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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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Adaptive Markets: Financial Evolution at the Speed of Thought by Lo, Andrew W. at AbeBooks.co.uk - ISBN 10: 0691191360 - ISBN 13: 9780691191362 - Princeton University Press - 2019 - Softcover

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