vield -x

>>> next(t)

vield from b

[3, 4, 5, 6]

>>> list(a_then_b([3, 4], [5, 6]))

```
The result of calling repr on a value is what
                                                                                      List comprehensions:
                                                                                                                                                                                                                      List mutation:
  Python displays in an interactive session
                                                                                           [<map exp> for <name> in <iter exp> if <filter exp>]
                                                                                                                                                                                                                     >>> a = [10]
                                                                                                                                                                                                                                                           >>> a = [10]
  The result of calling str on a value is
                                                                                                                                                                                                                                                           >>> b = [10]
  what Python prints using the print function
                                                                                            Short version: [<map exp> for <name> in <iter exp>]
                                                                                                                                                                                                                     >>> a == b
                                                                                                                                                                                                                                                           >>> a == b
 >>> today = datetime.date(2019, 10, 13)
                                                                                                                                                                                                                     True
                                                                                                                                                                                                                                                           True
                                                                                      A combined expression that evaluates to a list using this
  >>> repr(today) # or today.__repr__()
                                                                                                                                                                                                                    >>> a.append(20)
                                                                                                                                                                                                                                                           >>> b.append(20)
                                                                                      evaluation procedure:
  'datetime.date(2019, 10, 13)
                                                                                                                                                                                                                    >>> a == b
                                                                                                                                                                                                                                                           >>> a
                                                                                       1. Add a new frame with the current frame as its parent
  >>> str(today) # or today.__str__()
                                                                                                                                                                                                                                                           [10]
                                                                                                                                                                                                                     True
                                                                                      2. Create an empty result list that is the value of the
  2019-10-13
                                                                                                                                                                                                                                                           >>> b
                                                                                                                                                                                                                     >>> a
                                                                                           expression
 The result of evaluating an f-string literal contains the str string of the value of each % \left( 1\right) =\left( 1\right) \left( 1\right
                                                                                                                                                                                                                     [10, 20]
                                                                                                                                                                                                                                                           [10, 20]
                                                                                       3. For each element in the iterable value of <iter exp>:
                                                                                                                                                                                                                      >>> b
                                                                                                                                                                                                                                                           >>> a == b
  sub-expression.
                                                                                          A. Bind <name> to that element in the new frame from step 1
                                                                                                                                                                                                                     [10, 20]
                                                                                                                                                                                                                                                           False
 >>> f'pi starts with {pi}...'
'pi starts with 3.141592653589793...'
>>> print(f'pi starts with {pi}...')
pi starts with 3.141592653589793...'
                                                                                          B. If <filter exp> evaluates to a true value, then add
                                                                                                                                                                                                                     You can copy a list by calling the list constructor or slicing the list from the beginning to the end.
                                                                                                 the value of <map exp> to the result list
                                                                                       Dictionaries:
                                                                                                                                           Dictionary comprehensions:
                                                                                                                                                                                                                     >>> a = [10, 20, 30]
Lists:
                                                                                                                                          {key: value for <name> in <iter exp>}
                                                                                                                                                                                                                      >>> list(a)
 >>> digits = [1, 8, 2, 8]
                                                                                                     "más": "more",
"otro": "other",
                                                                                                                                                                                                                      [10, 20, 30]
 >>> len(digits)
                                                                                                                                           >>> {x: x*x for x in range(3,6)}
                                                                                                                                                                                                                      >>> a[:]
                             digits__
                                                                                                      "agua": "water"
                                                                                                                                           {3: 9, 4: 16, 5: 25}
                                                                                                                                                                                                                      [10, 20, 30]
 >>> digits[3]
                                                                                        }
                                                             8
                                                                   2
                                                                           8
                                                                                                                                                                                                                      Tuples:
                                                                                                                                            >>> [word for word in words]
['más', 'otro', 'agua']
>>> [words[word] for word in words]
                                                                                         >>> len(words)
 >>> [2, 7] + digits * 2
                                                                                                                                                                                                                      >>> empty = ()
                                                                                         >>> "aqua" in words
 [2, 7, 1, 8, 2, 8, 1, 8, 2, 8]
                                                                                                                                                                                                                      >>> len(empty)
                                                                                         True
                                                                                                                                            ['more', 'other', 'water']
>>> words["oruguita"] = 'caterpillar'
>>> pairs = [[10, 20], [30, 40]]
                                                                                                                                                                                                                      0
                                                                                          >>> words["otro"]
                                                                                                                                                                                                                      >>> conditions = ('rain', 'shine')
                                                                                          'other'
                                                                                                                                            >>> words["oruguita"]
 >>> pairs[1]
                             pairs 0 1
                                                                                         >>> words["pavo"]
KeyError
                                                                                                                                           'caterpillar'
>>> words["oruguita"] += '%'
                                                                                                                                                                                                                       >>> conditions[0]
 [30, 40]
                                                                  10 20
                                                                                         >>> words.get("pavo", "")
                                                                                                                                                                                                                       'rain'
 >>> pairs[1][0]
                                                                                                                                            >>> words["oruguita"]
                                                                                                                                                                                                                       >>> conditions[0] = 'fog'
30
                                                                                                                                            'caterpillar%
                                                                                                                                                                                                                      Error
 Executing a for statement:
                                                                                      Functions that aggregate iterable arguments
 for <name> in <expression>:
                                                                  30
                                                                          40
                                                                                                                                                                                                                       <suite>
                                                                                      •sum(iterable[, start]) -> value
                                                                                                                                                                   sum of all values
 1. Evaluate the header <expression>,
                                                                                       max(iterable[, key=func]) -> value
                                                                                                                                                                   largest value
                                                                                                                                                                                                                       >>> all([])
                                                                                                                                                                                                                                                             >>> any([])
      which must yield an iterable value
                                                                                       max(a, b, c, ...[, key=func]) -> value
                                                                                                                                                                                                                       >>> sum([1, 2])
       (a list, tuple, iterator, etc.)
                                                                                        min(iterable[, key=func]) -> value
                                                                                                                                                                   smallest value
                                                                                                                                                                                                                                                             >>> max(1, 2)
 2. For each element in that sequence,
                                                                                        min(a, b, c, ...[, key=func]) \rightarrow value
                                                                                                                                                                                                                      >>> sum([1, 2], 3)
                                                                                                                                                                                                                                                             >>> max([1, 2])
      in order:
                                                                                       all(iterable) -> bool
                                                                                                                                                                   whether all are true
    A. Bind <name> to that element in
                                                                                       any(iterable) -> bool
                                                                                                                                                                   whether any is true
                                                                                                                                                                                                                       >>> sum([])
                                                                                                                                                                                                                                                             >>> max([1, -2], key=abs)
          the current frame
                                                                                      Many built-in
                                                                                                                                                                                                                       >>> sum([[1], [2]], [])
    B. Execute the <suite>
                                                                                                                       map(func, iterable):
                                                                                      Python sequence
                                                                                                                           Iterate over func(x) for x in iterable
  Unpacking in a
                                          A sequence of
                                                                                      operations
  for statement:
                                                                                                                        filter(func, iterable):
                                  fixed-length sequences
                                                                                      return
                                                                                                                            Iterate over x in iterable if func(x)
                                                                                      iterators that
 >>> pairs=[[1, 2], [2, 2], [3, 2], [4, 4]]
                                                                                                                       zip(first_iter, second_iter):
                                                                                                                                                                                                                    List methods:
                                                                                      compute results
 >>> same_count = 0
                                                                                                                            Iterate over co-indexed (x, y) pairs
                                                                                      lazilv
                                                                                                                                                                                                                     >>> suits = ['coin', 'string', 'myriad']
                                                                                                                        reversed(sequence):
           A name for each element in a fixed-length sequence
                                                                                                                                                                                                                      >> suits.pop()
                                                                                                                            Iterate over x in a sequence in reverse order
                                                                                                                                                                                                                                                                       Remove and return
                                                                                                                                                                                                                    'mvriad'
                                                                                      To view the
                                                                                                                                                                                                                     >>> suits.remove('string')
>>> for x, y in pairs:
    if x == y:
                                                                                                                       list(iterable):
                                                                                                                                                                                                                                                                           Removes first
                                                                                      contents of
                                                                                                                            Create a list containing all x in iterable
                                                                                                                                                                                                                    >>> suits.append('cup')
>>> suits.extend(['sword', 'club'])
                                                                                                                                                                                                                                                                          matching value
                                                                                      an iterator.
                       same_count = same_count + 1
                                                                                                                        tuple(iterable):
                                                                                      place the
                                                                                                                            Create a tuple containing all \boldsymbol{x} in iterable
 >>> same count
                                                                                       resulting
                                                                                                                                                                                                                     >>> suits[2] = 'spade'
                                                                                                                        sorted(iterable):
                                                                                                                                                                                                                                                                                         values
                                                                                      elements into
                                                                                                                                                                                                                      >>> suits
                                                                                                                            Create a sorted list containing x in iterable
                                                                                                                                                                                                                     a container
                                                                                                                                                                                                                    ['coin',
                                                                                                                                                                                                                                                                                  Replace a
       ..., -3, -2, -1, 0, 1, 2, 3, 4, ...
                                                                                                                                                                n: 0, 1, 2, 3, 4, 5, 6, 7, 8, virfib(n): 0, 1, 1, 2, 3, 5, 8, 13, 21,
                                                                                                                                                                                                                                                                                    slice with
                                                                                      def cascade(n):
                                                                                                                             >>> cascade(123)
                                                                                                                                                                                                                     >>> suits
                                                                                                                             123
                                                                                                                                                                                                                    >>> sults
['diamond', 'spade', 'club']
>>> suits.insert(0, 'heart')
Add an element
at an index
                                                                                            if n < 10:
                                                                                                                             12
                                                                                                                                                       def_virfib(n):
                                                                                                  print(n)
                                                                                                                                                         if n == 0:
return 0
elif n == 1
return 1
                         range(-2, 2)
                                                                                                                                                                                                                     >>> suits
                                                                                                   print(n)
  Length: ending value - starting value
                                                                                                                                                                                                                    ['heart', 'diamond', 'spade', 'club']
                                                                                                   cascade(n//10)
                                                                                                                                                          else:
  Element selection: starting value + index
                                                                                                                                                                                                                                                          >>> bool(0)
                                                                                                                                                                                                                     False values:
                                                                                                                                                            return virfib(n-2) + virfib(n-1)
  >>> list(range(-2, 2)) \ List constructor
                                                                                                                                                                                                                                                          False
                                                                                                                                                                                                                      Zero
                                                                                                                                                                                                                                                           >>> bool(1)
                                                                                       Exponential growth. E.g., recursive fib
  [-2, -1, 0, 1]
                                                                                                                                                                                        \Theta(b^n) = O(b^n)
                                                                                                                                                                                                                      False
                                                                                                                                                                                                                                                          True
                                                                                                                                                                                                                      None
                                                                                       Incrementing n multiplies time by a constant
                                                                                                                                                                                                                                                           >>> bool(")
  >>> list(range(4)) { Range with a 0 starting value

    An empty string,

                                                                                                                                                                                                                                                          False
                                                                                       Quadratic growth. E.g., overlap
                                                                                                                                                                                        \Theta(n^2) O(n^2)
  [0, 1, 2, 3]
                                                                                                                                                                                                                       list, dict, tuple
                                                                                                                                                                                                                                                          >>> bool('0')
                                                                                       Incrementing n increases time by n times a constant
                                                                                                                                                                                                                                                           True
Membership:
                                                 Slicing:
                                                                                                                                                                                                                     All other values
                                                                                                                                                                                                                                                           >>> bool([])
                                                                                       Linear growth. E.g., slow exp
>>> digits = [1, 8, 2, 8]
                                                 >>> digits[0:2]
                                                                                                                                                                                        \Theta(n)
                                                                                                                                                                                                     O(n)
                                                                                                                                                                                                                                                           False
                                                                                                                                                                                                                     are true values.
                                                  [1, 8]
 >>> 2 in digits
                                                                                       Incrementing n increases time by a constant
                                                                                                                                                                                                                                                          >>> bool([[]])
                                                 >>> digits[1:]
True
                                                                                       Logarithmic growth. E.g., exp_fast
                                                                                                                                                                                        \Theta(\log n) \ O(\log n)
                                                 [8, 2, 8]
                                                                                                                                                                                                                                                          >>> bool({})
>>> 1828 not in digits
                                                                                       Doubling n only increments time by a constant
True
                       Slicing creates a new object
                                                                                                                                                                                                                                                           >>> bool(())
                                                                                       Constant growth. Increasing n doesn't affect time
                                                                                                                                                                                       \Theta(1)
                                                                                                                                                                                                     O(1)
Identity:
                                                                                                                                                                                                                                                           False
<exp0> is <exp1>
                                                                                                                                                                                                                                                           >>> bool(lambda x: 0)
                                                                                                                                                                                                                                                           True
evaluates to True if both <exp0> and
<exp1> evaluate to the same object
                                                                                                                                        Global frame
                                                                                                                                                                                                                     > func make withdraw list(balance) [parent=Global]
Equality:
<exp0> == <exp1>
                                                                                                                                                                      make_withdraw_list
                                                                                                                                                                                                                                       It changes the contents
evaluates to True if both <exp0> and
                                                                                                                                                                                     withdraw •
                                                                                                                                                                                                                                                of the h list
<exp1> evaluate to equal values
                                                                                                                                                                                                                         75
Identical objects are always equal values
                                                                                                                                        f1: make_withdraw_list [parent=Global]
iter(iterable):
Return an iterator
over the elements of
                                             >>> s = [3, 4, 5]
                                                                      >>> d = {'one': 1, 'two': 2, 'three': 3}
                                                                                                                                                                                                                     func withdraw(amount) [parent=f1]
                                                                                                                                                                                   balance 100
                                             >>> t = iter(s)
                                                                      >>> k = iter(d)
                                                                                             >>> v = iter(d.values())
                                                                                                                                                      withdraw
                                                                                                                                                                                                                                       _def make_withdraw_list(balance):
                                             >>> next(t)
                                                                       >>> next(k)
                                                                                                                                                                                 withdraw
                                                                                              >>> next(v)
  an iterable value
                                                                                                                                                      doesn't
                                                                                                                                                                                                                                             b = [balance]
                                                                       'one'
                                                                                                                                                                                                                 Name bound
                                                                                                                                                                                           b
next(iterator):
                                                                                                                                                  reassign any
                                                                                                                                                                                                                                              def withdraw(amount):
                                             >>> next(t)
                                                                      >>> next(k)
                                                                                              >>> next(v)
                                                                                                                                                                                                                 outside of
                                                                                                                                                                                                                                                   if amount > b[0]:
  Return the next element
                                                                                                                                                   name within
                                                                                                                                                                                      Return
                                                                       'two'
                                                                                                                                                                                                                withdraw def
                                                                                                                                                                                                                                                          return 'Insufficient funds
                                                                                                                                                    the parent
A generator function is a function that yields values instead of returning.
                                                                                                                                                                                                                                                    b[0] = b[0] - amount
>>> def plus_minus(x):
                                         >>> t = plus_minus(3)
                                                                                  def a then b(a, b):
                                                                                                                                                                                                                    Element
                                                                                                                                                                                                                                                    return b[0]
                                                                                                                                        f2: withdraw [parent=f1]
                                                                                     vield from a
       vield x
                                         >>> next(t)
```

assignment

changes a list

amount 25

75

Return

return withdraw

withdraw(25)

ithdraw = make_withdraw_list(100)

exploring different choices.

```
Root or Root Node
                                                                                    Python object system:
                                                                     - Nodes
  Recursive description:
                                                        Path
                                                                                    Idea: All bank accounts have a balance and an account holder;
  •A tree has a root label
                                      Root label
                                                    34)
                                                                                    the Account class should add those attributes to each of its instances
                                                                            ahels
   and a list of branches
                                   Branch-
  •Each branch is a tree
                                                                                                               >>> a = Account('Jim')
                                                                                       A new instance is
  •A tree with zero branches
                                                                                                                >>> a.holder
                                                                                     created by calling a
                                            1
                                                                                                                'Jim'
   is called a leaf
                                                                                             class
                                                                                                                >>> a.balance
  Relative description:
                                                                                                                                          An account instance
                                       0
                                                 1
                                                        1
  •Each location is a node
                                                                                    When a class is called:
                                                                                                                                                   holder: 'Jim'
                                                                                                                                    balance: 0
  Each node has a label
                                                                                   1.A new instance of that class is created:
                                      Leaf 🥕
  •One node can be the
                                                            0
                                                                                    2. The __init__ method of the class is called with the new object as its first
   parent/child of another
                                                                                      argument (named self), along with any additional arguments provided in the
  def tree(label, branches=[]):
                                                                                      call expression.
                                         Verifies the
       for branch in branches:
                                                                                                           class Account:
           assert is tree(branch) tree definition
                                                                                                                    __init__(self, account_holder):
                                                                                                               ⊳def
                                                                                       init is called a
                                                                                                                    self.balance = 0
       return [label] + list(branches)
                                                                                          constructor
                                                                                                                    self.holder = account_holder
  def label(tree):
                                                                                                                def deposit(self, amount):
                           Creates a list from a
       return tree[0]
                                                                                                                    self.balance = self.balance + amount
                            sequence of branches
                                                                                                                    return self.balance
  def branches(tree):
                                                                3
                                                                                      self should always be
                                                                                                                    withdraw(self, amount):
  if amount > self.balance:
    return 'Insufficient funds'
                                                                                                                def
                         Verifies that tree is
                                                                                     bound to an instance of
       return tree[1:]
                             bound to a list
                                                                                     the Account class or a
  def is_tree(tree):
                                                                                       subclass of Account
                                                                                                                    self.balance = self.balance - amount
       if(type(tree) != list)or len(tree) < 1:</pre>
                                                        1
                                                                                                                    return self.balance
           return False
                                                                              1
       for branch in branches(tree):
                                                                                                            >>> type(Account.deposit)
                                                                                      Function call: all
                                                                                                            <class 'function'
                                            >>> tree(3, [tree(1),
           if not is_tree(branch):
                                                                                                            >>> type(a.deposit)
                                                          tree(2, [tree(1)
                                                                                      arguments within
                                            . . .
               return False
                                                                     tree(1)))))
                                                                                         parentheses
                                                                                                            <class 'method'>
       return True
                                            [3, [1], [2, [1], [1]]]
  def is_leaf(tree):
                                                                                                             >>> Account.deposit(a, 5)
                                                                                      Method invocation:
       return not branches(tree) |def fib_tree(n):
  def leaves(t):
    """The leaf values in t.
                                                                                      One object before
                                        if n == 0 or n == 1:
                                                                                      the dot and other
                                                                                                                a.deposit(2)
                                                                                                                                           Call expression
                                             return tree(n)
                                                                                                            12
                                                                                       arguments within
       >>> leaves(fib_tree(5))
                                                                                         parentheses
       [1, 0, 1, 0, 1, 1, 0, 1]
                                             left = fib\_tree(n-2)
                                                                                                                  Dot expression
                                             right = fib_tree(n-1)
fib_n = label(left) + label(right)
       if is_leaf(t):
                                                                                                                 <expression> . <name>
           return [label(t)]
                                             return tree(fib_n, [left, right])
                                                                                     The <expression> can be any valid Python expression.
       else:
                                                                                     The <name> must be a simple name.
           return sum([leaves(b) for b in branches(t)], [])
                                                                                     Evaluates to the value of the attribute looked up by <name> in the object
        Tree:
  class
                                                                                     that is the value of the <expression>.
      def __init__(self, label, branches=[]):
                                                        Built-in isinstance
                                                                                     To evaluate a dot expression:
           self.label = label
                                                    function: returns True if
                                                                                         Evaluate the <expression> to the left of the dot, which yields
           for branch in branches:
                                                     branch has a class that
                                                                                         the object of the dot expression
               assert isinstance(branch, Tree)
                                                     is or inherits from Tree
                                                                                         <name> is matched against the instance attributes of that object;
           self.branches = list(branches)
                                                                                         if an attribute with that name exists, its value is returned
                                        def fib_tree(n):
    if n == 0 or n == 1:
      def is leaf(self):
                                                                                         If not, <name> is looked up in the class, which yields a class attribute value
          return not self.branches
                                                return Tree(n)
                                                                                         That value is returned unless it is a function, in which case a
                                            else:
  def leaves(tree):
                                                                                         bound method is returned instead
                                                 left = fib\_Tree(n-2)
      The leaf values in a tree."
                                                right = fib_Tree(n-1)
fib_n = left.label+right.label
     if tree.is_leaf():
                                                                                      Assignment statements with a dot expression on their left-hand side affect
                                                                                      attributes for the object of that dot expression
          return [tree.label]
                                                 return Tree(fib_n,[left, right])
                                                                                      • If the object is an instance, then assignment sets an instance attribute
      else:
           return sum([leaves(b) for b in tree.branches], [])
                                                                                      • If the object is a class, then assignment sets a class attribute
 class Link:
                      Some zero
                                                                                                Account class
                                                                                                                    interest: 0.02 0.04 0.05
     empty = () < length sequence</pre>
                                                                                                 attributes
                                                                                                                    (withdraw, deposit, _
                                                                                                                                            init
   def __init__(self, first, rest=empty):
                                                     Link instance
                                                                    Link instance
                                                                                                                                                  balance:
     assert rest is Link empty or isinstance(rest, Link)
                                                                                         Instance
                                                                                                          balance:
                                                                                                                     0
                                                                                                                                  Instance
                                                                                                                      'Jim'
                                                      first:
                                                                     first:
                                                                                                          holder:
                                                                                                                                                  holder:
     self.first = first
                                                              4
                                                                             5
                                                                                      attributes of
                                                                                                                               attributes of
                                                                                                          interest: 0.08
     self.rest = rest
                                                                                       jim_account
                                                                                                                                tom account
                                                       rest:
                                                                      rest:
                                                                                                                                  >>> jim_account.interest = 0.08
                                                                                     >>> jim_account = Account('Jim')
   def repr (self):
                                                                                         tom_account = Account('Tom')
                                                                                                                                 >>> jim_account.interest
     if self.rest:
                                                     >>> s = Link(4, Link(5))
                                                                                                                                 0.08
       rest = ', ' + repr(self.rest)
                                                                                     >>> tom_account.interest
                                                     Link(4, Link(5))
     else:
                                                                                     0.02
                                                                                                                                 >>> tom account.interest
       rest = "
                                                                                                                                  0.04
                                                     >>> s.first
                                                                                     >>> jim_account.interest
                                                                                                                                  >>> Account.interest = 0.05
     return 'Link('+repr(self.first)+rest+')'
                                                                                     0.02
                                                     >>> s.rest
                                                                                                                                 >>> tom_account.interest
                                                                                     >>> Account.interest = 0.04
                                                     Link(5)
                                                                                                                                 0.05
   def __str__(self):
                                                                                     >>> tom_account.interest
                                                     >>> print(s)
                                                                                                                                  >>> jim_account.interest
     string = '
                                                                                     0.04
     while self.rest is not Link.empty:
                                                     <45>
                                                                                                                                 0.08
                                                                                     >>> jim_account.interest
                                                     >>> print(s.rest)
       string += str(self.first) +
                                                                                     0.04
                                                     <5>
       self = self.rest
                                                     >>> s.rest.rest is Link.empty
                                                                                     class CheckingAccount(Account):
     return string + str(self.first) + '>'
                                                     True
                                                                                            "A bank account that charges for withdrawals."""
                                                                                         withdraw fee = 1
                                             def sum_digits(n):
    -- +he digits of positive integer n."
Anatomy of a recursive function:
                                                                                         interest = 0.01
The def statement header is like any function Conditional statements check for base cases Base cases are evaluated without recursive calls Recursive cases are evaluated with recursive calls
                                                                                         if n
                                                  all_but_last, last = n // 10, n % 10
                                                                                             return super(), withdraw(
                                                                                                                               amount + self.withdraw_fee)
                                                  return sum digits(all but last) + last
Recursive decomposition: finding
                                   def count_partitions(n, m):
                                                                                     To look up a name in a class:
simpler instances of a problem.
E.g., count_partitions(6, 4)
                                        if n == 0:
                                                                                     1. If it names an attribute in the class, return the attribute value.
                                            return 1
                                                                                     2. Otherwise, look up the name in the base class, if there is one.
Explore two possibilities:

*Use at least one 4
                                        elif n < 0:
                                                                                     >>> ch = CheckingAccount('Tom') # Calls Account.__init_
                                            return 0
                                                                                                            # Found in CheckingAccount
                                                                                      >>> ch.interest
                                        elif m == 0:
 Don't use any 4
                                                                                      0.01
Solve two simpler problems:
                                            return 0
                                        else:
                                                                                      >>> ch.deposit(20) # Found in Account
count_partitions(2, 4)
count_partitions(6, 3)
                                                                                     20
                                          with m = count partitions(n-m, m)
Tree recursion often involves
                                            without_m = count_partitions(n, m-1)
                                                                                      >>> ch.withdraw(5) # Found in CheckingAccount
```

return with_m + without_m

'Tom'