - Spending tracker templates, charts and plenty of space for your own notes!

Class-tested and coherent, this textbook teaches classical and web information retrieval, including web search and the related areas of text classification and text clustering from basic concepts. It gives an up-to-date treatment of all aspects of the design and implementation of systems for gathering, indexing, and searching documents; methods for evaluating systems; and an introduction to the use of machine learning methods on text collections. All the important ideas are explained using examples and figures, making it perfect for introductory courses in information retrieval for advanced undergraduates and graduate students in computer science. Based on feedback from extensive classroom experience, the book has been carefully structured in order to make teaching more natural and effective. Slides and additional exercises (with solutions for lecturers) are also available through the book's supporting website to help course instructors prepare their lectures.

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The World's Greenest Buildings tackles an audacious task. Among the thousands of green buildings out there, which are the best, and how do we know? Authors Jerry Yudelson and Ulf Meyer examined hundreds of the highest-rated large green buildings from around the world and asked their owners to supply one simple thing: actual performance data, to demonstrate their claims to sustainable operations. This pivotal book presents: an overview of the rating systems and shows "best in class" building performance in North America, Europe, the Middle East, India, China, Australia and the Asia-Pacific region practical examples of best practices for greening both new and existing buildings a practical reference for how green buildings actually perform at the highest level, one that takes you step-by-step through many different design solutions a wealth of exemplary case studies of successful green building projects using actual performance data from which to learn interviews with architects, engineers, building owners and developers and industry experts, to provide added insight into the greening process This guide uncovers some of the pitfalls that lie ahead for sustainable design, and points the way toward much faster progress in the decade ahead.

A groundbreaking look at marriage, one of the most basic and universal

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of all human institutions, which reveals the emotional, physical, economic, and sexual benefits that marriage brings to individuals and society as a whole. The Case for Marriage is a critically important intervention in the national debate about the future of family. Based on the authoritative research of family sociologist Linda J. Waite, journalist Maggie Gallagher, and a number of other scholars, this book's findings dramatically contradict the anti-marriage myths that have become the common sense of most Americans. Today a broad consensus holds that marriage is a bad deal for women, that divorce is better for children when parents are unhappy, and that marriage is essentially a private choice, not a public institution. Waite and Gallagher flatly contradict these assumptions, arguing instead that by a broad range of indices, marriage is actually better for you than being single or divorced—physically, materially, and spiritually. They contend that married people live longer, have better health, earn more money, accumulate more wealth, feel more fulfillment in their lives, enjoy more satisfying sexual relationships, and have happier and more successful children than those who remain single, cohabit, or get divorced. The Case for Marriage combines clearheaded analysis, penetrating cultural criticism, and practical advice for strengthening the institution of marriage, and provides clear, essential guidelines for reestablishing marriage as the foundation for a healthy and happy

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society. "A compelling defense of a sacred union. The Case for Marriage is well written and well argued, empirically rigorous and learned, practical and commonsensical." -- William J. Bennett, author of The Book of Virtues "Makes the absolutely critical point that marriage has been misrepresented and misunderstood." -- The Wall Street Journal www.broadwaybooks.com

From the author of *Searching for Sylvie Lee*, the iconic, New York Times–bestselling debut novel that introduced an important Chinese–American voice with an inspiring story of an immigrant girl forced to choose between two worlds and two futures. When Kimberly Chang and her mother emigrate from Hong Kong to Brooklyn squalor, she quickly begins a secret double life: exceptional schoolgirl during the day, Chinatown sweatshop worker in the evenings. Disguising the more difficult truths of her life—like the staggering degree of her poverty, the weight of her family's future resting on her shoulders, or her secret love for a factory boy who shares none of her talent or ambition—Kimberly learns to constantly translate not just her language but herself back and forth between the worlds she straddles. Through Kimberly's story, author Jean Kwok, who also emigrated from Hong Kong as a young girl, brings to the page the lives of countless immigrants who are caught between the pressure to succeed in America, their duty to their

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family, and their own personal desires, exposing a world that we rarely hear about. Written in an indelible voice that dramatizes the tensions of an immigrant girl growing up between two cultures, surrounded by a language and world only half understood, *Girl in Translation* is an unforgettable and classic novel of an American immigrant—a moving tale of hardship and triumph, heartbreak and love, and all that gets lost in translation.

Family caregiving affects millions of Americans every day, in all walks of life. At least 17.7 million individuals in the United States are caregivers of an older adult with a health or functional limitation. The nation's family caregivers provide the lion's share of long-term care for our older adult population. They are also central to older adults' access to and receipt of health care and community-based social services. Yet the need to recognize and support caregivers is among the least appreciated challenges facing the aging U.S. population. *Families Caring for an Aging America* examines the prevalence and nature of family caregiving of older adults and the available evidence on the effectiveness of programs, supports, and other interventions designed to support family caregivers. This report also assesses and recommends policies to address the needs of family caregivers and to minimize the barriers that they encounter in trying

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to meet the needs of older adults.

Fran Martin explores how young Chinese women negotiate competing pressures on their identity while studying abroad, between expectations of fulfilling traditional roles as wife and mother versus becoming highly educated and cosmopolitan career-oriented individuals.

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