

Business Forecasting 9th Edition Hanke

Business Forecasting Pearson Higher Ed

A supplementary text for a variety of Business courses, including Financial Statement Analysis, Investments, Personal Finance, and Financial Planning and Analysis. An Analytical Approach to Understanding and Interpreting Business Financial Statements. Understanding Financial Statements improves the student's ability to translate a financial statement into a meaningful map for business decisions. The material covered in each chapter helps students approach financial statements with enhanced confidence and understanding of a firm's historical, current, and prospective financial condition and performance. The Eleventh Edition includes new case studies based on existing companies and enhanced learning tools to help students quickly grasp and apply the materials. Fraser and Ormiston presents material in an engaging fashion that helps readers make sense of complex financial information, leading to intelligent (and profitable!) decision-making.

Social justice has always been a core value driving public health. Today, much of the etiology of avoidable disease is rooted in inequitable social conditions brought on by disparities in wealth and power and reproduced through ongoing forms of oppression, exploitation, and marginalization. Tackling Health Inequities raises questions and provides a starting point for health practitioners ready to reorient public health practice to address the fundamental causes of health inequities. This reorientation involves restructuring the organization, culture and daily work of public health. Tackling Health Inequities is meant to inspire readers to imagine or envision public health practice and their role in ways that question contemporary thinking and assumptions, as emerging trends, social conditions, and policies generate increasing inequities in health.

The 2018 edition of The State of World Fisheries and Aquaculture emphasizes the sector's role in achieving the 2030 Agenda for Sustainable Development and the Sustainable Development Goals, and measurement of progress towards these goals. It notes the particular contributions of inland and small-scale fisheries, and highlights the importance of rights-based governance for equitable and inclusive development. As in past editions, the publication begins with a global analysis of trends in fisheries and aquaculture production, stocks, processing and use, trade and consumption, based on the latest official statistics, along with a review of the status of the world's fishing fleets and human engagement and governance in the sector. Topics explored in Parts 2 to 4 include aquatic biodiversity; the ecosystem approach to fisheries and to aquaculture; climate change impacts and responses; the sector's contribution to food security and human nutrition; and issues related to international trade, consumer protection and sustainable value chains. Global developments in combating illegal, unreported and unregulated fishing, selected ocean pollution concerns and FAO's efforts to improve capture fishery data are also discussed. The issue concludes with the outlook for the sector, including projections to 2030. As always, The State of World Fisheries and Aquaculture aims to provide objective, reliable and up-to-date information to a wide audience, including policy-makers, managers, scientists, stakeholders and indeed all those interested in the fisheries and aquaculture sector.

A comprehensive collection of the field's most provocative, influential new work Business Forecasting compiles some of the field's important and influential literature into a single, comprehensive reference for forecast modeling and process improvement. It is packed with provocative ideas from forecasting researchers and practitioners, on topics including accuracy metrics, benchmarking, modeling of problem data, and overcoming dysfunctional behaviors. Its coverage includes often-overlooked issues at the forefront of research, such as uncertainty, randomness, and forecastability, as well as emerging areas like data mining for forecasting. The articles present critical analysis of current practices and consideration of new ideas. With a mix of formal, rigorous pieces and brief introductory chapters, the book provides practitioners with a comprehensive examination of the current state of the business forecasting field. Forecasting performance is ultimately limited by the 'forecastability' of the data. Yet failing to recognize this, many organizations continue to squander resources pursuing unachievable levels of accuracy. This book provides a wealth of ideas for improving all aspects of the process, including the avoidance of wasted efforts that fail to improve (or even harm) forecast accuracy. Analyzes the most prominent issues in business forecasting Investigates emerging approaches and new methods of analysis Combines forecasts to improve accuracy Utilizes Forecast Value Added to identify process inefficiency The business environment is evolving, and forecasting methods must evolve alongside it. This compilation delivers an array of new tools and research that can enable more efficient processes and more accurate results. Business Forecasting provides an expert's-eye view of the field's latest developments to help you achieve your desired business outcomes.

This textbook introduces students to the fundamental workings of business and finance in the global economy. It brings clarity and focus to the complexities of the field and demonstrates the key linkages between the foreign exchange markets and world money markets. Core topics examined include: corporate aspects of international finance, with special attention given to contractual and operational hedging techniques the mechanics of the foreign exchange markets the building blocks of international finance the optimal portfolio in an international setting. Michael Connolly also provides up-to-date statistics from across the globe, relevant international case studies, problem sets and solutions and links to an online PowerPoint presentation. International Business Finance is an engaging and stimulating text for students in undergraduate and MBA courses in international finance and a key resource for lecturers.

The challenges to humanity posed by the digital future, the first detailed examination of the unprecedented form of power called "surveillance capitalism," and the quest by powerful corporations to predict and control our behavior. In this masterwork of original thinking and research, Shoshana Zuboff provides startling insights into the phenomenon that she has named surveillance capitalism. The stakes could not be higher: a global architecture of behavior modification threatens human nature in the twenty-first century just as industrial capitalism disfigured the natural world in the twentieth. Zuboff vividly brings to life the consequences as surveillance capitalism advances from Silicon Valley into every economic sector. Vast wealth and power are accumulated in ominous new "behavioral futures markets," where predictions about our behavior are bought and sold, and the production of goods and services is subordinated to a new "means of behavioral modification." The threat has shifted from a totalitarian Big Brother state to a ubiquitous digital architecture: a "Big Other" operating in the interests of surveillance capital. Here is the crucible of an unprecedented form of power marked by extreme concentrations of knowledge and free from democratic oversight. Zuboff's comprehensive and moving analysis lays

bare the threats to twenty-first century society: a controlled "hive" of total connection that seduces with promises of total certainty for maximum profit -- at the expense of democracy, freedom, and our human future. With little resistance from law or society, surveillance capitalism is on the verge of dominating the social order and shaping the digital future -- if we let it.

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. For undergraduate and graduate courses in Business Forecasting. Written in a simple, straightforward style, Business Forecasting, 9th Edition presents basic statistical techniques using practical business examples to teach readers how to predict long-term forecasts.

With its broad coverage of methodology, this comprehensive book is a useful learning and reference tool for those in applied sciences where analysis and research of time series is useful. Its plentiful examples show the operational details and purpose of a variety of univariate and multivariate time series methods. Numerous figures, tables and real-life time series data sets illustrate the models and methods useful for analyzing, modeling, and forecasting data collected sequentially in time. The text also offers a balanced treatment between theory and applications. Time Series Analysis is a thorough introduction to both time-domain and frequency-domain analyses of univariate and multivariate time series methods, with coverage of the most recently developed techniques in the field.

After a long time of neglect, Artificial Intelligence is once again at the center of most of our political, economic, and socio-cultural debates. Recent advances in the field of Artificial Neural Networks have led to a renaissance of dystopian and utopian speculations on an AI-rendered future. Algorithmic technologies are deployed for identifying potential terrorists through vast surveillance networks, for producing sentencing guidelines and recidivism risk profiles in criminal justice systems, for demographic and psychographic targeting of bodies for advertising or propaganda, and more generally for automating the analysis of language, text, and images. Against this background, the aim of this book is to discuss the heterogeneous conditions, implications, and effects of modern AI and Internet technologies in terms of their political dimension: What does it mean to critically investigate efforts of net politics in the age of machine learning algorithms?

All businesses strive for excellence in today's technology-based environment in which customers want solutions at the touch of a button. This highly regarded textbook provides in-depth coverage of the principles of operations and supply chain management and explains how to design, implement, and maintain processes for sustainable competitive advantage. This text offers a unique combination of theory and practice with a strategic, results-driven approach. Now in its fourth edition, Operations Management for Business Excellence has been updated to reflect major advances and future trends in supply chain management. A new chapter on advanced supply chain concepts covers novel logistics technology, information systems, customer proximity, sustainability, and the use of multiple sales channels. As a platform for discussion, the exploration of future trends includes self-driving vehicles, automation and robotics, and omnichannel retailing. Features include: A host of international case studies and examples to demonstrate how theory translates to practice, including Airbus, Hewlett Packard, Puma, and Toyota. A consistent structure to aid learning and retention: Each chapter begins with a detailed set of learning objectives and finishes with a chapter summary, a set of discussion questions and a list of key terms. Fully comprehensive with an emphasis on the practical, this textbook should be core reading for advanced undergraduate and postgraduate students of operations management and supply chain management. It would also appeal to executives who desire an understanding of how to achieve and maintain 'excellence' in business. Online resources include lecture slides, a glossary, test questions, downloadable figures, and a bonus chapter on project management.

This bestselling text continues to lead the way with a strong focus on current issues, pedagogically rich framework, wide variety of medical and biological applications, visually dynamic art program, and exceptionally strong and varied end-of-chapter problems. Revised and updated throughout, the tenth edition now includes new biochemistry content, new Chemical Connections essays, new and revised problems, and more. Most end of chapter problems are now available in the OWL online learning system. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

This book is a clear, practical, and self-contained guide to inventory management. It describes recent thinking about stocks and the methods for their control, developing the subject from basic principles through to higher level materials and newer developments. It does not assume any previous knowledge of the subject, nor of any other specific field such as management, operations, mathematics, or accounting. The Second Edition has been completely rewritten to improve the clarity and flow of the text, and includes a host of new information, examples, and support materials.* Stocks and Inventories* Stocks within an Organisation* Economic Order Quantity * Models for Known Demand* Models for Uncertain Demand* Sources of Information * Forecasting Demand * Material Requirements Planning* Just-in-Time

Responsible Innovation encourages innovators to work together with stakeholders during the research and innovation process, to better align the outcomes of innovation with the values, needs and expectations of society. Assessing the benefits and costs of Responsible Innovation is crucial for furthering the responsible conduct of science, technology and innovation. However, there is until now only limited academic work on Responsible Innovation assessment. This book fills this lacuna. Assessment of Responsible Innovation: Methods and Practices presents tools for measuring, monitoring, and reporting upon the Responsible Innovation process and the social, environmental, scientific, and economic impacts of innovations. These tools help innovators to mitigate risk and to strengthen their strategic planning. This book aligns assessment tools and practices with the UN Sustainable Development Goals (SDGs). The prospects as well as the limitations of various Responsible Innovation assessment approaches and tools are discussed, as well as their applicability in various industry contexts. The book brings together leading scholars in the field to present the most comprehensive review of Responsible Innovation tools. It articulates the importance of assessment and value creation, the different metrics and monitoring systems that can be deployed and the reporting mechanisms, including the importance of effective communication.

This book constitutes the refereed proceedings of the Second International Symposium on Medical Data Analysis, ISMDD 2001, held in Madrid, Spain, in October 2001. The 43 revised papers presented together with three invited keynote papers were carefully reviewed and selected from 72 submissions. Among the issues addressed are data analysis and diagnosis, classification, clustering, medical image analysis, Bayesian networks, decision support systems, fuzzy modeling, time series analysis, collaborative filtering, pattern recognition, case-based reasoning, rule-based inference, and computer vision. This two-volume set (CCIS 1045 and CCIS 1046) constitutes the refereed proceedings of the Third International Conference on Advances in Computing and Data Sciences, ICACDS 2019, held in Ghaziabad, India, in April 2019. The 112 full papers were carefully reviewed and selected from 621 submissions. The papers are centered around topics like advanced computing, data sciences, distributed systems organizing principles, development frameworks and environments, software verification and validation, computational complexity and cryptography, machine learning theory, database theory, probabilistic representations.

The explosion in the number, size and complexity of mergers, acquisitions and alliances during the 1990s demonstrates how ingrained business combinations have become in the global business community. From the bestselling author, a ground-breaking sequel to Superpower. In Reset, renowned economist Ross Garnaut shows how the COVID-19 crisis offers Australia the opportunity to reset its economy and build a successful future - and why the old approaches will not work. Garnaut develops the idea of a renewable superpower, he calls for a basic income and he explores what the 'decoupling' of China and

America will mean for Australia. In the wake of COVID-19, the world has entered its deepest recession since the 1930s. Shocks of this magnitude throw history from its established course - either for good or evil. In 1942 - in the depths of war - the Australian government established a Department of Post-War Reconstruction to plan a future that not only restored existing strengths but also rebuilt the country for a new and better future. As we strive to overcome the coronavirus challenge, we need new, practical ideas to restore Australia. This book has them.

Data Mining for Business Analytics: Concepts, Techniques, and Applications in Python presents an applied approach to data mining concepts and methods, using Python software for illustration. Readers will learn how to implement a variety of popular data mining algorithms in Python (a free and open-source software) to tackle business problems and opportunities. This is the sixth version of this successful text, and the first using Python. It covers both statistical and machine learning algorithms for prediction, classification, visualization, dimension reduction, recommender systems, clustering, text mining and network analysis. It also includes: A new co-author, Peter Gedeck, who brings both experience teaching business analytics courses using Python, and expertise in the application of machine learning methods to the drug-discovery process. A new section on ethical issues in data mining. Updates and new material based on feedback from instructors teaching MBA, undergraduate, diploma and executive courses, and from their students. More than a dozen case studies demonstrating applications for the data mining techniques described. End-of-chapter exercises that help readers gauge and expand their comprehension and competency of the material presented. A companion website with more than two dozen data sets, and instructor materials including exercise solutions, PowerPoint slides, and case solutions. Data Mining for Business Analytics: Concepts, Techniques, and Applications in Python is an ideal textbook for graduate and upper-undergraduate level courses in data mining, predictive analytics, and business analytics. This new edition is also an excellent reference for analysts, researchers, and practitioners working with quantitative methods in the fields of business, finance, marketing, computer science, and information technology. "This book has by far the most comprehensive review of business analytics methods that I have ever seen, covering everything from classical approaches such as linear and logistic regression, through to modern methods like neural networks, bagging and boosting, and even much more business specific procedures such as social network analysis and text mining. If not the bible, it is at the least a definitive manual on the subject." —Gareth M. James, University of Southern California and co-author (with Witten, Hastie and Tibshirani) of the best-selling book An Introduction to Statistical Learning, with Applications in R

This survey of thermal systems engineering combines coverage of thermodynamics, fluid flow, and heat transfer in one volume. Developed by leading educators in the field, this book sets the standard for those interested in the thermal-fluids market. Drawing on the best of what works from market leading texts in thermodynamics (Moran), fluids (Munson) and heat transfer (Incropera), this book introduces thermal engineering using a systems focus, introduces structured problem-solving techniques, and provides applications of interest to all engineers.

A common characteristic of water demand in urban areas worldwide is its inexorable rise over many years; continued growth is projected over coming decades. The chief influencing factors are population growth and migration, together with changes in lifestyle, demographic structure and the possible effects of climate change (the detailed implications of climate change are not yet clear, and anyway will depend on global location, but must at least increase the uncertainty in security of supply). This is compounded by rapid development, creeping urbanization and, in some places, rising standards of living. Meeting this increasing demand from existing resources is self-evidently an uphill struggle, particularly in water stressed/scarcely regions in the developed and developing world alike. There are typically two potential responses: either "supply-side" (meeting demand with new resources) or "demand-side" (managing consumptive demand itself to postpone or avoid the need to develop new resources). There is considerable pressure from the general public, regulatory agencies, and some governments to minimise the impacts of new supply projects (e.g. building new reservoirs or inter-regional transfer schemes), implying the emphasis should be shifted towards managing water demand by best utilising the water that is already available. Water Demand Management has been prepared by the academic, government and industry network WATERSAVE. The concept of the book is to assemble a comprehensive picture of demand management topics ranging from technical to social and legal aspects, through expert critical literature reviews. The depth and breadth of coverage is a unique contribution to the field and the book will be an invaluable information source for practitioners and researchers, including water utility engineers/planners, environmental regulators, equipment and service providers, and postgraduates. Contents Water consumption trends and demand forecasting techniques The technology, design and utility of rainwater catchment systems Understanding greywater treatment Water conservation products Water conservation and sewerage systems An introduction to life cycle and rebound effects in water systems Developing a strategy for managing losses in water distribution networks Demand management in developing countries Drivers and barriers for water conservation and reuse in the UK The economics of water demand management Legislation and regulation mandating and influencing the efficient use of water in England and Wales Consumer reactions to water conservation policy instruments Decision support tools for water demand management

A properly structured financial model can provide decision makers with a powerful planning tool that helps them identify the consequences of their decisions before they are put into practice. Introduction to Financial Models for Management and Planning, Second Edition enables professionals and students to learn how to develop and use computer-based models for financial planning. This volume provides critical tools for the financial toolbox, then shows how to use them tools to build successful models.

Every day, customers see the results of companies where fiefdoms have formed and silos create divisional or departmental strife: poor sales and profits, and lackluster products. It's not hard to see that such companies are headed for an early grave. Regardless of the manner in which company fractures manifest themselves, tech leaders must find a way to rid their workplaces of the divisions that threaten to undermine their company's productivity, profits, and survival. That's why, in Unite the Tribes: Leadership Skills for Technology Managers, Christopher Duncan, bestselling author of The Career Programmer, provides corporate leaders with a ten-point plan for joining their company's divided ranks together in a way that helps employees achieve their goals while also accomplishing those of the company. Using the metaphors of the company as empire and the groups that form within companies as tribes, Duncan explains that the formation of tribes within an empire is unavoidable. After all, regardless of the situation in which they find themselves, human beings are social creatures who align themselves with those whose goals and motivations match their own. That's why the accountants hang together in the break room, while developers talk shop and geek culture in a watering hole down the street. Yet the job of leaders is to build a cohesive, powerful, and enduring empire by bringing all groups together in service to a shared, inspiring mission. And that goes double for tech companies, where breakthroughs create new landscapes on a daily basis. In Unite the Tribes, you will learn: How to build alliances and a spirit of unity across all levels of the company to achieve higher employee morale, greater profits, and increased productivity. How to come up with strategies that win market share as well as the hearts and minds of your employees. How to manage conflict. Why self-interest rules the day and how knowing another's wants and needs helps you achieve goals of your own. Unite the Tribes will show you, the visionary leader, how to establish an empire by convincing your tribes of a simple but crucial truth: Alone, you are weak and vulnerable. United, you are invincible.

Cooper and Schindler's Business Research Methods offers students and instructors thorough coverage of business research topics backed by solid theory. The authors are successful marketing research consultants and that is evident in the rich and realistic case studies found in the text. Managerial decision making is the underlying theme, topics and applications are presented and organized in a manner that allow students to thoroughly understand business research topics and functions. Consequently, the structure of the text encourages and supports completion of an in-depth business research project

during the semester.

This book reports on new theories and applications in the field of intelligent systems and computing. It covers computational and artificial intelligence methods, as well as advances in computer vision, current issues in big data and cloud computing, computation linguistics, and cyber-physical systems. It also reports on data mining and knowledge extraction technologies, as well as central issues in intelligent information management. Written by active researchers, the respective chapters are based on papers presented at the International Conference on Computer Science and Information Technologies (CSIT 2017), held on September 5–8, 2017, in Lviv, Ukraine; and at two workshops accompanying the conference: one on inductive modeling, jointly organized by the Lviv Polytechnic National University and the National Academy of Science of Ukraine; and another on project management, which was jointly organized by the Lviv Polytechnic National University, the International Project Management Association, the Ukrainian Project Management Association, the Kazakhstan Project Management Association, and Nazarbayev University. Given its breadth of coverage, the book provides academics and professionals with extensive information and a timely snapshot of the field of intelligent systems, and is sure to foster new discussions and collaborations among different groups.

If you're a biotech executive, investor, deal maker, entrepreneur, or adviser-or aspire to be one-then you need to know how to build and analyze forecasts and valuation models of R&D-stage drugs. The Pharmagellan Guide is a comprehensive, thoroughly referenced handbook for early-stage biopharma assets and companies.

Long before the COVID-19 pandemic shut down the global economy, a reset to serve the wellbeing of people and the planet was plainly needed. As Australia rebuilds, after the immediate health crisis has passed, it must be with the explicit purpose of constructing an economically and ecologically sustainable world. After the Great Depression and the Second World War, economic thinking was transformed across the Anglosphere, with a determination to create a more equitable society and support every child, regardless of background, to achieve their full potential. Australia's leaders reshaped our economy through a determined and coordinated program of post-war reconstruction. Their reforms set us up for decades of prosperity and the creation of perhaps the most prosperous and stable society on earth. With contributions from some of Australia's most respected academics and leading thinkers, *What Happens Next?* sets out a progressive, reforming agenda to tackle the twin crises of climate change and inequality. It provides a framework through which our collective effort can be devoted to improving the lives of all Australians, and the sustainability of the world in which we live.

This book is a printed edition of the Special Issue "Environmentally Sustainable Livestock Production" that was published in *Sustainability*

Algorithms are a fundamental building block of artificial intelligence - and, increasingly, society - but our legal institutions have largely failed to recognize or respond to this reality. The Cambridge Handbook of the Law of Algorithms, which features contributions from US, EU, and Asian legal scholars, discusses the specific challenges algorithms pose not only to current law, but also - as algorithms replace people as decision makers - to the foundations of society itself. The work includes wide coverage of the law as it relates to algorithms, with chapters analyzing how human biases have crept into algorithmic decision-making about who receives housing or credit, the length of sentences for defendants convicted of crimes, and many other decisions that impact constitutionally protected groups. Other issues covered in the work include the impact of algorithms on the law of free speech, intellectual property, and commercial and human rights law.

For undergraduate and graduate courses in Business Forecasting. Written in a simple, straightforward style, *Business Forecasting 9/e* presents basic statistical techniques using practical business examples to teach students how to predict long-term forecasts.

Organizing involves continuous challenges in the face of uncertainty and change. How is globalization impacting organizations? How will new strategies for a turbulent world affect organizational design? In this second edition of *Organization Theory and Design*, developed for students in the UK, Europe, the Middle East and Africa, respected academics Jonathan Murphy and Hugh Willmott continue to add an international perspective to Richard L. Daft's landmark text. Together they tackle these questions in a comprehensive, clear and accessible study of the subject.

Stochastic processes have wide relevance in mathematics both for theoretical aspects and for their numerous real-world applications in various domains. They represent a very active research field which is attracting the growing interest of scientists from a range of disciplines. This Special Issue aims to present a collection of current contributions concerning various topics related to stochastic processes and their applications. In particular, the focus here is on applications of stochastic processes as models of dynamic phenomena in research areas certain to be of interest, such as economics, statistical physics, queuing theory, biology, theoretical neurobiology, and reliability theory. Various contributions dealing with theoretical issues on stochastic processes are also included.

This volume provides an applications-oriented introduction to the role of management science in decision-making. The text blends problem formulation, managerial interpretation, and math techniques with an emphasis on problem solving.

Quantitative Methods for Business has been thoroughly revised and updated for this 5th edition, and continues to provide a simple and practical introduction to an area that students can find difficult. The book takes a non-threatening approach to the subject, avoiding excessive mathematics and abstract theory. It shows how to apply quantitative ideas to the real problems faced by managers. The book includes numerous exercises and examples that help students understand the relevance of quantitative ideas to business. Assuming no previous knowledge, the text provides complete coverage for a first course in quantitative methods.

When a pseudonymous programmer introduced "a new electronic cash system that's fully peer-to-peer, with no trusted third party" to a small online mailing list in 2008, very few paid attention. Ten years later, and against all odds, this upstart autonomous decentralized software offers an unstoppable and globally-accessible hard money alternative to modern central banks. *The Bitcoin Standard* analyzes the historical context to the rise of Bitcoin, the economic properties that have allowed it to grow quickly, and its likely economic, political, and social implications. While Bitcoin is a new invention of the digital age, the problem it purports to solve is as old as human society itself: transferring value across time and space. Ammous takes the reader on an

engaging journey through the history of technologies performing the functions of money, from primitive systems of trading limestones and seashells, to metals, coins, the gold standard, and modern government debt. Exploring what gave these technologies their monetary role, and how most lost it, provides the reader with a good idea of what makes for sound money, and sets the stage for an economic discussion of its consequences for individual and societal future-orientation, capital accumulation, trade, peace, culture, and art. Compellingly, Ammous shows that it is no coincidence that the loftiest achievements of humanity have come in societies enjoying the benefits of sound monetary regimes, nor is it coincidental that monetary collapse has usually accompanied civilizational collapse. With this background in place, the book moves on to explain the operation of Bitcoin in a functional and intuitive way. Bitcoin is a decentralized, distributed piece of software that converts electricity and processing power into indisputably accurate records, thus allowing its users to utilize the Internet to perform the traditional functions of money without having to rely on, or trust, any authorities or infrastructure in the physical world. Bitcoin is thus best understood as the first successfully implemented form of digital cash and digital hard money. With an automated and perfectly predictable monetary policy, and the ability to perform final settlement of large sums across the world in a matter of minutes, Bitcoin's real competitive edge might just be as a store of value and network for final settlement of large payments—a digital form of gold with a built-in settlement infrastructure. Ammous' firm grasp of the technological possibilities as well as the historical realities of monetary evolution provides for a fascinating exploration of the ramifications of voluntary free market money. As it challenges the most sacred of government monopolies, Bitcoin shifts the pendulum of sovereignty away from governments in favor of individuals, offering us the tantalizing possibility of a world where money is fully extricated from politics and unrestrained by borders. The final chapter of the book explores some of the most common questions surrounding Bitcoin: Is Bitcoin mining a waste of energy? Is Bitcoin for criminals? Who controls Bitcoin, and can they change it if they please? How can Bitcoin be killed? And what to make of all the thousands of Bitcoin knock-offs, and the many supposed applications of Bitcoin's 'blockchain technology'? The Bitcoin Standard is the essential resource for a clear understanding of the rise of the Internet's decentralized, apolitical, free-market alternative to national central banks.

The banking industry affects the welfare of every other industry and the economy. Banks are the leaders of the financial-services industry as a whole, however, financial-service competitors are now challenging them more than ever before. Bank Management and Financial Services is designed to help students master established management principles and to confront the perplexing issues of risk, regulation, technology, and competition that bankers and other financial-service managers see as their greatest challenges for the future.

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