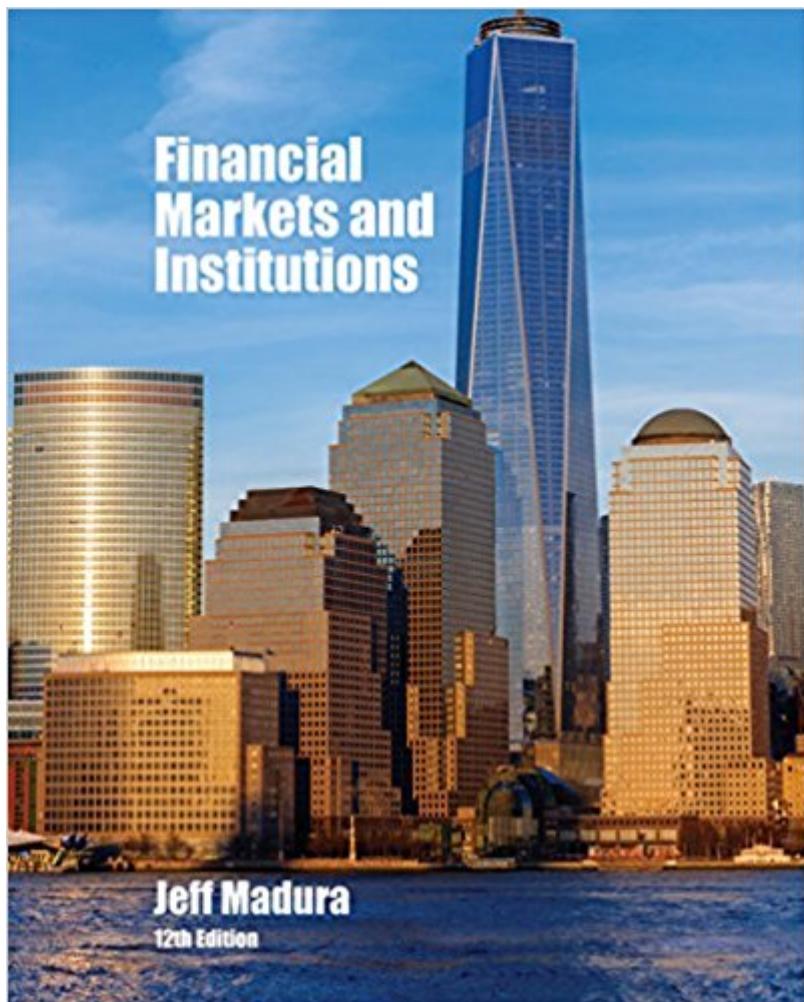


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Jeff Madura is Emeritus Professor of Finance at Florida Atlantic University. The recipient of multiple awards for excellence in teaching and research, Dr Madura has written several successful finance textbooks. His research on financial markets and institutions has been published in numerous journals, including *Journal of Financial and Quantitative Analysis*; *Journal of Money, Credit and Banking*; *Financial Management*; *Journal of Financial Research*; and *Financial Review*. Dr Madura has served as a consultant for international banks, securities firms and other multinational

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