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**Rob Schneiderman\*** ([robert.schneiderman@lehman.cuny.edu](mailto:robert.schneiderman@lehman.cuny.edu)), Dept. of Mathematics and Computer Science, Lehman College 250 Bedford Blvd., Bronx, NY 10468. *Stable concordance of knots in 3-manifolds.*

Concordance invariants for knots in 3-manifolds can be defined by applying intersection invariants to a singular (immersed) concordance. Besides fitting into a general theory of Whitney towers, the resulting knot invariants generalize the Arf invariant and classify knots up to *stable concordance* which allows taking connected sums with copies of  $S^2 \times S^2$ . (Received January 20, 2008)