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(c) What is the annual interest rate?  
Solution. (a) The principal is \$1,000. (b) The interest earned is  $\$1,050 - \$1,000 = \$50$ .  
(c) The annual interest rate is  $\frac{50}{1000} = 5\%$   
Interest rates are most often computed on an annual basis, but they can be determined for non-annual time periods as well. For example, a bank offers

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