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*Congruence schemes and their applications*

Comment.Math.Univ.Carolinae 46,1 (2005) 1-14.

**Abstract:** Using congruence schemes we formulate new characterizations of congruence distributive, arithmetical and majority algebras. We prove new properties of the tolerance lattice and of the lattice of compatible reflexive relations of a majority algebra and generalize earlier results of H.-J. Bandelt, G. Czédli and the present authors. Algebras whose congruence lattices satisfy certain 0-conditions are also studied.

**Keywords:** congruence schemes, majority algebra, tolerance lattice, 0-conditions  
**AMS Subject Classification:** Primary 08A10, 08A30; Secondary 06D15