

**CUSTOMER NOTE: IF THIS BOOK IS ACCOMPANIED BY SOFTWARE,  
PLEASE READ THE FOLLOWING BEFORE OPENING THE PACKAGE.**

This software contains files to help you utilize the models described in the accompanying book. By opening the package, you are agreeing to be bound by the following agreement:

This software product is protected by copyright and all rights are reserved by the author and John Wiley & Sons, Inc. You are licensed to use this software on a single computer. Copying the software to another medium or format for use on a single computer does not violate the U.S. Copyright Law. Copying the software for any other purpose is a violation of the U.S. Copyright Law.

This software product is sold as is without warranty of any kind, either express or implied, including but not limited to the implied warranty of merchantability and fitness for a particular purpose. Neither Wiley nor its dealers or distributors assumes any liability of any alleged or actual damages arising from the use of or the inability to use this software. (Some states do not allow the exclusion of implied warranties, so the exclusion may not apply to you.)



