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Berkeley to survey some of the many directions of the commutative algebra field. Six principal speakers each gave three lectures, accompanied by a help

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formulas are found in this reference list. In the writing of this text the general student and not the pure mathematician has been kept constantly in mind. The text includes those techniques and artifices that many years of experience in teaching the subject have proved to be pedagogically fruitful. Some general features may be enumerated

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here 1 The illustrative examples are numerous and are worked out in detail, many of them having been solved by more than one method in order that the student may compare the respective methods of attack. 2 Line diagrams, valuable in the analysis and presentation of problem material, have been given emphasis. 3

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Summaries of important formulas occur at strategic points. 4 The exercises and problems are numerous, and they are purposely selected to show the applications of the theory to the many fields of activity. These exercises and problems are abundant, and no class will hope to do more than half of them. 5 Sets iv Preface of review problems

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are found at the ends of the chapters and the end of the book. A few special features have also been included 1 Interest and discount have been treated with unusual care, the similarities and differences having been pointed out with detail. 2 The treatment of annuities is pedagogical and logical. This treatment has been made purposely flexible

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so that, if it is desired, the applications may be made to depend upon two general formulas. No new formulas are developed for the solution of problems involving annuities due and deferred annuities, and these special annuities are analyzed in terms of ordinary annuities. 3 The discussion of probability and its application to insurance

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