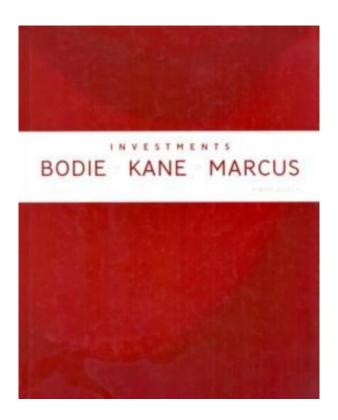
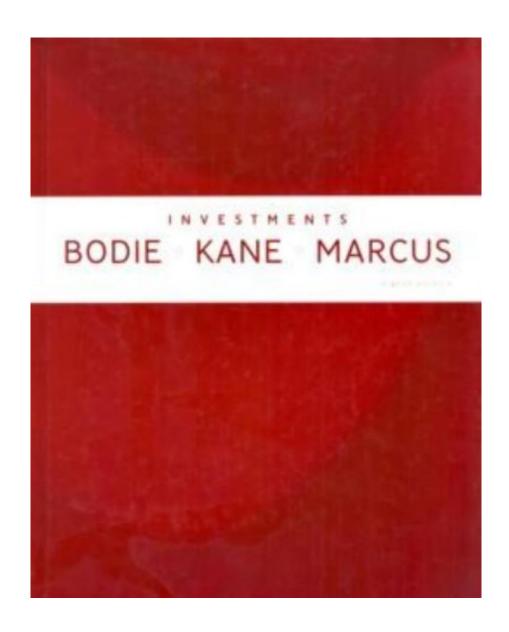
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Zvi Bodie is Professor of Finance and Economics at the Boston University School of Management. He is the director of Boston University's Chartered Financial Analysts Examination Review Program and has served as consultant to many private and governmental organizations. Professor Bodie is a research associate of the National Bureau of Economic Research, where he was director of the NBER Project on Financial Aspects of the U.S. Pension System, and he is a member of the Pension Research Council of The Wharton School. He is widely published in leading professional journals, and his previous books include Pensions in the U.S. Economy, Issues in Pension Economics, and Financial Aspects of the U.S. Pension System.

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• Number of items: 1

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