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Marcia Millon Cornett
received a B.S. in economics
from Knox College and her
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Bentley University. Dr.
Cornett is co-author with
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an innovative approach that focuses on managing return and risk in modern financial institutions. The central theme is that the risks faced by financial institutions managers and the methods and markets through which these risks are managed are becoming increasingly similar whether an institution is chartered as a commercial bank, a savings bank, an investment bank, or an insurance company. Although the traditional nature of each sector's product activity is analyzed, a greater emphasis is placed on new areas of activities such as asset securitization, off-balance-

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sheet banking, and international banking.

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"The last 30 years have been dramatic for the financial services industry. In the 1990s and 2000s, boundaries between the traditional industry sectors, such as commercial banking and investment banking, broke down and competition became increasingly global in nature. Many forces contributed to this breakdown in interindustry and intercountry barriers, including financial innovation, technology, taxation, and regulation. Then in 2008-2009, the financial services industry experienced the worst financial crisis since the

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Great Depression. Even into the mid-2010s, the U.S. and world economies have not recovered from this crisis. It is in this context that this book is written. As the economic and competitive environments change, attention to profit and, more than ever, risk become increasingly important. This book offers a unique analysis of the risks faced by investors and savers interacting through both financial institutions and financial markets, as well as strategies that can be adopted for controlling and better managing these risks. Special emphasis is also put on new areas of operations

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in financial markets and institutions such as asset securitization, off-balance-sheet activities, and globalization of financial services" --

Financial Markets and Institutions is aimed at the first course in financial markets and institutions at both the undergraduate and MBA levels. While topics covered in this book are found in more advanced textbooks on financial markets and institutions, the explanations and illustrations are aimed at those with little or no

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practical or academic experience beyond the introductory-level finance courses. In most chapters, the main relationships are presented by figures, graphs, and simple examples. The more complicated details and technical problems related to in-chapter discussion are provided in appendixes to the chapters. Since the author team's focus is on return and risk and the sources of that return and risk in domestic and foreign financial markets and institutions, this text relates ways in which a modern financial manager, saver, and investor can expand return with a

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managed level of risk to achieve the best, or most favorable, return–risk outcome.

A dog describes being mistreated by a cruel master but then later being taken in by a kind family.

In the year 1464, the Kingdom is engulfed by civil war as the renowned houses of Lancaster and York fight to the death for the crown of England. Richard, Duke of Gloucester, the future Richard III, arrives, aged twelve, for the safety of Middleham Castle to begin his training for knighthood. His new companions discover

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he can change from kindness to cold rage within the wink of an eye. Men, it was said, watched him with wary eyes, for they knew when the young pup found his teeth, he would make a dangerous enemy. Far in the north, Margaret of Anjou, warrior Queen to Henry VI, prepares to fight against the advancing armies of Edward IV. Why does she abandon her husband, and flee to France vowing never to return? Who blackmails her, seven years later, to join forces with her most hated enemy, to return and fight once again for the crown of England? King Edward IV, tall, handsome, and clever, is a

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brilliant warrior, whose Achilles' heel is women; he loves them all. What dark forces drive him into a secret marriage that rips his kingdom apart? He is forced to fight Louis XI of France, and the mighty Earl of Warwick, not only for his crown but also his life. From the courts of Edward IV, Louis XI, and Margaret of Anjou, comes intrigue, betrayal, witchcraft, and love. The Dreams of Kings weaves plots and characters together to make a roller-coaster read of the period they call the WAR of the ROSES.

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