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excerpt from interest and life contingencies notes and paperwhen the student comes to section b of part i he will be tempted to learn formulae and if he falls into this temptation or if he contents himself with playing about with algebraic expressions he will never get at the real meaning of the subject the best method is to read the algebraic treatment and then use the methods to work out arithmetical results and learn how to use the interest tables at the end of the text book unless and until he can turn everything quickly and easily into an arithmetical result he cannot know the subject it is insufficient to reach the end of the algebra and say and then we put in the values for r and w and get the required arithmetical result it is only by suffering the arithmetic that he will appreciate the uselessness of any other method of study perhaps it may be forgiven to us if we add that the more mathematical the student the greater is his difficulty apparently in facing the necessary arithmetical drudgery we may now turn to part ii and for the sake of students who have to study the subject without a tutor or wish to start reading in advance of their classes we give in the next section an outline of reading which indicates the parts of the text book part ii specially requiring attention it must be remarked that when the text book was prepared the examination syllabus was materially different from what it now is as students were not examined in the calculus or its application till they came to the final examination and a text book had to be available in which the calculus could be avoided nowadays the easy line of approach to the subject

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