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SUPER BOWL IN SANTA CLARA?

South Bay will have say in trying to land 2016 game, but deal on that effort and jobs irks critics of facility

By Mike Rosenberg

The 49ers may be moving to the South Bay, but they have yet to make any moves at Santa Clara to land their Super Bowl bid. There’s been tension rising between Santa Clara to boost the NFL’s Golden anniversary (50th) game to Santa Clara — and that’s not the only issue.

“The 49ers will give Santa Clara Parks employees a retirement fund for many jobs in the new stadium.”

By Peter Delevett

The benefits for Santa Clara, along with the NFL, are two-part deal along with the 49ers. The 49ers are slated to begin playing in Santa Clara.

GLITZY INVESTMENT PITCH

Facebook gives IPO presentation the red-carpet treatment

By Peter Delevett

For an event designed to entice investors to pony up big money for a stock, Tuesday’s Facebook IPO presentation the red-carpet treatment for an event designed to entice investors to pony up big money for a stock, Tuesday’s Facebook IPO presentation the red-carpet treatment...

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Time cover brings decades-old debate to fore

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By Jessica Yadegaran

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Q&A: Interview with Paul Leonard

Policy expert pushing for lending reform

Center director forecasts hedge fund bubble burst in 2007

By Pete Carey

When Paul Leonard opened the Center for Responsible Lending in California office six years ago, the nation’s housing bubble had just peaked. The nonprofit published “Loosening Ground” — a paper detailing the mortgage industry’s practices and warning that the market was in imminent danger of collapse.

Leonard told the extent of the collapse was a surprise even to him. The report didn’t fully anticipate the scale of the storm that we were facing. Ironically, our report didn’t fully anticipate the scale of the storm that we were facing. Ironically, our report didn’t fully anticipate the scale of the storm that we were facing.

Q: When you opened the California office in 2006, did you foresee that the housing bubble would be followed by the collapse of the U.S. economy?

Leonard: Yes, I was the first person hired by the California office. I had been national parent organization in fall 2005, and at that point said it was just a matter of time before prices fell.

Q: Did you think that the collapse was inevitable?

Leonard: Yes, I did. I was predicting a widespread and dangerous meltdown in subprime home lending. I was predicting that more than 50 million Americans would lose their homes to foreclosure.

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Social network signals it may start off-site ads as it gears up for IPO

By Pete Carey

NEW YORK — Facebook is up- dating its data use policy in an attempt to give people more clarity on how the company uses information about them. As part of the changes, Face- book will start sharing people’s data in other than Facebook, targeting the pitches to interests and hobbies that users express on Facebook. The move comes as a Facebook’s expected initial public offering is near. Facebook held weekly meetings with potential investors that took place on Thursday morning.

Q: How will Facebook’s initial public offering benefit the company?

Leonard: Facebook’s IPO is expected to raise around $1 billion from investors. The offering will allow Facebook to grow its user base, and potentially acquire new companies.

Q: What are the risks associated with Facebook’s initial public offering?

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