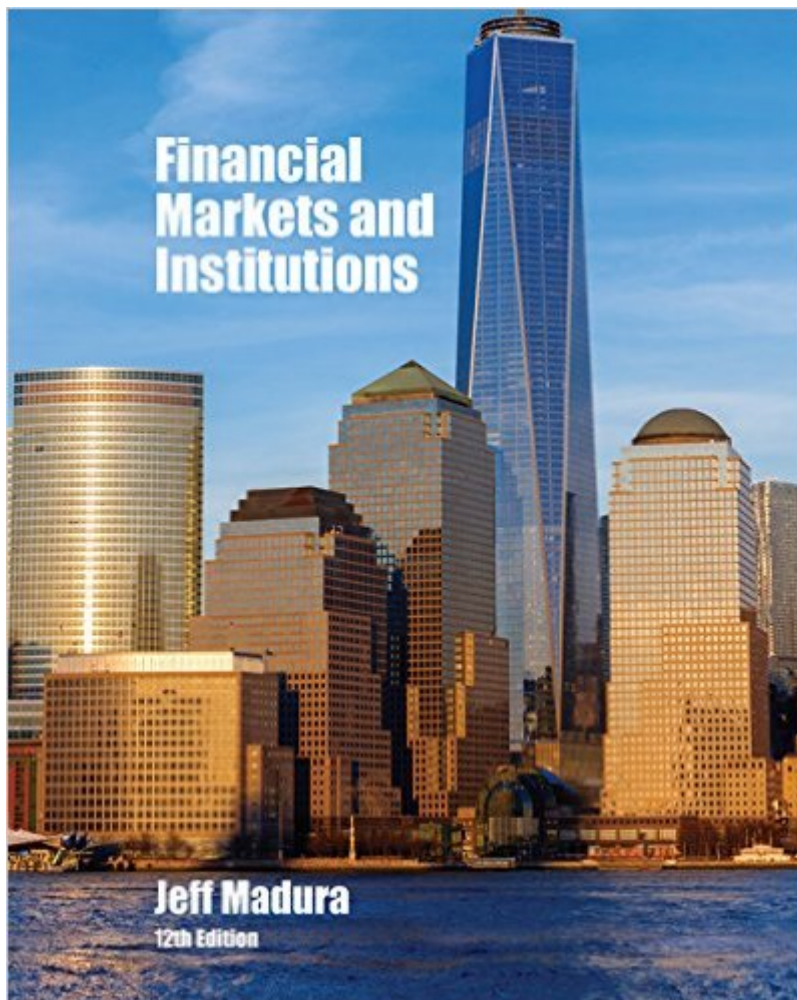


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Book Information

Hardcover: 766 pages

Publisher: South-Western College Pub; 12 edition (January 1, 2017)

Language: English

ISBN-10: 1337099740

ISBN-13: 978-1337099745

Product Dimensions: 1.2 x 8.2 x 10.2 inches

Shipping Weight: 2.9 pounds (View shipping rates and policies)

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Jeff Madura is Emeritus Professor of Finance at Florida Atlantic University. The recipient of multiple awards for excellence in teaching and research, Dr Madura has written several successful finance textbooks. His research on financial markets and institutions has been published in numerous journals, including Journal of Financial and Quantitative Analysis; Journal of Money, Credit and Banking; Financial Management; Journal of Financial Research; and Financial Review. Dr Madura has served as a consultant for international banks, securities firms and other multinational

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