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Prices are subject to change without prior notice.
Since the first edition of this book in 1975 (previously titled Comparing Economic Systems in the Twenty-First Century), this market-leading title has examined different economies in theory and practice. This edition represents a complete revision and a significant expansion of the previous (2004) edition. The authors have completely rewritten and reorganized the 21 chapters of the previous edition and included a new chapter (Chapter 12, The European Model).

NEW TO THIS EDITION

- This edition represents a complete revision of the previous 2004 edition.
- The Table of Contents has been completely reorganized and renamed.
- Chapters have new titles, and the topics and content have been completely rearranged and expanded from the previous edition. Twenty-one chapters have been expanded to twenty-two.

FEATURES

- Since the first edition of this book in 1975 (previously titled Comparing Economic Systems in the Twenty-First Century), this market-leading title has examined and compared different economies in theory and practice.
- Part One, Introduction: Definition and Measurement contains five chapters starting with an historical overview of economic systems, then moving on to definitions and classifications, systems and outcomes, how systems change, and the broader settings of economic systems.
- Part Two then discusses the three major Economic Systems in Theory: capitalism, planned socialism, and market socialism.
- Part Three, Economic Systems in Practice, discusses the three main models of capitalism, examines the differences in the Anglo-Saxon model as practiced in England and the United States, discusses the European model of capitalism, the Soviet command economy, and Chinese system of market socialism.
- Part Four, Systemic Change: Contemporary Global Perspectives, treats transitions within and between economic systems, transition economies, privatization and the decline of government, macroeconomics, international trade and finance, and transition and the safety net.
- Part Five, Assessing the World Economies in a New Era: Performance, provides two forward-looking chapters, one on economic growth and performance in differing economic systems and the other on prospects for the world economy through 2050.

CONTENTS


© 2014, 704pp, Paperback, 9781285167015
The Japanese economy has undergone significant turbulence over the past quarter century and now seems poised to get back on track. From a long-term perspective, the unprecedented demographic shift—an aging population with a diminishing number of inhabitants—poses a tremendous challenge to the economy. The harm that the country's fiscal disarray has caused is not yet palpable with investors who are seemingly content with holding large tranches of Japanese Government bonds. Corporate Japan possesses clear advantages like cutting-edge technology and good labor relations, but issues such as low profitability and sagging entrepreneurship are its Achilles heel. Japan's corporate sector and labor market have long been known for unique traditional practices such as the keiretsu, cross-shareholdings, and life-time employment, but these Japanese practices are now experiencing a major transformation. New issues such as the growing dualism in the labor force are gnawing at the country.

THE JAPANESE ECONOMY—THEN, NOW, AND BEYOND provides an overview of the contemporary Japanese economy, explaining where Japan's economy stands at present, the changes in the economy's idiosyncratic features, and the challenges that lie ahead. A major feature of this book is the frequent references to the extent to which Japanese experiences and business practices differ from those in other major economies. This gives readers an international perspective when understanding the Japanese economy. While discussions in the book are based on standard economic theory and analyses, no formal economics training is presupposed. In fact, readers who routinely read economic and business news will find the whole text easy to comprehend without stumbling on technical analyses.
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© 2013, 608pp, Paperback, 9789814568746

ECONOMIC DEVELOPMENT IN ASIA, 2E
John Malcolm Dowling, University of Hawaii; Maria Rebecca Valenzuela, University of Melbourne

ECONOMIC DEVELOPMENT IN ASIA, 2E provides the reader with an in-depth theoretical and empirical analysis of current economic trends and policy issues in the countries that comprise developing Asia—a vast region extending from the Indian subcontinent to China and Japan. Each chapter begins with a theoretical foundation that provides the basis for a detailed discussion of major micro- and macroeconomic developments and policy issues in these Asian developing countries. Country and regional examples, along with summaries of empirical studies, are introduced to illustrate different points of view regarding the development experience.

FEATURES
- UNIQUE ASIAN DEVELOPMENT PERSPECTIVE. Offers an exclusive look at economic growth and development from the viewpoint of Asian developing countries, and the authors’ own critical interpretation of the issues involved.
- UPDATED DATA AND DEVELOPMENTS. Explores recent developments in the global economic crisis of 2008/2009 and their impacts on Asia. It includes recent data and developments in agriculture, industry, finance, international trade, poverty, environment, health, and education.
- COMPREHENSIVE. The text is based on an extensive review of key contemporary issues in economic development in Asia. Material covers a wide range of topics such as macroeconomics, microeconomics, international trade, human resources and poverty.
- SUPPORTING COUNTRY CASE STUDIES. Extensive use of specific country studies with supporting current empirical data from databases from the Asian Development Bank, United Nations, and World Bank.
- FIRM THEORETICAL AND EMPIRICAL GROUNDING. Careful adaptation of theoretical and empirical materials has been made to reflect and explain economic developments in the Asian region from both micro and macroeconomic point of view.
- REVIEW QUESTIONS AND ADDITIONAL READINGS. A section of review questions and list of further readings are provided at the end of each chapter.

CONTENTS

© 2010, 452pp, Paperback, 9789814272933
Significantly revised in light of sweeping changes in the economy and government, this book provides students with a grasp of basic economic tools through the analysis of important economic issues and their related policy perspectives. Economic theory is presented in a simple, market-oriented framework at a level of technicality that is deliberately appropriate for a basic first course in economics directed at non-majors. Complex topics more appropriate for a Principles of Economics course are left out or contained in appendices. In analyzing economic situations and the implications of policies, liberal and conservative viewpoints are effectively balanced. The text also encourages students to get involved in the issues discussed.

NEW TO THIS EDITION

• For the new edition, the author has greatly improved the table of contents, reordering several of the chapters and organizing them into five sections: “Introduction to Economics, Scarcity, Public Goods, and Spillovers,” “The Economics of Social Issues,” “Global Poverty, Agriculture, and Trade,” “Efficiency and Stability Issues,” and “You and the World Around You.” Students will appreciate the logic and continuity of topics.
• Reflecting current events -- especially the recent financial crisis and policies of the Obama Administration -- the new edition includes significant updates to the chapters on housing, market power, unemployment, macroeconomic policy, world poverty, global agriculture, and international trade, among others.

• Virtually all data tables and related discussions have been updated.
• The author continues her effort to encourage students to become involved with the various issues discussed, usually at the end of chapters (“One Final Note”) and in the Discussion and Action Questions.

FEATURES

• Appropriate Technical Level: Economic tools used are carefully chosen as those appropriate for an issues course with no prerequisites. Complex topics more appropriate for the Principles course (i.e. marginal analysis) are left out of this text or relegated to appendices. Graphical analysis concentrates on two basic models: production possibilities and demand/supply.
• Balanced Policy Perspectives: “Viewpoint: Conservative vs. Liberal” sections in each chapter present diverse policy perspectives, giving students a framework within which to understand their own economic philosophies. The economic definitions of “conservative” and “liberal” are carefully laid out to help students differentiate them from their more familiar political/social definitions.
• Discussion Questions: End-of-chapter Discussion Questions include Internet activities that introduce the student to key economic Web sites.
• Global and Multicultural Icons: Icons appear adjacent to material about international issues and diversity. As the nation becomes more diverse and the world more internationally connected, students increasingly need this information.

CONTENTS

SECTION I: INTRODUCTION TO ECONOMICS, SCARCITY, PUBLIC GOODS, AND SPILOVERS.
1. Introduction.
2. Crime and Drugs.
3. The Environment.
4. Education.
SECTION II: THE ECONOMICS OF SOCIAL ISSUES.
5. Discrimination.
7. Housing.
SECTION III: GLOBAL POVERTY, AGRICULTURE, AND TRADE.
10. World Poverty.
SECTION IV: EFFICIENCY AND STABILITY ISSUES.
SECTION V: YOU AND THE WORLD AROUND YOU.

© 2011, 480pp, Paperback, 9780538753838
Engage your students with topics of immediate interest in this book’s unique, issues-oriented approach. Discover the importance of economics in today’s news and even everyday personal life as this book’s unique, issues-oriented approach delves into engaging areas of interest. ECONOMICS AND CONTEMPORARY ISSUES, 9E, International Edition examines major economic issues related to education, health care, Social Security, unemployment, inflation, and international trade. This edition also examines social and political phenomena throughout the world, such as the collapse of communism and central planning, the role of government in today’s economy as well as crime and poverty. Captivating insights, intellectual challenges, and a solid analytical framework strengthen your students’ critical thinking skills while the book’s proven approach helps build a strong foundation in core economic principles. The authors clearly connect today’s issues to key economic principles and applications, while providing an unmatched international perspective. Students develop a stronger appreciation and interest in contemporary economics as they see its importance in understanding both issues that affect them personally as well as today’s news headlines. The authors connect today’s issues to key economic principles and applications with captivating insights and a solid international perspective. Useful online study tools and an inviting writing style assist the reader today and in the future job market. Ideal for non-majors and majors alike.

NEW TO THIS EDITION

• NEW MODULAR CONTENT ALLOWS MAXIMUM FLEXIBILITY: You can now easily customize your course to align with today’s most current events or topics of special interest to you and your students with this edition’s new modular format. Simply present this edition’s 18 chapters seamlessly in the order that best fits your needs.

• THE LATEST CONTENT AVAILABLE ON KEY ECONOMIC TOPICS KEEPS YOUR COURSE ON THE CUTTING EDGE: Count on this new edition to keep you and your students up to date with the latest information and developments on important economic topics, including health economics, inefficiency, education, unemployment, the budget deficits, and Social Security. This current, topical resource will enhance classroom discussion and assist with homework and research projects.

FEATURES

• EXPANDED, CURRENT COVERAGE OF INTERNATIONAL TRADE PROVIDES IMPORTANT

• THE LATEST CONTENT ON GLOBALIZATION PREPARES STUDENTS FOR TODAY’S GLOBAL ECONOMY: The new edition carefully examines and expands coverage of the outsourcing of service jobs and use of cheap labor in developing countries. This more thorough coverage allows you and your students to intelligently discuss the current nature of today’s global economy.

• FOCUS ON THE BASICS ENSURES THOROUGH UNDERSTANDING OF THE MOST IMPORTANT ECONOMIC CONCEPTS: Now you can drive home the most basic tools in micro- and macroeconomic analysis as this edition emphasizes key concepts throughout with extensive applications. Supply-demand analysis thoroughly examines economic issues. Frequent use of the concept of opportunity cost conditions students to think of costs as alternatives foregone and to apply the concept to their own decisions. Numerous applications of the aggregate supply-aggregate demand model ensure students closely examine unemployment and inflation.

• BALANCED COVERAGE ENSURES EQUAL TREATMENT OF MICROECONOMIC AND MACROECONOMIC ISSUES: This edition offers a more balanced treatment of microeconomic and macroeconomic issues than most other texts. After discussing economic growth
in Chapter 1 and economic systems in Chapter 2, five of the 16 remaining chapters cover macroeconomic issues, including unemployment, inflation, the federal budget, and balance of payment deficits. The book also closely examines the microeconomic aspects of agriculture, monopoly power, health care, crime, pollution, education, Social Security, and poverty.

CONTENTS


© 2013, 456pp, Paperback, 9781133607526

This book is a collection of Professor Lin's dialogues with his postgraduate students during a course on transition economics conducted in 2003 and 2004 at Peking University, and it also includes three journal articles as appendices. Taking the form of questions and answers, the book discusses how to conduct economic research in a creative manner and construct one's own theoretical framework and model based on an in-depth analysis of phenomena. The author also emphasizes the importance of economists in China adopting internationally accepted norms in their research and focusing their topics on indigenous problems and reflects critically on the limitations of the existing neoclassical theories for interpreting the development and transition of developing countries. Also available in the Gale Virtual Reference Library (eBook). eBook pricing varies according to the size of your institution. Please contact us for details. eBook ISBN-13: 9789814392426

FEATURES

• Authored by one of the best-known Chinese economists
• Written in a simple format of questions and answers between the professor and his students
• Discusses how to conduct economic research in a creative manner and construct one's own model based on an in-depth analysis of phenomena
• Reflects critically on the limitations of the existing neoclassical theories for interpreting the development and transition of developing countries
• Authored by one of the best-known Chinese economists

CONTENTS


© 2012, 150pp, Hardback, 9789814384216
In the last three decades, China and Thailand have undergone rapid economic growth and social change. Using theory, institutional analysis, and case studies, Economic Policies and Social Welfare in the 21st Century explores the challenges faced by the two countries during this period, such as how to compete in a world of volatile exchange rates and capital flows, how to open up the banking and communications sectors, environmental issues, and how to deal with social problems, such as health care and child rearing. Their responses through social and economic policies are then examined, including the transfer of technology, and fiscal and public policies. Social science students, teachers, and researchers, in both the government and private sectors, will find this book particularly relevant for understanding the process of growth and development in two of the most successful developing countries in the Asian region. Also available in the Gale Virtual Reference Library (eBook). eBook pricing varies according to the size of your institution. Please contact us for details. eBook ISBN-13: 9789814253697

Available Now

FEATURES

• Asian perspective. Provides an in-depth look at two of the most dynamic Asian countries from an Asian perspective based on the authors’ unique experience of living in Asia and researching Asian issues in an Asian context.

• Topical. Thailand is a giant economy in Southeast Asia, and a success story as far as economic growth and development is concerned, while China has already become the “workshop of the world” in low-cost manufacturing and is widely expected to continue along the path of rapid growth and development.

• Firm theoretical grounding. Each chapter is rooted in a sound methodological framework, reflecting the authors’ particular areas of expertise and their extensive use of relevant empirical evidence.

• Multi-disciplinary. Insights are drawn from the whole spectrum of the social sciences to provide a broader historical and institutional approach to social policy.

• Supporting country case studies. The analysis is country-focused and incorporates case-study material from national and international sources to support the analysis and policy recommendations.

• Policy-oriented. Economic policies are important for the overall welfare of a population and are reassessed here in the context of the challenges facing China and Thailand as they undergo growth and development in a rapidly globalizing world.

CONTENTS

ENIRONMENTAL/ECONOMICS AND MANAGEMENT, 6E
THEORY, POLICY AND APPLICATIONS, INTERNATIONAL EDITION
Scott J. Callan, Bentley University; Janet M. Thomas, Bentley University

Provide your students with an applied, practical approach to environmental economic theory that is accessible to both students who have minimal exposure to economics, and students with an advanced understanding of economics. With a strong focus on policy and real-world issues, Callan/Thomas’s ENVIRONMENTAL ECONOMICS AND MANAGEMENT: THEORY, POLICY AND APPLICATIONS, 6E, International Edition does not compromise economic theoretical concepts, but it does complement economic theory with timely, real-world applications. Your undergraduate or MBA students will gain a clear perspective of the relationship between market activity and the environment. The text integrates a strong business perspective into the development of environmental decision making for a vantage point often overlooked in more conventional approaches. The book emphasizes the use of economic analytical tools, such as market models, benefit-cost analysis, and risk analysis, to assess environmental problems and to evaluate policy solutions. With a proven, modular structure, this edition provides a well-organized presentation with the flexibility to easily tailor the order of presentation and content of the course to your individual teaching needs.

NEW TO THIS EDITION
• Fresh new Applications boxes place more emphasis on international policies: new Applications boxes place additional focus on international or global environmental policies in this edition. Applications highlight recent issues that have affected or continue to influence policy decisions and today’s business practices.
• Updated policies and examples reflect the most current developments: All the policies, data, applications, and examples in this edition highlight the most current information at the time of publication.
• The latest data ensures tables and figures remain up to date: Numerous tables and figures throughout this edition clarify concepts at a glance with the most current economic and financial information available.
• Quantitative environmental economics tools help students refine skills: Proven quantitative environmental economics tools throughout this applied practical text, such as benefit-cost analysis and risk analysis, give your students numerous opportunities to develop and hone their professional quantitative and analytical skills.
• Integrated quantitative problems and models provide valuable practice: A wealth of quantitative problems and models throughout every chapter in this edition provide opportunities to apply the text’s concepts. End-of-chapter Review Questions feature at least one problem using algebra or a graphical analysis. Corresponding solutions appear in the Instructor’s Manual for your convenience.
• Contemporary boxed Applications demonstrate theory in action in today’s business world: Your students see concepts actually applied in real business today as Applications integrated throughout the text highlight how theories are used to confront real present-day challenges.
• Margin Definitions instantly clarify terms and reinforce concepts: For the convenience of today’s readers, clear Margin Definitions help your students master terminology, while reinforcing the book’s fundamental concepts.
• Internet links keep course information on the cutting edge: Throughout the text, memorable icons highlight Web-related resources for both you and your students, pointing to the most recent updates and additional information that extend your students’ learning well beyond the text.

FEATURES
• New Topics, New Applications, and Other Updates.
• As in previous editions, we searched diligently for updates on all the policies, data, applications, and examples used in the book to ensure that instructors and students have access to the most current information.

CONTENTS

MODULE I: MODELING ENVIRONMENTAL PROBLEMS.
1. The Role of Economics in Environmental Management.
3. Modeling Market Failure. MODULE II: MODELING SOLUTIONS TO ENVIRONMENTAL PROBLEMS.

MODULE IV: THE CASE OF AIR.
11. Improving Air Quality: Controlling Mobile Sources.
12. Improving Air Quality: Controlling Stationary Sources.

MODULE V: THE CASE OF WATER.
15. Improving Water Quality: Controlling Point and Nonpoint Sources.

MODULE VI: THE CASE OF SOLID WASTES AND TOXIC SUBSTANCES.

MODULE VII: GLOBAL ENVIRONMENT MANAGEMENT.

© 2013, 624pp, Paperback, 9781133584728

PURSuing GREEN GROWTH IN ASIA AND THE PACIFIC

Rae Kwon Chung; Euston Quah, Nanyang Technological University

The Asia-Pacific region is experiencing the fastest economic growth among the regions of the world. Yet, economic growth in its current form is placing enormous pressure on the environmental carrying capacity of the region. Unless this is properly checked, the environmental carrying capacity for future generations will be seriously compromised. Despite the increasing environmental pressure arising from economic growth, it is only through economic growth that the nations of the region can reduce poverty and improve environmental management. Therefore, the challenge is not to limit economic growth but to convert it into an environmentally sustainable form. In other words, the region has to turn away from the conventional ‘Grow First, Clean Up Later’ paradigm and move towards the ‘green growth’ paradigm which harmonises economic growth with environmental sustainability.

The book aims to develop the new paradigm for environmentally sustainable economic growth or ‘green growth’ in Asia and the Pacific. Firstly, it discusses the present status of environmental sustainability, especially the issue of eco-efficiency of consumption and production patterns. Secondly, it looks at the challenging issues of environmental sustainability including the problem of sustainable resource-based development, the controversial relationship between economic growth and environmental sustainability and the relationship between environmental regulation and competitiveness. Finally, it looks at how to make markets work for green growth, utilising public policy to stimulate eco-efficiency, the role of economics and regional cooperation to achieve green growth. Also available in the Gale Virtual Reference Library (eBook).
eBook pricing varies according to the size of your institution. Please contact us for details. eBook ISBN-13: 9789814253956 Available Now

FEATURES

- Discussion and illustration of key ‘green growth’ concepts such as sustainable development, ecological efficiency and resource productivity
- Inclusion of more than 150 figures and sets of numerical data to complement analysis of conceptual and technical issues
- Comparative discussion of Asian-Pacific countries with European ones where appropriate
- Global perspectives from academics, environmental economists and researchers based in the United States, United Kingdom, France, Korea, Japan, Singapore and New Zealand

CONTENTS


© 2010, 318pp, Hardback, 9789814253925
examples. Many of the applications have been chosen from a variety of fields (including economics, public policy, and engineering) to illustrate all methods.

- Graphics and Forecasting Chapters: This text offers full chapters on Statistical Graphics (chapter 3) and Evaluating and Combining Forecasts (chapter 12).
- Standard and Modern Topics: This text offers a nice blend of traditional and modern topics. You will find the traditional topics (trend, seasonality, and cycles) as well as more modern topics such as model selection, volatility models, unit roots and stochastic trends, vector autoregressions, and cointegration covered.
- Modern Modeling Software: This text is in touch with modern modeling and forecasting software. Many of the data and Eviews programs used in the text are included on downloadable Excel templates available at the text Web site.

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© 2007, 458pp, Hardback, 9780324323597

PRINCIPLES OF BUSINESS FORECASTING, INTERNATIONAL EDITION

Keith Ord, Georgetown University; Robert Fildes, Lancaster University

Ord/Fildes PRINCIPLES OF BUSINESS FORECASTING, 1E, International Edition is designed for both students and current practitioners in a variety of fields. The authors’ motivation for writing this book is to give users the tools and insight to make the most effective forecasts. Ord/Fildes PRINCIPLES OF BUSINESS FORECASTING, 1E, International Edition is designed for users who have taken a first course in applied statistics or have an equivalent background and provides an introduction to both standard and advanced forecasting approaches. This new, first edition text presents general principles that are the basis of forecasting practice. The information and data used are from actual government and business sources wherever possible. Forecasting techniques are shown in a variety of software platforms and the chapter organization provides an overview of forecasting in a variety of situations using time series and cross-sectional data. The focus then shifts to using extrapolative methods in forecasting, followed by statistical model-building. Finally, the authors cover more advanced techniques in the latter chapters, including the selection of the best forecasting method based on available data and the construction of a forecasting system with an organization.

FEATURES

- An emphasis on incorporating the latest research in forecasting methodology helps students prepare for a managerial or analytic career and to help current practitioners make more effective forecasts.
- The authors base their approach to forecasting on a series of stages: Purpose, Horizon, Information, Value, and Evaluation.
• The chapter organization is flexible and designed for students or current practitioners: Introduction (chapters 1-2), Extrapolative methods (Chapters 3-6), Statistical model building (Chapters 7–9), and Advanced methods and forecasting practice (Chapters 10 – 13).
• The authors illustrate forecasting techniques in a variety of software environments including Excel®, Minitab®, and SSPS so that users can apply the methodology that best fits their available resources.
• Discussion Questions are placed throughout each chapter for students to think beyond technical issues.
• End-of-chapter Principles reinforce a consistent foundation of good forecasting practices
• End-of-chapter Exercises help students consider the role of the practicing forecaster.
• Students and instructors can conveniently access the text data sets on their companion sites.

CONTENTS

© 2013, 528pp, Paperback, 9781133584407

HEALTH ECONOMICS

NEW TO THIS EDITION
• THE LATEST UPDATES AND COVERAGE REFLECT TODAY'S MOST CURRENT DEVELOPMENTS IN THE FIELD. New and expanded coverage of key topics,
trends and advancements, including the most recent insurance and health care reforms, ensure this revision and your course remain as accurate and current as possible.

• NEW APPENDIX DETAILS THE GROSSMAN MODEL. Now you have the choice of thoroughly introducing your students to this critical model of that has formed the framework for so much of today’s economic study and research related to health behavior with this edition’s new Appendix on the Grossman Model.

• ALL-NEW TEST BANK OFFERS VARIETY OF QUESTIONS TO SAVE YOU TIME WHILE ENSURING STUDENT COMPREHENSION. Now you can save time in preparation while testing your students’ comprehension of the text material with this edition’s new Test Bank. Your selection of more than 300 new questions, including multiple-choice and true/false, allow you to easily create tests that are perfect for your course.

• NEW COMPREHENSIVE REVIEW MATERIALS OFFER MORE OPPORTUNITIES FOR HANDS-ON PRACTICE. This edition’s new review questions and problems give your students more opportunities to prepare for exams as well as more practical experience in applying chapter concepts to real-world issues.

FEATURES

• BASIC ECONOMICS FORM THE FOUNDATION FOR STUDYING TODAY’S EVER-CHANGING FIELD OF HEALTH CARE. The authors very carefully use only the core foundations of economics as they thoroughly examine today’s health care industry. This basic economic foundation gives you the flexibility to use this text for a variety of courses while successfully teaching students who have varying levels of prior economics experience.

• EXTENSIVE COVERAGE INTRODUCES VARIETY OF INDUSTRY PERSPECTIVES. Packed with practical applications, this dynamic, hands-on text exposes students to institutional arrangement, operation, and performance of a large number of health care markets, including long-term care.

• EMPHASIS ON COST-BENEFIT ANALYSIS HELPS STUDENTS BETTER UNDERSTAND HEALTH ECONOMICS. Throughout the text, the authors continue to stress the importance of cost-benefit analysis while demonstrate how this basic micro-principle is critical to understanding health economics.

• COVERAGE OF REGRESSION ANALYSIS WITHIN AN EARLY APPENDIX OFFERS YOU FLEXIBILITY IN DEPTH OF STUDY. An appendix on regression analysis at the end of Chapter 1 gives you the option of introducing a more in-depth treatment of this important topic.

CONTENTS


© 2013, 576pp, Paperback, 9781133584360

NEW EDITION IN JUNE 2014

HEALTH ECONOMICS AND POLICY, INTERNATIONAL EDITION, 5E
James W. Henderson, Baylor University

The 5th Edition of HEALTH ECONOMICS AND POLICY (WITH ECONOMIC APPLICATIONS), International Edition thoroughly demonstrates how microeconomic principles apply to health care delivery and its policies. The text explores the changing nature of health care, as well as the social and political sides of issues, and teaches students to analyze public policy from an economic perspective. Written for non-economics majors, HEALTH ECONOMICS AND POLICY (WITH ECONOMIC APPLICATIONS), 5e, International Edition delivers significant economic content and is also appropriate for economics majors.
NEW TO THIS EDITION

• Expanded Pharmaceuticals Coverage: An all-new chapter discusses the pharmaceuticals market, including a new section on obesity, which addresses this growing problem and its medical consequences.
• NEW “Confounding Issues:” This completely revised chapter addresses socio-cultural considerations, the aging population, the U.S. legal system, and technology in medicine, and compares these issues to those of other developed countries.
• Market-driven Health Care: A new section on the Swiss health care system shows students how reform of another country’s health care system affects the marketplace.
• Modern Health Care Alternatives: New sections on consumer-directed health plans and the new Massachusetts health care plan highlight the discussion on market alternatives and ignite classroom debate on this hot current topic.
• Updated Graphics and Data: Charts and tables throughout the text reflect the latest in health care cost and outcomes data, which encourages more thoughtful analysis of the topics.

FEATURES

• Perspective-Enhancing Issues: Special features called “Issues in Medical Care Delivery” appear in every chapter, and summarize critical studies in medical research, epidemiology, public health, and other fields to help students see the far-reaching impact of health care economics.
• Key Contributors in Health Care: These fascinating profiles of real-life individuals show students how doctors, economists, and other stakeholders can have a profound impact on health care economics and policy.
• Stimulating Global Comparisons: Compare and contrast the U.S. and its lifestyle, cultural, and economic characteristics to those of six other developed countries to help students challenge their assumptions about health care.
• Insightful Analytical Models: “Back of the Envelope” features throughout the text encourage students to use models in analyzing and understanding economics while addressing such topics as the valuation of a life, how to calculate a rate of return, the notion of elasticity, the welfare implications of subsidies, the impact of employer mandates, cost-benefit calculations, and the cost-effectiveness of disease prevention.
• Clearly Defined Core Focus: Ten key concepts introduced in the first chapter set a unifying theme for the text, while icons in the margins throughout the text remind students how each subject relates to one of the key concepts.

CONTENTS


© 2012, 512pp, Paperback, 9781111823719
In this scholarly and timely presentation of the history of economic thought, you’ll see how new ideas, evidence, problems and values can be used to reconsider basic disputes and major contributions of the past. THE EVOLUTION OF ECONOMIC THOUGHT, 8E, International Edition covers the history of economics, the philosophies that drive the economic way of thinking, the ideas of the great economic thinkers and their logical connections to the world. You'll see how Robert Solow's pioneering model can be used to discuss recent renewed emphasis on growth theory and technological change and will explore antitrust perspectives and game theory. THE EVOLUTION OF ECONOMIC THOUGHT, 8E, International Edition presents the history of economics and the philosophies that drive the economic way of thinking. It stresses the importance of understanding contemporary economics, by grasping new ideas, evidence, problems and values that call for reconsideration of basic disputes and major contributions of the past. The textbook explains the ideas of the great economic thinkers and their logical connections to the world of today and tomorrow. Updated pedagogical features provide clear insight into issues like antitrust perspectives and game theory. Introducing ideas like Robert Solow's pioneering model to discuss recent renewed emphasis on growth theory and technological change, the author sheds historical light on modern debates and thoughts. Stanley Brue and Randy Grant carry on the legacy of Jacob Oser, the book's creator, by offering a scholarly and timely presentation of the history of economic thought.

NEW TO THIS EDITION

• New Featured Economist: Chapter 20 now includes a section on Amartya Sen and his contributions to social choice theory and the economics of inequality.
• New Past as Prologues: These sections have been updated to reflect developments and/or recognition in the field since the last edition. They include: Franklin and Bastiat on Opportunity Cost (Chapter 13), Rational Economic Behavior and Prospect Theory (Ch. 15), Advances in Econometrics (Ch. 18), The Mundell-Fleming Contribution to IS-LM (Ch. 22), and Human Capital Formation? Or Signaling and Screening? (Ch. 24).
• Product Web Site: A dedicated web site has been created for the 8th edition. Instructors will find bonus chapters on economic thought before 1500, new economic contributors, and links to other history of economic thought web sites.

FEATURES

• Five Major Questions: Each important school of economic thought is introduced with Five Major Questions that when answered provide a concise summary of each school. This presentation of economic thought helps students retain the information.
• The book maintains a strong treatment of economic theory while offering a liberal arts approach to expanding students' historical understanding.
• Past as Prologue: Pedagogical elements like “Past as Prologue” boxes involve original ideas and their impact on subsequent economics theory, issues or events and offer students thought-provoking interpretations of their own knowledge.
• Study Questions: Found at the end of each chapter, these questions review the chapter content, entice students to “stretch” their understanding, and interconnect past, present, and upcoming material.

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© 2013, 600pp, Paperback, 9781133434900
Tying America’s past to the economic policies of today and beyond, HISTORY OF THE AMERICAN ECONOMY, 12E, International Edition presents events chronologically for easy understanding. Get a firm foundation in the evolution of the American economy with this ever-popular classic. Few text packages have the staying power of HISTORY OF THE AMERICAN ECONOMY, 12E, International Edition the text that has helped generations of students understand how the American economy evolved. Completely updated, this classic text ties our past to the policies and debates of today and beyond. A variety of visual aids and provocative statistics encourage interest in the study of economic history.

NEW TO THIS EDITION

• NEW UPDATES: HISTORY OF THE AMERICAN ECONOMY, 12E, International Edition has been thoroughly updated, with content that addresses the 1980s, 1990s and the 21st century.

FEATURES

• ILLUSTRATES HOW THE ECONOMY HAS CHANGED: Chapter 1 illustrates just how much America and its economy have changed over time, with provocative and often mind-blowing statistics. Tracing the changes with such data as income per capita, average life span, time and money use, and even sports statistics, Walton and Rockoff create an exciting and motivational chapter that ties our past to the current age.

• PERSPECTIVES SET THE STAGE: A list of historical and economic perspectives precedes the beginning of every section to summarize and set the stage for that era. These "Perspective" boxes give particular focus to America's minority voices and their role in the economic narrative.

• ECONOMIC INSIGHT: “Economic Insight" boxes use explicit economic analysis to show how economic forces are at work on the issues raised in each chapter.

• NEW VIEWS: “New Views“ boxes connect historical experience with present-day economic issues.

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© 2014, 624pp, Paperback, 9781133585114
MACROECONOMICS: A CHINESE PERSPECTIVE
Li Xiaoxi, Chinese Academy of Social Sciences and Beijing Normal University

MACROECONOMICS: A CHINESE PERSPECTIVE offers a fresh perspective on the mature theory of macroeconomics based on China’s economic reforms and development since 1978. There are similarities and differences in Chinese and Western economies, with their common similarity being the market economy. On this common basis, it is not plausible for both economic theories to be completely different, yet, it is possible for there to be some differences between them. Different to what extent? Does it mean a set of new concepts, new terminology, and new theorems? Or do we stick to the current accepted terminology, concepts and rules of the market economy? Obviously, it will be the latter. This is not only because of the need to communicate with the international economics scholarly communities, but also to understand China’s needs. Therefore, this book’s subject is not on “Chinese studies,” but on macroeconomics.

The book highlights the combination of macroeconomic theory and the real economy. In other words, the most important basic concepts of macroeconomics, and the most popular and influential issues of the Chinese transition economy, will be combined to form the theme of every chapter in the book. The book highlights the analysis of aggregate demand and macroeconomic policies, and also sought to fully reflect the economic system reform. The author has also made an effort to analyze the relationship of the economic parameters, and made comparisons between domestic and international economic institutions and policies.

FEATURES
• Discusses a number of classic Western macroeconomic models with focus on the interpretation of their key equations or models. This allows readers to grasp the essence of the theories and thus learn to analyze practical problems without being bogged down by the voluminous mathematical derivations. The applications of these macroeconomic models in China and other economies are also provided.
• Explains economic phenomena from various angles with a variety of valuable perspectives. Such an understanding of these scholars’ points of view help readers to know how and where to apply the scholars’ views.
• Discusses the latest developments of China’s economic reform and development, with basic economic data till the end of 2008.
• Includes the experience and data of the former socialist countries in economic transition which aims to deepen the readers’ understanding of China’s economic reform and development by contrast among these countries.
• Enhances the readers’ interest in learning and analysis with careful selection of each chapter’s appendices and cases. References are also provided for the mathematical derivation of the macroeconomic models.

CONTENTS
INTERMEDIATE MACRO (WITH PRODUCT WEB SITE PRINTED ACCESS CARD AND REVIEW CARDS)
Robert J. Barro, Harvard University

Immediately engage your students with MACRO, a unique modern presentation of macroeconomics that makes it easy for you to emphasize a solid microfoundations and real-business cycle approach in a presentation unlike any other intermediate macroeconomics text. Student engineered and faculty approved, Robert J. Barro’s MACRO demonstrates an extraordinary command of growth, equilibrium, and business cycle theory with a focus on microfoundations. Captivating features range from rocker Bono’s perspective on debt relief to the hidden costs of multiple shifts and overtime hours. MACRO delivers a unified model of macroeconomics ideal for both economics majors and general business majors. The distinctive, magazine-style pages of Barro’s MACRO were inspired by feedback from students and refined by input from more than seventy of your teaching peers, who helped shape teaching solutions that would work best in today’s classroom. The result is a brief paperback packed with current policy and data examples that reflect the author’s extensive research in the field, as well as a suite of learning aids to accommodate the busy, diverse lifestyles of today’s learners. Outstanding online resources, including downloadable flash cards, videos, and interactive graphing practice, are closely integrated with the book. Students can also access the Cengage Global Economic Watch, which connects readers to thousands of journal and news articles and videos using a simple search engine. Draw your students into intermediate macroeconomics as it happens today with the powerful, appealing presentation and resources found only in MACRO.

FEATURES

• Instructor Prep Cards save you time: Detachable Instructor Prep Cards for each chapter make it simple for you to prepare effective lectures. Each Chapter Prep Cards provides a brief chapter outline and complete list of media resources available on the book’s website for you to use in class or assign to your students. Student Chapter-in-Review cards provide a portable study tool for your students to prepare.
• “Back to Reality” features exemplify macro theory at work in policy and history: Now you can make theory memorable and meaningful for your students as “Back to Reality” features present theory at work in the real world using historical and policy examples. Chapter 2, for instance, discusses controversy with the consumer price index and its ramifications (with entitlement programs, such as Social Security tied to CPI). Chapter 5 presents the author meeting U2’s Bono and the rock star’s perspective on debt relief and foreign aid.
• “Extending the Model” builds on chapter concepts: This effective learning feature helps to clarify and build on concepts presented in the chapter. For instance, “Extending the Model” shows how supply and demand curves are functions (Chapter 2) and explores endogenous population growth (Chapter 4).
• “Do the Math” helps ensure students grasp algebra steps: Now you can ensure your students understand the algebra behind the models as this helpful feature leads readers through the algebra required in careful, manageable steps. For example, when Chapter 4 explores working with the Solow Growth Model, numerous “Do the Math” boxes help students grasp concepts and work through the model as the theory is explained.
• “By the Numbers” clearly demonstrates how macroeconomists use empirical data: Show students the value and importance of empirical data as they clearly see how it is used in business by macroeconomists. For example, one “By the Numbers” box shows an overview of Gross State Products for the United States and examines how each state contributes to GDP (Chapter 2). Another box studies empirical evidence for the response of consumption to anticipated income changes (Chapter 7).

CONTENTS

Part I: INTRODUCTION. 1. Thinking about Macroeconomics. 2. National-Income Accounting:

© 2010, 336pp, Paperback, 9781439040096

MACROECONOMICS
A MODERN APPROACH, INTERNATIONAL EDITION
Robert J. Barro, Harvard University

Offering a uniquely modern presentation of macroeconomics, this brand-new text makes it easy for instructors to emphasize a solid microfoundations, real-business cycle approach. In the all-new MACROECONOMICS: A MODERN APPROACH, leading economist and proven author Robert J. Barro couples his extraordinary command of growth, equilibrium, and business cycles with a focus on microfoundations to create a groundbreaking new macroeconomics textbook steeped in real-world application. Accessibly written and extremely student friendly, the book is packed with current policy and data examples, reflecting the author’s extensive research in the field. The book also includes captivating boxed features, challenging exercises, and innovative online resources like CengageNOW, which enables students to create personalized learning paths and equips instructors with tools to easily assign, grade, and record homework and quizzes. Covering growth theory more completely than any other text, MACROECONOMICS delivers a unified model of macroeconomics that serves well for economics majors and nonmajors alike.

NEW TO THIS EDITION

• Cutting-Edge Approach: By emphasizing growth and microfoundations -- rather than policy solutions for stabilizing the economy -- this text equips students with a uniquely modern presentation of real-world economics. MACROECONOMICS: A MODERN APPROACH begins with an introduction to macroeconomics and growth theory before advancing to the essential microfoundations, business cycles and fluctuations, prices and the difference between real and nominal variables, and ultimately the government sector, taxes, and international macroeconomics.

• Research Based: Robert J. Barro is a leading researcher noted for his strengths in growth theory, microfoundations, and a concise yet elegant presentation of data. In this first edition, Barro presents growth theory more completely than any other textbook on the market -- delivering the detailed, empirically backed coverage of growth theory that is lacking in other macro texts. Reflecting Barros research, the book gives readers the most current coverage available.

• Student Friendly: Because the jumble of models and differing theories of macroeconomics presented in other texts often confuse students, Barro builds the model from solid microfoundations with a clear, thorough exposition of growth theory. This gives students access to a cohesive, clearly explained model of macroeconomics, which helps them understand how macro models serve to explain and predict movements in real economies. Barro builds on microfoundations explicitly so that students see how what theyve already learned about economics is built upon in macroeconomic models of the economy.

FEATURES

• Comprehensive Coverage: With MACROECONOMICS,
instructors who prefer to cover growth with solid attention to theory, thorough coverage, and real-world and historical examples no longer have to supplement their text. Likewise, those who emphasize microfoundations will find complete coverage in this book. Rather than detailing each of the various models -- IS/LM, AD/AS, growth, real business cycles -- Barro formulates a unified model of macroeconomics that serves as an excellent building block for those who go on to major in economics as well as students who pursue other fields of study.

- Real-World Emphasis: Three exciting boxed features support the book's modern, accessible approach to macro theory. Do the Math boxes ensure students fully grasp the algebra used. By the Numbers illustrates empirical data and how it is used in real-world practice by actual macroeconomists. Back to Reality features spotlight theory in action through intriguing historical and policy examples.

CONTENTS


© 2008, 512pp, Paperback, 9780324545678
• Expanded discussion of the Nature of the Firm. (Ch. 11).
• New section on the Relationship between profit maximization and cost minimization in Cost Functions. (Ch. 10).
• Expanded chapter on the general equilibrium models that introduce some elementary vector notation. (Ch. 13).
• Expanded chapter on the Labor Market, including a new Extension on labor supply. (Ch. 16).
• Behavioral economics is now covered throughout the book, and highlighted in end-of-chapter problems as relevant.

CONTENTS

© 2012, 768pp, Paperback, 9781111525514

MICROECONOMICS WITH CALCULUS, INTERNATIONAL EDITION (WITH LIVEGRAPHS PRINTED ACCESS CARD)
Thomas Nechyba

Presenting microeconomic theory as a way of looking at the world, MICROECONOMICS: AN INTUITIVE APPROACH WITH CALCULUS, International Edition builds on the basic economic foundation of individual behavior. Each chapter is divided into two sections. The A sections introduce concepts using intuition, a conversational writing style, everyday examples, and graphs. The B sections cover the same concepts with precise, accessible mathematical analyses that pre-suppose one semester of single-variable calculus. The package offers unprecedented flexibility in terms of topical coverage and graphical analysis: each copy includes access to online LiveGraphs — a suite of interactive, animated graphs that allows students to view dimensional graphs and functions illustrated in the book, as well as some additional graphs that are not in the printed text. Students can play and replay the LiveGraphs while listening to a brief explanation of the graphs.

NEW TO THIS EDITION
• LiveGraphs: Have you ever sliced an onion in class to demonstrate the three-dimensional nature of a utility function? Nechyba's LiveGraphs put graphical analyses online, where students can play and replay animated figures with audio captions. Students can watch lines get plotted, see curves move, and in some cases, change variables to affect results.
• Everyday Applications: Rather than confining applications to static boxed features, Nechyba incorporates applications into end-of-chapter exercises. By working through exercises that exemplify key applications, students learn by doing and can apply their knowledge beyond the text.
• Business Applications: How does pricing of one product affect demand for another produced by the same business? How might a firm most efficiently use cap-and-trade pollution vouchers? What is the impact of a capital-gains-tax-induced increase in the rental price of capital on firms within an industry? By working through exercises in each chapter, students answer these and other questions, questions that business professionals must also answer.
• Policy Applications: How do private school vouchers affect tuition levels? How effective are anti-price gauging laws during times of supply disruption? How do governments consider policies for subsidizing saving vs. taxing borrowing? Each chapter includes relevant policy applications such as these in the exercises.
Linked Graphical and Mathematical Analysis: By first exploring an intuitive and graphical approach to the topics, then linking the concepts with mathematical analyses, students build both mathematical skills and abstract thinking. The result is a better understanding of microeconomics foundations, and better preparation for further coursework in economics, business, or policy studies.

CONTENTS

MICROECONOMICS
AN INTUITIVE APPROACH, INTERNATIONAL EDITION
(WITH LIVEGRAPHS PRINTED ACCESS CARD)
Thomas Nechyba

Using intuition, a conversational writing style, everyday examples and outstanding graphs to present microeconomic theory as a way of looking at the world, MICROECONOMICS: AN INTUITIVE APPROACH, International Edition sets a new standard for clarity in the course and requires no prior background in calculus. It builds on the foundation of individual behavior, showing students the big picture of economic intuition while developing conceptual thinking skills with carefully written analysis. The first chapters establish a set of tools based on utility functions, so students learn about supply and demand in context, with a solid understanding of the underpinnings of those concepts. The package offers unprecedented flexibility in terms of topical coverage and graphical analysis. Each new copy of the text also includes access to a premium website featuring Nechyba's LiveGraphs – a suite of interactive, animated graphs that allows students to view dimensional graphs and functions illustrated in the book, as well as some additional graphs that are not in the printed text. Students can play and replay the LiveGraphs while listening to a brief explanation of the graphs.

FEATURES
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- In-chapter Exercises: Each chapter is divided into digestible segments punctuated by learning exercises to help students check their understanding. Answers are available online.

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© 2011, 800pp, Paperback, 9780538750806

NEW EDITION!

PRICE THEORY AND APPLICATIONS, 9E
Steven Landsburg, University of Rochester

The exciting new ninth edition of PRICE THEORY AND APPLICATIONS delivers a text that will both challenge and intrigue students as it equips them with the tools and skills to apply economic principles to the world around them. Inductive, hands on, and highly interactive, the book is intellectually rigorous yet student-friendly, with countless applications and resources to help readers fully understand concepts. Using the same humorous, easy-to-read approach as his popular The Armchair Economist, Steven Landsburg offers thorough coverage of traditional topics of intermediate price theory as well as emerging issues, such as the economics of information. Social welfare is a unifying concept throughout. Available with InfoTrac® Student Collections http://gocengage.com/infotrac.

NEW TO THIS EDITION

- Chapter 3 (on Indifference Curves) is largely reorganized and rewritten for greater clarity.
- New step-by-step worked sample problems early in the text help students understand key concepts.
- The section on comparing the efficiency of different
taxes (income taxes, consumption taxes, wage taxes, etc) has been drastically streamlined to focus on the key issues while deferring the distracting complications to optional end-of-chapter problems.

- The material on consumer and producer surplus is largely reorganized and rewritten for greater clarity.
- The material on efficiency and deadweight loss is largely rewritten to focus on multiple ways of thinking about efficiency (including "shrinking pies", "forgone opportunities to do good", "weighted voting", etc.) and how they reinforce each other.
- The material on financial crises is updated to reflect contemporary events.
- The material on monopoly is updated to reflect current events.
- The material on antitrust law is thoroughly updated to reflect major decisions of the past few years including, e.g. Apple versus Motorola.
- The material on externalities is tweaked to clarify the conditions under which a Pigou tax is or is not optimal.
- Approximately 20% of the problems are either new or substantially revised.

**CONTENTS**


© 2014, 720pp, Hardback, 9781285423524

New Edition in April 2014
microeconomics topics and an appealing, student-friendly format.
• A new chapter on behavioral economics provides a detailed introduction to this important topic, exploring the notion of price differentials that compensate for risk before covering finance-related issues such as diversifiable risk, risk premia, and options and hedging.
• Numerous new problems have been added.

FEATURES
• The text features a full complement of integrated pedagogical features to enhance student learning, including review checklists, an end-of-text glossary, solutions to odd-numbered problems, review questions, questions at the end of applications, numerical examples of major concepts, chapter summaries, and the new “Policy Challenges” features.
• MicroQuizzes within the chapters reinforce learning as key concepts are presented, enabling students to better absorb and retain the information, while end-of-chapter problems provide a more thorough review of the material to help students succeed in the course.
• In addition to a strong managerial approach reflected throughout the text, the authors maintain an algebra focus in all mathematical presentations, making the material manageable for students without a strong foundation in calculus.
• InfoTrac® College Edition has been integrated into the text through margin notes with keywords related to the chapter topics, giving students access to a database of over two million articles from hundreds of reliable scholarly and popular publications, including magazines, journals, encyclopedias, and newsletters.
• Students receive access to Economic Applications resources including EconDebate Online, EconNews Online, EconLinks Online, and EconData Online, giving them a wealth of useful information and interactive learning tools to complement the text and help them succeed in class.

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© 2010, 688pp, Paperback, 9780324599497

INTERNATIONAL ECONOMICS

INTERNATIONAL ECONOMICS, INTERNATIONAL EDITION, 14E
Robert Carbaugh, Central Washington University

Now in its Fourteenth Edition, this proven, market-leading text remains a favorite among students and instructors alike for its clear, concise treatment of international trade and finance theory. Using a wealth of contemporary examples and practical applications, INTERNATIONAL ECONOMICS, 14E, International Edition vividly demonstrates the relevance of theory to real-world economic issues and policy questions. Discussions are presented both verbally and graphically, making the text highly accessible even for students with little economics background, and a flexible format makes the text suitable for a wide range of course structures and subjects. As delighted students and instructors have discovered, “if it’s clear, concise and contemporary, it has to be Carbaugh!”

NEW TO THIS EDITION
• NEW UPDATES: INTERNATIONAL ECONOMICS, 14E, International Edition has been thoroughly updated, with content that reflects the latest economic issues.
• New: A World Map, placed on the Front End Sheets of the book, easily show the location of countries described in the text.
• New: Thoroughly updated and revised Test Bank and PowerPoint slides.
• New: With the addition of The Global Economic Watch, access to current news, journal articles, videos, podcasts, PowerPoint slides, test questions and more is easy. Students can purchase The Watch standalone or it comes automatically with a CourseMate purchase.
• NEW: Chapter 1: Engines of Globalization, Kodak Teeters on the Brink, Is the United States Losing its Innovation Edge?
• NEW: Chapter 2: The iPhone Economy and Production Outsourcing.
• NEW: Chapter 3: Boeing-Airbus Subsidies Declared Illegal by WTO, Wage Increases and Chinese Trade, Do Labor Unions Stifle the Ability of U.S. Firms to Compete?
• NEW: Chapter 4: Would Higher Tariffs Get the U.S. Government Out of Debt?
• NEW: Chapter 6: Microsoft Scorns China’s Piracy of Software, WTO Rules Against China’s Hoarding of Rare Earth Metals, Airlines Oppose Plane Subsidies of Export-Import Bank, U.S. Solar Energy Dims as China’s Industrial Policy Lights Up
• NEW: Chapter 7: Brazil Takes Off, China’s Transformation to Capitalism, Will Emerging Economies Soon Outstrip the Rich Ones?

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enhances the student learning experience in the specific course area related to the product. These specialized databases allow access to hundreds of scholarly and popular publications - all reliable sources - including journals, encyclopedias, and academic reports. Learn more and access at: http://gocengage.com/infotrac.

• EXPANDED: This new edition contains 22 chapters, reorganizing and expanding the content of the 19 chapters in the first edition.
• REORGANIZED: Each chapter is now divided into two parts: “The Basics,” which covers the fundamental concepts of the chapter, and “The Rest of the Story,” which shows how these concepts play out in the economies of various nations and in the global economy.

FEATURES
• MBA SPECIFIC: Unlike virtually every competing text on the market, MANAGING IN A GLOBAL ECONOMY was written specifically for MBAs. Instructors no longer have to adapt an undergraduate text to the MBA level, while MBA students can enjoy a text that reflects their academic and professional experiences.
• “BIG-PICTURE” ECONOMICS: Extremely practical, MANAGING IN A GLOBAL ECONOMY focuses on the interactions of the real goods, real loanable funds, and foreign exchange markets to emphasize the “big picture.” Each chapter approaches its subject from a general, macro-level “The Basics” and then from a more detailed micro-level “The Rest of the Story.”
• UNIQUE THREE-SECTOR MODEL: Using this model, students can perform country analyses, understand articles/editorials in the business media (such as Financial Times and The Wall Street Journal), better formulate financial statement projections, and contribute meaningfully to corporate strategy and planning discussions.
• LESS MATH, MORE ILLUSTRATIONS: Marthinsen uses minimal math (algebra) and keeps readers engaged with his strategic use of figures, tables, and charts. Clear and concise illustrative exhibits help readers thoroughly understand even the most challenging chapter concepts, making the book appealing to MBAs with a variety of undergrad backgrounds.
• REAL-WORLD EMPHASIS: While traditional texts are known for their complex expositions on theory, Marthinsen takes a more applied approach, placing theory in the context of how it affects real work and demonstrating how macroeconomics can help leaders make better decisions. Instead of imaginary widgets, the book is packed with focused examples and applications depicting actual business practices.
• MACRO MEMOS: Providing additional examples -- and historical context for chapter concepts -- Macro Memos spotlight macroeconomic analysis and theory in action. Discussions include offshore outsourcing (Ch. 3), depreciation of the Thai Baht and Canadian expansionary monetary policy (Ch. 10), crowding out in Mexico’s real loanable funds market (Ch. 11), potential effects of Mexico monetary policy on a multinational healthcare firm like Boston-based Fenway, Inc. (Ch. 16), and creating scenario planning frameworks at firms like Royal Dutch/Shell, General Electric, or Roche Holding (Ch. 18).

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© 2015, 752pp, Hardback, 97812850555428
Labor Economics, 2e, International Edition covers the essential aspects of modern labor economics from an international perspective, providing students with a comprehensive survey of economic theory and empirical evidence on purely competitive labor markets. In addition, the authors examine the impact of imperfect competition, incomplete information and uncertainty, and institutional factors—stemming from laws, unions, and human resource policies—on wages and employment opportunities.

NEW TO THIS EDITION

• Changes to Second Edition of Fundamentals of Labor Economics
• Expanded coverage of cyclical unemployment in light of the current slump. This entails substantial revision of Chapter 14, which previously focused on factors affecting non-cyclical unemployment rates. This also entailed inserting relevant discussion of current events in other chapters. For example, the book now provides coverage of the use of furloughs and pay cuts instead of layoffs in chapter 10 and the impact of the recession on migrant labor within the EU in chapter 8.
• Greater coverage of immigration, with emphasis on immigration theory, economic effects, and public policy. The focus is on both the U.S. and on other countries (particularly within Europe).
• Updated chapter on unionism (chapter 12) to incorporate latest developments in union membership, union wage policy in times of recession, economic effects, and public policy (e.g., the Employee Free Choice Act).
• Added the topic of occupational licensing. Occupational licensing requirements now affect more than twice as many workers as do unions in the U.S.; and recent work by Kleiner, Krueger, and others has analyzed the growth and impacts of licensing. Yet other labor economics textbooks devote little or no attention to this increasingly important topic. Licensing is covered as an addition to the unionism chapter.
• Devoted more attention to on-line instructor support materials, including an instructor’s manual, test questions and links to data sets that can be used by students for class projects. This is an important text selection feature that stood out in the survey of labor economics instructors.
• Extended coverage of personnel economics, including aspects of labor turnover not covered in the chapter on job search (e.g., duration models), impact on company performance of various HRM methods, in addition to the existing material on remuneration and incentive mechanisms.
• Systematic increase throughout in references to recent empirical work that places emphasis on difference-in-difference methods and natural experiments.

FEATURES

• Devoted more attention to on-line instructor support materials, including an instructor’s manual, test questions and links to data sets that can be used by students for class projects. This is an important text selection feature that stood out in the survey of labor economics instructors.

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© 2013, 528pp, Paperback, 9781285094229
MANAGERIAL ECONOMICS, 13E
APPLICATIONS, STRATEGIES AND TACTICS
James R. McGuigan; R. Charles Moyer, University of Louisville; Frederick H.deB. Harris, Wake Forest University

By illustrating how effective managers apply economic theory and techniques to solve real-world problems, MANAGERIAL ECONOMICS 13E helps future business leaders learn to think analytically and make better decisions. As always, the seasoned author team balances a solid foundation of traditional microeconomic theory with extensive exploration of the latest analytical tools in managerial economics, such as game-theoretic tactics, information economics, and organizational architecture. This new edition is concise, comprehensive, and current with cutting-edge coverage of important management topics relevant to today’s students, including an exciting focus on “green” business and environmentally friendly practices and products. Available with InfoTrac® Student Collections http://gocengage.com/infotrac.

NEW TO THIS EDITION
• New Manager Challenges include hedonic price of home, Lee Jeans, and GM cost structure before and after the bailout.
• Expanded public policy application to wind/solar economics in the Case Studies at end of Chapter 1.
• Updated oil market and CFL/LED bulb content in Chapter 2.
• New content on Intel Chip Flaws as marginal analysis in Chapter 2.
• New content on the value of the Chinese yuan, WTO rulings and antidumping sanctions, European debt crisis.
• New boxed features on smart phones, tablets, video demand in its various forms.
• Updated direct costing content with regards to gross margin to reflect SGA on shelf allowances and Manufacturing overhead on set-up costs to reflect new financial analyst practices.
• New content on Subway/Quizno and Playstation/Xbox/Wii price tactics.

FEATURES
• Streamlined Approach: Responding to user feedback, the 12th edition is succinct and streamlined. The book thoroughly covers key topics, while less-used material is now found on the textbook’s website to give the authors optimal flexibility in their course coverage.
• More International Coverage: The 12th edition demonstrates a strong emphasis on international business issues with coverage on China, India, and the global marketplace. The book integrates international issues throughout, illustrating how they relate to managerial efficiency and shareholder wealth maximization. Additionally, intriguing “International Perspectives” illustrate how chapter concepts can be applied to problems faced by managers in an increasingly global climate, helping readers understand the international impact of economics.

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© 2014, 750pp, Hardback, 9781285420929

ECONOMICS FOR MANAGERS
TRANSACTIONS AND STRATEGIES, INTERNATIONAL EDITION (WITH INFOAPPS)
Robert J. Michaels

The first and only text for managerial economics to be organized around Oliver Williamson’s basic paradigm, ECONOMICS FOR MANAGERS: TRANSACTIONS AND STRATEGIES, 1e, International Edition takes a modern approach to managerial economics that is uniquely suited to today’s business students. Organized around the idea that transactions are the fundamental unit of economics and that their governance by markets, contracts, or organizations is the most important economic question for businesses to cope with, this revolutionary text brings the course materials for economics up to date with the theory and practice of the field. The first half of the text covers the familiar economic theory of markets when transactions are standardized while the second half focuses on contracts, risk and asymmetric information, and organizational design. Vivid examples found in each chapter highlight important concepts and help your students become informed business decision makers.

FEATURES
• NOBEL PRIZE-WINNING PARADIGM. This is the first and only text for managerial economics to be organized around the basic paradigm originated by Oliver Williamson (2009 Nobel Prize Winner in Economics): that transactions are the fundamental unit of economics, and that their governance by markets, contracts or organizations is the most important economic question for businesses to cope with.
• REAL-WORLD RELEVANCE. The author devotes two entire chapters to the economics of contracts and risk and information in contracts. This coverage is crucial to today’s business decision-makers and is not typically found in other managerial texts.
• GLOBAL PERSPECTIVE. Vivid Introductions and What’s Next sections frame each chapter’s content with business examples from a variety of industries and nations to underscore the critical importance of transactions and strategy in business decision-making. Questions include: who operates the biggest machine in the world; what is the most reliable determinant of whether patients being treated for heart attack will live or die; what can a satellite photo of the African continent tell us about the costs of transactions?
• CHECKPOINT QUESTIONS. Checkpoint questions at key intervals throughout the chapters ask students to recall important points and gauge how well they are mastering the basic chapter concepts.
• DISCUSSION POINTS. For Further Thought questions throughout the chapters pose questions of greater computational difficulty or ask readers to consider a more open-ended question for discussion.

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The economic concepts presented in FUNDAMENTAL OF MANAGERIAL ECONOMICS, 9e International Edition, show students how to use common sense to understand business and solve managerial problems without calculus. This innovative text helps students develop and sharpen their economic intuition—an invaluable skill that helps students, as future managers, decide which products to produce, costs to consider, and prices to charge, as well as the best hiring policy and the most effective style of organization. With its unique integrative approach, the text presents the firm as a cohesive, unified organization and demonstrates that important business decisions are interdisciplinary. A basic valuation model is constructed and used as the underlying economic model of the firm; each topic is then related to an element of the value maximization model—a process that shows how management integrates accounting, finance, marketing, personnel, and production functions. The text also provides an intuitive guide to marginal analysis and basic economic relations. Once students grasp the importance of marginal revenue and marginal costs, the process of economic optimization becomes intuitively obvious. In addition, a wide variety of examples and simple numerical problems vividly illustrate the application of managerial economics to a vast assortment of practical situations. By studying the material in FUNDAMENTALS OF MANAGERIAL ECONOMICS, 9e International Edition, those seeking to further their business careers learn how to more effectively collect, organize, and analyze information. They gain powerful tools that can help them become more successful—and satisfied—in their careers.

NEW TO THIS EDITION

• Chapter 2 has been completely rewritten to clarify key economic concepts and the intuition of marginal analysis. A new Appendix 2A, Math Analysis for Managers, has also been added to help students that might benefit from a quick review of basic math concepts.

• Chapter 5, Demand Analysis and Estimation, gives expanded coverage of economic principles used to understand the underpinnings of demand at the individual and market levels. This material gives an essential theoretical backdrop for subsequent analysis of demand estimation and pricing practices.

• Chapter 7, Production Analysis and Compensation Policy, now delves more deeply into important labor market issues that confront both employers and their employees. This material provided the background for expanded class discussion of a variety of related issues, such as minimum wage policy, imperfectly competitive labor markets, and internal labor markets.

• Chapter 14, Game Theory and Competitive Strategy, has been extensively revised to make clear essential game theory concepts and show how firms use these ideas to improve decision making when payoffs depend on actions taken by others.

• Chapter 15, Pricing Practices, has been expanded to include discussion of two-part pricing practices that are often featured in markets for distinctive goods and services. Transfer pricing practices for competitive and imperfectly competitive markets has been added in a new appendix to the chapter.

• Chapter 18, Organization Design and Corporate Governance, is new. The days of companies trying to do everything in-house have given way to outsourcing deals, long-term contracts, strategic alliances, and joint ventures. As a result, issues of organization design and corporate governance have reached a level of vital importance in “virtually” every corporation.

FEATURES

• In every chapter, the text incorporates a variety of simple numerical examples and detailed practical illustrations of concepts. These features portray the valuable use and real-world applications of the
material covered. The focus is on the economics—not the mathematics—of the managerial decision process.

• Each chapter includes four short “Managerial Applications” boxes that illustrate current examples of how text concepts apply to real-world situations. Boxes include articles from BARRON’S, BUSINESS WEEK, FORBES, FORTUNE, THE WALL STREET JOURNAL, and more. To increase awareness of international issues, numerous examples, Managerial Applications, and case studies relate to global business topics.

• Case studies included with each chapter provide in-depth treatment of text concepts. Written to allow—but not require—a computer-based approach, case studies are fully self-contained and are especially helpful to instructors who want to more fully incorporate the use of basic spreadsheet and statistical software in their courses.

• The text includes 380 new end-of-chapter questions and problems. Questions help students grasp basic concepts on an intuitive level and express understanding in a nonquantitative way. Problems illustrate the role of economic analysis from within a simple numerical framework. Self-test problems show students how economic tools and techniques can be used to solve practical business problems.

CONTENTS

PART ONE: OVERVIEW OF MANAGERIAL ECONOMICS.

© 2009, 816pp, Paperback, 9780324588569
is developed. The comparison between the invisible hand and the grabbing hand – the strategy of using government to enhance a firm’s success is developed.

• CHAPTER 1: Introduction: Economics and Management
  The first and second editions are essentially the same. In the second edition there is added material on marginal analysis and costs and benefits.

• CHAPTER 2: The Power of Markets
  First edition material is incorporated into the second edition. The second edition does not explicitly examine demand and supply curves but focuses more on economic progress and success.

  “Looking at the results since 1800, there is no doubt that markets work to raise standards of living, increase freedom and lead to innovation and technological change. What are the characteristics of markets that lead to this result? Why can’t smart people running governments do the same thing without the temporary blips or downturns that occur with markets? In this chapter we examine how markets work. We look at successful nations and unsuccessful nations and attempt to draw out what factors lead to one result or the other.”

• CHAPTER 3: The Prime Directive
  – The second edition is a new chapter. This material was not available in the first edition.

  “Having defined the characteristics that cause markets to be successful, it is worth discussing cases where markets might not work quite so well. In this chapter some situations causing the market not to function as well as suggested in Chapter 2 are discussed -- cases such as externalities, public goods, and others. Examining these cases allows us to further discover the value of the prime directive: Look to the market first in attempting to understand why something is the way it is.”

• CHAPTER 4: The Theory of the Firm
  This is new material in the second edition.

• CHAPTER 5: Economic Profit
  Some of the material from Chapter 3 of the first edition is incorporated into this Chapter 5 of the second edition. But the chapter devotes much more time to the intuition of profit than the first edition.

• CHAPTER 6: Strategic Formulation of Economic Profit
  This chapter uses some of the material from the first edition Chapter 3 but then expands on how economic profit is measured and used.

• CHAPTER 7: Demand
  Much of the material of the first edition Chapter 4 is used here.

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1 Introduction: Economics and Management
2 The Power of Markets
3 The Prime Directive
4 The Theory of the Firm
5 Performance
6 Strategic Formulation of Economic Profit
7 Demand
8 Costs
9 Profit Maximization
10 Mechanics of Profit Maximization
11 Revenue Management: Price Strategies
12 Organization and Corporate Culture
13 Minimizing Costs: Capital
14 Personnel and Compensation
15 The Knowledge Economy
16 The Grabbing Hand
17 Internal Markets
18 Strategy Myths
19 Strategic Behavior: The Application of Games
20 Strategy

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element of the value maximization model—a process that shows how management integrates accounting, finance, marketing, personnel, and production functions. The text also provides an intuitive guide to marginal analysis and basic economic relations. Once students grasp the importance of marginal revenue and marginal costs, the process of economic optimization becomes intuitively obvious. In addition, a wide variety of examples and simple numerical problems vividly illustrate the application of managerial economics to a vast assortment of practical situations. By studying the material in MANAGERIAL ECONOMICS, 12e, those seeking to further their business careers learn how to more effectively collect, organize, and analyze information. They gain powerful tools that can help them become more successful—and satisfied—in their careers.

NEW TO THIS EDITION

• Chapter 2 has been completely rewritten to clarify key economic concepts and the intuition of marginal analysis, ensuring that your students have a solid understanding before progressing to other topics. Additionally, a new Appendix 2A, Math Analysis for Managers, has been added to help those students who might benefit from a quick review of basic math concepts.

• Chapter 4, “Demand Analysis,” delivers expanded coverage of economic principles used to explain the underpinnings of demand at the individual and market levels. This material provides an essential theoretical backdrop for subsequent analysis of demand estimation and pricing practices.

• Chapter 7, “Production Analysis and Compensation Policy,” now delves more deeply into important labor market issues that confront employers and their employees. This material provides the background for lively classroom discussions and debates of such hot topics as minimum wage policy, imperfectly competitive labor markets, and internal labor markets.

• The all-new Chapter 9, “Linear Programming,” illustrates how linear programming can be used to solve real-world decision problems quickly and easily. It gives students practical experience applying linear programming, which is an especially useful tool for addressing problems encountered in numerous business, engineering, financial, and scientific applications.

• Chapter 14, “Game Theory and Competitive Strategy,” has been revised to clearly present essential game theory concepts and illustrate how firms use these ideas to improve decision making when payoffs depend on actions taken by others. In addition, Chapter 15, “Pricing Practices,” includes discussion of two-part pricing practices often featured in markets for distinctive goods and services.

FEATURES

- In every chapter, the text incorporates a variety of simple numerical examples and detailed practical illustrations of concepts. These features portray the valuable use and real-world applications of the material covered. Although the book contains calculus, the focus is on the economics—not the mathematics—of the managerial decision process.

- Each chapter includes four short “Managerial Applications” boxes that illustrate current examples of how text concepts apply to real-world situations. Boxes include articles from BARRON’S, BUSINESS WEEK, FORBES, FORTUNE, THE WALL STREET JOURNAL, and more. To increase awareness of international issues, numerous examples, Managerial Applications, and case studies relate to global business topics.

- The 12th edition incorporates several new regression-based illustrations of chapter concepts using actual company data and hypothetical data adapted from real-world situations. Like all aspects of the text, this material is self-contained and intuitive.

- Case studies included with each chapter provide in-depth treatment of text concepts. Written to allow—but not require—a computer-based approach, case studies are fully self-contained and are especially helpful to instructors who want to more fully incorporate the use of basic spreadsheet and statistical software in their courses.

- The text includes 380 new end-of-chapter questions and problems. Questions help students grasp basic concepts on an intuitive level and express understanding in a nonquantitative way. Problems illustrate the role of economic analysis from within a simple numerical framework. Self-test problems show students how economic tools and techniques can be used to solve practical business problems.

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Part 1: OVERVIEW OF MANAGERIAL ECONOMICS.
1. Nature and Scope of Managerial Economics. 2.

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MANAGERIAL ECONOMICS, INTERNATIONAL EDITION, 3E
Luke M. Froeb, Vanderbilt University; Brian T. McCann, Purdue University; Michael R. Ward, University of Texas, Arlington; Mikhael Shor, University of Connecticut

Teach your MBA students how to use economics to solve business problems with this breakthrough text. MANAGERIAL ECONOMICS: A PROBLEM SOLVING APPROACH, 3E, International Edition covers traditional material using a problem-based pedagogy built around common business mistakes. Models are used sparingly, and then only to the extent that they help students figure out why mistakes are made, and how to fix them. This edition’s succinct, fast-paced presentation and challenging, interactive applications place students in the role of a decision maker who has to not only identify profitable decisions, but also implement them. The lively book provides an excellent ongoing reference for students pursuing business careers. Instructor’s remark, “The Froeb/McCann/Shor/Ward textbook is designed for decision makers. Each chapter provides logical steps to solve common but misunderstood business problems. The book’s candor and novelty make for easy, enjoyable reading.”

NEW TO THIS EDITION

• Economics CourseMate offers a dynamic way to bring course concepts to life with interactive learning, study, and exam preparation tools that support the text. Watch student comprehension soar with an interactive e-book, chapter outlines, chapter summaries, flash cards, Luke Froeb’s blog, video lectures, interactive quizzing, related links, and more! Engagement Tracker, a first-of-its-kind tool, monitors student engagement and progress.
• New Test Bank: A test bank of 1,000 multiple-choice questions and 100 short answer questions facilitate evaluation of your students progress and comprehension. All questions are linked to chapters and identified by degree of difficulty.
• Increased number of End of Chapter Questions: More questions have been added to the end of each chapter and students can now check their understanding by looking at the answers to the odd numbered questions.
• Updated Anecdotes: Many of the examples have been updated to reflect recent managerial decisions.
• Updated Content and Improved Pedagogy: All of the chapters have been carefully rewritten and updated based on customer feedback.

FEATURES

• STRONG, PROVEN, MBA-LEVEL PRESENTATION EMPHASIZES PROBLEM-SOLVING: Written specifically for the MBA-level managerial economics class, this book’s solid pedagogy teaches students to solve problems rather than simply learn models. Students connect economics to decisions made on the job. This book emphasizes fewer math and technical models, as well as fewer graphs and figures than traditional managerial economics texts, but provides a much stronger emphasis on today’s real business world.
• INTERACTIVE END-OF-CHAPTER MATERIAL PLACES STUDENTS IN ROLE OF DECISION MAKER: A variety of effective end-of-chapter applications present real business scenarios that give students the opportunity
to resolve actual business problems and pursue the most profitable and rational decisions. Eight to 10 end-of-chapter scenarios for every chapter provide excellent choices for individual assignments, group projects, or class discussions.

• FIRST CHAPTER CLEARLY INTRODUCES BOOK’S SUBJECT MATTER: Students begin with a strong foundation and understanding of the managerial economics to follow as Chapter 1 overviews and introduces the principles with an emphasis on how economics impact today’s business decisions.

• HIGH LEVEL OF READABILITY ENSURES STUDENT COMPREHENSION: Both instructors using this text and reviewers agree that this edition offers a highly effective level of readability to make sure your students thoroughly understand concepts and how they apply before moving ahead. Succinct lessons present relevant theory in an accessible and compact way, while learning features enable students to clearly understand the theory and immediately apply it.

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MONEY AND BANKING

M & B 3 (WITH COURSEMATE PRINTED ACCESS CARD), 3E
Dean Croushore, University of Richmond

Created by the continuous feedback of a “student-tested, faculty-approved” process, M&B 3 delivers a visually appealing, succinct print component, tear-out review cards for students and instructors and a consistent online offering with CourseMate that includes an eBook in addition to a set of interactive digital tools all at a value-based price and proven to increase retention and outcomes. M&B, 3E’s brief, focused approach reads more like a business periodical than a text. The thoroughly updated coverage addresses the modern framework of today’s financial system in which both financial markets and banks play important roles. Numerous real business applications and an inviting writing style, infused with the latest financial examples, relate current money and banking topics to your students’ everyday lives and careers. You’ll find the most recent financial figures, memorable full-color photos, and access to Cengage’s Global Economic Watch to help captivate your students. Through CourseMate, your students have access to a full suite of interactive learning resources including downloadable flash cards, interactive workshops, learning games and more to help you connect your students to the latest developments in money and banking today for long-term personal and career success.

NEW TO THIS EDITION
• THE LATEST FINANCIAL COVERAGE REFLECTS TODAY’S MOST RECENT FINANCIAL CLIMATE: Updated content throughout this edition provides insights into the most recent financial developments, data, and legislative changes. The book’s online Global
Economic Watch (updated 4 times each day) further keeps your course abreast of the latest developments.

• NEW! Updated NEWS UPDATES with quizzing! New to M&B 3e are News Updates connecting your students to the latest real-world economic and financial events through the CourseMate product. The Third Edition now also includes both open-ended and multiple-choice quizzing options associated with these news items, clearly connecting the real world of economic transactions to key concepts in the text.

FEATURES

• Every 4LTR Press solution comes complete with an engaging print textbook, tear-out review cards, an interactive digital solution (CourseMate), and an eBook all of which were directly influenced from student focus groups and surveys, and from interviews with nearly 150 faculty and students.

• Shorter, comprehensive chapters in a modern design present content in a more engaging and accessible format without minimizing coverage for your course.

• Tear-Out Review Cards at the back of the Student Editions provide students a portable study tool containing all of the pertinent information for class preparation.

• Instructor Prep Cards at the back of the Instructor’s Edition make preparation simple with detachable cards for each chapter, offering a quick map of chapter content, a suggested list of teaching objectives and current issues for classroom discussion to help you organize chapter content efficiently.

• Every 4LTR Press solution comes with CourseMate, the interactive digital component that offers a full suite of unique learning tools that appeal to different learning styles. Multimedia resources include downloadable flash cards, interactive workshops and online quizzing, and learning games and more.

• “DATA BANK” AND “POLICY INSIDER” PROVIDE INSIGHTS INTO ACTUAL BUSINESS CHALLENGES: Engaging “Data Bank” features explore how data collection affects real-world businesses, institutions, and investors. “Policy Insider” boxes provide first-hand insights as these features highlight the author’s personal experience with policy decisions at the Federal level.

• “APPLICATION TO EVERYDAY LIFE” SECTIONS AND “POLICY ISSUES” RELATE CONCEPTS TO TODAY’S LIFE: Examples within the book’s “Application to Everyday Life” help students connect concepts in the text to their personal experiences, while chapter-ending “Policy Issues” highlight key policy decisions that relate to the chapter content.

• All of the content and resources you expect with a supplements package that is second to none including PowerPoint® slides, an Instructor’s Manual, Test Bank, and Cengage Learning Testing Powered by Cognero - a flexible, online system that allows you to: Author, edit, and manage test bank content from multiple Cengage Learning solutions; Create multiple test versions in an instant; Deliver tests from your LMS, your classroom or wherever you want.

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MONEY, ISLAMIC BANKS AND THE REAL ECONOMY (PAPERBACK)
Abdul Ghafar Ismail, Universiti Kebangsaan Malaysia

FEATURES

• Explains the composition of a typical Islamic bank’s balance sheet and the interrelationships between
its accounts, including assets, liabilities and owners' equity; note the use and importance of Call Reports, and state why balance sheets must be accurate and timely.

- Examines how regulators regulate and supervise Islamic banking operations.
- Highlights the link between money, Islamic banks and the real economy.

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© 2010, 560pp, Paperback, 9789814253994
• Concludes with a chapter on globalization preparing students for today's international world of work.
• Presents a wealth of pedagogical features including case studies throughout, a range of boxed features to help students analyze issues in different ways, and quick quizzes at the end of chapter sections for immediate self-testing.
• End of chapter summaries, questions for review, problem and application questions further test students understanding of the subject.
• Autopackaged with CourseMate which brings course concepts to life with interactive learning, study and exam preparation tools which support the printed textbook. Students can access this using the unique personal access card included within every copy of the book, and lecturers can access it by registering at http://login.cengage.com or by speaking to their local Cengage Learning representative.
• Supported by a range of digital resources for lecturers including an Instructors Manual, PPTs, an Examview Testbank, twenty case studies with guide answers and additional questions giving lecturers easy fast access to additional course materials.

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Part 2: MICROECONOMICS - THE MARKET SYSTEM
4. Supply and Demand I: How markets work 5. Elasticity and its applications
Part 3: MICROECONOMICS - THE ECONOMICS OF FIRMS IN MARKETS
Part 4: MICROECONOMICS - THE LIMITATIONS OF MARKETS
Part 5: MICROECONOMICS - FACTOR MARKETS
Part 7: GLOBAL BUSINESS AND ECONOMICS
21. The global economy

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NEW EDITION!

ECON MACROECONOMICS (WITH COURSEMATE PRINTED ACCESS CARD), 4E
William A. McEachern, University of Connecticut

Created by the continuous feedback of a “student-tested, faculty-approved” process, ECON: MACRO, 4E delivers a visually appealing, succinct print component, tear-out review cards for students and instructors and a consistent online offering with CourseMate that includes an eBook in addition to a set of interactive digital tools, including quizzes, videos, interactive flashcards, Graphing at a Glance Video Tutorials, ConceptClips, and more – all at a value-based price and proven to increase retention and outcomes. ECON: MACRO, 4E truly leads by example as award-winning instructor and author Will McEachern takes a “just-in-time” approach -- introducing material just as it is needed to develop an argument. Dr. McEachern “teaches by example,” using familiar examples and illustrations drawn from students' actual daily lives to vividly demonstrate that when students show up for class the first day, they each come with at least 17 years of first-hand, life experiences in making intuitive economic choices and dealing with economic institutions and events. Using a decidedly user-friendly tone, Dr. McEachern connects these life experiences to key macroeconomic concepts. ECON: MACRO, 4E's clear vibrant illustrations and reader-friendly, magazine-style presentation help maintain student interest throughout your course. Students learn from today's latest economic developments and examples, from the impact of the 2007-2009 recessions to the stimulus package and the Fed's aggressive actions to stabilize the economy. Chapter-in-Review cards and leading online resources, such as Aplia™ and CourseMate, work with this edition's well-crafted approach to help your students master microeconomics principles while saving you valuable time.
NEW TO THIS EDITION

• New Graphing at a Glance Video Tutorials, included within CourseMate, enhance the learning experience by bringing graphs to life, allowing students to see graphs physically move along the axes. Understanding how graphs work and what shifts or movements along the curves mean in economics contexts is one of the difficult challenges that Principles students face in developing the economic way of thinking. Developed by Dr. John Min of Northern Virginia Community College, this feature walks students through basic graphing concepts, challenges, and graphing analyses via animated graphs.

• New ConceptClips, included within CourseMate, address the challenge of understanding economics terminology that students face when first introduced to the subject matter. Developed by Mike Brandl of The Ohio State University, these vocabulary animations provide students with a memorable auditory and visual representation of the important terminology for the course.

• More Major Sections within Chapters: The 4th edition will present major sections in more bite-sized portions through the addition of new section and subsection headings. This change will enable students to have an easier time reading and comprehending material with more manageable section lengths. Some examples of the new headings include: “Other Unemployment Issues” (Ch. 7); “The Long-Run Aggregate Supply Curve” (Ch. 11); “Banking During and After the Great Recession” (Ch. 14); and “Other Issues of Foreign Exchange Markets” (Ch. 19).

• Other New Aspects: More intuition, more stories, more examples, more supporting studies, or, as the case may be, some conflicting studies.

• Some Changes to Organization: The content within some chapters is shuffled. For example, in Chapter 18 the section “Arguments for Trade Restrictions” will appear before the new section called “Efforts to Reduce Trade Barriers.”

• New Exhibits: New exhibits will demonstrate: scarcity and choice (Ch. 1); the division of labor (Ch. 2); the evolution of money (Ch. 14); and changes over time in the different means of payments (e.g., cash, check, credit cards, debit cards) (Ch. 15).


FEATURES

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• Shorter, comprehensive chapters in a modern design present content in a more engaging and accessible format without minimizing coverage for your course.

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NEW EDITION!

ECON MICROECONOMICS (WITH COURSEMASTE PRINTED ACCESS CARD), 4E

William A. McEachern, University of Connecticut

Created by the continuous feedback of a “student-tested, faculty-approved” process, ECON: MICRO, 4E delivers a visually appealing, succinct print component, tear-out review cards for students and instructors and a consistent online offering with CourseMate that includes an eBook in addition to a set of interactive problems.
digital tools, including quizzes, videos, interactive flashcards, Graphing at a Glance Video Tutorials, ConceptClips, and more - all at a value-based price and proven to increase retention and outcomes. ECON: MICRO, 4E truly leads by example as award-winning instructor and author Will McEachern takes a “just-in-time” approach -- introducing material just as it is needed to develop an argument. Dr. McEachern “teaches by example,” using familiar examples and illustrations drawn from students' actual daily lives to vividly demonstrate that when students show up for class the first day, they each come with at least 17 years of first-hand, life experiences in making intuitive economic choices and dealing with economic institutions and events. Using a decidedly user-friendly tone, Dr. McEachern connects these life experiences to key economic concepts. ECON: MICRO, 4E’s clear vibrant illustrations and reader-friendly, magazine-style presentation help maintain student interest throughout your course. Students learn from today’s latest economic developments and examples, from the impact of the 2008-2009 recessions to the economic effects of the BP oil spill. Chapter-in-Review cards and leading online resources, such as Aplia™ and CourseMate, work with this edition's well-crafted approach to help your students master microeconomics principles while saving you valuable time.

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- New ConceptClips, included within CourseMate, address the challenge of understanding economics terminology that students face when first introduced to the subject matter. Developed by Mike Brandl of The Ohio State University, these vocabulary animations provide students with a memorable auditory and visual representation of the important terminology for the course.
- New Topics Covered: Nearly 150 new research findings inevitably will introduce new topics, such as the following: How 80% of the world’s population eats bugs with pleasure (Ch. 6); How the entry of one more hospital into a local market increased the heart-attack survival rate by 10% (Ch. 8); How higher gas prices reduce obesity (Ch. 11).
- Topics that will be given more emphasis include the role of technology: Internet sellers are experimenting with online markets (Ch. 10); Older workers are more likely to retire rather than retrain for new technology (Ch. 11); HDTV puts a premium on the complexion of on-air talent (Ch. 11); The Internet has cut the demand for newsprint by 60% in the last decade (Ch. 11).
- More Major Sections within Chapters: The 4th edition will present major sections in more bite-sized portions through the addition of new section and subsection headings. This change will enable students to have an easier time reading and comprehending material with more manageable section lengths. Some examples of the 18 new headings include: “Applications of Utility Analysis” (Ch. 6); “Rent Seeking Vs. the Underground Economy” (Ch. 16); and “Other Issues of Foreign Exchange Markets” (Ch. 20).
- New Exhibits: New exhibits will demonstrate: scarcity and choice (Ch. 1); the division of labor (Ch. 2); unionization rates in fifty states (Ch. 12); the aggregate value of publicly traded companies over time (Ch. 13); the percentage of U.S. families owning corporate stock according to family income (Ch. 13).

FEATURES

- Every 4LTR Press solution comes complete with an engaging print textbook, tear-out review cards, an interactive digital solution (CourseMate), and an eBook all of which were directly influenced from student focus groups and surveys, and from interviews with faculty and students.
- Shorter, comprehensive chapters in a modern design present content in a more engaging and accessible format without minimizing coverage for your course.
- Tear-Out Review Cards at the back of the Student Editions provide students a portable study tool containing all of the pertinent information for class
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ECONOMICS, 10E
A CONTEMPORARY INTRODUCTION, INTERNATIONAL EDITION
William A. McEachern, University of Connecticut

McEachern “teaches by example.” It is the text that uses examples and illustrations that students will recognize when they show up for class the first day because they already have at least 17 years of personal experience with economic choices, institutions, and events. Taking a “just-in-time” approach by introducing material just as it is needed to develop an argument, ECONOMICS: A CONTEMPORARY INTRODUCTION, 10, International Edition truly leads by example. In a decidedly user-friendly tone, McEachern assumes that students are already intuitively familiar with many economic concepts through their own life experiences. These life experiences are then explained to students as economic concepts with clear and interesting exposition, relevant case studies, and a clean, focused design. The text’s major applications take the form of Case Studies that are meant to be read and therefore are integrated into the flow of each chapter. With this Tenth edition, the book’s well-crafted approach is enhanced with resources--such as Aplia and CourseMate--that will help your students improve their understanding and help you streamline tasks and save valuable time.

NEW TO THIS EDITION

• Greater Emphasis on Recent Research: New to this edition is a greater emphasis on research with studies selected to stimulate students’ interest, to reinforce economic principles, and, in few cases, to offer a different perspective. The 10th edition will cite and discuss nearly 150 recent studies gleaned from the author’s survey of more than a thousand relevant publications, resulting in nearly twice the number of studies identified in the previous edition.

• New Topics Covered: Nearly 150 new research findings inevitably will introduce new topics, such as the following - How 80% of the world’s population eat bugs with pleasure (Ch. 6); How the entry of one more hospital into a local market increased the heart-attack survival rate by 10% (Ch. 8); How higher gas prices reduce obesity (Ch. 11).

• Topics that will be given more emphasis include the role of technology -- Internet sellers are experimenting with online markets (Ch. 10); Older workers are more likely to retire rather than retrain for new technology (Ch. 11); HDTV puts a premium on the complexion of on-air talent (Ch. 11); The Internet has cut the demand for newsprint by 60% in the last decade (Ch. 11).

• Other new topics include Issues in income redistribution; Fallout from the Great Recession.

• More Major Sections within Chapters: The 10th edition will present major sections in more bite-sized portions through the addition of new section and subsection headings. This change will enable students to have an easier time reading and comprehending material with more manageable section lengths. Some examples of the 18 new headings include: “Applications of Utility Analysis” (Ch. 6); “Rent Seeking Vs. the Underground Economy” (Ch. 16); “Other Unemployment Issues” (Ch. 21); “The Long-Run Aggregate Supply Curve” (Ch. 25), “Banking During and After the Great Recession” (Ch.
• Checkpoint Questions Will Be Inserted: New to the 10th edition are “Checkpoint Questions” to help students retrieve, or recall, material that they have just read. After each major section, students will be asked a key “Checkpoint” question to help them assess how well they recall and understand what they just read.

• Case Studies treatment: Case Studies have been reduced to one per chapter, updated throughout. A second Case Study for each chapter is available online.

• Other New Aspects: More intuition, more stories, more examples, more supporting studies, or, as the case may be, some conflicting studies.

• Some Changes to Organization: The content within some chapters is shuffled. For example, in Chapter 32, the section “Arguments for Trade Restrictions” will appear before the new section called “Efforts to Reduce Trade Barriers.”

• New Exhibits: New exhibits will demonstrate: scarcity and choice (Ch. 1); the division of labor (Ch. 2); unionization rates in fifty states (Ch. 12); the aggregate value of publicly traded companies over time (Ch. 13); the percentage of U.S. families owning corporate stock according to family income (Ch. 13); the evolution of money (Ch. 28); and changes over time in the different means of payments (e.g., cash, check, credit cards, debit cards) (Ch. 29).

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ECONOMICS, INTERNATIONAL EDITION, 7E
John B. Taylor, Stanford University; Akila Weerapana, Wellesley College

ECONOMICS, 7E, International Edition includes updated information on topics such as: inequality, housing markets, the deflator and the CPI, the PCE deflator as a third measure of prices, economic growth, and International Finance. This clearly written text offers concise yet thorough coverage of current economic theories. John Taylor, former Undersecretary of the Treasury for International Affairs, offers his expertise on today's issues in a way that is relevant to students who have no prior exposure to the subject. Refreshing examples, engaging applications, and proven end-of-chapter problems simplify advanced topics and make them accessible to your students. This edition addresses the global financial challenges currently being faced, and recovery from these economic challenges. Updated graphs, figures, and popular learning features present the latest issues and data, including coverage of the Obama Administration. In addition, Aplia, the leading online homework solution, is available as part of a complete supplement package.

NEW TO THIS EDITION
• NEW! More discussion on simple game theory. Cover the basics of game theory and apply them
to the case of modeling the behavior of oligopoly. (Chapter 11, Product Differentiation and Monopolistic Competition)

- NEW! More discussion on legal issues and current events on anti-trust policy. (Chapter 12, Antitrust Policy and Regulation)
- NEW! Refreshing content to reflect current events. Added section about the impact of tax policy on labor supply. (Chapter 13, Labor Markets)
- NEW! Inequality section is updated to reflect current events. Katz, Kearney, Saez/Chetty work on income distribution. (Chapter 14, Taxes, Transfers and Income Distribution)
- NEW! More about how current events have stimulated a discussion on the role that government can play in the economy. More discussions of Citizen's United and McCain/Feingold in section on Models of Government Behavior. (Chapter 15, Public Goods, Externalities and Government Behavior)
- NEW! Discussions now include housing markets. This will allow the authors to mirror the discussion of labor markets, stock markets, and the role for government intervention. It also provides a broad overview of derivatives and other in-the-news financial instruments. (Chapter 16, Capital and Financial Markets)
- NEW! New structure to Chapter 17, Macroeconomics. Chapter will mirror the 3-part structure of the macro section using current events to pique students' interest to help them better understand the world.
- NEW! More discussions of GDP at PPP. More data and background about the deflator and the CPI. Introduce PCE deflator as a third measure of prices. (Chapter 18, Measuring the Production, Income and Spending of Nations)
- NEW! More updates based on current events. More data added about recent trends in labor markets. (Chapter 20, Unemployment and Employment)
- NEW! Introducing a production function, diminishing returns and discussion of what can and cannot be achieved with labor and capital. Discussion of differences in technology. Added discussion about government policy to influence labor and technology growth. Incorporate Acemoglu categorization of the factors of economic growth being either proximate or fundamental and discuss how these factors influence the amount of K, L and technology an economy has.

Discussion of growth differences across countries. (Chapter 21, Economic Growth)

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ECONOMICS, 12E
PRINCIPLES AND POLICY, INTERNATIONAL EDITION
William J. Baumol, New York University; Alan S. Blinder, Princeton University

ECONOMICS: PRINCIPLES AND POLICY, 12e, International Edition takes a policy-based approach to the teaching of introductory economics. Written by two of the most respected economists in the world, this text is also one of the most current texts on the market that includes data through the spring of 2011. The text includes significant updates based on the current economic crisis, providing the right level of rigor and detail.

NEW TO THIS EDITION
• A discussion of behavioral economics has been added to the text.
• More material on health care costs and the health care reform bill have been added.
• The traditional one-interest-rate model is replaced with a more complex model that includes two interest rates. One would be the riskless rate (such as on T-bills); the other would be a risky, private-sector rate. Doing so requires teaching students about the effect of perceived default risk on interest rates (“risk premiums”).
• The new edition is the only principles book to reflect 2010 year-end data.
• New boxes are updated to reflect the changes in the economic environment that have occurred since the last edition.

FEATURES
• The comprehensive online, interactive problem sets, analyses, tutorials, experiments, and critical-thinking exercises give students hands-on application without adding to instructors’ workload. Aplia requires students to take an active role in the learning process—helping them improve their economic understanding and relate to the economic concepts presented. Instructors can assign homework that is automatically graded and recorded.
• Each chapter opens with a real-life economic puzzle or issue to launch the material covered in the chapter bringing economics into students’ everyday lives. This chapter-opening economic problem is revisited within the body of the chapter to illustrate how it can be addressed with the theoretical tools and concepts being presented.
• This text includes special “Policy Debate” boxes to enliven the chapters as well as open the way for classroom discussion.
• The Ideas for “Beyond the Final Exam” feature is introduced in Chapter 1, and then integrated throughout the text to reinforce important concepts for students.
• Each chapter ends with a summary; key concepts and terms; and questions and problems for review to help student’s complete homework and prepare for exams.

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© 2012, 888pp, Paperback, 9780538453691

ECONOMICS, 2E

N. Gregory Mankiw, Harvard University; Mark P. Taylor, Professor of Economics and Dean of Warwick University Business School

Now firmly established as one of the leading economics principles texts in Europe, the Middle East and Africa, this highly anticipated second edition of Economics by N. Gregory Mankiw (Harvard University) and Mark Taylor (Warwick University) will further enhance the book’s reputation for clarity, authority and real-world relevance. This Second Edition provides:

• New case studies and news articles providing relevant and topical insights into real life economics from UK, Europe, Middle East, and South Africa
• Two new chapters, one offering highly topical and in-depth coverage of the causes and effects of the global financial crisis and one covering Keynesian economics and IS-LM analysis
• An introduction to the latest thinking in economics, particularly regarding some aspects of behavioural economics, to help students see different explanations for economic phenomena
• An emphasis throughout on ‘thinking like an economist’ – adopting the tools, methods and concepts economists use in addressing problems and issues
Economics is essential reading for all students taking introductory economics modules on undergraduate courses. It is also suitable for use with the economics component of MBA courses. Economics is also accompanied by Aplia, an online, interactive, auto-graded assignment setting tool. For more information about Aplia please visit: www.aplia.com/cengageemea

FEATURES

• An accessible writing style that makes the science of economics as clear as possible
• The classic ten principles approach to economics – introduced in Chapter One and then referred to throughout the book
• A distinctly European perspective, including reference to European institutions and policy, familiar terminology and cultural references and use of the Euro in examples and tables
• Premium online support for lecturers include an Instructors’ Manual, PowerPoint slides Exhibit slides and ExamView Testbank
• For students, the companion website offers Learning objectives, Exhibit slides, Multiple choice questions, advanced critical thinking questions, short scenario-related questions and answers, Discussion Questions, Practice Questions and Internet activities

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© 2011, 928pp, Paperback, 9781844808700

NEW TO THIS EDITION

• NEWLY UPDATED Chapter 9 focuses on power of
monopolies: Concepts of monopoly become clear
as this edition's Chapter 9 illustrates the concepts
of network good, linking economies of scale and
monopoly power to student-relevant examples:
Facebook and Match.com.

• NEW “Global Economics” feature explores
environmental challenges: Your students examine the
challenges of resolving green issues as a new “Global
Economics” feature in Ch. 14, “Why is the Climate
Change Problem So Hard to Solve?” delves into this
topic of growing, critical importance.

• NEWLY UPDATED Appendix fully explains opposing
self-correction model: You have the flexibility of
exploring certain concepts in more depth. The new
Chapter 20 Appendix fully develops and explains the
opposing self-correction model based on downward
flexibility of prices and wages and a downward-shifting short-run aggregate supply curve.

- NEW clear explanation of stimulus package and spending multiplier process: New content on Fiscal Policy (Ch. 21) uses real-world numbers to clarify and fully explain the stimulus package and spending multiplier process.
- The latest information on federal debt ensures students understand recent, contemporary developments: Up-to-the-minute, updated data and exhibits throughout this edition's chapter titled Federal Deficits, Surpluses, and the National Debt (Ch. 23) gives students a better understanding of these critical issues and their impact in economics today.
- NEWLY UPDATED PowerPoint® slides engage students and bring concepts to life: New author-developed, classroom-tested PowerPoint® lecture slides capture students' attention while providing further clarification of the key economic concepts throughout this edition.

FEATURES

- Chapter Previews pique student interest in specific chapter topics: Each chapter begins with an intriguing Preview that reinforces how the chapter topics work within the overall presentation of the book. Students become economics detectives as they work to solve several engaging economic puzzles within each Preview that require them to actively learn and practice concepts from the chapter.
- Margin definitions provide quick reference to key concepts: To ensure students have an immediate understanding of the most important economic concepts, key topics are highlighted with bold type, defined in the text, and defined again in the margins for easy review and reference.
- Conclusion Statements relate key concepts to other economic concepts: To ensure students truly understand and can apply the main concepts within each chapter, highlighted Conclusion Statements at the end of each chapter section place the material just learned into a larger context and relate it to other chapter concepts. A summary of these Conclusion Statements at the end of each chapter provides an ideal tool for quick review.
- “Economics in Practice” emphasizes the relevance of concepts to everyday life: These intriguing boxed inserts introduce student to timely, real-world extensions of economic theory and provide the acid test of “relevance to everyday life.” Students explore memorable examples, such as Fred Smith's economics term paper that led to the creation of FedEx. To ensure students clearly understand the economic theories in practice, all applicable concepts are listed. Engaging quotes from newspaper articles over the years demonstrate how economics concepts remain relevant over time.

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The economy is tough – but economics doesn’t have to be! Let Roger Arnold’s ECONOMICS, 11e, International Edition open up the world of economic analysis for your students. With more detailed coverage of the financial and economic crisis than any other principles text on the market, fun and innovative pedagogy, easy customization, and fully integrated digital and course management options, ECONOMICS, 11e, International Edition is the perfect solution for any classroom. With intriguing pop culture examples, the text bolsters student interest by illustrating the unexpected places economics occurs, and how economic forces link events to our lives and are part of your student’s world 24/7. Building on the Video Office Hours lectures developed by Roger Arnold for the tenth edition, the eleventh edition features two entirely new video assets--See It Solved and GraphIt! See It Solved videos walk the student through a worked problem, similar to those found at the end of each chapter, providing an ideal study tool for reference as students work through assigned problems. GraphIt! videos demonstrate key concepts in graphing in short (averaging three to five minutes) video pieces that students can play and replay to see how the graphs are built. Ideal for self-study or for online courses, the complete video assets available with ECONOMICS, 11e, International Edition provide even greater flexibility for instructors. The eleventh edition is integrated with powerful resources, such as Aplia, CengageNOW, and Cengage's CourseMate for Economics, which provide unsurpassed planning and management tools, like homework that is automatically assigned, graded, and recorded online, or tracking of students’ time spent with online resources. With new content reflecting a changing economy and new resources addressing the needs of a changing classroom, ECONOMICS, 11e, International Edition is an ideal text for principles courses.

NEW TO THIS EDITION

• NEW! An entirely new chapter has been added to the eleventh edition--Chapter 33, “Building Theories to Explain Everyday Life: From Observations to Questions to Theories to Predictions.” This chapter is designed to demonstrate with interesting, everyday examples how economists build and test theories. Providing invaluable insight into “how economists think” while relating concepts to ideas students can easily reference in their own lives, this chapter is a unique perspective in the economics curriculum.

• NEW! Video tutorials: See It Solved! New to the eleventh edition are these concise video tutorials prepared by author Roger Arnold. See It Solved tutorials take a problem from the Video Questions and Problems section at the end of the chapters and demonstrate how that problem is solved, step by step. Students can play and replay the tutorials as they work through homework assignments or prepare for quizzes and tests, almost as though they had an instructor at their sides at all times. Ideal for homework and study outside the classroom or distance learning, these tutorials give students extra instructional help whenever and wherever it’s most useful.

• NEW! Video tutorials: GraphIt! New to the eleventh edition are these concise video tutorials prepared by author Roger Arnold. GraphIt! tutorials move carefully through key graphs in the chapter to demonstrate, step by step, how the graphs are built, and what each movement means. Students can play and replay the tutorials as they work through homework or prepare for quizzes and tests, almost as though they had an instructor at their sides at all times. Ideal for homework and study outside the classroom or distance learning, these tutorials give students extra instructional help whenever or wherever it’s most useful.

• NEW! Thoroughly updated content throughout the chapters. The eleventh edition has been completely updated with new applications, data, and details on the financial and economic crisis. There are more than 15 new Economics 24/7 features including Weight Loss,
the Price of Food and the Law of Demand; Information, Culture, and Unemployment; Greece, Debt, Drachmas and Euros; Bubbles and Expectations, to name just a few. There are new applications on Speculators, Price Variability, and Patterns and Salsa, Chips, and Beer in the applications of supply and demand chapter. The eleventh edition also includes new sections on what seems counterintuitive in economics, the future of Social Security, Medicare and Medicaid, framing, and neureconomics. The chapter on monetary policy has been substantially revised to reflect changes such as Patterns of Sustainable Specialization and Trade (PSST) and targeting of nominal GDP.

FEATURES

• Chapter 18 on the financial crisis of 2007-2009: Arnold’s ECONOMICS, 11e, International Edition is the only principles of economics text currently on the market that focuses an entire chapter on the financial crisis. Covering all aspects of the crisis from its historical roots and various factors that contributed to the breakdown to policy responses from the government, this chapter brings together the context and direction that instructors and students are asking for in economic analysis of the recent crisis.

• Video Office Hours: These videos feature Roger Arnold as he walks students through key concepts and graphs in each chapter. Using innovative video and whiteboard technology, the author provides both short concept pieces and longer lectures for each chapter, talking through the concepts just as he would in class and displaying on the whiteboard lecture points and demonstrating graphs. Students can play and replay the lectures as often as needed to review concepts.

• Office Hours: This feature emulates the kinds of questions students bring to economics instructors after class. Office Hours explores key concepts such as how the money supply works; the purpose of the PPF; whether price ceilings are really good or bad for consumers; and the purpose of the AD/AS framework.

• Economics 24/7: Illustrating the practical relevance of key concepts, this feature explores anything that can be explained through economic analysis. For example: Why do people specialize and trade? Will a tax on soda help reduce obesity? Why might states ban real estate commission rebates? Which is better, a tax rebate or a tax bonus? Economics 24/7 helps students learn to look for economic forces at work—and understand the principles behind them.

• Aplia: Available bundled with the text or as a digital solution, Aplia is fully integrated with the eleventh edition. The comprehensive online, interactive problem sets, analyses, tutorials, experiments, and critical-thinking exercises give students hands-on application without adding to instructors’ workload. Based on discovery learning, Aplia requires students to take an active role in the learning process—helping them improve their economic understanding and ability to relate to the economic concepts presented. Instructors can assign homework that is automatically graded and recorded.

• Virtually Endless Customization Choices: Chapters can be rearranged, online chapters can be customized in print, and instructors can add any topic, including their own research and notes, or specialized topics pulled from the Cengage Economics Issues database. Aplia customization is fully integrated, giving students hands-on application opportunities without adding to instructors’ workloads.

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NEW EDITION!

ECONOMICS, 15E
PRIVATE AND PUBLIC CHOICE
James D. Gwartney, Florida State University; Richard L. Stroup, Montana State University; Russell S. Sobel, The Citadel; David A. Macpherson, Trinity University

ECONOMICS: PRIVATE AND PUBLIC CHOICE, Fifteenth Edition, reflects current economic conditions, enabling students to apply economic concepts to the world around them. The up-to-date text includes analysis and explanation of measures of economic activity in today’s market. It also includes highlights of the recession of 2008-2009, and an in-depth look at the lives and contributions of notable economists. ECONOMICS: PRIVATE AND PUBLIC CHOICE dispels common economic myths. The text uses the “invisible hand” metaphor to explain economic theory, demonstrating how it works to stimulate the economy. The fifteenth edition includes online learning solutions to increase student engagement and improve student learning outcomes. Aplia™ will be available with new enhancements that include accessibility on mobile devices, improved graphing experience, a new interactive eReader with videos and graphing tutorials, and much more.

NEW TO THIS EDITION

- Aplia™, the best-selling online homework solution, has been enhanced for the fifteenth edition, providing students with an improved online learning experience. (1) Optimized iPad experience, allowing students to access content on their mobile devices. (2) Expanded partial credit—providing feedback to students at the task level for more incremental guidance so that students get coaching where they need it most. (3) New and improved graphing functionality that enhances students’ digital graphing experience. (4) New Interactive eReader features a variety of media assets specifically designed to address the challenges that students and instructors have told us impede learning.
• New Graphing at a Glance video tutorials, embedded throughout the interactive eReader, enhance the learning experience by bringing graphs to life, allowing students to see graphs physically move along the axes. Understanding how graphs work and what shifts or movements along the curves mean in economics contexts is one of the difficult challenges that Principles of Economics students face in developing the economic way of thinking. Developed by Dr. John Min of Northern Virginia Community College, this feature walks students through basic graphing concepts, challenges, and graphing analyses via animated graphs.

• New ConceptClips, embedded throughout the interactive eReader, address the challenge of understanding economics terminology that students face when first introduced to the subject matter. Developed by Mike Brandl of The Ohio State University, these vocabulary animations provide students with a memorable auditory and visual representation of the important terminology for the course.

• New! MindTap Online Learning Solution is a fully online, highly personalized learning experience built on Cengage Learning content. MindTap combines student learning tools—readings, multimedia, activities, and assessments—into a singular Learning Path that guides students through their course. Instructors personalize the experience by customizing authoritative Cengage Learning content and learning tools, including the ability to add their own content in the Learning Path via apps that integrate into the MindTap framework seamlessly with Learning Management Systems.

• New! Special Topic on the question of resource exhaustion.

• Updated tables, graphs, and economic application boxed features throughout the book.

• Expanded coverage on the role of political action in economics.

• Up-to-date coverage on the economics of health care.

• Up-to-date coverage on unemployment and inflation.

• Up-to-date coverage on the financial crisis of 2008-2009 and its effects on the Federal Reserve Policy.

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© 2015, 816pp, Hardback, 9781285453538
The book aims to simplify the array of confusing economic analyses and present a straightforward and balanced approach that effectively teaches the application of basic economics principles. Only essential material is included in the book and key concepts are explained in clear and simple terms. Written in an engaging and user-friendly manner, the book is designed for non-majors (although can also be used in these courses).

NEW TO THIS EDITION

- Focus on the Global Financial and Economic Crisis of 2008 to the present, specifically in chapters 11-18
- New Chapter 10, focussing on resource taxation and climate change
- New cases, issues, policy discussions, questions
- New 'In Summary' feature summarises key points that have been discussed in individual sections

FEATURES

- Each chapter contains a number of current real-world exercises and topics for discussion
- You make the call: in each chapter, discussion/reflection questions ask students to answer a simple question related to the topic being discussed. Answers are provided at the end of the chapter
- International focus: chapter topics are highlighted in a global context in a mini-case, with ‘what do you think?’ questions
- Economics and ethics: (not included in all chapters) references to ethical considerations are made throughout the text. Various sections deal at some length with the relationship between ethics and economics
- Analyse the issue: in each chapter, the authors provide a brief case study for students to analyse
- In Summary: summarises key points that have been discussed in each section of the text

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© 2012, 522pp, Paperback, 9780170190855

NEW EDITION!

FUNDAMENTALS OF ECONOMICS, INTERNATIONAL EDITION, 6E
William Boyes, Arizona State University; Michael Melvin, Arizona State University

Based on the comprehensive two-semester text by the
same authors, this version of Economics “boils down” the formal economic theories and concepts into their essential parts, emphasizing domestic and international applications and policy issues. FUNDAMENTALS OF ECONOMICS, 6e, International Edition is a concise but thorough survey of economics for instructors desiring a brief, practical text. Each chapter focuses on core economic concepts and provides a link between theory and real-world relevance, making the content more meaningful for students. The text provides a convenient, integrated learning experience by including a Study Guide after each chapter, which allows students to review key concepts and practice new skills before they go on to read the next chapter. Fundamental Questions at the beginning of each chapter preview key points, reappear next to the relevant in-text discussion, and form the basis of chapter-ending Summary sections. Economic Insight and Global Business Insight boxes focus on the policies of today's leaders and the business decisions of real companies and governments around the world, adding real-world relevance to the material.

NEW TO THIS EDITION

• UPDATED CONTENT: The Sixth Edition has been thoroughly updated to reflect the current issues and events in economics in the US and the world. The new edition has also been updated to reflect issues in the European Nation and will help students acquire some familiarity of other economies and global capital flow.

FEATURES

• REAL-WORLD EXAMPLES: Examples in each chapter focus on the business decisions of actual, headline-making companies and discuss the economic policies of today's world leaders. These examples are selected to demonstrate the relevance of the material to students' lives.

• STUDENT-FRIENDLY PEDAGOGY: The supportive pedagogical framework that guides students through each chapter includes Fundamental Questions, which open and organize the chapter by focusing on three to six key issues, and which then reappear both at point of relevance in the margins and in the end-of-chapter Summary sections; Now You Try It checkpoint questions that quiz students on important concepts, with answers provided at the back of the book; Recaps at the end of each major section to break material into manageable segments; and end-of-chapter exercises that serve as self-checks for students and as homework assignment options for instructors.

• ABUNDANCE OF REVIEW MATERIALS: A built-in study guide follows each chapter and provides a more intensive review opportunity for students, with answers provided in an appendix. Most chapters contain four pages of study material consisting of key term match-ups, multiple-choice quizzes, and practice questions and problems. A final section of application problems gives students an opportunity to analyze and synthesize what they have learned.

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© 2014, 450pp, Paperback, 9781285176109

MACROECONOMICS
PRINCIPLES AND PRACTICE, ASIA PACIFIC EDITION
WITH STUDENT RESOURCES ACCESS FOR 12 MONTHS

Bruce Littleboy, University of Queensland; John Taylor

Macroeconomics: Principles and Practice is a top-tier, academically challenging text that complements Cengage Learning’s suite of Economics titles. This is Cengage Learning Australia’s first adaptation of Taylor’s Macroeconomics, under the authorship of Bruce
Littleboy. Littleboy adapts Taylor’s revised reflections on the global financial crisis and how businesses are recovering. Examples of current events from Australia and New Zealand help explain how discussions on the role of the government can affect the economy. Macroeconomics: Principles and Practice is concerned with concepts, intuition and understanding, which sets it apart from competitor texts. Short run approach is introduced first, but there is an early introduction of the long-run, with Taylor’s Spending Allocation Model appearing towards the end.

NEW TO THIS EDITION
• Balanced focus on Asian markets, particularly China.
• Focus on environmental issues.
• Pedagogical elements include: 'Economics in Action’ ‘Analyse this’ ‘Drilling deeper’ ‘People and Economics’; review boxes summarise the key points in abbreviated form as the chapter evolves; they are useful for preliminary skim reading as well as for review.
• End of chapter features: ‘Review the basics’ and ‘Questions and problems’.
• Unique: Economist’s Toolkit, a consolidated appendix placed at the end of the book as a ready reference across all topics.

FEATURES
• A variety of focus boxes within each chapter.
• ‘Economics in Action’ boxes present current issues and debates, and also give examples of recent news stories, which enable students to see how such issues function in real settings.
• ‘Analyse this’ boxes challenge students to evaluate the concepts they encounter.
• ‘Drilling deeper’ boxes challenge students to investigate issues further.
• ‘People and Economics’ boxes focus on people who have been significant to the development of economic thought, or of specific economic theories, e.g. Adam Smith.

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© 2013, 418pp, Paperback, 9780170222860

MICROECONOMICS: PRINCIPLES AND PRACTICE WITH STUDENT RESOURCE ACCESS 12 MONTHS
Lionel Frost, Monash University; John B. Taylor, Stanford University; Akila Weerapana, Wellesley College; Peter Schuwalow, Monash University

Microeconomics Principles and Practice is a top-tier, academically challenging text that complements Cengage Learning’s suite of Economics titles. This is Cengage Learning Australia’s first adaptation of Taylor’s Microeconomics, under the authorship of Lionel Frost and Peter Schuwalow. Frost and Schuwalow adapt Taylor’s revised reflections on the global financial crisis and how businesses are recovering. Examples of current events from Australia and New Zealand help explain how discussions on the role of the government can affect the economy. Microeconomics Principles and Practice is concerned with concepts and understanding, which sets it apart from competitor texts.

FEATURES
• ‘Economics in Action’ boxes present applications of economic theory, current issues and debates, and
also give examples of recent news stories, which enable students to see how such issues function in real settings, e.g. pp 63, 128, 199

- Margin notes highlight tips, reminders, key points and relevant online resources pp 64, 153, 200, 203
- ‘Analyse this’ boxes challenge students to evaluate the concepts they encounter e.g. pp 65, 90
- Drilling deeper’ boxes challenge students to investigate issues further e.g. pp 70, 81, 181; For students with advanced mathematical knowledge, especially of calculus and algebra, more rigorous explanations of economic concepts are provided in separate ‘drilling deeper’ boxes, e.g. pp 69, 102
- ‘People and Economics’ boxes focus on people who have been significant to the development of economic thought, or of specific economic theories, e.g. Adam Smith, pp 7-8, Alfred Marshall e.g. pp 139
- Review Boxes at the end of each major section summarise key points as each chapters evolves; useful for a preliminary skim as well as for review, e.g. pp 152, 190
- End of chapter resources include 5 key points, short-answer questions, and questions and problems for more in-depth comprehension of key concepts and opportunity for application, e.g. pp 153-155, 191-193

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14. Public goods, common resources and externalities

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MICROECONOMICS, 2E
CASE STUDIES AND APPLICATIONS
Jeff Borland, University of Melbourne

Microeconomics: case studies and applications 2nd edition is an essential text that supports Cengage Learning’s suite of Economics titles. The text contains case studies focussing on current events in economics, a theory refresher for each section, and questions. The case studies are written specifically for students at a level they can easily relate to, and are presented in such a way that the theoretical concept being taught can be applied. They are intended as a student’s stepping stone to using authentic news articles.

NEW TO THIS EDITION

- Expanded coverage of core microeconomic concepts
- Up-to-date material with sufficient use of current topics

FEATURES

- Support for core microeconomics texts – consolidates and encourages application of newly acquired concepts.
- ‘Questions to think about’ give students a way to test their knowledge about the core concept and application – these have been designed to develop critical thinking and analytical skills as well as to demonstrate application.
- A total of 48 cases - Four new case studies have been introduced (2.8 on CEO salaries, 2.9 on indirect taxes, 4.4 on positive externalities and 5.6 mineral resources tax).
- A new section on the economics of information with case studies on insurance (8.1) and pay-for-performance schemes (8.2) has been added. This new section is intended to increase the book’s value as a resource in teaching intermediate-level
microeconomics.
• ‘Theory refreshers’ provide a quick way to revise a key concept or theory that is important for understanding the application in a particular chapter.
• ‘Key lessons’ summarise the main points from each chapter.
• ‘Ideas for further reading’ are suggestions for how to read more on a topic that students find particularly interesting.
• The great value of economics is its relevance to the world around us, its capacity to illuminate how the economy and society work and to assist us in making better decisions.

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Section 6: Game theory
6.1. When telling the truth is the best policy: using game theory to know how to bid on e-Bay 6.2. Can game theory make you a game show champion? 6.3. When two sides go to war: how nobody wins 6.4. The corruption game 6.5. It’s not how you move, but when you move that matters

Section 7: Labour markets
7.1. Beauty or computer skills: which will most increase your pay? 7.2. Superstars and the growing incomes of the very rich

Section 8: Economics of information
8.1. Why do we have insurance? 8.2. How do you get your employee to do what you want?

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PRINCIPLES AND APPLICATIONS OF ECONOMICS, INTERNATIONAL EDITION, 6E
Marc Lieberman, New York University; Robert E. Hall, Stanford University

Show your students how real-world policy issues, decisions, and applications impact them every day with the practical, accessible presentation in PRINCIPLES AND APPLICATIONS OF ECONOMICS, 6E, International Edition. Written by acclaimed economists Lieberman and Hall, this straightforward, contemporary
text remains as current as the latest headlines. Fresh new cutting-edge examples throughout this edition as well as updated mini-cases clearly illustrate core economic theory and applications in action. This edition's streamlined chapters focus on today's most important economic theories and events as well as how they relate to practical situations. This easy-to-understand comprehensive text equips students with a solid economic foundation they can build on for success no matter what their careers. New diagrams, interactive online exercises, graphing applications, and Internet research resources give students hands-on experience in understanding current economic challenges. The book demonstrates how economics is an integrated, powerful body of knowledge able to address complex domestic and global issues. This edition presents the latest in economic thinking, and is supported by dynamic online resources such as Aplia's leading online homework manager, CourseMate online tools, and CengageNOW course management system.

NEW TO THIS EDITION

- NEW “USING THE THEORY” FEATURES THROUGHOUT THE EDITION REFLECT FRESH, PRACTICAL APPLICATIONS. Many of the chapters offer updated “Using the Theory” mini-cases to further emphasize the immediate value and practical application of concepts students are learning.
- UPDATED ECONOMIC FACTS AND DATA REFLECT TODAY’S LATEST EMERGING BUSINESS INFORMATION. This edition incorporates the most recent, pertinent economic and financial data from today’s headlines into an updated contemporary presentation to ensure your students are prepared to deal with tomorrow’s challenges.
- FRESH, UPDATED EXAMPLES HIGHLIGHT TODAY’S MOST CONTEMPORARY SITUATIONS AND CHALLENGES. This edition’s memorable, practical examples bring today’s latest business and economic situations to life while emphasizing key concepts from the text.
- STREAMLINED MICROECONOMIC CHAPTERS FOCUS ON CONCEPTS MOST IMPORTANT FOR SUCCESS. Purposeful, concise, yet thorough content throughout the microeconomic chapters is streamlined in this edition to emphasize the microeconomic concepts and applications most critical in business today.
- NEW DIAGRAMS CLARIFY CONCEPTS AND AID STUDENT UNDERSTANDING. This edition provides new clear diagrams to visually reinforce the concepts presented in the text and ensure student comprehension.
- OPTIONAL CONTENT IS NOW AVAILABLE IN APPENDIXES. The authors have relocated both microeconomics and macroeconomics material to easily accessible appendixes to give you the flexibility to incorporate or omit this information from your course, depending on your students' needs.
- UPDATED TREATMENT OF MONEY, THE BANKING SYSTEM, AND MONETARY POLICY REFLECTS TODAY’S LATEST THINKING. This edition’s presentation of money, banking, and monetary policies throughout the macroeconomic chapters incorporates the most recent emerging trends and thoughts from central banks and leading economists.

FEATURES

- PROVEN AUTHORS OFFER AUTHORITATIVE, PRACTICAL PERSPECTIVES ON EMERGING ISSUES. A cutting-edge researcher, author Robert Hall is well recognized as one of the nation’s most respected economists. Author Marc Lieberman combines his talents as a prominent leading economist and award-winning teacher to provide a practical perspective as well as business insights to the book.
- EMPHASIS ON CORE ECONOMIC THEORY ENSURES SOLID FOUNDATION. Lieberman/Hall’s signature, accessible, no-nonsense approach ensures all students gain a solid understanding of core economic theories and applications. You can use this comprehensive base of knowledge as a launching pad for interesting extensions of key topics.
- CLEAR MICROECONOMICS APPROACH CLARIFIES CONCEPTS FOR STUDENTS. This edition’s sensible approach to microeconomics includes a separate chapter covering the MC=MR rule of profit maximization before addressing each individual market structure. In addition, the chapter on efficiency appears after market structures to separate description and assessment issues, and provide a more unified, understandable approach.

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PRINCIPLES OF ECONOMICS, 5E
Joshua Gans, University of Toronto; Stephen King, Monash University; Robin Stonecash, University Technology Sydney; N. Gregory Mankiw, Harvard University

Principles of Economics 5th edition combines microeconomics and macroeconomics into one volume for students who take a full year’s course. The latest edition of this text continues to focus on important concepts and analyses necessary for students in an introductory economics course. In keeping with the authors’ philosophy of showing students the power of economic tools and the importance of economic ideas, this edition pays careful attention to regional and global policies and economic issues – such as climate change and resource taxation, the impacts of the 2008 global financial crisis, inflation, unemployment and interest rates, monetary and fiscal policy. Accompanied by CourseMate, comprising flashcards, graphing workshops, games, quizzes, videos, and integrated with a study guide. Access to Search me! referring students to the online Search me! database. Aplia is available with this text.

NEW TO THIS EDITION
• Up-to-date statistical information for Australia and New Zealand
• Integration of climate change issues and their impact on economics
• Significantly updated chapters on inflation, monetary and fiscal policy, the Reserve Bank of Australia, cash rate, aggregate demand and aggregate supply to fit the current context of the Australian economic landscape
• New media articles and case studies
• Updated end of chapter activities

FEATURES
• Applications and policy alongside formal economic theory
• Ten Lessons from Economics outlined in chapter 1 and highlighted throughout the text to remind students that these lessons are the key to most economic analysis
• Margin glossaries
• Chapter objectives define and reinforce content
• End-of-chapter Summaries, Questions for Review as well as Problems and Applications, each reinforcing chapter content

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PRINCIPLES OF ECONOMICS, 7E
Fred M. Gottheil, University of Illinois

Bring the study of economics to life with PRINCIPLES OF ECONOMICS, 7TH EDITION. Award-winning educator and author Fred Gottheil speaks directly to student experience through a conversational writing style and narrative that uses stories, familiar examples, engaging scenarios, and relevant examples from literature emphasizing that economic principles can be found in all aspects of modern life. The text focuses on the key questions and presents the basic concepts-developing economic analysis step-by-step. The result is a more interactive and enjoyable learning experience when compared to the pedantic approaches often found in texts. Each chapter in the seventh edition has been thoroughly revised to reflect the most relevant data and critical issues, such as how the rash of foreclosures that continues to plague our economy today is related to the repeal of the 1933 Glass-Steagall Act in 1999, as well as emerging issues such as the current research on the Economics of Happiness and its integration into utility analysis. The Keynesian concept of the liquidity trap is new to the text and is added to help explain the factors that undermine the effectiveness of current monetary policy. We invite you to see for yourself how Fred Gottheil’s approach will help to shorten the distance between students and the exciting study of economics. Available with InfoTrac® Student Collections http://gocengage.com/infotrac.

NEW TO THIS EDITION
• New Concepts: This seventh edition incorporates some new topics and expands on others already covered. For example, attention is given in this edition to the current research on the Economics of Happiness and this new research is integrated into utility analysis. As well, more attention is given in the principles of microeconomics to the role of entrepreneurship. In the principles of macroeconomics, this seventh edition analyzes the 1933 Glass-Steagall Act to show how its repeal in 1999 contributed to the rash of foreclosures that continues to plague our economy. The Keynesian concept of the liquidity trap is new to the text and is added to help explain the factors that undermine the effectiveness of monetary policy.
• Updated Real Data: When appropriate, tables and graphs have been updated to emphasize and incorporate real 2012 data, which connects theory to the real world increasing student interest and comprehension.
• Updated Supplement Package: The text’s proven supplement package has been revised to include current data, technology updates, and content changes within the text.
• New Illustrations: Up-to-date illustrations have been classroom-tested in Gottheil’s own large economics lectures and show students the relevance of economic concepts to current events that are seemingly not related.
FEATURES

- Perspectives Feature: “Perspectives” features found in each chapter are categorized to illustrate how economic applications can be found in many different contexts. For example, women now represent more than 50 percent of labor unions and the respective issues and interests that subsequently affect labor negotiations are analyzed.

- Chapter Reviews: “End-of-Chapter Questions” test students’ understanding of qualitative concepts covered in each chapter, while new “Practice Problems” test their understanding of quantitative or graphical techniques. Self quizzes provide student 8-10 practice questions with answers provided in the appendices.

- In-Chapter Self-Assessment: “Check Your Understanding” sections raise questions at key junctures in the text for students to assess their comprehension as they read. Arrows then point to the portion of the text that contains the explanation. More of these features are now included in each chapter.

- Interactive Examples: “Your Turn” features in every chapter provide an example of a concept discussed in the text, then encourage students to visit the Gottheil Web site to post an example of their own, as well as to see what examples other students have come up with.

- Graphing Problems: End-of-chapter Practice Problems include graphing problems which either ask the student to identify what is wrong with a graph that is intentionally drawn incorrectly, or to reproduce a key graphical model from the chapter.

- Analytical Research Activities: “Economic Consultants” features place students in the role of the economist for a hypothetical economic research and analysis firm. These features require economic thinking and analysis, asking students to prepare a report for a client addressing the fundamental economic issues from the chapter. Useful Internet addresses are included to help with research and analysis.

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PART I: THE BASICS OF ECONOMIC ANALYSIS.

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PRINCIPLES OF ECONOMICS, 7E
N. Gregory Mankiw, Harvard University

PRINCIPLES OF ECONOMICS, Seventh Edition, continues to be the most popular and widely-used text in the economics classroom. Instructors find it the perfect complement to their teaching. A text by a superb writer and economist that stresses the most important concepts without overwhelming students
with an excess of detail was a formula that was quickly imitated, but has yet to be matched. The seventh edition features dozens of new applications that emphasize the real-world relevance of economics for today’s students through interesting news articles, realistic case studies, and engaging problems. A thorough update has been made to keep all chapters fresh and relevant with current Economic coverage. A new Quick Check Multiple Choice section has been included to round out the end-of-chapter offering. Intended as a deeper dive into the material than the existing Questions for Review, these Quick Check Multiple Choice Questions and Problems and Applications will be directly lifted into the Mankiw Aplia product. Aplia, the best-selling online homework solution, will be available with new enhancements that include accessibility on mobile devices, improved graphing experience, a new interactive ereader with videos and graphing tutorials, and much more. The seventh edition premier ancillary package is the most extensive in the industry, using a team of instructors/preparers that have been with the project since the first edition. “I have tried to put myself in the position of someone seeing economics for the first time. My goal is to emphasize the material that students should and do find interesting about the study of the economy.”--N. Gregory Mankiw.

**NEW TO THIS EDITION**

- Aplia, the best-selling online homework solution, has been enhanced for the seventh edition, providing students with an improved online learning experience: (1) Optimized iPad experience, allowing students to access content on their mobile devices. (2) Expanded partial credit--providing feedback to students at the task level for more incremental guidance so that students get coaching where they need it most. (3) New and improved graphing functionality that enhances students’ digital graphing experience. (4) Outcomes reporting capability with Aplia questions tagged around defined learning objectives. (5) Closer alignment of Aplia and the textbook with End-of-Chapter text questions included in Aplia with the same look and feel as the Aplia content. (6) New Interactive eReader features a variety of media assets specifically designed to address the challenges that students and instructors have told us impede learning.
- The Mankiw 7e interactive eReader experience is so much more than moving words from the printed page to digital screen. In addition to full search functionality, text highlighting and note-taking and smart-links to previous chapters or relevant figures, the Mankiw 7e eReader features a variety of media assets specifically designed to address the challenges students and instructors have told us impede learning. From beginning to end, this is a truly digital reading experience, designed to deliver content in the most efficient and effective way to communicate the specific concepts – whether that is the timeless text narrative, video introductions to the chapter from the author himself, moving graphical animations, or detailed problem demonstrations.
- New Graphing at a Glance video tutorials, embedded throughout the interactive eReader, enhance the learning experience by bringing graphs to life, allowing students to see graphs physically move along the axes. Understanding how graphs work and what shifts or movements along the curves mean in economics contexts is one of the difficult challenges that Principles students face in developing the economic way of thinking. Developed by Dr. John Min of Northern Virginia Community College, this feature walks students through basic graphing concepts, challenges, and graphing analyses via animated graphs.
- New ConceptClips, embedded throughout the interactive eReader, address the challenge of understanding economics terminology that students face when first introduced to the subject matter. Developed by Mike Brandl of The Ohio State University, these vocabulary animations provide students with a memorable auditory and visual representation of the important terminology for the course.
- New Mankiw Roadmap videos feature author, Greg Mankiw, introducing the chapter content by providing real world context and motivation around what the students will be learning in the upcoming chapter. These videos answer the “Why?” before getting into the “What?” providing students with a better understanding of the importance and rationale for the chapter content and helping them to understand how economics relates to what they experience in their lives and see in the world around them.
- New Problem Walk-Throughs further explain difficult concepts and homework roadblocks by walking
students through solving a problem from start to finish. Students want to work through problem assignments without breaking concentration and when it’s convenient for them, which is not always during the office hours when instructors can be available for extra help. Students can play and replay the tutorials as they work through homework assignments or prepare for quizzes and tests, almost as though they had an instructor by their side the whole time. Ideal for homework, study outside the classroom, or distance learning, these tutorials give students extra instructional help whenever and wherever it’s most useful.

• MindTap, Cengage Learning’s fully online, highly personalized learning experience, will be available for the Mankiw Seventh Edition series.

• MindTap for Mankiw Principles of Economics is well beyond an eBook, a homework solution or digital supplement, a resource center website, a course delivery platform or a Learning Management System. It is all of these and more – the first in a new category: the Personal Learning Experience. MindTap allows you to bring text with interactive media, your own readings and lectures or videos, homework, quizzing, and integration with your LMS, all together with one easy to navigate learning tool. Aplia users, gain access to the homework sets you’ve come to rely on, plus the additional features of the MindTap directly via the ApliaApp!

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ESSENTIALS OF ECONOMICS, 7E
N. Gregory Mankiw, Harvard University

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- New & updated “Questions for Review” also appear throughout the seventh edition, offering students an opportunity to test their knowledge of chapter concepts before taking a deeper dive in the “Quick Check Multiple Choice” and “Problems and Applications” features.

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© 2015, 592pp, Hardback, 9781285165950
PRINCIPLES OF ECONOMICS, INTERNATIONAL EDITION, 9E
Michael Melvin, Arizona State University; William Boyes, Arizona State University

Introduce the latest thinking of today's economists on important microeconomic and macroeconomic phenomena while equipping your students with a solid global understanding of basic economic principles with Boyes/Melvin's popular PRINCIPLES OF ECONOMICS, 9E, International Edition. This latest edition's reader-friendly writing style, carefully integrated learning features, and emphasis on global economics help to clearly illustrate the connections between key economic principles and today's actual business practices. This edition's updates, timely revisions and memorable examples ensure you are teaching using the latest economic statistics and developments. Revised microeconomics materials emphasize the fundamentals and practical application of current events, while new macroeconomics coverage highlights the recent financial crisis and its global implications. Your students gain in-depth understanding of globalization -- one of today's most significant business issues -- and its impact on economic growth and poverty. Cutting-edge teaching and learning technology and a full range of supplements, including the world-leading Aplia™ homework system and CourseMate online tools, help you create a complete economics program that clarifies and emphasizes the importance of economic concepts for career and business success throughout the world.

NEW TO THIS EDITION

- **UPDATED ECONOMIC INSIGHT BOXES EMPHASIZE THE RELEVANCE OF CONCEPTS TO CURRENT EVENTS.** Fresh new Economic Insights throughout this edition highlight some of today's most current events to focus readers' attention on the relevance and real-world applications of the concepts in the chapter. These engaging features help students carefully consider a wide range of topics from an informed economic perspective.
- **NEW AND UPDATED ECONOMICALLY SPEAKING AND COMMENTARY FEATURES HIGHLIGHT THE ECONOMIC IMPACT OF TODAY'S MOST IMPORTANT WORLD EVENTS.** Introduce your students to recent newspaper and magazine articles that highlight important world events and their economic causes and consequences in updated and new Economically Speaking and Commentary features at the end of each chapter. These familiar, interesting, and memorable examples help your students appreciate the importance of the material they are learning in your course.
- **THE LATEST ECONOMIC STATISTICS THROUGHOUT THIS EDITION ENSURE YOU ARE TEACHING YOUR STUDENTS USING THE MOST CONTEMPORARY INFORMATION.** Updates, numerous additions and timely revisions throughout all parts of this new edition represent the latest thinking from leading economists on important macroeconomic and microeconomic phenomena.
- **NEW COVERAGE HIGHLIGHTS THE RECENT FINANCIAL CRISIS AND ITS GLOBAL IMPLICATIONS.** The authors have condensed the introduction, while providing abundant important coverage of the recent financial crisis as well as the associated recession and the central bank policies to counter its impact. A new section emphasizes how the financial crisis began in the United States before spreading globally.
- **REVISED MICROECONOMIC COVERAGE FURTHER CLARIFIES THE FUNDAMENTALS AND THEIR APPLICATION TO CURRENT EVENTS.** New meaningful examples, extensive revisions to the chapter on elasticity, further development of the debate on government economic intervention, and a new discussion of the Economic Freedom Index ensure students better understand microeconomics concepts. This edition also offers additional coverage of game theory, updated information on health care costs, and a detailed examination of income distribution.
- **OPTIONAL COURSEMate ONLINE RESOURCES SUPPORT INTERACTIVE LEARNING AND CLASS ENGAGEMENT.** Watch student comprehension soar
as your class works with the printed text and this new, optional text-specific website. This ECONOMICS CourseMate brings course concepts to life with interactive learning, study, and exam preparation tools. CourseMate steps beyond the book to deliver an interactive eBook and engaging teaching and learning tools, including quizzes, flashcards, videos, and more. Engagement Tracker, a first-of-its-kind tool, helps you monitor student engagement in your course.

FEATURES

• UNIQUE, PROVEN LEARNING FEATURES IMPROVE COMPREHENSION AND STUDENT PERFORMANCE. This popular text’s one-of-a-kind, proven pedagogical program helps improve both comprehension and performance. Students attain the knowledge and skills to succeed in class and to develop an understanding of core economic principles essential for success throughout their careers.

• FUNDAMENTAL QUESTIONS DIRECT STUDENTS’ FOCUS TO KEY ISSUES. As students read and prepare for class, this book’s useful Fundamental Questions for each chapter help direct students’ attention to key issues. Chapter summaries and the book’s supplements further reinforce these themes and effectively guide students’ study.

• CONVENIENT, INTEGRATED REFERENCING SYSTEM ENABLES STUDENTS TO WORK EFFICIENTLY. With this book’s integrated referencing system, students can easily explore and review the topics they need more, allowing them to work more efficiently and effectively.

• LEADING APLIA™ ONLINE HOMEWORK SYSTEM INCREASES STUDENT EFFORTS AND ENGAGEMENT. The most successful online product for economics is now fully integrated with this text. Aplia™ offers interactive tools to help prepare your economics students and increase student effort and engagement—without requiring more work from you, the instructor. Students stay on top of coursework with regularly scheduled homework assignments while Aplia’s high quality automatic grading provides detailed, immediate feedback.

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© 2013, 896pp, Paperback, 9781111970437
This is the second edition of the bestselling Asian adaptation of N. Gregory Mankiw’s market leading textbook, Principles of Economics. While maintaining all the strengths of the first Asian edition and the original book, Professor Euston Quah and Dr. Peter Wilson have provided updated materials and examples that are most relevant to students in Asia. The book reflects Asian economic institutions and policies, features companies that operate in the region, and includes economic data from various Asian countries. It, however, retains a strong international focus to enable students to place the Asian experience in a global context. The book provides students with a solid foundation to the principles and concepts of economics. Written for students taking economics for the first time, it focuses on core concepts and how these concepts are applied to the real world. Examples and cases throughout the text show students the relevance of the theory they are learning.

FEATURES

- A wealth of Asian examples, case studies, and news articles to make the material more relevant to Asian students
- The classic ten principles of economics, introduced in Chapter One, and incorporated throughout the text, help students to reinforce their understanding of these key economic principles
- A clear and conversational writing style to present economic concepts in a way that is very accessible to students
- A quick quiz after each major section allows students to check their comprehension before they move on to the next section
- Each chapter ends with a variety of problems and applications to provide students with the opportunity to apply what they have learned

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THE EXPLORATION OF ECONOMICS, INTERNATIONAL EDITION, 6E
Robert L. Sexton, Pepperdine University

THE EXPLORATION OF ECONOMICS, 6E International Edition is not a traditional encyclopedic text filled with technical details. Rather, it is an engaging, modern, “back-to-basics” book designed to promote economic literacy and help students appreciate how economics affects their everyday lives. This reader-friendly text includes innovative learning tools, a visually appealing design, and captivating content to encourage students to read the chapters eagerly and help them master the material more easily. Packed with examples from current events and pop culture, THE EXPLORATION OF ECONOMICS, 6E International Edition succeeds like no other text in making economics less intimidating and achieving the author’s primary goal: conveying the real-world relevance of economics and inspiring in students the same excitement he felt when taking his first economics class.

NEW TO THIS EDITION
• NEW! Economic Content Standards (ECS) from the National Council of Economic Education are set in the margin where the content is introduced. This addition helps to establish clear learning objectives and ties the text to these objectives
• NEW! Over the years, student questions have been tracked. These FAQs (Frequently Asked Questions) are highlighted in the margins and offset by an icon with students raising their hands in class.
• NEW! Chapter openers have been added to each chapter. These are designed to capture the student’s interest as soon as they begin reading the chapter.
• NEW! A number of new In the News, Global Watch and photos with captions have been added. Many of these new features connect the real world to student lives.

FEATURES
• The Aplia supplement is a comprehensive collection of interactive problem sets, analysis, tutorials, and experiments that require students to take an active role in the learning process. Students benefit from hands-on applications without creating extra work for instructors. Homework that is automatically graded and recorded can be assigned.
• The text builds on well-known principles of learning and memory to help students absorb the material more easily and completely. Each chapter includes several short sections of just three to six pages that function as self-contained learning units, providing greater flexibility for instructors and allowing students to more readily grasp and retain information.
• Each chapter is packed with material highlighting the connection between economics and everyday issues, including hot topics such as sex on television, property rights, song swapping, and more. “In the News” synopses present relevant, thought-provoking news stories, while “Global Watch” features explore economic causes and implications of international current events, and “Using What You’ve Learned” exercises challenge students to apply key concepts from the text.
• An appealing design and abundant visual elements keep students engaged and actively learning, while photos, graphs, tables, and charts throughout the text help to illustrate, clarify, and reinforce key economic principles.
• Sexton’s dynamic writing style helps students stay interested in the material, while the text’s brief, easy-to-digest sections, built-in review questions, and frequent real-life examples and applications make learning easier and more effective.

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© 2013, 944pp, Paperback, 97811111970383

NEW TO THIS EDITION
• Updated policy studies throughout the entire textbook: This includes Deepwater Horizon Gulf Oil Leak; Climate Change; The Kyoto Protocol; State Flood and Earthquake Insurance; International Tax Havens; Medicaid Fraud; Tax Reform Rates; and much more. There are over 25 new or revised policy studies within the textbook.

FEATURES
• Thought-Provoking Policy Studies: Appearing throughout the text and companion websites, this enlightening feature highlights current policy debates to better illustrate chapter content. Topics include the Samaritan’s Dilemma, IRAs, The European Union, Health Insurance Economies of Scale, Food-stamp Trafficking, Preserving Old-growth Forests, Municipal Bond Financing, Racketeering and Smuggling, and many tax-related issues, such as Tax Reform Proposals, Flat Tax, Property Tax and Home Values, and more.
• Strategic Game Theory Discussions: Integrated throughout the text, Game Theory models and discussions like a Game Theoretic Motivation for Government and a version of the Beekeeper and the Orchardists help students develop analytical skills and perform better in your course.
• Special Attention to Corporate Income Taxation: From fundamental issues to examples drawn from recent events, the text puts extra emphasis on the important subject of Corporate Tax, which includes an in-depth look at Enron’s Corporate Tax issues.
• Unique Policymaking and Policy Analysis Coverage: Unlike any other public finance text on the market, Anderson’s POLICY APPLICATIONS AND PRINCIPLES OF PUBLIC FINANCE, 2E, International Edition devotes a full chapter to this topic, giving students a real-world glimpse of how public finance policy is from overviews and definitions for undergraduates, to mathematical derivations of advanced topics for advanced and graduate-level courses. The text evenly addresses local, state, and federal issues, and shows students how to use fiscal federalism as a framework for analysis. Anderson also demonstrates the effects of international concerns on U.S. public policy, lacing the text with topical discussions on entities and issues that greatly affect the entire world, such as the IMF, World Bank, and Kyoto Protocol.
actually made, along with a chapter-closing discussion about careers in the field and ongoing educational opportunities.

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© 2012, 768pp, Paperback, 9781111526986

NEW EDITION!

PUBLIC FINANCE, 11E
A CONTEMPORARY APPLICATION OF THEORY TO POLICY
David N. Hyman, North Carolina State University

In this upper-level undergraduate text, David Hyman delivers a solid economics-oriented approach to public finance and public policy. The 11th edition of PUBLIC FINANCE addresses public issues that will confront the United States and other nations throughout the new millennium. Dr. Hyman first emphasizes the economic theory of public goods and how to best provide them. He then builds in relevant applications to illustrate the main economics points and ensure solid understanding.

Packed with timely, real-world examples, this text sparks lively discussion and debate with its convincing coverage of hot topics using the latest government statistics and recent scholarly research.

NEW TO THIS EDITION
• All data on government spending and revenues has been updated to the latest available year. Public expenditure data has been revised using the latest National Income and Product Account data for government consumption and investment documenting the rise in the share of the public sector to 35% of GDP since 2001.

FEATURES
• The cutting-edge 11th edition offers an intriguing view into public policy, addressing issues that will confront the United States and other nations throughout the new millennium. It thoroughly addresses current issues in public finance and taxation, including indifference curve analysis, producer and consumer surplus, and tax incidence.
• Professor Hyman presents critical concepts in the context of real-world, right-now issues. Unlike other texts which focus primarily on policy issues, Dr. Hyman emphasizes the economic theory of public goods and how best to provide them and then builds in applications to illustrate the main economics points. The latest edition covers timely topics such as national defense and homeland security, health care, pollution rights, Social Security reform, and federal tax reform.
• Offering a solid economics-oriented approach to public finance and public policy, Hyman's PUBLIC FINANCE equips students with a balanced view of both the revenue and expenditure sides of taxes and public goods--giving them the full story of how economics affect public policy issues.
• PUBLIC FINANCE is packed with current, real-world examples and issues that make reading interesting and promote lively student discussion and debate. Captivating Public Policy Perspectives address current issues in the news and how these issues will impact public finance now and in the future. In addition, Global Perspectives boxes compare different taxing and public goods delivery systems, giving students an excellent overview of global markets.
• The text offers many study tools to help readers review material and focus on key concepts, including Learning Objectives, Student Checkpoints to ensure understanding, Chapter Summaries, Looking Forward (a section that highlights upcoming topics),
Now in its sixteenth edition, BASIC ECONOMICS, 16e, International Edition delivers a streamlined, straightforward introduction to the fundamentals of macro- and microeconomics, while addressing some of the most stimulating issues affecting the world today. You will engage students with timely discussions of monetary policies and the labor market, as well as the recent financial market collapse and housing crises. This very successful text also presents in a concise, 19-chapter format, which can be covered in single quarter or semester, and includes a wealth of student applications and instructor supplements to assist with course planning and teaching.

NEW TO THIS EDITION

- New discussions regarding the liquidity trap and quantitative easing.
- Information on the new Dodd-Frank Bill that was recently passed in hopes of re-regulating the economy.
- Additional information such as the number of bank failures and the current members of the Federal Reserve.
- CourseMate with The Watch is new to this edition.
- Additional attempts and results to stimulate the economy.
- Chapter 16 (Macroeconomic Policies) and Chapters 17 (Taxation, Budgetary Policy, and the National Debt) have been interchanged due to user demand. Fiscal Policies and Monetary Policies should be back to back, followed by the general Macroeconomics policies chapter.
- Tax Rates updated.
- Success and failure of the expansionary policies from the Obama Administration is presented.
- Latin American Inflation rates have been updates.

FEATURES

- Streamlined, straightforward introduction to the fundamentals of macro- and microeconomics, while addressing some of the most stimulating issues affecting the world today.

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NEW TO THIS EDITION

- NEW! CHAPTER OPENER. These are designed to capture the student’s interest as soon as they begin reading the chapter.
- NEW! A number of new In the News, Global Watch and photos with captions have been added. Many of these new features connect the real world to student lives.
- Refined coverage and pedagogy. More examples when needed, extended coverage in troubling areas of learning, and more visual references were added to this edition to enhance the learning experience.
- Revised test bank. The Test Bank has been heavily revised to allow for better tagging and research of the best questions for specific classrooms.

FEATURES

- An innovative combination of content delivery both in print and online provides a core text and a wealth of comprehensive multimedia teaching and learning assets based on input from student focus groups and surveys, and from interviews with nearly 150 faculty and students.
- Shorter, comprehensive chapters in a modern design present economics content in a more engaging and accessible format without minimizing coverage for your course.

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© 2014, 484pp, Paperback, 9781285087306

Survey of Econ (With CourseMate Printed Access Card), 2e
Robert L. Sexton, Pepperdine University

Created through a "student-tested, faculty-approved" review process with more than 150 students and faculty, Survey of Econ is an engaging and accessible solution to accommodate the diverse lifestyles of today's learners at a value-based price. Sexton's unique Survey of Econ introduces your students to the exciting, practical role that economics plays in everyday life. Award-winning instructor and author Robert Sexton uses a dynamic writing style to pique students' interest within a presentation that reads more like a business periodical than a text. Bite-sized, easy-to-digest sections; built-in review questions; and numerous, memorable examples drawn from pop culture demonstrate the relevance and excitement of economics at work in the world today. A wealth of online learning tools, including instant access to Cengage's CourseMate and Global Economic Watch, helps equip your students for long-term personal and career success. CourseMate includes: an interactive eBook. Interactive teaching and learning tools including: Quizzes. Flashcards. Videos. Global Economic Watch. EconApps. Graphing Workshop. Answers to the in-text Self Review. Engagement Tracker, a first-of-its-kind tool that monitors student engagement in the course. And more.
Designed specifically for the one-semester introductory economics course for non-majors, Tucker’s SURVEY OF ECONOMICS, 8E, International Edition delivers the most comprehensive and pedagogically rich treatment of introduction to economics available. Readable, sensible, and interesting, this text is renowned for its engaging presentation, emphasis on critical thinking, active learning environment, highly motivational pedagogy, unrivaled visual learning support, and numerous in-chapter applications and review opportunities. With its focus on the most basic tools and topics in economics in the context of real-world issues, the book gives students the opportunity to see how economic issues play out at national and international levels. The eighth edition has been thoroughly updated to show students how economics impacts their own world through topics such as “privatization versus nationalization,” “social security,” “carbon emissions,” “social networking sites,” “America’s housing bubble,” and “gasoline prices.”

NEW TO THIS EDITION

• UPDATED COVERAGE. Bringing the latest economic developments from all corners of the globe into your classroom, the 8th edition of Survey of Economics now includes discussions of recent controversies in the field such as: privatization versus nationalization, “social Security, Past, Present & Future,” etc. Additionally, the author updated his new “Road Map” features that provide review questions linked to an interactive causation chain game. Further updated in the 8th edition are: the “Global Economics” boxed features, the “Economics in Practice” boxes, the “Checkpoint” features, and the “Careers in Economics” coverage. Also, per usual, the instructor’s tools (test bank, instructor’s manual, PowerPoints) have been thoroughly updated to reflect recent advances in the field and updates in the text.

FEATURES

• GLOBAL PERSPECTIVE. “Global Economics” boxed features show students how economic issues play out at the national and international levels and include topics such as “How Does Public Capital Affect a Nation’s Curve?” and “How Should Carbon Emissions be Reduced: Cap-and-Trade or Carbon Taxes?”

• REAL WORLD RELEVANCE. “Economics in Practice” boxes give students the opportunity to encounter timely, real-world extensions of economic theory and cover such relevant topics as “Social-Networking Sites: The New Advertising Game,” “America’s Housing Market Bubble Bursts,” and “Why Is that Web Site You’re Using Free?” In addition, “Checkpoint” features tie chapter concepts to current headlines such as “What Is the Real Price of Gasoline?,” “What Is the MPC for Uncle Sam’s Stimulus Package?,” and “Why the Higher Price for Ethanol?” Insightful coverage of potential careers in economics gives is also included to give students a taste of the exciting opportunities in the field, helping departments recruit possible majors.

• UNIQUE MOTIVATIONAL PEDAGOGY. A national award-winning teacher, Dr. Tucker draws from his vast expertise and personal experiences as an educator to implement features that spark interactive reading and critical thinking from students. For example, “Analyze the Issue” questions challenge students to apply their own understanding of economic concepts to the issues at hand, prompting lively classroom discussions. In addition, boxed diagrams clearly illustrate what is happening in each graph with a simple flow chart that helps students understand the cause/effect relationships.

• CLEAR, CONCISE, AND FOCUSED. Emphasizing the basic tools of supply and demand analysis in a real-world perspective, this text equips students with a thorough understanding of the basics instead of a glimpse of a multitude of topics.

• INTEGRATED SELF-ASSESSMENT. Thought-provoking “You Make the Call” questions challenge students to check their understanding of economic concepts by applying them to real-life situations. Students can
check their answers at the end of the chapter, giving them immediate feedback on how well they have learned the material. Additionally, multiple-choice “Practice Quizzes” function as a built-in study guide at the end of each chapter. Answers are at the end of the text, and unique visual explanations can be found on the book’s website.

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potential borrower’s future performance.

- Latest Developments in the Financial Services Industry—Chapter 1 discusses the change in the financial landscape as a result of the financial crisis of 2008–2009, for example, the U.S. subprime mortgage crisis. Chapter 5 addresses the difference in business models of non-traditional banking organizations. Chapter 18 provides an overview of the technology and operations in banking and financial services organizations, especially with regards to the global nature of this industry.

- Includes Asian case studies and broad overview of the major banking markets in Asia—Chapter 2 provides an overview of government regulations in the United States, China, Hong Kong, Singapore and Malaysia. Chapters 3, 13, 14, and 15 include case studies relevant to Asia.

- End-of-chapter cases, questions, problems, glossary and references—Test the students’ understanding of important issues and data analysis. A glossary and references are also provided to students as a self-learning tool to read up on banking-specific terms and issues.

- Microsoft Excel Templates—The templates provide a generic decision model for applications related to analyzing bank performance and key financial ratios, and cash flow from operations for nonfinancial firms. They also provide a full range of decision models with data for key problems and cases in the text.

**CONTENTS**


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FEATURES

• An innovative combination of content delivery both in print and online provides a core text and a wealth of comprehensive multimedia teaching and learning assets based on input from student focus groups and surveys, and from interviews with numerous faculty and students.

• Chapter Review Cards at the back of the Student Editions provide students a portable study tool containing all of the pertinent information for class preparation.

• Instructor Prep Cards at the back of the Instructor's Edition make preparation simple with detachable cards for each chapter, offering a quick map of chapter content, a list of corresponding PowerPoint and video resources, additional examples, and suggested assignments and discussion questions to help you organize chapter content efficiently.

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© 2015, 336pp, Paperback, 9781285434544
CONTEMPORARY FINANCIAL MANAGEMENT (WITH THOMSON ONE - BUSINESS SCHOOL EDITION 6-MONTH PRINTED ACCESS CARD), 13E

R. Charles Moyer, University of Louisville; James R. McGuigan; Ramesh P. Rao, Oklahoma State University

CONTEMPORARY FINANCIAL MANAGEMENT 13e gives students a comprehensive, contemporary introduction to financial management focusing on value creation, risk management, and effectively managing cash flow. Students learn the international aspects of financial management, examine the ethical behavior of managers, and study the effects of the 2008-2009 recession on companies and investors. Financial Challenges, icons, integrative cases, and numerous other learning features highlight critical concepts and provide important practice. Excel® templates in this edition’s companion web site offer additional practice in using technology to achieve financial management objectives. Thomson ONE Business School Edition, included with the text, places the same financial analysis tool used daily by Wall Street professionals into the hands of students to further their financial management skills and success. CONTEMPORARY FINANCIAL MANAGEMENT 13e is available with Aplia, an online learning solution that increases student effort and engagement and minimizes instructor time spent on manual grading and class administration. Assignments are written specifically for each text by content experts. Interactive chapter assignments, tutorials, and news analyses makes finance relevant and engaging.

NEW TO THIS EDITION

• New! Cengage Learning Testing Powered by Cognero is a flexible, online system that allows you to: author, edit, and manage test bank content from multiple International Edition www.cengageasia.com 82 Cengage Learning solutions; create multiple test versions in an instant; deliver tests from your LMS, your classroom or wherever you want. Cognero Testing Software is an easy-to-use computerized testing program containing all of the questions in the test bank offering more than 1,800 multiple-choice questions and problems. This unique test bank is designed with the instructor in mind, and includes AACSB designations for each question and problem.  
• Many chapters in this edition include new, current “Financial Challenges" opening scenarios: Apple's Stock Prices (Ch. 3); Pension Obligations and the Interest Rate (Ch. 5); Cheap Money (Ch. 6); Facebook's Troubled IPO (Ch. 7); Investment Diversification and Risk (Ch. 8); Betting Big on the Boeing 787 Dreamliner (Ch. 9); How GM is Dealing with its Debt (Ch. 13); High-Tech Companies' Love Affair With Debt (Ch. 14); ILFC's Risky Financial Strategy (Ch. 16); Hunting for “Elephants” (Ch. 17); Hedging and Hershey's Sweet Success (Ch. 21); and Lexus Comes to the U.S. (Ch. 22).
• Chapter 1 - Updated and expanded the financial challenge, including information on Apple's record debt offering, clarification of stakeholder vs shareholder goals, and updates of real world examples throughout.
• Chapter 2 - Updated and expanded the financial challenge to include the MF Global collapse. Discussion of the challenges to the viability of the euro.
• Chapter 3 – New Financial Challenge related to pension liabilities and funding.
• Chapter 4 – New Financial Challenge dealing with debt offering strategies in a low interest rate environment.
• Chapter 5 – New Financial Challenge related to pension liabilities and funding.
• Chapter 6 – New Financial Challenge dealing with debt offering strategies in a low interest rate environment.
Chapter 7 – New Financial Challenge – Facebook’s IPO; updated data and examples throughout.

Chapter 8 – New Financial Challenge dealing with investment diversification and risk; updated data and examples throughout, including latest equity risk premium data.

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© 2015, 960pp, Hardback, 9781285198842

CORE CONCEPTS OF FINANCIAL MANAGEMENT

Dr. Eugene Brigham, University of Florida; Dr. Joel F. Houston, University of Florida; Dr. Yao-Min Chiang, National Chengchi University; Dr. Hon-Sing Lee, National University of Singapore; Dr. A.N. Bany-Ariffin, Universiti Putra Malaysia

Core Concepts of Financial Management offers a balance of clear concepts, contemporary theory, and practical applications in a dynamic text that sets high standards for quality, reliability, accuracy, and innovation. With an emphasis on the core concepts of financial management, the book is interspersed with real-world examples, end-of-chapter applications, Integrated Cases, and Excel spreadsheet models that make it easier for students to understand the how and why of corporate budgeting, financing, and working capital decision-making.

FEATURES

• Practical and focused presentation of important financial theories is realized through proven learning features, a wealth of real-world examples, problem sets, and integrated mini-cases.

• Significant ethics coverage allows professors to easily and efficiently locate and integrate material on this topic at appropriate points within the course.

• Self-test problems appear immediately after all major sections of each chapter.

• Integrated spreadsheet models show students how to solve financial problems.

• Resources for students include Web Appendices, Excel Computation Models, Calculator Tutorials, and a Tutorial on using Excel as a Financial Analysis Tool.

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© 2011, 632pp, Paperback, 9789814319423

NEW TO THIS EDITION
- Increased corporate governance coverage throughout the text.
- Increased emphasis on free cash flows (FCF) in chapters 13 and 14.
- Refreshed, easier-to-read interior design.
- Test Bank content now tagged by Tier I (Business Program).
- Interdisciplinary Learning Outcomes) and Tier II (Finance-specific) standards, topic, Bloom’s Taxonomy, and difficulty level to track course or institution learning outcomes.

FEATURES
- PRACTICAL APPLICATION OF THEORY AND TRENDS HIGHLIGHTS THE ROLE OF FINANCE TODAY. The authors clearly illustrate the application of concepts and theories throughout the book’s proven presentation, wealth of actual business examples, thought-provoking problem sets, and integrated mini-cases. Comprehensive Mini Cases at the end of each chapter further demonstrate applications with corresponding PowerPoint slides and spreadsheets as well as solutions on the instructor’s password-protected companion site.
- RELEVANT EXAMPLES THAT REFLECT TODAY’S GLOBAL ECONOMIC ENVIRONMENT. Updated, timely real examples throughout almost every chapter demonstrate the impact of today’s financial crisis in all areas of business and life. “Global Economic Crisis” boxes in many chapters highlight specific finance issues related to today’s economic environment.
• EXCEL TOOL KITS ENSURE STUDENT SPREADSHEET PROFICIENCY. Actual screen captures from the Excel Tool Kit models that correspond with each chapter appear within this edition, allowing students to clearly and more closely follow the models in analysis.

• END-OF-CHAPTER SPREADSHEET PROBLEMS GUIDE STUDENTS THROUGH BUILDING A MODEL. Partially completed, end-of-chapter spreadsheets contain financial data and instructions on how to “build a model.” This structure guides the student through the problem, minimizes unnecessary typing and data entry, and makes it easy to grade the work because all student answers appear in the same location on the spreadsheet.

• PROFESSIONAL POWER OF THOMSON ONE - BUSINESS SCHOOL EDITION. Your students can complete financial research and analysis using the same tool that professional brokers and Wall Street analysts trust every day --Thomson ONE-BSE online database. You and your students have instant access to leading financial data sources, including Thomson Reuters Financial, Worldscope, SEC Disclosure, First Call, Datastream and more. Corresponding Thomson ONE problems in most chapters in the text enable valuable practice.

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© 2014, 840pp, Hardback, 9781133947530

CORPORATE FINANCE, 8E THEORY AND PRACTICE

Steve Lumby, Deputy Managing Director of the London College of Accountancy; Chris Jones, Principal Lecturer in Accounting and Finance at Sheffield Hallam University

Now in its eighth edition, this best-selling and highly regarded textbook offers a complete introduction to financial management and corporate finance. Though
it is predominantly theoretical in focus, Corporate Finance: Theory and Practice takes a relatively non-mathematical approach which offers textual explanations in a very accessible style.

NEW TO THIS EDITION

• Now includes Learning Objectives at the start of each chapter
• Contains expanded coverage on risk and uncertainty in investment appraisal and the different techniques
• Highlights numerical calculations/equations to make them stand out better

FEATURES

• Topic content that is comprehensive, logically structured and well-tailored to course requirements
• An academic level that is both appropriately rigorous but also accessible and relatively non-mathematical
• Excellent coverage of the financial market line
• Lecturer’s online support include: Lecturers’ Guide, Power Point slides and Testbank. For students: Accounting and finance definitions from the pocket IEBM and useful related weblinks

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PART 1 INTRODUCTION 1 Financial decision making 2 Decision objectives  PART 2 INVESTMENT DECISIONS 3 Traditional methods of investment appraisal  4 Investment–consumption decision model  5 The discounted cash flow approach  6 Net present value and internal rate of return  7 Project cash flows  8 Capital rationing  PART 3 RISK ANALYSIS 9 Simple risk techniques 10 Risk and return 11 Portfolio theory 12 The capital asset pricing model 13 Option valuation 14 Interest rate risk  PART 4 FINANCING DECISIONS 15 Financial markets 16 The cost of capital 17 Weighted average cost of capital 18 Capital structure in a simple world 19 Capital structure in a complex world 20 Investment and financing interactions 21 The dividend decision  PART 5 INTERNATIONAL ISSUES 22 Foreign Exchange 23 Foreign Exchange Hedging  24 Foreign direct investment

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students to test their comprehension before moving ahead. In addition, integrated spreadsheet models guide students in developing effective techniques for financial problem solving.

- **Author-Written Supplements Provide Consistency.** Prepared by the authors to ensure consistency, the seamless, integrated package includes an Instructor’s Manual, Test Bank, as well as resources such as Web Appendixes, Excel Spreadsheet Models, and a Glossary.

- **Balance of Theory and Practice Keeps Students Engaged and Focused.** Introduces important financial theories using a practically focused presentation. Students immediately see the impact and importance of financial theories and trends at work through recent real financial and business world examples, practical problem sets, and integrated mini-cases.

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PART I. Introduction to Financial Management.


5. Time Value of Money.
6. Financial Planning and Forecasting.

PART III. Financial Assets.

7. Interest Rates.
8. Risk and Rates of Return.
10. Stocks and Their Valuation.

PART IV. Investing in Long-Term Assets: Capital Budgeting.

11. The Cost of Capital.
14. Real Options and Other Topics in Capital Budgeting.

PART V. Capital Structure, Dividend Policy, and Working Capital Management.

15. Capital Structure and Leverage.
16. Distributions to Shareholders, Dividends and Share Repurchases.

PART VI Special Topics in Financial Management.

18. Derivatives and Risk Management.

App. A. Solutions to Self-Test Questions and Problems.
App. B. Answers to Selected End-Of-Chapter Problems.
App. C. Selected Equations and Tables.
App. D. Frequently Used Symbols/Abbreviations.
App. E. Future and Present Values Table.
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© 2014, 848pp, Paperback, 9789814441377
business environment.

**NEW TO THIS EDITION**

- The Fourth Edition includes an entirely new chapter on managing corporate risk, which provides a comprehensive framework for this essential topic and explores corporate risk management within the context of creating value—the core objective of the entire text.
- The chapter devoted to company valuation has been completely revised based on the concept of “enterprise value,” which has surged in popularity and gained widespread use among financial analysts, making it an important standard for informed executives to master.
- A new set of companies—The Home Depot, Inc., and Lowes Companies, Inc.—are now featured in a series of integrated examples that provides a step-by-step illustration of how to perform a financial analysis using key concepts and tools presented in chapters two through five.
- Every chapter has been extensively updated to reflect the latest financial information, as well as current trends, issues, and tools essential for today’s successful executives and leading financial analysts.
- The new edition includes expanded coverage of raising capital and the valuation of financial securities, offering additional insights and greater depth to help students master these important topics.

**FEATURES**

- This well-balanced text emphasizes rigorous analysis but avoids complicated formulas that have little direct application to decision-making. As such, the text fills a critical gap between overly simplistic introductory accounting and finance manuals for non-financial managers and more advanced texts in corporate finance, which can become bogged down in minutiae.
- The text is organized around the underlying principle that firms should be managed to create value for their owners, a concept that is introduced in the first chapter, which also outlines the structure of the text and explains how each chapter and major topic relates to the central theme of value creation.
- The authors have extensive expertise in finance and have based much of the text on courses they have taught to more than 2,000 successful managers and executives around the globe.

- Each chapter is self-contained, providing optimal flexibility for instructors and making the text an ideal resource and reference students are likely to find useful throughout their careers.
- Topics are presented using a “problem-scenario” approach, which provides the context of a financial management problem that executives are likely to face on a day-to-day basis, making the material much more useful and meaningful for students.

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© 2011, 672pp, Hardback, 9780538751346

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**FINANCIAL ANALYSIS WITH MICROSOFT® EXCEL®, INTERNATIONAL EDITION, 6E**

*Timothy R. Mayes, Metropolitan State College of Denver; Todd M. Shank, University of Portland*

Help students master the latest features in Excel® 2010 while establishing a strong foundation in corporate
finance. With Mayes/Shank’s FINANCIAL ANALYSIS WITH MICROSOFT® EXCEL® 2010, 6E, International Edition your students develop a proficiency in using Excel® 2010 to solve real financial problems without sacrificing any finance background. This edition covers all of the topics in today’s corporate finance course, including financial statements, budgets, the Market Security Line, pro forma statements, cost of capital, equities, and debt. A reader-friendly, self-directed learning approach and numerous study tools make this book both an ideal resource for independent learning and a valuable long-term reference tool. Because today’s typical students enter college with basic spreadsheet skills, this new edition covers the basics early for those with no background, before moving quickly into many of the more advanced and most powerful features of Excel® 2010. This edition offers new focus on Excel® tables, pivot tables and pivot charts and other areas that have become increasingly important to today’s employers. The book’s easy-to-understand presentation helps students build upon or transfer skills from other spreadsheet programs as they establish a strong understand of contemporary corporate finance. Give your students the valuable, highly marketable skills in Excel® 2010 with the understanding of corporate finance that they need to succeed with Mayes/Shank’s FINANCIAL ANALYSIS WITH MICROSOFT® EXCEL® 2010, 6E, International Edition.

NEW TO THIS EDITION

• UPDATES PREPARE STUDENTS TO UTILIZE THE LATEST EXCEL® 2010 ADVANTAGES. Prepare your students for immediate finance and spreadsheet success in a financial context as this edition highlights introductory and advanced spreadsheet skills using EXCEL® 2010 new functions and features.

• NEW FINAL CHAPTER ANALYZES DATA SETS USING EXCEL® TABLES AND PIVOT TABLES. This new chapter (Ch. 15) thoroughly addresses the use of Excel® Tables, Pivot Tables and Pivot Charts – an area that has become an increasingly important requirement in job interviews.

• NEW COVERAGE OF WEB QUERIES AND PIVOT TABLES HELPS STUDENTS MAXIMIZE POWERFUL EXCEL® TOOLS. Now you can introduce your students to more advanced, powerful Excel® skills, such as using web queries to download and work with Internet data. New coverage also delves into using pivot tables, one of the most powerful Excel® features for extracting, summarizing and presenting data in readable form.

FEATURES

• EQUIP STUDENTS WITH BOTH BASIC SKILLS AND ADVANCED FINANCIAL TECHNIQUES FOR USING EXCEL® 2010. This proven, reader-friendly text introduces the basics of using spreadsheet as well as maximizing Excel® 2010 to build basic financial statements. After establishing a solid foundation, the book launches into more advanced techniques for performance evaluation, forecasting, valuation, and capital budgeting.

• COMBINE SOLID FINANCE COVERAGE WITH ESSENTIAL SPREADSHEET SKILLS. This edition offers more than a mere spreadsheet book or a text filled with spreadsheet templates. This trusted financial resource offers all of the advantages of a solid, thorough finance text while equipping your students to effectively solve financial problems using Excel® 2010.

• INTRODUCTORY LEVEL IS IDEAL FOR READERS UNFAMILIAR WITH EXCEL®. This edition’s reader-friendly approach begins at a basic introductory level that’s ideal for students who are not very familiar with Excel®. Topics quickly advance to challenge those entering the course with a basic understanding of spreadsheets.

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© 2012, 528pp, Paperback, 9781111989576
The financial markets have been undergoing dramatic changes in the last five years. The Global Financial Crisis that resulted from the sub-prime debacle in the United States, and the sovereign debt crisis across Euroland have elevated Asian economies into prominence globally. Asian economies, both in emerging markets and developed markets are poised for steady and strong growth. An in-depth understanding of the nuances and practices in these markets is essential because the operating, legal, regulatory and cultural environments are vastly different from those in the developed markets in Europe and the United States. To this end, this Asia edition of Financial Management: Theory and Practice aims to provide readers with insights into the key issues and cases that are related to the corporate scene in Asia. While updating the book with content and examples most relevant to students in Asia, the features of the original edition have been maintained. It is the only text that presents a striking balance between solid financial theory and practical applications. Students gain a strong working knowledge of today’s financial environment as the book examines recent financial crises and the role of finance in the global economy, business, and their individuals’ personal lives. The relevant and engaging presentation, numerous examples, and emphasis on using Excel spreadsheets prepare students to make sound financial decisions in business. The book progresses from an early presentation of fundamentals to specific techniques and discussions that guide students in maximizing the value of a firm. This text is not only the ideal choice for today’s introductory MBA course, but also serves as a complete reference tool for students throughout their academic and business careers.

FEATURES

- Chapters are adapted to explain practices and nuances in Asian markets and corporate sectors different from Europe and the United States
- Provides a more international perspective of financing issues that firms in emerging or small economies face
- Discusses the differences in regulatory and operating environments in emerging Asia
- Showcases successful Asian corporations that have grown substantially over the last decade
- Uses Asian cases and examples throughout

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PART 2 Fixed Income Securities

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PART 3 Stocks and Options

CHAPTER 6 Risk, Return, and the Capital Asset Pricing Model

CHAPTER 7 Stocks, Stock Valuation, and Stock Market Equilibrium

CHAPTER 8 Financial Options and Applications in Corporate Finance

PART 4 Projects and Their Valuation

CHAPTER 9 The Cost of Capital

CHAPTER 10 The Basics of Capital Budgeting: Evaluating Cash Flows

CHAPTER 11 Cash Flow Estimation and Risk Analysis

PART 5 Corporate Valuation and Governance

CHAPTER 12 Financial Planning and Forecasting Financial Statements

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CHAPTER 16 Managing Global Operations

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CHAPTER 19 Hybrid Financing: Preferred Stock, Warrants, and Convertibles

CHAPTER 20 Initial Public Offerings, Investment Banking, and Financial Restructuring

PART 8 Tactical Financing Decisions

CHAPTER 21 Mergers, LBOs, Divestitures, and Holding Companies

CHAPTER 22 Bankruptcy, Reorganization, and Liquidation

CHAPTER 23 Derivatives and Risk
Connect the latest financial theories to what today’s organizations and CFOs are actually practicing in business with Megginson/Smart/Graham’s CORPORATE FINANCE: LINKING THEORY TO WHAT COMPANIES DO, 3E, International Edition. This business-focused, accessible text is more relevant than ever as award-winning author and nationally acclaimed finance researcher John Graham of Duke University, joins master-teacher Scott Smart and international business expert Bill Megginson to help bridge the gap between academic rigor and corporate finance practices. Each chapter in this edition now integrates the latest results from Duke University’s prestigious CFO Global Business Outlook, a quarterly survey of financial executives that gauges business outlook and topical economic issues. The authors have refined this practical text and integrated technology to closely correspond with the way you teach your MBA-level course. Engaging examples, meaningful cases, and practical exercises reflect how today’s changing events and recent financial crises relate to established finance principles. Cross-functional applications and career-focused features, such as actual job interview questions in the margin, make the book applicable to all students, whether finance majors or general business professionals. Time-saving online Smart Finance tools, created by author Scott Smart, further reinforce learning with integrated tutorials, interactive practice, and videos from leading finance researchers introducing key theories and concepts. Megginson/Smart/Graham’s CORPORATE FINANCE: LINKING THEORY TO WHAT COMPANIES DO, 3E, International Edition offers the practical, global financial perspective students need to remain first in finance now and throughout their future careers.

NEW TO THIS EDITION

- NEW AWARD-WINNING AUTHOR JOHN GRAHAM PROVIDES LATEST CORPORATE PERSPECTIVE --One of today’s most prolific and widely cited scholars in finance, new lead author John R. Graham of Duke University helps bridge the gap between academic rigor and today’s corporate finance practices. In addition to authoring 20 articles in top finance journals since 1996, Dr. Graham serves as director of Duke University’s highly regarded CFO Outlook Survey. His unique perspective is reflected within this edition’s new subtitle, “LINKING THEORY TO WHAT COMPANIES DO.”

- LATEST RESULTS FROM DUKE UNIVERSITY’S CFO BUSINESS OUTLOOK SURVEY KEEP YOUR COURSE ON CUTTING EDGE --This edition’s “What CFOs Do” in each chapter details the latest results from Duke University’s CFO Business Outlook quarterly survey of financial executives. Your students can gauge business outlooks and examine topical economic issues, as features detail what real CFOs think and do in actual practice. These authoritative survey findings are frequently referenced by financial and mainstream media, including the Wall Street Journal and NPR.

- NEW FOCUS ON FINANCE CAREERS PREPARES STUDENTS FOR INTERVIEW SUCCESS --Brief new “Job Interview Questions” in each chapters’ margins help familiarize students with actual, real questions recruiters often ask during job interviews for finance
positions.

- NEW CROSS-DISCIPLINARY APPLICATIONS KEEP FOCUS RELEVANT TO ALL BUSINESS STUDENTS --This edition incorporates engaging cross-functional applications into the book's examples and end-of-chapter problems. Students pursuing any business major, as well as finance majors, find the book's content and applications relevant to their success.

- CONVENIENT CALCULATOR KEYSTROKES AND MORE EMPHASIS ON EXCEL PREPARE STUDENTS FOR FINANCE SUCCESS --This award-winning author team has considered all of the learning details your students need for success. Calculator Strokes appear in this edition's margins to help students check their work as they complete numerous examples. This edition also includes new Excel applications and tutorials that demonstrate how to use Excel to build more complex models.

FEATURES

- BOOK'S PRACTICAL APPROACH EMPHASIZES WHAT TODAY'S FINANCIAL MANAGERS ACTUALLY DO --The authors apply their more than 50 years of combined research, writing, and award-winning teaching of corporate finance at all levels with extensive market research, including analysis of more than 150 MBA-course syllabi to focus on what's most important within today's practice of corporate finance. Reviewer suggestions and feedback from leading instructors combine with formal research and timely CFO surveys to ensure the book accurately reflects what financial managers actually do.

- STREAMLINED, FOCUSED TEXT PROVIDES THE LATEST UPDATES THAT REFLECT TODAY'S FINANCIAL CRISSES --In order to streamline and ensure an accessible timely text for today's students, Internet Resources now appear on the book's companion website, rather than within the text. This edition's streamlined presentation incorporates numerous new and updated research citations that reflect today's changing financial times.

- INTEGRATED EMPHASIS ON INTERNATIONAL FINANCE PREPARES STUDENTS FOR GLOBAL SUCCESS – The feature previously called “What Companies Do” is now called “What Companies Do Globally” to reinforce the text's focus on international finance. The authors use their first-hand experience to introduce students to aspects of financial management within today's international organizations. The book compares U.S. statistics and trends to other countries' statistics and trends, giving students a strong realization of how both U.S. corporations as well as international companies function within today's global marketplace.

- EXPANDED ONLINE SMART FINANCE TOOLS SAVE TIME WHILE REINFORCING LEARNING --Created by master-teacher Scott Smart, this integrated classroom management system saves you time with tutorials, videos, and interactive practice for each chapter. Smart Concepts animated tutorials explain topics step-by-step so students can review at their own pace. Smart Solutions help students improve problem-solving skills. Smart Ideas Videos feature leading researchers, such as Robert Schiller (Yale), Elroy Dimson (London School of Business), Andrew Karolyi (The Ohio State University), and Kenneth French (Dartmouth College).

- OPENING FOCUS FEATURES ENGAGE STUDENTS BY DEMONSTRATING REAL ISSUES IN ACTION --Captivating Opening Focus features at the beginning of each chapter highlight real companies, timely topics and even noteworthy finance-related stories from today's media. Students see how modern finance theory applies to today's actual business challenges.

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INTERMEDIATE FINANCIAL MANAGEMENT (WITH THOMSON ONE - BUSINESS SCHOOL EDITION FINANCE 1-YEAR 2-SEMESTER PRINTED ACCESS CARD), 11E

Eugene F. Brigham, University of Florida; Phillip R. Daves, University of Tennessee

Trust Brigham/Daves’ INTERMEDIATE FINANCIAL MANAGEMENT 11E, the only textbook written specifically for Intermediate or Advanced Corporate Finance courses to provide your students with a full understanding of both conceptual theories and practical financial skills. This comprehensive text from renowned author team Gene Brigham and Phillip Daves reinforces coverage from earlier corporate finance courses for a clear presentation, while providing new, progressive material to challenge even the most advanced learners. The authors use corporate valuation as a unifying theme to emphasize the theoretic groundwork for value maximization and the practical skills to analyze business decisions. You will find in-depth coverage of core issues and the most current coverage of topics that are reshaping finance today. The book’s reader-friendly approach incorporates actual business examples and integrated cases as well as Excel® spreadsheet models to demonstrate how financial theory in practice leads to solid financial decisions. A comprehensive support package reduces your preparation time and offers your students practice using Thomson ONE-Business School Edition, the same financial online database Wall Street professionals trust every day. New Aplia™ for Finance, the leading online homework management system, and CengageNOW course management software are both optional solutions and help further ensure your students remain “First in Finance” throughout your intermediate or advanced corporate finance course.

NEW TO THIS EDITION

• RESTRUCTURED CAPITAL BUDGETING CHAPTERS CLARIFY CONCEPTS. The authors have significantly reorganized Chapters 12 and 13 on Capital Budgeting chapters to ensure reader comprehension of this important topic.

• NEW APLIA™ FOR FINANCE ENGAGES STUDENTS AND SUPPORTS INTERACTIVE LEARNING. This optional digital solution is the fastest-growing online pedagogical tool for intermediate financial management. Aplia saves you time while helping your students perform better in class. A trusted homework solution, Aplia™ includes text-correlated real-time interactive tutorials, online experiments, news analyses, and auto-graded problem sets. It is simple to ensure your students are consistently well prepared for class as this leading online system provides immediate feedback and student accountability.

• UPDATED COVERAGE THROUGHOUT THE TEXT, CASES, MODELS AND SPREADSHEETS REFLECTS THE LATEST FINANCIAL INFORMATION. This edition integrates the very latest financial data and material to ensure your students are equipped to succeed in tomorrow’s financial world. You’ll find important updates throughout Beginning-of-Chapter Models, Chapter Build-A-Models, Mini-Case Models, and Excel® Tool Kit Spreadsheets.

• FRESH INTERIOR DESIGN INCREASES READABILITY. This edition provides a new, focused layout to improve readability. Quick reference callouts draw student attention to key chapter resources.

FEATURES

• UNIQUE BALANCE OF THEORY AND PRACTICE DIFFERENTIATES BOOK’S APPROACH. Brigham and Daves clearly introduce both core financial theories
in-depth as well as emerging financial management issues using a practically focused, clear presentation that is of hallmark strength. This edition provides the background material necessary for student success without sacrificing the rigor you need to equip advanced students.

• RELIABLE PRESENTATION PROVIDES TRUSTED ACCURACY. The author team’s meticulous attention to detail and time-tested content deliver a complete text and unique package of author-driven supplements that you can trust with confidence in your intermediate or advanced course.

• PROVEN LEARNING FEATURES HIGHLIGHT PRACTICAL APPLICATIONS. Students see how today’s financial theories and trends are applied through this edition’s wealth of engaging learning features, including real-world examples, practical problem sets, and integrated Mini-Cases.

• THOMSON ONE-BUSINESS SCHOOL EDITION ACCESSES SAME TOOL PROFESSIONAL BROKERS AND ANALYSTS USE EVERY DAY. Students can access leading financial data sources -- including Thomson Financial, Worldscope, SEC Disclosure and DataStream -- to complete special Thomson ONE-BSE end-of-chapter text problems. Students gain valuable experience in performing financial research and analysis and also hands-on practice with this leading financial tool, without creating additional work for you.

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INTRODUCTION TO CORPORATE FINANCE
ASIA-PACIFIC, 1ST EDITION
Chris Adam, University of New South Wales; Brindha Gunasingham; John Graham, Duke University; Scott B. Smart, Indiana University, Bloomington

The first Australian edition of Corporate Finance offers a dynamic, modern and practical approach that illustrates how financial management really works. Corporate Finance features up-to-date content including the impact of the Global Financial Crisis and capital budgeting. The strong five part framework is supported by integrated online elements and easy-to-read text.

NEW TO THIS EDITION

• Strong, engaging content from a highly experienced and well-regarded author team including the well-respected Australian lead author Chris Adam; and a widely recognised industry expert in co-author Brindha Gunasingham.

• Fully tailored to the Australian market – over 50% of the Table of Contents has been restructured from the highly regarded US edition to produce a text covering all areas of introductory corporate finance.
in our local market.
• A well-received and extensively reviewed pedagogical framework – including strongly integrated online elements supported by a visually appealing 4-colour text.
• A dynamic, modern and practical approach – links directly to how students can develop their careers in real life by emphasizing the roles of financial managers and CFOs to show how financial management really works.
• Incorporates the latest news from the world of corporate finance, describing the impacts of the Global Financial Crisis on methods and problems of corporate finance, including systemic risk, as well as recent research on using real options for further analysis
• This highly adaptable text is perfect for a 1-semster course but has enough theory to provide a valuable platform for students pursuing further, more advanced studies in finance; and is large enough that it could be used across two 12-week semester-length courses in finance.
• A strong supplement package including CourseMate and APLIA Finance with NEW feature Grade It Now – graded problem sets that give immediate feedback and allows multiple attempts at questions.

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INTRODUCTION TO FINANCIAL MANAGEMENT, INTERNATIONAL EDITION (WITH THOMSON ONE - BUSINESS SCHOOL EDITION 6-MONTH PRINTED ACCESS CARD AND ECONOMIC COURSEMATE WITH EBOOK PRINTED ACCESS CARD), 3E
Scott B. Smart, Indiana University, Bloomington; John Graham, Duke University

Get closer to finance as it’s actually practiced today with the powerful approach from award-winning authors John Graham and Scott Smart found in INTRODUCTION TO FINANCIAL MANAGEMENT, 3E, International Edition. Theoretically sound yet practically relevant, this text integrates examples throughout to emphasize the roles of financial managers and CFOs and show how financial management actually works in today’s real companies. This text’s accessible, inviting approach gives finance majors the solid foundation they need while remaining relevant to the large number of non-majors in your course. Timely real examples and the latest material on the recent financial crisis, innovative online learning tools, and an integrated approach enable you to keep students of varying degrees of ability both motivated and involved. New author John Graham, one of the most prolific and widely cited scholars in finance today, brings new emphasis to connecting real-life corporate finance to everyday life. New Job Interview Questions and features that highlight what companies and CFOs do globally offer useful insights with the latest information from Duke University’s highly regarded CFO Outlook Survey. Live solutions for chapter problems and SmartFinance online tools reinforce the text with videos from leading experts and step-by-step solutions. Thomson ONE Business School Edition (BSE) with 6 month access is included with the
NEW TO THIS EDITION

- NEW AWARD-WINNING AUTHOR JOHN GRAHAM BRINGS THE LATEST CORPORATE PERSPECTIVE AND BUSINESS EXPERTISE TO THIS EDITION. One of today's most prolific and widely cited scholars in finance, new lead author John Graham of Duke University helps bring a clarity and emphasis on practicality to this study of today's corporate finance practices. Dr. Graham serves as director of Duke University's highly regarded CFO Outlook Survey which provides unique insights that are reflected in this edition's new subtitle, “WHAT COMPANIES DO.”

- TIMELY NEW CONTENT AND EXAMPLES THROUGHOUT THIS EDITION ILLUSTRATE TODAY'S FINANCIAL MANAGEMENT AT WORK. Every chapter includes new material that clearly depicts how financial management works in real companies in today's business world. Students see the importance and practical relevance of the information they are learning.

- BOOK'S PRACTICAL COVERAGE PROVIDES INSIGHTS INTO THE REAL PRACTICES OF CFOS AND SENIOR EXECUTIVES IN THE U.S. AND ABROAD. Students learn how today CFOs spends their time in business today. The book examines the financial analysis CFOs rely upon to make and support their most important decisions. Students also examine how financial practices vary across countries.

- THE LATEST COVERAGE OF THE RECENT FINANCIAL CRISIS EMPHASIZES ITS IMPACT AND RAMIFICATIONS. This edition weaves timely material on the recent financial crisis throughout the discussion when appropriate. The authors detail both the causes and consequences of recent financial events.

- NEW APPROACH REFLECTS EMERGING RESEARCH ON OPTIMAL CAPITAL STRUCTURE. This edition's new approach in Chapter 12, based on the latest progressive research, shows students how to trade off the marginal costs and benefits of debt to arrive at an optimal capital structure.

- NEW CHAPTER EMPHASIZES CURRENT TRENDS IN DIVIDEND AND SHARE REPURCHASE POLICY. Your students gain insights into the most current thinking on dividend and share repurchase policy with new discussions in Chapter 14 that link to today's most recent research on these topics.

- NEW CHAPTER TAKES AN IN-DEPTH LOOK AT MERGERS AND ACQUISITIONS. This edition's new Chapter 21 closely examines why firms engage in mergers and acquisitions and the consequences and impact of these actions.

- NEW WEB CHAPTER ON CORPORATE BANKRUPTCY OFFERS OPTIONAL, THOROUGH DISCUSSION OF THIS TOPIC. With the new online Chapter 22, you have the option of covering corporate bankruptcy with a complete discussion that introduces students to the various legal issues and incentives that occur when a company becomes distressed.

- NEW “JOB INTERVIEW QUESTIONS” IN THE MARGINS HIGHLIGHT TYPICAL QUESTIONS INTERVIEWERS OFTEN ASK IN ACTUAL JOB INTERVIEWS. These new “Job Interview Questions” in the margins of the text help students effectively prepare for actual job interviews as the questions emphasize topics and familiarize students with actual real questions that are used during job interviews in finance. Questions appear next to the areas in the text that provide the answers.

- NEW “WHAT TO ASK” QUESTIONS IN THE MARGINS SUGGEST WHAT STUDENTS SHOULD ASK DURING JOB INTERVIEWS. These brief’s, useful “What to Ask” suggestions appear in the margins to guide students in important questions they should ask when interviewing for a job in finance. Questions appear next to the area where the textbook presentation provides corresponding answers.

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NEW EDITION!

New to This Edition

- The seventh edition of PRACTICAL FINANCIAL MANAGEMENT, 7e, International Edition has been updated throughout, with new content on pass throughs (methods of passing profits through to owners before being taxed), municipal bonds, free cash flow, corporate governance and executive compensation, discounting, and a lengthy new discussion on IPOs and the launch of the Facebook IPO and its turmoil out of the gate.

- Clear presentation of new topics ensures student comprehension: The book introduces each new topic with a thorough explanation that delves into the heart of the business problem or issues. The author starts each discussion with the assumption that students know nothing about the topic. This approach not only establishes the foundation for clear understanding but also ensures students know exactly where the topic is heading and why.

Features

- Concept Connections: End-of-chapter problems reference in-chapter examples to facilitate review. Students who are challenged by end-of-chapter problems can use convenient cross references to guide them back to corresponding in-chapter examples for review and clarification of concepts.

- Step-by-step completed examples walk students through the processes: Numerous, detailed worked-out examples throughout the text ensure students...
understand each step as they walk through the processes. These practical learning tools ensure this book is a useful resource that students can use on their own for review and reinforcement.

• Thomson ONE—Business School Edition (BSE) exercises give students practice using financial tools: Now students can gain hands-on practice using the same financial tool that professional brokers and Wall Street analysts trust every day: Thomson ONE—BSE online database. Thomson ONE provides a full range of fundamental financials, earnings estimates, and market data for hundreds of actual companies. Students access leading financial data sources, including Thomson Financial, Worldscope, and SEC Disclosure as they complete special Thomson ONE—BSE exercises in the text.

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harvest ventures today.

- UPDATED “FROM THE HEADLINES” FEATURE HIGHLIGHTS INTRIGUING ENTREPRENEURIAL VENTURES. Each chapter includes special features that demonstrate practical applications of key concepts through stories and examples highlighting real entrepreneurial ventures. Corresponding new “Discussion Questions” conclude each chapter to help students review chapter material and further explore important concepts.

- UPDATED PERSONAL AND CORPORATE INCOME TAX INFORMATION AS IT RELATES TO ORGANIZING AND FINANCING A NEW VENTURE. This chapter also includes recent changes in how the patent system operates.

- UPDATED MATERIAL REFLECTING THE SIGNIFICANT IMPACT THE JUMPSTART OUR BUSINESS STARTUPS (JOBS) ACT OF 2012 has on raising venture financing.

- NEW SEPARATE CHAPTERS ON SHORT-TERM AND LONG-TERM FINANCIAL PLANNING. Chapter 6 (Managing Cash Flow) now focuses only on short-term financial statement projections and recognizes the need to generate, or plan for obtaining, sufficient cash flow to survive. Chapter 9 (Projecting Financial Statements) focuses on long-term financial statement projections in order to anticipate additional financing needs and to provide insights into possible value creation.

- PEDAGOGICAL DESCRIPTIONS BEFORE EACH EXERCISE OFFER STUDENTS VALUABLE GUIDANCE. End-of-chapter exercise and problems are preceded by brief, italicized descriptions that point out the main idea and/or relevant chapter content. In addition, all problems and mini-cases throughout the Fifth Edition reflect contemporary dates and timelines.

- NEW AND UPDATED INFORMATION ON KEY TOPICS, TOOLS, AND TECHNIQUES THAT TODAY’S ENTREPRENEURS NEED TO SUCCEED. The current edition includes additional detail and revised material on key topics such as “clean tech,” “clean energy,” environmentally friendly products, cash burn, sustainable sales growth rates, free cash flow valuation methods, the enterprise method of valuing ventures with complex capital structures, employee stock ownership plans (ESOPs), and more.

FEATURES

- THREE CAPSTONE CASES PROVIDE OPPORTUNITIES FOR STUDENTS TO SYNTHESIZE ESSENTIAL IDEAS.

In addition to thorough coverage of essential concepts and engaging, real-world examples to bring them to life, the text includes three in-depth capstone cases to provide students with an invaluable opportunity to integrate and apply the numerous concepts they have explored.

- WEALTH OF END-OF-CHAPTER MATERIALS PROVIDES SIGNIFICANT OPPORTUNITIES TO APPLY CONCEPTS. Each chapter concludes with a variety of learning features to help students review and apply the material, assess their understanding, and identify any areas in need of additional attention. Highlights include Chapter Summaries, Key Terms, Discussion Questions, Internet Activities, Exercises and Problems, Supplemental Exercises, and Mini Cases.

- ENGAGING, CONVERSATIONAL STYLE MAKES THE TEXT REMARKABLY READER-FRIENDLY. The authors’ conversational, reader-friendly tone and straightforward explanations make even complex concepts easier to understand, apply, and retain.

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Part I: THE ENTREPRENEURIAL ENVIRONMENT.

© 2015, 688pp, Hardback, 9781285425757

www.cengageasia.com
Financial Institutions and Markets

Thoroughly updated, this new sixth edition of Financial Institutions and Markets focuses on Australia’s financial system, while retaining the structure of the successful fifth edition. It examines the financial system’s three main functions – settlement, flow-of-funds and risk transfer – and provides a clear and comprehensive integrated account of the activities of Australia’s financial institutions and markets, including the risks they face and the instruments they use. As well, the major capital and foreign exchange markets and the markets for derivatives (and their use as hedging instruments) are discussed. This new 6th edition covers recent financial innovations, such as high-frequency trading in the share market and APRA’s adoption of Basel II (and Basel III) – an explanation of how the RBA assesses the financial system’s stability. It also includes new ‘Industry Insights’ and ‘Practical Applications’ that illustrate specific topics, such as the role of margin loans and short selling in the demise of ABC Learning. The main update for this new edition has been the development of ‘Lessons from the GFC’ that are designed to complement the book’s explanations of a range of topics, such as the use of leverage, lending for housing, securitisation, the role of the inter-bank market, the pricing of risk in bond markets and the role of speculation in the market for Australian dollar.

New to this edition

- ‘Learning from the GFC’ boxes provide a concise account of aspects of the GFC that provide lessons that complement the book’s exposition of the operation of the financial system.
- Online activity icon - directs students to relevant podcasts, videos and information on the web, to help explain issues and concepts that are mentioned in the text.
- Thoroughly updated to include recent examples and current market information.
- Industry Insights and Practical Applications as boxed discussion of specific illustrations and examples that complement the main text.

Features

- Search me! finance - 6 months access is provided with the text. Fast and convenient, Search me! finance is an online library of world-class journals, ebooks, newspapers, including The Australian and The New York Times, and magazines including The Economist. It is updated daily. Students can use Search me! finance to explore topics further and provides up-to-date references to assist with their assignments.
- FinMaths boxes that explain the formulae and equations that are used to calculate security prices and yields as well as the value of other financial instruments.
- Key terms are defined in the margins where they first appear, for ease of learning and revision.
- Updated end-of-chapter questions to help students to apply their knowledge and assess their understanding.
- Chapter-by-chapter web links, references and further reading

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12 Introduction to interest rate risk management
13 Financial futures
14 Swaps
15 Exchange-traded options

© 2011, 540pp, Paperback, 9780170188449
Help students understand why financial markets exist, how financial institutions serve these markets, and what services those institutions offer with the solid conceptual framework in this best-selling finance text. Madura’s leading FINANCIAL MARKETS AND INSTITUTIONS 11E emphasizes securities traded by financial institutions and the scope of participation of those financial institutions within each market. This text also focuses on the management, performance, and regulatory aspects of financial institutions and explores the functions of the Federal Reserve System, the major debt and equity security markets, and derivative security market. This text places significant emphasis on current reform with updates that reflect the most recent changes, developments, and trends in today’s financial industry. Known for a solid, reader-friendly approach, author Jeff Madura blends clear writing and contemporary coverage with hands-on learning applications such as “Using the WALL STREET JOURNAL,” and online research assignments. Timely examples further connect concepts to today’s developments and financial trends. Each new copy of this edition includes a discount for Stock-Trak Global Portfolio Simulations Gold Service, the online trading simulation created specifically for classrooms worldwide that enables students to buy and sell stocks, bonds, mutual funds, options, future options, and more using hypothetical brokerage accounts.

NEW TO THIS EDITION

• SIGNIFICANT REVISIONS AND UPDATES to Chapter 4 (Functions of the Fed), Chapter 5 (Monetary Policy), Chapter 7 (Bond Markets), Chapter 10 (Stock Offerings and Investor Monitoring), Chapter 18 (Bank Regulation), and Chapter 20 (Bank Performance).

• “USING THE WALL STREET JOURNAL” FEATURE CONNECTS KEY TOPICS TO CONTEMPORARY NEWS COVERAGE. Complement and reinforce your understanding of key topics throughout the text by seeing how concepts relate to THE WALL STREET JOURNAL – the prestigious periodical that leads business and financial news and analysis. There are new “Using the WALL STREET JOURNAL” features throughout the text, located in chapters 3, 7, 10, 11, 12, 13, 16, and 23.

• EXPANDED QUESTIONS AND APPLICATIONS PROVIDE TIMELY REVIEW. More comprehensive Questions and Applications at the end of each chapter offer engaging exercises to help your students review and apply concepts from the text. Averages of two to three new problems have been added to this section in most chapters.

FEATURES

• CONTINUED EMPHASIS ON FINANCIAL REFORM HIGHLIGHTS DEVELOPMENTS RESHAPING THE INDUSTRY. This text prepares your students for the financial world of tomorrow with a focus on reform in the financial industry. “Financial Reform” call-outs appear next to all applicable content.

• CONNECTION WITH GLOBAL MARKETS. This text shows your students the interconnectedness of the U.S. and global financial markets with “Global Aspects” call-outs next to all applicable content.

• “ONLINE ARTICLES” ENCOURAGE FINANCIALLY RELATED INTERNET RESEARCH. This text provides an online research assignment at the end of each chapter that prompts students to both practice their internet research skills as well as connect the content to timely financial activities.

• TIMELY UPDATES THROUGHOUT THIS EDITION REFLECT THE MOST RECENT FINANCIAL DEVELOPMENTS AND TRENDS. Updated content prepares your students to deal with the most recent financial changes, developments and trends in today’s ever-changing financial industry.

• “USING THE WALL STREET JOURNAL” FEATURE CONNECTS KEY TOPICS TO CONTEMPORARY NEWS COVERAGE. Complement and reinforce your coverage of key topics throughout the text by demonstrating
how concepts relate to THE WALL STREET JOURNAL – the prestigious periodical that leads business and financial news and analysis.

- CLEAR LEARNING OBJECTIVES AND LISTS OF KEY CONCEPTS GUIDE STUDENT READING AND STUDY. To direct your students in their individual study, reading and review, learning objectives and key concepts are located at the beginning of each chapter. These learning tools assist students in preparation for mid-term and final exams.

- TIMELY, RELEVANT EXAMPLES REINFORCE PRACTICAL APPLICATION OF CONCEPTS. Numerous memorable examples throughout this edition reinforce key concepts and show students the practical applications and importance of the material they are learning.

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PART I: OVERVIEW OF THE FINANCIAL ENVIRONMENT.

© 2015, 784pp, Hardback, 9781133947875

FINANCIAL SERVICES TECHNOLOGY reviews key financial services business areas, technologies, and trends, providing a primer for students and a reference for industry professionals. It covers current trends and emerging concerns in financial services industry, including cloud computing, big data, business process management, microfinance, mobile banking, algorithmic trading, and ongoing regulatory changes. In addition, it reviews how financial services processes and practices vary between North America, Asia, and Europe. This book aggregates and condenses a broad range of information related to financial services technology and business applications that, until now, has not been available in a single text or information source. It is composed of four major sections: 1) foundations, which provides an overview of how information technology (IT) solutions are implemented in financial institutions; 2) banking technology, which describes the business context and technologies that support retail and commercial banking functions; 3) financial markets technology, which explains the business context and technologies used for the trading equities, derivatives, and foreign exchange products; and 4) cross-functional considerations, which examines technology and solution considerations that span across multiple banking and financial market business areas.

FEATURES

- A primer for banking students and a reference for industry professionals
• Reviews key financial services business areas, technologies, and practices, and the differences between North America, Asia, and Europe
• Analyzes current trends and concerns, such as cloud computing, big data, and ongoing regulatory changes
• Contains over 70 case studies and 100-plus diagrams

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© 2013, 472pp, Paperback, 9789814416122
content. The book still thoroughly addresses the global financial and credit crisis, but with less intensity.

• “ONLINE ARTICLES” ENCOURAGE FINANCIALLY RELATED INTERNET RESEARCH. The text provides an online research assignment at the end of each chapter that prompts students to practice their internet research skills as well as connect this edition's content to timely financial activities.

• TIMELY UPDATES THROUGHOUT THIS EDITION REFLECT THE MOST RECENT FINANCIAL DEVELOPMENTS AND TRENDS. Updated content prepares your students to deal with the most recent financial changes, developments, and trends in today's ever-changing financial industry.

• CLEAR LEARNING OBJECTIVES AND LISTS OF KEY CONCEPTS GUIDE READING AND STUDY. To direct students in their individual study, review and reading, learning objectives and key concepts are located at the beginning of each chapter. These learning tools assist you in preparation for mid-term and final exams.

• TIMELY, RELEVANT EXAMPLES REINFORCE PRACTICAL APPLICATION OF CONCEPTS. Numerous memorable examples throughout the text reinforce key concepts and show students the practical applications and importance of the material they're learning within each chapter in today's financial world.

• DETAILED SUGGESTIONS FOR “CREDIT CRISIS” TERM PAPER PROVIDE MEANINGFUL CONTEXT FOR STUDY. Useful suggestions for creating a “Credit Crisis” term paper at the end of Chapter 1 provide a relevant, engaging opportunity for your students to apply key concepts within a well-developed, meaningful project.

• DIRECT EXCHANGE RATE TRENDS LIST PROVIDES THIS CRITICAL INFORMATION AT A GLANCE. The text provides a Direct Exchange Rate Trends list to emphasize this important aspect of international finance and provide quick access to this significant information.

• SELF TESTS ALLOW STUDENTS TO CHECK THEIR UNDERSTANDING OF CONCEPTS AS THEY PROGRESS. A helpful “self-test” at the end of most chapters allows your students to evaluate their personal understanding of key concepts as they move ahead through the book. This helps prepare them for more comprehensive reviews in preparation for mid-term and final exams.

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Part III: EXCHANGE RATE RISK MANAGEMENT.
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Part IV: LONG-TERM ASSET AND LIABILITY MANAGEMENT.
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15. International Corporate Governance and Control.
18. Long-Term Debt Financing.

Part V: SHORT-TERM ASSET AND LIABILITY MANAGEMENT.
20. Short-Term Financing.

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INVESTMENTS

AN INTRODUCTION TO DERIVATIVES AND RISK MANAGEMENT, INTERNATIONAL EDITION (WITH STOCK-TRAK COUPON), 9E

Don M. Chance, Louisiana State University; Robert Brooks, University of Alabama, Tuscaloosa

This leading text gives students a solid understanding of financial derivatives and their use in managing...
the risks of financial decisions. AN INTRODUCTION TO DERIVATIVES AND RISK MANAGEMENT, 9E, International Edition provides a blend of institutional material, theory, and practical applications. The latest financial information throughout this edition and timely updates on the text's website ensure your course reflects the most recent changes in one of the most volatile sectors of today's financial world. You'll find detailed coverage of options, futures, forwards, swaps, and risk management as well as a balanced introduction to pricing, trading, and strategy. A variety of practical end-of-chapter applications, memorable examples from real businesses, and minimal use of technical mathematics keep the text accessible and engaging for students. Stock-Trak software, available with each new text, provides additional value and practical application opportunities for your students. Approximately 25 PowerPoint slides per chapter highlight tables and figures with useful hyperlinks that allow you to jump to the table or figure and back again without breaking the flow of your lecture. The online Solutions Review Manual gives your students a useful online review tool, providing answers to the end-of-chapter problems, as well as the step-by-step solutions, so students can check their own work and determine exactly where they may have made errors. New Test Bank questions help you better evaluate your students' understanding of the text's concepts. You'll find a variety of more than 300 questions within this proven Test Bank.

NEW TO THIS EDITION

- NEW “MAKING THE CONNECTION” BOXES DEMONSTRATE FINANCIAL DECISION-MAKING IN ACTION: Now you can give your students insights into how the content applies directly to financial decision-making in today's business world. Engaging “Making the Connection” boxes highlight examples from real businesses and actual market conditions to emphasize the practicality of chapter theories.
- NEW “CONCEPT CHECKS” ENSURE STUDENT COMPREHENSION: This new set of “Concept Checks” questions at the end of each chapter assists the students in clarifying and ensuring that they understand the basic materials covered in the text. Solutions to these questions at the end of the book allow students to check their own comprehension.
- MOST RECENT ARTICLES AND READINGS REFLECT CHANGES IN TODAY’S FINANCIAL BUSINESS WORLD: The latest updates, articles and suggested readings at the end of each chapter keep your course abreast of the many challenges and changes throughout today's financial crises. Internet-related information and the book's companion web site further ensure the material you present is the most current.
- EXTENSIVE, ENGAGING ILLUSTRATIONS CLARIFY CONCEPTS: A wealth of captivating, useful illustrations, including more than 100 figures and more than 100 tables throughout this edition, further expand upon and reinforce the concepts presented in the text. Figures in the text build on each other to illustrate links between stocks, risk-free bonds, futures, options, forwards, Black-Scholes call/put pricing, and similar concepts.
- MINIMAL USE OF TECHNICAL MATHEMATICS KEEPS THE BOOK ACCESSIBLE FOR STUDENTS: While financial derivatives are unavoidably a technical subject, the authors do not emphasize calculus that is not necessary for learning material at this level. This edition uses a flexible mathematical approach that places more complex material in end-of-chapter appendices -- all while keeping the text challenging and applicable to today's needs.
- PROVEN END-OF-CHAPTER PRACTICE AND NEW TEST BANK PROBLEMS CHALLENGE STUDENTS’ UNDERSTANDING: A variety of end-of-chapter problems in this book provide focused opportunities for students to apply the concepts they've learned.
- ENGAGING QUOTES BEGIN EACH CHAPTER AND DIRECT THE READER'S ATTENTION TO THE CONTENT THAT FOLLOWS: This edition captures your students' attention at the beginning of the chapter as intriguing quotes turn the reader's focus to the useful presentation of theory and applications that follow.
- UPDATED “MAKING THE CONNECTION” DEMONSTRATES THE MOST RECENT CHANGES IN THE FIELD TODAY: You can clearly show your students the power of derivatives at work in today's financial industry with fresh examples and explanations within “Derivatives Tools” features throughout this edition.
- FRESH, DYNAMIC POWERPOINT SLIDES BRING LECTURES TO LIFE: Now you can clarify principles for
your students and keep them engaged with dynamic, updated PowerPoint Presentation slides that are easy to use and simple to customize to your unique course needs.

• SUPPORT WEBSITE: Give your students the tools they need for a strong understanding of derivatives and risk management with the rich array of learning resources and teaching tools. You’ll find the latest updates to keep your course on the cutting edge including updates to Errata, useful Web links, author-provided spreadsheets, and a new Technical Notes feature that clearly shows how various formulas and measures of various kinds of risk are derived.

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addition, coverage also includes discussion of several new fixed income instruments, changes in rating agencies and government agencies such as Fannie and Freddie, and the bond insurance industry and municipal bond sector.

- Domestic and global coverage: The tenth edition includes extensive discussion of the significant changes in the organization and functioning of the U.S. and global security markets, giving students valuable insight into this hot topic.
- Expanded coverage: In-depth discussions of portfolio performance measurement analytics, bond portfolio strategies, stock portfolio strategies, and global assets risk-adjusted performance and intercorrelations for the 30-year period ending in 2010 ensures that you are provided with the most up-to-date information.
- Derivative securities: Increased emphasis on derivative securities in portfolio management gives students insight into this important topic.

FEATURES

- Ethics emphasis: Discussions of codes of ethics highlight the importance—and sometimes lack—of ethics in today’s financial markets, prompting students to examine and shore up their personal principles and values.
- Ethics emphasis: Discussions of codes of ethics highlight the importance—and sometimes lack—of ethics in today’s financial markets, prompting students to examine and shore up their personal principles and values.
- Thomson ONE—Business School Edition: Similar to tools analysts and brokers use in real practice, Thomson ONE—Business School Edition equips students with a one-stop shop to do financial analysis and research, giving them hands-on practice working with real-world applications.
- Stock-Trak: Packaged with every copy of the book is a $7.00-off coupon for Stock-Trak Gold Account. Stock-Trak is an optional stock simulation that can give students even more access to real-world applications, enhancing the course’s practical experience.
- Concise: More streamlined than ever, the tenth edition delivers comprehensive yet succinct coverage, providing just the right amount of detail to ensure solid student understanding and enabling you to cover more ground in the span of the course.
- Global perspective: ANALYSIS OF INVESTMENTS AND MANAGEMENT OF PORTFOLIOS, 10E, International Edition leads the market with its solid coverage of international issues—the most comprehensive on the market.

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© 2012, 1104pp, Paperback, 9780538482486
INVESTMENTS, 11E
AN INTRODUCTION, INTERNATIONAL EDITION
(WITH THOMSON ONE - BUSINESS SCHOOL EDITION
6-MONTH PRINTED ACCESS CARD AND STOCK-TRAK COUPON)
Herbert B. Mayo, The College of New Jersey

Using Mayo's INVESTMENTS: AN INTRODUCTION, 11E, International Edition introduce students to today's most important investment topics from the perspective of an individual financial planner. This edition provides an inviting, comprehensive approach to investments—from the fundamentals students need to master for success on the CFP® exam to more advanced topics. This edition is an ideal, understandable choice for business students as well as finance majors. Concepts build on one another in this edition's updated Financial Advisor's Investment Case at the end of each chapter—providing a strong overview of today's most pertinent investment opportunities and challenges. Throughout each chapter, this edition clearly emphasizes how students can apply what they're learning to make solid investment decisions. Students can even gain hands-on experience with the same financial analysis tool used on Wall Street with this edition's access to Thomson ONE-Business School Edition and corresponding problems in the text. With the rich array of teaching and learning resources found on this edition's interactive companion website, you can help students fully understand today's most important investment topics from the perspective of an individual financial planner. You can easily download the instructor resources from the password-protected, instructor-only portion of the site.

NEW TO THIS EDITION
• Two chapters were rewritten: Chapter 9 on the valuation of stock using discounted cash flow and Chapter 20 on financial planning.

• The “Point of Interest” boxed feature has been omitted or integrated into the text. Virtually all footnotes have been incorporated into the text material.

• This edition includes two new features designed for instructors who want more problems and self-help projects. The first feature is “Relationships,” which asks students to determine the relationship between two things. For example, an increase in interest rates _____ the price of a bond and _____ the face value (principal) of the bond. The answers are “decreases” and “does not change” (i.e., no change.) The second new feature is “Fundamental Worked Problems.” These are illustrations of basic problems covered in the chapter. The answers as well as the steps necessary to solve the problems are provided.

FEATURES
• THOMSON ONE-BSE PROBLEMS PROVIDE FIRSTHAND PRACTICE WITH THE DATABASE PROFESSIONALS USE. Give your students hands-on experience with the same financial online database that Wall Street analysts rely on every day. Thomson ONE-BSE problems at the end of chapters give students an opportunity to present earnings estimates, financials, and market data using Thomson ONE-BSE data from hundreds of today's leading companies. Thomson ONE-BSE access is included with each new book.

• STUDENTS FOCUS ON THE CFP® TOPICS MOST IMPORTANT FOR TODAY'S EXAM. Widely recognized for its proven focus and clear presentation of CFP® testing topics, this edition continues to emphasize concepts students need for success when they take today's CFP® exam.

• FINANCIAL ADVISOR'S INVESTMENT CASE PREPARES STUDENTS FOR REAL INVESTMENT DECISIONS. Brief, engaging cases at the end of each chapter create a dynamic, continuing Financial Advisor's Case that integrates each chapter's materials. Students clearly see how concepts from each chapter apply to investment decisions from a financial planner's perspective. Cases follow today's proven format for effective learning.

• EXPANDED COVERAGE OF STOCK VALUATION RATIOS THOROUGHLY INTRODUCES THIS KEY TOPIC. Give students a strong understanding of adjusted PEG, return on equity from price to book, and profit margin from price to sales with this edition's
complete expanded introduction to stock valuation ratios—one of today's key investment topics.

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INVESTMENTS, 4E
CONCEPTS & APPLICATIONS WITH STUDENT RESOURCE ACCESS 12 MONTHS

Tim Brailsford, Bond University; Richard Heaney, RMIT; Chris Bilson, ANU

Investments: Concepts & Applications explores the complexities of modern financial markets in combination with an historical analysis of investment theory. The text maintains a strong emphasis on the techniques and applications of investment management set within a regional context. This fourth edition continues to link theory and research with the real-world financial markets, including an in-depth analysis of the Global Financial Crisis and expanded coverage on alternative investments.

NEW TO THIS EDITION

• In the news boxes in each chapter feature news articles with commentary helping students relate their study of investments to the real-world business environment.

• NEW end of chapter Internet activities.

• Search me! finance 6 months access. Search me! finance is an online library of world-class journals, ebooks and newspapers, including The Australian, The New York Times, and The Economist, and is updated daily.

• NEW topics covered include: global financial crisis, gearing equity investments, margin loans, international commodities trading, asset backed securities, arbitrage profits, Carhart’s extension, using the CAPM or the ICAPM, price versus value.

• Coverage of the recent global financial crisis and the resulting unprecedented shake-up of world markets (Chapters 3, 4 and 9 primarily).

• Exploration of China's increasing importance as a global player and the implications for investments (primarily Chapters 3 on the International Investment Environment and Chapter 9 on international asset pricing).

• Expansion of asset class material (Chapters 2, 3 and Chapters 18-20 on portfolio formation) have been expanded to include greater material in areas such as Real Estate (in particular exchange traded securities such as ETF and REITs), and commodities (such as oil, gold and base metals).

• Refocused discussion of market efficiency (Chapter 10) to reflect recent changes in the literature.

• Updated alternative asset class discussion (Chapter 18) reflecting the new products and assets (such as infrastructure, energy, ethical funds and hedge funds).

FEATURES

• Learning objectives are listed at the start of each chapter and give you a clear sense of what you will learn
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12. Macro- and industry analysis of share markets
13. Qualitative stock selection
14. Quantitative company analysis

Part 4: Derivatives and risk management
15. Futures and forward contracts
16. Option contracts
17. Advanced issues in options

Part 5: Management of multi-asset portfolios
18. Alternative investment classes
19. Portfolio management
20. Performance evaluation of managed funds

© 2011, 832pp, Paperback, 9780170188241

INVESTMENTS, INTERNATIONAL EDITION, 7E

Frank K. Reilly, University of Notre Dame; Edgar A. Norton, Illinois State University

To help understand how to manage one’s money to derive the most from what you earn, to develop a way of analyzing and thinking about investments, and to pass on the excitement about investing, are the goals the authors have set for this edition. Global investing information, descriptive and theoretical material, practitioner investment techniques, and drawing from knowledge and readings for those preparing for the CFA exams, are highlights of this edition. Reilly and Norton have thoroughly revised, reorganized, and updated material, and cover the major topics logically and concisely, providing a strong base for those who want to do advanced work in investment analysis and valuation.

NEW TO THIS EDITION

• Currency: More up to date examples.
• Real World: Many more real-world examples.
• Real Tools for Students: Addition of Thomson ONE-BSE.
• Online e-Lectures.

FEATURES

• CFA emphasis: Many end-of-chapter questions and problems are drawn from previous CFA® exams.
• Integrated View of Investments: Finance/investment professional must know interrelationships between investment concepts and how to use available tools and principles.
• Spreadsheet Applications: Spreadsheet exercises in virtually all chapters allow better analyses of the topics discussed in the chapter.
• Consistent industry and company examples: in the equity valuation oriented chapters.

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PART I. INTRODUCTION. 1. The Investment Setting.
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4. Mutual Funds and other Managed Investments.

PART III. MANAGING RISK. 8. An Introduction to Portfolio Management.


PART VI. DERIVATIVE SECURITIES. 17. An Introduction to Derivative Instruments.


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PORTFOLIO CONSTRUCTION, MANAGEMENT, AND PROTECTION (WITH STOCK-TRAK COUPON), INTERNATIONAL EDITION, 5E
Robert A. Strong, University of Maine

Strengthen students' knowledge and skills in traditional investments information as well as portfolio theory with the latest edition of this unique applications-oriented text. Strong's PORTFOLIO CONSTRUCTION, MANAGEMENT, AND PROTECTION, 5E International Edition, transitions students from theory to practice with a straightforward approach that balances coverage of both the small and large investor. This edition addresses unique topics not found in other texts, such as fiduciary duty and investment policy. The book's blend of theory and applications covers the objectives of both the traditional investments course and portfolio theory course, making it an ideal solution for schools without a dedicated portfolio course. Abundant references to the CFA exam and questions drawn from the CFA exam help students prepare for future success.

NEW TO THIS EDITION

• NEW CHAPTERS ADDRESS RECENT INVESTMENT CHANGES: In response to feedback from instructors like you as well as to changes in today's investment world, two new chapters have been added: “Stock Selection Models” (Chapter 10) and “Alternative Investments” (Chapter 14).

• NEW CHAPTER (CHAPTER 10) PROVIDES IMPORTANT FINANCIAL BACKGROUND: Building on the material presented in Chapter 9, Chapter 10 emphasizes a general understanding of the selection process once stocks have been evaluated, which is useful for everyone studying finance. This content is particularly valuable for students who have not taken a preliminary investments course.

• NEW CHAPTER (CHAPTER 14) EXPLORES ALTERNATIVE ASSETS AND EMERGING TREND: Students examine the increasing role of alternative assets in investment portfolios, especially those of institutional investors. Students gain an understanding of emerging trends such as hedge funds, infrastructure investing, and long-short portfolios. The chapter's broad overview of this asset class examines why it is important.

FEATURES

• NEW TOPICS REFLECT MOST RECENT INDUSTRY DEVELOPMENTS: This edition reflects the latest data and numerous new market-driven topics such as Volume Weighted Average Price (VWAP) and implementation shortfall as an evaluation measure. Students examine online services such as the Value Line Investment Analyzer and stock screeners available at Yahoo! and Morningstar. New discussion highlights single stock futures as a hedging tool (Chapter 22).

• PORTFOLIO MEMOS EMPHASIZE APPLICATION: Portfolio Memo boxes throughout the book demonstrate how students can apply the finance concepts they have just learned to real-world situations. Margin notes and web references reinforce concepts: Key Margin Notes throughout the book amplify important concepts and help students remember terms and concepts as they review for exams. Web references in the margins provide convenient resources to use for studying additional information.

• EXTENSIVE FIGURES AND TABLES PROVIDE QUICK REFERENCE: This edition's extensive collection of figures and tables summarizes chapter content for quick student reference and ease in studying.

• VARIETY OF PRACTICAL APPLICATIONS HELP IN PREPARING FOR CFA EXAM: End-of-chapter summaries, questions, problems, and Internet-based exercises help students practice and apply chapter concepts. Many of the problems are linked to the CFA exam to provide critical practice in taking the exam. Excel files for solving many of the problems are available on the book's companion site: international.cengage.com.

• APPENDICES OFFER IN-DEPTH COVERAGE OF ADDITIONAL TOPICS: Three appendices provide in-depth coverage and analysis of additional topics...
of interest. The first appendix, found after Chapter 3, details a term-length student project on mutual funds.

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PERSONAL FINANCE

PFIN3 (WITH COURSEMATE PRINTED ACCESS CARD), 3E
Lawrence J. Gitman, San Diego State University - Emeritus; Michael D. Joehnk, Arizona State University; Randall Billingsley, Virginia Tech

Created through an extensive “student-tested, faculty-approved” review process with student and faculty input, PFN3 is an engaging and accessible solution designed to accommodate the diverse lifestyles of today’s learners at a value-based price. PFN3 continues to provide the personal finance content students need in a concise, approachable format that appeals to today’s busy learner. Shorter chapters, an inviting design, engaging visuals, and removable Chapter-in-Review cards work with numerous online student study tools to reinforce the book’s solid life-cycle approach to personal financial management. Students study financial plans, assets, credit, insurance, investment, and retirement as individuals and families progress through life. Numerous real-life examples and step-by-step learning features help ensure that students master course material and today’s critical financial tools and technology. This edition highlights the most recent current statistical information and laws regarding topics such as taxes, health care, credit, banking, and estate planning to equip students with contemporary, practical skills. All online tools, including Excel® worksheets that correspond to the book’s exercises and Kiplinger videos with money management and investing advice, are easily accessed through PFN3’s CourseMate website. Time-saving CengageNOW online course management and Aplia™ for Finance automated homework solutions further ensure that students develop today’s most important personal finance skills.

NEW TO THIS EDITION

• NEW UPDATES THROUGHOUT THIS EDITION REFLECT THE LATEST FINANCIAL LAWS AND INFORMATION. All information and data now reflects today’s most current statistical information and laws regarding taxes, health care, credit, banking, insurance, and estate planning.
• The new PLANNING OVER A LIFETIME feature appears at the end of most chapters. This chart applies the chapter’s subject matter to each stage of life, showing students what they should do at any given age to make the most of their money.
• The new BEHAVIOR MATTERS feature uses real-life statistics and personal questions to get students thinking about how altering their everyday behavior can result in bigger savings and more confidence in their financial plan.

FEATURES

• AN INNOVATIVE COMBINATION OF CONTENT
DELIVERY BOTH IN PRINT AND ONLINE provides a core text and a wealth of comprehensive multimedia teaching and learning assets based on input from student focus groups and surveys and from interviews with faculty and students.

- **SHORTER COMPREHENSIVE CHAPTERS COMMUNICATE PERSONAL FINANCE CONCEPTS WITHIN A MODERN DESIGN.** PFIN3 uses an engaging and accessible format to deliver more personal finance content without minimizing coverage for your course.
- **CHAPTER-IN-REVIEW CARDS AT THE BACK OF THE STUDENT EDITION PROVIDE STUDENTS WITH A PORTABLE STUDY TOOL.** Chapter-in-Review cards contain pertinent information students need for effective class preparation.
- **INSTRUCTOR PREP CARDS MAKE CLASS PREPARATION SIMPLE.** Detachable Instructor Prep Cards for each chapter, conveniently located in the back of the Instructor’s Edition, offer a quick map of chapter content, a list of corresponding PowerPoint® and video resources, additional examples, and suggested assignments and discussion questions to help you organize chapter content efficiently.
- **A FULL SUITE OF UNIQUE LEARNING TOOLS APPEALS TO DIFFERENT LEARNING STYLES.** Online study tools are available to students. Online resources, including quizzing, videos, bonus exercises and exhibits, and more, are only a click away.
- **CONTENT AND RESOURCES PROVIDE A SUPPLEMENT PACKAGE THAT IS SECOND TO NONE.** This edition provides all of the content and resources you expect, including engaging PowerPoint® slides, a useful Instructor’s Manual, a Test Bank with ExamView® testing software, exhibits in PDF format, and optional online homework solutions--CengageNOW and Aplia®.
- **INTEGRATED LEARNING SYSTEM SUPPORTS ENTIRE TEXT AND GUIDES STUDENT LEARNING.** Six clear Learning Goals open each chapter and are reinforced through chapter headlines, summaries, and end-of-chapter problems, and online “Concept Checks” (found on CourseMate), which reference each major section, help ensure that students thoroughly understand the material.

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Part I: FOUNDATIONS OF FINANCIAL PLANNING.

© 2014, 416pp, Paperback, 9781285082578

PERSONAL FINANCIAL PLANNING, INTERNATIONAL EDITION, 13E
Lawrence J. Gitman, San Diego State University - Emeritus; Michael D. Joehnk, Arizona State University; Randy Billingsley, Virginia Tech University

Knowing what to do with your money is more important than ever. Gitman/Joehnk/Billingsley's market-leading PERSONAL FINANCIAL PLANNING, 13E, International Edition provides students with the tools, techniques, and understanding they need to define and achieve their financial goals. The book follows a life-cycle approach--addressing financial plans, assets, credit, insurance, investment, and retirement--as individuals and families progress through life. The latest updates reflect the most recent financial developments and research--from new tax laws and the latest financial data to professional financial advice that considers the impact of the recent global financial crisis. The 13th edition is packed with new information relevant to students--for example, changing spending habits for the better, knowing the right questions to ask a
financial adviser, using tips on budgeting and planning for retirement, knowing what to look for when choosing a bank, knowing whether to buy or lease a car, knowing what's important when buying your first home, and choosing the right credit card. All-new features teach students to use today's critical financial tools and technology, including financial planning software. CFP® practice questions provide valuable student practice. A complete support package, including CengageNOW online course management system, saves you time as you put the best in personal financial planning in students' hands.

NEW TO THIS EDITION
• THE MOST CURRENT UPDATES AVAILABLE REFLECT THE LATEST TAX LAWS AND FINANCIAL DATA. The latest updates to this leading text incorporate all of the newest tax laws with special sections on tax preparation as well as recent personal examples and contemporary financial advice. The latest financial data, figures, and tables keep your course up to date as you present text content.
• The new PLANNING OVER A LIFETIME feature appears at the end of most chapters. This chart applies the chapter's subject matter to each stage of life, showing students what they should do at any given age to make the most of their money.
• THE LATEST COVERAGE ADDRESSES TODAY'S MOST PERTINENT FINANCE TOPICS FOR STUDENTS. This edition examines the latest significant financial developments as well as the most important topics for students. The book focuses on setting attainable goals, having a realistic budget, choosing the right bank and credit card, knowing how and when to best use a debit card, arranging an auto loan, choosing the right kind of life insurance, managing personal finances in tough economic times, purchasing automobiles and housing with new market developments, identifying sources of reliable financial information on the Internet, learning about investments and savings in the midst of recession, understanding the impact of health care reform on insurance, and more.
• The new BEHAVIOR MATTERS feature uses real-life statistics and personal questions to get students thinking about how altering their everyday behavior can result in bigger savings and more confidence in their financial plan.

FEATURES
• THOROUGH UPDATES BRING A MORE PERSONAL TOUCH TO THE SUBJECT MATTER. A friendly tone helps relate big financial ideas to students' everyday lives, based on the latest research and input from practicing professionals and leading instructors. The book continues to emphasize how key principles of personal financial planning--saving, diversifying investments, watching expenditures, and borrowing carefully--remain valid.
• CRISP, EXCITING, AND FRIENDLY NEW DESIGN ENCOURAGES STUDENTS' UNDERSTANDING. Based on feedback from current instructors, financial planners, and students, this edition incorporates numerous updates and a fresh design to ensure that the book presents financial information in a clear, concise, and understandable manner. Updated, practical sidebar discussions provide useful tips and guidelines, and numerous learning features reinforce the inviting, meaningful design.
• TIMELY, UPDATED “FINANCIAL ROAD SIGNS” OFFER HELPFUL HINTS AND VALUABLE SUGGESTIONS FOR FINANCIAL DECISIONS. These brief, helpful “Financial Road Signs” suggest what students should consider when implementing parts of a financial plan and making personal financial decisions in today's times. Students will find invaluable advice on developing budgets, handling student debt, doing online banking, purchasing vehicles, using debit cards, buying health or life insurance, investing, avoiding online job search mistakes, and much more.
• INTERNET “SMART SITES” GUIDE READERS TO VALUABLE WEBSITES THAT BROADEN UNDERSTANDING. Six to eight “Smart Sites” in each chapter direct students to carefully selected Internet sites that further explore key financial planning concepts discussed in the book. Students gain important new insights into the topics. Additional discussions give students a better understanding of how today's Internet and personal computers assist in the various phases of personal finance planning.
• INTEGRATED LEARNING SYSTEM ANCHORS AND GUIDES EFFECTIVE LEARNING. Each chapter includes six clear Learning Goals that link the chapter's material to specific learning outcomes. Learning Goals match chapter headlines, summaries, and end-of-chapter problems to direct learning. Corresponding
“Concept Checks” at the end of each major section ensure that students thoroughly understand the material before moving on.

- STUDENTS WILL RELATE TO CHAPTER CONTENT IMMEDIATELY. A How Will This Affect Me? feature appears at the beginning of each chapter. The feature explains in plain language why students should find the chapter’s topic relevant to their life, engaging students from the start.

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Part I: FOUNDATIONS OF FINANCIAL PLANNING.

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**SURVEY OF FINANCE**

**AN INTRODUCTION TO INSTITUTIONS, MANAGEMENT & INVESTMENTS, INTERNATIONAL EDITION, 10E**

*Herbert B. Mayo, The College of New Jersey*

**AN INTRODUCTION TO INSTITUTIONS, MANAGEMENT & INVESTMENTS, 10E, International Edition** by Herbert B. Mayo discusses the three primary aspects of finance—financial institutions, management, and investments—and examines how they are interrelated using a modular format. Each chapter offers a concise, self-contained treatment of one or two finance concepts or institutions easily covered in a single class period. AN INTRODUCTION TO INSTITUTIONS, MANAGEMENT & INVESTMENTS, 10E, International Edition provides a strong finance foundation that students can build on using Internet resources and sample number problems, cases, and calculator solutions that use a Microsoft® Excel® appendix. The text introduces the time value of money using three approaches to reinforce the concept—interest tables, financial calculator keystrokes, and investment analysis calculator software created specifically for the Mayo books.

**NEW TO THIS EDITION**

- NEW fill-in-the-blank questions in the chapter show the progression from question-working out the problem, the final answer, and any implications of the answer. This format is especially helpful for student learning outside of class and for distance learners.

**FEATURES**

- Expanded coverage of the time value of money in the Excel® appendix aids understanding of this topic, one that is often difficult for students to grasp, by providing repeated exposure throughout the book.
- NEW fill-in-the-blank questions in the chapter show the progression from question-working out the problem, the final answer, and any implications of the answer. This format is especially helpful for student learning outside of class and for distance learners.
- Numerical illustrations in the margins add to the many effective learning features used to reinforce the crucial concept of the time value of money.
- Smaller pieces (modules) help students digest financial concepts more easily and with less intimidation.
- A Derivatives chapter adds sophistication and breadth to this entry-level text.
- A Time Value of Money chapter uses three approaches to convey this important topic—interest tables, a financial calculator, and investment analysis calculator software.
- The text facilitates learning through the use of learning objectives, number problems, cases,
illustrations that employ financial calculators, and succinct explanations.

• Margin Internet references and calculator solutions encourage students to use technology in solving financial problems.

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each chapter highlight the most important concepts that students should learn from the material and connect concepts to the learning objectives to which they apply.

• **NEW DISCUSSIONS REVIEW THE IMPACT OF 2007-2009 FINANCIAL MARKET MELTDOWNS.** Where appropriate throughout this edition, the authors discuss the ongoing ramifications of the 2007-2009 financial markets meltdown.

• **NEW SELF-TEST PROBLEMS ENSURE STUDENT COMPREHENSION AS THEY PROGRESS.** Focused Self-Test Problems now appear where appropriate within the body of each chapter to allow students to check their progress before moving ahead.

• **REVISED PRESENTATION OF TIME VALUE OF MONEY STRENGTHENS STUDENT UNDERSTANDING OF THIS KEY FINANCIAL CONCEPT.** The authors have revised and further clarified the important presentation of Time Value of Money (Ch. 9) to further facilitate and ensure student understanding of this important concept.

• **ENHANCED DISCUSSIONS ENSURE THAT EVEN THE MOST COMPLEX CONCEPTS ARE EASIER FOR STUDENTS TO GRASP.** The authors have modified the discussions throughout this edition to ensure that today's most important financial concepts are presented in a manner that's simple for students to understand. The authors have taken special care to clarify the book's more complex concepts.

**FEATURES**

• **REVISED “CHAPTER PRINCIPLES--PERSONAL FINANCE” SECTIONS HELP STUDENTS BETTER UNDERSTAND HOW CONCEPTS APPLY TO PERSONAL LIVES.** This fresh “Chapter Principles--Personal Finance” section in each chapter relates the chapter’s concepts to contemporary personal financial decisions, such as evaluating a car loan. Students better understand how the material they’re learning applies to their lives.

• **CONTINUED EMPHASIS ON SPREADSHEETS ENHANCES STUDENTS’ SKILLS.** Additional instruction on spreadsheets within each relevant chapter as well as throughout chapter appendices emphasizes how best to use this critical financial tool. A special end-of-book tutorial demonstrates how to maximize spreadsheet functions to solve financial problems, particularly those related to Time Value of Money.

• **WEALTH OF ETHICAL DILEMMAS REFLECTS TODAY’S CHALLENGES.** A variety of practical ethical dilemmas throughout this edition emphasizes critical ethical questions prompted by actual recent world events. These ethical challenges prepare students for conflicts and questions facing individuals and corporations today.

• **“MANAGERIAL PERSPECTIVES” DEMONSTRATE THE IMPACT OF FINANCE TODAY.** Each chapter captures students' attention from the first page with an intriguing opening Managerial Perspectives that details actual events related to the chapter’s content. Clear, engaging prose demonstrates the impact of finance in today's world and in recent news.

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