

Ori 390r1 Applied Probability Fall 2006 Unique 19005

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computer programs that simulate complex processes in the real world can provide a quantitative tool for determining how much debt can be added safely to a company's capital structure the increasing number of bankruptcies and defaults in today's international

business arena result from debt overload and point to major shortcomings in the conventional financial evaluation process in this book roy l nersesian describes why current methods of risk management fail and how computer simulation can be employed to determine the safe level of debt more accurately because the decision to add debt to an organization requires favorable and essentially independent decisions from both the borrower and lender it is necessary to quantify both perspectives through actual examples readers will learn how to do this and to translate an actual business situation into a simulation model or program current evaluation systems according to nersesian fail to incorporate the cyclical nature of business activity they result all too often in an overly optimistic projection of cash flow simulation techniques are better able to incorporate the transience of good times and put quantitative analysis of risk on par with quantitative analysis of reward simulation techniques also reduce the role of speculative and highly subjective judgment for example decisionmakers who are not familiar personally with a particular business area assign more risk to that area than those who are a quantified risk management system enables executives to rank projects by the degree of risk much as they currently rank them by degree of profitability the book presents the concept of simulation in terms that can be understood by generalists in corporations and financial institutions at the same time it provides computer programmers with an understanding of risk management principles it will provide a valuable resource for financial executives planners and strategists in corporate and governmental organizations bank lending officers and computer programmers working with these organizations

designed for a curriculum that contains only 2 single one semester course on probability covers the core of probability theory considers sums of random variables derives sampling distributions and discusses the approximation of distributions includes nonstatistical and statistical applications such as hypothesis testing confidence intervals and regression analysis numerous worked examples throughout the text illustrate the material and each chapter concludes with a number of problems

despite the fears of university mathematics departments mathematics education is growing rather than declining but the truth of the matter is that the increases are occurring outside departments of mathematics engineers computer scientists physicists chemists economists statisticians biologists and even philosophers teach and learn a great deal of mathematics the teaching is not always terribly rigorous but it tends to be better motivated and better adapted to the needs of students in my own experience teaching students of biostatistics and mathematical biology i attempt to convey both the beauty and utility of probability this is a tall order partially because probability theory has its own vocabulary and habits of thought the axiomatic presentation of advanced probability typically proceeds via measure theory this approach has the advantage of rigor but it inevitably misses most of the interesting applications and many applied scientists rebel against the onslaught of technicalities in the current book i endeavor to achieve a balance between theory and applications in a rather short compass while the combination of brevity and balance sacrifices many of

the proofs of a rigorous course it is still consistent with supplying students with many of the relevant theoretical tools in my opinion it better to present the mathematical facts without proof rather than omit them altogether

the long awaited revision of fundamentals of applied probability and random processes expands on the central components that made the first edition a classic the title is based on the premise that engineers use probability as a modeling tool and that probability can be applied to the solution of engineering problems engineers and students studying probability and random processes also need to analyze data and thus need some knowledge of statistics this book is designed to provide students with a thorough grounding in probability and stochastic processes demonstrate their applicability to real world problems and introduce the basics of statistics the book's clear writing style and homework problems make it ideal for the classroom or for self study demonstrates concepts with more than 100 illustrations including 2 dozen new drawings expands readers understanding of disruptive statistics in a new chapter chapter 8 provides new chapter on introduction to random processes with 14 new illustrations and tables explaining key concepts includes two chapters devoted to the two branches of statistics namely descriptive statistics chapter 8 and inferential or inductive statistics chapter 9

introduction to applied probability provides a basis for an intelligent application of probability ideas to a wide variety of phenomena for which it is suitable it is intended as a tool for learning and seeks to point out and emphasize significant facts and interpretations which are frequently overlooked or confused by the beginner the book covers more than enough material for a one semester course enhancing the value of the book as a reference for the student notable features of the book are the systematic handling of combinations of events section 3 5 extensive use of the mass concept as an aid to visualization an unusually careful treatment of conditional probability independence and conditional independence section 6 4 the resulting clarification facilitates the formulation of many applied problems the emphasis on events determined by random variables which gives unity and clarity to many topics important for interpretation and the utilization of the indicator function both as a tool for dealing with events and as a notational device in the handling of random variables students of mathematics engineering biological and physical sciences will find the text highly useful

this textbook presents the basics of probability and statistical estimation with a view to applications the didactic presentation follows a path of increasing complexity with a constant concern for pedagogy from the most classical formulas of probability theory to the asymptotics of independent random sequences and an introduction to inferential statistics the necessary basics on measure theory are included to ensure the book is self contained illustrations are provided from many applied fields including information theory and reliability theory numerous examples and exercises in each chapter all with solutions add to the main content of the book written in

an accessible yet rigorous style the book is addressed to advanced undergraduate students in mathematics and graduate students in applied mathematics and statistics it will also appeal to students and researchers in other disciplines including computer science engineering biology physics and economics who are interested in a pragmatic introduction to the probability modeling of random phenomena

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Introduction

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