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concept introduced by Nobel Laureate Theodore W. Schultz and elaborated on by Nobel Laureate Gary
Becker, is the notion that individuals acquire skills

INVESTMENT IN EDUCATION PRIVATE AND PUBLIC RETURNS

AN INTRODUCTION TO RISK AND RETURN CONCEPTS AND EVIDENCE by Franco Modigliani and
Gerald A. Pogue¹ Today, most students of financial management would agree that the treatment of risk is the
main element in financial decision making. ... The purpose of this paper is to present a nontechnical
introduction to modern portfolio theory. Our hope is ...

AN INTRODUCTION TO RISK AND RETURN CONCEPTS AND EVIDENCE

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the present paper focuses on low-frequency (annual) time variation in expected returns. A third difference
between the present paper and that of Mei and Liu (1994) is that the present study examines forecasting not
only of the expected returns but also of the operat-

The Present Value Model with Time-Varying Discount Rates

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Expectations of Returns and Expected Returns Robin Greenwood ... and Thompson 2012). For equities, the
papers closest to our work are those by Amronin and Sharpe (Forthcoming) and Bacchetta, ... that return
expectations and expectational errors are related to dividend yields. Finally, several authors present evidence
that investors' personal ...

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