

To borrow a phrase, writing a finance textbook is easy—all you do is sit down at a word processor and open a vein. We never would have completed this book without the incredible amount of help and support we received from our colleagues, students, editors, family members, and friends. We would like to thank, without implicating, all of you.

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Throughout the development of this edition, we have taken great care to discover and eliminate errors. Our goal is to provide the best textbook available on the subject. To ensure that future editions are error-free, we gladly offer \$10 per arithmetic error to the first individual reporting it as a modest token of our appreciation. More than this, we would like to hear from

instructors and students alike. Please write and tell us how to make this a better text. Forward your comments to: Dr. Brad Jordan, c/o Editorial–Finance, McGraw-Hill/Irwin, 1333 Burr Ridge Parkway, Burr Ridge, IL 60527, or visit us online at www.mhhe.com/rwj.

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