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KEY=EFEKTIVITAS - CLARK GLASS

The Psychology of Learning and Memory *W H Freeman & Company* **Teaching for Learning The View from Cognitive Psychology** *Australian Council for Educational* **A debate between educationalists on approaches to learning and the transmission of values to students. Examines learning patterns in school and non-school contexts. Edited by the Professor of Education at the University of Hong Kong, it includes an index, references and an anotated bibliography. Multimedia Learning** *Cambridge University Press* **Although verbal learning offers a powerful tool, Mayer explores ways of going beyond the purely verbal. Recent advances in graphics technology and information technology have prompted new efforts to understand the potential of multimedia learning as a means of promoting human understanding. In this second edition, Mayer includes double the number of experimental comparisons, 6 new principles - signalling, segmenting, pertaining, personalization, voice and image principles. The 12 principles of multimedia instructional design have been reorganized into three sections - reducing extraneous processing, managing essential processing and fostering generative processing. Finally an indication of the maturity of the field is that the second edition highlights boundary conditions for each principle research-based constraints on when a principle is likely or not likely to apply. The boundary conditions are interpreted in terms of the cognitive theory of multimedia learning, and help to enrich theories of multimedia learning. The SAGE Encyclopedia of Educational Technology** *SAGE Publications* **The SAGE Encyclopedia of Educational Technology examines information on leveraging the power of technology to support teaching and learning. While using innovative technology to educate individuals is certainly not a new topic, how it is approached, adapted, and**

used toward the services of achieving real gains in student performance is extremely pertinent. This two-volume encyclopedia explores such issues, focusing on core topics and issues that will retain relevance in the face of perpetually evolving devices, services, and specific techniques. As technology evolves and becomes even more low-cost, easy-to-use, and more accessible, the education sector will evolve alongside it. For instance, issues surrounding reasoning behind how one study has shown students retain information better in traditional print formats are a topic explored within the pages of this new encyclopedia. Features: A collection of 300-350 entries are organized in A-to-Z fashion in 2 volumes available in a choice of print or electronic formats. Entries, authored by key figures in the field, conclude with cross references and further readings. A detailed index, the Reader's Guide themes, and cross references combine for search-and-browse in the electronic version. This reference encyclopedia is a reliable and precise source on educational technology and a must-have reference for all academic libraries. The Life and Complete Works in Prose and Verse of Robert Greene ... A Teacher's Guide to Classroom Research *Open University Press* Provides information, case studies, and cameos for teachers on how to conduct research in their classroom. Pedagogical Content Knowledge in STEM Research to Practice *Springer* This volume represents both recent research in pedagogical content knowledge (PCK) in science, technology, engineering and math (STEM), as well as emerging innovations in how PCK is applied in practice. The notion of "research to practice" is critical to validating how effectively PCK works within the clinic and how it can be used to improve STEM learning. As the need for more effective educational approaches in STEM grows, the importance of developing, identifying, and validating effective practices and practitioner competencies are needed. This book covers a wide range of topics in PCK in different school levels (middle school, college teacher training, teacher professional development), and different environments (museums, rural). The contributors believe that vital to successful STEM education practice is recognition that STEM domains require both specialized domain knowledge as well as specialized pedagogical approaches. The authors of this work were chosen because of their extensive fieldwork in PCK research and practice, making this volume valuable to furthering how PCK is used to enlighten the understanding of learning, as well as providing practical instruction. This text helps STEM practitioners, researchers, and decision-makers further their interest in more effective STEM education practice, and raises new questions about STEM learning. Multiple Representations in Chemical Education *Springer Science & Business Media* Chemistry seeks to provide qualitative and quantitative explanations for the observed behaviour of elements and their compounds. Doing so involves making use of three types of representation: the macro (the empirical properties of substances); the sub-micro (the natures of the entities giving rise to those properties); and the symbolic (the number of entities involved in any changes that take place). Although understanding this triplet relationship

is a key aspect of chemical education, there is considerable evidence that students find great difficulty in achieving mastery of the ideas involved. In bringing together the work of leading chemistry educators who are researching the triplet relationship at the secondary and university levels, the book discusses the learning involved, the problems that students encounter, and successful approaches to teaching. Based on the reported research, the editors argue for a coherent model for understanding the triplet relationship in chemical education. Educational Innovation in Society 5.0 Era: Challenges and Opportunities Proceedings of the 4th International Conference on Current Issues in Education (ICCIE 2020), Yogyakarta, Indonesia, 3 - 4 October 2020 *Routledge* This book consists of a selection of papers that discuss the challenges in the increasingly complex world of education and various educational problems such as moral degradation, lack of literacy, pedagogical curriculum and innovation, educational technology. Moreover, the book provides papers that deal with educational innovation in the era of Society 5.0, with a view to discuss and resolve various social challenges, issues, and problems relating to educators, students, the dynamics of the education system, and social dynamics. The subject areas treated in this book are: Character Education in Society 5.0 Era, Multiliteracy Education in Society 5.0 Era, Early Childhood Education in Society 5.0 Era, Inclusive Education in Society 5.0 Era, Curriculum, Media and Educational Technology for Primary Education in Society 5.0 Era, Joyful and Meaningful Learning in Society 5.0 Era, and HOTS in Society 5.0 Era. This book will help educators, stakeholders, and also parents to cope with the challenges in education. Teaching English in Indian Schools *APH Publishing* Vocational Education Purposes, Traditions and Prospects *Springer Science & Business Media* This book discusses what constitutes vocational education as well as its key purposes, objects, formation and practices. In short, it seeks to outline and elaborate the nature of the project of vocational education. It addresses a significant gap in the available literature by providing a single text that elaborates the scope and diversity of the sector, its key objectives (i.e. vocations and occupations), its formation and development as an education sector, and the scope of its purposes and considerations in the curriculum. The volume achieves these objectives by discussing and defining the concept of vocational education as being that form of education that seeks to advise individuals about, prepare them for, and further develop their capacities to perform the kinds of occupations that societies require and individuals need to participate in—and through which they often come to define themselves. In particular, it discusses the distinctions between occupations as a largely social fact and vocations as being a socially shaped outcome assented to by individuals. As people identify closely with the kinds of occupations they engage in, the standing of, and the effectiveness of vocational education is central to individuals' well-being, competence and progress. Ultimately, this book argues that the provision of vocational education needs to realise important personal and social goals. Assessment of Higher Order Thinking

Skills *IAP* **This volume examines the assessment of higher order thinking skills from the perspectives of applied cognitive psychology and measurement theory. The volume considers a variety of higher order thinking skills, including problem solving, critical thinking, argumentation, decision making, creativity, metacognition, and self-regulation. Fourteen chapters by experts in learning and measurement comprise four sections which address conceptual approaches to understanding higher order thinking skills, cognitively oriented assessment models, thinking in the content domains, and practical assessment issues. The volume discusses models of thinking skills, as well as applied issues related to the construction, validation, administration and scoring of perfomancebased, selected-response, and constructed-response assessments. The goal of the volume is to promote a better theoretical understanding of higher order thinking in order to facilitate instruction and assessment of those skills among students in all K-12 content domains, as well as professional licensure and cetification settings. Journal of Character Education Vol. 12 #2** *IAP* **The Journal of Character Education is the only professional journal in education devoted to character education. It is designed to cover the field—from the latest research to applied best practices. We include original research reports, editorials and conceptual articles by the best minds in our field, reviews of latest books, and other relevant strategies and manuscripts by edu-cators that describe best practices in teaching and learning related to character education. The Journal of Character Education has for over a decade been the sole scholarly journal focused on research, theory, measurement, and practice of character education. This issue includes four em-pirical articles and a practitioner's voice section. Topics covered in this issue include different approaches to character education in the classroom (e.g., after school, reading strategies), applications to cheating, and teacher preparation. Visualization: Theory and Practice in Science Education** *Springer Science & Business Media* **External representations (pictures, diagrams, graphs, concrete models) have always been valuable tools for the science teacher. This book brings together the insights of practicing scientists, science education researchers, computer specialists, and cognitive scientists, to produce a coherent overview. It links presentations about cognitive theory, its implications for science curriculum design, and for learning and teaching in classrooms and laboratories. Transformational Teaching in the Information Age Making why and how We Teach Relevant to Students** *ASCD* **How can teachers meet the challenges of engaging and educating all students, from those who are gadget-toting and plugged-in to those who are language learners or economically distressed and everyone in between? How can you help students learn what they need to know when the world and all that's in it is changing rapidly? Standards and high-stakes testing haven't answered the call, but you can. Transformational Teaching in the Information Age explores the power of placing students at the center of teaching and learning. The shift from simply teaching content to focusing on and**

teaching individual learners allows teachers to inspire students to be independent, imaginative, and responsible learners for life. These teachers are transforming education, lives, and opportunities for their students. A transformational approach to teaching results in a high-quality education for today's learners. Citing theory, research, practice, and their own experiences in teaching K 18 students, Tom Rosebrough and Ralph Leverett build a convincing case for the primacy of student teacher relationships in productive classrooms. Knowing students well is critical to teaching to their needs. Education cannot be just an effort to cover content, pass standardized tests, and achieve adequate yearly progress. To serve the next generation well, it must be about helping each student develop the knowledge, skills, and attitudes to live a uniquely satisfying life in the face of myriad changes. Thomas R. Rosebrough is executive dean of the College of Education and Human Studies at Union University and professor of education. He has taught elementary students through doctoral student candidates in public and private schools. Ralph G. Leverett is program director for the masters' of education program at Union University and professor of special education. He has taught students at all levels in public and private schools, and is a speech-language pathologist. Contemporary Issues in Business and Economics *MDPI* This book is a collection of high-impact papers accepted and presented at the 2019 Vietnam's Business and Economics Research Conference (VBER2019) organised by Ho Chi Minh City Open University held on 18th–20th July 2019. The Special Issue is associated with a broad coverage of the contemporary issues in Business and Economics in Vietnam and other emerging markets reflecting a key theme of VBER2019: Vietnam's Place in the Asia Pacific Region. A total of 14 papers were published from more than the 120 submissions to the VBER2019 Conference. Published papers had been undergone a rigorous reviewing process conducted by the Journal of Risk and Financial Management. The papers incorporated in this book address contemporary issues in business and economics from Vietnam and other emerging markets in the Asian region from various angles such as economics, finance, and statistics to management science. At the time of writing this note, some of the papers have attracted more than 1000 downloads in 3 months. In particular, a paper on "Foreign Direct Investment and Economic Growth from Developing Countries in the Short Run and Long Run" by Trang Thi-Huyen Dinh and her team has attracted almost 6000 downloads in 3 months. These statistics indicate that the papers published in this Special Issue have attracted the wide interest of readers. Among these 14 published papers, three main areas of important contemporary issues in Business and Economics in the Asian region can be identified. First, a block of papers deals with various important and fundamental issues in the emerging markets the Asian region, from exchange rate regime, financial inclusion, and financial development to energy consumption and environmental degradation. On the issue of CO_2 emissions, energy

consumption and economic growth in the ASEAN, Vo, Vo, and Le utilized various time series econometrics approaches. Key findings from this paper indicate that there are no long-run relationships among carbon dioxide (CO_2) emissions, energy consumption, renewable energy, population growth, and economic growth in the Philippines and Thailand, but a relationship does exist in Indonesia, Myanmar, and Malaysia. Loo, in his paper on financial inclusion for the ASEAN, concluded that advancing internet capability and availability present investors an opportunity to offer financial technology or Fintech to meet the need for financial services in this digital era. Second, a challenge in quantitative studies for a single country, such as Vietnam, with limited data is generally noted. However, various empirical studies on Vietnam's business and economics issues have been conducted. Nguyen, Quan, and Pham examined the cultural distance and entry mode of foreign direct investment in Vietnam. A key finding from their paper is that when there is a great cultural difference between Vietnam and their home country, foreign-invested firms prefer wholly owned subsidiaries over equity joint ventures. Within the Vietnamese market, Pham, Vo, Ho, and McAleer conducted a study on the issue of corporate financial distress. The authors conclude that the corporate financial distress prediction model, which includes accounting factors with macroeconomic indicators, performs much better than alternative models. In addition, the evidence confirms that the global financial crisis (GFC) had a damaging impact on each sector, with the Health & Education sector demonstrating the most impressive recovery post-GFC, and the utilities sector recording a dramatic increase in bankruptcies post-GFC. At another extreme of the spectrum, Van and Nguyen considered that competitive context, social influences, the understanding of managers about corporate social responsibility (CSR), and the internal environment of companies are the four drivers of CSR. The authors also argued that in the four drivers, competitive context has the strongest impact on adopting CSR. Third, last but not least, various papers focus on an important aspect of public finance. For an example, Pham, Pham, and Ly documented the effect of double taxation treaties on the bilateral trade of Vietnam with ASEAN member states, thereby making an extensive comparison with its EU partner countries. Their findings indicate the significant contributions of the tax treaties to Vietnam's trade performance, not exclusively with ASEAN but also with EU partner countries. In addition, regarding public finance for Vietnam, Nguyen, Vo, Ho, and Vo investigated the contribution of fiscal decentralisation to economic growth across provinces in Vietnam. For the first time in Vietnam, the fiscal decentralisation index together its two subcomponents, including fiscal importance and fiscal autonomy, are developed. Findings from this paper indicate that while fiscal importance and an overall level of fiscal decentralisation have provided negative impact on provincial economic growth, fiscal autonomy has a positive impact on economic growth across provinces in Vietnam. The Weaverbirds A Novel A landmark novel when first published, "The Weaverbirds" is a tale

of physical and spiritual struggles. The story spans the formative days of Indonesian independence to Indonesia's oil crisis in the mid1970s. Larasati, the precious daughter of Mr. and Mrs. Antana, and Setadewa, the army-brat son of Captain and Mrs Brajabasuki, are childhood playmates. But as adults, they find themselves on the opposite sides of the political spectrum. Even with their many differences, their relationship offers guidance to survival in a chaotic world. Interactive Multimedia Learning Using Social Media for Peer Education in Single-Player Educational Games *Springer* This book introduces new concepts and mechanisms regarding the usage of both social media interactions and artifacts for peer education in digital educational games. Digital games in general, and digital educational games in particular, represent an area with a high potential for interdisciplinary innovation, not only from an information technology standpoint, but also from social science, psychological and didactic perspectives. This book presents an interdisciplinary approach to educational games, which is centered on information technology and aims at: (1) improving digital management by focusing on the exchange of learning outcomes and solution assessment in a peer-to-peer network of learners; (2) achieving digital implementation by using forms of interaction to change the course of educational games; and (3) providing digital support by fostering group-formation processes in educational situations to increase both the effects of educational games and knowledge exchange at the individual level. In addition to a systematic analysis of the relationship between software architecture, educational games and social media applications, the book also presents the implemented IT systems' architectures and algorithmic solutions as well as the resulting applicable evaluation findings from the field of interactive multimedia learning. **Handbook of Physics** *Springer Science & Business Media* **Handbook of Physics is a veritable toolbox for rapid access to a wealth of physics information for everyday use in problem solving, homework, and examinations. This complete reference includes not only the fundamental formulas of physics but also experimental methods used in practice. Contemporary Curriculum In Thought and Action** *John Wiley & Sons* **The Eighth Edition of Contemporary Curriculum: In Thought and Action prepares readers to participate in the discussion of curriculum control and other matters important to K-12 and university educators. The text highlights major philosophies and principles, examines conflicting conceptions of curriculum, and provides the intellectual and technical tools educators and administrators need for constructing and implementing curriculum. Contextual Teaching and Learning What It Is and Why It's Here to Stay** *Corwin Press* **Contextual teaching and learning (CTL) is a system for teaching that is grounded in brain research. Brain research indicates that we learn best when we see meaning in new tasks and material, and we discover meaning when we are able to connect new information with our existing knowledge and experiences. Students learn best, according to neuroscience, when they can connect the content of academic lessons with the context of their own**

daily lives. Johnson discusses the elements of the brain-compatible contextual teaching and learning system: making meaningful connections; investing school work with significance; self-regulated learning; collaboration; critical and creating thinking; nurturing the individual; reaching high standards; and using authentic assessment. Drawing on the practices of teachers in kindergarten through university, Johnson provides numerous examples of how to use each part of the CTL system. Tokkatsu: The Japanese Educational Model Of Holistic Education *World Scientific* Though there has been much discussion on the academic aspects of Japanese education abroad (e.g., high scores on international tests, lesson study), there has been little information on the non-academic aspects of Japanese schooling. This non-academic aspect is called Tokkatsu (tokubetsu katsudo).Unlike math and reading, Tokkatsu is not confined to a certain period, but extends throughout the school day and even after-school activities — such as school excursions. It includes classroom activities such as classroom discussions, morning and afternoon meetings that take place daily, cleaning and serving lunch, school events such as sports day, school excursions, student councils, and club activities. Such activities occur every single day, throughout one's school years, from elementary school (actually, even kindergarten) to high school. They are, however, bound together by the common goals of the Tokkatsu framework.This book is the foremost attempt to address a gap in English literature on Tokkatsu. Mobile Learning Transforming the Delivery of Education and Training *Athabasca University Press* This collection is directed towards anyone interested in the use of mobile learning for various applications. Readers will discover how to design learning materials for delivery on mobile technology and become familiar with the best practices of other educators, trainers, and researchers in the field as well as the most recent research initiatives in mobile learning. Businesses and governments can find out how to deliver timely information to staff using mobile devices. Professors and trainers can use this book as a textbook in courses on distance education, mobile learning, and educational technology. In fact, the book can be used by anyone interested in delivering education and training at a distance, but especially by graduate students of emerging technology in learning. Mathematics in the Primary School *Routledge* National Curriculum guidelines emphasise knowledge, understanding and skills. The author, an internationally recognised authority, provides teachers with a clear explanation of these principles, and explains the relation between understanding and skills, and describes their application to the teaching of mathematics. The book contains numerous activities to show how mathematics can be learnt in the primary classroom with understanding and enjoyment, including: * formation of mathematical concepts * construction of knowledge * contents and structure of primary mathematics A Pinch of Magic *RH/Disney* Baking-talent fairy Dulcie helps Mia make treats for a neighborhood bake sale but must return to Never Land before they are done, and Mia may not be able to

finish without her help. ENGLISH PRACTICE TWO Structure and Written Expression and Reading Comprehension (Student's Workbook) *Pusat Pengembangan Bahasa IAIN Surakarta* **Student's Workbook untukmateri persiapan TOSE Mahasiswa IAIN Surakarta Assessing Student Outcomes Performance Assessment Using the Dimensions of Learning Model** *Assn for Supervision & Curriculum* **A guide to help students improve their performance provides a variety of rubrics. Educating for Character How Our Schools Can Teach Respect and Responsibility** *Bantam* **Calls for renewed moral education in America's schools, offering dozens of programs schools can adopt to teach students respect, responsibility, hard work, and other values that should not be left to parents to teach. Dear Beloved Son - Ayyuhal Walad** *Lulu.com* **The e-Learning Handbook Past Promises, Present Challenges** *John Wiley & Sons* **The e-Learning Handbook provides a critical reflection on the current state of e-learning with contributions from the world's foremost e-learning experts and best-selling authors from academe and industry, including Margaret Driscoll; Brent Wilson Lee Christopher; William Horton, L. Wayne Precht, Harvey Singh, Jim Everidge, and Jane Bozarth; Pat Brogan; Patrick Parrish; Marc J. Rosenberg and Steve Forman; Pat McGee; Philip C. Abrami, Gretchen Lowerison, Roger Cote, and Marie-Claude Lavoie; Thomas C. Reeves, Jan Herrington, and Ron Oliver; and Patrick Lambe. The book offers a comprehensive and up-to-date assessment of the technological, design, economic, evaluation, research, economic, and philosophical issues underlying e-learning. Each chapter includes a chart that summarizes the key take-away points, contains questions that are useful for guiding discussions, and offers suggestions of related links, books, papers, reports, and articles. Student-centered Classroom Assessment** *Prentice Hall* **The book elucidates the fundamental importance of high-quality assessment to student academic well-being and promotes the development of student self-assessment as a critically important life skill.Provides a clear, common sense description of all assessment methods (selected response, essay, performance, and personal communication) and how to align them with relevant achievement targets (knowledge, reasoning, skills, products, and dispositions). Easy-to-read and free of technical jargon, this book focuses squarely on what teachers need to know in order to make assessment work in classrooms. Outlines of Educational Doctrine** *Spaight Press* **PREFACE. THE Author of this very practical treatise on Scotch Loch - Fishing desires clearly that it may be of use to all who had it. He does not pretend to have written anything new, but to have attempted to put what he has to say in as readable a form as possible. Everything in the way of the history and habits of fish has been studiously avoided, and technicalities have been used as sparingly as possible. The writing of this book has afforded him pleasure in his leisure moments, and that pleasure would be much increased if he knew that the perusal of it would create any bond of sympathy between himself and the angling community in general. This section is interleaved with blank shects for the readers notes. The Author need hardly say that any suggestions**

addressed to the case of the publishers, will meet with consideration in a future edition. We do not pretend to write or enlarge upon a new subject. Much has been said and written-and well said and written too on the art of fishing but loch-fishing has been rather looked upon as a second-rate performance, and to dispel this idea is one of the objects for which this present treatise has been written. Far be it from us to say anything against fishing, lawfully practised in any form but many pent up in our large towns will bear us out when me say that, on the whole, a days loch-fishing is the most convenient. One great matter is, that the loch-fisher is depend- ent on nothing but enough wind to curl the water, -and on a large loch it is very seldom that a dead calm prevails all day, -and can make his arrangements for a day, weeks beforehand whereas the stream- fisher is dependent for a good take on the state of the water and however pleasant and easy it may be for one living near the banks of a good trout stream or river, it is quite another matter to arrange for a days river-fishing, if one is looking forward to a holiday at a date some weeks ahead. Providence may favour the expectant angler with a good day, and the water in order but experience has taught most of us that the good days are in the minority, and that, as is the case with our rapid running streams, -such as many of our northern streams are, -the water is either too large or too small, unless, as previously remarked, you live near at hand, and can catch it at its best. A common belief in regard to loch-fishing is, that the tyro and the experienced angler have nearly the same chance in fishing, -the one from the stern and the other from the bow of the same boat. Of all the absurd beliefs as to loch-fishing, this is one of the most absurd. Try it. Give the tyro either end of the boat he likes give him a cast of ally flies he may fancy, or even a cast similar to those which a crack may be using and if he catches one for every three the other has, he may consider himself very lucky. Of course there are lochs where the fish are not abundant, and a beginner may come across as many as an older fisher but we speak of lochs where there are fish to be caught, and where each has a fair chance. Again, it is said that the boatman has as much to do with catching trout in a loch as the angler. Well, we dont deny that. In an untried loch it is necessary to have the guidance of a good boatman but the same argument holds good as to stream-fishing... Teaching and Media A Systematic Approach *Prentice Hall* Abstract: An instructional text for teachers focuses on the effective use of media in teaching and on the unique characteristics of individual learners. The text is intended for use in conjunction with carefully planned classroom and laboratory activities. Topics include the systematic approach to teaching and its application; the learning process and the teacher's role; school learning objectives; instruction evaluation; teaching cognitive, affective, and motor skills objectives; teaching strategies; the role of instructional media; media selection; the uses of various media types; and characteristics of the instruction management model. A brief listing of audiovisual materials and resources is appended. Instructional component objectives and numerous exercises are given throughout the

text. (wz). **Drug Facts and Comparisons** *Lippincott Williams & Wilkins* **This authoritative annual compilation includes more than 2,000 prescription drugs, and almost 6,000 over-the-counter items, all grouped by therapeutic category for ease of reference. It has more than 3,000 charts and tables, and a 48-page full-color section illustrating the most frequently prescribed capsules and tablets. It covers orphan drugs, as well as manufacturers, distributors and Canadian trade names. Media Pengajaran Joyce's Misbelief Roy Gottfried takes a different and somewhat controversial approach to the study of James Joyce's relation to religion by examining the author's misbelief rather than the disbelief so many scholars claim he professed. Gottfried argues that Joyce in fact had a great deal of respect for the Catholic Church though he did not accept the orthodox dogma he learned as a youth. Instead, Joyce was most interested in actual schisms that challenged the authority and universality of Catholic dogma. This focus on schism is most readily evident in Gottfried's analysis of Joyce's use of key Christian, though not Catholic, texts. He explores Joyce's interest in the Eastern Orthodox Church and in Protestantism, two influences usually ignored in discussions of Joyce and religion. Gottfried offers new readings of Joyce's work including his puzzling use of the term "epicleti" to describe Dubliners and his interest in heterodox ideas in Ulysses and Finnegans Wake. Joyce's use of the Protestant Bible and the Anglican Book of Common Prayer enabled Joyce to articulate ideas that the Catholic Church of his time suppressed and to challenge Catholic doctrine, power, and hegemony, according to Gottfried. The Problem with Interest Written by Tarek El-Diwany, this book focuses on Islamic economics, usury, the history of banking and money creation. Altogether Better (from 'special Needs' to Equality in Education) Myra Waldo's Restaurant Guide to New York City and Vicinity 2019 IEEE 11th International Conference on Humanoid, Nanotechnology, Information Technology, Communication and Control, Environment, and Management (HNICEM) Engineering, Computing, Computer Science**