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logic that drives finance rather than having them memorize formulas. The seventh edition now includes *Cautionary Tales*, a reordered presentation, and integration with Pearson's revolutionary online software, *MyFinanceLab*. *Statistics for Business and Financial Economics* Springer Science & Business Media  
It has long been assumed that new product innovations are typically developed by product manufacturers, an assumption that has

inevitably had a major impact on innovation-related research and activities ranging from how firms organize their research and development to how governments measure innovation. In this synthesis of his seminal research, von Hippel challenges that basic assumption and demonstrates that innovation occurs in different places in different industries. Presenting a series of studies showing that end-users, material suppliers, and others are the typical sources of innovation in some fields, von Hippel explores why this variation in the "functional" sources

of innovation occurs and how it might be predicted. He also proposes and tests some implications of replacing a manufacturer-as-innovator assumption with a view of the innovation process as predictably distributed across users, manufacturers, and suppliers. Innovation, he argues, will take place where there is greatest economic benefit to the innovator. *Energy Information Gatekeepers Inc.* Too often, finance courses stop short of making a connection between textbook finance and the problems of real-

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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.

Foundations of Finance  
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data throughout and decision making. In addition, this book also shows how time-series analysis and the statistical decision theory method can be used to analyze accounting and financial data. In this fully-revised edition, the real world examples have been reconfigured and sections have been edited for better understanding of the topics. On the Springer page for the book, the solution manual, test bank and powerpoints are available for

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