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written per mission from the authors and the publishers Based on Business fathematics I L Miller copyright 1935 second edition copyright 1939 and Commercial Algebra and Mathematics of Finance I L Miller and C H Richardson copyright 1939 by D Van Nostrand Company Inc PRINTED IN THE UNITED STATES OF AMERICA PREFACE This text is designed for a three hour one year course for students who desire a knowledge of the mathematics of modern business and finance While the vocational aspects of the subject should be especially attractive to students of commerce and business administration yet an understanding of the topics that are considered interest discount annuities bond valuation depreciation insurance may well be desirable information for the educated layman To live intelligently in this complex age requires more than a superficial knowledge of the topics to which we have just alluded and it is palpably absurd to contend that the knowledge of interest discount bonds and insurance that one acquires in school arithmetic is sufficient to understand modern finance Try as one may one cannot escape questions of finance The real issue is shall we deal with them with understanding and effectiveness or with superficiality and ineffectiveness While this text presupposes a knowledge of elementary algebra we have listed for the students convenience page x a page of important formulas from Miller and Richardson Algebra Commercial Statistical that should be adequate for the well prepared student Although we make frequent reference to this Algebra in this text on Financial Mathematics the necessary 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 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 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 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 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 is more extended than that found in many texts In this edition we are including Answers to the exercises and problems

The Handbook of Financial Mathematics Peter C. Cartledge, **The Mathematics of Money** Timothy J. Biehler, 2008 **Handbook of Financial Mathematics** Justin H. Moore, 1944

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