

Chapter 1 : Religious Services

A financial institution is an establishment that conducts financial transactions such as investments, loans and deposits. Almost everyone deals with financial institutions on a regular basis.

What is the difference between a jail and prison? Jails and prisons serve distinct roles in the criminal justice system. Depending on location or jurisdiction, jails and adult local detention facilities are generally operated by cities or counties. Prisons are statewide or nationwide and house inmates from multiple jurisdictions. Inmates in prison are often serving lengthy sentences for more serious crimes generally felonies. While the identification of inmate needs, challenges and affiliations are important in jails, these activities are even more crucial in prisons because of the large environment and the complex social interactions among the inmate population and between inmates and staff. Both types of correctional facilities are vital to the operation of the criminal justice system, but each presents unique challenges for those working in the corrections field. Is a college degree more common than not for those seeking employment in prisons and institutions? Though a college degree is not required, it is becoming more common for those seeking a career in a prison or institution to hold a college degree or at least have some collegiate experience. For example, especially in the medical and administrative fields, a college degree will help one manage the challenges of being responsible for the wellbeing of inmates and staff within a large, complex environment. What are the basic job requirements for careers in the field of corrections? All agencies require potential candidates to be drug free, have obtained a high school diploma or GED, or have a college education or full-time work experience. Military experience is often highly valued in corrections employment. Most state institutions require a potential applicant to be: What is the estimated annual income for a correctional officer? However, national data is available that gives a picture of the average of the annual income for correctional officers. Annual income for Federal employees is generally higher than those of state and local agencies. Federal salaries were slightly higher in areas where prevailing local pay levels were higher. Is training required to work in a prison or institution? For other positions, training is related to specific tasks or challenges generally related to management, operations and efficient and effective provision of services. What type of advancement is available within a prison or institution for a correctional officer? For correctional officers, the opportunities for advancement and specialization are plentiful. In order for a correctional officer to advance to the rank of sergeant, lieutenant or captain, most jurisdictions require the passage of specific tests related to policy, procedure, safety, and security. Some promotion is based on selection by the warden and leadership staff. Pay upgrades accompany promotion in the ranks, as does an increase in responsibility. What is the difference between working at a State versus Federal correctional facility? State employees monitor inmates from within the state, while Federal employees supervise inmates from across the United States. Similarly, those working for a state department of corrections will most likely live and work in that state, but those who work for the Federal Bureau of Prisons BOP are subject to work anywhere in the United States. The BOP employees may receive higher compensation than many state employees, but also have higher employment requirements. BOP employees must comply with federal law and generally deal with inmates who have been convicted of more serious crimes. In both types of facilities, correctional staff can deal with all security levels of inmates – minimum, medium, and maximum. While some believe that women are traditionally only nurses or administrators, women are capable and effective in every aspect of correctional employment. Women hold positions in all areas from correctional officers, security, and food service to healthcare and administrators and bring unique opportunities, experiences, and perspectives to daily operations. Even with the perception that correctional employment is traditionally a male role, more and more women are joining the ranks of correctional professionals and are performing superbly. It is fast-paced and presents new and different problems to overcome each day. Many agencies and facilities work hard to ensure that their employees are exposed to different aspects of prison operation and that each employee has a wide range of experiences. By working together and making personal connections with inmates, correctional employees work to keep one another safe. There are risks in working with the inmate population, but many corrections staff believe the work is

worth the risks and benefits society and their community.

Chapter 2 : Department of Corrections and Rehabilitation - Adult Operations

Links to Information on Fiscal Service Systems for Government Agencies and Financial Institutions Publications & Guidance Federal Account Symbols and Titles (FAST Book).

Almost everyone deals with financial institutions on a regular basis. Everything from depositing money to taking out loans and exchanging currencies must be done through financial institutions. Here is an overview of some of the major categories of financial institutions and their roles in the financial system.

Commercial Banks Commercial banks accept deposits and provide security and convenience to their customers. Part of the original purpose of banks was to offer customers safe keeping for their money. By keeping physical cash at home or in a wallet, there are risks of loss due to theft and accidents, not to mention the loss of possible income from interest. With banks, consumers no longer need to keep large amounts of currency on hand; transactions can be handled with checks, debit cards or credit cards, instead. Commercial banks also make loans that individuals and businesses use to buy goods or expand business operations, which in turn leads to more deposited funds that make their way to banks. If banks can lend money at a higher interest rate than they have to pay for funds and operating costs, they make money. Banks also serve often under-appreciated roles as payment agents within a country and between nations. Not only do banks issue debit cards that allow account holders to pay for goods with the swipe of a card, they can also arrange wire transfers with other institutions. As payment agents, banks make commercial transactions much more convenient; it is not necessary to carry around large amounts of physical currency when merchants will accept the checks, debit cards or credit cards that banks provide.

Investment Banks The stock market crash of and ensuing Great Depression caused the United States government to increase financial market regulation. The Glass-Steagall Act of resulted in the separation of investment banking from commercial banking. While investment banks may be called "banks," their operations are far different than deposit-gathering commercial banks. An investment bank is a financial intermediary that performs a variety of services for businesses and some governments. These services include underwriting debt and equity offerings, acting as an intermediary between an issuer of securities and the investing public, making markets , facilitating mergers and other corporate reorganizations, and acting as a broker for institutional clients. They may also provide research and financial advisory services to companies. As a general rule, investment banks focus on initial public offerings IPOs and large public and private share offerings. Traditionally, investment banks do not deal with the general public. However, some of the big names in investment banking, such as JP Morgan Chase, Bank of America and Citigroup, also operate commercial banks. Generally speaking, investment banks are subject to less regulation than commercial banks. Treasury, there are typically fewer restrictions when it comes to maintaining capital ratios or introducing new products.

Insurance helps individuals and companies manage risk and preserve wealth. By insuring a large number of people, insurance companies can operate profitably and at the same time pay for claims that may arise. Insurance companies use statistical analysis to project what their actual losses will be within a given class. They know that not all insured individuals will suffer losses at the same time or at all.

Brokerages A brokerage acts as an intermediary between buyers and sellers to facilitate securities transactions. Brokerage companies are compensated via commission after the transaction has been successfully completed. A brokerage can be either full service or discount. A full service brokerage provides investment advice, portfolio management and trade execution. In exchange for this high level of service, customers pay significant commissions on each trade. Discount brokers allow investors to perform their own investment research and make their own decisions.

Investment Companies An investment company is a corporation or a trust through which individuals invest in diversified, professionally managed portfolios of securities by pooling their funds with those of other investors. Rather than purchasing combinations of individual stocks and bonds for a portfolio, an investor can purchase securities indirectly through a package product like a mutual fund. There are three fundamental types of investment companies: All three types have the following things in common: It has the following characteristics: The management of the trust is supervised by a trustee. Unit investment trusts sell a fixed number of shares to unit holders, who receive a proportionate share of net

income from the underlying trust. The UIT security is redeemable and represents an undivided interest in a specific portfolio of securities. The portfolio is merely supervised, not managed, as it remains fixed for the life of the trust. In other words, there is no day-to-day management of the portfolio.

Face Amount Certificates A face amount certificate company issues debt certificates at a predetermined rate of interest. Certificate holders may redeem their certificates for a fixed amount on a specified date, or for a specific surrender value, before maturity. Certificates can be purchased either in periodic installments or all at once with a lump-sum payment. Face amount certificate companies are almost nonexistent today.

Management Investment Companies The most common type of investment company is the management investment company, which actively manages a portfolio of securities to achieve its investment objective. There are two types of management investment company: The primary differences between the two come down to where investors buy and sell their shares - in the primary or secondary markets - and the type of securities the investment company sells. A closed-end investment company issues shares in a one-time public offering. It does not continually offer new shares, nor does it redeem its shares like an open-end investment company. Once shares are issued, an investor may purchase them on the open market and sell them in the same way. Instead of selling at net asset value, the shares can sell at a premium or at a discount to the net asset value. Open-end investment companies, also known as mutual funds, continuously issue new shares. These shares may only be purchased from the investment company and sold back to the investment company. Mutual funds are discussed in more detail in the Variable Contracts section.

Chapter 3 : Financial institution - Wikipedia

Government agencies (that is, institutions) collect and provide a variety of economic data: Economic Statistics Briefing Room, from the official government website provides easy access to current Federal economic indicators.

A delivery of quality care to all residents; and B implementation of the policies and procedures of the institution; and 3 work at least 40 hours per week on administrative duties. Added by Acts , 75th Leg. Except as expressly provided by this chapter, a fee or penalty collected by or on behalf of the department under this chapter must be deposited to the credit of the general revenue fund and may be appropriated only to the department to administer and enforce this chapter. A the particular incident and the particular individual whose personal injury is the basis of the claim being brought in the civil action; or B a finding by the department that directly involves substantially similar conduct that occurred at the institution within a period of one year before the particular incident that is the basis of the claim being brought in the civil action; and 2 the evidence of a material violation has been affirmed by the entry of a final adjudicated and unappealable order of the department after formal appeal; and 3 the record is otherwise admissible under the Texas Rules of Evidence. Added by Acts , 78th Leg. Added by Acts , 82nd Leg. Added by Acts , 84th Leg. A person or governmental unit, acting severally or jointly with any other person or governmental unit, may not establish, conduct, or maintain an institution in this state without a license issued under this chapter. Acts , 71st Leg. The executive commissioner by rule shall determine what constitutes a satisfactory compliance history. The department may consider and evaluate the compliance history of the applicant and any other person described by Subsection d for any period during which the applicant or other person operated an institution in this state or in another state or jurisdiction. The department may also require the applicant or license holder to file information relating to the history of the financial condition of the applicant or license holder and any other person described by Subsection d with respect to an institution operated in another state or jurisdiction at any time before the date on which the application is made. Amended by Acts , 75th Leg. Acts , 80th Leg. Acts , 82nd Leg. Acts , 84th Leg. A probationary license is valid for only one year. At the end of the one-year period, a license under Subsection a shall be issued but only after: If the expiration date of a license changes as a result of this subsection, the department shall prorate the licensing fee relating to that license as appropriate. Amended by Acts , 73rd Leg. The executive commissioner by rule shall establish specific criteria for the department to designate a license holder as eligible for the list. The procedure may involve allowing a listed license holder to submit an affidavit demonstrating that the license holder continues to meet the criteria for being listed and continues to meet the requirements described by Subsection c. Any requirement relating to inspections or to an accreditation review applies only to institutions operated by the license holder at the time the application is made for the change of ownership license. Added by Acts , 77th Leg. Amended by Acts , 77th Leg. The criteria may include the occurrence of forcible entry and detainer, death, or divorce or other events that affect the ownership of the institution by the existing license holder. The department shall release funds to the previous license holder not later than the th day after the date on which the final reporting requirements are met and any resulting informal reviews or formal appeals are resolved. In adopting the rules, the executive commissioner shall consider: Nothing in this section prevents the department from acting under Section The effective date of a temporary change of ownership license issued under this section is the date requested in the application unless: During the period between the issuance of the temporary license and the inspection or survey of the nursing facility or desk review under Subsection d-1 , the department may not place a hold on vendor payments to the temporary license holder. If the nursing facility fails to pass the desk review, inspection, or survey or the applicant fails to meet the requirements of Section Any fee increases shall be reflected in reimbursement rates prospectively. Acts , 83rd Leg. The department may not issue or renew a license if a person described by Section The minimum standards may require that each licensed or certified individual complete an appropriate program of continuing education or in-service training, as determined by department rule, on a schedule determined by department rule. For each area of care that is subject to the same standard under both federal certification and state licensing requirements, an institution that is in compliance

with the federal certification standard is considered to be in compliance with the same state licensing requirement. Amended by Acts , 74th Leg. Added by Acts , 76th Leg. A person providing services to a resident of an institution shall comply with Chapter and the rules adopted under that chapter. Added by Acts , 79th Leg. The executive commissioner by rule shall give an institution that is in operation when a rule or standard is adopted under this chapter a reasonable time to comply with the rule or standard. In adopting the procedure, the executive commissioner shall set reasonable deadlines by which the department must complete review of submitted plans. The rules adopted under this section may not prevent an institution licensed under this chapter from voluntarily conforming to fire safety standards that are compatible with, equal to, or more stringent than those adopted by the executive commissioner. The department may charge a fee to recover the cost of the expedited inspection. The rules must permit the department to charge different fee amounts based on the size and type of institution. Acts , 81st Leg. Added by Acts , 81st Leg. The rules must provide for a three-year certification period. If the expiration date of a certification changes as a result of this subsection, the department shall prorate the certification fee relating to that certification as appropriate. The executive commissioner shall modify the definition as necessary to conform to changes in medical practice. The department shall update the website once a month to provide the most current compliance information regarding each institution. Those inspections must be cursory to avoid to the greatest extent feasible any disruption of the residents. An additional exit conference must be held in person and may not be held by telephone, e-mail, or facsimile transmission. The department is not required to hold more than one open meeting in a particular institution in each year. Amended by Acts , 72nd Leg. A determined whether a waiver or authorization from a federal agency is necessary under federal law, including for federal funding purposes, before the department accepts an annual accreditation review from The Joint Commission: The memorandum must provide that if all parties to the memorandum do not agree in the development, interpretation, and implementation of the memorandum, any area of dispute is to be resolved by the executive commissioner. Sections et seq. Amended by Acts , 78th Leg. The department shall provide a team to conduct surveys to validate findings of licensing surveys. The purpose of validation surveys is to assure that survey teams throughout the state survey in a fair and consistent manner. A facility subjected to a validation survey must correct deficiencies cited by the validation team but is not subject to punitive action for those deficiencies. Added by Acts , 72nd Leg. Data referred to in this section can include information compiled from documents otherwise available under Chapter , Government Code, including but not limited to individual survey reports and investigation reports. The department shall protect and maintain the confidentiality of the information. The information received by the department, any information compiled as a result of review of internal agency documents, and any reports, compilations, and analyses produced from these sources shall not be available for public inspection or disclosure, nor are these sources public records within the meaning of Chapter , Government Code. The information and any compilations, reports, or analyses produced from the information shall not be subject to discovery, subpoena, or other means of legal compulsion for release to any person or entity except as provided in this section and shall not be admissible in any civil, administrative, or criminal proceeding. This privilege shall be recognized by Rules and of the Texas Rules of Evidence. No department proceeding or record shall be subject to discovery, subpoena, or other means of legal compulsion for release to any person or entity, and shall not be admissible in any civil, administrative, or criminal proceeding. Added by Acts , 73rd Leg. An institution that establishes a drug testing policy under this subsection may adopt the model drug testing policy adopted by the executive commissioner or may use another drug testing policy. The model drug testing policy must be designed to ensure the safety of residents through appropriate drug testing and to protect the rights of employees. The model drug testing policy must:

Chapter 4 : Public service - Wikipedia

Pearson provides a variety of services to help higher education institutions overcome challenges and realize opportunities for change and growth.

Insurance company Insurance companies underwrite economic risks associated with illness, death, damage and other risks of loss. In return to collecting an insurance premium, insurance companies provide a contingent promise of economic protection in the case of loss. There are two main types of insurance companies: General insurance tends to be short-term, while life insurance is a longer-term contract, which terminates at the death of the insured. Both types of insurance, life and general, are available to all sectors of the community. Although insurance companies do not have banking licenses, in most countries insurance has a separate form of regulation specific to the insurance business and may well be covered by the same financial regulator that also covers banks. There have also been a number of instances where insurance companies and banks have merged thus creating insurance companies that do have banking licenses. Contractual savings institutions[edit] Contractual savings institutions also called institutional investors give individuals the opportunity to invest in collective investment vehicles CIV as a fiduciary rather than a principal role. Collective investment vehicles pool resources from individuals and firms into various financial instruments including equity , debt , and derivatives. The two most popular examples of contractual savings institutions are pension funds and mutual funds. The two main types of mutual funds are open-end and closed-end funds. Open-end funds generate new investments by allowing the public to purchase new shares at any time, and shareholders can liquidate their holding by selling the shares back to the open-end fund at the net asset value. Closed-end funds issue a fixed number of shares in an IPO. In this case, the shareholders capitalize on the value of their assets by selling their shares in a stock exchange. Mutual funds are usually distinguished by the nature of their investments. For example, some funds specialize in high risk, high return investments, while others focus on tax-exempt securities. There are also mutual funds specializing in speculative trading i. In return, pension funds are granted large tax breaks in order to incentivize the working population to set aside a portion of their current income for a later date after they exit the labor force retirement income. Market maker Market makers are broker-dealer institutions that quote a buy and sell price and facilitate transactions for financial assets. Such assets include equities, government and corporate debt, derivatives, and foreign currencies. After receiving an order, the market maker immediately sells from its inventory or makes a purchase to offset the loss in inventory. The differential between the buying and selling quotes, or the bid-ask offer spread , is how the market-maker makes a profit. A major contribution of the market makers is improving the liquidity of financial assets in the market. Specialized sectorial financiers[edit] They provide a limited range of financial services to a targeted sector. For example, real estate financiers channel capital to prospective homeowners, leasing companies provide financing for equipment and payday lending companies that provide short term loans to individuals that are Underbanked or have limited resources. The PSD describes which type of organisations can provide payment services in Europe credit institutions i. Organisations that are not credit institutions or EMI, can apply for an authorisation as Payment Institution in any EU country of their URL choice where they are established and then passport their payment services into other Member States across the EU. The asset liability management ALM reporting and disclosure norms have also been made applicable to them at different points of time. Depending upon their nature of activities, non-banking finance companies can be classified into the following categories, these are also known as Notified Entities:

Chapter 5 : Health Facilities

Aramark (NYSE: ARMK) is in the customer service business across food, facilities and uniforms, wherever people work, learn, recover, and play. United by a passion to serve, our , team members deliver experiences that enrich and nourish the lives of millions of people in 19 countries around the world every day.

Chapter 6 : Non-bank financial institution - Wikipedia

In , the newly created Department of Institutions and Agencies was charged with general oversight of the state's various programs relating to psychiatric care, correctional institutions, and guardianship of children.

Chapter 7 : Prisons & Institutions | Discover Corrections

Financial Institution Services specializes in providing risk management, fee income and product enhancement programs to vehicle lenders and lessors, commercial equipment lenders and mortgage lenders throughout the U.S. and Canada.

Chapter 8 : HEALTH AND SAFETY CODE CHAPTER CONVALESCENT AND NURSING FACILITIES AN

Since prisons/institutions house inmates serving longer sentences, these facilities have unique security challenges, more complex administration requirements, and often present more intense treatment and education needs for inmates nearing the end of their sentences.

Chapter 9 : New Jersey Department of State

The Michigan Department of Health and Human Services (MDHHS) - Licensing information for Child Caring Institutions.