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Theory and Multifactor Models of Risk and Return (FRM P1 – Book 1 – Chapter 12)~~Risk Vs Return Math Quiz~~

You planned ahead and purchased a long-term care policy several years ago. Is it still the right solution for you? Adviser Michael

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Lynch quantifies the pros and cons of keeping your policy in place.

~~Caught Between A Long Term Care Policy and A Hard Place~~

This is our weekly briefing on how the pandemic is shaping schools and education policy, vetted, as

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always, by AEI Visiting Fellow John Bailey. Click here to see the full archive. Get this weekly ...

~~Remote Learning — A Global Crisis? UNICEF Issues Urgent Plea to Reopen Schools~~

Here's what I do know: in financial

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markets, we tend to mean one of the following three things when we hear the word "volatility": The problem is that all three of these measure very different things, ...

~~Long Vol: It 's Always Different~~
There are rules to follow when it

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comes to investing, and you can't get away with ignoring them just by being optimistic, writes Dan Wyson.

~~Not everything is possible to those who try~~

At our practice, we use the sharpe

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ratio. Designed in 1966 by Nobel Prize-winner William Sharpe, it will show pretty clearly what level of risk you're taking. But you have to do the math—or have ...

~~How to Build a Retirement Strategy While Reducing Risks~~

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The chances of children dying from coronavirus are so low that the vaccine would need to be proven to be very low risk before they were given the jab, according to child health experts.

~~COVID-19: Only 0.005% of COVID~~

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~~deaths have been children so vaccine would have to be 'very low risk'~~

Many summer programs across the state have seen record numbers of student enrollment, aided at least in part by \$1.7 billion pouring into the state from

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the Elementary and Secondary
School Emergency ...

~~GT summer programs see
enrollments rise, aided by millions
in federal funds~~

That “ mailbox math ” strategy is
what has been packaged into

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MBOX ... But if you ' re starting with a 1.5% risk-free rate of return, then what happens to you if the stock market doesn ' t go up every ...

~~Ryan Krueger: How to Turn Dividend Growth into Your~~

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~~‘Freedom Day’~~

Texas became the first state to publish a full set of student test scores for this past school year, providing an early look at what we might expect to see across the country after over a year of ...

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~~Texas provides an early, ominous look at pandemic learning loss~~

We think DNUT stock is worth no more than \$10/share and that JAB Holdings is looking to cash out at the expense of new investors.

Read our full analysis [here](#).

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~~Krispy Kreme: Dough Not Buy
This Overpriced IPO~~

Here is the supporting math:

Minimum Win Rate = $1 / (1 + \text{Avg. Reward-to-Risk})$ Which means that to be profitable: An average return of 1R requires the win ...

illustrating these trade

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management ...

~~How to Manage Your Forex Trades Like a Pro~~

United Way of Santa Barbara County ' s (UWSBC) Fun in the Sun (FITS) and Early Learning Success Institutes (ELSI) summer

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programs have laun ...

~~United Way of Santa Barbara
County ' s FITS and ELSI Programs
Kick Off to Address Pandemic-
Related Learning Loss~~

The prime minister told the nation
that the summer is the best time to

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ease measures and that delaying the return to normality will not solve ... warning there is a “ significant risk ” in allowing ...

~~POLITICO London Playbook: Now or never — 4 rejected options — ‘ A leap into the unknown ’~~

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Greg Clark, chairman of the science and technology committee, asks about the pilot scheme to "test and ... in high risk settings," he adds. Mr Javid has urged people to "return to work gradually ...

~~'Extreme caution' urged after July~~

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~~19 amid fears of an 'exit wave' of infections~~

he made a 138 percent return on the investment for the year. By 2012, the stock market had recovered most losses from the Great Recession, Krishnan said, making it a suitable test period.

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~~Meet the Tampa student who wants to simplify investing~~
Officials also plan to keep encouraging people to stay home when they are sick and will hold campaigns promoting that practice, especially during times when the

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risk ... plans to return to normal ...

~~Harford schools await new CDC guidance on COVID safe operations as they prepare for summer activities, in-person return in fall~~

In 2015, prior to being acquired,

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Krispy Kreme earned a 7% return on invested capital (ROIC ... is now looking to offload risk and pay down debt via the IPO. Limited Stupid Money Acquisition ...

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This content provides financial analysts, investment professionals, and financial planners with a review of how financial risk-tolerance tests can and should be evaluated. It begins by clarifying terms related to risk taking and is followed by a broad overview of

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two important measurement terms: validity and reliability. It concludes with examples for practice.

The fundamental mathematical tools needed to understand machine learning include linear algebra, analytic geometry, matrix

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decompositions, vector calculus, optimization, probability and statistics. These topics are traditionally taught in disparate courses, making it hard for data science or computer science students, or professionals, to efficiently learn the mathematics.

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This self-contained textbook bridges the gap between mathematical and machine learning texts, introducing the mathematical concepts with a minimum of prerequisites. It uses these concepts to derive four central machine learning methods: linear

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regression, principal component analysis, Gaussian mixture models and support vector machines. For students and others with a mathematical background, these derivations provide a starting point to machine learning texts. For those learning the mathematics for

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the first time, the methods help build intuition and practical experience with applying mathematical concepts. Every chapter includes worked examples and exercises to test understanding. Programming tutorials are offered on the book's

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web site.

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BESTSELLER • ONE OF TIME
MAGAZINE ' S 100 BEST YA
BOOKS OF ALL TIME The
extraordinary, beloved novel about
the ability of books to feed the

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soul even in the darkest of times. When Death has a story to tell, you listen. It is 1939. Nazi Germany. The country is holding its breath. Death has never been busier, and will become busier still. Liesel Meminger is a foster girl living outside of Munich, who

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scratches out a meager existence for herself by stealing when she encounters something she can't resist – books. With the help of her accordion-playing foster father, she learns to read and shares her stolen books with her neighbors during bombing raids as well as

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with the Jewish man hidden in her basement. In superbly crafted writing that burns with intensity, award-winning author Markus Zusak, author of *I Am the Messenger*, has given us one of the most enduring stories of our time. “ The kind of book that can be

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life-changing.” —The New York Times “Deserves a place on the same shelf with The Diary of a Young Girl by Anne Frank.” —USA Today DON ’ T MISS BRIDGE OF CLAY, MARKUS ZUSAK ’ S FIRST NOVEL SINCE THE BOOK THIEF.

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A new eye-opener on how we can make better decisions—by the author of *Gut Feelings* In this age of big data we often trust that expert analysis—whether it ' s about next year ' s stock market or a person ' s risk of getting cancer—is accurate. But, as risk expert Gerd

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Gigerenzer reveals in his latest book, *Risk Savvy*, most of us, including doctors, lawyers, and financial advisors, often misunderstand statistics, leaving us misinformed and vulnerable to exploitation. Yet there ' s hope. In *Risk Savvy*, Gigerenzer gives us

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an essential guide to the science of good decision making, showing how ordinary people can make better decisions for their money, their health, and their families. Here, Gigerenzer delivers the surprising conclusion that the best results often come from

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considering less information and listening to your gut.

Longlisted for the National Book Award New York Times Bestseller
A former Wall Street quant sounds an alarm on the mathematical models that pervade modern life --

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and threaten to rip apart our social fabric We live in the age of the algorithm. Increasingly, the decisions that affect our lives--where we go to school, whether we get a car loan, how much we pay for health insurance--are being made not by

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humans, but by mathematical models. In theory, this should lead to greater fairness: Everyone is judged according to the same rules, and bias is eliminated. But as Cathy O'Neil reveals in this urgent and necessary book, the opposite is true. The models being

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used today are opaque, unregulated, and uncontestable, even when they're wrong. Most troubling, they reinforce discrimination: If a poor student can't get a loan because a lending model deems him too risky (by virtue of his zip code), he's then

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cut off from the kind of education that could pull him out of poverty, and a vicious spiral ensues. Models are propping up the lucky and punishing the downtrodden, creating a "toxic cocktail for democracy." Welcome to the dark side of Big Data. Tracing the arc of

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a person's life, O'Neil exposes the black box models that shape our future, both as individuals and as a society. These "weapons of math destruction" score teachers and students, sort resumes, grant (or deny) loans, evaluate workers, target voters, set parole, and

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monitor our health. O'Neil calls on modelers to take more responsibility for their algorithms and on policy makers to regulate their use. But in the end, it's up to us to become more savvy about the models that govern our lives. This important book empowers us

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to ask the tough questions, uncover the truth, and demand change. -- Longlist for National Book Award (Non-Fiction) -- Goodreads, semi-finalist for the 2016 Goodreads Choice Awards (Science and Technology) -- Kirkus, Best Books of 2016 --

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New York Times, 100 Notable Books of 2016 (Non-Fiction) -- The Guardian, Best Books of 2016 -- WBUR's "On Point," Best Books of 2016: Staff Picks -- Boston Globe, Best Books of 2016, Non-Fiction

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A bestselling modern classic—both poignant and funny—about a boy with autism who sets out to solve the murder of a neighbor's dog and discovers unexpected truths about himself and the world. Nominated as one of America's best-loved novels by PBS's The Great

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American Read Christopher John Francis Boone knows all the countries of the world and their capitals and every prime number up to 7,057. He relates well to animals but has no understanding of human emotions. He cannot stand to be touched. And he

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detests the color yellow. This improbable story of Christopher's quest to investigate the suspicious death of a neighborhood dog makes for one of the most captivating, unusual, and widely heralded novels in recent years.

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“ Delightful . . . easily digestible chapters include plenty of helpful examples and illustrations. You'll never forget the Pythagorean theorem again! ” —Scientific American Many people take math in high school and promptly forget much of it. But math plays a part in

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all of our lives all of the time, whether we know it or not. In *The Joy of x*, Steven Strogatz expands on his hit New York Times series to explain the big ideas of math gently and clearly, with wit, insight, and brilliant illustrations. Whether he is illuminating how

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often you should flip your mattress to get the maximum lifespan from it, explaining just how Google searches the internet, or determining how many people you should date before settling down, Strogatz shows how math connects to every aspect of life. Discussing

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pop culture, medicine, law, philosophy, art, and business, Strogatz is the math teacher you wish you 'd had. Whether you aced integral calculus or aren 't sure what an integer is, you 'll find profound wisdom and persistent delight in *The Joy of x* .

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Too often, students who fail a grade or a course receive remediation that ends up widening rather than closing achievement gaps. According to veteran classroom teacher and educational consultant Suzy Pepper Rollins,

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the true answer to supporting struggling students lies in acceleration. In *Learning in the Fast Lane*, she lays out a plan of action that teachers can use to immediately move underperforming students in the right direction and differentiate

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instruction for all learners—even those who excel academically.

This essential guide identifies eight high-impact, research-based instructional approaches that will help you

- * Make standards and learning goals explicit to students.

- * Increase students' vocabulary—a

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key to their academic success. *

Build students' motivation and self-efficacy so that they become active, optimistic participants in class. *

Provide rich, timely feedback that enables students to improve when it counts. *

Address skill and knowledge gaps within

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the context of new learning. Students deserve no less than the most effective strategies available. These hands-on, ready-to-implement practices will enable you to provide all students with compelling, rigorous, and engaging learning experiences.

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George Orwell ' s celebrated novella, *Animal Farm*, is a biting, allegorical, political satire on totalitarianism in general and Stalinism in particular. One of the most famous works in modern English literature, it is a telling

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comment on Soviet Russia under Stalin ' s brutal dictatorship based on a cult of personality which was enforced through a reign of terror. The book tells a seemingly simple story of farm animals who rebel against their master in the hope of stopping their exploitation at the

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hand of humans and creating a society where animals would be equal, free and happy. Ultimately, however, the rebellion is betrayed and the farm ends up in a state as bad as it was before. The novel thus demonstrates how easily good intentions can be subverted into

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tyranny. Orwell has himself said that it was the first book in which he had tried, with full consciousness of what he was doing, ' to fuse political purpose and artistic purpose into one whole. ' The book was first published in England in 1945, and

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has since then remained a favourite with readers all over the world, and has consistently been included in all prestigious bestseller lists for the past many years.

This book presents all the publicly

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available questions from the PISA surveys. Some of these questions were used in the PISA 2000, 2003 and 2006 surveys and others were used in developing and trying out the assessment.

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