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2014-11-19 We analyze the transmission of bank-specific liquidity shocks triggered by a credit rating downgrade through the lending channel. Using bank-level data for US Bank Holding Companies, we find that a credit rating downgrade is associated with an immediate and persistent decline in access

to non-core deposits and wholesale funding, especially during the global financial crisis. This translates into a reduction in lending to households and non-financial corporates at home and abroad. The effect on domestic lending, however, is mitigated when banks (i) hold a larger buffer of liquid assets, (ii) diversify away from rating-sensitive sources of funding, and (iii) activate internal liquidity support measures. Foreign lending is significantly reduced during a crisis at home only for subsidiaries with weak funding self-sufficiency. We analyze the transmission of bank specific liquidity shocks triggered by a credit rating downgrade through the lending channel

1958 The story of an adventure in learning. The author describes ways in which children in a nursery school, and also a class of children in an infants' school, reached out towards an understanding of music through their dancing, singing, listening,

experimenting with sound and rhythm, and through their writing of music and poetry. As we read of the discoveries made by these young children, and the ways in which the teacher responded to their needs and would stimulate growth and development, we watch the teacher herself learning and growing as she met and faced so many of the problems and difficulties inherent in the teaching situation. Dr Lawrence writes in the foreword to the book, 'All those who think that nowadays children go to school to be spoon-fed and 'just play' should read this book. They will be comforted by the evidence of sustained effort and varied achievement. Teachers who want to give their classes more freedom but are doubtful how to begin

should get great help and encouragement from the detailed account of the musical material used, how it was presented, and what the children made of it.' --Jacket. The story of an adventure in learning

1996 Generic summaries. Virus species descriptions. Index of names, synonyms and acronyms.

1968 tests with several different parasite antigens ANTIRRHINUM Results of pre emergent aquatic herbicides in Illinois 22574 Evaluation of diquat as an aquatic herbicide applied at 2 L 22758 22442 A review of North American

1992 Vols. for 1964- have guides and journal lists.