



Is this the year deepfakes affect an election?
BIG READ, PAGE 21

Treasury should hand power to the regions
ANDY HALDANE, PAGE 23

Top spot spat Microsoft and Apple wrestle

Big Tech's war also marked the year's most neck-and-neck at the top of the table for the world's most valuable companies by market value.

Microsoft's share price briefly outpaced the common stock of Apple after the software company's shares climbed 1 per cent to nearly trading at the \$2.87tn mark — just ahead of the iPhone maker, whose shares fell by about 1 per cent, but by adding to new Tech, Apple had outdone the company.

Microsoft has generated more than \$100bn in the last three years as it has become the biggest investor in OpenAI, the maker of the popular AI-powered chatbot ChatGPT.

Apple has largely been left out of the AI boom that has propelled its rivals, while its revenue has been weighed on its stock by the slow pace of 2023. **Taking Home page 12.**



Iran raises threat to Mideast shipping lanes with seizure of oil tanker in Gulf

● Challenge to western powers ● Bid to deter retaliation against Houthis ● Crude prices rise 2%

BY ROBERTA

Iran has raised a new threat to the world's most important shipping lanes by seizing an oil tanker in the Gulf of Oman, the capture of the ship, the *Grace 1*, is a challenge to western powers.

With western countries signalling their probable reluctance to maritime conflict, by its move in the Gulf, the Islamic Republic has shown its willingness to challenge the world's most important shipping lanes.

"Seizing tankers is a way to test the limits of the world's most important shipping lanes," said Tobias Borch, a senior analyst at the International Maritime Organisation.

The world's most important shipping lanes are the Gulf of Oman and the Persian Gulf, which are vital to the world's oil supply.

part of a bigger regional threat that could include attempts to control the Strait of Hormuz, the world's most important shipping lane. The tanker, the *Grace 1*, was seized in the Gulf of Oman, the world's most important shipping lane. The tanker, the *Grace 1*, was seized in the Gulf of Oman, the world's most important shipping lane.

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The world's most important shipping lanes are the Gulf of Oman and the Persian Gulf, which are vital to the world's oil supply.

Defence secretary Grant Shapps warned this week that the UK and its allies could face a "yellow" threat from the Houthis. The tanker, the *Grace 1*, was seized in the Gulf of Oman, the world's most important shipping lane.

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against the Houthis, analysts said. The tanker, the *Grace 1*, was seized in the Gulf of Oman, the world's most important shipping lane. The tanker, the *Grace 1*, was seized in the Gulf of Oman, the world's most important shipping lane.

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Briefing

● **Post Office investigation** The Post Office has launched an investigation into the "misconduct" of its staff, following the revelation that some staff had been using their positions to access the company's financial records.

● **ETFs hit billion-dollar trading** The first billion-dollar trading day for ETFs was recorded on Friday, with the iShares Core S&P 500 ETF leading the way.

● **Israel faces genocide claims** The International Criminal Court (ICC) has opened an investigation into the alleged genocide in Gaza, following the revelation that some Israeli soldiers had been using their positions to access the company's financial records.

● **Brussels bonds to Oxford** The European Commission has announced that it will be issuing bonds to Oxford, following the revelation that some Israeli soldiers had been using their positions to access the company's financial records.

● **Car loan compensation** The Financial Ombudsman Service (FOS) has announced that it will be investigating the compensation claims of car loan customers, following the revelation that some Israeli soldiers had been using their positions to access the company's financial records.

● **Inflation hits rates higher** The Bank of England has announced that it will be raising its base rate to 5.25 per cent, following the revelation that some Israeli soldiers had been using their positions to access the company's financial records.

● **Outstanding debt** The UK government has announced that it will be issuing new debt to the public, following the revelation that some Israeli soldiers had been using their positions to access the company's financial records.

● **Life expectancy falls** The Office for National Statistics (ONS) has announced that life expectancy in the UK has fallen for the first time in 10 years, following the revelation that some Israeli soldiers had been using their positions to access the company's financial records.



Mercedes to sell 20,000 electric cars as drivers prefer petrol

Mercedes has announced that it will be selling 20,000 electric cars in the UK, following the revelation that some Israeli soldiers had been using their positions to access the company's financial records.

York university lowers academic bar for higher-paying overseas students

BY ROBERTA

A leading university in lowering the entry requirements for some overseas students, who pay higher fees than domestic applicants, in response to the "financial challenges" of the institution.

The move by University of York follows warnings from York's students' union that the university was lowering its academic standards to attract higher-paying overseas students.

According to a report in the *York Herald*, the university has lowered its entry requirements for some overseas students, who pay higher fees than domestic applicants, in response to the "financial challenges" of the institution.

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World Markets		Commodities		Currencies	
Index	Change	Commodity	Change	Currency	Change
FTSE 100	+10.5	Oil	+0.5	USD/GBP	+0.001
DAX	+12.3	Natural Gas	+0.2	EUR/GBP	+0.002
Nikkei 225	+15.7	Gold	+0.1	GBP/USD	-0.001
Hang Seng	+18.9	Silver	+0.05	GBP/EUR	-0.002
Shanghai	+20.1	Copper	+0.02	GBP/JPY	+0.003
ASX 200	+22.4	Platinum	+0.01	GBP/AUD	+0.004
IBEX 35	+24.6	Palladium	+0.005	GBP/CAD	+0.005
SEAX	+26.8	Iron Ore	+0.002	GBP/NZD	+0.006
BOVESPA	+28.9	Coal	+0.001	GBP/INR	+0.007
SETI	+30.1	Wheat	+0.0005	GBP/BRL	+0.008
SENSEX	+32.3	Soybeans	+0.0002	GBP/TRY	+0.009
TAIEX	+34.5	Corn	+0.0001	GBP/RUB	+0.010
TOPIX	+36.7	Rice	+0.00005	GBP/CHF	+0.011
STSE	+38.9	Wool	+0.00002	GBP/SEK	+0.012
ATX	+40.1	Aluminum	+0.00001	GBP/HKD	+0.013
PSX	+42.3	Zinc	+0.000005	GBP/MXN	+0.014
BMIBVL35	+44.5	Lead	+0.000002	GBP/SGD	+0.015
FTSEMIB	+46.7	Nickel	+0.000001	GBP/PHP	+0.016
FTSEMIB	+48.9	Cadmium	+0.0000005	GBP/IDR	+0.017
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FTSEMIB	+92.3	Deep Learning	+0.00000000000002	GBP/GBP	+0.039
FTSEMIB	+94.5	Neural Networks	+0.00000000000001	GBP/GBP	+0.040
FTSEMIB	+96.7	Computer Vision	+0.000000000000005	GBP/GBP	+0.041
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FTSEMIB	+100.1	Robotics	+0.000000000000001	GBP/GBP	+0.043
FTSEMIB	+102.3	Autonomous Vehicles	+0.0000000000000005	GBP/GBP	+0.044
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FTSEMIB	+116.7	Natural Language Processing	+0.000000000000000002	GBP/GBP	+0.051
FTSEMIB	+118.9	Robotics	+0.000000000000000001	GBP/GBP	+0.052
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FTSEMIB	+122.3	Space Exploration	+0.0000000000000000002	GBP/GBP	+0.054
FTSEMIB	+124.5	Artificial Intelligence	+0.0000000000000000001	GBP/GBP	+0.055
FTSEMIB	+126.7	Machine Learning	+0.00000000000000000005	GBP/GBP	+0.056
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FTSEMIB	+194.5	Space Exploration	+0.0000000000000000000000000000002	GBP/GBP	+0.090
FTSEMIB	+196.7	Artificial Intelligence	+0.0000000000000000000000000000001	GBP/GBP	+0.091
FTSEMIB	+198.9	Machine Learning	+0.00000000000000000000000000000005	GBP/GBP	+0.092
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FTSEMIB	+204.5	Computer Vision	+0.000000000000000000000000000000005	GBP/GBP	+0.095
FTSEMIB	+206.7	Natural Language Processing	+0.000000000000000000000000000000002	GBP/GBP	+0.096
FTSEMIB	+208.9	Robotics	+0.000000000000000000000000000000001	GBP/GBP	+0.097
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Country Matters The Financial Times Articles

VM Jensen



Country Matters The Financial Times Articles:

Nations Matter Craig Calhoun, 2007-04-20 This book explores the many reasons why nationalism still matters and the dangers posed by an overly hasty attempt to turn post national ideals into political practice **Roger Scruton: The Philosopher on Dover Beach** Mark Dooley, 2009-07-21 An intriguing portrait of Roger Scruton and his philosophy **The Financial Times Guide to Bond and Money Markets** Glen Arnold, 2015-08-11 This jargon busting book shows how bond money markets work how they impact on everyday life Understand terms products Explore types of markets their functions Discover factors influencing market prices Learn how fluctuations can affect your money strategies Annual Report of the Executive Directors for the Fiscal Year International Monetary Fund, 1980 International Monetary Fund Annual Report 1996 International Monetary Fund, 1996-09-18 The Annual Report to the Board of Governors reviews the IMF s activities policies and organization as well as the world economy with emphasis on balance of payments problems international and emerging capital markets fiscal considerations in policymaking data issues and the debt situation As part of the IMF s ongoing efforts to improve transparency in its operations the 1996 Report continues the expanded coverage of economic developments in selected countries and gives details about policy objectives in member countries using Fund resources The 1996 Report also provides information on the IMF s new data dissemination standard Appendices include a report on international reserves details of the IMF s financial operations major decisions taken by the Executive Board during the year communiques of the Interim and Development Committees a list of Executive Directors and their voting power capital and administrative budgets and information on staffing and audited financial statements of all IMF accounts and facilities Published in September Issues in Comparative Politics CQ Researcher, 2011-10-07 Comparative politics students will benefit from CQ Researcher s award winning non partisan reporting that looks at today s most important problems ranging from democratization and regime change to policies on immigration welfare and religion Each essay identifies key players explores what s at stake and shows how past and current developments impact the future *The Draper's Record* , 1891

Iraq update : hearing , **Serious Fraud and Current Issues** Sally Ramage, 2005 Fraud is big business and it rots the fabric of finance and accountancy as it is exercised by all day trading of bonds junk bonds loans Twenty five years ago fraud was said to be rapidly expanding and manifests itself by shady deals fraudulently converted cash Fraudsters who are active especially electronic fraud do in fact treat the use of fraud as serious business and the execution of frauds as work much as other criminals treat their activities as their job Identity theft poses a frightening threat of being taken in by crooks If twenty five years ago it was estimated that the amount of fraudulent cash around the world at any one time more than equalled the Gross National Products of several third world countries it would not be believed a damning indictment indeed In this fascinating and comprehensive study on Fraud the author takes advantage of the fact that people seem thrilled to hear about frauds like murders She has prepared works that will use the reader s attention to discuss law enforcement and the

consequences of breaking the law by committing frauds **Congressional Record** United States. Congress,1978 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 Theories of Change Karen Wendt,2021-05-07 Today it has become strikingly obvious that companies no longer operate in an environment where only risk return and volatility describe the business environment The business has to deal with volatility plus uncertainty plus complexity and ambiguity VUCA that requires new qualities competencies frameworks and it demands a new mind set to deal with the VUCA environment in investment funding and financing This book builds on a new megatrend beyond resilience called anti fragility We have had the black swan financial crisis and the red swan COVID the Bank for International Settlement is preparing for regenerative capitalism block chain based analysis of financial streams and is aiming to prevent the Green Swan the climate crisis to lead to the next lockdown In the light of the UN 17 Sustainable Development Goals what is required is Theories of Change Written by experts working in the fields of sustainable finance impact investing development finance carbon divesting innovation scaling finance impact entrepreneurship social stock exchanges alternative currencies Initial Coin Offerings ICOs ledger technologies civil action co creation impact management deep learning and transformation leadership the book begins by analysing existing Theories of Change frameworks from various disciplines and creating a new integrated model the meta framework In turn it presents insights on creating and using Theories of Change to redirect investment capital to sustainable companies while implementing the Sustainable Development Goals and the Paris Climate Agreement Further it discusses the perspective of planetary boundaries as defined by the Stockholm Resilience Institute and investigates various aspects of systems organizations entrepreneurship investment and finance that are closely tied to the mission ingrained in the Theory of Change As it demonstrates solutions that ensure the parity of profit people and planet through dynamic change can effectively address the needs of entrepreneurs and business By exploring these concepts and their application the book helps create and shape new markets and opportunities MGMT3 Chuck Williams,Alan McWilliams,Rob Lawrence,2017-01-01 A new approach to learning the principles of management MGMT 3 is the third Asia Pacific edition of a proven innovative solution to enhance the learning experience Concise yet complete coverage supported by a suite of online learning aids equips students with the tools required to successfully undertake an introductory management course Paving a new way to both teach and learn MGMT 3 is designed to truly connect with today s busy tech savvy student Students have access to online interactive quizzing videos podcasts flashcards case studies games and more An accessible easy to read text along with tear out review cards completes a package which helps students to learn important concepts faster MGMT 3 delivers a fresh approach to give students what they need and want in a text International Monetary Fund Annual Report 2002

International Monetary Fund,2002-10-21 This 2002 Annual Report describes world economic and financial developments in FY2002 During FY2002 the IMF faced important new challenges in an unusually unsettled world environment After a period of strong expansion the global economy experienced a widespread slowdown during the 2001 calendar year By early 2002 however thanks in large part to actions taken by key central banks to lower interest rates there were encouraging signs that growth was recovering although serious concerns remained in a number of countries **An Iraq Update** United States. Congress. Senate. Committee on Foreign Relations,2007 *The Euro Crisis in the Media* Robert G. Picard,2015-07-28 The Euro Crisis produced the most significant challenge to European integration in 60 years testing the structures and powers of the European Union and the Eurozone and threatening the common currency This book explores how the financial and political crisis was portrayed in the European press and the implications of that coverage on public understanding of the developments their causes responsibilities for addressing the crisis the roles and effectiveness of European institutions and the implications for European integration and identity It addresses factors that shaped news and analysis the roles of European leaders and the extent to which national and pan European debates over the crisis occurred In doing so it provides a clear and readable explanation of what the portrayals tell us about Europe and European integration in the early twenty first century *Vital Issues* ,1991 *Geo. P. Rowell and Co.'s American Newspaper Directory* ,1869 *International Monetary Fund Annual Report 2001* International Monetary Fund,2001-09-17 This 2001 Annual Report reviews economic developments in the world during FY2000 Output growth in emerging Asia picked up in 2000 as this region continued its recovery from the 1997 98 crisis The pace of economic expansion however slowed from mid 2000 largely as a result of the U S slowdown higher oil prices a decline in regional equity markets and in some countries concerns about delays of corporate and financial restructuring and a decline in electronics exports The financial year 2001 saw the IMF actively engaged in the process of reform **Reading and Understanding the Financial Times** Kevin Boakes,2008 This engaging and practical guide selects topical Financial Times articles with recurrent themes and provides engaging analysis unravelling the key points and explaining the financial and economic data This book will enable you to engage with corporate finance in any context be it at work on the television in radio reports or on the internet Structured around 11 key topics in finance ranging from classical exposition of financial markets and institutions through to current issues surrounding private equity risk management and hedge funds each chapter sets the scene and analyses the chosen articles Particular attention is paid to detailed explanation of key terminology crucial for when you need to file that urgent report at work or look into reviewing your mortgage Reading and Understanding the Financial Timesleaves you to ponder your findings and research further with self review questions and suggested data and web based activities on the book s website so that next time you read the Financial Times you will be able to do your own analysis **External Evaluation of IMF Surveillance** International Monetary Fund,1999-12-30 The IMF s surveillance over its member seconomic policies is one of the institution s central

activities In keeping with the increasing transparency of the IMF the Executive Board asks a group of independent external experts to evaluate IMF surveillance to assess the effectiveness of such surveillance and to make recommendations for improvements The group s report looks at the methods substance and impact of surveillance both on individual countries and on the global economy This publication also includes the reactions of the Executive Board management and the staff to the external evaluation

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