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"Adaptive Markets will appeal to anyone who distrusts dogmatic economic theories and thirsts for a coherent view of how market economies produce both great gain and great pain for societies. Andrew Lo integrates a deep understanding of finance with a broad knowledge of biology, psychology, and ethics to offer a tantalizing vision of how financial engineering could become a powerful force for a more just, healthy, and prosperous world."

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Adaptive Markets – Financial Evolution at the Speed of Thought by Andrew Lo is a deep dive into market theory. This book is not a surface-level read on retirement planning or investing. It provides insight into how markets operate and change over time. The takeaway from the book is enhanced understanding of market behavior.

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The fundamental insight is that economic agents (you and I) are driven by behavior that is pre-programmed into us by evolution. Andrew Lo ’ s conclusion is that this behavior must by nature be adaptive, because that is the type of behavior that evolution rewards. That is the “ Adaptive Markets Hypothesis. ” The author does not get there fast.

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