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The NYC Department of Consumer Affairs shows no record of plaintiff having a license to collect debt. Use this defense when the plaintiff is a debt buyer, not the company that you charged money to. Most debt buyers must be licensed by the New York City Department of Consumer Affairs. If the plaintiff is not licensed, that is a defense to this case.

New York City Civil Court

Published: March 16, 2013 Evolution of the New York Driver's License New York State first began issuing paper licenses to chauffeurs in 1910, and the shape, form and style have changed over the past century, adapting to new laws and technologies.

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New York requires all process servers within each of the 5 boroughs (Manhattan, Brooklyn, Bronx, Staten Island, and Queens) to be licensed through the NYC Department of Consumer Affairs. Individual process servers must pay a surety bond of \$10,000, and agencies must pay a bond of \$100,000 to be effective for their entire license term.

Routledge Lawcards are your complete, pocket-sized guides to key examinable areas of the undergraduate law curriculum and the CPE/GDL. Their concise text, user-friendly layout and compact format make them an ideal revision aid. Helping you to identify, understand and commit to memory the salient points of each area of the law, shouldn't you make Routledge Lawcards your essential revision companions? Fully updated and revised with all the most important recent legal developments, Routledge Lawcards are packed with features: Revision checklists help you to consolidate the key issues within each topic Colour coded highlighting really makes cases and legislation stand out Full tables of cases and legislation make for easy reference Boxed case notes pick out the cases that are most likely to come up in exams Diagrams and flowcharts clarify and condense complex and important topics '...an excellent starting point for any enthusiastic reviser. The books are concise and get right down to the nitty-gritty of each topic.' - Lex Magazine Routledge Lawcards are supported by a Companion Website offering: Flashcard glossaries allowing you to test your understanding of key terms and definitions Multiple Choice Questions to test and consolidate your revision of each chapter Advice and tips to help you better plan your revision and prepare for your exams Titles in the Series: Commercial Law; Company Law; Constitutional Law; Contract Law; Criminal Law; Employment Law; English Legal System; European Union Law; Evidence; Equity and Trusts; Family Law; Human Rights; Intellectual Property Law; Jurisprudence; Land Law; Tort Law

In a 2009 study of the debt collection industry, the Commission concluded that the "most significant change in the debt collection business in recent years has been the advent and growth of debt buying." "Debt buying" refers to the sale of debt by creditors or other debt owners to buyers that then attempt to collect the debt or sell it to other buyers. Debt buying can reduce the losses that creditors incur in providing credit, thereby allowing creditors to provide more credit at lower prices. Debt buying, however, also may raise significant consumer protection concerns. The FTC receives more consumer complaints about debt collectors, including debt buyers, than about any other single industry. Many of these complaints appear to have their origins in the quantity and quality of information that collectors have about debts. In its 2009 study, the Commission expressed concern that debt collectors, including debt buyers, may have insufficient or inaccurate information when they collect on debts, which may result in collectors seeking to recover from the wrong consumer or recover the wrong amount. The FTC initiated this debt buyer study in late 2009 for two main purposes. First, the FTC sought to obtain a better understanding of the debt buying market and the process of buying and selling debt. Second, the Commission wanted to explore the nature and extent of the relationship, if any, between the practice of debt buying and the types of information problems that the FTC has found can occur when debt collectors seek to recover and verify debts. Many stakeholders recognize the concerns that have been raised about debt buying, including consumer groups, members of Congress, federal and state regulatory and enforcement agencies, and the debt buyer industry itself. Indeed, the debt buyer industry has launched a self-

regulatory effort to address some of these concerns, and the FTC is encouraged by that effort. This study of debt buyers is the first large-scale empirical assessment of the debt buying sector of the collection industry. The FTC hopes that its findings contribute to a greater understanding of debt buying, enhance ongoing reform efforts, and prompt further study of the industry. To conduct its study, the Commission obtained information about debts and debt buying practices from nine of the largest debt buyers that collectively bought 76.1% of the debt sold in 2008, with six of these debt buyers providing the information the Commission used in most of its analysis. The FTC also considered its prior enforcement and policy work related to debt collection, as well as available research concerning debt buying. The study focused on large debt buyers because they account for most of the debt purchased; it did not address the practices of smaller debt buyers that are a frequent source of consumer protection concerns, a limitation that must be considered in evaluating the study's findings. The Commission acquired and analyzed an unprecedented amount of data from the studied debt buyers, which submitted data on more than 5,000 portfolios, containing nearly 90 million consumer accounts, purchased during the three-year study period. These accounts had a face value of \$143 billion, and the debt buyers spent nearly \$6.5 billion to acquire them. Most portfolios for which debt buyers submitted data were credit card debt, with such debt accounting for 62% of all portfolios and 71% of the total amount that the buyers spent to acquire debts. In addition to these data, the debt buyers provided copies of many purchase and sale agreements between themselves and sellers of debts. The debt buyers also submitted narrative responses to questions concerning their companies and their practices, as well as the debt buying industry. The key findings of the study are as follows:

According to the great mathematician Paul Erdős, God maintains perfect mathematical proofs in *The Book*. This book presents the authors' candidates for such "perfect proofs," those which contain brilliant ideas, clever connections, and wonderful observations, bringing new insight and surprising perspectives to problems from number theory, geometry, analysis, combinatorics, and graph theory. As a result, this book will be fun reading for anyone with an interest in mathematics.

The history of Computer Science is a picture of dramatic changes. European Scientists discovered many basic methods needed for computing. American companies saw the commercial potential. Asian factories produce first class products like mobile devices. Chinese supercomputing is one of the leaders in the race to exascale computing power. Freedom of information, Open Data and Open Government are impossible without open Internet and net neutrality. Privacy and security issues become important human rights while all of our avatars collect myriads of data and know more about us than we know ourselves. Cloud Computing is the key for commercial organization of computing in the future. Everyone needs orientation in this fast changing world. A look into the history of computer science provides help to understand ICT technology of today.

Just how resilient are our urban societies to social, energy, environmental and/or financial shocks, and how does this vary among cities and nations? Can our cities be made more sustainable, and can environmental, economic and social collapse be staved off through changes in urban form and travel behaviour? How might rising indebtedness and the recent series of financial crises be related to automobile dependence and patterns of urban automobile use? To what extent does the system and economy of automobility factor in the production of urban socio-spatial inequalities, and how might these inequalities in mobility be understood and measured? What can we learn from the politics of mobility and social movements within cities? What is the role of automobility, and auto-dependence, in differentiating groups, both within cities and rural areas, and among transnational migrants moving across international borders? These are just some of the questions this book addresses. This volume provides a holistic and reflexive account of the role played by automobility in producing, reproducing, and differentiating social, economic and political life in the contemporary city, as well as the role played by the city in producing and reproducing auto-mobile inequalities. The first section, titled *Driving Vulnerability*, deals with issues of global importance related to economic, social, financial, and environmental sustainability and resilience, and socialization. The second section, *Driving Inequality*, is concerned with understanding the role played by automobility in producing urban socio-spatial inequalities, including those rooted in accessibility to work, migration status and ethnic concentration, and new measures of mobility-based inequality derived from the concept of effective speed. The third section, titled, *Driving Politics*, explores the politics of mobility in particular places, with an eye to demonstrating both the relevance of the politics of mobility for influencing and reinforcing actually existing neoliberalisms, and the kinds of politics that might allow for reform or restructuring of the auto-mobile city into one that is more socially, politically and environmentally just. In the conclusion to the book *Walks* draws on the findings of the other chapters to comment on the relationship between automobility, neoliberalism and citizenship, and to lay out strategies for dealing with the urban car system.

Physical inactivity is a key determinant of health across the lifespan. A lack of activity increases the risk of heart disease, colon and breast cancer, diabetes mellitus, hypertension, osteoporosis, anxiety and depression and others diseases. Emerging literature has suggested that in terms of mortality, the global population health burden of physical inactivity approaches that of cigarette smoking. The prevalence and substantial disease risk associated with physical inactivity has been described as a pandemic. The prevalence, health impact, and evidence of changeability all have resulted in calls for action to increase physical activity across the lifespan. In response to the need to find ways to make physical activity a health priority for youth, the Institute of Medicine's Committee on Physical Activity and Physical Education in the School Environment was formed. Its purpose was to review the current status of physical activity and physical education in the school environment, including before, during, and after school, and examine the influences of physical activity and physical education on the short and long term physical, cognitive and brain, and psychosocial health and development of children and adolescents. *Educating the Student Body* makes recommendations about approaches for strengthening and improving programs and policies for physical activity and physical education in the school environment. This report lays out a set of guiding principles to guide its work on these tasks. These included: recognizing the benefits of instilling life-long physical activity habits in children; the value of using systems thinking in improving physical activity and physical education in the school environment; the recognition of current disparities in opportunities and the need to achieve equity in physical activity and physical education; the importance of considering all types of school environments; the need to take into consideration the diversity of students as recommendations are developed. This report will be of interest to local and national policymakers, school officials, teachers, and the education community, researchers, professional organizations, and parents interested in physical activity, physical education, and health for school-aged children and adolescents.

DNA repair is a rapidly advancing field in biology and these systems represent a major defense mechanism against environmental and intracellular damaging agents such as sunlight, ionizing radiation, and reactive oxygen species. With contributions from eminent researchers, this book explores the basics and current trends in this critical field. Topics include carcinogenesis as a predictive and/or prognostic biomarker for cancer therapy, nucleotide excision repair, and tumor genetics and personalized medicine. The contributions provide essential information to scientists, pharmaceutical investigators, and clinicians interested in cancer therapy.

This book provides an introduction to the mathematical and algorithmic foundations of data science, including machine learning, high-dimensional geometry, and analysis of large networks. Topics include the counterintuitive nature of data in high dimensions, important linear algebraic techniques such as singular value decomposition, the theory of random walks and Markov chains, the fundamentals of and important algorithms for machine learning, algorithms and analysis for clustering, probabilistic models for large networks, representation learning including topic modelling and non-negative matrix

factorization, wavelets and compressed sensing. Important probabilistic techniques are developed including the law of large numbers, tail inequalities, analysis of random projections, generalization guarantees in machine learning, and moment methods for analysis of phase transitions in large random graphs. Additionally, important structural and complexity measures are discussed such as matrix norms and VC-dimension. This book is suitable for both undergraduate and graduate courses in the design and analysis of algorithms for data.

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