

Strongly Recommended Financial Modeling Simon Benninga

A substantially revised edition of a bestselling text combining explanation and implementation using Excel; for classroom use or as a reference for finance practitioners. Financial Modeling is now the standard text for explaining the implementation of financial models in Excel. This long-awaited fourth edition maintains the “cookbook” features and Excel dependence that have made the previous editions so popular. As in previous editions, basic and advanced models in the areas of corporate finance, portfolio management, options, and bonds are explained with detailed Excel spreadsheets. Sections on technical aspects of Excel and on the use of Visual Basic for Applications (VBA) round out the book to make Financial Modeling a complete guide for the financial modeler. The new edition of Financial Modeling includes a number of innovations. A new section explains the principles of Monte Carlo methods and their application to portfolio management and exotic option valuation. A new chapter discusses term structure modeling, with special emphasis on the Nelson-Siegel model. The discussion of corporate valuation using pro forma models has been rounded out with the introduction of a new, simple model for corporate valuation based on accounting data and a minimal number of valuation parameters. New print copies of this book include a card affixed to the inside back cover with a unique access code. Access codes are required to download Excel worksheets and solutions to end-of-chapter exercises. If you have a used copy of this book, you may purchase a digitally-delivered access code separately via the Supplemental Material link on this page. If you purchased an e-book, you may obtain a unique access code by emailing digitalproducts-cs@mit.edu or calling 617-253-2889 or 800-207-8354 (toll-free in the U.S. and Canada). Praise for earlier editions “Financial Modeling belongs on the desk of every finance professional. Its no-nonsense, hands-on approach makes it an indispensable tool.” —Hal R. Varian, Dean, School of Information Management and Systems, University of California, Berkeley “Financial Modeling is highly recommended to readers who are interested in an introduction to basic, traditional approaches to financial modeling and analysis, as well as to those who want to learn more about applying spreadsheet software to financial analysis.” —Edward Weiss, Journal of Computational Intelligence in Finance “Benninga has a clear writing style and uses numerous illustrations, which make this book one of the best texts on using Excel for finance that I've seen.” —Ed McCarthy, Ticker Magazine

Cover letters that get noticed, get read, and get the interview! In the newest edition of his classic cover letter guide, job search expert Martin Yate shows you how to dramatically increase your chance of landing an interview. The key, as Yate explains, is to use language drawn from the job posting itself, words that will send your application to the top of database searches. In this completely updated guide, you'll find numerous sample cover letters, along with Yate's tried and proven methods to: Determine relevant keywords to get attention--and use them effectively Clearly display your personal brand and the transferable skills you bring to the job Find the right contact information that gets your material in front of decision-making managers and recruiters Use social media sites such as LinkedIn to create an effective online profile and build professional and personal networks With Martin Yate's expert advice, you'll create unique and compelling cover letters that will grab employers' attention and get you in the door!

NEW YORK TIMES BESTSELLER Shortlisted for the Financial Times/McKinsey Business Book of the Year Award The unbelievable story of a secretive mathematician who pioneered the era of the algorithm--and made \$23 billion doing it. Jim Simons is the greatest money maker in modern financial history. No other investor--Warren Buffett, Peter Lynch, Ray Dalio, Steve Cohen, or George Soros--can touch his record. Since 1988, Renaissance's signature Medallion fund has generated average annual returns of 66 percent. The firm has earned profits of more than \$100 billion; Simons is worth twenty-three billion dollars. Drawing on unprecedented access to Simons and dozens of current and former employees, Zuckerman, a veteran Wall Street Journal investigative reporter, tells the gripping story of how a world-class mathematician and former code breaker mastered the market. Simons pioneered a data-driven, algorithmic approach that's sweeping the world. As Renaissance became a market force, its executives began influencing the world beyond finance. Simons became a major figure in scientific research, education, and liberal politics. Senior executive Robert Mercer is more responsible than anyone else for the Trump presidency, placing Steve Bannon in the campaign and funding Trump's victorious 2016 effort. Mercer also impacted the campaign behind Brexit. *The Man Who Solved the Market* is a portrait of a modern-day Midas who remade markets in his own image, but failed to anticipate how his success would impact his firm and his country. It's also a story of what Simons's revolution means for the rest of us. Winner of the 2018 American Academy of Diplomacy Douglas Dillon Award Shortlisted for the 2018 Duff Cooper Prize in Literary Nonfiction “[A] brilliant book...by far the best study yet” (Paul Kennedy, *The Wall Street Journal*) of the gripping history behind the Marshall Plan and its long-lasting influence on our world. In the wake of World War II, with Britain's empire collapsing and Stalin's on the rise, US officials under new Secretary of State George C. Marshall set out to reconstruct western Europe as a bulwark against communist authoritarianism. Their massive, costly, and ambitious undertaking would confront Europeans and Americans alike with a vision at odds with their history and self-conceptions. In the process, they would drive the creation of NATO, the European Union, and a Western identity that continue to shape world events. Benn Steil's “thoroughly researched and well-written account” (*USA TODAY*) tells the story behind the birth of the Cold War, told with verve, insight, and resonance for today. Focusing on the critical years 1947 to 1949, Benn Steil's gripping narrative takes us through the seminal episodes marking the collapse of postwar US-Soviet relations—the Prague coup, the Berlin blockade, and the division of Germany. In each case, Stalin's determination to crush the Marshall Plan and undermine American power in Europe is vividly portrayed. Bringing to bear fascinating new material from American, Russian, German, and other European archives, Steil's account will forever change how we see the Marshall Plan. “Trenchant and timely...an ambitious, deeply researched narrative that...provides a fresh perspective on the coming Cold War” (*The New York Times Book Review*), *The Marshall Plan* is a polished and masterly work of

historical narrative. An instant classic of Cold War literature, it “is a gripping, complex, and critically important story that is told with clarity and precision” (The Christian Science Monitor).

In this candid and witty autobiography, Nobel laureate Herbert A. Simon looks at his distinguished and varied career, continually asking himself whether (and how) what he learned as a scientist helps to explain other aspects of his life. A brilliant polymath in an age of increasing specialization, Simon is one of those rare scholars whose work defines fields of inquiry. Crossing disciplinary lines in half a dozen fields, Simon's story encompasses an explosion in the information sciences, the transformation of psychology by the information-processing paradigm, and the use of computer simulation for modeling the behavior of highly complex systems. Simon's theory of bounded rationality led to a Nobel Prize in economics, and his work on building machines that think—based on the notion that human intelligence is the rule-governed manipulation of symbols—laid conceptual foundations for the new cognitive science. Subsequently, contrasting metaphors of the maze (Simon's view) and of the mind (neural nets) have dominated the artificial intelligence debate. There is also a warm account of his successful marriage and of an unconsummated love affair, letters to his children, columns, a short story, and political and personal intrigue in academe.

Take charge of your finances with little-known advice from a financial expert. There are six interrelated segments to a complete financial plan: Cash & Budget Planning, Insurance & Risk Management, Tax Management, Retirement Planning, Investment Planning, and Estate Planning. What aspects of the financial plan require sophisticated planning by a professional, and what can savvy, well-educated consumers handle themselves? *The Secrets of Successful Financial Planning* empowers readers to take charge of their financial present and future, regardless of where they are financially, by presenting technical jargon in a way that's easy to understand. Here is sage advice and insider information known to the very few: Written for DIYers and those needing to select or understand advisors Useful for new savers up to mid-retirees 30 dramatic true stories of client triumphs and tragedies—no dull case studies Unbiased perspective is neither insurance nor investment skewed, and provides industry secrets Access via author website to customizable spreadsheets and more Here is sage advice and insider information known to the very few. For example, consumers buy more long-term care insurance than they need because their advisors are forbidden to show them alternative or supplemental strategies. They buy one large life policy when best-practice analysis usually would find need for two smaller, distinctive types. They get recommendations for annuity, insurance, and investment replacement, but how can they be certain the answers they get are unbiased? Author Dan Gallagher provides advice and counsel that will help readers set the stage for financial security for themselves and their families. He shares what you can do yourself and when you need a pro's help.

Financial modeling is essential for determining a company's current value and projecting its future performance, yet few books explain how to build models for accurately interpreting financial statements. *Building Financial Models* is the first book to correct this oversight, unveiling a step-by-step process for creating a core model and then customizing it for companies in virtually any industry. Covering every aspect of building a financial model, it provides a broad understanding of the actual mechanics of models, as well as their foundational accounting and finance concepts. Offering exceptional resources for students and instructors, *Principles of Finance with Excel, Third Edition*, combines classroom-tested pedagogy with the powerful functions of Excel software. Authors Simon Benninga and Tal Mofkadi show students how spreadsheets provide new and deeper insights into financial decision making. The third edition of *Principles of Finance with Excel* covers the same topics as standard financial textbooks - including portfolios, capital asset pricing models, stock and bond valuation, capital structure and dividend policy, and option pricing - and can therefore be used in any introductory course. In addition, it introduces Excel software as it applies to finance students and practitioners. Throughout the book, the implementation of finance concepts with Excel software is demonstrated and explained. A separate section of PFE provides thorough coverage of all Excel software topics used in the book: graphs, function data tables, dates, Goal Seek, and Solver. Visit www.oup.com/us/benninga for student and instructor resources, including all the spreadsheets used as examples in the text and in the end-of-chapter problems.

From three design partners at Google Ventures, a unique five-day process--called the sprint--for solving tough problems using design, prototyping, and testing ideas with customers.

"Reviews all the necessary financial theory and concepts, and walks you through a wide range of real-world financial models" - cover.

The inspirational bestseller that ignited a movement and asked us to find our WHY Discover the book that is captivating millions on TikTok and that served as the basis for one of the most popular TED Talks of all time—with more than 56 million views and counting. Over a decade ago, Simon Sinek started a movement that inspired millions to demand purpose at work, to ask what was the WHY of their organization. Since then, millions have been touched by the power of his ideas, and these ideas remain as relevant and timely as ever. *START WITH WHY* asks (and answers) the questions: why are some people and organizations more innovative, more influential, and more profitable than others? Why do some command greater loyalty from customers and employees alike? Even among the successful, why are so few able to repeat their success over and over? People like Martin Luther King Jr., Steve Jobs, and the Wright Brothers had little in common, but they all started with WHY. They realized that people won't truly buy into a product, service, movement, or idea until they understand the WHY behind it. *START WITH WHY* shows that the leaders who have had the greatest influence in the world all think, act and communicate the same way—and it's the opposite of what everyone else does. Sinek calls this powerful idea The Golden Circle, and it provides a framework upon which organizations can be built, movements can be led, and people can be inspired. And it all starts with WHY.

Every day, businesses, investors, and consumers are grappling with the seismic changes technology has brought to the banking and finance industry. *The Money Hackers* is the dramatic story of fintech's major players and explores how these disruptions are transforming even money itself. Whether you've heard of fintech or not, it's already changing your life. Have you ever “Venmoed” someone? Do you think of investing in Bitcoin--even though you can't quite explain what it is? If you've deposited a check using

your iPhone, that's fintech. And if you've gone to a bank branch and discovered it has been closed and shuttered for good, odds are that's because of fintech too. The Money Hackers focuses on some of fintech's most powerful disruptors--a ragtag collection of financial outsiders and savants--and uses their incredible stories to explain not just how the technology works, but how the Silicon Valley thinking behind the technology, ideas like friction, hedonic adaptation, democratization, and disintermediation, is having a drastic effect on the entire banking and finance industry. Turn to this remarkable new guide to: Feel empowered with the knowledge needed to spot the opportunities the next wave of fintech disruptions will bring. Understand the critical pain points that fintech is resolving, through a profile of the major insurgents behind the disruption. Topic areas include Friction (featuring founders of Venmo), Aggregate and Automate (featuring Adam Dell, founder of Open Table and brother of Michael Dell), and Rise of the Machines (featuring Jon Stein, founder of robo-advisor Betterment). Learn about some of the larger-than-life characters behind the fintech movement. The Money Hackers tells the fascinating story of fintech--how it began, and where it is likely taking us.

Sky's small town turns absolutely claustrophobic when his secret promposal plans get leaked to the entire school in this witty, heartfelt, and ultimately hopeful debut novel for fans of *What if it's Us?* and *I Wish You All the Best*. Sky Baker may be openly gay, but in his small, insular town, making sure he was invisible has always been easier than being himself. Determined not to let anything ruin his senior year, Sky decides to make a splash at his high school's annual beach bum party by asking his crush, Ali, to prom—and he has thirty days to do it. What better way to start living loud and proud than by pulling off the gayest promposal Rock Ledge, Michigan, has ever seen? Then, Sky's plans are leaked by an anonymous hacker in a deeply homophobic e-blast that quickly goes viral. He's fully prepared to drop out and skip town altogether—until his classmates give him a reason to fight back by turning his thirty-day promposal countdown into a school-wide hunt to expose the e-blast perpetrator. But what happens at the end of the thirty days? Will Sky get to keep his hard-won visibility? Or will his small-town blues stop him from being his true self?

A substantially updated new edition of the essential text on financial modeling, with revised material, new data, and implementations shown in Excel, R, and Python. Financial Modeling has become the gold-standard text in its field, an essential guide for students, researchers, and practitioners that provides the computational tools needed for modeling finance fundamentals. This fifth edition has been substantially updated but maintains the straightforward, hands-on approach, with an optimal mix of explanation and implementation, that made the previous editions so popular. Using detailed Excel spreadsheets, it explains basic and advanced models in the areas of corporate finance, portfolio management, options, and bonds. This new edition offers revised material on valuation, second-order and third-order Greeks for options, value at risk (VaR), Monte Carlo methods, and implementation in R. The examples and implementation use up-to-date and relevant data. Parts I to V cover corporate finance topics, bond and yield curve models, portfolio theory, options and derivatives, and Monte Carlo methods and their implementation in finance. Parts VI and VII treat technical topics, with part VI covering Excel and R issues and part VII (now on the book's auxiliary website) covering Excel's programming language, Visual Basic for Applications (VBA), and Python implementations. Knowledge of technical chapters on VBA and R is not necessary for understanding the material in the first five parts. The book is suitable for use in advanced finance classes that emphasize the need to combine modeling skills with a deeper knowledge of the underlying financial models.

Financial Modelling in Practice: A Concise Guide for Intermediate and Advanced Level is a practical, comprehensive and in-depth guide to financial modelling designed to cover the modelling issues that are relevant to facilitate the construction of robust and readily understandable models. --From publisher's description.

"Bibliography found online at tonyrobbins.com/masterthegame"--Page [643].

The world's foremost expert on pricing strategy shows how this mysterious process works and how to maximize value through pricing to company and customer. In all walks of life, we constantly make decisions about whether something is worth our money or our time, or try to convince others to part with their money or their time. Price is the place where value and money meet. From the global release of the latest electronic gadget to the bewildering gyrations of oil futures to markdowns at the bargain store, price is the most powerful and pervasive economic force in our day-to-day lives and one of the least understood. The recipe for successful pricing often sounds like an exotic cocktail, with equal parts psychology, economics, strategy, tools and incentives stirred up together, usually with just enough math to sour the taste. That leads managers to water down the drink with hunches and rules of thumb, or leave out the parts with which they don't feel comfortable. While this makes for a sweeter drink, it often lacks the punch to have an impact on the customer or on the business. It doesn't have to be that way, though, as Hermann Simon illustrates through dozens of stories collected over four decades in the trenches and behind the scenes. A world-renowned speaker on pricing and a trusted advisor to Fortune 500 executives, Simon's lifelong journey has taken him from rural farmers' markets, to a distinguished academic career, to a long second career as an entrepreneur and management consultant to companies large and small throughout the world. Along the way, he has learned from Nobel Prize winners and leading management gurus, and helped countless managers and executives use pricing as a way to create new markets, grow their businesses and gain a sustained competitive advantage. He also learned some tough personal lessons about value, how people perceive it, and how people profit from it. In this engaging and practical narrative, Simon leaves nothing out of the pricing cocktail, but still makes it go down smoothly and leaves you wanting to learn more and do more—as a consumer or as a business person. You will never look at pricing the same way again.

A leading investment professional explains the world of impact investing--investing in businesses and projects with a social and financial return--and shows what it takes to make sustainable, transformative change. Impact investment--the support of social and environmental projects with a financial return--has become a hot topic on the global stage; poised to eclipse traditional aid by ten times in the next decade. But the field is at a tipping point: Will impact investment empower millions of people worldwide, or will it replicate the same mistakes that have plagued both aid and finance? Morgan Simon is an investment professional who works at the nexus of social finance and social justice. In *Real Impact*, she teaches us how to get it right, leveraging the world's resources to truly transform the economy. Over the past seventeen years, Simon has influenced over \$150 billion from endowments, families, and foundations. In *Real Impact*, Simon shares

her experience as both investor and activist to offer clear strategies for investors, community leaders, and entrepreneurs alike. Real Impact is essential reading for anyone seeking real change in the world.

This book constitutes the thoroughly refereed proceedings of the 6th International Workshop on Argumentation in Multi-Agent Systems, held in Budapest, Hungary, in May 2009, in association with the 8th International Conference on Autonomous Agents and Multi-Agent Systems (AAMAS 2009). The 18 revised full papers were carefully reviewed and selected from numerous submissions and are organized in four topical sections on practical reasoning and argument about action; persuasion and negotiation; argumentation theory; and applications and emotions.

Now in paperback, “a compelling, accessible, and provocative piece of work that forces us to question many of our assumptions” (Gillian Tett, author of Fool’s Gold). Quants, physicists working on Wall Street as quantitative analysts, have been widely blamed for triggering financial crises with their complex mathematical models. Their formulas were meant to allow Wall Street to prosper without risk. But in this penetrating insider’s look at the recent economic collapse, Emanuel Derman—former head quant at Goldman Sachs—explains the collision between mathematical modeling and economics and what makes financial models so dangerous. Though such models imitate the style of physics and employ the language of mathematics, theories in physics aim for a description of reality—but in finance, models can shoot only for a very limited approximation of reality. Derman uses his firsthand experience in financial theory and practice to explain the complicated tangles that have paralyzed the economy. *Models.Behaving.Badly.* exposes Wall Street’s love affair with models, and shows us why nobody will ever be able to write a model that can encapsulate human behavior.

"I'm getting a life's lesson about grace from my mother in the ICU. We never stop learning from our mothers, do we?" UNFORGETTABLE is a son's spirited, affecting, and inspiring tribute to his remarkable mother and the love between parent and child. When NPR's Scott Simon began tweeting from his mother's hospital room in July 2013, he didn't know that his missives would soon spread well beyond his 1.2 million Twitter followers. Squeezing the magnitude of his final days with her into 140-character updates, Simon's evocative and moving meditations spread virally. Over the course of a few days, Simon chronicled his mother's death and reminisced about her life, revealing her humor and strength, and celebrating familial love. UNFORGETTABLE, expands on those famous tweets to create a memoir that is rich, deeply affecting, heart-wrenching, and exhilarating. His mother was a glamorous woman of the Mad Men—era; she worked in nightclubs, modeled, dated mobsters and movie stars, and was a brave single parent to young Scott Simon. Spending their last days together in a hospital ICU, mother and son reflect on their lifetime's worth of memories, recounting stories laced with humor and exemplifying resilience. UNFORGETTABLE is not only one man's rich and moving tribute to his mother's colorful life and graceful death, it is also a powerful portrayal of the universal bond between mother and child. Drawing on recent ideas that explore new environments and the changing situations of composition and performance, Simon Emmerson provides a significant contribution to the study of contemporary music, bridging history, aesthetics and the ideas behind evolving performance practices. Whether created in a studio or performed on stage, how does electronic music reflect what is live and living? What is it to perform 'live' in the age of the laptop? Many performer-composers draw upon a 'library' of materials but others refuse to abandon traditionally 'created and structured' electroacoustic work. Lying behind this maelstrom of activity is the perennial relationship to 'theory', that is, ideas, principles and practices that somehow lie behind composers' and performers' actions. The relationship of the body performing to the spaces around has also undergone a revolution as the source of sound production has shifted to the loudspeaker. Emmerson considers these issues in the framework of our increasingly 'acousmatic' world in which we cannot see the source of the sounds we hear.

The incredible true story of the twelve boys trapped with their coach in a flooded cave in Thailand and their inspiring rescue. On June 23, 2018, twelve members of the Wild Boars soccer team and their coach were exploring the Tham Luang cave complex in northern Thailand when disaster struck. A rainy season downpour flooded the tunnels, trapping them as they took shelter on a shelf of the dark cave. Eight days of searching yielded no signs of life, but on July 2 they were discovered by two British divers. The boys and their coach were eventually rescued in an international operation that took three days. What could have been a terrible tragedy became an amazing story of survival. Award-winning author Marc Aronson brings us the backstory behind how this astounding rescue took place. *Rising Water* highlights the creative thinking and technology that made a successful mission possible by examining the physical, environmental, and psychological factors surrounding the rescue. From the brave Thai Navy SEAL who lost his life while placing oxygen tanks along the passageways of the cave, to the British divers that ultimately swam the boys to safety, to the bravery of the boys and their coach, this is the breathtaking rescue that captivated the entire world.

#1 New York Times Bestseller “Significant...The book is both instructive and surprisingly moving.” —The New York Times Ray Dalio, one of the world’s most successful investors and entrepreneurs, shares the unconventional principles that he’s developed, refined, and used over the past forty years to create unique results in both life and business—and which any person or organization can adopt to help achieve their goals. In 1975, Ray Dalio founded an investment firm, Bridgewater Associates, out of his two-bedroom apartment in New York City. Forty years later, Bridgewater has made more money for its clients than any other hedge fund in history and grown into the fifth most important private company in the United States, according to *Fortune* magazine. Dalio himself has been named to *Time* magazine’s list of the 100 most influential people in the world. Along the way, Dalio discovered a set of unique principles that have led to Bridgewater’s exceptionally effective culture, which he describes as “an idea meritocracy that strives to achieve meaningful work and meaningful relationships through radical transparency.” It is these principles, and not anything special about Dalio—who grew up an ordinary kid in a middle-class Long Island neighborhood—that he believes are the reason behind his success. In *Principles*, Dalio shares what he’s learned over the course of his remarkable career. He argues that life, management, economics, and investing can all be systemized into rules and understood like machines.

The book's hundreds of practical lessons, which are built around his cornerstones of "radical truth" and "radical transparency," include Dalio laying out the most effective ways for individuals and organizations to make decisions, approach challenges, and build strong teams. He also describes the innovative tools the firm uses to bring an idea meritocracy to life, such as creating "baseball cards" for all employees that distill their strengths and weaknesses, and employing computerized decision-making systems to make believability-weighted decisions. While the book brims with novel ideas for organizations and institutions, Principles also offers a clear, straightforward approach to decision-making that Dalio believes anyone can apply, no matter what they're seeking to achieve. Here, from a man who has been called both "the Steve Jobs of investing" and "the philosopher king of the financial universe" (CIO magazine), is a rare opportunity to gain proven advice unlike anything you'll find in the conventional business press.

Financing the End-to-End Supply Chain provides readers with a comprehensive understanding of the financial synergies across the supply chain. It demonstrates the importance of the strategic relationship between the physical supply of goods and services and the associated financial flows. The book provides a clear introduction, demonstrating the importance of the strategic relationship between supply chain and financial communities within an organization. This book links together treasury, banking, supply chain, systems, IT, and key stakeholders. Financing the End-to-End Supply Chain will help senior supply chain practitioners to build collaboration, improve relationships and enhance trust between supply chain partners. With its combination of theory and practice it tackles vital issues including physical, information and financial flows, and tailoring supply chain finance to individual organisations' circumstances. Recognizing that supply chain finance means different things in different countries, the authors also consider various initiatives to harmonize and develop cross-border financing as well as including an agenda for national and international policy makers. The new edition features interviews from SCF platform providers on how ecosystems are involved in supply chain finance, additional learning activities for students and new examples on working capital management.

In this beautifully written and propulsive memoir, Huma Abedin—Hillary Clinton's famously private top aide and longtime adviser—emerges from the wings of American political history to take command of her own story. The daughter of Indian and Pakistani intellectuals and advocates who split their time between Saudi Arabia, the UK, and the United States, Abedin grew up in many worlds. Both/And grapples with family, legacy, identity, faith, marriage, and motherhood with wisdom and sophistication. Abedin launched full steam into a college internship in the office of the first lady in 1996, never imagining that her work at the White House would blossom into a career in public service, nor that the career would become an all-consuming way of life. Still in her twenties and thirties, she thrived in rooms with diplomats and sovereigns, entrepreneurs and artists, philanthropists and activists, and witnessed many crucial moments in 21st-century American history—Camp David for urgent efforts at Middle East peace in the waning months of the Clinton administration, Ground Zero in the days after the 9/11 attacks, the inauguration of the first African American president of the United States, the convention floor when America nominated its first female presidential candidate. Abedin's relationship with Clinton has seen both women through extraordinary personal and professional highs, as well as unimaginable lows. Here, for the first time, is a deeply personal account of Hillary Clinton as mentor, confidante, and role model. Abedin cuts through caricature, rumor, and misinformation to reveal a crystal-clear portrait of Clinton as a brilliant and caring leader a steadfast friend, generous, funny, hardworking, and dedicated. Both/And is a candid and heartbreaking chronicle of Abedin's marriage to Anthony Weiner, what drew her to him, how much she wanted to believe in him, the devastation wrought by his betrayals—and their shared love for their son. It is also a timeless story of a young woman with aspirations and ideals coming into her own in high-pressure jobs, and a testament to the potential for women in leadership to blaze a path forward while supporting those who follow in their footsteps. Both/And describes Abedin's journey through the opportunities and obstacles, the trials and triumphs, of a full and complex life. Abedin's compassion and courage, her resilience and grace, her work ethic and mission are an inspiration to people of all ages. "This journey has led me through exhilarating milestones and devastating setbacks," said Abedin. "I have walked both with great pride and in overwhelming shame. It is a life I am—more than anything—enormously grateful for and a story I look forward to sharing." Too often, finance courses stop short of making a connection between textbook finance and the problems of real-world business. "Financial Modeling" bridges this gap between theory and practice by providing a nuts-and-bolts guide to solving common financial problems with spreadsheets. The CD-ROM contains Excel* worksheets and solutions to end-of-chapter exercises. 634 illustrations.

Surprising rules for successful monetization Innovation is the most important driver of growth. Today, more than ever, companies need to innovate to survive. But successful innovation—measured in dollars and cents—is a very hard target to hit. Companies obsess over being creative and innovative and spend significant time and expense in designing and building products, yet struggle to monetize them: 72% of innovations fail to meet their financial targets—or fail entirely. Many companies have come to accept that a high failure rate, and the billions of dollars lost annually, is just the cost of doing business. Monetizing Innovations argues that this is tragic, wasteful, and wrong. Radically improving the odds that your innovation will succeed is just a matter of removing the guesswork. That happens when you put customer demand and willingness to pay in the driver seat—when you design the product around the price. It's a new paradigm, and that opens the door to true game change: You can stop hoping to monetize, and start knowing that you will. The authors at Simon Kucher know what they're talking about. As the world's premier pricing and monetization consulting services company, with 800 professionals in 30 cities around the globe, they have helped clients ranging from massive pharmaceuticals to fast-growing startups find success. In Monetizing Innovation, they distil the lessons of thirty years and over 10,000 projects into a practical, nine-step approach. Whether you are a CEO, executive leadership, or part of the team responsible for innovation and new product development, this book is for you, with special sections and checklist-driven summaries to make monetizing innovation part of your company's DNA. Illustrative case studies show how some

of the world's best innovative companies like LinkedIn, Uber, Porsche, Optimizely, Draeger, Swarovski and big pharmaceutical companies have used principles outlined in this book. A direct challenge to the status quo "spray and pray" style of innovation, Monetizing Innovation presents a practical approach that can be adopted by any organization, in any industry. Most monetizing innovation failure point home. Now more than ever, companies must rethink the practices that have lost countless billions of dollars. Monetizing Innovation presents a new way forward, and a clear promise: Go from hope to certainty.

Sociologist Stephen Klineberg presents "a trailblazing study" (Kirkus Reviews) that shows how the city of Houston has emerged as a microcosm for America's future—based on a meticulously researched, thirty-eight-year study of its changing economic, demographic, and cultural landscapes. Houston, Texas, long thought of as a traditionally blue-collar black/white Southern city, has transformed into one of the most ethnically and culturally diverse metro areas in the nation, surpassing even New York by some measures. With a diversifying economy and large numbers of both highly skilled technical jobs in engineering and medicine and low-skilled minimum-wage jobs in construction, restaurant work, and personal services, Houston has become a magnet for the new divergent streams of immigration that are transforming America in the 21st century. And thanks to an annual systematic survey conducted over the past thirty-eight years, the ongoing changes in attitudes, beliefs, and life experiences have been measured and studied, creating a compelling data-driven map of the challenges and opportunities that are facing Houston and the rest of the country. In *Prophetic City*, we'll meet some of the new Americans, including a family who moved to Houston from Mexico in the early 1980s and is still trying to find work that pays more than poverty wages. There's a young man born to highly educated Indian parents in an affluent Houston suburb who grows up to become a doctor in the world's largest medical complex, as well as a white man who struggles with being prematurely pushed out of the workforce when his company downsizes. "Eye-opening and accessible" (Publishers Weekly), this timely and groundbreaking book tracks the progress of an American city like never before. Houston is at the center of the rapid changes that have redefined the nature of American society itself in the new century, and is where, for better or worse, we can see the American future emerging.

This volume offers a comprehensive overview of the many ways in which the policy analysis movement has been conducted, and to what effect, in Canadian governments and, for the first time, in business associations, labour unions, universities, and other non-governmental organizations.

The first edition of this book has established itself as one of the leading references on generalized additive models (GAMs), and the only book on the topic to be introductory in nature with a wealth of practical examples and software implementation. It is self-contained, providing the necessary background in linear models, linear mixed models, and generalized linear models (GLMs), before presenting a balanced treatment of the theory and applications of GAMs and related models. The author bases his approach on a framework of penalized regression splines, and while firmly focused on the practical aspects of GAMs, discussions include fairly full explanations of the theory underlying the methods. Use of R software helps explain the theory and illustrates the practical application of the methodology. Each chapter contains an extensive set of exercises, with solutions in an appendix or in the book's R data package *gamair*, to enable use as a course text or for self-study. Simon N. Wood is a professor of Statistical Science at the University of Bristol, UK, and author of the R package *mgcv*.

Too often, finance courses stop short of making a connection between textbook finance and the problems of real-world business. *Financial Modeling* bridges this gap between theory and practice by providing a nuts-and-bolts guide to solving common financial models with spreadsheets. Simon Benninga takes the reader step by step through each model, showing how it can be solved using Microsoft Excel. The long-awaited third edition of this standard text maintains the "cookbook" features and Excel dependence that have made the first and second editions so popular. It also offers significant new material, with new chapters covering such topics as bank valuation, the Black-Litterman approach to portfolio optimization, Monte Carlo methods and their applications to option pricing, and using array functions and formulas. Other chapters, including those on basic financial calculations, portfolio models, calculating the variance-covariance matrix, and generating random numbers, have been revised, with many offering substantially new and improved material. Other areas covered include financial statement modeling, leasing, standard portfolio problems, value at risk (VaR), real options, duration and immunization, and term structure modeling. Technical chapters treat such topics as data tables, matrices, the Gauss-Seidel method, and tips for using Excel. The last section of the text covers the Visual Basic for Applications (VBA) techniques needed for the book. The accompanying CD contains Excel worksheets and solutions to end-of-chapter exercises.

Have you ever dreamed about owning your own business? Maybe becoming a market disruptor? Would you know where to start? Do you have a coach, a mentor, or a teacher who can show you how? Well, now you do. If we are lucky, we have been taught to dream since the time we were very young. If we are luckier still, we have also been taught to establish a sturdy foundation for those dreams to stand upon. When building the business you've always dreamed of, you must first establish a rock-solid foundation, something I've learned from many years of experience as a Rugged Entrepreneur. What is a "Rugged Entrepreneur"? It's what I call a special breed of entrepreneur. Rugged makes the leap toward success in a way that separates them from the millions who fall short because they invest the time and effort to develop and hone the specific set of powerful skills you'll discover in these pages. I've identified four elements to becoming a Rugged Entrepreneur. These elements can be developed by anyone and are helpful to every type of entrepreneur. But all four of them are necessary to do the job well. The Four Foundational Elements of being a Rugged Entrepreneur are: A fervent work ethic A humble and healthy pride (what I call "Rugged Pride") Fortitudo mentis (aka, mental toughness) Faith The Rugged Entrepreneur provides a roadmap to your journey of lasting self-discovery. It's about identifying and acquiring the skills to achieve sustained success and to build on top of that success. It's about

passionately pursuing a productive business life for yourself and your family using the economic engines accessible to us all. But be warned: do not read this book if you do not want to be challenged.

As late as 2007, Anglo Irish Bank was a darling of the markets, internationally recognized as one of the fastest growing financial institutions in the world. By 2008, it was bust. The Irish government's hopeless attempts to save Anglo have led the state to ruin - culminating in a punitive IMF bailout in late 2010 and threatening the future of the euro. Now, for the first time, the full story of the Anglo disaster is being told - by the journalist who has led the way in coverage of the bank and its many secrets. Drawing on his unmatched sources in and around Anglo, Simon Carswell of the Irish Times shows how the business model that brought Anglo twenty years of spectacular growth was also at the heart of its - and Ireland's - downfall. He paints a vivid and disturbing picture of life inside Anglo - the credit committee meetings, the lightning-quick negotiations with property developers, the culture of lavish entertainment for politicians and regulators - and of the men who presided over its dizzying rise and fall: Sean FitzPatrick, David Drumm, Willie McAteer and many others. This is not only the first full account of the Anglo disaster; it will also be the definitive one.

In 1897, Britain responded to the killing of a group of officials by razing an empire to the ground. The men had been travelling to the ancient Kingdom of Benin, in what is now Nigeria, when they were ambushed and killed by local soldiers. Just six weeks later, the British had exacted their revenge, set Benin aflame, exiled the king and annexed the territory. They also made off with some of Africa's greatest works of art. This is the story of the 'Benin Bronzes', their creation, removal, and what should happen to them now. When first exhibited in London they caused a sensation and helped reshape European attitudes towards Africa, challenging the prevailing view of the continent as 'backward' and without culture. But seeing them in the British Museum today is, in the words of one Benin City artist, like 'visiting relatives behind bars'. In a time of fevered debate about the legacies of empire, loot, museums and history, what does the future hold for the Bronzes themselves?

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