1. Suppose that an auditor has 18 tax returns, 12 of which are for physicians. If three of the 18 tax returns are randomly selected, then what is the probability that at least one of the three selected will be a physicians' tax return?

2. A survey by KRC Research for U. S. News reported that 37% of people plan to spend more on eating out after they retire. If eight people are selected at random, then determine the probability that two or fewer in the sample indicate that they actually plan to spend more on eating out after retirement.

3. Arrivals to a bank automated teller machine (ATM) are distributed according to a Poisson distribution with a mean equal to 3 per 15 minutes. What is the probability that fewer than four customers will arrive in half an hour segment?