TRUMP

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tions like the World Bank and the many multi-lateral development banks have created an environment where their own growth ends up being as important as their clients' growth."

Stewart Patrick, a senior fellow in global governance at the Council on Foreign Relations, said that Malpass appears intent on weakening a World Bank that is already rethinking its role in a world with broader greater access to capital markets but also chronic humanitarian crises.

"It certainly seems like he's the wrong guy if you wanted to strengthen the World Bank," Patrick said. "He has such a record of criticism of the World Bank. And he seems to have bought into the sovereignty mindset of the administration that global institutions are a threat."

Having Malpass at the helm of the World Bank would fit a pattern inside the Trump administration of tapping officials to lead institutions whose core missions they have publicly questioned or opposed. The Consumer Financial Protection Bureau, the Interior Department and the Environmental Protection Agency, among others, have under Trump been led by some of their sharpest former critics.

More broadly, the Trump presidency has defined much of its mission by challenging the global institutions that emerged out of World War II such as NATO and what eventually became the World Trade Organization. The president sees the rules set by these organizations as putting the United States at an economic disadvantage.

Malpass, 62, has straddled the top echelons of government and Wall Street, having worked in the Reagan and George H.W. Bush administrations and as the chief economist for the defunct bank Bear Stearns. He also unsuccessfully sought the 2010 Republican nomination for a Senate seat from New York.

Malpass' public forecasting has at times been misguided and arguably shaped by his political leanings.

In 2007, he wrote on the editorial pages of The Wall Street Journal that the "economy is sturdy and will grow solidly in coming months, and perhaps years." Over the subsequent months, the United States toppled into its worst financial crisis and recession since the Great Depression of the 1930s.

In the same editorial, Malpass dismissed the risks from subprime mortgages by saying, "Housing and debt markets are not that big a part of the U.S. economy, or of job creation." As it turned out, the reckless use of subprime mortgages was the catalyst that ignited the 2008 financial crisis.

White House press secretary Sarah Sanders declined Tuesday to confirm that Malpass was the president's pick to lead the institution.

"When the president is ready to make that announcement, he certainly will," Sanders said. "I can tell you if he chooses David, it will be a great choice. Highly respected and a strong member of the team."

Malpass would succeed Jim Yong Kim, who announced in January that he was stepping down three years before his term was to expire. The final decision on a successor to Kim will be up to the bank's board.

Politico was first to report on the nomination.

The World Bank was founded in 1944 with the task of shoring up the economies of nations devastated by World War II. The first recipient of a World Bank loan was France. The bank, whose leader is nominated by the United States and has always been a U.S. citizen, has since shifted its focus from reconstruction to development, extensively in Africa, Asia and Latin America.

Kim's unexpected departure could set up a contentious fight between the Trump administration and other countries who argue that the United States exerts too much influence over the bank, which is based in Washington.

NEW YEAR

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Pig" cupcakes for $80.

Robert Passikoff, a marketing consultant and founder of Brand Keys Inc., said there's been a "reawakening" in the last few years of the United States' world view of China. But it's also about differentiating your business and growing revenue, not necessarily inclusion.

"They're not there as social workers to create harmony among the disenfranchised people," Passikoff said. "The other side is brands are all looking for an itch, they're all looking for some way to engage customers. And if the Lunar New Year will do it, why not?"

Chinese fast-food chain Panda Express funded a New Year's-themed interactive exhibit inside a Los Angeles mall. "The House of Good Fortune: A Lunar New Year," includes different rooms showcasing customs, like a room of "flying" red envelopes and a "hall of long noodles," a customary dish that symbolizes long life.

"Crazy Rich Asians" cast member Harry Shum Jr. promoted the exhibit and brushed off those who may scoff at the company's efforts.

"I think it's good to be reminded of these traditions. It's been so important for many generations before us to try and pass that on and also experience it in a new way," Shum said.

Andrea Cherng, the Panda Restaurant Group's chief marketing officer and the daughter of Chinese-American founders Andrew and Peggy Cherng, said she knows some Asian-Americans will roll their eyes.

"Now the reality about Panda is that we were many people's first Chinese experience in the U.S.," Cherng said. "But then what a fantastic opportunity for us to be able to bridge cultures and bring to them our interpretation of what's so special about this holiday."

Christopher Tai, 37, of San Francisco, recently bought a Golden State Warriors jersey specially made for the Lunar New Year as a gift for his girlfriend's father. The design includes the Chinese character for "warrior." He said the jersey shows an effort at inclusion.

"They're recognizing an underrepresented part of their fan base," Tai said.

But he wonders if shoppers who snap up Williams Sonoma dishware will come away learning anything.

"I feel like a lot of people are attracted to these aesthetic elements like say red, dragons, dogs or shiny gold, without really knowing the significance of the colors and symbols and what the animals mean," Tai said.

"There's a part of me that's still that kid who felt my culture was very 'other.' From that standpoint, I'm happy to see it more mainstream," said Lisa Hsia, 37, of Oakland, California. "But at the same time when I see Chinese New Year shoes or whatever, I have to ask, who's putting this together and who's it for?"

Most Chinese traditionally ring in the Lunar New Year, which is assigned one of 12 animals each year off the Chinese zodiac, with a family dinner the evening before. The meals typically include a whole chicken, a whole fish, pork, noodles, spring rolls and dumplings, whose shape resembles ancient Chinese gold ingot currency.

Other customs include giving money-filled red envelopes to children or single young adults and sharing mandarin oranges, which represent good fortune. The celebrations, which are also commemorated in Vietnam and other countries with ethnic Chinese communities, can last up to two weeks.

As Asian populations in the U.S. and social media use grow, it's easier for people to be aware of the holiday and its customs.

Xi Chen, who is from China but teaches Mandarin to middle-schoolers in Hamilton, Massachusetts, incorporated dumpling-making as part of her Lunar New Year lesson.

"We don't have many Asian restaurants in town. Some students told me it was the first time in their life they've tried dumplings," Chen said.

Stella Loh, 39, of Los Altos, California, said as a kid, she often got questions like, "Didn't we already celebrate the new year?"

But now, even non-Asian co-workers have been wishing her a happy new year.

"I'd never really brought it up before," Loh said. "It's always nice to know people who aren't Chinese recognize a piece of your own culture."

DOW

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DOW SILASTIC™ 3335 Liquid Silicone Rubber

SILASTIC™ 3335 Liquid Silicone Rubber (LSR) is a groundbreaking silicone material formulated specifically to combine the performance benefits of silicone rubber with the design and processing advantages of liquid additive manufacturing 3D printing.

DOW SYL-OFF™ 7792 and SYL-OFF™ 7795 Fluorosilicone Release Coatings

To solve the pain point of ultra-low release force applications, Dow developed SYL-OFF™ 7792 Fluorosilicone Release Coating and SYL-OFF™ 7795 Fluorosilicone Release Coating for Silicone Pressure Sensitive Adhesive applications. The solution provides stable and lower release force and greater ease to peel off.

MILLENNIAL

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wages toward their student loan."

If you received notice of garnishment or are already in the thick of it, don't panic; you have options that are far less painful than a 15 percent hit to your paycheck.

STOP GARNISHMENT BEFORE IT STARTS

The ideal time to take action is when you begin struggling to make payments. At that point, your loan servicer can help you explore other repayment options , including income-based plans that cap your monthly payment.

Once your loans are in default — nearly nine months past due for most federal loans — those options are off the table until your loan is in good standing. You can rehabilitate your loans to move out of default (more on that below). You also have a brief window to consolidate your federal loans (combining them into a single loan with its own interest rate) before the Education Department, via a private collection agency, moves to garnish your wages.

The collection agency handling your federal loans will notify you by mail before it starts garnishing your wages. The notice serves as your 30-day warning. During this time, you can stop the process by negotiating payment arrangements with the agency. The key: It must receive your first payment in that 30-day window.

If you can't make a payment within that window, request a hearing to appeal the garnishment. To prevent garnishment from starting, you must request the hearing in writing within 30 days of the date on your collection notice. You can still file an appeal after garnishment starts, but the collection agency will continue to take up to 15 percent of your take-home pay while the case is reviewed, which can take two to three months .

A hearing sounds intimidating but it's no more than a long form detailing your income, debt and expenses. The goal is to stop or reduce garnishment.

"You hear the word 'hearing' and think, 'Oh my god, I need an attorney!' But it's just a basic exchange of information," says Betsy Mayotte, founder of The Institute of Student Loan Advisors.

Contact the collection agency handling your loan to talk about payment arrangements or get details on a hearing request. Not sure whom to call? Check the National Student Loan Data System to find out who is managing your loan and how to reach them.

REHABILITATE YOUR LOAN

Loan rehabilitation is a one-time "Get out of default" card. Here's how it works:

The collection agency sets a monthly payment based on your income, minus any reasonable monthly expenses. The amount could be as low as $5 a month.

You'll need to provide documentation, like copies of pay stubs and bills, and complete a detailed form to help determine the amount. Any wages garnished due to defaulted student loans will be considered among your expenses.

Make nine payments of the agreed-upon amount within 10 months and your loans move out of default. Any wage garnishment will stop. And you're once again able to choose a repayment plan that works for you, including several income-based options that could drop your monthly payment to $0.

Once out of default, take care to stay out. Make your payments each month. Recertify your income every year if you're on an income-based plan. And call your loan servicer if you run into trouble. If you default a second time, you'll have fewer options.