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[Form for 2013: Employer's Annual Federal Unemployment ...](#)

Form 940, Employer's Annual Federal Unemployment (FUTA) Tax Return, is a form employers file with the IRS to report their yearly FUTA tax liability. You must file a 940 tax form if either of the following is true: You paid wages of at least \$1,500 to any employee during the standard calendar year.

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Form 940 for 2013 Employers must use Form 940 to report annual Federal Unemployment Tax Act (FUTA) tax. Together with state unemployment tax systems, the FUTA tax provides funds for paying unemployment compensation to workers who have lost their jobs. Most employers pay both a federal and a state unemployment tax.

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Form . 941 (Rev. 1-2013) 950213. Name (not your trade name) Employer identification number (EIN) Part 2: Tell us about your deposit schedule and tax liability for this quarter. If you are unsure about whether you are a monthly schedule depositor or a semiweekly schedule depositor, see Pub. 15

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Who Must File Form 940? You are subject to FUTA tax on the wages you pay employees who are not household or agricultural employees and must file Form 940, Employer's Annual Federal Unemployment (FUTA) Tax Return, for 2013 if: You paid wages of \$1,500 or more to employees in any calendar quarter during 2012 or 2013, or

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It's more important than ever to be in compliance with payroll laws and regulations! How do you stay in compliance and avoid penalties? The APA Basic Guide to Payroll is written to make understanding the laws and regulations as easy as possible. And this single-volume guide is filled with tools to help you apply the law and make proper calculations -with ease! Among the many, handy features, you'll find: How to complete the W-2 Multistate surveys that give you at-a-glance answers to questions regarding key payroll requirements Our Fingertip Guide that enables you to find payroll taxability and wage-hour ramifications of benefits immediately Clear checklists that help you make precise determinations quickly and confidently And much more The APA Basic Guide to Payroll, 2013 Edition has been updated to include: Guidance on how to withhold the additional Medicare tax Enhanced information about reporting the cost of employer-sponsored healthcare coverage The FUTA credit reduction states and their additional percentages for 2012 Line-by-line

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A Brookings Institution Press and the National University of Singapore Press publication This is the story of the Singapore healthcare system: how it works, how it is financed, its history, where it is going, and what lessons it may hold for national health systems around the world. Singapore ranks sixth in the world in healthcare outcomes, yet spends proportionally less on healthcare than any other high-income country. This is the first book to set out a comprehensive system-level description of healthcare in Singapore, with a view to understanding what can be learned from its unique system design and development path. The lessons from Singapore will be of interest to those currently planning the future of healthcare in emerging economies, as well as those engaged in the urgent debates on healthcare in the wealthier countries faced with serious long-term challenges in healthcare financing. Policymakers, legislators, public health officials responsible for healthcare systems planning, finance and operations, as well as those working on healthcare issues in universities and think tanks should understand how the Singapore system works to achieve affordable excellence.

A health-care provider is likely to be the first professional contact for survivors of intimate partner violence or sexual assault. Evidence suggests that women who have been subjected to violence seek health care more often than non-abused women, even if they do not disclose the associated violence. They also identify health-care providers as the professionals they would most trust with disclosure of abuse. These guidelines are an unprecedented effort to equip health-care providers with evidence-based guidance as to how to respond to intimate partner violence and sexual violence against women. They also provide advice for policy makers, encouraging better coordination and funding of services, and greater attention to responding to sexual violence and partner violence within training programmes for health care providers. The guidelines are based on systematic reviews of the evidence, and cover: 1. identification and clinical care for intimate partner violence 2. clinical care for sexual assault 3. training relating to intimate partner violence and sexual assault against women 4. policy and programmatic approaches to delivering services 5. mandatory reporting of

intimate partner violence. The guidelines aim to raise awareness of violence against women among health-care providers and policy-makers, so that they better understand the need for an appropriate health-sector response. They provide standards that can form the basis for national guidelines, and for integrating these issues into health-care provider education.

"This resource book discusses the economic arguments that could (and could not) be put forth to support the case for investing in the social determinants of health on average and in the reduction in socially determined health inequalities. It provides an overview and introduction into how economists would approach the assessment of the economic motivation to invest in the social determinants of health and socially determined health inequities, including what the major challenges are in this assessment. It illustrates the extent to which an economic argument can be made in favour of investment in 3 major social determinants of health areas: education, social protection, and urban development and infrastructure. It describes whether education policy, social protection, and urban development, housing and transport policy can act as health policy"--

Does oil wealth lead to political poverty? It often looks that way, but *Carbon Democracy* tells a more complex story. In this magisterial study, Timothy Mitchell rethinks the history of energy, bringing into his grasp as he does so environmental politics, the struggle for democracy, and the place of the Middle East in the modern world. With the rise of coal power, the producers who oversaw its production acquired the ability to shut down energy systems, a threat they used to build the first mass democracies. Oil offered the West an alternative, and with it came a new form of politics. Oil created a denatured political life whose central object – the economy – appeared capable of infinite growth. What followed was a Western democracy dependent on an undemocratic Middle East. We now live with the consequences: an impoverished political practice, incapable of addressing the crises that threaten to end the age of carbon democracy – namely, the disappearance of cheap energy and the carbon-fueled collapse of the ecological order.

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:

The Antinomies of Realism is a history of the nineteenth-century realist novel and its legacy told without a glimmer of nostalgia for artistic achievements that the movement of history makes it impossible to recreate. The works of Zola, Tolstoy, P é rez Gald ó s, and George Eliot are in the most profound sense inimitable, yet continue to dominate the novel form to this day. Novels to emerge since struggle to reconcile the social conditions of their own creation with the history of this mode of writing: the so-called modernist novel is one attempted solution to this conflict, as is the ever-more impoverished variety of commercial narratives – what today 's book reviewers dub “ serious novels, ” which are an attempt at the impossible endeavor to roll back the past. Fredric Jameson examines the most influential theories of artistic and literary realism, approaching the subject himself in terms of the social and historical preconditions for realism 's emergence. The realist novel combined an attention to the body and its states of feeling with a focus on the quest for individual realization within the confines of history. In contemporary writing, other forms of representation – for which the term “ postmodern ” is too glib – have become visible: for example, in the historical fiction of Hilary Mantel or the stylistic plurality of David Mitchell 's novels. Contemporary fiction is shown to be conducting startling experiments in the representation of new realities of a global social totality, modern technological warfare, and historical developments that, although they saturate every corner of our lives, only become apparent on rare occasions and by way of the strangest formal and artistic devices. In a coda, Jameson explains how “ realistic ” narratives survived the end of classical realism. In effect, he provides an argument for the serious study of popular fiction and mass culture that transcends lazy journalism and the easy platitudes of recent cultural studies.

Around the world, intensifying development and human demands for fresh water are placing unsustainable pressures on finite resources. Countries are waging war over transboundary rivers, and rural and urban communities are increasingly divided as irrigation demands compete with domestic desires. Marginal groups are losing access to water as powerful elites protect their own interests, and entire ecosystems are being severely degraded. These problems are particularly evident in Australia, with its industrialised economy and arid climate. Yet there have been relatively few attempts to examine the social and cultural complexities that underlie people's engagements with water. Based on long-term ethnographic fieldwork in two major Australian river catchments (the Mitchell River in Cape York, and the Brisbane River in southeast Queensland), this book examines their major water using and managing groups: indigenous communities, farmers, industries, recreational and domestic water users, and environmental organisations. It explores the issues that shape their different beliefs, values and practices in relation to water, and considers the specifically cultural or sub-cultural meanings that they encode in their material surroundings. Through an analysis of each group's diverse efforts to 'garden the world', it provides insights into the complexities of human-environmental relationships.

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