

Finance For Nonfinancial Managers Finance Beginners Handbook Finance For Non Financial Managers Finance For Dummies Accounting Finance Book 1

Paperbound Books in Print Bowker Editorial Staff 1984

How to Read a Financial Report John A. Tracy, CPA 1993-11-08 Hidden somewhere among all the numbers in a financial report is vitally important information about where a company has been and where it is going. This Fourth Edition is designed to help anyone who works with financial reports—but has neither the time nor the need for an in-depth knowledge of accounting—cut through the maze of accounting information to find out what those numbers really mean. In this edition an entirely new and carefully designed exhibit is used to visually illustrate the connecting links among the three key statements in a financial report (the balance sheet, the income statement and the cash flow statement). This center-piece exhibit—used throughout the text—includes a two-year comparative balance sheet to explain the cash flow statement much more effectively. Also features a new chapter on the making and changing of financial reporting rules and updated information on new legislation.

The Essentials of Finance and Accounting for Nonfinancial Managers Edward Fields 2011 "Filled with crystal-clear examples, the book helps you understand: balance sheets and income/cash flow statements; annual reports; fixed-cost and variable-cost issues; financial analysis, budgeting, and forecasting; and much more"--Back cover.

Global Handbook of Impact Investing Elsa De Morais Sarmiento 2020-12-30 Discover how to invest your capital to achieve a powerful, lasting impact on the world. The *Global Handbook of Impact Investing: Solving Global Problems Via Smarter Capital Markets Towards A More Sustainable Society* is an insightful guide to the growing world-wide movement of Impact Investing. Impact investors seek to realize lasting, beneficial improvements in society by allocating capital to sources of impactful and sustainable profit. This Handbook is a how-to guide for institutional investors, including family offices, foundations, endowments, governments, and international organizations, as well as academics, students, and everyday investors globally. The Handbook's wide-ranging contributions from around the world make a powerful case for positive impact and profit to fund substantive, lasting solutions that solve critical problems across the world. Edited by two experienced and distinguished professionals in the sustainable investing arena and authored by two dozen renowned experts from finance, academia, and multilateral organizations from around the world, the *Global Handbook of Impact Investing* educates, inspires, and spurs action towards more responsible investing across all asset classes, resulting in smarter capital markets, including how to:

- Realize positive impact and profit
- Integrate impact into investment decision-making and portfolio
- Allocate impactful investments across all asset classes
- Apply unique Impact Investing frameworks
- Measure, evaluate and report on impact
- Learn from case examples around the globe
- Pursue Best Practices in Impact Investing and impact reporting

While other resources may take a local or limited approach to the subject, this Handbook gathers global knowledge and results from public and private institutions spanning five continents. The authors also make a powerful case for the ability of Impact Investing to lead to substantive and lasting change that addresses critical problems across the world.

HBR Guide to Finance Basics for Managers (HBR Guide Series) Harvard Business Review 2012-09-18 DON'T LET YOUR FEAR OF FINANCE GET IN THE WAY OF YOUR SUCCESS Can you prepare a breakeven analysis? Do you know the difference between an income statement and a balance sheet? Or understand why a business that's profitable can still go belly-up? Has your grasp of your company's numbers helped—or hurt—your career? Whether you're new to finance or you just need a refresher, this go-to guide will give you the tools and confidence you need to master the fundamentals, as all good managers must. The HBR Guide to Finance Basics for Managers will help you: Learn the language of finance Compare your firm's financials with rivals' Shift your team's focus from revenues to profits Assess your vulnerability to industry downturns Use financial data to defend budget requests Invest smartly through cost/benefit analysis

Finance for non-financial managers

Project Finance in Theory and Practice Stefano Gatti 2012-08-22 Stefano Gatti describes the theory that underpins this cutting-edge industry, and then provides illustrations and examples from actual practice to illustrate that theory.

Financial Risk Manager Handbook Philippe Jorion 2007-06-15 An essential guide to financial risk management and the only way to get a great overview of the subjects covered in the GARP FRM Exam The Financial Risk Management Exam (FRM Exam) is given by the Global Association of Risk Professionals (GARP) annually in November for risk professionals who want to earn FRM(r) certification. The *Financial Risk Manager Handbook*, Fourth Edition is the definitive guide for those preparing to take the FRM Exam as well as a valued working reference for risk professionals. Written with the full support of GARP, and containing questions and solutions from previous exams, this book is a valuable resource for professionals responsible for or associated with financial risk management.

Forthcoming Books Rose Arny 1996-06

FINANCE FOR NONFINANCIAL MANAGERS Murugesan Ramaswamy 2021-06-07 *Finance for Nonfinancial Managers* is a Quick Reference Finance Handbook to learn to read and interpret Financial Statements and understand financial management core concepts.

Paperbound Books in Print 1992

Inc 1980 This monthly magazine covers all aspects of business from accounting to zero-based budgeting. Also listed are small companies that are going public.

How Finance Works Mihir Desai 2019-04-02 Based on a popular class taught by a Harvard Business School professor. If you're not a numbers person, then finance can be intimidating and easy to ignore. But if you want to advance in your career, you'll need to make smart financial decisions and develop the confidence to clearly communicate those decisions to others. In *How Finance Works*, Mihir Desai—a professor at Harvard Business School and author of *The Wisdom of Finance*--guides you into the complex but endlessly fascinating world of finance, demystifying it in the process. Through entertaining case studies, interactive exercises, full-color visuals, and a conversational style that belies the topic, Professor Desai tackles a broad range of topics that will give you the knowledge and skills you need to finally understand how finance works. These include: How different financial levers can affect a company's performance The different ways in which companies fund their operations and investments Why finance is more concerned with cash flow than profits How value is created, measured, and maximized The importance of capital markets in helping companies grow Whether you're a student or a manager, an aspiring CFO or an entrepreneur, *How Finance Works* is the colorful and interactive guide you need to help you start thinking more deeply about the numbers.

Finance & Accounting for Nonfinancial Managers Steven A. Finkler 2011 This book is an introduction to the world of financial management. The focus is to familiarize the nonfinancial manager with the important concepts and vocabulary involved with accounting and finance so that the business leader can develop an ability to ask the right questions, understand the response, and understand the finance and accounting tools that are used in business planning, reporting and strategizing.--COVER.

Foundations of Human Resource Development Richard A. Swanson 2009-01-26 This book is directed toward several audiences. First, it is designed for university courses in HRD. We argue that every HRD academic program needs a course that teaches the foundations of the field. Second, HRD researchers will find the book thought-provoking and useful as a guide to core research issues. Third, it is written for reflective practitioners who actively seek to lead the field as it grows and matures. Finally, almost every practitioner will find parts of the book that will add depth to their practice.

Finance and Accounting for Nonfinancial Managers William G. Droms 2015-06-02 Packed with step-by-step examples and illustrative case studies, and updated to reflect the latest changes in economic policy and the financial landscape, Finance and Accounting for Nonfinancial Managers is a nuts-and-bolts guide for managers, entrepreneurs, seasoned executives, teachers, and students alike. William G. Droms and Jay O. Wright's definitive guide to financial analysis and management is now revised throughout and features a new chapter on the Dodd-Frank Act and JOBS Act, bringing the book up to date for the post-recession economy while still covering all major aspects of financial management, including: • Reading a Balance Sheet • Mastering the Accounting Cycle • Making Long-term Investment Decisions • Conducting Breakeven Analysis for Profit Planning • Calculating the Cost of Capital • Evaluating Closely Held Companies and much more.

Principles of Project Finance E. R. Yescombe 2013-11-13 The Second Edition of this best-selling introduction for practitioners uses new material and updates to describe the changing environment for project finance. Integrating recent developments in credit markets with revised insights into making project finance deals, the second edition offers a balanced view of project financing by combining legal, contractual, scheduling, and other subjects. Its emphasis on concepts and techniques makes it critical for those who want to succeed in financing large projects. With extensive cross-references and a comprehensive glossary, the Second Edition presents anew a guide to the principles and practical issues that can commonly cause difficulties in commercial and financial negotiations. Provides a basic introduction to project finance and its relationship with other financing techniques Describes and explains: sources of project finance; typical commercial contracts (e.g., for construction of the project and sale of its product or services) and their effects on project-finance structures; project-finance risk assessment from the points of view of lenders, investors, and other project parties; how lenders and investors evaluate the risks and returns on a project; the rôle of the public sector in public-private partnerships and other privately-financed infrastructure projects; how all these issues are dealt with in the financing agreements

Reference Guide to Anti-money Laundering and Combating the Financing of Terrorism Paul Allan Schott 2006-01-01 This second edition of the Reference Guide is a comprehensive source of practical information on how countries can fight money laundering and terrorist financing. Aimed at helping countries understand the new international standards, it discusses the problems caused by these crimes, the specific actions countries need to take to address them, and the role international organizations play in the process. The Reference Guide is a valuable tool for establishing effective regimes to successfully prevent, detect, and prosecute money laundering and terrorist financing.

Applied Corporate Finance, 4th Edition Aswath Damodaran 2014-10-27 Aswath Damodaran, distinguished author, Professor of Finance, and David Margolis, Teaching Fellow at the NYU Stern School of Business, have delivered the newest edition of Applied Corporate Finance. This readable text provides the practical advice students and practitioners need rather than a sole concentration on debate theory, assumptions, or models. Like no other text of its kind, Applied Corporate Finance, 4th Edition applies corporate finance to real companies. It now contains six real-world core companies to study and follow. Business decisions are classified for students into three groups: investment, financing, and dividend decisions.

Finance for Nonfinancial Managers, Second Edition (Briefcase Books Series) Gene Siciliano 2014-08-29 AN INTRODUCTION TO FINANCIAL REPORTS--WITH NEW TACTICS FOR BUDGETING AND PINPOINTING KEY FINANCIAL AREAS Financial decisions impact virtually every area of your company. As a manager, it's up to you to understand how and why. Finance for Nonfinancial Managers helps you understand the information in essential financial reports and then shows you how to use that understanding to make informed, intelligent decisions. It provides a solid working knowledge of: Basic Financial Reports--All about balance sheets, income statements, cash flow statements, and more Cost Accounting--Methods to assess which products or services are most profitable to your firm Operational Planning and Budgeting--Ways to use financial knowledge to strengthen your company Briefcase Books, written specifically for today's busy manager, feature eye-catching icons, checklists, and sidebars to guide managers step-by-step through everyday workplace situations. Look for these innovative design features to help you navigate through each page: Key Terms: Clear definitions of key terms and concepts Smart Managing: Tactics and strategies for managing change Tricks of the Trade: Tips for executing the tactics in the book Mistake Proofing: Practical advice for minimizing the possibility of error Caution: Warning signs for when things are about to go wrong For Example: Examples of successful change-management tactics Tools: Specific planning procedures, tactics, and hands-on techniques

Quantitative Corporate Finance John B. Guerard, Jr. 2007-11-19 The book addresses several problems in contemporary corporate finance: optimal capital structure, both in the US and in the G7 economies; the Capital Asset Pricing Model (CAPM) and the Arbitrage Pricing Model (APT) and the implications for the cost of capital; dividend policy; sales forecasting and pro forma statement analysis; leverage and bankruptcy; and mergers and acquisitions. It is designed to be used as an advanced graduate corporate financial management textbook.

Data Science for Economics and Finance Sergio Consoli 2021 This open access book covers the use of data science, including advanced machine learning, big data analytics, Semantic Web technologies, natural language processing, social media analysis, time series analysis, among others, for applications in economics and finance. In addition, it shows some successful applications of advanced data science solutions used to extract new knowledge from data in order to improve economic forecasting models. The book starts with an introduction on the use of data science technologies in economics and finance and is followed by thirteen chapters showing success stories of the application of specific data science methodologies, touching on particular topics related to novel big data sources and technologies for economic analysis (e.g. social media and news); big data models leveraging on supervised/unsupervised (deep) machine learning; natural language processing to build economic and financial indicators; and forecasting and nowcasting of economic variables through time series analysis. This book is relevant to all stakeholders involved in digital and data-intensive research in economics and finance, helping them to understand the main opportunities and challenges, become familiar with the latest methodological findings, and learn how to use and evaluate the performances of novel tools and frameworks. It primarily targets data scientists and business analysts exploiting data science technologies, and it will also be a useful resource to research students in disciplines and courses related to these topics. Overall, readers will learn modern and effective data science solutions to create tangible innovations for economic and financial applications.

The Finance Book Stuart Warner 2017-04-21 The Finance Book will help you think and manage like a financial strategist. Written specifically for non-finance professionals, it will give you all you need to know to manage your business more effectively and think more strategically. It will help you to: Have the confidence to read and interpret financial statements Ask the right questions about financial performance Apply important financial tools and ratios Learn how to think financially and make better strategic financial decisions Covering business finance, accounting fundamentals, budgeting, profitability and cash management, you'll find the tools you need in order to make the best financial decisions for your business. 'Essential reading for any non-finance professional. This is an easy to read and practical guide to the world of finance.' Paul Herman, Group CEO, Bluebox Corporate Finance 'A really helpful, well organised and easy to understand primer and reference book for those who aren't accountants but still need to understand the accounts.' Roger Siddle, Chairman, Cordium Group 'A great book. At last, a guide that demystifies and encourages business owners to practically understand financial matters. A must read.' Gordon Vater CEO, RiiG Limited

Global Waves of Debt M. Ayhan Kose 2021-03-03 The global economy has experienced four waves of rapid debt accumulation over the past 50 years. The first three debt waves ended with financial crises in many emerging market and developing economies. During the current wave, which started in 2010, the increase in debt in these economies has already been larger, faster, and broader-based than in the previous three waves. Current low interest rates mitigate some of the risks associated with high debt. However, emerging market and developing economies are also confronted by weak growth prospects, mounting vulnerabilities, and elevated global risks. A menu of policy options is available to reduce the likelihood that the current debt wave will end in crisis and, if crises do take place, will alleviate their impact.

Investment Valuation Aswath Damodaran 2002-01-31 Valuation is a topic that is extensively covered in business degree programs throughout the country. Damodaran's revisions to "Investment Valuation" are an addition to the needs of these programs.

Contemporary Research on Business and Management Siska Noviaristanti 2021-11-24 This book contains selected papers presented at the 4th International Seminar of Contemporary Research on Business and Management (ISCRBM 2020), which was organized by the Alliance of Indonesian

Master of Management Program (APMMI) and held in Surabaya, Indonesia, 25-27 November 2020. It was hosted by the Master of Management Program Indonesia University and co-hosts Airlangga University, Sriwijaya University, Trunojoyo University of Madura, and Telkom University, and supported by Telkom Indonesia and Triputra. The seminar aimed to provide a forum for leading scholars, academics, researchers, and practitioners in business and management area to reflect on current issues, challenges and opportunities, and to share the latest innovative research and best practice. This seminar brought together participants to exchange ideas on the future development of management disciplines: human resources, marketing, operations, finance, strategic management and entrepreneurship.

Corporate Finance Workbook Michelle R. Clayman 2012-02-14 The workbook to accompany Corporate Finance: A Practical Approach, Second Edition
Think Like an Accountant Shubhasish Das 2018-08-14 Are you struggling to understand accounting and don't know why? Then you are in the right place. The sole purpose of this book is to lead you from confusion to clarity. Accounting is simple to understand if you master the thinking process required for accounting. I have seen students struggling in advance stages of accounting, I have seen working professionals facing difficulty to understand advance concepts and I have been a victim myself. This is because we lack clarity in the fundamentals. It is rare to find an accounting book which is focused on building basic thinking skills required to do accounting. This book doesn't dive deep into the advance accounting but it takes you back to the very foundations of accounting. After reading this book: you will be able to understand the thinking process required to record a transaction. You will grasp the thinking process behind critical accounting principles such as accrual principle, matching principle etc. You will be able to visualize Journal entries through journal painting (a concept introduced by me). You will be able to write any journal entry that is possible. You will have a firm grasp on adjusting entries like accruals, deferrals, unearned incomes, stock related adjustments, adjustments related to accounts receivables. You will learn to prepare trial balance and adjusting trial balance. You will learn to prepare financial statements- income statement and Balance sheet. And the most important, you will learn how to think like an accountant.

Government Finance Statistics Manual 2001 International Monetary Fund 2001-12-19 This Manual, which updates the first edition published in 1986, is a major advance in the standards for compilation and presentation of fiscal statistics. It is intended as a reference volume for compilers of government finance statistics, fiscal analysts, and other users of fiscal data. The Manual introduces accrual accounting, balance sheets, and complete coverage of government economic and financial activities. It covers concepts, definitions, classifications, and accounting rules, and provides a comprehensive framework for analysis, planning, and policy determination. To the extent possible, the Manual has been harmonized with the System of National Accounts 1993.

The McGraw-Hill 36-Hour Course: Finance for Non-Financial Managers 3/E H. George Shoffner 2011-01-14 Make simple sense of complex financial information! The high-profile accounting scandals of recent years have made one thing clear: You can't know too much about the company for which you work. What are the numbers? Where do you find them? How do they affect you and your staff? This fully revised and updated third edition of The McGraw-Hill 36-Hour Course: Finance for Nonfinancial Managers provides a firm grasp on what all the numbers really mean. Designed to let you learn at your own pace, it walks you through: The essential concepts of finance, so you can ask intelligent questions and understand the answers Vital statements and reports, with sections on pro forma financial statements and expensing of stock options The auditing process--what is measured, how it's measured, and how you can help ensure accuracy and completeness With chapter-ending quizzes and an online final exam, The McGraw-Hill 36-Hour Course: Finance for Nonfinancial Managers serves as a virtual professor, providing the curriculum you need to crunch the numbers like a pro!
Ten Steps to a Results-Based Monitoring and Evaluation System Jody Zall Kusek 2004-06-15 This Handbook provides a comprehensive ten-step model that will help guide development practitioners through the process of designing and building a results-based monitoring and evaluation system.

Project Management for Mining, 2nd Edition Robin J. Hickson 2022-02-01 Before You Put the First Shovel in the Ground—This Book Could Be the Difference Between a Successful Mining Operation and a Money Pit Opening a successful new mine is a vastly complex undertaking, entailing several years and millions to billions of dollars. In today's world, when environmental and labor policies, regulatory compliance, and the impact of the community must be factored in, you cannot afford to make a mistake. The Society for Mining, Metallurgy & Exploration has created this road map for you. Written by two hands-on, in-the-trenches mining project managers with decades of experience bringing some of the world's most successful, profitable mines into operation on time, within budget, and ethically, Project Management for Mining gives you step-by-step instructions in every process you are likely to encounter. It is in use as course material in universities in Australia, Canada, Colombia, Ghana, Iran, Kazakhstan, Peru, Russia, Saudi Arabia, South Africa, the United Kingdom, as well as the United States. In addition, more than 100 different mining companies have sent employees to attend seminars conducted by authors Robin Hickson and Terry Owen, sessions all based around the material within this book. In the years following the first edition, the authors gratefully received a bevy of excellent suggestions from some 2,000 readers in over 50 countries. This helpful reader feedback, coupled with written evaluations from the more than 400 seminar attendees, has been an unparalleled source of improvement for this new book. This second edition is a significant accomplishment that includes 5 new chapters, substantial updates to the original 34 chapters, and 56 new or updated figures, flowcharts, and checklists that every project manager can use.

Principles of Management Openstax 2022-03-25 Principles of Management is designed to meet the scope and sequence requirements of the introductory course on management. This is a traditional approach to management using the leading, planning, organizing, and controlling approach. Management is a broad business discipline, and the Principles of Management course covers many management areas such as human resource management and strategic management, as well as behavioral areas such as motivation. No one individual can be an expert in all areas of management, so an additional benefit of this text is that specialists in a variety of areas have authored individual chapters. Contributing Authors David S. Bright, Wright State University Anastasia H. Cortes, Virginia Tech University Eva Hartmann, University of Richmond K. Praveen Parboteeah, University of Wisconsin-Whitewater Jon L. Pierce, University of Minnesota-Duluth Monique Reece Amit Shah, Frostburg State University Siri Terjesen, American University Joseph Weiss, Bentley University Margaret A. White, Oklahoma State University Donald G. Gardner, University of Colorado-Colorado Springs Jason Lambert, Texas Woman's University Laura M. Leduc, James Madison University Joy Leopold, Webster University Jeffrey Muldoon, Emporia State University James S. O'Rourke, University of Notre Dame

Visual Finance Georgi Tsvetanov 2015-11-26 Visual Finance is a powerful, simple tool that you can learn in a couple of hours, and easily apply to real life. Over the past five years, this model has been used in thousands of "finance for non-financial managers" training sessions in more than 30 countries. Now for the first time, it has been finally released in a paperback format. Accounting is perceived as being tedious, complicated and too theoretical. Non-financial managers are less than enthusiastic about accounting. One of the possible reasons might be the way business schools teach it. In a recent study only 46% of respondents have average or higher financial literacy and could understand financial statements. Stop avoiding financial topics during team meetings. Save your company from making costly mistakes and begin to maximize on all the valuable opportunities.

Finance for Nonfinancial Managers Murugesan Ramaswamy 2015-08-15 Finance for Nonfinancial Managers Finance made simple for YOU! Quick reference finance handbook to help you understand and manage the financial accounting side of your business or job responsibilities. Enable you ask informed questions when financial information such as periodical MIS report, quarterly financial performance report or yearly audited financial report is presented for your approval. How the chapters are arranged CHAPTERS I to IV - Gain essential knowledge on Concepts & Financial Statement presentation format CHAPTERS V to VII - Empower yourself, learn to read & interpret Financial Statements CHAPTER VIII - Working Capital management, gain control on day to day financial management CHAPTER IX - Planning & Control & steer your business with Budgeting CHAPTER X - Break-Even Analysis for enlightened business decisions CHAPTER XI - Gain insight into techniques for choosing the right investment option CHAPTER XII - Know the essentials of Bank Borrowings Topics covered Chapter I Financial Statements, an Introduction Chapter II Balance Sheet Chapter III Profit and Loss Account Chapter IV Cash Flow Statement Chapter V How to Read Financial Statements Chapter VI MIS Reports Chapter VII Ratio Analysis Chapter VIII Working Capital Management Chapter IX Budgeting Chapter X Break-Even Analysis Chapter XI Capital Expenditure Planning Chapter XII How to Borrow from Banks Begin enjoy working with Financial Prudence!

Financial Accounting for Local and State School Systems 1981

Corporate Finance Pierre Vernimmen 2014-10-09 Merging theory and practice into a comprehensive, highly-anticipated text Corporate Finance continues its legacy as one of the most popular financial textbooks, with well-established content from a diverse and highly respected author team. Unique in its features, this valuable text blends theory and practice with a direct, succinct style and commonsense presentation. Readers will be introduced to concepts in a situational framework, followed by a detailed discussion of techniques and tools. This latest edition includes new information on venture finance and debt structuring, and has been updated throughout with the most recent statistical tables. The companion website provides statistics, graphs, charts, articles, computer models, and classroom tools, and the free monthly newsletter keeps readers up to date on the latest happenings in the field. The authors have generously made themselves available for questions, promising an answer in seventy-two hours. Emphasizing how key concepts relate to real-world situations is what makes Corporate Finance a valuable reference with real relevance to the professional and student alike. Readers will gain insight into the methods and tools that shape the industry, allowing them to: Analyze investments with regard to hurdle rates, cash flows, side costs, and more Delve into the financing process and learn the tools and techniques of valuation Understand cash dividends and buybacks, spinoffs, and divestitures Explore the link between valuation and corporate finance As the global economy begins to recover, access to the most current information and statistics will be required. To remain relevant in the evolving financial environment, practitioners will need a deep understanding of the mechanisms at work. Corporate Finance provides the expert guidance and detailed explanations for those requiring a strong foundational knowledge, as well as more advanced corporate finance professionals.

International Corporate Finance, + Website Laurent L. Jacques 2014-03-24 A thorough introduction to corporate finance from a renowned professor of finance and banking As globalization redefines the field of corporate finance, international and domestic finance have become almost inseparably intertwined. It's increasingly difficult to understand what is happening in capital markets without a firm grasp of currency markets, the investment strategies of sovereign wealth funds, carry trade, and foreign exchange derivatives products. International Corporate Finance offers thorough coverage of the international monetary climate, including Islamic finance, Asian banking, and cross-border mergers and acquisitions. Additionally, the book offers keen insight on global capital markets, equity markets, and bond markets, as well as foreign exchange risk management and how to forecast exchange rates. Offers a comprehensive discussion of the current state of international corporate finance Provides simple rules and pragmatic answers to key managerial questions and issues Includes case studies and real-world decision-making situations For anyone who wants to understand how finance works in today's hyper-connected global economy, International Corporate Finance is an insightful, practical guide to this complex subject.

Municipal Finances Catherine D. Farvacque-Vitkovic 2014-06-27 This book tells a fascinating story on municipal finances for local government practitioners with rich examples, global practices, and good and bad experiences the authors gained in decades of field work.

Australian National Bibliography 1994

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