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A.S.M. Study Manual for Exam FM/Exam 2 A.S.M. Study Manual For Exam FM/Exam 2: Financial Mathematics & Financial Economics ASM Study Manual for Exam FM/Exam 2 Financial Mathematics & Financial Economics SOA Exam FM Study Manual "The 12th edition of the manual has the following features: •The manual has been revised and updated to conform to the new syllabus for the June 2017 and subsequent exams. •The concepts of financial mathematics are explained in plain English, in a manner that appeals to your intuition and common sense. •The manual shows you tricks and shortcuts for various types of problems, warns you about common traps that students fall into, and tells you how to avoid them. •Over 1,000 problems with detailed solutions, about half of them from prior SOA/CAS exams and half that are original to the manual. •After each topic there are examples called "Stepping Stones" that are designed to tell you whether you have understood what you have just read, and to serve as a bridge to more difficult exam-level problems. •There is a summary of the key concepts and formulas after each topic. •There are 9 sets of Calculator Notes that give you detailed instructions for using the BA II Plus calculator. •Six original full-length (35 questions) practice exams, with complete solutions are included. •Over 600 pages in all."--Résumé de l'éditeur.
A.S.M. Study Manual for Exam FM/Exam 2 Financial Mathematics A/S/M SOA Exam IFM Study Manual ACTEX Study Manual for SOA Exam P Hormone Therapy and Replacement in Cancer and Aging-related Diseases BoD – Books on Demand This edited volume, Hormone Therapy and Replacement in Cancer and Aging-related Diseases, is a collection of reviewed and relevant research chapters, offering a comprehensive overview of recent developments in the field of hormone replacement therapy. The book comprises single chapters authored by various researchers and edited by experts active in the hormone replacement therapy research area. All chapters are complete in themselves but united under a common research study topic. This publication aims at providing a thorough overview of the latest research efforts by international authors on hormone replacement therapy, and opens new possible research paths for further novel developments. **Scientific Integrity Text and Cases in Responsible Conduct of Research** John Wiley & Sons This widely adopted textbook provides the essential content and skill-building tools for teaching the responsible conduct of scientific research. Scientific Integrity covers the breadth of concerns faced by scientists: protection of animal and human experimental subjects, scientific publication, intellectual property, conflict of interest, collaboration, record keeping, mentoring, and the social and ethical responsibilities of scientists. Learning activities and resources designed to elucidate the principles of Scientific Integrity include Dozens of highly relevant, interactive case studies for discussion in class or online Numerous print and online resources covering the newest research guidelines, regulations, mandates and policies Discussion questions, role-playing exercises, and survey tools to promote critical thought Documents including published rules of conduct, sample experimentation protocols, and patent applications The new edition of Scientific Integrity responds to significant recent changes—new mandates, policies, laws, and other developments—in the field of responsible conduct of research. Dr. Macrina plants the seeds of awareness of existing, changing, and emerging standards in scientific conduct and provides the tools to promote critical thinking in the use of that information. Scientific Integrity is the original turnkey text to guide the next generations of scientists as well as practicing researchers in the essential skills and approaches for the responsible conduct of science. **Actex Study Manual SOA exam FM, CAS exam 2 Financial Mathematics Key Concepts and Tools for Soa Exam FM & Cas Exam 2** This books presents in a very compact way the fundamental aspects of financial mathematics. It provides the key concepts 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 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 Financial Analyst (CFA) exams. Indeed, the fixed income and company valuation material studied in the CFA syllabus is fundamentally based on the financial mathematics results shown in this book. This text does not just present the material; it furthers an understanding of the foundations of financial mathematics. This 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 solve - instead of going directly to the solutions. The order in which the contents of this book are presented mostly respects the order of the Society of Actuaries and Casualty Actuarial Society syllabi. Very few adjustments were made to this order and

they were done for pedagogical improvement reasons only. This text is the second one in a series dedicated to actuarial associateship exams. In each of these books, conceptual links between the contents of the various exams are provided. This book was also written in such a way that you can use it throughout your career. This book is the book the author would have liked to have when he took the Exam FM of the Society of Actuaries. It contains all the formulas that are useful to solve the official exercises of the SOA. This book is compact, theoretically solid, and not verbose. To benefit fully from this book, a mathematical background of at least one year of calculus after A-level is needed. **Metallography, Principles and Practice** <u>ASM International</u> *This work offers a comprehensive source of information on metallographic techniques and their application to the study of metals, ceramics, and polymers. It contains an extensive collection of micro- and macrographs.* **Actuarial Probability Exam (P)** <u>Passbooks</u> *The Actuarial Probability Exam (P) Passbook(R) prepares you for your test by allowing you to take practice exams in the subjects you need to study. It provides hundreds of questions and answers in the areas that will likely be covered on your upcoming exam, including but not limited to: algebraic reasoning; understanding information presented in tables; basic actuarial reasoning; supervision; and other related areas.* **Biological Safety Principles and Practices** <u>John Wiley & Sons</u> *Biological safety and biosecurity protocols are essential to the reputation and responsibility of every scientific institution, whether research, academic, or production. Every risk—no matter how small—must be considered, assessed, and properly mitigated. If the science isn't safe, it isn't good. Now in its fifth edition, Biological safety: Principles and Practices remains the most comprehensive biosafety reference. Led by editors Karen Byers and Dawn Wooley, a team of expert contributors have outlined the technical nuts and bolts of biosafety and biosecurity within these pages. This book presents the guiding principles of laboratory safety, including: the identification, assessment, and control of the broad variety of risks encountered in the lab; the production facility; and, the classroom. Specifically, Biological Safety covers protection and control elements—from biosafety level cabinets and personal protection systems to strategies and decontamination methods administrative concerns in biorisk management, including regulations, guidelines, and compliance various aspects of risk assessment covering bacterial pathogens, viral agents, mycotic agents, protozoa and helminths, gene transfer vectors, zooonotic agents, allergens, toxins, and molecular agents as well as decontamination, aerobiology, occupational medicine, and training A resource for biosafety professionals, instructors, and those who work with pathogenic agents in any capacity, Biological safety is also a critical reference for laboratory managers, and those responsible for managing biohazards in a range of settings, including basic and agricultural research, clinical laboratories, the vivarium, field study, insectories, and greenhouses.* **M-Life Contingencies, Casualty Actuarial Society Exam Achieving Your Pinnacle: A Career Guide for Actuaries** <u>Lulu Press, Inc</u> *Tom Miller recognized the need to write this book a few years ago, after reviewing postings on popular discussion pages frequented by actuaries. He was surprised and troubled by the magnitude of misinformation posted on these websites. Clearly actuaries and actuarial students posting this information are only trying to be helpful to one another, but they frequently lack the necessary experience and expertise to offer sound advice. Tom seeks to provide readers of his career guide with valuable insights regarding the actuarial employment market, covering topics such as choice of product specialization, how to conduct effective job searches, switching successfully from insurance to consulting and inside tips on what clients are really looking for when they interview you. Armed with deep knowledge and a unique perspective on the actuarial profession, Tom expects that this book will be a resource that will help you make better career decisions and "Achieve Your Pinnacle."* **Actuaries' Survival Guide How to Succeed in One of the Most Desirable Professions** <u>Academic Press</u> *This book explains what actuaries are, what they do, and where they do it. It describes the ideas, techniques, and skills involved in the day-to-day work of actuaries. This second edition has been updated to reflect the rise of social networking and the internet, the progress toward a global knowledge-based economy, and the global expansion of the actuarial field that has occurred since the first edition. --from publisher description* **Actuarial Exam Tactics Learn More, Study Less Guide to Clinical and Diagnostic Virology** <u>John Wiley & Sons</u> *The explosion in clinical testing has been especially rapid in virology, where emerging viruses and growing numbers of viral infections are driving advances. The Guide to Clinical and Diagnostic Virology offers a digestible view of the breadth and depth of information related to clinical virology, providing a practical, working knowledge of the wide array of viruses that cause human disease. Introductory chapters cover the basics of clinical virology and laboratory diagnosis of infections, including virus structure, life cycle, transmission, taxonomy, specimen types and handling, and a comparison of assays used for detection. Detailed sections on important topics include Viral pathogens and their clinical presentations Diagnostic assays and techniques, including culture-based, immunological, and molecular Prevention and management of viral infections, with guidance on biosafety, vaccines, and antiviral therapies The regulatory environment for laboratory testing, including regulatory requirements and assay performance and interpretation Critical concepts are carefully curated and concisely summarized and presented with detailed illustrations that aid comprehension, along with important highlights and helpful hints. These features, plus question sections that reinforce significant ideas and key concepts, make this an invaluable text for anyone looking for an accessible route through clinical and diagnostic virology. Laboratory technologists, medical students, infectious disease and microbiology fellows, pathology residents, researchers, and everyone involved with viruses in the clinical setting will find the Guide to Clinical and Diagnostic Virology an excellent text as well as companion to clinical virology references.* **Aluminum Recycling and Processing for Energy Conservation and Sustainability** <u>ASM International</u> *Energy and sustainability are critical factors for economic development, and this comprehensive reference provides a detailed overview and fundamental analysis of sustainability issues associated with the aluminum industry. This publication brings together articles on the concepts and application of life-cycle assessments that benchmark aluminum-industry efforts towards sustainable development. Chapters provide energy-use data for primary and secondary aluminum production and processing along with future energy saving opportunities in aluminum processing. Life-cycle assessments provide basic, factual, information on the modeling of material flow in the industry, its products, and most importantly energy savings involved with recycling. Coverage includes various scrap sorting technologies and the positive impact of lightweight aluminum in transportation and infrastructure.* **Cases in Medical Microbiology and Infectious Diseases** <u>John Wiley & Sons</u> *Cases in Medical Microbiology and Infectious Diseases challenges students to develop a working knowledge of the variety of microorganisms that cause infections in humans. This valuable, interactive text will help them better understand the clinical importance of the basic science concepts presented in medical microbiology or infectious disease courses. The cases are presented as "unknowns" and*

represent actual case presentations of patients the authors have encountered. Each case is accompanied by several questions to test knowledge in four broad areas including the organism's characteristics and laboratory diagnosis; pathogenesis and clinical characteristics of the infection; epidemiology; and prevention and, in some cases, drug resistance and treatment. This new fourth edition includes: an entirely new section, "Advanced Cases," which includes newly recognized disease agents as well as highly complex cases where the interaction of the immune system and human pathogens can be more closely examined a revised "Primer on the Laboratory Diagnosis of Infectious Diseases" section that reflects the increasing importance of molecular-based assays Forty-two new cases that explore the myriad advances in the study of infectious disease in the past decade Thirty-two updated cases that reflect the current state of the art as it relates to the organism causing the infection This textbook also include specific tools to assist students in solving the cases, including a table of normal values, glossary of medical terms, and figures illustrating microscopic organism morphology, laboratory tests, and clinical symptoms. Cases in Medical Microbiology and Infectious Diseases is a proven resource for preparing for Part I of the National Board of Medical Examiners Exam and an excellent reference for infectious disease rotations. **Introduction to Probability Models** Academic Press *Introduction to Probability Models, Tenth Edition, provides an introduction to elementary probability theory and stochastic processes. There are two approaches to the study of probability theory. One is heuristic and nonrigorous, and attempts to develop in students an intuitive feel for the subject that enables him or her to think probabilistically. The other approach attempts a rigorous development of probability by using the tools of measure theory. The first approach is employed in this text. The book begins by introducing basic concepts of probability theory, such as the random variable, conditional probability, and conditional expectation. This is followed by discussions of stochastic processes, including Markov chains and Poison processes. The remaining chapters cover queuing, reliability theory, Brownian motion, and simulation. Many examples are worked out throughout the text, along with exercises to be solved by students. This book will be particularly useful to those interested in learning how probability theory can be applied to the study of phenomena in fields such as engineering, computer science, management science, the physical and social sciences, and operations research. Ideally, this text would be used in a one-year course in probability models, or a one-semester course in introductory probability theory or a course in elementary stochastic processes. New to this Edition: 65% new chapter material including coverage of finite capacity queues, insurance risk models and Markov chains Contains compulsory material for new Exam 3 of the Society of Actuaries containing several sections in the new exams Updated data, and a list of commonly used notations and equations, a robust ancillary package, including a ISM, SSM, and test bank Includes SPSS PASW Modeler and SAS JMP software packages which are widely used in the field Hallmark features: Superior writing style Excellent exercises and examples covering the wide breadth of coverage of probability topics Real-world applications in engineering, science, business and economics* **Pocket Guide to Clinical Microbiology** John Wiley & Sons *Quick reference to clinical microbiology If you work in the clinical laboratory, this pocket guide will help you confidently identify most organisms you could encounter. This useful updated edition continues to present valuable quick-reference information to the clinical microbiology community in a small package. Along with specifics on pathogenic microorganisms, there is updated information on effectively using essential molecular diagnostic techniques for today's challenges. You will find guidance on: MALDI-TOF MS performance for individual bacteria, mycobacteria, and fungi Nucleic acid amplification testing/PCR and help interpreting genetic sequencing results Susceptibility testing, with methods and interpretive criteria for most organism/antibiotic combinations Antimicrobial resistance mechanisms and resistance profiles for common organisms* **Color Atlas of Medical Bacteriology** ASM Press *A unique visual reference for the diagnostic microbiology laboratory. Conceived by a team of authors with decades of classroom and laboratory experience. Includes more than 730 brilliant, four-color images of common pathogenic bacteria and descriptions of the methods used to identify them. Valuable illustrative supplement for lectures and laboratory presentations, this easy-to-use atlas was written for laboratorians, clinicians, students, and anyone interested in the field of diagnostic medical bacteriology.* **Effective operator display design 2008** Createspace Independent Pub *ASM Consortium created guideline document for planning, designing and implementing effective operator displays.* **The ASQ Certified Manager of Quality/Operational Excellence Handbook, Fifth Edition** Quality Press *This handbook is a comprehensive reference designed to help professionals address organizational issues from the application of the basic principles of management to the development of strategies needed to deal with today's technological and societal concerns. The fifth edition of the ASQ Certified Manager of Quality/Organizational Excellence Handbook (CMQ/OE) has undergone some significant content changes in order to provide more clarity regarding the items in the body of knowledge (BoK). Examples have been updated to reflect more current perspectives, and new topics introduced in the most recent BoK are included as well. This handbook addresses: • Historical perspectives relating to the continued improvement of specific aspects of quality management • Key principles, concepts, and terminology • Benefits associated with the application of key concepts and quality management principles • Best practices describing recognized approaches for good quality management • Barriers to success, common problems you may encounter, and reasons why some quality initiatives fail • Guidance for preparation to take the CMQ/OE examination A well-organized reference, this handbook will certainly help individuals prepare for the ASQ CMQ/OE exam. It also serves as a practical, day-to-day guide for any professional facing various quality management challenges.* **Department of Defense Dictionary of Military and Associated Terms Diagnostic Medical Parasitology** John Wiley & Sons *Diagnostic Medical Parasitology covers all aspects of human medical parasitology and provides detailed, comprehensive, relevant diagnostic methods in one volume. The new edition incorporates newly recognized parasites, discusses new and improved diagnostic methods, and covers relevant regulatory requirements and has expanded sections detailing artifact material and histological diagnosis, supplemented with color images throughout the text.* **Reversing Secrets of Reverse Engineering** John Wiley & Sons *Beginning with a basic primer on reverse engineering-including computer internals, operating systems, and assembly language-and then discussing the various applications of reverse engineering, this book provides readers with practical, in-depth techniques for software reverse engineering. The book is broken into two parts, the first deals with security-related reverse engineering and the second explores the more practical aspects of reverse engineering. In addition, the author explains how to reverse engineer a third-party software library to improve interfacing and how to reverse engineer a competitor's software to build a better product. * The first popular book to show how software reverse engineering can help defend against security threats,*

speed up development, and unlock the secrets of competitive products * Helps developers plug security holes by demonstrating how hackers exploit reverse engineering techniques to crack copy-protection schemes and identify software targets for viruses and other malware * Offers a primer on advanced reverse-engineering, delving into "disassembly"-code-level reverse engineering-and explaining how to decipher assembly language **ACTEX SOA Exam SRM Study Manual Disease Control Priorities, Third Edition (Volume 6) HIV/AIDS, STIS, Tuberculosis, and Malaria** Disease Control Priorities *Infectious diseases are the leading cause of death globally, particularly among children and young adults. The spread of new pathogens and the threat of antimicrobial resistance pose particular challenges in combating these diseases. Major Infectious Diseases identifies feasible, cost-effective packages of interventions and strategies across delivery platforms to prevent and treat HIV/AIDS, other sexually transmitted infections, tuberculosis, malaria, adult febrile illness, viral hepatitis, and neglected tropical diseases. The volume emphasizes the need to effectively address emerging antimicrobial resistance, strengthen health systems, and increase access to care. The attainable goals are to reduce incidence, develop innovative approaches, and optimize existing tools in resource-constrained settings.* **Mathematical Interest Theory: Third Edition** American Mathematical Soc. *Mathematical Interest Theory provides an introduction to how investments grow over time. This is done in a mathematically precise manner. The emphasis is on practical applications that give the reader a concrete understanding of why the various relationships should be true. Among the modern financial topics introduced are: arbitrage, options, futures, and swaps. Mathematical Interest Theory is written for anyone who has a strong high-school algebra background and is interested in being an informed borrower or investor. The book is suitable for a mid-level or upper-level undergraduate course or a beginning graduate course. The content of the book, along with an understanding of probability, will provide a solid foundation for readers embarking on actuarial careers. The text has been suggested by the Society of Actuaries for people preparing for the Financial Mathematics exam. To that end, Mathematical Interest Theory includes more than 260 carefully worked examples. There are over 475 problems, and numerical answers are included in an appendix. A companion student solution manual has detailed solutions to the odd-numbered problems. Most of the examples involve computation, and detailed instruction is provided on how to use the Texas Instruments BA II Plus and BA II Plus Professional calculators to efficiently solve the problems. This Third Edition updates the previous edition to cover the material in the SOA study notes FM-24-17, FM-25-17, and FM-26-17.* **Probability and Statistics with Applications: A Problem Solving Text** ACTEX Publications *This text is listed on the Course of Reading for SOA Exam P. Probability and Statistics with Applications is an introductory textbook designed to make the subject accessible to college freshmen and sophomores concurrent with Calc II and III, with a prerequisite of just one smester of calculus. It is organized specifically to meet the needs of students who are preparing for the Society of Actuaries qualifying Examination P and Casualty Actuarial Society's new Exam S. Sample actuarial exam problems are integrated throughout the text along with an abundance of illustrative examples and 870 exercises. The book provides the content to serve as the primary text for a standard two-semester advanced undergraduate course in mathematical probability and statistics. 2nd Edition Highlights Expansion of statistics portion to cover CAS ST and all of the statistics portion of CAS SAbundance of examples and sample exam problems for both Exams SOA P and CAS SCombines best attributes of a solid text and an actuarial exam study manual in one volumeWidely used by college freshmen and sophomores to pass SOA Exam P early in their college careersMay be used concurrently with calculus coursesNew or rewritten sections cover topics such as discrete and continuous mixture distributions, non-homogeneous Poisson processes, conjugate pairs in Bayesian estimation, statistical sufficiency, non-parametric statistics, and other topics also relevant to SOA Exam C.* **Study Guide for Oracle Certified Master 11g Exam A Comprehensive Guide** aPress *There are hundreds of thousands of Oracle Certified Professional (OCP) DBAs around the world. Most them aspire to become an Oracle Certified Master, but the difficulty level of the exam is off the charts and only a handful of the few that undertake the exam pass it. Comprising full hands-on labs and lasting for 14 hours over two days, the exam is among the most rigorous in the tech world. Indeed, to pass the exam, applicants are encouraged to take a year-long foundation course. What if you want to undertake study on your own? There are hardly any reference materials out there that provide a thorough coverage of the course syllabus and test topics in a practical and concise manner--and in a way that will prepare you to pass the exam with flying colors. Oracle Certified Master Kamran Aghayev A., in his Study Guide for Oracle Certified Master 11g Exam, provides thorough coverage of the topics you must know in depth to become an OCM. The book covers almost 100 different subjects, bringing you from intermediate-level knowledge to the advanced and expert levels required to pass the test. What's more, at the end of each chapter, he gives you specific hand-on tasks and challenges that must be solved within a specific amount of time. These tasks will not only help you gain the confidence you need to tackle the OCM exam, but also be sure-footed while handling critical issues at work. The book, filled with real-life scenarios and examples, will prove to be useful even for someone who does not intend to take the exam. Study Guide for Oracle Certified Master 11g Exam will ensure that you: Are ready for every single OCM topic by guiding you with clear concepts and practical hands-on experience. Will learn how to solve daily problems related to any part of Oracle Database Administration, since an OCM's scope is broad--even without benefit of a GUI (one of the exam's requirements). Will learn how to install and configure RAC, ASM, GRID, and DataGuard, among others. Know how to back up a database, tune it for optimal efficiency, and solve any kind of database failure. By earning an OCM certificate, you will become part of an elite group of Oracle professionals, significantly enhancing your job prospects!* **How Tobacco Smoke Causes Disease The Biology and Behavioral Basis for Smoking-attributable Disease : a Report of the Surgeon General** U.S. Government Printing Office *This report considers the biological and behavioral mechanisms that may underlie the pathogenicity of tobacco smoke. Many Surgeon General's reports have considered research findings on mechanisms in assessing the biological plausibility of associations observed in epidemiologic studies. Mechanisms of disease are important because they may provide plausibility, which is one of the guideline criteria for assessing evidence on causation. This report specifically reviews the evidence on the potential mechanisms by which smoking causes diseases and considers whether a mechanism is likely to be operative in the production of human disease by tobacco smoke. This evidence is relevant to understanding how smoking causes disease, to identifying those who may be particularly susceptible, and to assessing the potential risks of tobacco products.* **Actex Study Manual SOA Exam C ; CAS Exam 4 The UNIX-haters Handbook** John Wiley & Sons Incorporated *This book is for all people who are forced to use UNIX. It is a humorous book--pure entertainment--that maintains that UNIX is a computer virus with a user interface. It features letters from the thousands*

posted on the Internet's "UNIX-Haters" mailing list. It is not a computer handbook, tutorial, or reference. It is a self-help book that will let readers know they are not alone. **The Genus Aeromonas** John Wiley & Son Limited It is recognized that aeromonads form the dominant component of the eutrophic freshwater aerobic bacterial population and over the last ten years the many facets of the organisms have attracted much attention. This timely publication presents the latest developments in the biology of Aeromonas and draws on the expertise of an international team of contributors to provide an authoritative and enlightening account of the many species in this genus. Early chapters deal with the taxonomy, isolation and enumeration, and identification of aeromonads. The book goes on to describe subtyping methods for Aeromonas species, the ecology of mesophilic Aeromonas in the aquatic environment, human pathogens (diarrhoeal disease), Aeromonas species in disease of animals, fish pathogens, pathogenic mechanisms, toxins and the Aeromonas hydrophila group in food. This commendable reference source will be of value to all medical and veterinary microbiologists, public health scientists and microbial ecologists. **Financial Mathematics For Actuarial Science The Theory of Interest** CRC Press Financial Mathematics for Actuarial Science: The Theory of Interest is concerned with the measurement of interest and the various ways interest affects what is often called the time value of money (TVM). Interest is most simply defined as the compensation that a borrower pays to a lender for the use of capital. The goal of this book is to provide the mathematical understandings of interest and the time value of money needed to succeed on the actuarial examination covering interest theory Key Features Helps prepare students for the SOA Financial Mathematics Exam Provides mathematical understanding of interest and the time value of money needed to succeed in the actuarial examination covering interest theory Contains many worked examples, exercises and solutions for practice Provides training in the use of calculators for solving problems A complete solutions manual is available to faculty adopters online **First Base Blackjack What It Takes to Beat Today's Game** CreateSpace First Base Blackjack: What It Takes To Beat Today's Game, juxtaposes Riley's testosterone fueled hit and run style with O'Dwyer's subtle mastery of the game to evoke a book full of dynamic moves for a new generation of players. Explaining reasons why "Card Counting and Basic Strategy Does Not Work", look for O'Dwyer and Riley to be a major influence in the Blackjack landscape for years to come.