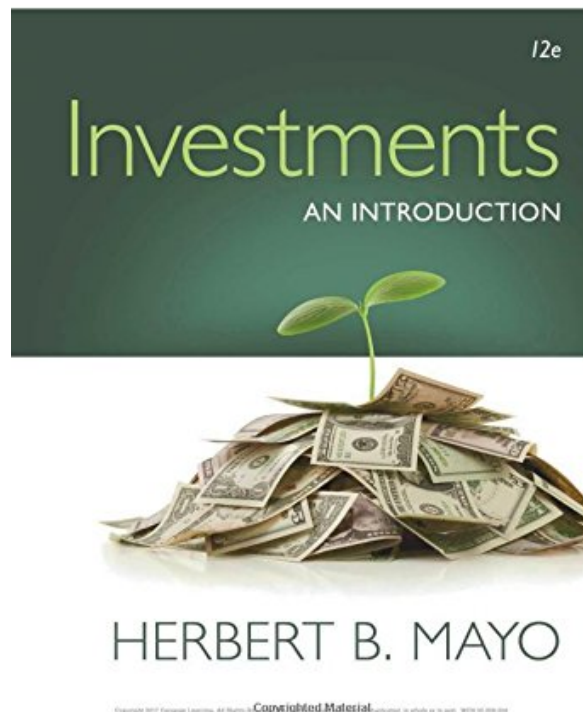


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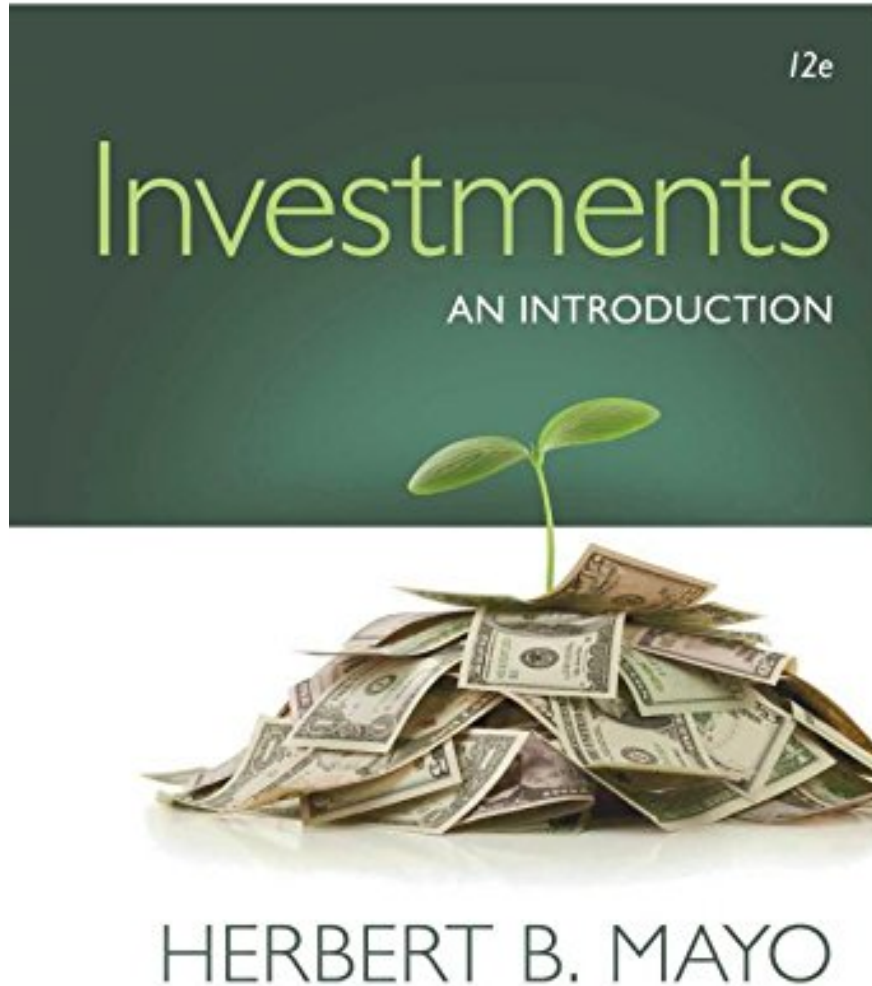
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Dr. Herbert Mayo teaches finance at The College of New Jersey and is a former Director of Accreditation. A well-respected author and experienced educator, he has written several successful books focusing on critical finance issues and today's investment opportunities. He earned his PhD from Rutgers University and his undergraduate degree from the University of North Carolina at Chapel Hill.

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- Sales Rank: #339564 in Books
- Published on: 2016-01-01
- Original language: English
- Number of items: 1
- Dimensions: 10.20" h x 1.40" w x 8.20" l, .0 pounds
- Binding: Hardcover
- 813 pages

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