

# Present Value

Michael C. I. Nwogugu

**Present Value** Sabin Willett, 2004-09-14 Fritz Brubaker and his wife, Linda—an attractive couple in their mid-forties—have it all. He's a toy-company executive and she's a million-dollar-a-year lawyer. Their children are in private school; they have a McMansion in a Boston suburb and a cottage on Nantucket. But their comfortable world is suddenly turned upside down when Fritz's company's stock tanks and he is arrested for insider trading. Linda's image-conscious firm suspends her. Their houses get repossessed. The kids go haywire. Watching the Brubaker family's lives unravel is the best way to see the stuff from which they're really made. This clever, very funny novel is a post-millennial snapshot of America that shows what happens to an economy built on greed when its chickens come home to roost. It's the story of a family gone wrong, and its attempt to reset its course. The author of two successful thrillers, Sabin Willett delivers in this ambitious new novel the kind of witty social commentary we associate with Tom Wolfe, Jonathan Franzen, and Zadie Smith. But he writes in his own original voice, breaking new ground as he describes a changed world. *Present Value* is a provocative, wonderfully entertaining ride—an irreverent, clear-eyed view of the way we live now.

Financial Management for Small Businesses Lindon J. Robison, Steven D. Hanson, J. Roy Black, 2021

*Present Value Models and Investment Analysis* Lindon J. Robison, Peter J. Barry, 1998 *Present Value Models and Investment Analysis* is a comprehensive treatment of the foundations of present value analysis and its many applications. It establishes the basic principles and procedures for using present value models and demonstrates how present value models can enhance long-term decision making, value durable assets, determine investment utilization strategies, account for risks, and understand liquidity relationships over time. It also assists students and professionals in applying consistently present value models and investment analysis, in a wide range of applications, including business decisions, research valuations, project analysis, management of natural resources, financial analysis, and others. It is designed for advanced undergraduate students, graduate students, and professionals who have introductory experience with present value concepts, economics, and finance.

**Present Value Applications for Accountants and Financial Planners** G Eddy Birrer, Jean L. Carrica, 1990-01-09 Designed as a practical handbook for accountants and financial planners, this book is a clear, readily understood guide to the use of present value analysis in business and individual financial decision making. Through the use of numerous case examples, the authors describe the application of present value analysis to a wide variety of situations ranging from retirement fund accumulations and the evaluation of stock investments to long term debt management, automobile purchases, and plant and equipment acquisitions. Throughout, information is presented in terms readily understandable to the reader with no prior knowledge of the subject matter. Following an overview of present value concepts and techniques, the authors devote separate chapters to valuation, investment decision rules, capital budgeting, use and analysis of debt, leases, real estate, business funds, personal funds, and other uses of present value analysis. Unique in the breadth of applications covered, the book offers a single reference source for material previously available only in a number of different books and other publications. The use of a consistent mathematical notation throughout and the uniform presentation of concepts enhances its usefulness to accounting practitioners, financial planning professionals, and entrepreneurs.

Net Present Value and Risk Modelling for Projects Martin Hopkinson, 2017-03-02 The Net Present Value (NPV) forecast lies at the heart of the business case on many projects. Martin Hopkinson's guide explains when, why and how NPV models should be built for projects and how this approach can be integrated with the risk management process. NPV models tend to be used during the earliest phases of a project as the business case is being developed. Typically, these are the stages when uncertainty is at its highest and when the opportunities to influence the project's plan are at their greatest. This book shows how project financial forecasting and risk management principles can be used to both improve NPV forecasts and to shape the project solution into one that is risk-robust. The text is sufficiently broad to be practicable for first-time users to employ the methods described. But

it also contains insights into the process that are likely to be new to the majority of experienced practitioners. All users should find that the models used in this book will help to provide useful templates for exploiting the techniques that are used.

**Calculating the Present Value, of Riskless Cash Flows (Classic Reprint)** Richard S. Ruback,2015-08-05 Excerpt from Calculating the Present Value, of Riskless Cash Flows This paper uses arbitrage arguments to show that the present value of riskless cash flows is determined by discounting then at the after-tax discount rate. Present value formulas are derived for riskless cash flows in three cases: (1) uniform interest and tax rates; (11) certain, but not uniform interest and tax rates; and (111) uncertain interest rates- The relation between the after-tax discount rate approach and the adjusted present value approach is also explored. About the Publisher Forgotten Books publishes hundreds of thousands of rare and classic books. Find more at [www.forgottenbooks.com](http://www.forgottenbooks.com) This book is a reproduction of an important historical work. Forgotten Books uses state-of-the-art technology to digitally reconstruct the work, preserving the original format whilst repairing imperfections present in the aged copy. In rare cases, an imperfection in the original, such as a blemish or missing page, may be replicated in our edition. We do, however, repair the vast majority of imperfections successfully; any imperfections that remain are intentionally left to preserve the state of such historical works.

**A Pragmatic Guide to Real Options** T. Arnold,2014-12-29 Aimed at practitioners with no prior expertise in the subject, this book helps readers build basic real options models to aid in decision-making. Providing a pragmatic and informative approach, the authors introduce basic probability theories, before putting these theories into a real-world context.

Present Value of Estimated Lifetime Earnings Herman Phillip Miller,Richard A. Hornseth,1967

**Anomalies in Net Present Value, Returns and Polynomials, and Regret Theory in Decision-Making** Michael C. I. Nwogugu,2017-06-09 This book explores why Modified Internal Rate of Return (MIRR) and Net Present Value (NPV) are not necessarily accurate or efficient tools for valuation and decision-making. The author specifically addresses the biases and framing effects inherent in the NPV/MIRR/IRR model and in related approaches such as Adjusted Present Value (APV), Net Future Value (NFV), and by extension, Polynomials. In doing so, the book presents new ways of solving higher order polynomials using invariants and homomorphisms and explains why the “Fundamental Theorem of Algebra”, the Binomial Theorem and the “Descartes Sign Rule” are unreliable. Chapters also discuss how International Asset Pricing Theory (IAPT) and Intertemporal Capital Asset Pricing Models (ICAPM) can produce inaccurate results in certain circumstances. The conditions under which ICAPM and IAPT may be accurate are described; as well as why those conditions cannot, or are unlikely to, exist. The conditions under which negative interest rates may exist or are justified are also outlined. Moreover, the author explains why traditional Consumption-Savings-Investment-Production models of allocation can be inefficient, and then introduces a new model of allocation that can be applied to individuals, households and companies. Finally, the book explains why the Elasticity of Intertemporal Substitution is a flawed concept and introduces the Marginal Rate of Intertemporal Joint Substitution as a solution.

**What's Your Future Worth?** Peter Neuwirth,2015-03-02 Neuwirth offers a step-by-step guide to using the powerful concept of Present Value which allows you to determine the value today of something that might happen in the future--to evaluate all of the outcomes that might arise from choosing one path as opposed to another. Your old refrigerator doesn't work as well as it used to--should you buy a new one right away or muddle through for a while? You're offered a great discount on a service you don't need at the moment but eventually will--buy the service now or wait? With just a little math and some common sense, you can compare future costs and benefits with present costs and benefits and make apples to apples comparisons. This book will be indispensable for anyone who has ever had to figure out whether to stick with an awful job or follow his or her bliss, fix that old car or buy a new one, increase 401(k) contributions or keep the same take-home pay, and a thousand other decisions. --

Medical Isotope Production Without Highly Enriched Uranium National Research Council,Division on Earth and Life Studies,Nuclear and Radiation

Studies Board,Committee on Medical Isotope Production Without Highly Enriched Uranium,2009-06-27 This book is the product of a congressionally mandated study to examine the feasibility of eliminating the use of highly enriched uranium (HEU2) in reactor fuel, reactor targets, and medical isotope production facilities. The book focuses primarily on the use of HEU for the production of the medical isotope molybdenum-99 (Mo-99), whose decay product, technetium-99m3 (Tc-99m), is used in the majority of medical diagnostic imaging procedures in the United States, and secondarily on the use of HEU for research and test reactor fuel. The supply of Mo-99 in the U.S. is likely to be unreliable until newer production sources come online. The reliability of the current supply system is an important medical isotope concern; this book concludes that achieving a cost difference of less than 10 percent in facilities that will need to convert from HEU- to LEU-based Mo-99 production is much less important than is reliability of supply.

*Net Present Value 118 Success Secrets - 118 Most Asked Questions on Net Present Value - What You Need to Know* Cheryl Roberson,2014-10-17 Up-to-the-minute Net Present Value. In funding, the 'net here and now value' ('NPV') either 'net here and now worth' ('NPW') of a time series of hard cash streams, either inbound and outward-bound, is described like the total of the here and now principles (PVs) of the single hard cash streams of the similar being. There has never been a Net Present Value Guide like this. It contains 118 answers, much more than you can imagine; comprehensive answers and extensive details and references, with insights that have never before been offered in print. Get the information you need--fast! This all-embracing guide offers a thorough view of key knowledge and detailed insight. This Guide introduces what you want to know about Net Present Value. A quick look inside of some of the subjects covered: Spreadsheet, Autism - Management, Plug-in electric vehicle - Cost of batteries and cost of ownership, Capital budgeting, HP-35 - Descendants, Decision rules - Advantages and disadvantages, Working capital management - Investment analysis and capital budgeting, Corporate finance - Investment analysis and capital budgeting, Patent valuation - Income-based method, Cash flows, Fictitious capital, Levelised energy cost - Cost factors, Capital budgeting - Equivalent annuity method, Phase-gate model - Effective gating, Real option - Valuation inputs, Customer loyalty - The service quality model, Spreadsheet Shortcomings, Spreadsheets, Cost-benefit analysis, Dodd-Frank Wall Street Reform and Consumer Protection Act - Subtitle G - Mortgage Resolution and Modification, Intrinsic value (finance) - Real estate, Lost decade (Japan) - Interpretations, Outline of finance - Discounted cash flow valuation, Project accounting, Decision trees - Advantages and disadvantages, Annual effective discount rate - Business calculations, Real options valuation - Applicability of standard techniques, National Asset Management Agency - The Draft Business Plan, and much more...

Determination of the Present Value of a Mine on the Rand Fred M. Hellmann,1898

Public Utilities Hammond Vinton Hayes,1915

Corporate Finance For Dummies Michael Taillard,2012-12-26 Score your highest in corporate finance The math, formulas, and problems associated with corporate finance can be daunting to the uninitiated. Corporate Finance For Dummies introduces you to the practices of determining an operating budget, calculating future cash flow, and scenario analysis in a friendly, un-intimidating way that makes comprehension easy. Corporate Finance For Dummies covers everything you'll encounter in a course on corporate finance, including accounting statements, cash flow, raising and managing capital, choosing investments; managing risk; determining dividends; mergers and acquisitions; and valuation. Serves as an excellent resource to supplement coursework related to corporate finance Gives you the tools and advice you need to understand corporate finance principles and strategies Provides information on the risks and rewards associated with corporate finance and lending With easy-to-understand explanations and examples, Corporate Finance For Dummies is a helpful study guide to accompany your coursework, explaining the tough stuff in a way you can understand.

**Time Value Of Money** Dr Manika Singla,2019-03-22 Time Value of Money – Meaning, Importance, Techniques for Valuation of Money, Rates of Interest and Number of Periods Determinations, Sinking Fund, Annuities and Its Types This book enables you to answer the following questions: Ø Why

money has a time value? Ø How to translate lump sum monetary amount into time lines? Ø What is the relationship between future and present values? Ø What is discounting and compounding rates of interest? Ø How to value a series of cash flows, whether even or uneven? Ø How to calculate future value, present value, unknown period or interest rate given the other variables? Ø How to identify FV and PV of annuities? Ø What is the difference between a regular annuity and annuity due? Ø What is deferred annuity? Ø What is the difference between annual percentage rate (APR) and effective annual rate (EAR)? Ø What is nominal rate, periodic rate and effective rate? Ø How to properly choose between securities with different compounding periods?

**Under the Influence** Robert H. Frank, 2021-10-19 From New York Times bestselling author and economics columnist Robert Frank, a revelatory look at the power and potential of social context. As psychologists have long understood, social environments profoundly shape our behavior, sometimes for the better, but often for the worse. Less widely noted is that social influence is a two-way street: Our environments are in large part themselves a product of the choices we make. Society embraces regulations that limit physical harm to others, as when smoking restrictions are defended as protecting bystanders from secondhand smoke. But we have been slower to endorse parallel steps that discourage harmful social environments, as when regulators fail to note that the far greater harm caused when someone becomes a smoker is to make others more likely to smoke. In *Under the Influence*, Robert Frank attributes this regulatory asymmetry to the laudable belief that individuals should accept responsibility for their own behavior. Yet that belief, he argues, is fully compatible with public policies that encourage supportive social environments. Most parents hope, for example, that their children won't grow up to become smokers, bullies, tax cheats, sexual predators, or problem drinkers. But each of these hopes is less likely to be realized whenever such behaviors become more common. Such injuries are hard to measure, Frank acknowledges, but that's no reason for policymakers to ignore them. The good news is that a variety of simple policy measures could foster more supportive social environments without ushering in the dreaded nanny state or demanding painful sacrifices from anyone--

**The Facility Management Handbook** David G. COTTS PE, CFM, Kathy O. ROPER CFM, LEED AP, Richard P. PAYANT CFM, CPE, 2009-07-22 Based on best practices and proven research, *The Facility Management Handbook* has long been the go-to resource for professionals in the field. Extensively updated for the realities of today's workplace, the third edition provides readers with the tools and guidance they need to wipe out inefficiency and create a productive facility that integrates people, place, and process. Covering a broad range of topics from space planning and maintenance to benchmarking and outsourcing, readers will gain practical insight into how they can:

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Complete with case studies and indispensable information on sustainability and post-9/11 security concerns, this is still the ultimate resource for facility managers.

**New Methods for the Arbitrage Pricing Theory and the Present Value Model** Jianping Mei, 1994-10-24 This book consists of two essays on new approaches for the Arbitrage Pricing Theory and the Present Value Model, and one essay on cross-sectional correlations in panel data. The new approaches are designed to study a large number of securities over time. They can be employed by security analysts to discover market anomalies without assuming observable factors or constant risk premium. The book shows how these two approaches can be used to determine how many systematic factors affect the U.S. stock market. Contents: Abstract Do We Have to Know Betas? An Autoregressive Method for Testing the APT Variable-Expected Returns and the Present Value Model: A Panel Study Application of the Newey-West Matrix for Correction of Heteroskedasticity and Cross-Sectional Correlation Readership: Traders, financial analysts and brokers. keywords:

*On the Value of Annuities and Reversionary Payments: with Numerous Tables* David Jones (Actuary.), 1843

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









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




























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