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During the 1980-2003 period the number of banking org. in the U.S. decreased from 16,000 to 8,000, and mergers of healthy institutions were by far the most important cause of that consolidation. During that period, the share of industry assets held by the ten largest commercial banking org. rose from 22% to 46%, and the share of industry deposits held by the ten largest rose from 19% to 41%. The database employed in this study consists of the vast majority of mergers between separately owned banking org. This study covers every transaction in which the target institution or one of its banking subsid. was chartered in the U.S. and in which the acquirer and the target were, or owned, a commercial bank, savings bank, s&l assoc., or industrial bank.

This book defines identity theft, studies how it is perpetrated, outlines what is being done to combat it, and recommends specific ways to address it in a global manner.

Provides advice on choosing online banks, setting up accounts, applying for loans, and investing over the Internet, and discusses such issues as privacy and security.

Use the latest technology and techniques to craft winning proposals.

During live CPE training sessions, and through Excel articles featured in magazines such as the Journal of Accountancy and California CPA Magazine, Jeff

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Lenning, founder of Excel University, Inc., has shown thousands of CPAs and accounting professionals across the country how to use Excel more effectively. Drawing on his experience as an auditor, a financial analyst in industry, an accounting manager at a public company, and a consultant, he has demonstrated how to leverage Excel in order to improve efficiency by reducing the time it takes to complete job tasks. Written to reach those he won't have the opportunity to meet in one of his CPE sessions, Lenning's series, Excel University: Microsoft Excel Training for CPAs and Accounting Professionals, offers a comprehensive collection of the features, functions, and techniques that are of direct benefit to accountants working in industry, public practice, consulting, or not-for-profit. Concentrating on Excel for Windows, his books offer a hands-on approach to learning and include narrative, screenshots, video content, Excel practice files, and exercises that demonstrate the practical application of the items presented in each chapter. Visit <http://www.excel-university.com> to access the Excel University video library and to download the practice files. Features, functions and techniques are presented in a sequential and progressive manner, so the books are best read in order. In Volume 1, the author presents material and information that will prove useful to every accountant, regardless of the type of work they do. Blown away by the power of Excel, readers are sure to find this series relevant, enlightening, and extremely easy-to-follow. You wrote your book and sold copies to family members, friends, and colleagues. Now you want to reach readers

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around the state, across the country, or on the other side of the world. But how? With social media, you can build your platform and reach markets you never imagined possible before. In this book you will learn how to: create your Facebook fan page and initiate active engagement with your readers, use a myriad of Twitter applications to help you economize your time while expanding your tribe, optimize your LinkedIn profile with keywords, tackle Google+ with renewed confidence, build Pinterest pinboards and use them to promote your books and blog, and round out your online strategies with offline marketing techniques.

A guide for businesspeople covers such essentials as financial statements, balance sheets, liabilities, assets, and income statements.

A log is a record of the events occurring within an org's systems & networks. Many logs within an org. contain records related to computer security (CS). These CS logs are generated by many sources, incl. CS software, such as antivirus software, firewalls, & intrusion detection & prevention systems; operating systems on servers, workstations, & networking equip.; & applications. The no., vol., & variety of CS logs have increased greatly, which has created the need for CS log mgmt. -- the process for generating, transmitting, storing, analyzing, & disposing of CS data. This report assists org's. in understanding the need for sound CS log mgmt. It provides practical, real-world guidance on developing, implementing, & maintaining effective log mgmt. practices. Illus.

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This essential guide for curriculum developers, administrators, teachers, and education and economics professors, the standards were developed to provide a framework and benchmarks for the teaching of economics to our nation's children.

Explains the everyday use of banks, including how to read a bank statement, interest, loans, and how to fix credit problems.

The Financial Crisis Inquiry Report, published by the U.S. Government and the Financial Crisis Inquiry Commission in early 2011, is the official government report on the United States financial collapse and the review of major financial institutions that bankrupted and failed, or would have without help from the government. The commission and the report were implemented after Congress passed an act in 2009 to review and prevent fraudulent activity. The report details, among other things, the periods before, during, and after the crisis, what led up to it, and analyses of subprime mortgage lending, credit expansion and banking policies, the collapse of companies like Fannie Mae and Freddie Mac, and the federal bailouts of Lehman and AIG. It also discusses the aftermath of the fallout and our current state. This report should be of interest to anyone concerned about the financial situation in the U.S. and around the world. THE FINANCIAL CRISIS INQUIRY COMMISSION is an independent, bi-

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partisan, government-appointed panel of 10 people that was created to "examine the causes, domestic and global, of the current financial and economic crisis in the United States." It was established as part of the Fraud Enforcement and Recovery Act of 2009. The commission consisted of private citizens with expertise in economics and finance, banking, housing, market regulation, and consumer protection. They examined and reported on "the collapse of major financial institutions that failed or would have failed if not for exceptional assistance from the government."

News Dissector DANNY SCHECHTER is a journalist, blogger and filmmaker. He has been reporting on economic crises since the 1980's when he was with ABC News. His film *In Debt We Trust* warned of the economic meltdown in 2006. He has since written three books on the subject including *Plunder: Investigating Our Economic Calamity* (Cosimo Books, 2008), and *The Crime Of Our Time: Why Wall Street Is Not Too Big to Jail* (Disinfo Books, 2011), a companion to his latest film *Plunder The Crime Of Our Time*. He can be reached online at www.newsdissector.com.

A new breed of investing that combines making more money and making a difference First there were the "Profiteers," investors who sought to make money regardless of the cost to society. Then came the "Do-Gooders," investors who avoided "bad" companies and supported "good" ones, based on

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philosophy over financials. Now this book introduces a brand new breed of investor: The HIP Investor. Written for those who want to profit handsomely while also building a better world, it will help you discover companies that are boosting the bottom line by solving key human needs through innovative products and services-benefiting customers, engaging employees, and delivering sustainable, profitable growth for their investors. That's the Human Impact + Profit, or HIP, approach. In *The HIP Investor*, R. Paul Herman-creator of the HIP methodology-introduces a revolutionary system that allows investors to profit and make a positive impact. It values measurable results over policies and philosophies, and shows how higher-performing companies can deliver both human impact and profit for shareholders. This book Provides a compelling, easy to use "investor tool-kit" so you can quickly "HIP" your portfolio Reveals the three questions you should ask when looking for a company to invest in Illustrates how world problems can be solved for profit by companies and investors making informed decisions You can make money while making a difference, and *The HIP Investor* is here to show you how.

In the wake of the financial crises of the late 1990s, there was a surge of interest in the systematic assessment of financial sectors, with a view to identifying vulnerabilities and evaluating the sector's

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developmental needs. Consequently, there has been an increased demand from financial sector authorities in many countries for information on key issues and sound practices in the assessment of financial systems and the appropriate design of policy responses. In response, Financial Sector Assessments presents a general analytical framework and broad guidance on approaches, methodologies and key techniques for assessing the stability and development needs of financial systems. It synthesizes current global sound practices in financial sector assessment.

"Aswath Damodaran is simply the best valuation teacher around. If you are interested in the theory or practice of valuation, you should have Damodaran on Valuation on your bookshelf. You can bet that I do." -- Michael J. Mauboussin, Chief Investment Strategist, Legg Mason Capital Management and author of *More Than You Know: Finding Financial Wisdom in Unconventional Places* In order to be a successful CEO, corporate strategist, or analyst, understanding the valuation process is a necessity. The second edition of Damodaran on Valuation stands out as the most reliable book for answering many of today's critical valuation questions. Completely revised and updated, this edition is the ideal book on valuation for CEOs and corporate strategists. You'll gain an understanding of the vitality of today's valuation models and develop the

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acumen needed for the most complex and subtle valuation scenarios you will face.

· Includes real-world strategies for implementing SAP ERP cash management components · Provides business users with an explanation of SAP's liquidity management solutions · Features practical coverage of Cash Management, In-House Cash, Bank Communication Management, and more

This book explains the functionality of all key SAP cash management components, including best practices, real-world business scenarios, key configuration, and master data information. It explains how all the components can be integrated, and how both the individual components and the integrated solution can be maximized for optimal performance. Topics covered include electronic banking, Cash Management, Liquidity Planner, In-House Cash, Bank Communication Management, and integration with SAP ERP Financials.

Optimal Cash Management Processes Learn how you can optimize the performance of your SAP cash management processes to be as efficient and accurate as possible.

Configuration Information Take advantage of screenshots and step-by-step instructions that will help you maximize the configuration of your SAP cash management systems to meet your needs.

Trends and Best Practices Discover the trends and best practices of cash management with SAP.

Extensive Coverage of SAP Components Maximize your cash management processes for electronic banking, Cash Management, Liquidity Planner, In-House Cash, and Bank Communication Management.

Integration Information Explore how SAP's

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cash management offerings integrate with SAP ERP Financials processes, such as procure-to-pay and order-to-cash. Highlights · Cash Management · Electronic banking · Bank Communication Management · In-House Cash · Liquidity Planner · Business process integration · Cash position report

This paper seeks to advance our understanding of global financial interconnectedness by (i) mapping aspects of the architecture of global finance and (ii) investigating critical fault lines related to interconnectedness along which systemic risks were built up and shocks transmitted in the crisis. It thus takes initial steps toward operationalizing enhanced financial sector and macro-financial surveillance called for by the IMF's Executive Board and by experts such as de Larosiere et al. (2009). Getting a better handle on interconnectedness would strengthen the Fund's ability, together with the Financial Stability Board, to track systemic risk concentrations. It would also inform spillover and vulnerability analyses, and sharpen bilateral and multilateral surveillance.

You are not alone; it is often difficult to reach young adults on the topic of money management, but look no further. I Want More Pizza finally has teenagers excited about personal finance and is giving them the confidence that they can succeed. This resource is being used in classrooms around the nation as young adults enjoy the pizza model for learning about money management.

Now available for the first time for you to bring into your home, give your young adult the gift of financial literacy and they will thank you for a lifetime. I am sure you have heard a few of these: "I don't need it", "I'm too young", "I

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need to spend my money on _____ ", and the list goes on. The pizza model for learning personal finance breaks down those barriers because, well, everyone loves pizza! Just because money management is extremely important doesn't mean that it has to be extremely complex. I Want More Pizza leaves them in complete control to find the plan that works for your young adult - it's their choice. If they don't enjoy math or don't like to plan, no problem, we've got them covered as well. And it's only 70 pages, which young adults love given their busy social calendars. Money doesn't have to be stressful. Finally reach your young adult and help them become financially literate for a lifetime. After all, there is a lot of pizza in life to enjoy!

The book combines a personal narrative about experiencing the foreclosure process with stories of middle income people faced with underwater homes and mortgages they can't pay. It describes the author's experiences with real estate professionals, bankruptcy attorneys, activist groups seeking to stop foreclosures, and others involved with the housing crisis. It describes her lessons learned from finally selling her home, renting in San Francisco, and turning her life around to gain success again. The book has gained growing support from individuals and groups active in this arena.

A book that stormed both the bestseller list and the public imagination, a book that created a genre of its own, and a book that gets at the heart of Wall Street and the '80s culture it helped define, *Barbarians at the Gate* has emerged twenty years after the tumultuous deal it so brilliantly recounts as a modern classic—a masterpiece of

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investigatory journalism and a rollicking book of corporate derring-do and financial swordsmanship. The fight to control RJR Nabisco during October and November of 1988 was more than just the largest takeover in Wall Street history. Marked by brazen displays of ego not seen in American business for decades, it became the high point of a new gilded age and its repercussions are still being felt. The tale remains the ultimate story of greed and glory—a story and a cast of characters that determined the course of global business and redefined how deals would be done and fortunes made in the decades to come. Barbarians at the Gate is the gripping account of these two frenzied months, of deal makers and publicity flaks, of an old-line industrial powerhouse (home of such familiar products as Oreos and Camels) that became the victim of the ruthless and rapacious style of finance in the 1980s. As reporters for The Wall Street Journal, Burrough and Helyar had extensive access to all the characters in this drama. They take the reader behind the scenes at strategy meetings and society dinners, into boardrooms and bedrooms, providing an unprecedentedly detailed look at how financial operations at the highest levels are conducted but also a richly textured social history of wealth at the twilight of the Reagan era. At the center of the huge power struggle is RJR Nabisco's president, the high-living Ross Johnson. It's his secret plan to buy out the company that sets the frenzy in motion, attracting the country's leading takeover players: Henry Kravis, the legendary leveraged-buyout king whose entry into the fray sets off an acquisitive commotion; Peter Cohen,

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CEO of Shearson Lehman Hutton and Johnson's partner, who needs a victory to propel his company to an unchallenged leadership in the lucrative mergers and acquisitions field; the fiercely independent Ted Forstmann, motivated as much by honor as by his rage at the corruption he sees taking over the business he cherishes; Jim Maher and his ragtag team, struggling to regain credibility for the decimated ranks at First Boston; and an army of desperate bankers, lawyers, and accountants, all drawn inexorably to the greatest prize of their careers—and one of the greatest prizes in the history of American business. Written with the bravado of a novel and researched with the diligence of a sweeping cultural history, *Barbarians at the Gate* is present at the front line of every battle of the campaign. Here is the unforgettable story of that takeover in all its brutality. In a new afterword specially commissioned for the story's 20th anniversary, Burrough and Helyar return to visit the heroes and villains of this epic story, tracing the fallout of the deal, charting the subsequent success and failure of those involved, and addressing the incredible impact this story—and the book itself—made on the world.

This 3-panel (6-page) guide is the perfect resource tool for those Excel users who have mastered the program's basic concepts and want to continue further. The guide is color-coded to refer to all versions of Excel, as well as information specific to Excel 2007 and earlier versions. Each subject covered is enhanced by easy-to-see screen captures and icons.

Motorcycle riders from all walks of life--from Main Street to Wall Street, Hollywood to Washington, D.C.-- are

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invited to peel back their "badass" masks and answer one simple question: what is the meaning of life? Their answers expose the motorcycle community's lesser-known philosophical and charitable nature and help to smash the typical motorcycle-rider stereotype. Joining the "regular folks" interviewed are celebrities, including Peter Fonda, Gen. Tommy Franks, John Paul DeJoria, Jillian Michaels, Kyle Petty, Carey Hart, and Norman Reedus, along with a former chair of the Joint Chiefs of Staff, a Congressman, a Senator, a former NASA astronaut, governors, military generals, actors, rock n'roll and country artists, corporate executives, and NFL, NBA, MLB sports figures. Whether you drive on four wheels or straddle a "wild thang" on two, these voices are sure to enlighten and entertain.

During live CPE training sessions, and through Excel articles featured in magazines such as the Journal of Accountancy and California CPA Magazine, Jeff Lenning, founder of Click Consulting, Inc., has shown thousands of CPAs and accounting professionals across the country how to use Excel more effectively. Drawing on his experience as an auditor, a financial analyst in industry, an accounting manager at a public company, and a consultant, he has demonstrated how to leverage Excel in order to improve efficiency by reducing the time it takes to complete job tasks. Written to reach those he won't have the opportunity to meet in one of his CPE sessions, Lenning's series, Excel University: Microsoft Excel Training for CPAs and Accounting Professionals, offers a comprehensive collection of the features, functions, and techniques that are of direct benefit to

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accountants working in industry, public practice, consulting, or not-for-profit. Concentrating on Excel for Windows, his books offer a hands-on approach to learning and include narrative, screenshots, video content, Excel practice files, and exercises that demonstrate the practical application of the items presented in each chapter. Visit <http://www.clickconsulting.com/books> to access the Excel University video library and to download the practice files. Features, functions and techniques are presented in a sequential and progressive manner, so the books are best read in order. In Volume 1, the author presents material and information that will prove useful to every accountant, regardless of the type of work they do. Blown away by the power of Excel, readers are sure to find this series relevant, enlightening, and extremely easy-to-follow.

The true untold story of a rogue trader, whose decision to right a wrong ignited a series of political maneuvering by American and Japanese officials, leading to the expulsion of a major Japanese bank from the U.S. Toshihide Iguchi, formerly an Executive VP and U.S. Government Bond trader at Daiwa Bank's New York Branch, was responsible for \$1.1 billion in unauthorized trading losses accumulated over a period of 12 years beginning in 1983. At 18, Toshihide Iguchi came to the U.S. with high hopes. Graduating from college in Missouri, marrying a St. Louis girl, and landing a promising job at Daiwa Bank in New York, he was ready to embark on his American dream. Unbeknownst to him, a storm of unprecedented financial deregulation on both

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sides of the Pacific was about to rage... Twelve years later, he found himself in the maximum security ward of a Manhattan jail, surrounded by Arab terrorists and a Mafia boss. The author looks back on his psychological struggles and redemption, which gave him valuable insight in helping others to prevent future billion dollar trading losses, tying in more recent rogue trading cases, discussing common misconceptions of rogue trading as well as operational risks that continue to exist in financial institutions today.

From the Pulitzer Prize-winning author Lawrence Wright, whose bestselling thriller 'The End of the October' all but predicted our current pandemic, comes another momentous account, this time of COVID-19: its origins, its myriad repercussions, and the ongoing fight to contain it.

In the civilised world there are enough raw materials, machinery, labour and scientific knowledge to satisfy the needs of all the inhabitants. Poverty and hunger exist because people have not enough money to buy all the output of modern civilisation at a fair price to the producers. When there is a shortage of anything the most obvious remedy is to create some more and there is no real difficulty in creating more money. PROMISE TO PAY shows how this should be done when money is backed by goods and services. The creation of money should be in the hands of the State or Head of Government and not in the hands of private banking. The state would issue sufficient money to enable the buying power to keep pace with production. Paper money issued by banks is not real money but "Promise to Pay"

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money and the amount in circulation bears little relation to the amount of goods and services available. When there is less money than goods, people go short of food and clothes. When there is more money than goods prices rise and people pay more and more for less and less.

Covered Bonds Potential Uses and Regulatory Issues : Hearing Before the Committee on Banking, Housing, and Urban Affairs, United States Senate, One Hundred Eleventh Congress, Second Session, on Examining Covered Bonds, Their Potential Uses, and Regulatory Issues, September 15, 2010 Voluntary National Content Standards in Economics Council for Economic Education "Ray Dalio's excellent study provides an innovative way of thinking about debt crises and the policy response." - Ben Bernanke "Ray Dalio's book is must reading for anyone who aspires to prevent or manage through the next financial crisis." - Larry Summers "A terrific piece of work from one of the world's top investors who has devoted his life to understanding markets and demonstrated that understanding by navigating the 2008 financial crisis well." - Hank Paulson "An outstanding history of financial crises, including the devastating crisis of 2008, with a very valuable framework for understanding why the engine of the financial system occasionally breaks down, and what types of policy actions by central banks and governments are necessary to resolve systemic financial crises. This should serve as a play book for future policy makers, with practical guidance about what to do and what not to do." - Tim Geithner "Dalio's approach, as in his investment

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management, is to synthesize information, and to convert a sprawling and multi-faceted issue into a clear-cut process of cause and effect. Critically, he simplifies without over-simplifying." - Financial Times

For the 10th anniversary of the 2008 financial crisis, one of the world's most successful investors, Ray Dalio, shares his unique template for how debt crises work and principles for dealing with them well. This template allowed his firm, Bridgewater Associates, to anticipate events and navigate them well while others struggled badly. As he explained in his #1 New York Times Bestseller, *Principles: Life & Work*, Dalio believes that most everything happens over and over again through time so that by studying their patterns one can understand the cause-effect relationships behind them and develop principles for dealing with them well. In this 3-part research series, he does that for big debt crises and shares his template in the hopes reducing the chances of big debt crises happening and helping them be better managed in the future. The template comes in three parts: 1) The Archetypal Big Debt Cycle (which explains the template), 2) 3 Detailed Cases (which examines in depth the 2008 financial crisis, the 1930's Great Depression, and the 1920's inflationary depression of Germany's Weimar Republic), and 3) Compendium of 48 Cases (which is a compendium of charts and brief descriptions of the worst debt crises of the last 100 years). Whether you're an investor, a policy maker, or are simply interested, the unconventional perspective of one of the few people who navigated the crises successfully, *Principles for Navigating Big Debt Crises*

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will help you understand the economy and markets in revealing new ways.

Optimizing Company Cash provides a comprehensive guide to all elements of cash management in a business including: Inflows Outflows Cash conversion cycles Short-term borrowing and investing International business How to structure a corporate treasury function In over 200 pages, the Guide explains how CPAs and financial managers can manage their company's short-term resources to sustain ongoing activities, mobilize funds and optimize liquidity. It also provides diagrams of work flows, step-by-step checklists, templates, and treasury tips for CPAs and finance managers who are responsible for making the most of working capital and short-term resources.

The go-to resource managerial accountants can turn to for sustaining their company's competitive advantage From flex budgeting to detailing the more sophisticated skills like throughput analysis for capital investments and the fast close for public companies, The Controller's Function, Fourth Edition offers numerous real-world examples, expertly balancing both the technical and managerial sides of the job. Provides an overview of the functions and responsibilities of the controller/management accountant in a corporation Explores how controllers can better perform their jobs Offers a solid foundation for those who are new to this area Comprehensive and practical, this book fully defines the role, functions and responsibilities of the managerial accountant in a corporation.

This book is about values. It is about life values, work

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values, family values, and world values. It is also about value alignment. Author Simon Dolan extends the concepts presented in the best-selling *Managing by Values*, adding many innovations including a step-by-step methodology for diagnosing value congruence and tools for conducting real value reengineering (value alignment). Dolan argues that when people understand their values (regardless of how and why they have emerged), and analyze their relative importance and consequences, they can see more clearly how these values affect their daily lives. Extensive research shows that realignment of values ensures better congruence with goals and objectives resulting in deeper inner satisfaction, which positively affects overall well-being, state of mind, performance, and general happiness. This is what the author calls success in the life of business and the business of life. The description is fresh and innovative, the methodology is clear, and the tools can be used by individuals, business professionals, families, organizations, and wellness and life coaches alike. Click on the links below for available book reviews.

www.forewordreviews.com/reviews/coaching-by-values/
www.blueinkreview.com/reviews/view/775 <http://www.emeraldinsight.com/journals.htm?issn=1352-7606&volume=19&issue=3&articleid=17047480&show=html&PHPSESSID=6d9bqrv811btcniohrkojrahg1>

An accessible, and intuitive, guide to stock valuation. Valuation is at the heart of any investment decision, whether that decision is to buy, sell, or hold. In *The Little Book of Valuation*, expert Aswath Damodaran explains the techniques in language that any investors can

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understand, so you can make better investment decisions when reviewing stock research reports and engaging in independent efforts to value and pick stocks. Page by page, Damodaran distills the fundamentals of valuation, without glossing over or ignoring key concepts, and develops models that you can easily understand and use. Along the way, he covers various valuation approaches from intrinsic or discounted cash flow valuation and multiples or relative valuation to some elements of real option valuation. Includes case studies and examples that will help build your valuation skills

Written by Aswath Damodaran, one of today's most respected valuation experts Includes an accompanying iPhone application (iVal) that makes the lessons of the book immediately useable

Written with the individual investor in mind, this reliable guide will not only help you value a company quickly, but will also help you make sense of valuations done by others or found in comprehensive equity research reports.

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