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Nothing but the Truth

John Kani 2002-01-01 An award-winning play about the relationship between brothers. Nothing but the Truth is the story of two brothers, of sibling rivalry, of exile, of memory and reconciliation, and the ambiguities of freedom. The play was John Kani's debut as sole playwright and was first performed in the Market Theatre in Johannesburg. It won the 2003 Fleur du Cap Award for best actor and best new South African play. In the same year Kani was also awarded a special Obie award for his extraordinary contribution to theatre in the USA.

Economic and Management Sciences, Grade 8 Marietjie Barnard 2013-07-11 Study & master economic and management sciences grade 8 has been especially developed by an experienced author team for the Curriculum and Assessment Policy Statement (CAPS). This new and easy-to-use course helps learners to master essential content and skills in economic and management sciences.

SAS Programming for R Users Jordan Bakerman 2019-12-09 SAS Programming for R Users, based on the free SAS Education course of the same name, is designed for experienced R users who want to transfer their programming skills to SAS. Emphasis is on programming and not statistical theory or interpretation. You will learn how to write programs in SAS that replicate familiar functions and capabilities in R. This book covers a wide range of topics including the basics of the SAS programming language, how to import data, how to create new variables, random number generation, linear modeling, Interactive Matrix Language (IML), and many other SAS procedures. This book also explains how to write R code directly in the SAS code editor for seamless integration between the two tools. Exercises are provided at the end of each chapter so that you can test your knowledge and practice your programming skills.

Physical Sciences, Grade 12 Karin H. Kelder 2013-07-03 Study & Master Physical Sciences Grade 12 has been especially developed by an experienced author team for the Curriculum and Assessment Policy Statement (CAPS). This new and easy-to-use course helps learners to master essential content and skills in Physical Sciences.

Study and Master Economic and Business Management Grade 7 for CAPS Learner’s Book Marietjie Barnard 2013-07-11

Database Systems Hector Garcia-Molina 2011-11-21 This is the eBook of the printed book and may not include any media, website access codes, or print supplements that may come packaged with the bound book. Database Systems: The Complete Book is ideal for Database Systems and Database Design and Application courses offered at the junior, senior and graduate levels in Computer Science departments. A basic understanding of algebraic expressions and laws, logic, basic data structure, OOP concepts, and programming environments is implied. Written by well-known computer scientists, this introduction to database systems offers a comprehensive approach, focusing on database design, database use, and implementation of database applications and database management systems. The first half of the book provides in-depth coverage of databases from the point of view of the database designer, user, and application programmer. It covers the latest database standards SQL:1999, SQL/PSM, SQL/CLI, JDBC, ODL, and XML, with broader coverage of SQL than most other texts. The second half of the book provides in-depth coverage of databases from the point of view of the DBMS implementor. It focuses on storage structures, query processing, and transaction management. The book covers the main techniques in these areas with broader coverage of query optimization than most other texts, along with advanced topics including multidimensional and bitmap indexes, distributed transactions, and information integration techniques.

Prentice Hall Economics Arthur O’Sullivan 2013

Taxonomy of Educational Objectives Benjamin Samuel Bloom 1969

An Introduction to Analysis of Financial Data with R Ruey S. Tsay 2014-08-21 A complete set of statistical tools for beginning financial analysts from a leading authority Written by one of the leading experts on the topic, An Introduction to Analysis of Financial Data with R explores basic concepts of visualization of financial data. Through a fundamental balance between theory and applications, the book supplies readers with an accessible approach to financial econometric models and their applications to real-world empirical research. The author supplies a hands-on introduction to the analysis of financial data using the freely available R software package and case studies to illustrate actual implementations of the discussed methods. The book begins with the basics of financial data, discussing their summary statistics and related visualization methods. Subsequent chapters explore basic time series analysis and simple econometric models for business, finance, and economics as well as related topics including: Linear time series analysis, with coverage of exponential smoothing for forecasting and methods for model comparison Different approaches to calculating asset volatility and various volatility models High-frequency financial data and simple models for price changes, trading intensity, and realized volatility Quantitative methods for risk management, including value at risk and conditional value at risk Econometric and statistical methods for risk assessment based on extreme value theory and quantile regression Throughout the book, the visual nature of the topic is showcased through graphical representations in R, and two detailed case studies demonstrate the relevance of statistics in finance. A related website features additional data sets and R scripts so readers can create their own simulations and test their comprehension of the presented techniques. An Introduction to Analysis of Financial Data with R is an excellent book for introductory courses on time series and business statistics at the upper-undergraduate and graduate level. The book is also an excellent resource for researchers and practitioners in the fields of business, finance, and economics who would like to enhance their understanding of financial data and today’s financial markets.

Introduction to the Economics and Mathematics of Financial Markets Jaksa Cvitanic 2004-02-27 An innovative textbook for use in advanced undergraduate and graduate courses; accessible to students in financial mathematics, financial engineering and economics. Introduction to the Economics and Mathematics of Financial Markets fills the longstanding need for an accessible yet serious textbook treatment of financial economics. The book provides a rigorous overview of the subject, while its flexible presentation makes it suitable for use with different levels of undergraduate and graduate students. Each chapter presents mathematical models of financial problems at three different degrees of sophistication: single-period, multi-period, and continuous-time. The single-period and multi-period models require only basic calculus and an introductory probability/statistics course, while an advanced undergraduate course in probability is helpful in understanding the continuous-time models. In this way, the material is given complete coverage at different levels; the less advanced student can stop before the more sophisticated mathematics and still be able to grasp the general principles of financial economics. The book is divided into three parts. The first part provides an introduction to basic securities and financial market organization, the concept of interest rates, the main mathematical models, and quantitative ways to measure risks and rewards. The second part treats option pricing and hedging; here and throughout the book, the authors emphasize the Martingale or probabilistic approach. Finally, the third part examines equilibrium models—a subject often neglected by other texts in financial mathematics, but included here because of the qualitative insight it offers into the behavior of market participants and pricing.

Cry, the Beloved Country Alan Paton 1950 Set in South Africa in the late '40's, this is the story of a parson's search for his son -- a search that is an intense and personal tragedy.

Day-to-day Dyslexia in the Classroom Joy Pollock 2004 This fully revised and update edition of a classic text offers invaluable advice to teachers on how they can recognize specific learning difficulties and give practical help to children in their classes.

R Markdown Yihui Xie 2018-07-27 R Markdown: The Definitive Guide is the first official book authored by the core R Markdown developers that provides a comprehensive and accurate reference to the R Markdown ecosystem. With R Markdown, you can easily create reproducible data analysis reports, presentations, dashboards, interactive applications, books, dissertations, websites, and journal articles, while enjoying the simplicity of Markdown and the great power of R and other languages. In this book, you will learn Basics: Syntax of Markdown and R code chunks, how to generate figures and tables, and how to use other computing languages Built-in output formats of R Markdown: PDF/HTML/Word/RTF/Markdown documents and isodlides/Slidy/Beamer/PowerPoint presentations Extensions and applications: Dashboards, Tuftt handouts, xaringan/reveal.js presentations, websites, books, journal articles, and interactive tutorials Advanced topics: Parameterized reports, HTML widgets, document templates, custom output formats, and Shiny documents. Yihui Xie is a software engineer at RStudio. He has authored and co-authored several R packages, including knit, rmarkdown, bookdown, blogdown, shiny, xaringan, and animation. He has published three other books, Dynamic Documents with R and knit, bookdown: Authoring Books and Technical Documents with R Markdown, and blogdown: Creating Websites with R Markdown. J.J. Allaire is the founder of RStudio and the creator of the RStudio IDE. He is an author of several packages in the R Markdown ecosystem including rmarkdown, flexdashboard, learnr, and radix. Garrett Grolemund is the co-author of R for Data Science and author of Hands-On Programming with R. He wrote the lubridate R package and works for RStudio as an advocate who trains engineers to do data science with R and the Tidyverse.

Hands-On Programming with R Garrett Grolemund 2014 “Write Your Own Functions and Simulations.”--Cover.

Essentials of Educational Measurement Robert L. Ebel 1972

Introduction to Automata Theory, Languages, and Computation John E. Hopcroft 2014 This classic book on formal languages, automata theory, and computational complexity has been updated to present theoretical concepts in a concise and straightforward manner with the increase of hands-on, practical applications. This new edition comes with Gradiance, an online assessment tool developed for computer science. Please note, Gradiance is no longer available with this book, as we no longer support this product.

Lectures On Algebraic Topology Haynes R Miller 2021-09-20 Algebraic Topology and basic homotopy theory form a fundamental building block for much of modern mathematics. These lecture notes represent a culmination of many years of leading a two-semester course in this subject at MIT. The style is engaging and student-friendly, but precise. Every lecture is accompanied by exercises. It begins slowly in order to gather up students with a variety of backgrounds, but gains pace as the course progresses, and by the end the student has a command of all the basic techniques of classical homotopy theory.

The Cambridge Handbook of Compliance Benjamin van Rooij 2021-05-20 Compliance has become key to our contemporary markets, societies, and modes of governance across a variety of public and private domains. While this has stimulated a rich body of empirical and practical expertise on compliance, thus far, there has been no comprehensive understanding of what compliance is or how it influences various fields and sectors. The academic knowledge of compliance has remained siloed along different disciplinary domains, regulatory and legal spheres, and mechanisms and interventions. This handbook bridges these divides to provide the first one-stop overview of what compliance is, how we can best study it, and the core mechanisms that shape it. Written by leading experts, chapters offer perspectives from across law, regulatory studies, management science, criminology, economics, sociology, and psychology. This volume is the definitive and comprehensive account of compliance.

Economic and Management Sciences, Grade 9 Marietjie Barbard 2015-05-29

Food Chemistry Professor Dr.-Ing. H.-D. Belitz 2013-04-17 This advanced textbook for teaching and continuing studies provides an in-depth coverage of modern food chemistry. Food constituents, their chemical structures, functional properties and their interactions are given broad coverage as they form the basis for understanding food production, processing, storage, handling, analysis, and the underlying chemical and physical processes. Special emphasis is also giben to food additives, food contaminants and tho understanding the important processing parameters in food production. Logically organized (according to food constituents and commodities) and extensively illustrated with more than 450 tables and 340 figures this completely revised and updated edition provides students and researchers in food science or agricultural chemistry with an outstanding textbook. In addition it will serve as reference text for advanced students in food technology and a valuable on-the-job reference for chemists, engineers, biochemists, nutritionists, and analytical chemists in food industry and in research as well as in food control and other service labs.

Burns and Grove’s The Practice of Nursing Research - E-Book Jennifer R. Gray 2020-07-21 Winner of the 1st-place American Journal of Nursing Book of the Year award in nursing research/evidence-based practice for 2021! Burns & Grove’s The Practice of Nursing Research: Appraisal, Synthesis, and Generation of Evidence, 9th Edition is the trusted resource for those wanting to master the research methods that are foundational to evidence-based practice. This highly respected textbook covers how to appraise and apply existing research evidence, as well as how to participate in research and quality improvement projects. This new 9th edition has been extensively updated to reflect today’s focus on online research in the digital era and includes clear, step-by-step guidelines for all major quantitative and qualitative research approaches — including supporting examples from the latest high-quality literature. There’s also new content on translational research, coverage of the most current research tools and techniques, and an increased use of illustrations, tables, and other visuals to help engage visually oriented readers of all levels. Coverage of quantitative, qualitative, and other research methodologies provides a solid foundation to conduct, appraise, and apply research evidence to the realities of today’s clinical practice. Balanced coverage of qualitative and quantitative methods addresses the qualitative research methodologies that are often the starting point of research projects, particularly in magnet hospitals and DNP programs. Clear, comprehensive coverage is organized into five units that include: an introduction to nursing research; coverage of the research process; application for evidence-based health care; how to analyze data, determine outcomes, and disseminate research; and how to propose and seek funding for research. Strong emphasis on evidence-based practice addresses this key graduate-level QSEN competency and reinforces how to generate research evidence and appraise and synthesize existing research for application to clinical practice. Rich examples from nursing literature bring research principles to life. Emphasis on the most currently used research methodologies focuses on the methods used in both quantitative research and qualitative research, as well as outcomes research and mixed-methods research. Coverage of digital data collection examines the use of online research tools. Quick-reference summaries include a table of research methods inside the front cover and a list of types of research syntheses (with definitions) inside the back cover. Helpful user resources are included with each new text purchase on the companion Evolve website and feature 400 interactive review questions along with a library of 10 full-text research articles.

System on the Farm 1919

Handbook of Test Development Suzanne Lane 2015-10-08 The second edition of the Handbook of Test Development provides graduate students and professionals with an up-to-date, research-oriented guide to the latest developments in the field. Including thirty-two chapters by well-known scholars and practitioners, it is divided into five sections, covering the foundations of test development, content definition, item development, test design and form assembly, and the processes of test administration, documentation, and evaluation. Keenly aware of developments in the field since the publication of the first edition, including changes in technology, the evolution of psychometric theory, and the increased demands for effective tests via educational policy, the editors of this edition include new chapters on assessing noncognitive skills, measuring growth and learning progressions, automated item generation and test assembly, and computerized scoring of constructed responses. The volume also includes expanded coverage of performance testing, validity, fairness, and numerous other topics. Edited by Suzanne Lane, Mark R. Raymond, and Thomas M. Haladyna, The Handbook of Test Development, 2nd edition, is based on the revised Standards for Educational and Psychological Testing, and is appropriate for graduate courses and seminars that deal with test development and usage, professional testing services and credentialing agencies, state and local boards of education, and academic libraries serving these groups.

Learning for Success : Skills and Strategies for Canadian Students Joan Fleet 1990 This book presents a comprehensive, systematic approach to the development of learning strategies.

Cognitive Gadgets Cecilia Heyes 2018-04-16 How did human minds become so different from those of other animals? What accounts for our capacity to understand the way the physical world works, to think ourselves into the minds of others, to gossip, read, tell stories about the past, and imagine the future? These questions are not new: they have been debated by philosophers, psychologists, anthropologists, evolutionists, and neurobiologists over the course of centuries. One explanation widely accepted today is that humans have special cognitive instincts. Unlike other living animal species, we are born with complicated mechanisms for reasoning about causation, reading the minds of others, copying behaviors, and using language. Cecilia Heyes agrees that adult humans have impressive pieces of cognitive equipment. In her framing, however, these cognitive gadgets are not instincts programmed in the genes but are constructed in the course of childhood through social interaction. Cognitive gadgets are products of cultural evolution, rather than genetic evolution. At birth, the minds of human babies are only subtly different from the minds of newborn chimpanzees. We are friendlier, our attention is drawn to different things, and we have a capacity to learn and remember that outstrips the abilities of newborn chimpanzees. Yet when these subtle differences are exposed to culture-soaked human environments, they have enormous effects. They enable us to upload distinctively human ways of thinking from the social world around us. As Cognitive Gadgets makes clear, from birth our malleable human minds can learn through culture not only what to think but how to think it.

Culture, Media, Language Stuart Hall 2003-09-02 First published in 2004. Routledge is an imprint of Taylor & Francis, an informa company.

Machine Learning Kevin P. Murphy 2012-08-24 A comprehensive introduction to machine learning that uses probabilistic models and inference as a unifying approach. Today’s Web-enabled deluge of electronic data calls for automated methods of data analysis. Machine learning provides these, developing methods that can automatically detect patterns in data and then use the uncovered patterns to predict future data. This textbook offers a comprehensive and self-contained introduction to the field of machine learning, based on a unified, probabilistic approach. The coverage combines breadth and depth, offering necessary background material on such topics as probability, optimization, and linear algebra as well as discussion of recent developments in the field, including conditional random fields, L1 regularization, and deep learning. The book is written in an informal, accessible style, complete with pseudo-code for the most important algorithms. All topics are copiously illustrated with color images and worked examples drawn from such application domains as biology, text processing, computer vision, and robotics. Rather than providing a cookbook of different heuristic methods, the book stresses a principled model-based approach, often using the language of graphical models to specify models in a concise and intuitive way. Almost all the models described have been implemented in a MATLAB software package—PMTK (probabilistic modeling toolkit)—that is freely available online. The book is suitable for upper-level undergraduates with an introductory-level college math background and beginning graduate students.

Public Health Consequences of E-Cigarettes National Academies of Sciences, Engineering, and Medicine 2018-05-18 Millions of Americans use e-cigarettes. Despite their popularity, little is known about their health effects. Some suggest that e-cigarettes likely confer lower risk compared to combustible tobacco cigarettes, because they do not expose users to toxicants produced through combustion. Proponents of e-cigarette use also tout the potential benefits of e-cigarettes as devices that could help combustible tobacco cigarette smokers to quit and thereby reduce tobacco-related health risks. Others are concerned about the exposure to potentially toxic substances contained in e-cigarette emissions, especially in individuals who have never used tobacco products such as youth and young adults. Given their relatively recent introduction, there has been little time for a scientific body of evidence to develop on the health effects of e-cigarettes. Public Health Consequences of E-Cigarettes reviews and critically assesses the state of the emerging evidence about e-cigarettes and health. This report makes recommendations for the improvement of this research and highlights gaps that are a priority for future research.

Computer Vision Richard Szeliski 2010-09-30 Computer Vision: Algorithms and Applications explores the variety of techniques commonly used to analyze and interpret images. It also describes challenging real-world applications where vision is being successfully used, both for specialized applications such as medical imaging, and for fun, consumer-level tasks such as image editing and stitching, which students can apply to their own personal photos and videos. More than just a source of “recipes,” this exceptionally authoritative and comprehensive textbook/reference also takes a scientific approach to basic vision problems, formulating physical models of the imaging process before inverting them to produce descriptions of a scene. These problems are also analyzed using statistical models and solved using rigorous engineering techniques. Topics and features: structured to support active curricula and project-oriented courses, with tips in the Introduction for using the book in a variety of customized courses; presents exercises at the end of each chapter with a heavy emphasis on testing algorithms and containing numerous suggestions for small mid-term projects; provides additional material and more detailed mathematical topics in the Appendices, which cover linear algebra, numerical techniques, and Bayesian estimation theory; suggests additional reading at the end of each chapter, including the latest research in each sub-field, in addition to a full Bibliography at the end of the book; supplies supplementary course material for students at the associated website, http://szeliski.org/Book/. Suitable for an upper-level undergraduate or graduate-level course in computer science or engineering, this textbook focuses on basic techniques that work under real-world conditions and encourages students to push their creative boundaries. Its design and exposition also make it eminently suitable as a unique reference to the fundamental techniques and current research literature in computer vision.

The Theory and Measurement of Business Income Edgar O. Edwards 1973

Rewriting and Typed Lambda Calculi Gilles Dowek 2014-07-01 This book constitutes the refereed proceedings of the Joint 25th International Conference on Rewriting Techniques and Applications, RTA 2014, and 12th International Conference on Typed Lambda-Calculi and Applications, TLCA 2014, held as part of the Vienna Summer of Logic, VSL 2014, in Vienna, Austria, in July 2014. The 28 revised full papers and 3 short papers presented were carefully reviewed and selected from 87 submissions. The papers provide research results on all aspects of rewriting and typed lambda calculi, ranging from theoretical and methodological issues to applications in various contexts. They address a wide variety of topics such as algorithmic aspects, implementation, logic, types, semantics, and programming.

Text Mining with R Julia Silge 2017-06-12 Much of the data available today is unstructured and text-heavy, making it challenging for analysts to apply their usual data wrangling and visualization tools. With this practical book, you'll explore text-mining techniques with tidytext, a package that authors Julia Silge and David Robinson developed using the tidy principles behind R packages like ggraph and dplyr. You'll learn how tidytext and other tidy tools in R can make text analysis easier and more effective. The authors demonstrate how treating text as data frames enables you to manipulate, summarize, and visualize characteristics of text. You'll also learn how to integrate natural language processing (NLP) into effective workflows. Practical code examples and data explorations will help you generate real insights from literature, news, and social media. Learn how to apply the tidy text format to NLP Use sentiment analysis to mine the emotional content of text Identify a document's most important terms with frequency measurements Explore relationships and connections between words with the ggraph and wdyr packages Convert back and forth between R's tidy and non-tidy text formats Use topic modeling to classify document collections into natural groups Examine case studies that compare Twitter archives, dig into NASA metadata, and analyze thousands of Usenet messages

Visual Literacy for Libraries Nicole E. Brown 2016-04-22 This book will give you an understanding of how images fit into your critical practice and how you can advance student learning with your own visual literacy. The importance of images and visual media in today's culture is changing what it means to be literate in the 21st century. Digital technologies have made it possible for almost anyone to create and share visual media. Yet the pervasiveness of images and visual media does not necessarily mean that individuals are able to critically view, use, and produce visual content. This book provides you with the tools, strategies, and confidence to apply visual literacy in a library context. You will learn ways to develop students' visual literacy and how to use visual materials to make your own teaching more engaging. Ideal for the busy librarian who needs ideas, activities, and teaching strategies that are ready to implement, this book shows how to challenge students to delve into finding images, using images in the research process, interpreting and analysing images, creating visual communications, and using visual content ethically provides ready-to-use learning activities for engaging critically with visual materials offers tools and techniques for increasing one's own visual literacy confidence gives strategies for integrating, engaging with and advocating for visual literacy in libraries. With this book's guidance, you can help students master visual literacy, a key competency in today's media-saturated world, while also enlivening your teaching with visual materials. Visual Literacy for Libraries will be essential reading for librarians, information professionals and managers in all sectors, students of library and information science, school and higher education teachers and researchers.

Why Forests? Why Now? Frances Seymour 2016-12-27 Tropical forests are an undervalued asset in meeting the greatest global challenges of our time—averting climate change and promoting development. Despite their importance, tropical forests and their ecosystems are being destroyed at a high and even increasing rate in most forest-rich countries. The good news is that the science, economics, and politics are aligned to support a major international effort over the next five years to reverse tropical deforestation. Why Forests? Why Now? synthesizes the latest evidence on the importance of tropical forests in a way that is accessible to anyone interested in climate change and development and to readers already familiar with the problem of deforestation. It makes the case to decisionmakers in rich countries that rewarding developing countries for protecting their forests is urgent, affordable, and achievable.

Study and Master Life Sciences Grade 11 CAPS Study Guide Gonasagaren S. Pillay 2014-08-21

The Story of My Life Helen Keller 1905 The autobiography of Helen Keller, who lost both sight and hearing by illness at nineteen months, and became a famous author and lecturer.

International Encyclopedia of Unified Science Otto Neurath 1938

What a City Is For Matt Hern 2016-09-23 An investigation into gentrification and displacement, focusing on the case of Portland, Oregon’s systematic dispersal of black residents from its Albina neighborhood. Portland, Oregon, is one of the most beautiful, livable cities in the United States. It has walkable neighborhoods, bike lanes, low-density housing, public transportation, and significant green space—not to mention craft-beer bars and locavore food trucks. But liberal Portland is also the whitest city in the country. This is not circumstance; the city has a long history of officially sanctioned racialized displacement that continues today. Over the last two and half decades, Albina—the one major Black neighborhood in Portland—has been systematically uprooted by market-driven gentrification and city-renewal policies. African Americans in Portland were first pushed into Albina and then contained there through exclusionary zoning, predatory lending, and racist real estate practices. Since the 1990s, they’ve been aggressively displaced—by rising housing costs, developers eager to get rid of low-income residents, and overt city policies of gentrification. Displacement and disposessions are convulsing cities across the globe, becoming the dominant urban narratives of our time. In What a City Is For, Matt Hern uses the case of Albina, as well as similar instances in New Orleans and Vancouver, to investigate gentrification in the twenty-first century. In an engaging narrative, effortlessly mixing anecdote and theory, Hern questions the notions of development, private property, and ownership. Arguing that home ownership drives inequality, he wants us to disown ownership. How can we reimagine the city as a post-ownership, post-sovereign space? Drawing on solidarity economics, cooperative movements, community land trusts, indigenous conceptions of alternative sovereignty, the global commons movement, and much else, Hern suggests repudiating development in favor of an incrementalist, non-market-driven unfolding of the city.

Practical Data Science with R John Mount 2019-11-17 This invaluable addition to any data scientist’s library shows you how to apply the R programming language and useful statistical techniques to everyday business situations as well as how to effectively present results to audiences of all levels. To answer the ever-increasing demand for machine learning and analysis, this new edition boasts additional R tools, modeling techniques, and more. Practical Data Science with R, Second Edition takes a practice-oriented approach to explaining basic principles in the ever-expanding field of data science. You’ll jump right to real-world use cases as you apply the R programming language and statistical analysis techniques to carefully explained examples based in marketing, business intelligence, and decision support. Purchase of the print book includes a free eBook in PDF, Kindle, and ePub formats from Manning Publications.

Financial Theory and Corporate Policy Thomas E. Copeland 2013-07-17 This classic textbook in the field, now completely revised and updated, provides a bridge between theory and practice. Appropriate for the second course in Finance for MBA students and the first course in Finance for doctoral students, the text prepares students for the complex world of modern financial scholarship and practice. It presents a unified treatment of finance combining theory, empirical evidence and applications.