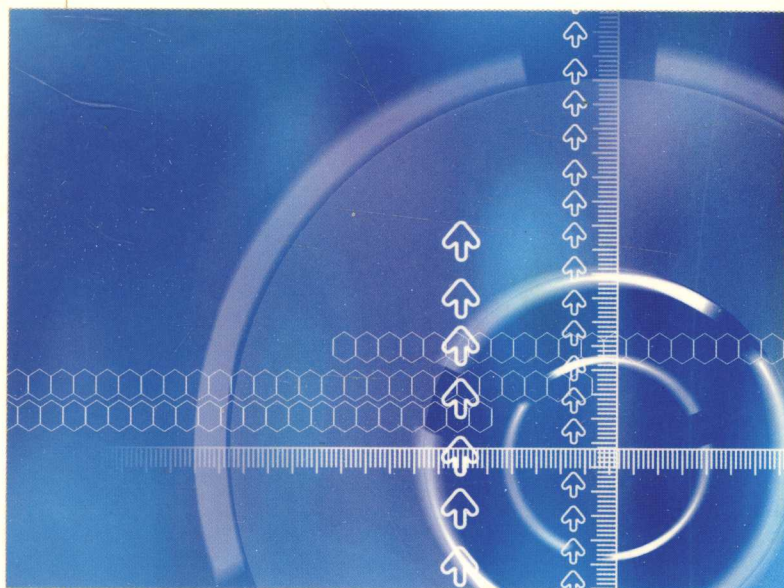


经济与金融经典入门教材 (英文改编版)

今日 宏观经济学

(第3版)

[美] Irvin Tucker 著



Macroeconomics for Today



北京大学出版社
PEKING UNIVERSITY PRESS

经济与金融经典入门教材 (英文改编版)

今日宏观经济学

(第3版)

[美] Irvin Tucker 著

Macroeconomics for Today



北京大学出版社
PEKING UNIVERSITY PRESS

北京市版权局著作权合同登记图字: 01-2004-5042 号

图书在版编目(CIP)数据

今日宏观经济学(第3版)/(美)塔克(Tucker, I.)著. —影印本. —北京: 北京大学出版社, 2005.7

(经济与金融经典入门教材)

ISBN 7-301-08125-1

I. 今… II. 塔… III. 宏观经济学—英文 IV. F015

中国版本图书馆 CIP 数据核字(2004)第 109738 号

Irvin Tucker

Macroeconomics for Today, 3rd edition

ISBN: 0-324-11476-1

Copyright © 2003 by South-Western, a division of Thomson Learning.

Original language published by Thomson Learning(a division of Thomson Learning Asia Pte Ltd). All rights reserved.
本书原版由汤姆森学习出版集团出版。版权所有,盗印必究。

Peking University Press is authorized by Thomson Learning to publish and distribute exclusively this bilingual edition. This edition is authorized for sale in the People's Republic of China only(excluding Hong Kong, Macao SARs and Taiwan). Unauthorized export of this edition is a violation of the Copyright Act. No part of this publication may be reproduced or distributed by any means, or stored in a database or retrieval system, without the prior written permission of the publisher.

本书英文影印版由汤姆森学习出版集团授权北京大学出版社独家出版发行。此版本仅限在中华人民共和国境内(不包括中国香港、澳门特别行政区及中国台湾地区)销售。未经授权的本书出口将被视为违反版权法的行为。未经出版者预先书面许可,不得以任何方式复制或发行本书的任何部分。

981-265-250-7

书 名: 今日宏观经济学(第3版)

著作责任者: [美]Irvin Tucker 著

责任编辑: 何耀琴

标准书号: ISBN 7-301-08125-1/F·0970

出版发行: 北京大学出版社

地 址: 北京市海淀区中关村北京大学校内 100871

网 址: <http://cbs.pku.edu.cn> 电子信箱: em@pup.pku.edu.cn

电 话: 邮购部 62752015 发行部 62750672 编辑部 62752926

排 版 者: 北京浩德博文信息科技有限公司

印 刷 者: 北京飞达印刷有限责任公司

经 销 者: 新华书店

850 毫米×1168 毫米 16 开本 33.5 印张 674 千字

2005 年 7 月第 1 版 2005 年 7 月第 1 次印刷

定 价: 48.00 元

出版者序言

在当前经济全球化的背景下,中国经济的发展需要大量具备扎实理论功底、了解国际规则、能够适应国际竞争需要的优秀的经济管理人才,所以,大力开展双语教学,适当引进和借鉴国外优秀的原版教材,是加快中国经济管理教育步伐,使之走向国际化的一条捷径。为此,北京大学出版社与国外著名出版公司麦格劳-希尔教育出版公司和汤姆森学习出版集团合作推出了《经济与金融经典入门教材》和《管理学经典入门教材》两套系列丛书,这两套丛书的大部分均同时包含英文版和翻译版,主要针对本科层次,目前首先推出英文版(英文影印版/英文改编版)。丛书的筛选完全是本着“出新、出好、出精”的原则,均经过北京大学及国内其他著名高校相关学者的精心挑选,分别汇集了国外经济与金融和管理学领域的经典教材,称得上是一套优中选精的丛书。

鉴于外版教材大多篇幅过长,且其中某些内容不适合我国的教学实际需要,因而我们对部分所选图书进行了必要的删节,成为英文改编版。在选书和删节的过程中,我们得到了许多老师的大力支持和帮助,在此,我们对他们表示衷心的感谢:

北京大学光华管理学院:张一弛、张志学、杨云红、雷明、武常歧、张红霞、陆正飞、黄慧馨

中国人民大学:李先国、杨波、胡波

中国农业大学管理学院:陆娟

中山大学岭南学院:贾佳

天津财经大学财政系:张进昌

哈尔滨工业大学工商管理学院:张莉、李国鑫

这两套丛书是对国外原版教材的直接或删节后影印,由于各个国家政治、经济、文化背景的不同,对于书中所持观点还请广大读者在阅读过程中注意加以分析和鉴别。另外,我们在对原版图书进行删节、重新编排页码的同时,为了便于读者核对使用索引,仍保留了原书的页码,因此读者在阅读过程中可能会发现有跳页现象,而且由于删节,某些文中提到的页码或内容有可能无法找到,对于由此给读者带来的诸多不便,我们深表歉意,恳请您的谅解。

我们期望本套教材的出版可以对我国经济管理学科的教学,尤其是经济管理专业本科的教学有所裨益,能够对我国经济管理学科的发展有所贡献。

一套丛书的推出和不断完善离不开大家的支持和帮助,我们也欢迎所有关心中国经济管理学科教育和发展的专家和学者及广大读者,给我们提出宝贵的意见和建议,诚挚地希望您能向我们推荐您所接触到的国外优秀的经济管理类图书。

北京大学出版社
经济与管理图书事业部
2005年1月

关于本书

适用对象

本教材适合经济管理类专业本科生使用。

内容简介

本书包括经济学导论,宏观经济学基础,宏观经济理论与政策,货币、银行与货币政策以及国际经济学共五个部分,通过介绍总供给和总需求模型,并将之运用于对现实问题的解释,详细阐明了价格水平的变化、总产出、就业、货币供给与需求等宏观经济学的核心概念。本书已经被美国许多大学用作基础经济学课程的教材,深受欢迎和好评。

作者简介

Irvin B. Tucker 博士具有二十多年教授基础经济学的经验。Tucker 博士在北卡罗莱纳州立大学获得经济学学士学位,在南卡罗莱纳大学获得经济学硕士和博士学位。Tucker 博士是北卡罗莱纳大学经济学教育中心的前主任,并长期担任美国国家经济教育委员会成员。Tucker 博士把经济学基本原理运用于现实经济问题和政策的能力广受认可,并且由于在私人企业教育、创业学和经济学教育领域中卓越的工作成绩而获得独立工会联合会的奖励及华盛顿自由基金会奖章。此外,他还在产业组织研究、创业学、体育经济学等领域发表了大量的专业论文。

本版特色

- 独特的学习体系——本教材围绕阅读、强化和复习三个方面把极其能动的阅读过程与非常形象的概念强化结合在一起,使学生能更好地理解和记忆教材内容。
- 阅读——易于掌握的阅读经历。各章节中的概念数量保持在可以掌握的水平,概念后面跟有结论来概括主要观点,结论主要作为停顿点来保证学生能够掌握所读内容中的主要概念。
- 强化——以关键分析为手段。各章节的“检验点”促使学生通过将知识运用于对现实问题的分析,而理解教材内容(答案在各章节末给出)。“你是经济学家”通过挑战学生分析能力的“分析问题”栏目中的具体问题,使学生能够将经济理论与现实问题联系起来。每章末的“互联网活动”引导学生到网站评价在线信息,并将各个章节的概念运用于所发现的信息。伴有图表的“因果链”可以使学生直观地看到以简单图示框表示的复杂的经济关系。章末的“总结”包括相关的微型图示和“因果链”,非常直观地提醒学生本章节的概念。
- 复习——自我检验的机会。每章末附有多项选择练习题,答案可参见书后附录。

本版更新

- 职业内容——第一章增加了关于经济学领域里潜在的职业选择的内容。这使本书对那

些不理解为什么人人都需要使用经济学的学生更有意义,同时也给了他们考虑从事经济学相关职业的机会。

- 当前的热点——有关货币、美联储、国际贸易的媒体在过去的几年迅速发展。这一版包括了更多与货币有关的内容,其中包括欧元及其对欧洲和美国经济的影响、美国货币简史、世界各国的货币等。此外,还增加了重大经济事件内容,如加利福尼亚能源危机等。

- 改进的图形——本版改进了主要图表。如第三章中放大的供求曲线能更清楚地解释沿曲线运动和曲线的移动,本版还在关于国民生产总值一章的附录中增加了一个四个行业的循环流动模型。

- 开场白——每一部分的开场白都将这一部分的经济学观点与本书的主要思想紧紧地联系在一起,使得学生对本章节能够有总体把握,有助于学生理解教材的内容。

简要目录

第一部分 经济学导论

1. 经济学思考方法导论
2. 生产可能性、机会成本与经济增长
3. 市场需求与供给
4. 市场的作用

第二部分 宏观经济学基础

5. 国民生产总值
6. 经济周期和失业
7. 通货膨胀

第三部分 宏观经济理论与政策

8. 凯恩斯模型
9. 凯恩斯模型的应用

10. 总需求与总供给

11. 财政政策

12. 公共部门

13. 联邦赤字、盈余和国债

第四部分 货币、银行与货币政策

14. 货币和联邦储备系统

15. 货币的产生

16. 货币政策

17. 菲利普斯曲线与预期理论

第五部分 国际经济学

18. 国际贸易与国际金融

教辅产品

教师指导手册

幻灯片

习题库

To Rhett G. Cooper, Jr. and Annie Ruth Cooper
For their commitment to the education
of our family

About the Author



IRVIN B. TUCKER has over twenty years of experience teaching introductory economics at the University of North Carolina at Charlotte and at the University of South Carolina. He earned his B.S. in economics at N.C. State University and his M.A. and Ph.D. in economics from the University of South Carolina.

Dr. Tucker is former Director of the Center for Economic Education at the University of North Carolina at Charlotte and long-time member of the National Council on Economic Education. He is recognized for his ability to relate basic principles to economic issues and public policy. His work has received national recognition by being awarded the Meritorious Leavy

Award for Excellence in Private Enterprise Education, the Federation of Independent Business Award for Postsecondary Educator of the Year in Entrepreneurship and Economic Education, and the Freedom Foundation's George Washington Medal for Excellence in Economic Education. In addition, he has published numerous professional journal articles on a wide range of topics including studies of industrial organization, entrepreneurship, and sports economics. Dr. Tucker is also the author of the highly successful third edition of *Survey of Economics*, a text for one-semester economics courses, published by South-Western College Publishing.



PREFACE

Text with a Mission

As with the first edition, the purpose of *Economics for Today, Third Edition*, is to teach, in an engaging style, the basic operations of the U.S. economy to students who will take a two-term economics course. Rather than taking an encyclopedic approach to economic concepts, *Economics for Today* focuses on the most important tool in economics—supply and demand analysis—and applies it to clearly explain real-world economic issues.

In a nutshell, every effort has been made to make *Economics for Today* the most “student-friendly” text on the market. This text was written because so many others expose students to a confusing array of economic analyses that force students to simply memorize in order to pass the course. Instead, *Economics for Today* presents a straightforward and unbiased approach that effectively teaches the application of basic economic principles. After reading this text, the student should be able to say “that economics stuff in the news now makes sense.”

How It Fits Together

The text presents the core principles of microeconomics, macroeconomics, and international economics. The first 14 chapters introduce the logic of economic analysis and develop the core of microeconomic analysis. Here students learn the role of demand and supply in determining prices in competitive versus monopolistic markets. This part of the book explores such issues as minimum wage laws, rent control, and pollution. The next 13 chapters develop the macroeconomics part of the text. Using the modern, yet simple, aggregate demand and aggregate supply model, the text explains measurement and changes in the price level, national output, and employment in the economy. The study of macroeconomics also includes how the supply of money and the demand for money influence the economy. Finally, the text concludes with one chapter devoted to international issues. For example, student will learn how the supply of and demand for currencies determine exchange rates and what the complications of a strong or a weak dollar are.

Economics for Today is easily adapted to an instructor's preference for the sequencing of microeconomics and macroeconomics topics. The text can be used in a macroeconomic-microeconomic sequence by teaching the first four chapters and then Part 4 through Part 7. Next, microeconomics is covered in Chapter 5 through Chapter 14. Finally, the course can be completed with Part 8 consisting of one chapter devoted to international economics. Another approach is to select chapters and teach economics in one semester. Also, a customized text might meet your needs. If so, contact your Thomson Learning sales representative for information.

New to the Third Edition

Introductory Chapters

- New discussions of careers in economics in Chapter 1.
- New definition of the “new economy” and its relation to economic growth in Chapter 2.
- New enlarged demand and supply graphs in Chapter 3 clearly explain movements along versus shifts of these curves.

Micro Chapters

- New discussion of the California energy crisis in the chapter on antitrust and regulation.

Macro Chapters

- New four-sector circular flow model in an appendix to the chapter on GDP.
- New self-correcting aggregate demand and supply model in an appendix to the chapter on aggregate demand and supply.
- New history of money box insert in the chapter on money and the Federal Reserve System.

International Chapters

- New box insert on the birth of the euro in the chapter on international trade and finance.

ACKNOWLEDGEMENTS

A deep debt of gratitude is owed to the reviewers for their expert assistance. Each comment and suggestion was carefully evaluated and served to improve the final product. To each of the following reviewers of the first, second, and third editions, I give my sincerest thanks.

Jack E. Adams
University of Arkansas – Little Rock

John W. Alderson, III
East Arkansas Community College

James Q. Aylsworth
Lakeland Community College

Klaus G. Becker
Texas Tech University

Randall W. Bennett
Gonzaga University

John P. Blair
Wright State University

Tantatape Brahmasrene
Purdue University North Central

Juan Castro
East Texas Baptist University

John P. Dahlquist
College of Alameda

William Dougherty
Carroll County Community College

James W. Eden
Portland Community College

Ronald Elkins
Central Washington University

Tommy Eshelman
University of Nebraska – Kearney

John L. Ewing-Smith
Burlington County College

Chris Fawson
Utah State University

Arthur A. Fleisher, III
Metropolitan State College of Denver

Arthur Friedberg
Mohawk Valley Community College

Scott Gabeheart
Mesa Community College

Cindy Gibson
Keuka College

J.P. Gilbert
Mira Costa College

Sanford D. Gordon
University of South Florida

Gary Green
Manatee Community College

Gail A. Hawks
Miami Dade Community College

R. Jack Inch
Oakland Community College

Barbara H. John
University of Dayton

Randall G. Kesselring
Arkansas State University

Harry T. Kolendrianos
Danville Community College

Margaret Landman
Bridgewater State College

Stephen E. Lile
Western Kentucky University

Thomas Maloy
Muskegon Community College

Robert A. Margo
Vanderbilt University

Melanie Marks
Longwood College

Michael Marlow
Cal Polytechnic State U – SLO

James C. McBrearty
University of Arizona

Diana L. McCoy
Truckee Meadows Community College

Donald P. McDowell
Florida Community College

Margaret Moore
Franklin University

Marie Mora
New Mexico State University

Kevin J. Murphy
Oakland University

Lee Nordgren
Indiana University

Peter K. Olson
Indiana University

Patrick B. O'Neill
University of North Dakota

Jan Palmer
Ohio University

Michael L. Palmer
Maple Woods Community College

Kathy Parkison
Indiana University – Kokomo

Donald W. Pearson
Eastern Michigan University

Martin Perline
Wichita State University

Maurice Pfannestiel
Wichita State University

L. Wayne Plumly, Jr.
Valdosta State University

Ray Polchow
Muskingum Area Technical College

Renee Prim
Central Piedmont Community College

Steve Robinson
University of North Carolina – Wilmington

Craig Rogers
Canisius College

Kurt A. Schwabe
Ohio University

Alden W. Smith
Anne Arundel Community College

Rebecca Summary
Southeast Missouri State University

Larry Towle
Eastern Nazarene College

Richard Trieff
Des Moines Area Community College

Roy van Til
University of Maine – Farmington

Lee Van Scyok
University of Wisconsin – Oshkosh

Darlene Voeltz
Rochester Community and Technical College

Harold Warren
Eastern Tennessee State University

Robert G. Welch
Midwestern State University

Herbert D. Werner
University of Missouri

Micheal D. White
St. Cloud State University

Gwen Williams
Alvernia College

Virginia York
Gulf Coast Community College

Paul Young
Dodge City Community College

SPECIAL THANKS

I especially wish to offer my deepest appreciation to Peter Schwarz, my colleague at UNC Charlotte, who provided inspiration and ideas throughout the development of my *Survey of Economics* and this principles text. In particular, many of the ideas in the You're the Economist sections are the result of brainstorming sessions with Professor Schwarz. In addition, Professor Schwarz is author of the environmental economics chapter and the box inset on the California energy crisis. Special thanks also go to Douglas Copeland of Johnson County Community College, who, besides writing and revising the Instructor's Manual, provided invaluable suggestions as well as Internet margin notes and exercises. A sincere thanks also goes to Ken Long of New River Community College for his outstanding work in creating the PowerPoint Presentation Package. Thanks also to William Weber of Eastern Illinois University for his fine work on developing the homework sets.

My appreciation goes to Mike Worls, Acquisitions Editor for South-Western Publishing. My thanks also to Andrew McGuire, Development Editor, and Kara ZumBahlen, Production Editor, who put all the pieces of the puzzle together and brought their creative talent to this text. Pat Lewis was superb in her copyediting of the manuscript. I am also grateful to Vicky True, Media Technology Editor, for developing the text's Web Site and Lisa Lysne for her skillful marketing. Finally, I give my sincere thanks for a job well done to the entire team at South-Western Publishing.

THE SUPPORT PACKAGE

To learn more about the supplements for *Economics for Today* and to download samples, visit the Tucker Web site, <http://tucker.swcollege.com>. For additional information, contact your South-Western/Thomson Learning sales representative.

FOR THE INSTRUCTOR

Instructor's Manual

This manual, prepared by Douglas Copeland of Johnson County Community College, provides valuable course assistance to instructors. It includes chapter outlines, instructional objectives, critical thinking/group discussion questions, hints for effective teaching, answers to the Analyze the Issue questions, and summary quizzes with answers. It also gives solutions to Homework Sets.

Test Banks

Prepared by the text author, each Test Bank (micro and macro versions) includes over 4,000 multiple-choice, true-false, and short essay questions. The questions are arranged by order presented in the chapter and grouped with concept headings that make it easy to select questions. Most questions have been thoroughly tested in the classroom by the author and classified by topic and degree of difficulty.

ExamView Testing Software

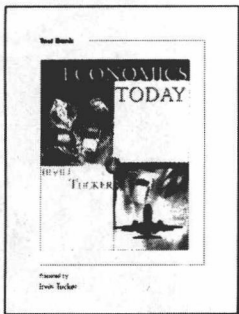
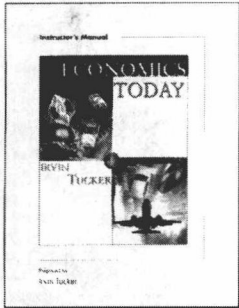
ExamView®—Computerized Testing Software contains all of the questions in the printed test banks. ExamView® is an easy-to-use test creation software compatible with both Microsoft Windows and Macintosh. Instructors can add or edit questions, instructions, and answers, and select questions by previewing them on the screen; selecting them randomly, or selecting them by number. Instructors can also create and administer quizzes online, whether over the Internet, a local area network (LAN), or a wide area network (WAN).

Transparency Acetates

A set of approximately 150 full-color transparency acetates has been created from the key graphs and diagrams in the text. All exhibits in the text are also available as PowerPoint slides that can be downloaded from the Tucker Web site as transparency masters.

PowerPoint Slides

Developed by Ken Long of New River Community College, this state-of-the-art slide presentation provides instructors with visual support in the classroom for each chapter. The package includes vivid highlights of important concepts and graphs.



ExamView

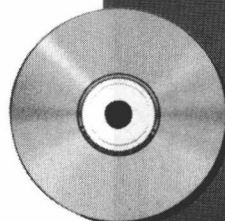
CNN Video

Professors can bring the real world into the classroom by using the CNN Principles of Economics Video Updates. This VHS video provides current stories of economic interest, and is accompanied by a Multimedia Integration Guide that includes instructional support for each clip. The video is produced by Turner Learning, Inc., using the resources of CNN, the world's first 24-hour, all-news network.



Instructor's Resource CD-ROM

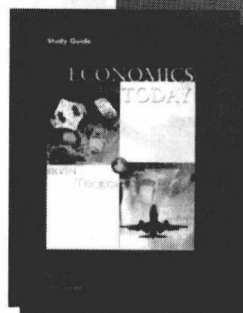
Get quick access to all instructor ancillaries from your desktop. This easy-to-use CD lets you review, edit, and copy exactly what you need in the format you want.



FOR THE STUDENT

Study Guide

The Study Guide is recommended for each student using the text. It is perhaps the best way to prepare for quizzes. Too often, study guides are not written by the author and the material does not really fit the text. Not so here. This Study Guide was prepared by the text author to prepare students before they take tests in class. The Study Guide contains student-friendly features such as the chapter in a nutshell, key concepts review, learning objectives, fill-in-the-blank questions, step-by-step interpretation of the graph boxes, multiple-choice questions, true-false questions, and crossword puzzles.



Homework Sets

These sets of exercises, prepared by William Weber of Eastern Illinois University, review economic concepts presented in the text. They can be given as homework assignments or used by students to practice for exams. Answers are found in the Instructor's Manual.

Tucker Xtra! Web Site & CD-ROM

Students buying a new textbook packaged with the Tucker Xtra! CD-ROM receive complimentary access (via the CD) to the robust set of additional learning tools found at the Tucker Xtra! Web site. Some of the powerful study support features found at this site include THE GRAPHING WORKSHOP, a unique learning system made up of tutorials, interactive tools, and exercises that teach students how to interpret, reproduce, and explain graphs; Frequently Asked Questions and CNN video segments; and extensive self-testing opportunities. Students who do not buy a new text/CD package can purchase access to the site online.



THE WALL STREET JOURNAL.



The Wall Street Journal

The Wall Street Journal is synonymous with the latest word on business, economics, and public policy. Tucker *Economics for Today*, 3e makes it easy for students to apply economic concepts to this authoritative publication, and for you to bring the most up-to-date, real-world events into your classroom. For a nominal additional cost, Tucker *Economics for Today*, 3e can be packaged with a card entitling students to a subscription to both the print and interactive versions of *The Wall Street Journal*. Instructors who have at least seven students activate their subscriptions will automatically receive their own free subscription. Contact your South-Western/Thomson Learning sales representative for package pricing and ordering information.

InfoTrac College Edition

With InfoTrac College Edition, your students can receive anytime, anywhere, online access to a database of full-text articles from hundreds of scholarly and popular periodicals such as *Newsweek*, *Fortune*, *American Economist*, and the *Quarterly Journal of Economics*. Students can use its fast and easy search tools to find what they're looking for among the tens of thousands of articles—updated daily and dating back as far as four years—all in this single Web site. It's a great way to expose students to online research techniques, while being secure in the knowledge that the content they find is academically based and reliable. An InfoTrac College Edition subscription card is packaged free with new copies of this text. For more information on InfoTrac College Edition, visit <http://www.swcollege.com/infotrac/infotrac.html>.

FOR STUDENTS AND INSTRUCTORS

Tucker Support Web Site (<http://tucker.swcollege.com>)

The Tucker Web site provides open access to an interactive study center (with chapter review, quizzing, and more), updates to the text, the opportunity to communicate with the author, direct links to the Internet addresses and activities mentioned in the text, and other teaching and learning resources.

South-Western Economics Resource Center

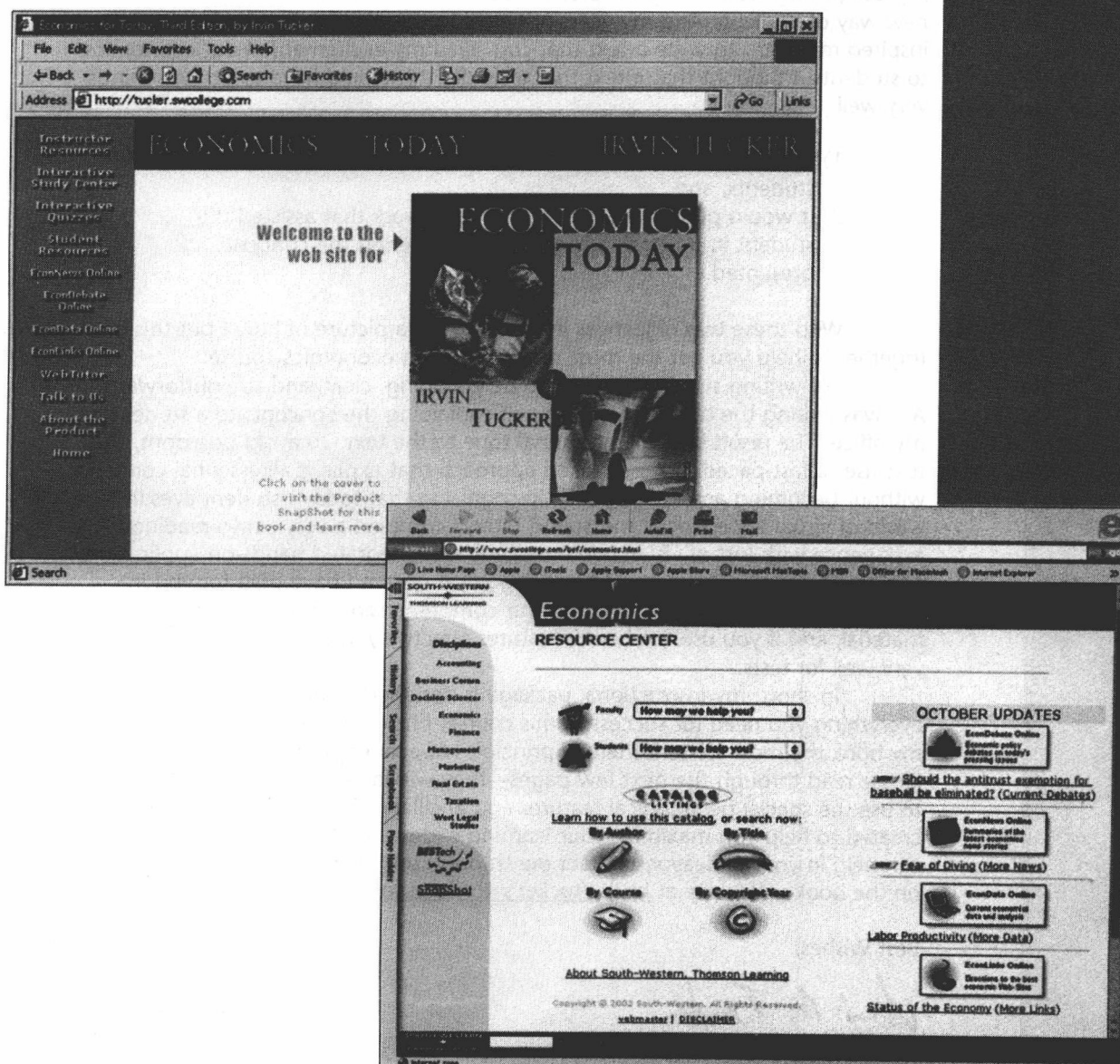
A unique, rich and robust online resource for economics instructors and students, <http://economics.swcollege.com> provides customer service and product information, teaching and learning tips and tools, information about careers in economics, access to all of South-Western's text-supporting Web sites, and other cutting-edge educational resources such as our highly regarded EconNews, EconDebate, EconData, and EconLinks Online features.

WebTutor on WebCT and on Blackboard

WebTutor™ on WebCT or WebTutor™ on Blackboard complements *Economics for Today, 3e* by providing interactive reinforcement that helps students grasp complex concepts.

WebTutor's online teaching and learning environment brings together content management, assessment, communication, and collaboration capabilities for enhancing in-class instruction or delivering distance learning. For more information and a demo of what WebTutor™ can do for your classes, visit <http://webtutor.swcollege.com>.

WebTUTOR™
on WebCT





Dear Students,

As a principles of economics instructor for over 20 years, I know from firsthand experience that many students are apprehensive about taking economics. In fact, I still recall vividly that as a freshman about to take my first economics course, I had only the vaguest idea what this subject was about. To my delight, my freshman principles of economics course opened my eyes to a new way of thinking. And my years of teaching this powerful reasoning process inspired me to try to write a text that conveyed my excitement about economics to students. I thought that a text that truly did this would have to do two things very well:

- 1) It would deliver the material in a way that was not boring for students, and
- 2) It would provide a pedagogical framework that assisted the student in understanding and remembering the concepts presented.

With these two objectives in mind, here's a picture of how I put this book together to help you get the most out of your first economics course:

My writing style is intended to be engaging, clear, and straightforward. As I was writing the text, I viewed myself explaining the concepts to a student in my office. The result is a conversational tone to the text. To avoid boredom, the text uses a fast-paced, action-packed approach that explains all essential concepts without becoming an encyclopedia. Recognizing that today's student lives in a world of visual experiences and sound bites, I combine a very active reading experience with lots of visual reinforcement and integrated hands-on application, analysis, practice, and review. The pedagogical system I have built for you in this book is structured to maximize your comprehension and retention of the material, and if you use the book's features effectively, they should prepare you very well for tests.

In short, my instructional package is designed to provide you with everything you need for success in this course. I have worked hard to make my book the most student-friendly principles of economics text on the market. Please read through the next few pages—they will take you on a tour of how to use the special pedagogical features and ancillary materials that have been created to help you maximize your learning experience with this textbook. If I can help in your endeavor, contact me through the "Talk to the Author" feature on the book's Web site at <http://tucker.swcollege.com>.

Best Wishes,

W. B. Tucker