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A template for a paper to be submitted to Ratio Mathematica

First Author's Full Name[1], Second Author's Full Name[2],.....
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Abstract

The abstract of the paper should not be very extended.

Keywords: annuity; random interest rate; non-central moments; etc.

2010 AMS subject classification: ?; ?; ?.

1 Introduction

The paper should begin with an Introduction.....12 pt

2 On editing definitions, theorems, corollaries

See the pdf generated by latex template for editing definitions, theorems, corollaries, tables, matrices layouts.

Rules:
Use the margins of this template.
Use "Times" font:

1. 20pt for the title.
2. 14pt for the names of the authors.
3. 11pt for the affiliations and mail addresses of the authors.
4. 11pt for the abstract.
5. 18pt for the titles of the paragraph.
6. 12pt for the body of the paper.

7. 8 pt for notes.
8. Line spacing 1.
9. Use one line-space after the title of the paragraph (before of the body of the paragraph).
10. Use one line-space before and after the formulas, the tables and figures.
11. The first page of the paper has a separate header.
12. Even pages (2-4 -...) header with the authors' names.
13. Odd Pages (3-5 -...) header with the title.

References in the text with numbers and square brackets [n].

The coefficients [3] of successive powers[1] of μ, in parentheses [1], are the numbers in red in the following Tartaglia's triangle (Figure 1):.....

Estimates	Euribor in 1 year (%)
BNP-Paribas	0.00
Banca Monte Dei Paschi Di Siena	–0.05
Banco Bilbao Vizcaya Argentaria	–0.05
Banco Santander	–0.06
Banque et Caisse d'Épargne de l'État	–0.06
Barclays Bank	0.02
Belfius	–0.06

Table 1.....

5 Conclusions

In this paper we have presented two methodologies .

[1] 10pt

Bibliography (starts at a new page)

[1] Calot, G. (1974). Curso de estadística descriptiva. Madrid: Ed. Paraninfo.

[2] Cruz Rambaud, S. and Valls Martínez, M.C. (2002). "La determinación de la tasa de actualización para la valoración de empresas". Análisis Financiero, 87, 72-85.

[3] Fisz, M. (1963). Probability theory and mathematical statistics, 3rd Edition. New York: John Wiley and Sons, Inc.

....
[8] Villalón, J.G.; Martínez Barbeito, J. and Seijas Macías, J.A. (2009). "Sobre la evolución de los tantos de interés". XVII Jornadas de Asepuma y V Encuentro Internacional, 17, 1, 502.

Appendix 1(starts at a new page)

```
data=c(0.00,-0.05,-0.05,-0.06,-0.06,0.02,-0.06,-0.05,-0.04,-0.05,-0.03,-
0.06,0.04,-0.05,-0.08,-0.05,-0.12,-0.03,-0.05,-0.04,-0.06)
library(tseries)
jarque.bera.test(data)
mean(data)
sd(data)
library(moments)
sum_k_moments_post=function(data,k){
  app.moments_post=rep(NA,k)
  for (i in 0:(k-1)) app.moments_post[i+1]=moment(data, central = FALSE,
absolute = FALSE, order =i)
  sum_moments_post=sum(app.moments_post)+(k-1)
  return(sum_moments_post)}
sum_k_moments_post(data,5)
sum_k_moments_ant=function(data,k){
      ......................
```