function stock_sd (⟶ ticker = "xx"
)

this function is used to calculate $\overset{sd\,of}{\wedge}$ return by month

① first   use load_stock_history to import history data
                                                    from Yahoo finance.

then   format year & ~~old~~ month.   package: lubridate

② loop: count # of month   → I feel maybe z can use factor here

use all data, (first − last) / last   to set total return

and (total return + 1) = (monthly return + 1)^{month} ✡ used Adj. price
                                                              at close
                                                              _ _ _ _
to get monthly return   (compound)

③ then loop
              for (^{x}year) {

                     for (x month in each year) {
                            return each month (first − last)/ last

                     }
              }