
Corporate Credit Analysis

Commercial Loan Analysis

Credit Analysis of Financial Institutions

The Analysis of Credit

A Pragmatist's Guide to Leveraged Finance

Corporate Credit Analysis

The Bank Credit Analysis Handbook

Corporate Credit Analysis: a Diagnostic Approach to Evaluating Credit Worthiness

Corporate Financial Reporting and Analysis

The Practice of Lending

An Analytical Approach to Investments, Finance and Credit (First Edition)

Cash Flow Forecasting

Advanced Credit Analysis

Third International Conference on Credit Analysis and Risk Management

Credit Analysis

Advanced Credit Risk Analysis and Management

Credit Analysis and Lending Management

Opening Credit

A Cross-Industry Analysis of Financial Ratios

Managing Credit Risk

Corporate Credit Analysis

Fundamentals of Credit and Credit Analysis

Standard & Poor's Fundamentals of Corporate Credit Analysis

Bond Credit Analysis

Strategic Corporate Finance

Advanced Credit Risk Analysis

Corporate Credit Analysis

Standard and Poor's Fundamentals of Corporate Credit Analysis
Credit Analysis
Analyzing Financial Statements
Credit Risk Management
A Pragmatist's Guide to Leveraged Finance
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First International Conference on Credit Analysis and Risk Management
Retail Credit Risk Management
Credit Analysis
The Handbook of Fixed Income Securities, Chapter 32 - Credit Analysis for Corporate Bonds
Distressed Debt Analysis

*Corporate Credit
Analysis*

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CURTIS LEWIS

Commercial Loan Analysis John Wiley & Sons

Credit is essential in the modern world and creates wealth, provided it is used wisely. The Global Credit Crisis during 2008/2009 has shown that sound understanding of underlying credit risk is crucial. If credit freezes, almost every activity in the economy is affected. The best way to utilize credit and get results is to

understand credit risk. *Advanced Credit Risk Analysis and Management* helps the reader to understand the various nuances of credit risk. It discusses various techniques to measure, analyze and manage credit risk for both lenders and borrowers. The book begins by defining what credit is and its advantages and disadvantages, the causes of credit risk, a brief historical overview of credit risk analysis and the strategic importance of credit risk in institutions that rely on claims or debtors. The book then details various techniques to study the entity

level credit risks, including portfolio level credit risks. Authored by a credit expert with two decades of experience in corporate finance and corporate credit risk, the book discusses the macroeconomic, industry and financial analysis for the study of credit risk. It covers credit risk grading and explains concepts including PD, EAD and LGD. It also highlights the distinction with equity risks and touches on credit risk pricing and the importance of credit risk in Basel Accords I, II and III. The two most common credit risks, project finance credit risk and

working capital credit risk, are covered in detail with illustrations. The role of diversification and credit derivatives in credit portfolio management is considered. It also reflects on how the credit crisis develops in an economy by referring to the bubble formation. The book links with the 2008/2009 credit crisis and carries out an interesting discussion on how the credit crisis may have been avoided by following the fundamentals or principles of credit risk analysis and management. The book is essential for both lenders and borrowers. Containing case studies adapted from real life examples and exercises, this important text is practical, topical and challenging. It is useful for a wide spectrum of academics and practitioners in credit risk and anyone interested in commercial and corporate credit and related products.

Credit Analysis of Financial Institutions J. Ross Publishing

Aimed at commercial loan officers and officer trainees familiar with basic accounting principles and practices, this text details how to use advanced analytical techniques, including sensitivity analysis and operation leverage as well as

providing the practice necessary to construct and analyze long-run, multiple year forecasts of income statements and balance sheets.

The Analysis of Credit Cambridge Scholars Publishing

Credit analysis is an important factor in judging investment value. Fundamentally sound credit analysis can offer more insight into the value of an investment and lead to greater profits. This study presents a professional framework for understanding and managing a successful corporate or municipal bond analysis, while providing informative case studies from well-known private and government organizations.

A Pragmatist's Guide to Leveraged

Finance World Publication Service

Corporate Financial Reporting and Analysis: A Global Perspective/3e by David Young and Jacob Cohen is an introductory textbook on financial reporting for MBA students. This book is intended to offer the rigor and comprehensive coverage required of an MBA text, while at the same time offering an accessible and practical reference for participants in executive programs. David Young is based at INSEAD

Business School in France, and Jacob Cohen is based at MIT Sloan School of Management in the USA. This book offers a rigorous, yet accessible, treatment of contemporary financial reporting practice. Examples are drawn from a broad range of companies to illustrate key concepts. Particular emphasis is given to the latitude and flexibility granted to managers in reporting financial performance, and the steps that financial statement readers can take to identify potential trouble areas in the accounts. Topics include the analysis and interpretation of the three principal financial statements, revenue recognition, inventory accounting, receivables and bad debts, accounting for long-term assets, provisions and contingencies, income taxes, and the accounting for mergers and acquisitions. A unique feature of this book is the seamless way in which it deals with differences in U.S. GAAP and IFRS. Both regimes are covered simultaneously, i.e. when a topic is discussed, including the relevant journal entries and disclosures, the discussion applies equally to GAAP companies and to IFRS companies. It doesn't matter whether the company used in a given example is from the U.S.,

Europe, or elsewhere. Thanks to the ongoing GAAP/IFRS convergence project, the two regimes are close enough to allow for a somewhat generic approach that allows for coverage of both regimes at the same time. In this way, the examples that are covered in the book are relevant to all readers, regardless of which regime dominates in their business environment. The content of this book has been classroom tested over the past 20 years at INSEAD with the MBA class which has students from 80 different countries. *Corporate Credit Analysis* John Wiley & Sons

Captures the full range of existentialism For the quarter-century following World War II, existentialism was a pervasive current of thought worldwide, not only in philosophy, but also in literature and in much of psychological and social theory. Jean-Paul Sartre was the towering, controversial figure who gave impetus to the movement and with whom existentialism was identified. Sartre's philosophy, which evolved considerably over more than three decades, continues to generate attention today. Scholarship on all of Sartre's writings The collection

begins with contemporary articles that recapture the atmosphere in which the idea of existentialism crystallized. It presents important comparative and background studies that establish connections between Sartre and existentialist writers who preceded him, and offers some of the best scholarship on his writings, including posthumous publications. The articles also connect Sartre's philosophy with the work of his best-known French contemporaries and associates, notably Camus, de Beauvoir, and Merleau-Ponty, and with major post-existentialist intellectual currents. Interdisciplinary and balanced coverage While presenting Sartre as a philosopher, as he saw himself, this interdisciplinary collection of articles includes both comprehensive overviews of his philosophy and in-depth analyses of it, some highly sympathetic and some highly critical. Because of its interdisciplinary character and its chronological range over more than half a century, this series is an exceptionally valuable resource for scholars in the humanities and social sciences. A multidisciplinary resource This collection of outstanding articles brings

multiple perspectives to bear on existentialism and draws on a wider range of periodicals than even the largest library usually holds. Even if all the articles were available on campus, chances are that a student would have to track them down in several libraries and microfilm collections. Providing, of course, that no journals were reserved for graduate students, out for binding, or simply missing. This convenient set saves students substantial time and effort by making available all the key articles in one reliable source. Comprehensive-contemporary to classic Not only does the collection offer the best of contemporary articles, but it also includes important classics and seminal pieces. Thus a student can view in one place the historical evolution and advances in existentialist thought, as well as be informed about the latest developments. Authoritative introductions A distinguished authority in the field, the series editor has put together a balanced and well thought-out selection of the most significant works, accompanied by expert commentary. A general introduction gives important background information and outlines fundamental issues, current

scholarship, and scholarly controversies. Introductions to individual volumes put the articles in context and draw attention to germinal ideas and major shifts in the field. After reading the material, even a beginning student will have an excellent grasp of the basics of the subject. Durable and permanent Unlike journals, which cannot withstand the rigors of constant use, the hardbound books in this series have sturdy library-style bindings and are printed on acid-free paper that has a guaranteed shelf life of 300 years. Consequently, the set will still be in excellent condition when the original periodicals are long gone. An affordable research resource Even if a library has all of the journals represented in the series, this inexpensive core collection of articles in permanent form saves wear and tear on the fragile journals themselves. The series puts into the hands of undergraduates a selection of the best writings on existentialism that is convenient, comprehensive, multidisciplinary, and ideal as a starting point for research. The many articles introduce students in a use **The Bank Credit Analysis Handbook** Springer Nature

The high-yield leveraged bond and loan market is now valued at \$4+ trillion in North America, Europe, and emerging markets. What's more the market is in a period of significant growth. To successfully issue, evaluate, and invest in high-yield debt, financial professionals need credit and bond analysis skills specific to these instruments. This fully revised and updated edition of *A Pragmatist's Guide to Leveraged Finance* is a complete, practical, and expert tutorial and reference book covering all facets of modern leveraged finance analysis. Long-time professional in the field, Bob Kricheff, explains why conventional analysis techniques are inadequate for leveraged instruments, clearly defines the unique challenges sellers and buyers face, walks step-by-step through deriving essential data for pricing and decision-making, and demonstrates how to apply it. Using practical examples, sample documents, Excel worksheets, and graphs, Kricheff covers all this, and much more: yields, spreads, and total return; ratio analysis of liquidity and asset value; business trend analysis; modeling and scenarios; potential interest rate impacts;

evaluating leveraged finance covenants; how to assess equity (and why it matters); investing on news and events; early-stage credit; bankruptcy analysis and creating accurate credit snapshots. This second edition includes new sections on fallen angels, environmental, social and governance (ESG) investment considerations, interaction with portfolio managers, CLOs, new issues, and data science. *A Pragmatist's Guide to Leveraged Finance* is an indispensable resource for all investment and underwriting professionals, money managers, consultants, accountants, advisors, and lawyers working in leveraged finance. It also teaches credit analysis skills that will be valuable in analyzing a wide variety of higher-risk investments, including growth stocks. [Corporate Credit Analysis: a Diagnostic Approach to Evaluating Credit Worthiness](#) John Wiley & Sons *Credit Analysis* describes current approach to credit analysis for Rating Agencies, Regulators, Banks and Derivative Risk Managers. Book based on my experience as Chairman of the Rating Committee at JPMorgan for five years and as primary

internal and external instructor for Standard and Poor's credit analysts and clients.

Corporate Financial Reporting and Analysis
Createspace Independent Publishing Platform

An up-to-date, accurate framework for credit analysis and decision making, from the experts at Standard & Poor's "In a world of increasing financial complexity and shorter time frames in which to assess the wealth or dearth of information, this book provides an invaluable and easily accessible guide of critical building blocks of credit analysis to all credit professionals." --Apea Koranteng, Global Head, Structured Capital Markets, ABN AMRO "The authors do a fine job of combining latest credit risk management theory and techniques with real-life examples and practical application. Whether a seasoned credit expert or a new student of credit, this is a must read book . . . a critical part of anyone's risk management library." --Mark T. Williams, Boston University, Finance and Economics Department "At a time when credit risk is managed in a way more and more akin to market risk, Fundamentals of Corporate

Credit Analysis provides well-needed support, not only for credit analysts but also for practitioners, portfolio managers, CDO originators, and others who need to keep track of the creditworthiness of their fixed-income investments." --Alain Canac, Chief Risk Officer, CDC IXIS Fundamentals of Corporate Credit Analysis provides professionals with the knowledge they need to systematically determine the operating and financial strength of a specific borrower, understand credit risks inherent in a wide range of corporate debt instruments, and then rank the default risk of that borrower. Focusing on fundamental credit risk, cash flow modeling, debt structure analysis, and other important issues, and including separate chapters on country risks, industry risks, business risks, financial risks, and management, it guides the reader through every step of traditional fundamental credit analysis. In a dynamic corporate environment, credit analysts cannot rely solely on financial statistical analysis, credit prediction models, or bond and stock price movements. Instead, a corporate credit analysis must supply loan providers and investors with more information and detail

than ever before. On top of its traditional objective of assessing a firm's capacity and willingness to pay its financial obligations in a timely manner, a worthy credit analysis is now expected to assess recovery prospects of specific financial obligations should a firm become insolvent. Fundamentals of Corporate Credit Analysis provides practitioners with the knowledge and tools they need to address these changing requirements. Drawing on the unmatched global resources and capabilities of Standard & Poor's, this valuable book organizes its guidelines into three distinct components: Part I: Corporate Credit Risk helps analysts identify all the essential risks related to a particular firm, and measure the firm through both a financial forecast and benchmarking with peers Part II: Credit Risk of Debt Instruments explains the impact of debt instruments and debt structures on a firm's recovery prospects should it become insolvent Part III: Measuring Credit Risk presents a scoring system to assess the capacity and willingness of a firm to repay its debt in a timely fashion and to evaluate recovery prospects in the event of financial distress

In addition, a fourth component--Cases in Credit Analysis--examines seven real-life studies to provide examples of the book's theory and procedures in practice. Senior Standard & Poor's analysts explore diverse cases ranging from North and South America to Europe and the Pacific Rim, on topics covering mergers (AT&T-Comcast, MGM-Mirage, Kellogg-Keebler), foreign ownership in a merger (Air New Zealand-Ansett-Singapore Airlines), sovereign issues (Repsol-YPF), peer comparisons (U.S. forestry), and recovery analysis (Yell LBO). Industry "Keys to Success" are identified and analyzed in each case, along with an explanation on how to interpret performance and come to a credit decision. While it is still true that ultimate credit decisions are highly subjective in nature, methodologies and thought processes can be repeatable from case to case. Fundamentals of Corporate Credit Analysis provides analysts with the knowledge and tools they need to systematically analyze a company, identify and analyze the most important factors in determining its creditworthiness, and ensure that more "science" than "art" is used in making the final credit decision.

The Practice of Lending Wiley
Credit Analysis and Lending Management is a new Australasian text that focuses on the core lending functions of financial institutions, covering asset management, credit risk assessment and analysis, lending policy formulation and management, and the rise of new product development and marketing in the financial services sector. The value of any financial institution is measured by its ability to effectively manage and reduce its credit risk. This text details the structure of the credit organisation, including loan markets. Relevant financial statements are presented to develop students' interpretative and analytical understanding of financial statements. Features: * Developments in loan marketing and new loan products are profiled and assessed (see chapter 17.) * Problem loan management is discussed as a growing professional issue (see chapter 16). * Detailed case studies at the end of the text present a diverse set of professional scenarios that can be used for assignment, assessment and group work activities. * 'Industry insight' boxes profile current professional issues and identify

industry developments. * 'A day in the life of...' boxes highlight the diversity of professional roles in the banking industry.

An Analytical Approach to Investments, Finance and Credit (First Edition) Routledge

This second edition builds on the success of the first edition - the first book to look at how credit analysis of each major type of financial institution is best approached in an environment of integration, consolidation and globalisation within the financial services industry.

Cash Flow Forecasting Praeger

Held at Oakland University, School of Business Administration, Department of Accounting and Finance. This book provides a summary of state-of-the-art methods and research in the analysis of credit. As such, it offers very useful insights into this vital area of finance, which has too often been under-researched and little-taught in academia. Including an overview of processes that are utilized for estimating the probability of default and the loss given default for a wide array of debts, the book will also be useful in evaluating individual loans and bonds, as well as managing entire

portfolios of such assets. Each chapter is written by authors who presented and discussed their contemporary research and knowledge at the Third International Conference on Credit Analysis and Risk Management, held on August 21–22, 2014 at the Department of Accounting and Finance, School of Business administration, Oakland University. This collection of writings by these experts in the field is uniquely designed to enhance the understanding of credit analysis in a fashion that permits a broad perspective on the science and art of credit analysis. *Advanced Credit Analysis* Academic Press Corporate Financial Reporting Analysis combines comprehensive coverage and a rigorous approach to modern financial reporting with a readable and accessible style. Merging traditional principles of corporate finance and accepted reporting practices with current models enable the reader to develop essential interpretation and analysis skills, while the emphasis on real-world practicality and methodology provides seamless coverage of both GAAP and IFRS requirements for enhanced global relevance. Two decades of classroom testing among INSEAD MBA

students has honed this text to provide the clearest, most comprehensive model for financial statement interpretation and analysis; a concise, logically organized pedagogical framework includes problems, discussion questions, and real-world case studies that illustrate applications and current practices, and in-depth examination of key topics clarifies complex concepts and builds professional intuition. With insightful coverage of revenue recognition, inventory accounting, receivables, long-term assets, M&A, income taxes, and other principle topics, this book provides both education and ongoing reference for MBA students. *Third International Conference on Credit Analysis and Risk Management* John Wiley & Sons *Advanced Credit Analysis* presents the latest and most advanced modelling techniques in the theory and practice of credit risk pricing and management. The book stresses the logic of theoretical models from the structural and the reduced-form kind, their applications and extensions. It shows the mathematical models that help determine optimal collateralisation and marking-to-market

policies. It looks at modern credit risk management tools and the current structuring techniques available with credit derivatives.

Credit Analysis McGraw Hill Professional The first full analysis of the latest advances in managing credit risk. "Against a backdrop of radical industry evolution, the authors of *Managing Credit Risk: The Next Great Financial Challenge* provide a concise and practical overview of these dramatic market and technical developments in a book which is destined to become a standard reference in the field." -Thomas C. Wilson, Partner, McKinsey & Company, Inc. "Managing Credit Risk is an outstanding intellectual achievement. The authors have provided investors a comprehensive view of the state of credit analysis at the end of the millennium." -Martin S. Fridson, Financial Analysts Journal. "This book provides a comprehensive review of credit risk management that should be compulsory reading for not only those who are responsible for such risk but also for financial analysts and investors. An important addition to a significant but neglected subject." -B.J. Ranson, Senior

Vice-President, Portfolio Management, Bank of Montreal. The phenomenal growth of the credit markets has spawned a powerful array of new instruments for managing credit risk, but until now there has been no single source of information and commentary on them. In *Managing Credit Risk*, three highly regarded professionals in the field have-for the first time-gathered state-of-the-art information on the tools, techniques, and vehicles available today for managing credit risk. Throughout the book they emphasize the actual practice of managing credit risk, and draw on the experience of leading experts who have successfully implemented credit risk solutions. Starting with a lucid analysis of recent sweeping changes in the U.S. and global financial markets, this comprehensive resource documents the credit explosion and its remarkable opportunities-as well as its potentially devastating dangers. Analyzing the problems that have occurred during its growth period-S&L failures, business failures, bond and loan defaults, derivatives debacles-and the solutions that have enabled the credit market to continue expanding, *Managing Credit Risk*

examines the major players and institutional settings for credit risk, including banks, insurance companies, pension funds, exchanges, clearinghouses, and rating agencies. By carefully delineating the different perspectives of each of these groups with respect to credit risk, this unique resource offers a comprehensive guide to the rapidly changing marketplace for credit products. *Managing Credit Risk* describes all the major credit risk management tools with regard to their strengths and weaknesses, their fitness to specific financial situations, and their effectiveness. The instruments covered in each of these detailed sections include: credit risk models based on accounting data and market values; models based on stock price; consumer finance models; models for small business; models for real estate, emerging market corporations, and financial institutions; country risk models; and more. There is an important analysis of default results on corporate bonds and loans, and credit rating migration. In all cases, the authors emphasize that success will go to those firms that employ the right tools and create the right kind of risk culture within

their organizations. A strong concluding chapter integrates emerging trends in the financial markets with the new methods in the context of the overall credit environment. Concise, authoritative, and lucidly written, *Managing Credit Risk* is essential reading for bankers, regulators, and financial market professionals who face the great new challenges-and promising rewards-of credit risk management.

Advanced Credit Risk Analysis and Management BoD - Books on Demand Providing theoretical and practical insight, this book presents a conceptual, but not overly technical, outline of the financial and bankruptcy law context in which restructurings take place. The author uses numerous real- world examples to demonstrate concepts and critical issues. Readers will understand the chess-like, multi- move strategies necessary to achieve financially advantageous results. *Credit Analysis and Lending Management* Euromoney Publications

A comprehensive, self-contained guide to credit analysis, with applications for companies of relatively large size in any country. Practical and easy-to-read with

case studies. Describes how to make term loans and the analysis to use on cashflow projections, discusses 'comfort' letters, and introduces the concept of 'economic Darwinism' to the business world. Includes spread sheets and glossary of financial terms.

Opening Credit Global Professional Publishi

- ◆ Worked examples illustrating key points
- ◆ Explanation of complex or obscure terms
- ◆ Full glossary of terms

The titles in this series, all previously published by BPP Training, are now available in entirely updated and reformatted editions. Each offers an international perspective on a particular aspect of risk management. Topics included in this title in the Credit Risk Management series include Establishing overall corporate goals for credit worthiness; Implementing credit analysis systems; Outsourcing to enhance credit analysis techniques; Case studies in applied credit analysis; Exercises and sample credit analysis programs. Intended for: risk managers, financial officers, fund managers, investment advisers, accountants, and students of business and finance.

A Cross-Industry Analysis of Financial

Ratios FT Press

Budgets are like road maps -- they provide a direction for a corporates financial management. Balance sheets and statements of revenues also provide insights into how well a company is following that direction. But cash flow and cash flow forecasts are what guide the day-to-day itinerary for an organization. Budgets and cash flow are dynamic -- adjustments and changes can and should occur. If you understand what you are looking at, you can use cash flow to create better budgets and thus more accurate cash flow forecasting. Cash Flow Forecasting outlines the techniques required to undertake a detailed analysis of the cash flow dynamics of the business from both a historical and forward looking perspective. Cash Flow Forecasting explains how to: * Determine appropriate cash flow figures from pro forma financial statements * Interpret detailed cash flow forecasts and understand the difference between profit and cash flow * Conserve or generate cash in the short term * Evaluate different methods of project evaluation * Recognize the limitations of accounting information in valuing

companies *Inspired by basic entry level training courses that have been developed by major international banks worldwide * Will enable students and those already in the finance profession to gain an understanding of the basic information and principles of cash flow forecasting * Includes questions with answers, study topics, practical "real world" examples and extensive bibliography

Managing Credit Risk McGraw Hill Professional

Credit Risk Management will enable general bankers, staff, and credit analyst trainees to understand the basic information and principles underlying credit risk evaluation, and to use those underlying principles to undertake an analysis of non financial and financial risks when preparing a credit proposal. Since the best loans are the ones that do not present problems during the repayment phase, the authors also focus on elements relating to the proactive management of those loans during their inception. This book introduces: *Credit analysis, approval and management processes *Concepts of financial and non-financial risk *Financial statement analysis, including the use of

ratio analysis *Cash flow analysis and forecasting *Security enhancement & management procedures designed to legally & financially manage credit risk *Inspired by the basic entry level training courses that have been developed by major international banks worldwide. *Will enable students and those already in the finance profession to gain an understanding of the basic information and principles of credit risk *Questions with answers, study topics, practical "real world" examples and text with an extensive bibliography
[Corporate Credit Analysis Elsevier](#)
 Whether used as predictors or indicators of stock prices, financial risk, merger candidates, or bond yields, financial ratios have been, and continue to be, a popular tool for analyzing a firm and its performance. Practitioners and academics

who employ financial ratios often compare and contrast across several industries, but such evaluations assume that the ratios of one industry measure the same underlying concepts as the ratios of another. This book provides evidence on the comparability of financial ratios across several industries, assessing the similarity or dissimilarity of ratios among industry taxonomies, or groups of ratios. Extending previous studies that focused primarily on manufacturing firms, this work surveys a wide variety of both manufacturing and retail corporations, and determines the classification patterns of their respective financial ratios. The taxonomies of thirty two ratios, in seven representative industries, are examined for the ten-year period from 1978 through 1987. Two introductory chapters detail the nature of the research, the data utilized, variables employed, and statistical methodologies,

as well as providing a brief summary of the results. A third chapter furnishes results for the entire economy by factors of return, cash flow, cash position, inventory, sales, liquidity, and debt; while seven separate chapters describe the study's conclusions for each of the primary industries: automobile and aerospace; chemical, rubber, and oil; electronics; food; retail; steel; and textile. The work concludes with a summary of the study and its conclusions, and an examination of the limitations of this type of research and possibilities for its extension. This book will be a valuable practical resource for accounting and finance professionals, as well as an important reference for courses in finance, accounting, and management. Public, academic, and business libraries will also find it a useful addition to their collections.

Best Sellers - Books :

- [A Court Of Thorns And Roses \(a Court Of Thorns And Roses, 1\)](#)
- [November 9: A Novel By Colleen Hoover](#)
- [America's Cultural Revolution: How The Radical Left Conquered Everything By Christopher F. Rufo](#)
- [Saved: A War Reporter's Mission To Make It Home](#)
- [A Letter From Your Teacher: On The First Day Of School](#)

- [The Courage To Be Free: Florida's Blueprint For America's Revival](#)
- [Little Blue Truck's Valentine](#)
- [Our Class Is A Family \(our Class Is A Family & Our School Is A Family\) By Shannon Olsen](#)
- [The Covenant Of Water \(oprah's Book Club\) By Abraham Verghese](#)
- [Stone Maidens By Lloyd Devereux Richards](#)