Title of the Paper

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Abstract

The abstract of the paper should not be very extended. Possibly this should not exceed the first page. The abstract of the paper should not be very extended. A concise and factual abstract is required (maximum 150 words). The abstract should state briefly the purpose of the research, the principal results and major conclusions. An abstract is often presented separately from the article, so it must be able to stand alone. For this reason, References should be avoided, but if essential, then cite the author(s) and year(s). Also, non-standard or uncommon abbreviations should be avoided, but if essential they must be defined at their first mention in the abstract itself.

Keywords: annuity; random interest rate; non-central moments; etc...
2010 AMS subject classifications: 97U99. [1]

1 Introduction

State the objectives of the work and provide an adequate background, avoiding a detailed literature survey or a summary of the results. At the end of this section, it is suggested to give a very brief indication of the content of the following sections.

2 On editing definitions, theorems, corollaries

In order to write a definition, please use the command (see the .tex file)

Definition 2.1. *This is a definition of a mathematical object.*

For a theorem, use (see the .tex file)

Theorem 2.1. *In the conditions of Definition (2.1), the following assertions hold*
a)...
b).....

Proof. The proof is written here.□

For the other types of mathematical assertions, please use the commands defined in the preamble of the Latex template.

3 On inserting a matrix, a table or a figure

Ensure that each illustration has a caption. Supply captions separately, not attached to the figure. A caption should comprise a brief title (not on the figure itself) and a description of the illustration. Keep text in the illustrations themselves to a minimum but explain all symbols and abbreviations used. Please submit tables as editable text and not as images. Tables can be placed either next to the relevant text in the article, or on separate page(s) at the end. Number tables consecutively in accordance with their appearance in the text and place any table notes below the table body.

We present the above topics one by one **?**.

3.1 A $m \times n$ matrix

In order to edit a 4×3 matrix, we may use (see the .tex file)

$$\begin{pmatrix} a_{11} & a_{12} & a_{13} \\ a_{21} & a_{22} & a_{23} \\ a_{31} & a_{32} & a_{33} \\ a_{41} & a_{42} & a_{43} \end{pmatrix}.$$

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Column 1	Column 2	Column 3
a_{11}	a_{12}	a_{13}
a_{21}	a_{22}	a_{23}
a_{31}	a_{32}	a_{33}

Table 1: Example

3.2 Tables

In order to edit a 4×3 table, you may use (see the .tex file)

4 How to cite in the text

Please ensure that every reference cited in the text is also present in the reference list (and vice versa). Any references cited in the abstract must be given in full. Unpublished results and personal communications are not recommended in the reference list, but may be mentioned in the text. If these references are included in the reference list they should follow the standard reference style of the journal and should include a substitution of the publication date with either 'Unpublished results' or 'Personal communication'. Citation of a reference as 'in press' implies that the item has been accepted for publication. In the text, it is possible to use numbers or the surnames of the authors with the year (author, year).

5 How references should appear

Please use Harvard referencing style [Zadeh, 1975] or Ramsay and Silverman [2005]. See: http://www.citethisforme.com/harvard-referencing. To see other examples visit crossref, search some paper, use the command "action" on this website, then use "cite" and check some examples of this style.

For web references, as a minimum, the full URL should be given and the date when the reference was last accessed. Any further information, if known (DOI, author names, dates, reference to a source publication, etc.), should also be given. Web references can be listed separately (e.g., after the reference list) under a different heading if desired, or can be included in the reference list.

6 On new commands

Please do not use your own commands, even if they might be much simpler than the pre-defined ones. This will help the work of editing Ratio Mathematica.

7 Conclusions

The main conclusions of the study may be presented in a short Conclusions section, which may stand alone or form a subsection of a Discussion or Results.

8 Acknowledgements

Collate acknowledgements in a separate section at the end of the article before the references and do not, therefore, include them on the title page, as a footnote to the title or otherwise.

References

J. O. Ramsay and B. W. Silverman. *Functional Data Analysis, 2nd edn.* Springer, New York, 2005.

L.A. Zadeh. The concept of a linguistic variable and its application to approximate reasoning. *Information Science*, I, 1975.