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Answering the first question

Maria de Lourdes Hinojosa Ojeda is a Mexican-American journalist who was born on July 2, 1961. She is the host and executive producer of Latino USA a show on National Public Radio that focuses on issues affecting Latinos. She is also the founder, president, and CEO of the show's production company Futuro Media Group. Hinojosa was awarded a Pulitzer Prize in 2022.

One of the earliest Latino-focused public radio programs, Latino USA, was launched by Hinojosa in 1992. Hinojosa founded Futuro Media Group in 2010 with the goal of producing multi-platform, community-based journalism that honors and celebrates the cultural richness of the American experience. Futuro took over the production of Latino USA, which was originally produced by KUT in Austin, Texas. She has been the show's host for the entire 20-year run and has also been the executive producer since 2000. Maria Hinojosa presents America by the Numbers: Clarkston Georgia is the principal full length TV program to be created by The Futuro Media Gathering and the primary public undertakings program on PBS to be leader delivered and moored by a Latina lady.

Hinojosa previously reported on urban issues such as immigrant communities and youth violence for CNN's New York City bureau for eight years. Additionally she worked as Senior Correspondent for NOW on PBS, a PBS newsmagazine. She also hosted Visiones, a public affairs program on WNBC-TV.

For five years, Hinojosa hosted her own PBS show, Maria Hinojosa: She has also hosted La Plaza on V-me, a Spanish-language television network, where she appeared in one-on-one interviews with a variety of guests, including actors, writers, activists, and politicians. Discussions with Maria Hinojosa.

Hinojosa is the author of three books: Raising Salvador: a memoir about being a mother, Adventures Raising Myself and My Son; Crews: An assortment of interviews with New York City gang members is collected in Gang Members Talk with Maria Hinojosa. and I Was You Once: A Memoir of Love and Hate in a Torn

America recounts her experiences as an adult witnessing the US immigration crisis and growing up Mexican American on Chicago's South Side.

In addition, for Timothy Greenfield-Sanders' 2011 HBO television special *The Latino List*, she conducted interviews with a number of notable Latinos. *The Latino List/La Lista De Latinos*, co-authored by Hinojosa and inspired by the show, is a photo book with transcriptions of their interviews. *The Latino Rundown: The second volume* will air on HBO on September 24, 2012. Hinojosa began hosting the show *Latino USA* on National Public Radio in 1995 and continues to do so to this day. The Futuro Media Group is the sole producer of *Latino USA*.^[9] Hinojosa's first job as a journalist was as the host of a Latino radio show while she was a student at Barnard College, where she earned a degree in Latin American studies in 1985.

Personal life Maria Hinojosa was born in Mexico City, the daughter of Dr. Raul Efren Hinojosa Prieto and Berta Maria Ojeda Y de Teresa. She moved with her family to the Chicago neighborhood of Hyde Park in 1962 after her father was appointed to the surgical faculty at the University of Chicago. She currently lives in Harlem with her husband, the Dominican painter German Pérez, and their adult son and daughter.

In a 2021 episode of the PBS show *Finding Your Roots*, Hinojosa learned that Diego de Montemayor, a Spanish conquistador who founded the Mexican city of Monterrey, was her 11th great-grandfather on her father's side and that her mother's third great-grandparents, who lived in Cuba, were members of the Spanish nobility. Honors and awards Hinojosa has received numerous honors and awards for her work, most recently the 2012 John Chancellor Award for Excellence in Journalism. It was also discovered that her direct maternal line is indigenous Mexican. Honors and awards Other awards include the Robert F. Kennedy Journalism Award for Reporting on the Disadvantaged, the National Association of Hispanic Journalists' Radio Award, the New York Society of Professional Journalists Deadline Award, the Studs Terkel Community Media Award, the Overseas Press Club's Edward R. Murrow Award, the Sidney Hillman Prize, the Rubén Salazar Communications Award from the National Council of La Raza, which is named after Mexican American journalist Rubén Salazar, and

DePaul University in Chicago awarded her an honorary Doctor of Humane Letters in 2010. She was appointed the new Sor Juana Inés de la Cruz Chair at DePaul University in 2012.

She has won four Emmy Awards, one in 2002 for her coverage of the terrorist attacks on Sept. 11, 2001, and another in 2008 for her work on Taxing the Poor, which documented the plight of Alabama's lower class. She received a Gracie Award for Individual Achievement from the American Women in Radio and Television (AWRT) in 2009. The Huffington Post ranked Hinojosa among the top 25 Latinos in contemporary American culture.

Maria Hinojosa says: One-on-One was perceived with New Britain Emmy Grants for Remarkable Meeting System in 2008 and 2011, and Another Britain Emmy Grant for Extraordinary Host/Arbitrator in 2012. One-on-One received an Imagen Award in 2011 for improving Latinos' public image in the United States.

She was inducted into the Paley Center for Media/Museum of Television and Radio's She Made It Hall of Fame in 2007. The Pulitzer Prize Board announced in 2022 that Futuro Media and Hinojosa had won a Pulitzer Prize for audio reporting for their seven-part podcast series.

Answers to the second question:

a) *Credit card fraud* : The Association of Certified Fraud Examiners defines fraud as the unauthorized procedure of CC or information deprived of Credit card owner's data followed by the abbreviation CCF. The unique CCF stunt applications and

ways of behaving are connected with two gatherings of fakes. Give specifics about the first and second groups. In app fraud people apply for a new credit card from the bank or give it to businesses with fake or other information. A user can file multiple applications using the same set of details duplicate fraud or another user can use the same set of details . Instead behavioral fraud can be roughly broken down into four main categories fraud involving current cardholder does not exist and stolen or lost cards as well as stolen mail and fake cards. Theft of a credit card

or a lost card is the result of a stolen or lost card fraud. Mail robbery extortion when a fraudster gets

individual data from a bank via the post office before a credit

card or unique card holder. Both fake cardholders and fraudulent transactions are not described. In the past card information could be used to communicate remotely via the internet phone or mail. Second on the basis of card data, fake cards are created.

b) *Job interviews:* An interview is a conversation between a job applicant and a representative of an employer to determine whether the applicant should be hired. Interviews are one of the most common methods for selecting employees. Interviews can be completely unstructured and free-flowing, or they can be structured in which an applicant is asked a predetermined list of questions in a specific order. According to research studies structured interviews are typically more accurate predictors of which applicants will make suitable. Typically before the interview interested candidates resumes are evaluated possibly by looking at job applications or many resumes. A small number of candidates for interviews are then selected following this screening.

Events like career fairs and networking events also provide opportunities for job interviews. One of the most effective methods for evaluating potential employees is the job interview. However despite the fact that it necessitates a significant investment on the part of the employer it has been demonstrated to be notoriously unreliable in locating the ideal candidate. An interview also enables the candidate to evaluate the corporate culture as well as the requirements of the position.

When there are a lot of candidates or the job is particularly challenging or desirable multiple rounds of job interviews and/or other candidate selection methods may be used. The initial rounds which are sometimes referred to as screening interviews will typically be much shorter and less in-depth than the subsequent rounds. The telephone interview is becoming an increasingly popular method for the initial interview. This helps keep costs low for both parties and it's especially common when candidates don't live near the employer. Since 2003, video conferencing

software like Skype has been used for interviews. After all candidates have been interviewed the employer typically chooses the best candidates and begins the negotiation process for a job offer.

c) *Identity theft:* Identity theft is the illegal use of another person's personal or financial information to commit fraud such as making unauthorized purchases or transactions. There are numerous methods of identity theft and its victims typically suffer damage to their credit finances and reputation.

Theft of an individual's identity occurs when they steal your personal information and credentials in order to commit fraud.

- Identity theft can take many forms, but financial identity theft is the most prevalent.
- The industry that monitors people's credit reports, financial transactions, and use of their Social Security numbers is expanding.

d) *Gasoline:* gasoline is a mixture of volatile flammable liquid hydrocarbons derived from petroleum and used as fuel for internal-combustion engines. It is also spelled gasolene. Additionally it is utilized as an oil and fat solvent. Due to its high energy of combustion and ability to mix readily with air in a carburetor gasoline became the preferred fuel for automobiles after initially being a byproduct of the petroleum industry kerosene being the primary product.

Distillation was initially used to make gasoline by simply separating the volatile and more valuable parts of crude petroleum. Cracking is the process by which larger molecules are broken down into smaller ones in later processes intended to increase gasoline yield from crude oil. Thermal cracking, which used heat and high pressures was first used in 1913. After 1937, catalytic cracking, which used

catalysts to make chemical reactions easier and made more gasoline took its place. Polymerization which transforms gaseous olefins like propylene and butylene into gasoline-like larger molecules is another method used to increase gasoline supply and improve gasoline quality. alkylation a cycle joining an olefin and a paraffin for example isobutane isomerization the process of converting hydrocarbons with straight chains into hydrocarbons with branched chains and reforming, in which the molecular structure is rearranged with the help of heat or a catalyst.

More on petroleum refining from Britannica: Gasoline Gasoline is made up of hundreds of different hydrocarbons in a complex mixture. The majority are saturated, with four to twelve carbon atoms per molecule. Depending on altitude and season, automobile gasoline typically boils between 30 and 200 degrees Celsius 85 and 390 degrees Fahrenheit. Compared to gasoline for automobiles, the proportions of the less- and more-volatile components in aviation gasoline are smaller.

The octane number indicates a gasoline's antiknock characteristics—its resistance to knocking, which indicates that the combustion of fuel vapour in the cylinder is occurring too rapidly for efficiency. Tetraethyllead was first added in the 1930s to slow down combustion, but it was stopped in the 1980s due to the toxic lead compounds released into the combustion products. Anti-icing agents to prevent stalling caused by carburetor icing, detergents to reduce engine deposits and antioxidants oxidation inhibitors to reduce the formation of gum are all common additions to gasoline.

Gasohol which is a mixture of 90% unleaded gasoline and 10% ethanol ethyl alcohol became more popular in many countries toward the end of the 20th century as a result of the rising cost of petroleum and by extension, gasoline. Because ethanol can be made from grains potatoes, and other plant materials it burns well in gasoline engines and is a desirable alternative fuel for certain applications. See additionally oil.

e) *Substance abuse:* Substance abuse also known as drug abuse is when a person uses a drug in a way or in a quantity that is harmful to themselves or others.

A substance-related disorder it is. In the fields of public health medicine and the justice system, various definitions of drug abuse are utilized. When a person is under the influence of a drug they may engage in criminal or antisocial behavior and they may also exhibit long-term personality changes. In addition to the potential for harm to one's physical social and psychological well-being, the use of some drugs may also result in criminal penalties, though the specifics of these penalties vary widely from jurisdiction to jurisdiction. The drugs that are most frequently associated with this term are the following liquor amphetamines barbiturates benzodiazepines marijuana cocaine drugs despite the fact that there is no known hallucinogenic one of the three classifications of stimulants that has been found to have any habit-forming potential methaqualone and narcotics. Although the exact cause of substance abuse is unknown, there are two main theories either a habit learned from others or a genetic predisposition that if addiction develops manifests as a chronic debilitating disease.