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efforts on meeting the nation's needs, especially in the area of clean, affordable energy: 1) Increase America's talent pool by vastly improving K-12 mathematics and science education; 2) Sustain and strengthen the nation's commitment to long-term basic research; 3) Develop, recruit, and retain top students, scientists, and engineers from both

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the U.S. and abroad; and 4) Ensure that the United States is the premier place in the world for innovation. Some actions will involve changing existing laws, while others will require financial support that would come from reallocating existing budgets or increasing them. *Rising Above the Gathering Storm* will be of great interest to

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This books presents in a very compact way the fundamental aspects of financial mathematics. It provides the key concepts

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and tools a student needs to master the Exam FM of the Society of Actuaries (SOA) and the Exam 2 of the Casualty Actuarial Society (CAS). This text benefits from the vision and experience of the author, who is a professor who has taught finance, insurance, and risk management for many years. The author is also a Fellow of the Society of

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Actuaries. Students interested in econometrics, finance, statistics, mathematics, or other fields, will also find this book a useful tool to help them further their studies. This book can also be warmly recommended as a prerequisite reading to the students who consider taking, or are in the process of taking, the Chartered

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This text does not just present the material; it furthers an understanding of the foundations of financial mathematics. This

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book does not include exercises because it is designed to be used with the (long) series of exercises made freely available by the Society of Actuaries. The tables in the appendix link the exercises of the Society of Actuaries with the equations in the book. These tables can be a very convenient tool for providing hints for the exercises that the student cannot

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