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Shortchanged Howard Jacob Karger, 2005-09-01 An eye opening read in the school of Barbara Ehrenreich s Nickel Dimed shines a bright light on the economy s darker side Publishers Weekly starred review Drive through a low income neighborhood and you re likely to see streets lined with pawnshops check cashers rent to own stores payday and tax refund lenders auto title pawns and buy here pay here used car lots We re awash in alternative financial services directed at the poor and those with credit problems Howard Karger describes this world as an economic Wild West where just about any financial scheme that s not patently illegal is tolerated Taking a hard look at this fringe economy Karger shows that what seem to be small independent storefront operations are actually part of a fully formed parallel economy dominated by a handful of well financed corporations subject to little or no oversight with increasingly strong ties to mainstream financial institutions It is a hidden world Karger writes where a customer s economic fate is sealed with a handshake a smile and a stack of fine print documents that would befuddle many attorneys Filled with heartbreaking stories of real people trapped in perpetual debt Shortchanged exposes the deceptive practices that allow these businesses to prey on people when they are most vulnerable Karger reveals the many ways this industry has run amok ruining countless people s lives and shows that it s not just the poor but more and more maxed out middle class consumers who fall prey to these devious schemes Balancing compassion with a realistic awareness of the risks any business faces in working with an economically distressed clientele Karger details hard headed practical recommendations for reforming this predatory industry **Library Applications of Punched Cards** Ralph Halsted Parker, 1952 The Bureau Drawer... , 1908 A.L.A. Practice Sheets American Library Association. Library Curriculum Study, 1926 Information and Application for Prospective Freshman Students, [1983/84]. Iowa State University. Office of Admissions and Records, 1982 Railway Carmen's Journal , 1917 Fair Employment

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