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19 International Managerial Finance 809 Appendix A-1 Glossary G-1 Index I-1 PART 1 Introduction to Managerial Finance 1 1 The Role of Managerial Finance 2 2 The Financial Market Environment 41 PART 2 Financial Tools 75 3 Financial Statements and Ratio Analysis 76 4 Long- and Short-Term Financial Planning 142 5 Time Value of Money 189

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4. 4 9) Managerial finance is concerned with design and delivery of advice and financial products to individuals, businesses, and governments.

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Lawrence J. Gitman received his degrees from Purdue University, the University of Dayton, and the University of Cincinnati. He is currently a professor of finance at San Diego State University, and a prolific author with over forty published articles and several textbooks, including Principles of Managerial Finance, Twelfth Edition, and Principles of Managerial Finance, Brief, Fifth Edition.

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