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Ans to the question no – 1

Maria de Lourdes Hinojosa Ojeda (born July 2, 1961) is a Mexican-American [journalist](#). She is the [anchor](#) and executive producer of [Latino USA](#) on [National Public Radio](#), a public radio show devoted to Latino issues. She is also the founder, president and CEO of Futuro Media Group, which produces the show. In 2022, Hinojosa won a Pulitzer Prize.

In 1992, Hinojosa helped launch *Latino USA*, one of the earliest public

radio programs devoted to the Latino community. She has been the host of the show for its entire 20-year run, and since 2000 has also been executive producer.^[7]

In 2010, Hinojosa founded Futuro Media Group with the mission to produce multi-platform, community-based journalism that respects and celebrates the cultural richness of the American experience.^[7] Futuro took over the production of *Latino USA*, which was originally produced by KUT in Austin, Texas. *America by The Numbers with Maria Hinojosa: Clarkston Georgia* is the first full length television program to be produced by The Futuro Media Group and the first public affairs program on PBS to be executive produced and anchored by a Latina woman.

Previously, Hinojosa worked for CNN's New York City bureau for eight years, where she reported on urban issues including youth violence and immigrant communities; and she was Senior Correspondent for the PBS news magazine, *NOW on PBS*. She also hosted the *WNBC-TV* public affairs show, *Visiones*.

Hinojosa hosted her own show for five years on PBS, *Maria Hinojosa: One-on-One*, an interview talk show that featured one-on-one interviews with a diverse group of guests, including actors, writers, activists, and politicians.^[8] She has also appeared on *V-me*, the Spanish-language TV network, where she hosted *La Plaza: Conversaciones con María Hinojosa*.

Hinojosa has written three books: *Raising Raul: Adventures Raising Myself and My Son*, a motherhood memoir; *Crews: Gang Members Talk with Maria Hinojosa*, a collection of interviews with gang members in New York City; and *Once I Was You: A Memoir of Love and Hate in a Torn America'*, her experience growing up Mexican American on the South Side of Chicago and as an adult witness to the US immigration crisis.

In addition, she interviewed various notable Latinos(as) for [Timothy Greenfield-Sanders'](#) 2011 HBO television special *The Latino List*. The special inspired the publication of a photo book, *The Latino List/La Lista De Latinos*, co-authored by Hinojosa that includes transcriptions of their interviews. *The Latino List: Volume Two* premieres on HBO on September 24, 2012. Hinojosa began hosting the National Public Radio show *Latino USA* in 1995 and continues to host today. *Latino USA* is produced exclusively by The Futuro Media Group.^[9]

Hinojosa's first journalism experience was as host of a Latino radio show while she was a student at [Barnard College](#), where she graduated [magna cum laude](#) with a degree in Latin American studies in 1985.

Hinojosa has a [cameo](#) in 2021's *In the Heights* film, playing the part of a protest leader at a [DREAMer](#) immigration rally.^{[10][11][12]}

Personal life[[edit](#)]

Maria Hinojosa was born in [Mexico City](#), the daughter of Berta Maria Ojeda Y de Teresa and Dr. Raul Efren Hinojosa Prieto.^[1] 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](#).^[13] 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](#) series *Finding Your Roots*, Hinojosa learned that her 11th great-grandfather on her father's side was [Diego de Montemayor](#), a Spanish [conquistador](#) and the founder of the Mexican city of [Monterrey](#), and that her third great-grandparents on her mother's side, who lived in Cuba, were members of the [Spanish nobility](#). It was also found that her direct matrilineal line is [indigenous Mexican](#).^[1]

Honors and awards[[edit](#)]

Hinojosa has won numerous honors and awards for her work, most recently the 2012 [John Chancellor Award](#) for Excellence in Journalism. Other recognition includes 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 [Edward R. Murrow Award](#) from the Overseas Press Club, the [Sidney Hillman Prize](#), the [National Council of La Raza's Rubén Salazar](#) Communications Award (named for Mexican American journalist Rubén Salazar), and an [Associated Press](#) award.

In 2010, she received an honorary Doctorate of Humane Letters from [DePaul University in Chicago](#). In 2012, she was named DePaul University's new Sor Juana Inés de la Cruz Chair.

She has won four [Emmy Awards](#), including one in 2002 for coverage of the Sept. 11, 2001 terrorist attacks and another in 2008 for her work on *Taxing the Poor*, documenting the plight of the lower class in Alabama. In 2009, she was honored with an [American Women in Radio and Television](#) (AWRT) Gracie Award for Individual Achievement. Hinojosa has been named among the top 25 Latinos in Contemporary American Culture by the [Huffington Post](#).

Maria Hinojosa: One-on-One was recognized with [New England Emmy Awards](#) for Outstanding Interview Program in 2008 and 2011, and a New England Emmy Award for Outstanding Host/Moderator in 2012. In 2011, *One-on-One* received an [Imagen Award](#) for its contribution to the positive image of Latinos in the US.

In 2007, she was inducted into the "She Made It" Hall of Fame at the [Paley Center for Media](#)/Museum of Television and Radio.^[14]

In 2022, the [Pulitzer Prize](#) Board announced that Futuro Media and Hinojosa won a Pulitzer Prize in audio reporting for its seven-part podcast series.

Ans to the question 2 -

a) credit card fraud :

~~Ans: The frauds related to credit cards are of 2 types: 1. Application fraud & 2. Cardholder fraud.~~

Credit card owner's data is called add the full name and then the abbreviation CCF. The dissimilar CCF trick applications & behaviors are related to two groups of frauds. Specify the first group and the second group. When app fraud occurs, fraudsters apply for a new card from the bank or provide it to companies that use false or other information. A user can file multiple applications with a single usual of describes (named duplicate fraud), or a different user with similar describes (named identity fraud). Instead, there are practically four main types of behavioural fraud: stolen/lost cards, mail theft, fake cards, & current cardholder does not exist fraud. When a stolen / lost card fraud occurs, fraudsters steal a credit card or get lost card. Mail theft fraud when a fraudster receives personal information from a bank in the mail before a credit card or original card holder. Fake & Card Holders Fraud & credit card descriptions are not presented. In past, remote communications can be done using card details via mail, phone or internet. Second,(where is first) fake cards are created on card data" explain more here.

b) Job interviews -A **job interview** is an [interview](#) consisting of a conversation between a job applicant and a representative of an [employer](#) which is conducted to assess whether the applicant should be hired.^[1] Interviews are one of the most popularly used devices for

employee selection.^[1] Interviews vary in the extent to which the questions are structured, from a totally unstructured and free-wheeling conversation to a structured interview in which an applicant is asked a predetermined list of questions in a specified order;^[1] structured interviews are usually more accurate predictors of which applicants will make suitable employees, according to research studies.^[2]

A job interview typically precedes the hiring decision. The interview is usually preceded by the evaluation of submitted résumés from interested candidates, possibly by examining job applications or reading many resumes. Next, after this screening, a small number of candidates for interviews is selected.

Potential job interview opportunities also include networking events and career fairs. The job interview is considered one of the most useful tools for evaluating potential employees.^[3] It also demands significant resources from the employer, yet has been demonstrated to be notoriously unreliable in identifying the optimal person for the job.^[3] An interview also allows the candidate to assess the corporate culture and demands of the job.

Multiple rounds of job interviews and/or other candidate selection methods may be used where there are many candidates or the job is particularly challenging or desirable. Earlier rounds sometimes called 'screening interviews' may involve less staff from the employers and will typically be much shorter and less in-depth. An increasingly common initial interview approach is the telephone interview. This is especially common when the candidates do not live near the employer and has the advantage of keeping costs low for both sides. Since 2003, interviews have been held through video conferencing software, such as Skype.^[4] Once all candidates have been interviewed, the employer typically selects the most desirable candidate(s) and begins the negotiation of a job offer.

c) Identity theft - Identity theft is the crime of obtaining the personal or financial information of another person to use their identity to commit fraud, such as making unauthorized transactions or purchases. Identity theft is committed in many different ways and its victims are typically left with damage to their credit, finances, and reputation.

KEY TAKEAWAYS

- Identity theft occurs when someone steals your personal information and credentials to commit fraud.
- There are various forms of identity theft, but the most common is financial.
- Identity theft protection is a growing industry that keeps track of people's credit reports, financial activity, and Social Security Number use.

d) Gasoline - **gasoline**, also spelled **gasolene**, also called **gas** or **petrol**, mixture of [volatile](#), flammable liquid hydrocarbons derived from petroleum and used as fuel for internal-combustion engines. It is also used as a solvent for oils and fats. Originally a by-product of the petroleum industry (kerosene being the principal product), gasoline became the preferred automobile fuel because of its high energy of [combustion](#) and capacity to mix readily with air in a [carburetor](#).

Gasoline was at first produced by [distillation](#), simply separating the volatile, more valuable fractions of crude petroleum. Later processes, designed to raise the yield of gasoline from [crude oil](#), split large molecules into smaller ones by processes known as [cracking](#). [Thermal cracking](#), employing heat and high pressures, was introduced in 1913 but was replaced after 1937 by [catalytic cracking](#), the application of [catalysts](#) that [facilitate](#) chemical reactions producing more gasoline.

Other methods used to improve the quality of gasoline and increase its supply include [polymerization](#), converting gaseous olefins, such as propylene and butylene, into larger molecules in the gasoline range; [alkylation](#), a process combining an [olefin](#) and a [paraffin](#) such as isobutane; [isomerization](#), the conversion of straight-chain hydrocarbons to branched-chain hydrocarbons; and [reforming](#), using either heat or a [catalyst](#) to rearrange the molecular structure.

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[petroleum refining: Gasoline](#)

Gasoline is a complex mixture of hundreds of different hydrocarbons. Most are saturated and contain 4 to 12 [carbon](#) atoms per [molecule](#). Gasoline used in automobiles boils mainly between 30° and 200° C (85° and 390° F), the blend being adjusted to altitude and season. Aviation gasoline contains smaller proportions of both the less-volatile and more-volatile components than automobile gasoline.

The antiknock characteristics of a gasoline—its ability to resist [knocking](#), which indicates that the combustion of fuel vapour in the cylinder is taking place too rapidly for efficiency—is expressed in [octane number](#). The addition of [tetraethyllead](#) to retard the combustion was initiated in the 1930s but was discontinued in the 1980s because of the toxicity of the lead [compounds](#) discharged in the combustion products. Other additives to gasoline often include detergents to reduce the buildup of engine deposits, anti-icing agents to prevent stalling caused by carburetor icing, and antioxidants (oxidation inhibitors) used to reduce “gum” formation.

In the late 20th century the rising price of petroleum (and hence of gasoline) in many countries led to the increasing use of [gasohol](#), which is a mixture of 90 percent unleaded gasoline and 10 percent ethanol ([ethyl alcohol](#)). Gasohol burns well in gasoline engines and is a desirable [alternative](#) fuel for certain applications because of the

renewability of ethanol, which can be produced from grains, potatoes, and certain other plant matter. *See also* [petroleum](#).

e) Substance abuse - **Substance abuse**, also known as **drug abuse**, is the use of a drug in amounts or by methods which are harmful to the individual or others. It is a form of [substance-related disorder](#). Differing definitions of drug abuse are used in public health, medical and criminal justice contexts. In some cases, criminal or [anti-social behaviour](#) occurs when the person is under the influence of a drug, and long-term personality changes in individuals may also occur.^[4] In addition to possible physical, social, and psychological harm, the use of some drugs may also lead to criminal penalties, although these vary widely depending on the local jurisdiction.^[5]

Drugs most often associated with this term include: [alcohol](#), [amphetamines](#), [barbiturates](#), [benzodiazepines](#), [cannabis](#), [cocaine](#), [hallucinogens](#) (although there is no known [psychedelic](#), one of the three categories of [hallucinogens](#), that has been found to have any addictive potential), [methaqualone](#), and [opioids](#). The exact cause of substance abuse is not clear, but there are two predominant theories: either a [genetic predisposition](#) or a habit learned from others, which, if [addiction](#) develops, manifests itself as a [chronic debilitating disease](#).