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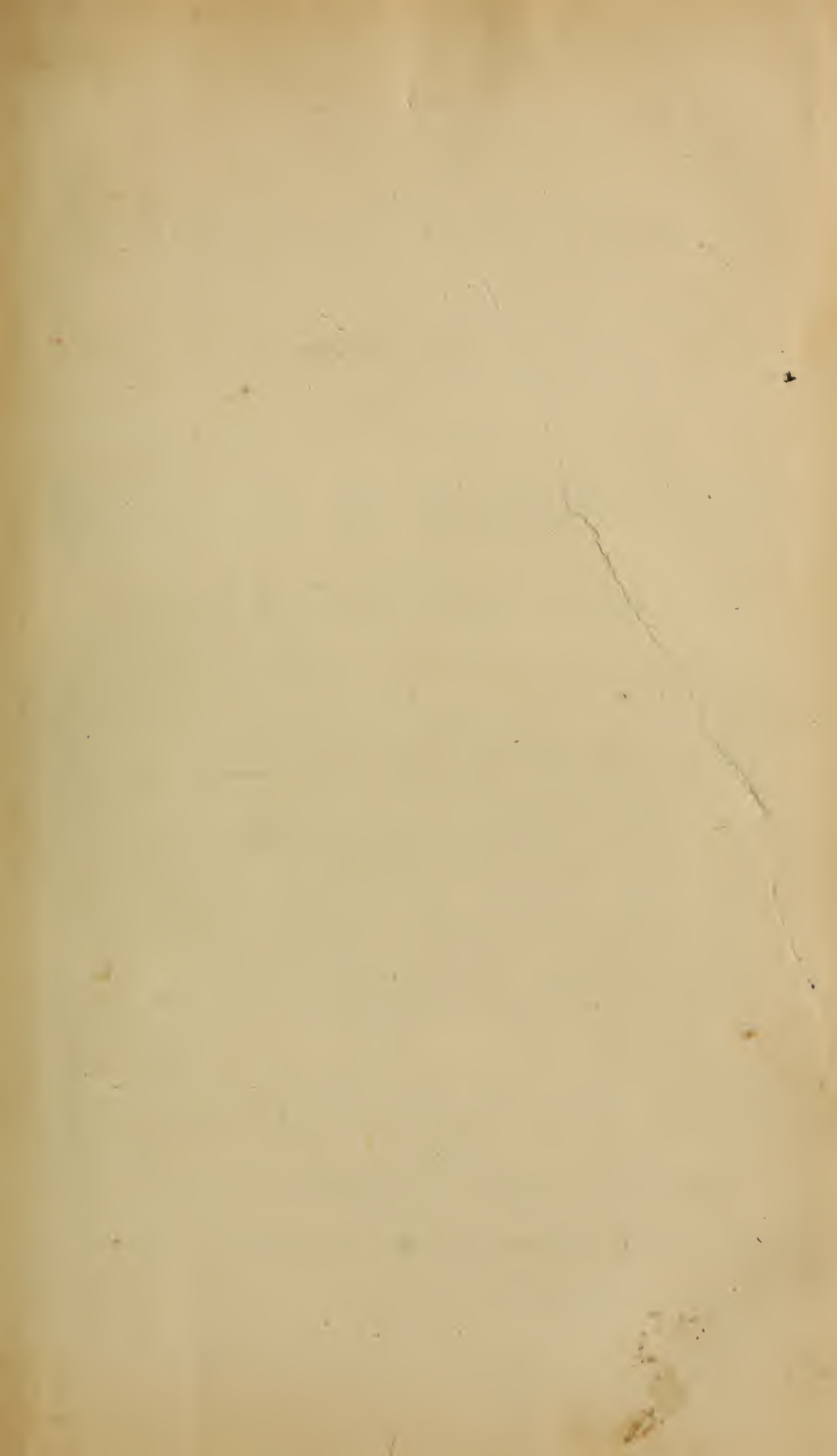
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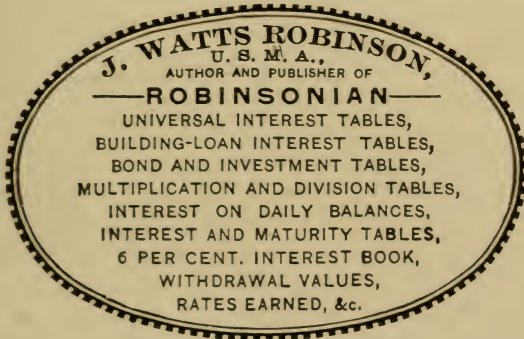
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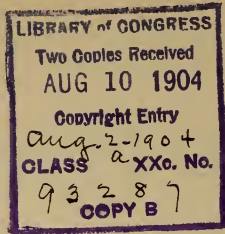
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A supplement embracing between 50 and 60 new pages of valuable Tables has been incorporated into this edition: whilst a few Tables, which have been rendered unnecessary by these additions, have been eliminated.

The Tables which have been annexed are Nos. 23, 25, 26, 27, 28 and 29; each giving, up to 200 months, and at *all* rates from 5 to 16% per annum, the *monthly* values of \$1.00 paid either at the first or last of each month. These new Tables, in connection with the Maturity Key-Table, enable us when we know either three of the four functions of a share, viz: RATE, PAYMENT, TIME, or PAR VALUE OF SHARE, to easily find the other.

The following new tables give the monthly values of \$1.00 paid each month:

No. 23 for payments at end of month, with semi-annual compound.

" 25	"	"	"	first	"	"	"	"	"
" 26	"	"	"	first	"	"	monthly	"	"
" 27	"	"	"	end	"	"	"	"	"
" 28	"	"	"	first	"	"	quarterly	"	"
" 29	"	"	"	end	"	"	"	"	"

No. 23 is carried up to 21%.

Another new table, No. 24, gives the semi-annual values of \$1.00 paid at the end of each half-year, at all rates from 2% to 21% and up to 25 years; and when there is *no* interest on payments between rests, the semi-annual values of the payments will equal the amounts in the table multiplied by the *sum* of the payments during the term.

These tables are the very best form of Maturity-Table, giving, not only the time it takes a \$100 share to mature, but the monthly, quarterly and semi-annual values of the payments at any time during the life of the share, and upon any basis of compounding interest.

# ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

## INDEX TO TABLES, ETC.

1st. — USEFUL RULES AND INFORMATION.

Q. — DIVISION KEY-TABLE. — For finding the rate earned by a loan, etc.

No. 1. — AMOUNT OF \$1. — For finding what any sum of money amounts to at any rate of interest, compounded monthly, up to 150 months.

No. 2. — AMOUNT OF \$1 PER MONTH, ETC. — For finding what any sum paid each month, etc., amounts to, up to 150 months, with interest compounded monthly.

No. 3. — PRESENT WORTH OF \$1. — For finding the present worth of any sum due at any future time.

No. 4. — PRESENT WORTH OF \$1 EACH MONTH, ETC. — For finding the present worth of any sum due each month, etc.

No. 5. — SINKING FUND. — Invested first of each year, or period.

No. 6. — For finding the payment, made at the end of each month, etc., which will at last payment, pay a debt now due and its interest.

No. 7. — PRESENT WORTH AND TRUE DISCOUNT IN THE YEAR.

No. 7a. — PERFECT MATURITY TABLES. — Maturity of Instalment Stock, with payments from 20 cents to \$10.00 and rates from 4% to 30%, including 10.2% and 13.2%.

No. 7b. — Supplement to No. 7a, for payment at end of month.

No. 8. — SINKING FUND. — Invested at end of year, or period.

No. 8a. — MATURITY OF PREPAID STOCK. — Pre-payments from \$25.00 to \$80.00, and rates same as next above.

No. 30. — AMOUNT OF \$1.00 PAID EACH WEEK, with interest compounded Semi-annually — and Maturity Key-Table.

No. 9. — EQUIVALENT MONTHLY and PREPAID PAYMENTS, that will mature in same time.

No. 12. — EQUAL MONTHLY PAYMENTS, made at the end of each month, that will pay up a \$100 loan at 6, 8, 10 or 12% per annum.

No. 13. — SAME, when interest on the loan is payable monthly *in advance*, and payments are at the first of each month.

No. 14. — SAME, when interest on the loan is payable monthly *in advance*, with payments at end of the month.

No. 15. — EQUAL MONTHLY PAYMENTS, made at the beginning of the month, that will, at any rate from 1% to 25% per annum, interest compounded annually, pay a loan of \$100 in from 1 to 25 years.

No. 16. — MONTHLY SINKING FUND, that will pay up quarterly, semi-annual, or annual dividends and expense; also Amount of \$1 paid either at the first or last of the month for 3, 6 and 12 months, at any earning rate from 3% to 60%.

No. 17. — DIVISION OF PROFITS.

No. 18. — PRESENT WORTH, at monthly Compound, of \$1.00 due at the end of each half-year, showing what portion of the pre-payment is required to pay off quarterly, semi-annual, or annual dividends and expense.

No. 18a. — The Same as No. 18, but with interest compounded semi-annually.

No. 19. — COMPARATIVE INTEREST TABLE, showing what \$1.00 amounts to in any number of years up to 15, at Simple interest, and at monthly quarterly, semi-annual and annual compound.

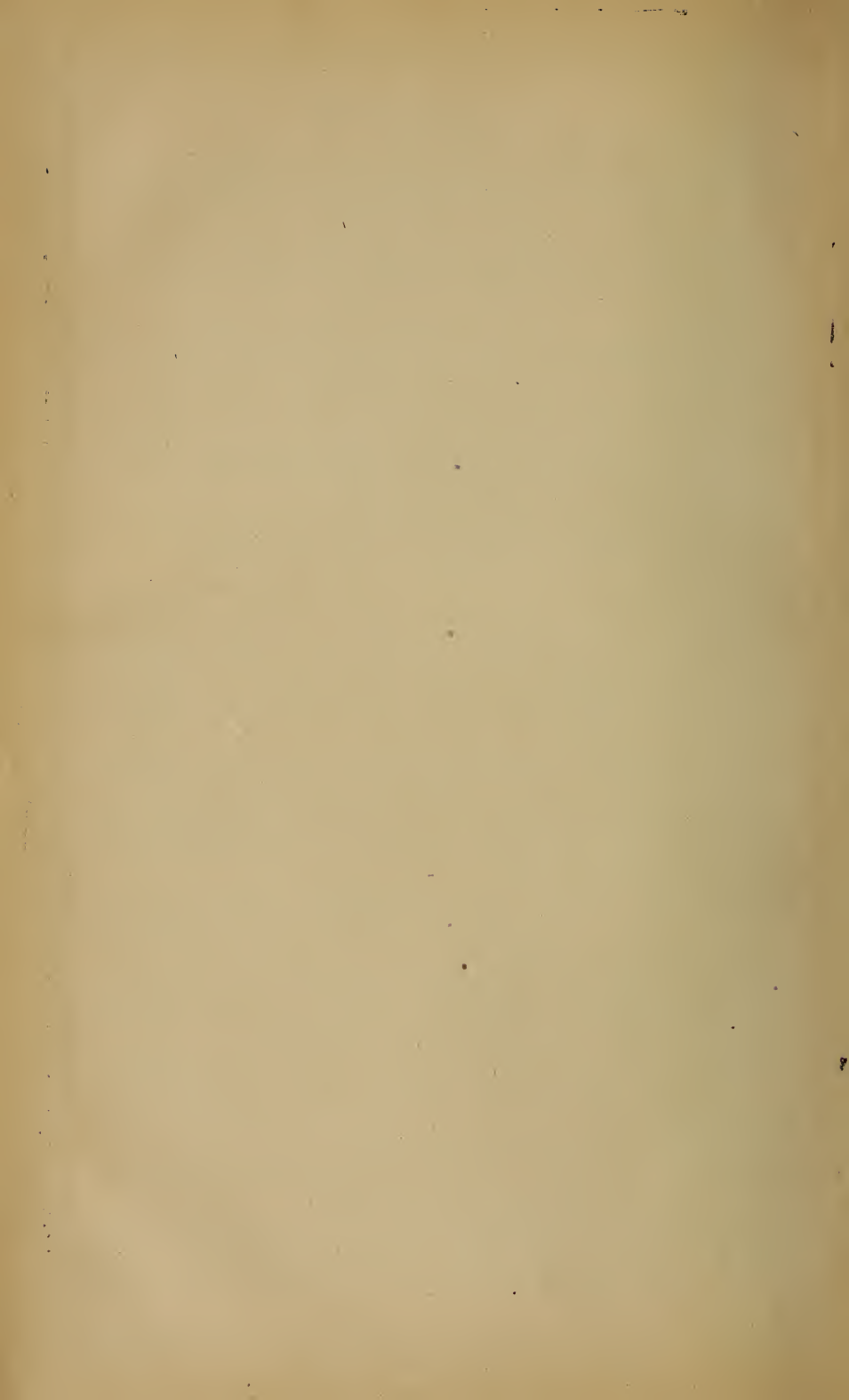
No. 19a. — COMPARATIVE INTEREST TABLE, showing what \$1.00 paid each month amounts to in any number of years up to 15, at simple interest, and at monthly, quarterly, semi-annual and annual compound.

No. 20. — WITHDRAWAL VALUES, at any rate of Simple interest allowed, and at any time from 1 to 150 months.

No. 21. — Rates earned by a loan, and actual rates paid by a borrower in a Building-Loan Association, when the loan is paid up in a given time by equal monthly payments.

No. 22. — For finding the payment, made at the end of each month, etc., which will at last payment, pay a debt now due and its interest.

Table A. — MATURITY KEY-TABLE. — For finding either the *Payment, par value of Share, Earning Rate, or Time to maturity*, when we know the other three.





## USEFUL RULES AND INFORMATION.

In tables 1, 2, 3, 4, 5 and 22, the term "YEARS" in the heading *may* be changed into "half-years," "quarters," "months," or periods of any other duration; but, *when so changed*, the rates over the other columns will be the rates for half-years, quarters, months, &c., respectively, and the numbers in the column "Years" will represent so many half-years, quarters, months, &c., instead of years. By doing this, we are enabled, with the same tables, to compound our interest either semi-annually, quarterly or monthly, as well as annually.

REMARK. —Any values whatever may be substituted for the letters  $m$ ,  $n$ ,  $i$ , &c., used in the following explanation—these letters being used here simply to shorten and simplify the explanation.

### MONTHLY COMPOUND INTEREST RULES.

1. The amount of  $m$  dollars for  $n$  months is equal to the amount of \$1 for  $n$  months multiplied by  $m$ ; and the amount of \$1 for  $n$  months is taken directly from table No. 1.

2. The amount of \$1 for  $n$  months, at  $i\%$  per month, is equal to  $(1+i)^n$ , that is, this amount is used as a factor  $n$  times. Thus, if  $n$  be equal to 5 and  $i$  to .01, then  $(1+i)^n$  will be equal to  $1.01 \times 1.01 \times 1.01 \times 1.01 \times 1.01 = 1.05101$ .

3. The amount of \$1 paid at the *beginning* of each month for  $m$  months is taken from table No. 2 opposite  $m$  months and under the monthly rate.

4. The amount of \$1 paid at the *end* of each month for  $m$  months is equal to the amount of \$1 paid at the beginning of each month for one less than  $m$  months, plus \$1.

5. The amount of \$1 paid at the *beginning* of each month for  $m+n$  months is equal to the product of the amount of \$1 so paid for  $m$  months by the amount of a single dollar for  $n$  months, plus the amount of \$1 paid at the beginning of each month for  $n$  months. Thus, let  $m = 100$ ,  $n = 60$ , and the rate  $10\%$ , and we have the amount of \$1 paid each month for 160 months  $= \$156.458 \times \$1.64531 + \$78.082 = \$335.50$ .

6. The amount of \$1 paid at the *end* of each month for  $m+n$  months is equal to the product of the amount of \$1 so paid for  $m$  months by the amount of a single dollar for  $n$  months, plus the amount of \$1 paid at the *end* of each month for  $n$  months.

7. The *Present Worth* of \$1 due at the end of any number of months less than 100 is taken directly from table No. 3.

8. The present worth of \$1 due at the end of  $m+n$  months is equal to the present worth of \$1 due at the end of  $m$  months multiplied by the present worth of \$1 due at the end of  $n$  months. Thus let  $m$  be 100 and  $n = 90$ , and the rate  $6\%$ , and you get the present worth of \$1 due at the end of 190 months  $= .607287 \times .638344 = .38766$ .

9. The present worth of \$1 due at the end of each month for  $m+n$  months is equal to the product of the present worth of \$1 so due each month for  $m$  months by the present worth of a single dollar due at the end of  $n$  months, plus the present worth of \$1 due at the end of each month for  $n$  months.

10. The monthly *Sinking Fund* required to pay up as they come due, or offset, either annual, semi-annual or quarterly dividends on prepaid shares, and any expense so charged to these shares, is found by consulting table No. 16.

## USEFUL RULES AND INFORMATION.

11. The *Present Worth* (at date of issue of prepaid shares) of dividends to be periodically paid to such shares, is found by consulting tables 18 and 18a — depending upon whether interest is compounded monthly or semi-annually.

12. *Rule for finding what EQUAL MONTHLY PAYMENT will, in a given number of months, pay up a loan and its interest.*

**GENERAL RULE.** — Find what the loan amounts to, in the given time and at the given rate, with interest compounded on the basis prescribed for the loan; and also find what \$1.00 paid each month (at first or last of month, as the case may be) amounts to on the basis of compounding prescribed for the payments — then divide the former by the latter, and the quotient will be the monthly payment that will pay up the loan and its interest in the given time. There are several cases, depending upon whether payments are at the *first* or *last* of the month, and also whether interest on the loan is due at the *first* or *last* of the month.

(REMARK. — When interest on the loan is payable at the *last* of each month, the sum the loan amounts to is that found in table No. 1 under the given rate and opposite the number of months. *But*, when interest on the loan is payable monthly *in advance*, then the loan will amount to \$100 plus what *one month's interest* paid monthly in advance amounts to in the given time. Thus, a \$100 loan, on which interest at 1% per month is payable monthly in advance for 96 months, amounts to \$100.00 + \$161.53; this latter amount being what the \$1.00 interest due the first of each month for 96 months amounts to.

**CASE 1ST.** — When payments and interest on the loan are both due at the *first* of the month.

*Example.* — What equal monthly payment will, in this case, pay up a \$100 loan and its interest at 10% per annum in 96 months?

*Solution.* — The monthly interest on loan is .833; and, as \$1.00 each month for 96 months amounts to \$147.40, then .833 each month will amount to \$122.83, which, added to the \$100 loaned, gives \$222.83 to be divided by \$147.40; giving as a quotient \$1.5118 as the required monthly payment.

**CASE 2d.** — When payments and interest on the loan are both payable at the *end* of the month.

*Example.* — What equal monthly payment will, in this case, pay up a \$100 loan and its interest at 12% per annum in 84 months?

*Solution.* — We find from table No. 1 that the loan amounts in 84 months to \$230.672; and from table No. 2 that \$1.00 due at the *end* of each month for 84 months amounts to \$130.672. Hence  $\$230.672 \div \$130.672 = \$1.7653$ , which is the required monthly payment in this case.

**CASE 3d.** — Payments at *end* of month, but interest on loan due monthly *in advance*.

*Example.* — What equal monthly payment will, in this case, pay up a \$100 loan and its interest at 6% per annum in 132 months?

*Solution.* — Monthly interest on loan is .50, which, being due the *first* of each month, amounts in 132 months to \$93.627; which added to the \$100 loaned, gives \$193.627 as the sum the loan amounts to in 132 months. Then \$1.00 at the end of each month for 132 months at 6% amounts to \$186.323. Hence  $\$193.627 \div \$186.323 = \$1.0392$ , which is the required monthly payment.

*To find what part of the monthly payment will pay the principal :*

Divide the amount loaned by what \$1.00 (paid each month at same time in month that payments are made) amounts to in the time it takes the payments to pay it up, and the quotient will be the required part.

Simple Interest Rules.

☞ If payments are other than \$1 in either of these following cases, multiply the results found as described by one of the payments.

1. \$1 placed at *simple interest* for  $m$  months amounts to \$1 plus ( $m$  multiplied by the monthly rate.) Thus \$1 for 80 months at .06% per annum, or .005% per month, amounts to  $\$1 + 80 \times .005\% = \$1.40$ .

2. At *simple interest*, the amount, at the end of the last month, of \$1 paid at the *end* of each month for any number of months up to 150, may be taken directly from table No. 20 on a line with the number of months and under the annual rate. Thus, the amount of \$1 so paid each month for 120 months, at 8% per annum, is \$167.60. (For more than 150 months — say  $m$  months — add to  $m$  dollars one-half of the continued product of  $(m - 1) \times m \times 1$  month's interest on \$1. Thus, for 200 months, at 6% per annum, we have  $\$200 + \frac{1}{2} (199 \times 200 \times .005\%) = \$299.50$ ).

3. The amount, at the end of last month, of \$1 placed at simple interest at the *first* of each month for  $m$  months, is \$1 less than the amount found in table No. 20 opposite  $m + 1$  months and under the annual rate. Thus, \$1 paid the first of each month for 120 months, at 6% per annum simple interest, amounts to \$157.30 (on line of 121 months and under 6%) less \$1, viz.: \$156.30. (For more than 150 months, substitute  $(m + 1)$  for  $(m - 1)$  in the continued product in paragraph above, and then find the result in the same way. Thus, for 200 months, we would have  $\$200 + \frac{1}{2} (201 \times 200 \times .005\%) = \$300.50$  as the amount).

4. PREPAID DUES. — When instalments are due at the first of the month — the amount (at the time one of them is due and paid) to be advanced by a shareholder who desires to prepay a number of his other instalments, is found by deducting from twice as many dollars as there are instalments to be prepaid, the amount, less \$1, found in table No. 20 opposite one more than the number of months to be prepaid, and under the annual rate of discount allowed; then multiplying the remainder by one of the payments. Thus, to prepay eleven 60 cent instalments, at 6%. Following the rule, we have  $\$22 - \$11.33 = 10.67$ , which multiplied by 60 cents gives \$6.40 as the amount to be prepaid.

5. If instalments are due at the *end* of the month, and it is desired, at the first of any month to prepay a number of them, the amount required to do so will be found by deducting from twice as many dollars as there are instalments to be prepaid, the amount, less \$1, in table No. 20 found opposite one more than the number of months for which prepayment is made and also under the annual rate of discount allowed him; then multiplying the remainder by one of the payments. Thus, in this case, to prepay, at the beginning of the year, at 6%, 12 instalments of 50 cents each, we have  $\$24 - \$12.39 = \$11.61$ , which multiplied by 50 cents, gives \$5.80½ as the amount to be prepaid.

**TABLE A.**

**Robinsonian Maturity Key-Table,**

For finding when *any* payment from 5 cents to \$5.00 (paid either *monthly* or *weekly*, as the case may be) will, at *any* earning rate, mature any share—and, also, when *either* three of the functions: TIME, RATE, PAYMENT, or MATURITY VALUE of Share are known, will enable us immediately, and without any calculation whatever, to find the other.

\$25 SHARE	\$40 SHARE	\$50 SHARE	\$60 SHARE	PAY- MENT	\$75 SHARE	\$100 SHARE	\$125 SHARE	\$200 SHARE	\$250 SHARE
500.00	800.00	1000.	1200.	.05	1500.	2000.	2500.	4000.	5000.
250.00	400.00	500.00	600.00	.10	750.00	1000.	1250.	2000.	2500.
166.67	266.67	333.33	400.00	.15	500.00	666.67	833.33	1333.	1667.
125.00	200.00	250.00	300.00	.20	375.00	500.00	625.00	1000.	1250.
100.00	160.00	200.00	240.00	.25	300.00	400.00	500.00	800.00	1000.
83.33	133.33	166.67	200.00	.30	250.00	333.33	416.67	666.67	833.33
71.43	114.29	142.86	171.43	.35	214.29	285.71	357.14	571.43	714.29
62.50	100.00	125.00	150.00	.40	187.50	250.00	312.50	500.00	625.00
55.56	88.89	111.11	133.33	.45	166.67	222.22	277.78	444.44	555.56
50.00	80.00	100.00	120.00	.50	150.00	200.00	250.00	400.00	500.00
45.45	72.73	90.91	109.09	.55	136.36	181.82	227.27	363.63	454.55
41.67	66.67	83.33	100.00	.60	125.00	166.67	208.33	333.33	416.67
38.46	61.54	76.92	92.31	.65	115.38	153.85	192.31	307.69	384.62
35.71	57.14	71.44	85.71	.70	107.14	142.86	178.57	285.71	357.14
33.33	53.33	66.67	80.00	.75	100.00	133.33	166.67	266.67	333.33
31.25	45.00	62.50	75.00	.80	93.75	125.00	156.25	250.00	312.50
29.41	47.06	58.82	70.59	.85	88.24	117.65	147.06	235.29	294.12
27.78	44.44	55.56	66.67	.90	83.33	111.11	138.89	222.22	277.78
26.32	42.11	52.63	63.16	.95	78.95	105.26	131.58	210.53	263.16
25.00	40.00	50.00	60.00	1.00	75.00	100.00	125.00	200.00	250.00
20.00	32.00	40.00	48.00	1.25	60.00	80.00	100.00	160.00	200.00
16.67	26.67	33.33	40.00	1.50	50.00	66.67	83.33	133.33	166.67
14.29	22.86	28.57	34.29	1.75	42.86	57.14	71.43	114.29	142.86
12.50	20.00	25.00	30.00	2.00	37.50	50.00	62.50	100.00	125.00
11.11	17.78	22.22	26.67	2.25	33.33	44.44	55.56	88.89	111.11
10.00	16.00	20.00	24.00	2.50	30.00	40.00	50.00	80.00	100.00
9.09	14.55	18.18	21.82	2.75	27.27	36.36	45.45	72.72	90.91
8.33	13.33	16.67	20.00	3.00	25.00	33.33	41.67	66.67	83.33
7.69	12.31	15.38	18.46	3.25	23.08	30.77	38.46	61.54	76.92
7.14	11.43	14.29	17.14	3.50	21.43	28.57	35.71	57.14	71.43
6.25	10.00	12.50	15.00	4.00	18.75	25.00	31.25	50.00	62.50
5.56	8.89	11.11	13.33	4.50	16.67	22.22	27.78	44.44	55.56
5.00	8.00	10.00	12.00	5.00	15.00	20.00	25.00	40.00	50.00

This Key-Table is for use with either of the ROBINSONIAN TABLES named on next page—but care should always be taken to use the table which conforms to the basis upon which interest is computed, and the time in the month when payments are made. For instance, when payments are made at end of month, and interest compounded semi-annually, use table No. 23, &c.

## Explanation of Maturity Key-Table.

Find, in the heading of this Key-Table, the par value of the share that is to be matured, and, in the centre column, the payment. Note the amount at the intersection of the column and line passing through these two—then look in Table No. 2, 6, 23, 24, 25, 26, 27, 28 or 29, (whichever corresponds with your plan of compounding interest,) and under the earning rate, for this amount (or its nearest approximation,) and it will be on a line with the time it takes the payment to mature the share.

Thus, to find when a 75 cent *monthly* payment at first of the month will mature a \$125 share at an earning rate of 9% per annum, interest being compounded *monthly*: We find in the Key-Table under \$125 and opposite to 75 cents the amount 166.67. Now, using either Table No. 2 or 26 (the proper tables to use in this case) and looking down the 9-12% column of No.2, or the 9% column of No. 26, we find 166.72 (the nearest approximation to 166.67) opposite 108 months, which is the time it takes the share to mature. The same rule applies for all payments, all shares, and all earning rates.

2d.—To find *what Share* will be matured by a given payment in a given time, at a given rate: Take from the proper table (either of those above named) the amount under the given rate and opposite the given time—then look in the Key-Table, opposite the given payment, for this amount (or its nearest approximation) and it will be found in the column of the required Share. Thus, what share will be matured in  $6\frac{3}{4}$  years (81 months) by a *monthly* payment at end of month of \$1.00, if the earning rate be 6% per annum, and interest be compounded *quarterly*? Using Table No. 29 we find under 6% and opposite 81 months 99.95. Looking in the Key-Table opposite \$1.00 we find \$100 (the nearest approximation) under the \$100 share: hence the par value of the share that will be matured is \$100.

3d.—*What monthly payment* at end of month will mature a \$200 share in 11 years if the earning rate be 12%, and interest be compounded *Semi-Annually*? Opposite 132 months and under 12% in Table 23 (the proper table,) we find 266.86—then looking in the Key-Table, under the \$200 share, we find 266.67 (nearest approximation to 266.86) to be 75 cents—which is the payment that will mature the share.

4th.—*What rate* will be required for a 10 cent *weekly* payment to mature a \$75 share in 10 years—interest compounded *Semi-Annually*? Using the Key-Table under the \$75 share and opposite 10c., we find 750.00—then looking in Table, No. 6 (the proper one) opposite ten years we find the nearest approximation to 750.00 to be 748.63, which falls under 7%—hence 7% is the earning rate which will be required for a weekly payment of 10 c. to mature a \$75 share in 10 years. (A 25 cent weekly payment will mature a \$250 share in the same time at a little more than 12%.)

Thus this Key-Table may be used with equal facility for finding *immediately* either of the above-mentioned functions of a share, whether payments be *monthly* or *weekly*, and either at first or last of the month, and whether interest be compounded *monthly*, *quarterly*, or *semi-annually*—thus filling all the requirements in this direction that may ever be demanded. In fact, it constitutes the electric power of Building Loan computations.



## ROBINSONIAN COMPLEX INTEREST SIMPLIFIED.

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**GENERAL REMARK.**—In this table, the rates of interest, as they appear at the heads of the columns, may be regarded as either *annual*, *semi-annual*, *quarterly*, *monthly*, or even *weekly*; provided the numbers in column headed "YEARS" be taken accordingly; that is, as so many *years*, *half-years*, *quarters*, *months*, or *weeks*, respectively. Moreover, the amounts given in the table being always for \$1, the result for any other sum is obtained by simply multiplying the amounts in the table by the given sum.

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### TABLE NO. 1.

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For finding what any sum of money will amount to in any number of years, or half-years, &c.,—the interest being compounded annually, or semi-annually, &c., respectively, as required, at any of the rates given in the table.

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**RULE.**—Take from the table the amount found in the proper rate column and opposite the given number of years, or half-years, &c., and multiply it by the given sum. The product will be the required amount.

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### EXAMPLES.

1.—What will \$ 356 amount to if placed at compound interest for 27 years at  $5\frac{1}{2}$  per cent. per annum?

On page 12, in  $5\frac{1}{2}$  per cent. column and opposite 27, we find 4.24440, which is the sum that \$1 will amount to for the given time and rate. Multiplying this sum by the 356 dollars, we have 1511.00640, or \$1511.01 as the required amount.

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2.—What will \$ 150 amount to at compound interest for  $10\frac{1}{2}$  years (21 half-years) at a semi-annual rate of  $2\frac{1}{2}$  per cent.?

On page 10, opposite 21 and in  $2\frac{1}{2}$  per cent. column, we find 1.67958, which is the sum that \$1 will amount to in 21 half-years at  $2\frac{1}{2}$  per cent. compounded semi-annually. Multiplying it by 150 gives \$251.93 and 7 mills as the amount required.

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3.—What will \$ 1 amount to in 10 years (40 quarters)—interest being compounded quarterly at 1 per cent. per quarter?

On page 8, in 1 per cent. column opposite 40, we find the required result, viz: 1.48886, or, practically, \$ 1.49.

**TABLE No. 1.**

*Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years, and monthly for 8 years and 4 months.*

**Amount of \$1 for any time from 1 to 100 Years, at**

$\frac{4}{12}$	$\frac{5}{12}$	$\frac{6}{12}$	Years.	$\frac{7}{12}$	$\frac{8}{12}$	$\frac{9}{12}$ %
1.00333	1.00417	1.00500	<b>1</b>	1.00583	1.00667	1.00750
1.00668	1.00835	1.01003	<b>2</b>	1.01170	1.01338	1.01506
1.01003	1.01255	1.01508	<b>3</b>	1.01760	1.02013	1.02267
1.01340	1.01667	1.02015	<b>4</b>	1.02354	1.02693	1.03034
1.01678	1.02101	1.02525	<b>5</b>	1.02951	1.03378	1.03807
1.02017	1.02526	1.03038	<b>6</b>	1.03551	1.04067	1.04585
1.02357	1.02953	1.03553	<b>7</b>	1.04155	1.04761	1.05370
1.02698	1.03382	1.04071	<b>8</b>	1.04763	1.05459	1.06160
1.03040	1.03813	1.04591	<b>9</b>	1.05374	1.06163	1.06956
1.03384	1.04246	1.05114	<b>10</b>	1.05989	1.06870	1.07758
1.03728	1.04680	1.05640	<b>11</b>	1.06607	1.07583	1.08566
1.04074	1.05116	1.06168	<b>12</b>	1.07229	1.08300	1.09381
1.04421	1.05554	1.06699	<b>13</b>	1.07855	1.09022	1.10201
1.04769	1.05994	1.07232	<b>14</b>	1.08484	1.09749	1.11028
1.05118	1.06436	1.07768	<b>15</b>	1.09116	1.10480	1.11860
1.05469	1.06879	1.08307	<b>16</b>	1.09753	1.11217	1.12699
1.05820	1.07324	1.08849	<b>17</b>	1.10393	1.11958	1.13544
1.06173	1.07772	1.09393	<b>18</b>	1.11037	1.12705	1.14396
1.06527	1.08221	1.09940	<b>19</b>	1.11685	1.13456	1.15254
1.06882	1.08672	1.10490	<b>20</b>	1.12336	1.14213	1.16118
1.07238	1.09124	1.11042	<b>21</b>	1.12992	1.14974	1.16989
1.07596	1.09579	1.11597	<b>22</b>	1.13651	1.15740	1.17867
1.07954	1.10036	1.12155	<b>23</b>	1.14314	1.16512	1.18751
1.08314	1.10494	1.12716	<b>24</b>	1.14981	1.17289	1.19641
1.08675	1.10955	1.13280	<b>25</b>	1.15651	1.18071	1.20539
1.09038	1.11417	1.13846	<b>26</b>	1.16326	1.18858	1.21443
1.09401	1.11881	1.14415	<b>27</b>	1.17005	1.19650	1.22354
1.09766	1.12347	1.14987	<b>28</b>	1.17687	1.20448	1.23271
1.10132	1.12815	1.15562	<b>29</b>	1.18374	1.21251	1.24196
1.10499	1.13285	1.16140	<b>30</b>	1.19064	1.22059	1.25127
1.10867	1.13757	1.16721	<b>31</b>	1.19759	1.22873	1.26066
1.11237	1.14231	1.17304	<b>32</b>	1.20457	1.23692	1.27011
1.11607	1.14707	1.17891	<b>33</b>	1.21160	1.24517	1.27964
1.11979	1.15185	1.18480	<b>34</b>	1.21867	1.25347	1.28923
1.12353	1.15665	1.19073	<b>35</b>	1.22578	1.26182	1.29890
1.12727	1.16147	1.19668	<b>36</b>	1.23293	1.27024	1.30865
1.13103	1.16631	1.20266	<b>37</b>	1.24012	1.27871	1.31846
1.13480	1.17117	1.20868	<b>38</b>	1.24735	1.28723	1.32835
1.13858	1.17605	1.21472	<b>39</b>	1.25463	1.29581	1.33831
1.14238	1.18095	1.22079	<b>40</b>	1.26195	1.30445	1.34835
1.14619	1.18587	1.22690	<b>41</b>	1.26931	1.31315	1.35846
1.15001	1.19081	1.23303	<b>42</b>	1.27671	1.32190	1.36865
1.15384	1.19577	1.23920	<b>43</b>	1.28416	1.33071	1.37891
1.15769	1.20076	1.24539	<b>44</b>	1.29165	1.33959	1.38926
1.16154	1.20576	1.25162	<b>45</b>	1.29919	1.34852	1.39968
1.16542	1.21078	1.25788	<b>46</b>	1.30676	1.35751	1.41017
1.16930	1.21583	1.26417	<b>47</b>	1.31439	1.36656	1.42075
1.17320	1.22090	1.27049	<b>48</b>	1.32205	1.37567	1.43141
1.17711	1.22598	1.27684	<b>49</b>	1.32977	1.38484	1.44214
1.18103	1.23109	1.28323	<b>50</b>	1.33752	1.39407	1.45296



TABLE No. 1.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years, and monthly for 8 years and 4 months.

Amount of \$1 for any time from 1 to 100 Years, at

$\frac{4}{12}$	$\frac{5}{12}$	$\frac{6}{12}$	$\frac{7}{12}$	Years.	$\frac{8}{12}$	$\frac{9}{12}$ %
1.18497	1.23622	1.28964	1.34533	<b>51</b>	1.40336	1.46385
1.18892	1.24137	1.29609	1.35317	<b>52</b>	1.41272	1.47483
1.19288	1.24654	1.30257	1.36107	<b>53</b>	1.42214	1.48589
1.19686	1.25174	1.30908	1.36901	<b>54</b>	1.43162	1.49704
1.20085	1.25695	1.31563	1.37699	<b>55</b>	1.44116	1.50827
1.20485	1.26219	1.32221	1.38502	<b>56</b>	1.45077	1.51958
1.20887	1.26745	1.32882	1.39310	<b>57</b>	1.46044	1.53098
1.21290	1.27273	1.33546	1.40123	<b>58</b>	1.47018	1.54246
1.21694	1.27803	1.34214	1.40940	<b>59</b>	1.47998	1.55403
1.22100	1.28336	1.34885	1.41763	<b>60</b>	1.48985	1.56568
1.22507	1.28871	1.35559	1.42589	<b>61</b>	1.49978	1.57742
1.22915	1.29408	1.36237	1.43421	<b>62</b>	1.50978	1.58925
1.23325	1.29947	1.36918	1.44258	<b>63</b>	1.51984	1.60117
1.23736	1.30488	1.37603	1.45099	<b>64</b>	1.52997	1.61318
1.24148	1.31032	1.38291	1.45946	<b>65</b>	1.54017	1.62528
1.24562	1.31578	1.38982	1.46797	<b>66</b>	1.55044	1.63747
1.24977	1.32126	1.39677	1.47653	<b>67</b>	1.56078	1.64975
1.25394	1.32677	1.40376	1.48515	<b>68</b>	1.57118	1.66213
1.25812	1.33229	1.41078	1.49381	<b>69</b>	1.58166	1.67459
1.26231	1.33785	1.41783	1.50252	<b>70</b>	1.59220	1.68715
1.26652	1.34342	1.42492	1.51129	<b>71</b>	1.60282	1.69980
1.27074	1.34902	1.43204	1.52011	<b>72</b>	1.61350	1.71255
1.27498	1.35464	1.43920	1.52897	<b>73</b>	1.62426	1.72540
1.27923	1.36028	1.44640	1.53789	<b>74</b>	1.63509	1.73834
1.28349	1.36595	1.45363	1.54686	<b>75</b>	1.64599	1.75137
1.28777	1.37164	1.46090	1.55589	<b>76</b>	1.65696	1.76451
1.29206	1.37736	1.46821	1.56496	<b>77</b>	1.66801	1.77774
1.29637	1.38310	1.47555	1.57409	<b>78</b>	1.67913	1.79108
1.30069	1.38886	1.48292	1.58327	<b>79</b>	1.69032	1.80451
1.30503	1.39465	1.49034	1.59251	<b>80</b>	1.70159	1.81804
1.30938	1.40046	1.49779	1.60180	<b>81</b>	1.71293	1.83168
1.31374	1.40629	1.50528	1.61114	<b>82</b>	1.72435	1.84542
1.31812	1.41215	1.51281	1.62054	<b>83</b>	1.73585	1.85926
1.32251	1.41804	1.52037	1.62999	<b>84</b>	1.74742	1.87320
1.32692	1.42394	1.52797	1.63950	<b>85</b>	1.75907	1.88725
1.33135	1.42988	1.53561	1.64907	<b>86</b>	1.77080	1.90141
1.33578	1.43584	1.54329	1.65869	<b>87</b>	1.78260	1.91567
1.34024	1.44182	1.55101	1.66836	<b>88</b>	1.79449	1.93003
1.34470	1.44783	1.55876	1.67809	<b>89</b>	1.80645	1.94451
1.34919	1.45386	1.56655	1.68788	<b>90</b>	1.81849	1.95909
1.35368	1.45992	1.57439	1.69773	<b>91</b>	1.83062	1.97379
1.35820	1.46600	1.58226	1.70763	<b>92</b>	1.84282	1.98859
1.36272	1.47211	1.59017	1.71759	<b>93</b>	1.85511	2.00350
1.36726	1.47824	1.59812	1.72761	<b>94</b>	1.86747	2.01853
1.37182	1.48440	1.60611	1.73769	<b>95</b>	1.87992	2.03367
1.37640	1.49059	1.61414	1.74783	<b>96</b>	1.89246	2.04892
1.38098	1.49680	1.62221	1.75802	<b>97</b>	1.90507	2.06429
1.38559	1.50303	1.63032	1.76828	<b>98</b>	1.91777	2.07977
1.39020	1.50930	1.63848	1.77859	<b>99</b>	1.93056	2.09537
1.39484	1.51558	1.64667	1.78897	<b>100</b>	1.94343	2.11108

TABLE NO. 1.

*Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years, and monthly for 8 years and 4 months.*

**Amount of \$ 1 for any time from 1 to 100 Years, at**

$\frac{10}{12}\%$	$\frac{11}{12}\%$	1%	Years.	$1\frac{1}{4}\%$	$1\frac{1}{2}\%$	$1\frac{3}{4}\%$
1.00833	1.00917	1.01000	<b>1</b>	1.01250	1.01500	1.01750
1.01674	1.01842	1.02010	<b>2</b>	1.02516	1.03023	1.03531
1.02521	1.02775	1.03030	<b>3</b>	1.03797	1.04568	1.05342
1.03375	1.03717	1.04060	<b>4</b>	1.05095	1.06136	1.07186
1.04237	1.04668	1.05101	<b>5</b>	1.06408	1.07728	1.09062
1.05105	1.05628	1.06152	<b>6</b>	1.07738	1.09344	1.10970
1.05981	1.06596	1.07214	<b>7</b>	1.09085	1.10984	1.12912
1.06864	1.07573	1.08286	<b>8</b>	1.10449	1.12649	1.14888
1.07755	1.08559	1.09369	<b>9</b>	1.11829	1.14339	1.16899
1.08653	1.09554	1.10462	<b>10</b>	1.13227	1.16054	1.18944
1.09558	1.10558	1.11567	<b>11</b>	1.14642	1.17795	1.21026
1.10471	1.11572	1.12683	<b>12</b>	1.16075	1.19562	1.23144
1.11392	1.12595	1.13809	<b>13</b>	1.17526	1.21355	1.25299
1.12320	1.13627	1.14947	<b>14</b>	1.18995	1.23176	1.27492
1.13256	1.14668	1.16097	<b>15</b>	1.20483	1.25023	1.29723
1.14200	1.15719	1.17258	<b>16</b>	1.21989	1.26899	1.31993
1.15152	1.16780	1.18430	<b>17</b>	1.23514	1.28802	1.34303
1.16111	1.17851	1.19615	<b>18</b>	1.25058	1.30734	1.36653
1.17079	1.18931	1.20811	<b>19</b>	1.26621	1.32695	1.39045
1.18054	1.20021	1.22019	<b>20</b>	1.28204	1.34686	1.41478
1.19038	1.21121	1.23239	<b>21</b>	1.29806	1.36706	1.43954
1.20030	1.22232	1.24472	<b>22</b>	1.31429	1.38756	1.46473
1.21031	1.23352	1.25716	<b>23</b>	1.33072	1.40838	1.49036
1.22039	1.24483	1.26973	<b>24</b>	1.34735	1.42950	1.51644
1.23056	1.25624	1.28243	<b>25</b>	1.36419	1.45095	1.54298
1.24082	1.26775	1.29526	<b>26</b>	1.38125	1.47271	1.56998
1.25116	1.27938	1.30821	<b>27</b>	1.39851	1.49480	1.59746
1.26158	1.29110	1.32129	<b>28</b>	1.41599	1.51722	1.62541
1.27210	1.30294	1.33450	<b>29</b>	1.43369	1.53998	1.65386
1.28270	1.31488	1.34785	<b>30</b>	1.45161	1.56308	1.68280
1.29339	1.32694	1.36133	<b>31</b>	1.46976	1.58653	1.71225
1.30416	1.33910	1.37494	<b>32</b>	1.48813	1.61032	1.74221
1.31503	1.35137	1.38869	<b>33</b>	1.50673	1.63448	1.77270
1.32599	1.36376	1.40258	<b>34</b>	1.52557	1.65900	1.80372
1.33704	1.37626	1.41660	<b>35</b>	1.54464	1.68388	1.83529
1.34818	1.38888	1.43077	<b>36</b>	1.56394	1.70914	1.86741
1.35942	1.40161	1.44508	<b>37</b>	1.58349	1.73478	1.90009
1.37075	1.41446	1.45953	<b>38</b>	1.60329	1.76080	1.93334
1.38217	1.42742	1.47412	<b>39</b>	1.62333	1.78721	1.96717
1.39369	1.44051	1.48886	<b>40</b>	1.64362	1.81402	2.00160
1.40530	1.45371	1.50375	<b>41</b>	1.66416	1.84123	2.03663
1.41701	1.46704	1.51879	<b>42</b>	1.68497	1.86885	2.07227
1.42882	1.48049	1.53398	<b>43</b>	1.70603	1.89688	2.10853
1.44073	1.49406	1.54932	<b>44</b>	1.72735	1.92533	2.14543
1.45273	1.50775	1.56481	<b>45</b>	1.74895	1.95421	2.18298
1.46484	1.52157	1.58046	<b>46</b>	1.77081	1.98353	2.22118
1.47705	1.53552	1.59626	<b>47</b>	1.79294	2.01328	2.26005
1.48935	1.54960	1.61223	<b>48</b>	1.81535	2.04348	2.29960
1.50177	1.56380	1.62835	<b>49</b>	1.83805	2.07413	2.33984
1.51428	1.57814	1.64463	<b>50</b>	1.86102	2.10524	2.38079

TABLE NO. 1.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years,  
and monthly for 8 years and 4 months.

Amount of \$1 for any time from 1 to 100 Years, at

$\frac{1}{2}\%$	$\frac{1}{4}\%$	1%	Years.	$1\frac{1}{4}\%$	$1\frac{1}{2}\%$	$1\frac{3}{4}\%$
1.52690	1.59260	1.66108	<b>51</b>	1.88429	2.13682	2.42245
1.53962	1.60720	1.67769	<b>52</b>	1.90784	2.16887	2.46485
1.55245	1.62194	1.69447	<b>53</b>	1.93169	2.20141	2.50798
1.56539	1.63680	1.71141	<b>54</b>	1.95583	2.23443	2.55187
1.57844	1.65181	1.72852	<b>55</b>	1.98028	2.26794	2.59653
1.59159	1.66695	1.74581	<b>56</b>	2.00503	2.30196	2.64197
1.60485	1.68223	1.76327	<b>57</b>	2.03010	2.33649	2.68820
1.61823	1.69765	1.78090	<b>58</b>	2.05547	2.37154	2.73525
1.63171	1.71321	1.79871	<b>59</b>	2.08117	2.40711	2.78311
1.64531	1.72892	1.81670	<b>60</b>	2.10718	2.44322	2.83182
1.65902	1.74476	1.83486	<b>61</b>	2.13352	2.47987	2.88137
1.67285	1.76076	1.85321	<b>62</b>	2.16019	2.51707	2.93180
1.68679	1.77690	1.87174	<b>63</b>	2.18719	2.55482	2.98310
1.70084	1.79319	1.89046	<b>64</b>	2.21453	2.59314	3.03531
1.71502	1.80962	1.90937	<b>65</b>	2.24221	2.63204	3.08843
1.72931	1.82621	1.92846	<b>66</b>	2.27024	2.67152	3.14247
1.74372	1.84295	1.94774	<b>67</b>	2.29862	2.71160	3.19747
1.75825	1.85985	1.96722	<b>68</b>	2.32735	2.75227	3.25342
1.77290	1.87689	1.98689	<b>69</b>	2.35644	2.79355	3.31036
1.78768	1.89410	2.00676	<b>70</b>	2.38590	2.83546	3.36829
1.80257	1.91146	2.02683	<b>71</b>	2.41572	2.87799	3.42723
1.81759	1.92898	2.04710	<b>72</b>	2.44592	2.92116	3.48721
1.83274	1.94667	2.06757	<b>73</b>	2.47649	2.96498	3.54824
1.84801	1.96451	2.08825	<b>74</b>	2.50745	3.00945	3.61033
1.86341	1.98252	2.10913	<b>75</b>	2.53879	3.05459	3.67351
1.87894	2.00069	2.13022	<b>76</b>	2.57053	3.10041	3.73780
1.89460	2.01903	2.15152	<b>77</b>	2.60266	3.14692	3.80321
1.91039	2.03754	2.17304	<b>78</b>	2.63519	3.19412	3.86977
1.92631	2.05622	2.19477	<b>79</b>	2.66813	3.24203	3.93749
1.94236	2.07507	2.21672	<b>80</b>	2.70148	3.29066	4.00639
1.95855	2.09409	2.23888	<b>81</b>	2.73525	3.34002	4.07650
1.97487	2.11328	2.26127	<b>82</b>	2.76944	3.39012	4.14784
1.99133	2.13265	2.28388	<b>83</b>	2.80406	3.44097	4.22043
2.00792	2.15220	2.30672	<b>84</b>	2.83911	3.49259	4.29429
2.02465	2.17193	2.32979	<b>85</b>	2.87460	3.54498	4.36944
2.04152	2.19184	2.35309	<b>86</b>	2.91053	3.59815	4.44590
2.05854	2.21193	2.37662	<b>87</b>	2.94692	3.65213	4.52371
2.07569	2.23221	2.40038	<b>88</b>	2.98375	3.70691	4.60287
2.09299	2.25267	2.42439	<b>89</b>	3.02105	3.76251	4.68342
2.11043	2.27332	2.44863	<b>90</b>	3.05881	3.81895	4.76538
2.12802	2.29415	2.47312	<b>91</b>	3.09705	3.87623	4.84877
2.14575	2.31519	2.49785	<b>92</b>	3.13576	3.93438	4.93363
2.16363	2.33641	2.52283	<b>93</b>	3.17496	3.99339	5.01997
2.18166	2.35783	2.54806	<b>94</b>	3.21464	4.05329	5.10782
2.19984	2.37944	2.57354	<b>95</b>	3.25483	4.11409	5.19720
2.21818	2.40125	2.59927	<b>96</b>	3.29551	4.17580	5.28815
2.23666	2.42327	2.62527	<b>97</b>	3.33671	4.23844	5.38070
2.25530	2.44548	2.65152	<b>98</b>	3.37842	4.30202	5.47486
2.27409	2.46790	2.67803	<b>99</b>	3.42065	4.36655	5.57067
2.29304	2.49052	2.70481	<b>100</b>	3.46340	4.43205	5.66816

TABLE No. 1 —Continued.

Interest Compounded annually for 150 years; semi-annually for 75 years; quarterly for 37 years and 6 months; and monthly for 12 years and 6 months.

Amount of \$1 for any time from 1 to 150 years, at

$\frac{4}{12}$	$\frac{5}{12}$	$\frac{6}{12}$	Years.	$\frac{7}{12}$	$\frac{8}{12}$	$\frac{9}{12}$ %
1.39949	1.52190	1.65490	<b>101</b>	1.79940	1.95639	2.12692
1.40415	1.52824	1.66318	<b>102</b>	1.80990	1.96943	2.14287
1.40883	1.53461	1.67149	<b>103</b>	1.82046	1.98256	2.15894
1.41353	1.54100	1.67985	<b>104</b>	1.83108	1.99578	2.17513
1.41824	1.54742	1.68825	<b>105</b>	1.84176	2.00908	2.19145
1.42297	1.55387	1.69669	<b>106</b>	1.85250	2.02247	2.20788
1.42771	1.56035	1.70517	<b>107</b>	1.86331	2.03596	2.22444
1.43472	1.56686	1.71370	<b>108</b>	1.87418	2.04953	2.24112
1.43725	1.57338	1.72227	<b>109</b>	1.88511	2.06319	2.25793
1.44204	1.57993	1.73088	<b>110</b>	1.89611	2.07695	2.27487
1.44684	1.58651	1.73953	<b>111</b>	1.90717	2.09079	2.29193
1.45167	1.59312	1.74823	<b>112</b>	1.91829	2.10473	2.30912
1.45651	1.59976	1.75697	<b>113</b>	1.92948	2.11876	2.32644
1.46136	1.60643	1.76576	<b>114</b>	1.94074	2.13289	2.34388
1.46623	1.61312	1.77459	<b>115</b>	1.95206	2.14711	2.36146
1.47112	1.61984	1.78346	<b>116</b>	1.96345	2.16142	2.37917
1.47602	1.62659	1.79238	<b>117</b>	1.97490	2.17583	2.39702
1.48094	1.63337	1.80134	<b>118</b>	1.98642	2.19034	2.41500
1.48588	1.64018	1.81035	<b>119</b>	1.99801	2.20494	2.43311
1.49083	1.64701	1.81940	<b>120</b>	2.00966	2.21964	2.45136
1.49580	1.65387	1.82849	<b>121</b>	2.02138	2.23444	2.46974
1.50079	1.66076	1.83763	<b>122</b>	2.03318	2.24933	2.48827
1.50579	1.66768	1.84682	<b>123</b>	2.04504	2.26433	2.50693
1.51081	1.67463	1.85606	<b>124</b>	2.05697	2.27943	2.52573
1.51585	1.68161	1.86534	<b>125</b>	2.06896	2.29462	2.54467
1.52090	1.68862	1.87467	<b>126</b>	2.08103	2.30992	2.56376
1.52597	1.69565	1.88404	<b>127</b>	2.09317	2.32532	2.58299
1.53106	1.70272	1.89346	<b>128</b>	2.10538	2.34082	2.60236
1.53616	1.70981	1.90293	<b>129</b>	2.11766	2.35643	2.62188
1.54128	1.71694	1.91244	<b>130</b>	2.13002	2.37214	2.64154
1.54642	1.72409	1.92200	<b>131</b>	2.14244	2.38795	2.66135
1.55157	1.73127	1.93161	<b>132</b>	2.15494	2.40387	2.68131
1.55674	1.73849	1.94127	<b>133</b>	2.16751	2.41990	2.70142
1.56193	1.74573	1.95098	<b>134</b>	2.18015	2.43603	2.72168
1.56714	1.75300	1.96073	<b>135</b>	2.19287	2.45227	2.74209
1.57236	1.76031	1.97054	<b>136</b>	2.20566	2.46862	2.76266
1.57760	1.76764	1.98039	<b>137</b>	2.21853	2.48507	2.78338
1.58286	1.77501	1.99029	<b>138</b>	2.23147	2.50164	2.80426
1.58814	1.78240	2.00024	<b>139</b>	2.24449	2.51832	2.82529
1.59343	1.78983	2.01024	<b>140</b>	2.25758	2.53511	2.84648
1.59874	1.79729	2.02029	<b>141</b>	2.27075	2.55201	2.86783
1.60407	1.80478	2.03040	<b>142</b>	2.28400	2.56902	2.88933
1.60942	1.81230	2.04055	<b>143</b>	2.29732	2.58615	2.91100
1.61478	1.81985	2.05075	<b>144</b>	2.31073	2.60339	2.93284
1.62017	1.82743	2.06100	<b>145</b>	2.32420	2.62075	2.95483
1.62557	1.83505	2.07131	<b>146</b>	2.33776	2.63822	2.97699
1.63099	1.84269	2.08167	<b>147</b>	2.35139	2.65580	2.99932
1.63642	1.85037	2.09207	<b>148</b>	2.36511	2.67351	3.02182
1.64188	1.85808	2.10253	<b>149</b>	2.37891	2.69133	3.04448
1.64735	1.86582	2.11305	<b>150</b>	2.39278	2.70928	3.06731

TABLE No. 1—Continued.

Interest Compounded annually for 150 years; semi-annually for 75 years; quarterly for 37 years and 6 months; and monthly for 12 years and 6 months.

Amount of \$1 for any time from 1 to 150 years, at

$\frac{10}{12}$	$\frac{11}{12}$	1	Years.	$1\frac{1}{4}$	$1\frac{1}{2}$	$1\frac{3}{4}\%$
2.31215	2.51335	2.73186	<b>101</b>	3.50670	4.49853	5.76735
2.33142	2.53639	2.75918	<b>102</b>	3.55053	4.56600	5.86828
2.35085	2.55964	2.78677	<b>103</b>	3.59491	4.63449	5.97097
2.37044	2.58310	2.81464	<b>104</b>	3.63985	4.70401	6.07546
2.39019	2.60678	2.84279	<b>105</b>	3.68535	4.77457	6.18178
2.41011	2.63067	2.87121	<b>106</b>	3.73141	4.84619	6.28997
2.43020	2.65479	2.89993	<b>107</b>	3.77806	4.91888	6.40004
2.45045	2.67912	2.92893	<b>108</b>	3.82528	4.99267	6.51204
2.47087	2.70368	2.95822	<b>109</b>	3.87310	5.06756	6.62600
2.49146	2.72847	2.98780	<b>110</b>	3.92151	5.14357	6.74196
2.51222	2.75348	3.01768	<b>111</b>	3.97053	5.22072	6.85994
2.53316	2.77872	3.04785	<b>112</b>	4.02016	5.29903	6.97999
2.55427	2.80419	3.07833	<b>113</b>	4.07041	5.37852	7.10214
2.57555	2.82989	3.10911	<b>114</b>	4.12129	5.45920	7.22643
2.59701	2.85584	3.14020	<b>115</b>	4.17281	5.54109	7.35289
2.61866	2.88201	3.17161	<b>116</b>	4.22497	5.62420	7.48157
2.64048	2.90843	3.20322	<b>117</b>	4.27778	5.70856	7.61249
2.66248	2.93509	3.23536	<b>118</b>	4.33126	5.79419	7.74571
2.68467	2.96200	3.26771	<b>119</b>	4.38540	5.88111	7.88126
2.70704	2.98915	3.30039	<b>120</b>	4.44021	5.96932	8.01918
2.72960	3.01655	3.33339	<b>121</b>	4.49572	6.05886	8.15952
2.75235	3.04420	3.36672	<b>122</b>	4.55191	6.14975	8.30231
2.77528	3.07211	3.40039	<b>123</b>	4.60881	6.24199	8.44760
2.79841	3.10027	3.43440	<b>124</b>	4.66642	6.33562	8.59543
2.82173	3.12869	3.46874	<b>125</b>	4.72475	6.43066	8.74585
2.84524	3.15737	3.50343	<b>126</b>	4.78381	6.52712	8.89891
2.86896	3.18631	3.53846	<b>127</b>	4.84361	6.62502	9.05464
2.89286	3.21552	3.57385	<b>128</b>	4.90415	6.72440	9.21309
2.91697	3.24499	3.60958	<b>129</b>	4.96546	6.82526	9.37432
2.94128	3.27474	3.64568	<b>130</b>	5.02752	6.92764	9.53837
2.96579	3.30476	3.68214	<b>131</b>	5.09037	7.03156	9.70530
2.99050	3.33505	3.71896	<b>132</b>	5.15400	7.13703	9.87514
3.01542	3.36562	3.75615	<b>133</b>	5.21842	7.24409	10.04795
3.04055	3.39647	3.79371	<b>134</b>	5.28365	7.35275	10.22379
3.06589	3.42761	3.83165	<b>135</b>	5.34970	7.46304	10.40271
3.09144	3.45903	3.86996	<b>136</b>	5.41657	7.57498	10.58476
3.11720	3.49074	3.90866	<b>137</b>	5.48428	7.68861	10.76999
3.14318	3.52273	3.94775	<b>138</b>	5.55283	7.80394	10.95846
3.16937	3.55503	3.98723	<b>139</b>	5.62224	7.92100	11.15024
3.19578	3.58761	4.02710	<b>140</b>	5.69252	8.03981	11.34537
3.22242	3.62050	4.06737	<b>141</b>	5.76368	8.16041	11.54391
3.24927	3.65369	4.10804	<b>142</b>	5.83572	8.28282	11.74593
3.27635	3.68718	4.14912	<b>143</b>	5.90867	8.40706	11.95148
3.30365	3.72098	4.19062	<b>144</b>	5.98253	8.53316	12.16063
3.33118	3.75509	4.23252	<b>145</b>	6.05731	8.66116	12.37344
3.35894	3.78951	4.27485	<b>146</b>	6.13302	8.79108	12.58998
3.38693	3.82425	4.31760	<b>147</b>	6.20969	8.92294	12.81030
3.41515	3.85930	4.36077	<b>148</b>	6.28731	9.05679	13.03448
3.44361	3.89468	4.40438	<b>149</b>	6.36590	9.19264	13.26259
3.47231	3.93038	4.44842	<b>150</b>	6.44547	9.33053	13.49468

TABLE NO. 1.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

## Amount of \$ 1 for any time from 1 to 100 Years, at

2%	2¼%	2½%	Years.	2¾%	3%	3½%
1.02000	1.02250	1.02500	<b>1</b>	1.02750	1.03000	1.03500
1.04040	1.04551	1.05063	<b>2</b>	1.05576	1.06090	1.07123
1.06121	1.06903	1.07689	<b>3</b>	1.08479	1.09273	1.10872
1.08243	1.09308	1.10381	<b>4</b>	1.11462	1.12551	1.14752
1.10408	1.11768	1.13141	<b>5</b>	1.14527	1.15927	1.18769
1.12616	1.14283	1.15969	<b>6</b>	1.17677	1.19405	1.22926
1.14869	1.16854	1.18869	<b>7</b>	1.20913	1.22987	1.27228
1.17166	1.19483	1.21840	<b>8</b>	1.24238	1.26677	1.31681
1.19509	1.22171	1.24886	<b>9</b>	1.27655	1.30477	1.36290
1.21899	1.24920	1.28008	<b>10</b>	1.31165	1.34392	1.41060
1.24337	1.27731	1.31209	<b>11</b>	1.34772	1.38423	1.45997
1.26824	1.30605	1.34489	<b>12</b>	1.38478	1.42576	1.51107
1.29361	1.33544	1.37851	<b>13</b>	1.42287	1.46853	1.56396
1.31948	1.36548	1.41297	<b>14</b>	1.46199	1.51259	1.61869
1.34587	1.39621	1.44830	<b>15</b>	1.50220	1.55797	1.67535
1.37279	1.42762	1.48451	<b>16</b>	1.54351	1.60471	1.73399
1.40024	1.45974	1.52162	<b>17</b>	1.58596	1.65285	1.79468
1.42825	1.49259	1.55966	<b>18</b>	1.62957	1.70243	1.85749
1.45681	1.52617	1.59865	<b>19</b>	1.67438	1.75351	1.92250
1.48595	1.56051	1.63862	<b>20</b>	1.72043	1.80611	1.98979
1.51567	1.59562	1.67958	<b>21</b>	1.76774	1.86029	2.05943
1.54598	1.63152	1.72157	<b>22</b>	1.81635	1.91610	2.13151
1.57690	1.66823	1.76461	<b>23</b>	1.86630	1.97359	2.20611
1.60844	1.70577	1.80873	<b>24</b>	1.91763	2.03279	2.28333
1.64061	1.74415	1.85394	<b>25</b>	1.97036	2.09378	2.36324
1.67342	1.78339	1.90029	<b>26</b>	2.02455	2.15659	2.44596
1.70689	1.82352	1.94780	<b>27</b>	2.08022	2.22129	2.53157
1.74102	1.86454	1.99650	<b>28</b>	2.13743	2.28793	2.62017
1.77584	1.90650	2.04641	<b>29</b>	2.19621	2.35657	2.71188
1.81136	1.94939	2.09757	<b>30</b>	2.25660	2.42726	2.80679
1.84759	1.99325	2.15001	<b>31</b>	2.31866	2.50008	2.90503
1.88454	2.03810	2.20376	<b>32</b>	2.38242	2.57508	3.00671
1.92223	2.08396	2.25885	<b>33</b>	2.44794	2.65234	3.11194
1.96068	2.13085	2.31532	<b>34</b>	2.51526	2.73191	3.22086
1.99989	2.17879	2.37321	<b>35</b>	2.58443	2.81386	3.33359
2.03989	2.22782	2.43254	<b>36</b>	2.65550	2.89828	3.45027
2.08069	2.27794	2.49335	<b>37</b>	2.72852	2.98523	3.57103
2.12230	2.32920	2.55568	<b>38</b>	2.80356	3.07478	3.69601
2.16474	2.38160	2.61957	<b>39</b>	2.88066	3.16703	3.82537
2.20804	2.43519	2.68506	<b>40</b>	2.95987	3.26204	3.95926
2.25220	2.48998	2.75219	<b>41</b>	3.04127	3.35990	4.09783
2.29724	2.54601	2.82100	<b>42</b>	3.12491	3.46070	4.24126
2.34319	2.60329	2.89152	<b>43</b>	3.21084	3.56452	4.38970
2.39005	2.66186	2.96381	<b>44</b>	3.29914	3.67145	4.54334
2.43785	2.72176	3.03790	<b>45</b>	3.38986	3.78160	4.70236
2.48661	2.78300	3.11385	<b>46</b>	3.48309	3.89504	4.86694
2.53634	2.84561	3.19170	<b>47</b>	3.57887	4.01190	5.03728
2.58707	2.90964	3.27149	<b>48</b>	3.67729	4.13225	5.21359
2.63881	2.97511	3.35328	<b>49</b>	3.77842	4.25622	5.39606
2.69159	3.04205	3.43711	<b>50</b>	3.88232	4.38391	5.58493

TABLE NO. 1.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

Amount of \$1 for any time from 1 to 100 Years, at

2%	2¼%	2½%	Years.	2¾%	3%	3½%
2.74542	3.11049	3.52304	<b>51</b>	3.98909	4.51542	5.78040
2.80033	3.18048	3.61111	<b>52</b>	4.09879	4.65089	5.98271
2.85633	3.25204	3.70139	<b>53</b>	4.21150	4.79041	6.19211
2.91346	3.32521	3.79392	<b>54</b>	4.32732	4.93412	6.40883
2.97173	3.40003	3.88877	<b>55</b>	4.44632	5.08215	6.63314
3.03117	3.47653	3.98599	<b>56</b>	4.56859	5.23461	6.86530
3.09179	3.55475	4.08564	<b>57</b>	4.69423	5.39165	7.10559
3.15362	3.63473	4.18778	<b>58</b>	4.82332	5.55340	7.35428
3.21670	3.71651	4.29248	<b>59</b>	4.95596	5.72000	7.61168
3.28103	3.80013	4.39979	<b>60</b>	5.09225	5.89160	7.87809
3.34665	3.88564	4.50978	<b>61</b>	5.23229	6.06835	8.15382
3.41358	3.97306	4.62253	<b>62</b>	5.37618	6.25040	8.43921
3.48186	4.06246	4.73809	<b>63</b>	5.52402	6.43791	8.73458
3.55149	4.15386	4.85654	<b>64</b>	5.67593	6.63105	9.04029
3.62252	4.24733	4.97796	<b>65</b>	5.83202	6.82998	9.35670
3.69497	4.34289	5.10241	<b>66</b>	5.99240	7.03488	9.68419
3.76887	4.44061	5.22997	<b>67</b>	6.15719	7.24593	10.02313
3.84425	4.54052	5.36072	<b>68</b>	6.32651	7.46331	10.37394
3.92114	4.64268	5.49473	<b>69</b>	6.50049	7.68721	10.73703
3.99956	4.74714	5.63210	<b>70</b>	6.67926	7.91782	11.11283
4.07955	4.85395	5.77291	<b>71</b>	6.86294	8.15536	11.50177
4.16114	4.96317	5.91723	<b>72</b>	7.05167	8.40002	11.90434
4.24436	5.07484	6.06516	<b>73</b>	7.24559	8.65202	12.32099
4.32925	5.18902	6.21679	<b>74</b>	7.44484	8.91158	12.75222
4.41584	5.30577	6.37221	<b>75</b>	7.64957	9.17893	13.19855
4.50415	5.42515	6.53151	<b>76</b>	7.85994	9.45429	13.66050
4.59424	5.54722	6.69480	<b>77</b>	8.07609	9.73792	14.13862
4.68612	5.67203	6.86217	<b>78</b>	8.29818	10.03006	14.63347
4.77984	5.79965	7.03372	<b>79</b>	8.52638	10.33096	15.14564
4.87544	5.93015	7.20957	<b>80</b>	8.76085	10.64089	15.67574
4.97295	6.06357	7.38981	<b>81</b>	9.00173	10.96012	16.22439
5.07241	6.20000	7.57455	<b>82</b>	9.24933	11.28892	16.79224
5.17386	6.33950	7.76392	<b>83</b>	9.50368	11.62759	17.37997
5.27733	6.48214	7.95801	<b>84</b>	9.76503	11.97642	17.98827
5.38288	6.62799	8.15696	<b>85</b>	10.03357	12.33571	18.61786
5.49054	6.77712	8.36089	<b>86</b>	10.30950	12.70578	19.26948
5.60035	6.92961	8.56991	<b>87</b>	10.59301	13.08695	19.94392
5.71235	7.08552	8.78416	<b>88</b>	10.88431	13.47956	20.64195
5.82660	7.24495	9.00376	<b>89</b>	11.18363	13.88395	21.36442
5.94313	7.40796	9.22886	<b>90</b>	11.49118	14.30047	22.11218
6.06200	7.57464	9.45958	<b>91</b>	11.80719	14.72948	22.88610
6.18324	7.74507	9.69607	<b>92</b>	12.13189	15.17137	23.68712
6.30690	7.91933	9.93847	<b>93</b>	12.46552	15.62651	24.51616
6.43304	8.09752	10.18693	<b>94</b>	12.80832	16.09530	25.37423
6.56170	8.27971	10.44160	<b>95</b>	13.16055	16.57816	26.26233
6.69293	8.46600	10.70264	<b>96</b>	13.52246	17.07551	27.18151
6.82679	8.65649	10.97021	<b>97</b>	13.89433	17.58777	28.13286
6.96334	8.85126	11.24447	<b>98</b>	14.27642	18.11540	29.11751
7.10259	9.05041	11.52558	<b>99</b>	14.66902	18.65887	30.13663
7.24465	9.25405	11.81372	<b>100</b>	15.07242	19.21863	31.19141

TABLE NO. 1.—Continued.

*Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.*

## Amount of \$1 for any time from 1 to 100 Years, at

4 %	4½ %	5 %	Years.	5½ %	6 %	7 %
1.04000	1.04500	1.05000	<b>1</b>	1.05500	1.06000	1.07000
1.08160	1.09203	1.10250	<b>2</b>	1.11303	1.12360	1.14490
1.12486	1.14117	1.15763	<b>3</b>	1.17424	1.19102	1.22504
1.16986	1.19252	1.21551	<b>4</b>	1.23882	1.26248	1.31080
1.21665	1.24618	1.27628	<b>5</b>	1.30696	1.33823	1.40255
1.26532	1.30226	1.34010	<b>6</b>	1.37884	1.41852	1.50073
1.31593	1.36086	1.40710	<b>7</b>	1.45468	1.50363	1.60578
1.36857	1.42210	1.47746	<b>8</b>	1.53469	1.59385	1.71819
1.42331	1.48610	1.55133	<b>9</b>	1.61909	1.68948	1.83846
1.48024	1.55297	1.62889	<b>10</b>	1.70814	1.79085	1.96715
1.53945	1.62285	1.71034	<b>11</b>	1.80209	1.89830	2.10485
1.60103	1.69588	1.79586	<b>12</b>	1.90121	2.01220	2.25219
1.66507	1.77220	1.88565	<b>13</b>	2.00577	2.13293	2.40985
1.73168	1.85194	1.97993	<b>14</b>	2.11609	2.26090	2.57853
1.80094	1.93528	2.07893	<b>15</b>	2.23248	2.39656	2.75903
1.87298	2.02237	2.18287	<b>16</b>	2.35526	2.54035	2.95216
1.94790	2.11338	2.29202	<b>17</b>	2.48480	2.69277	3.15882
2.02582	2.20848	2.40662	<b>18</b>	2.62147	2.85434	3.37993
2.10685	2.30786	2.52695	<b>19</b>	2.76565	3.02560	3.61653
2.19112	2.41171	2.65330	<b>20</b>	2.91776	3.20714	3.86968
2.27877	2.52024	2.78596	<b>21</b>	3.07823	3.39956	4.14056
2.36992	2.63365	2.92526	<b>22</b>	3.24754	3.60354	4.43040
2.46472	2.75217	3.07152	<b>23</b>	3.42615	3.81975	4.74053
2.56330	2.87601	3.22510	<b>24</b>	3.61459	4.04893	5.07237
2.66584	3.00543	3.38635	<b>25</b>	3.81339	4.29187	5.42743
2.77247	3.14068	3.55567	<b>26</b>	4.02313	4.54938	5.80735
2.88337	3.28201	3.73346	<b>27</b>	4.24440	4.82235	6.21387
2.99870	3.42970	3.92013	<b>28</b>	4.47784	5.11169	6.64884
3.11865	3.58404	4.11614	<b>29</b>	4.72412	5.41839	7.11426
3.24340	3.74532	4.32194	<b>30</b>	4.98395	5.74349	7.61226
3.37313	3.91386	4.53804	<b>31</b>	5.25807	6.08810	8.14511
3.50806	4.08998	4.76494	<b>32</b>	5.54726	6.45339	8.71527
3.64838	4.27403	5.00319	<b>33</b>	5.85236	6.84059	9.32534
3.79432	4.46636	5.25335	<b>34</b>	6.17424	7.25103	9.97811
3.94609	4.66735	5.51602	<b>35</b>	6.51383	7.68609	10.67658
4.10393	4.87738	5.79182	<b>36</b>	6.87209	8.14725	11.42394
4.26809	5.09686	6.08141	<b>37</b>	7.25005	8.63609	12.22362
4.43881	5.32622	6.38548	<b>38</b>	7.64880	9.15425	13.07927
4.61637	5.56590	6.70475	<b>39</b>	8.06949	9.70351	13.99482
4.80102	5.81636	7.03999	<b>40</b>	8.51331	10.28572	14.97446
4.99306	6.07810	7.39199	<b>41</b>	8.98154	10.90286	16.02267
5.19278	6.35162	7.76159	<b>42</b>	9.47553	11.55703	17.14426
5.40050	6.63744	8.14967	<b>43</b>	9.99668	12.25045	18.34435
5.61652	6.93612	8.55715	<b>44</b>	10.54650	12.98548	19.62846
5.84118	7.24825	8.98501	<b>45</b>	11.12655	13.76461	21.00245
6.07482	7.57442	9.43426	<b>46</b>	11.73851	14.59049	22.47262
6.31782	7.91527	9.90597	<b>47</b>	12.38413	15.46592	24.04571
6.57053	8.27146	10.40127	<b>48</b>	13.06526	16.39387	25.72891
6.83335	8.64367	10.92133	<b>49</b>	13.78385	17.37750	27.52993
7.10668	9.03264	11.46740	<b>50</b>	14.54196	18.42015	29.45703



TABLE No. 1.—Continued.

Interest Compounded annually for 100 years; semi-annually for 50 years; quarterly for 25 years; and monthly for 8 years and 4 months.

Amount of \$1 for any time from 1 to 100 years, at

4%	4½%	5%	Years.	5½%	6%	7%
7.39095	9.43910	12.04077	<b>51</b>	15.34177	19.52536	31.51902
7.68659	9.86386	12.64281	<b>52</b>	16.18557	20.69689	33.72535
7.99405	10.30774	13.27495	<b>53</b>	17.07577	21.93870	36.08612
8.31381	10.77159	13.93870	<b>54</b>	18.01494	23.25502	38.61215
8.64637	11.25631	14.63563	<b>55</b>	19.00576	24.65032	41.31500
8.99222	11.76284	15.36741	<b>56</b>	20.05108	26.12934	44.20705
9.35191	12.29217	16.13578	<b>57</b>	21.15389	27.69710	47.30155
9.72599	12.84532	16.94257	<b>58</b>	22.31735	29.35893	50.61265
10.11503	13.42336	17.78970	<b>59</b>	23.54481	31.12046	54.15554
10.51963	14.02741	18.67919	<b>60</b>	24.83977	32.98769	57.94643
10.94041	14.65864	19.61315	<b>61</b>	26.20596	34.96695	62.00268
11.37803	15.31828	20.59380	<b>62</b>	27.64729	37.06497	66.34286
11.83315	16.00760	21.62349	<b>63</b>	29.16789	39.28887	70.98686
12.30648	16.72794	22.70467	<b>64</b>	30.77212	41.64620	75.95594
12.79874	17.48070	23.83990	<b>65</b>	32.46459	44.14497	81.27286
13.31068	18.26733	25.03190	<b>66</b>	34.25014	46.79367	86.96196
13.84311	19.08936	26.28349	<b>67</b>	36.13390	49.60129	93.04930
14.39684	19.94839	27.59766	<b>68</b>	38.12126	52.57737	99.56275
14.97271	20.84606	28.97755	<b>69</b>	40.21793	55.73201	106.53214
15.57162	21.78414	30.42643	<b>70</b>	42.42992	59.07593	113.98939
16.19448	22.76442	31.94775	<b>71</b>	44.76356	62.62049	121.96865
16.84226	23.78882	33.54513	<b>72</b>	47.22556	66.37772	130.50646
17.51595	24.85932	35.22239	<b>73</b>	49.82296	70.36038	139.64191
18.21659	25.97799	36.98351	<b>74</b>	52.56323	74.58200	149.41684
18.94525	27.14700	38.83269	<b>75</b>	55.45420	79.05692	159.87602
19.70306	28.36861	40.77432	<b>76</b>	58.50418	83.80034	171.06734
20.49119	29.64520	42.81304	<b>77</b>	61.72192	88.82836	183.04205
21.31083	30.97923	44.95369	<b>78</b>	65.11662	94.15806	195.85500
22.16327	32.37330	47.20137	<b>79</b>	68.69803	99.80754	209.56485
23.04980	33.83010	49.56144	<b>80</b>	72.47643	105.79599	224.23439
23.97179	35.35245	52.03951	<b>81</b>	76.46263	112.14375	239.93079
24.93066	36.94331	54.64149	<b>82</b>	80.66807	118.87238	256.72595
25.92789	38.60576	57.37356	<b>83</b>	85.10482	126.00472	274.69677
26.96500	40.34302	60.24224	<b>84</b>	89.78558	133.56500	293.92554
28.04360	42.15846	63.25435	<b>85</b>	94.72379	141.57890	314.50033
29.16535	44.05559	66.41707	<b>86</b>	99.93360	150.07364	336.51535
30.33196	46.03809	69.73792	<b>87</b>	105.42995	159.07806	360.07143
31.54524	48.10980	73.22482	<b>88</b>	111.22859	168.62274	385.27643
32.80705	50.27474	76.88606	<b>89</b>	117.34617	178.74010	412.24578
34.11933	52.53711	80.73036	<b>90</b>	123.80021	189.46451	441.10298
35.48411	54.90128	84.76688	<b>91</b>	130.60922	200.83238	471.98019
36.90347	57.37183	89.00523	<b>92</b>	137.79272	212.88232	505.01880
38.37961	59.95357	93.45549	<b>93</b>	145.37132	225.65526	540.37011
39.91479	62.65148	98.12626	<b>94</b>	153.36675	239.19458	578.19603
41.51139	65.47079	103.03468	<b>95</b>	161.80192	253.54625	618.66975
43.17184	68.41698	108.18641	<b>96</b>	170.70102	268.75903	661.97663
44.89872	71.49574	113.59573	<b>97</b>	180.08958	284.88457	708.31499
46.69466	74.71305	119.27552	<b>98</b>	189.99451	301.97765	757.89704
48.56245	78.07514	125.23929	<b>99</b>	200.44420	320.09631	810.94984
50.50495	81.58852	131.50126	<b>100</b>	211.46864	339.30208	867.71633

TABLE No. 1.—Continued.

Interest Compounded annually for 100 years; semi-annually for 50 years; quarterly for 25 years; and monthly for 8 years and 4 months.

Amount of \$1 for any time from 1 to 100 years, at

8%	9%	10%	Years.	11%	12%	13%	14%
1.080	1.090	1.100	<b>1</b>	1.110	1.120	1.130	1.140
1.166	1.188	1.210	<b>2</b>	1.232	1.254	1.277	1.300
1.260	1.295	1.331	<b>3</b>	1.368	1.405	1.443	1.482
1.360	1.412	1.464	<b>4</b>	1.518	1.574	1.630	1.689
1.469	1.539	1.611	<b>5</b>	1.685	1.762	1.842	1.925
1.587	1.677	1.772	<b>6</b>	1.870	1.974	2.082	2.195
1.714	1.828	1.949	<b>7</b>	2.076	2.211	2.353	2.502
1.851	1.993	2.144	<b>8</b>	2.305	2.476	2.658	2.853
1.999	2.172	2.358	<b>9</b>	2.558	2.773	3.004	3.252
2.159	2.367	2.594	<b>10</b>	2.839	3.106	3.395	3.707
2.332	2.580	2.853	<b>11</b>	3.152	3.479	3.836	4.226
2.518	2.813	3.138	<b>12</b>	3.498	3.896	4.335	4.818
2.720	3.066	3.452	<b>13</b>	3.883	4.363	4.898	5.492
2.937	3.342	3.798	<b>14</b>	4.310	4.887	5.535	6.261
3.172	3.642	4.177	<b>15</b>	4.785	5.474	6.254	7.138
3.426	3.970	4.595	<b>16</b>	5.311	6.130	7.067	8.137
3.700	4.328	5.054	<b>17</b>	5.895	6.866	7.986	9.276
3.996	4.717	5.560	<b>18</b>	6.544	7.690	9.024	10.575
4.316	5.142	6.116	<b>19</b>	7.263	8.613	10.197	12.056
4.661	5.604	6.728	<b>20</b>	8.062	9.646	11.523	13.743
5.034	6.109	7.400	<b>21</b>	8.949	10.804	13.021	15.668
5.437	6.659	8.140	<b>22</b>	9.934	12.100	14.714	17.861
5.871	7.258	8.954	<b>23</b>	11.026	13.552	16.627	20.362
6.341	7.911	9.850	<b>24</b>	12.239	15.179	18.788	23.212
6.848	8.623	10.835	<b>25</b>	13.585	17.000	21.231	26.462
7.396	9.399	11.918	<b>26</b>	15.080	19.040	23.991	30.167
7.988	10.245	13.110	<b>27</b>	16.739	21.325	27.109	34.390
8.627	11.167	14.421	<b>28</b>	18.580	23.884	30.633	39.204
9.317	12.172	15.863	<b>29</b>	20.624	26.750	34.616	44.693
10.063	13.268	17.449	<b>30</b>	22.892	29.960	39.116	50.950
10.868	14.462	19.194	<b>31</b>	25.410	33.555	44.201	58.083
11.737	15.763	21.114	<b>32</b>	28.206	37.582	49.947	66.215
12.676	17.182	23.225	<b>33</b>	31.308	42.092	56.440	75.485
13.690	18.728	25.548	<b>34</b>	34.752	47.143	63.777	86.053
14.785	20.414	28.102	<b>35</b>	38.575	52.800	72.069	98.100
15.968	22.251	30.913	<b>36</b>	42.818	59.136	81.437	111.834
17.246	24.254	34.004	<b>37</b>	47.528	66.232	92.024	127.491
18.625	26.437	37.404	<b>38</b>	52.756	74.180	103.987	145.340
20.115	28.816	41.145	<b>39</b>	58.559	83.081	117.506	165.687
21.725	31.409	45.259	<b>40</b>	65.001	93.051	132.782	188.884
23.462	34.236	49.785	<b>41</b>	72.151	104.217	150.043	215.327
25.339	37.318	54.764	<b>42</b>	80.088	116.723	169.549	245.473
27.367	40.676	60.240	<b>43</b>	88.897	130.730	191.590	279.839
29.556	44.337	66.264	<b>44</b>	98.676	146.418	216.497	319.017
31.920	48.327	72.890	<b>45</b>	109.530	163.988	244.641	363.679
34.474	52.677	80.180	<b>46</b>	121.579	183.666	276.445	414.594
37.232	57.418	88.197	<b>47</b>	134.952	205.708	312.383	472.637
40.211	62.585	97.017	<b>48</b>	149.797	230.391	352.992	538.807
43.427	68.218	106.719	<b>49</b>	166.275	258.038	398.881	614.239
46.902	74.358	117.391	<b>50</b>	184.565	289.002	450.736	700.233

TABLE No. 1.—Continued.

*Interest Compounded annually for 100 years; semi-annually for 50 years; quarterly for 25 years; and monthly for 8 years and 4 months.*

Amount of \$1 for any time from 1 to 100 years, at

15%	16%	17%	Years.	18%	19%	20%
1.150	1.160	1.170	<b>1</b>	1.180	1.190	1.200
1.323	1.346	1.369	<b>2</b>	1.392	1.416	1.440
1.521	1.561	1.602	<b>3</b>	1.643	1.685	1.728
1.749	1.811	1.874	<b>4</b>	1.939	2.005	2.074
2.011	2.100	2.192	<b>5</b>	2.288	2.386	2.488
2.313	2.436	2.565	<b>6</b>	2.700	2.840	2.986
2.660	2.826	3.001	<b>7</b>	3.185	3.379	3.583
3.059	3.278	3.511	<b>8</b>	3.759	4.021	4.300
3.518	3.803	4.108	<b>9</b>	4.435	4.785	5.160
4.046	4.411	4.807	<b>10</b>	5.234	5.695	6.192
4.652	5.117	5.624	<b>11</b>	6.176	6.777	7.430
5.350	5.936	6.580	<b>12</b>	7.288	8.064	8.916
6.153	6.886	7.699	<b>13</b>	8.599	9.596	10.699
7.076	7.988	9.007	<b>14</b>	10.147	11.420	12.839
8.137	9.266	10.539	<b>15</b>	11.974	13.590	15.407
9.358	10.748	12.330	<b>16</b>	14.129	16.172	18.488
10.761	12.468	14.426	<b>17</b>	16.672	19.244	22.186
12.375	14.463	16.879	<b>18</b>	19.673	22.901	26.623
14.232	16.777	19.748	<b>19</b>	23.214	27.252	31.948
16.367	19.461	23.106	<b>20</b>	27.393	32.429	38.338
18.822	22.574	27.034	<b>21</b>	32.324	38.591	46.005
21.645	26.186	31.629	<b>22</b>	38.142	45.923	55.206
24.891	30.376	37.006	<b>23</b>	45.008	54.649	66.247
28.625	35.236	43.297	<b>24</b>	53.109	65.032	79.497
32.919	40.874	50.658	<b>25</b>	62.669	77.388	95.396
37.857	47.414	59.270	<b>26</b>	73.949	92.092	114.475
43.535	55.000	69.345	<b>27</b>	87.260	109.589	137.371
50.066	63.800	81.134	<b>28</b>	102.967	130.411	164.845
57.575	74.009	94.927	<b>29</b>	121.501	155.189	197.814
66.212	85.850	111.065	<b>30</b>	143.371	184.675	237.376
76.144	99.586	129.946	<b>31</b>	169.179	219.764	284.852
87.565	115.520	152.036	<b>32</b>	199.620	261.519	341.822
100.700	134.003	177.883	<b>33</b>	235.563	311.207	410.186
115.805	155.443	208.123	<b>34</b>	277.964	370.337	492.224
133.176	180.314	243.503	<b>35</b>	327.997	440.701	590.668
153.152	209.164	284.899	<b>36</b>	387.037	524.434	708.809
176.125	242.631	333.332	<b>37</b>	456.703	624.076	850.562
202.543	281.452	389.998	<b>38</b>	538.910	742.651	1020.675
232.925	326.484	456.298	<b>39</b>	635.914	883.754	1224.810
267.864	378.721	533.869	<b>40</b>	750.378	1051.668	1469.772
308.043	439.317	624.626	<b>41</b>	885.446	1251.484	1763.726
354.250	509.607	730.813	<b>42</b>	1044.827	1489.266	2116.471
407.387	591.144	855.051	<b>43</b>	1232.896	1772.227	2539.765
468.495	685.727	1000.410	<b>44</b>	1454.817	2108.950	3047.718
538.769	795.444	1170.479	<b>45</b>	1716.684	2509.651	3657.262
619.585	922.715	1369.461	<b>46</b>	2025.687	2986.484	4388.714
712.522	1070.349	1602.269	<b>47</b>	2390.311	3553.916	5266.457
819.401	1241.605	1874.655	<b>48</b>	2820.567	4229.160	6319.749
942.311	1440.262	2193.346	<b>49</b>	3328.269	5032.701	7583.698
1083.657	1670.704	2566.215	<b>50</b>	3927.357	5988.914	9100.438



## ROBINSONIAN COMPLEX INTEREST SIMPLIFIED.

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**GENERAL REMARK.**—In this table, the rates of interest, as they appear at the heads of the columns, may be regarded as either *annual*, *semi-annual*, *quarterly*, *monthly*, or even *weekly*; provided the numbers in column headed “YEARS” be taken accordingly; that is, as so many *years*, *half-years*, *quarters*, *months*, or *weeks*, respectively. Moreover, the amounts given in the table being always for \$1, the result for any other sum is obtained by simply multiplying the amounts in the table by the given sum.

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### TABLE NO. 2.

For finding what any sum of money deposited at the beginning of each year, or of each half-year, will amount to in any number of years, or half-years, &c.,—the interest being compounded annually, or semi-annually, &c., respectively, as required, at any of the rates given in the table.

**RULE.**—Take from the table the amount found in the proper rate column and opposite the given number of years, or half-years, &c., and multiply it by the given sum. The product will be the required amount.

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### EXAMPLES.

1.—What will \$52 deposited, or paid, at the beginning of each year for 50 years amount to at the end of the 50 years—interest being compounded annually at the rate of  $5\frac{1}{2}$  per cent. per annum?

On page 22, in  $5\frac{1}{2}$  per cent. column and opposite 50, we find 259.75944, which multiplied by \$52, and dropping superfluous decimals, gives us \$13,507.49 as the required amount.

2.—What will \$300 deposited at the beginning of each half-year for 43 half-years ( $21\frac{1}{2}$  years,) amount to at end of the last half-year—interest being compounded half-yearly at a semi-annual rate of  $2\frac{1}{2}$  per ct.?

On page 20, in  $2\frac{1}{2}$  per cent. column and opposite 43, we find 82.60504, hence we have

$82.60504 \times 300 = 24781.51200$ , or \$24,781.51 as the amount.

3.—What will \$1 deposited at the beginning of each month for 36 months amount to at the end of the 36 months—the interest being compounded *monthly* at the rate of  $\frac{1}{2}$  per cent. per month?

On page 16, in  $\frac{1}{2}$  per cent. column and opposite 36, we find 39.53279, or \$39.53, the amount of \$1 for the time and rate given.

TABLE No. 2.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years, and monthly for 8 years and 4 months.

Amount of \$1 each year for any time from 1 to 100 Years, at

$\frac{4}{12}$	$\frac{5}{12}$	$\frac{6}{12}$	$\frac{7}{12}$	Years.	$\frac{8}{12}$	$\frac{9}{12}$ %
1.00333	1.00417	1.00500	1.00583	<b>1</b>	1.00667	1.00750
2.01001	2.01252	2.01503	2.01753	<b>2</b>	2.02004	2.02256
3.02004	3.02507	3.03010	3.03514	<b>3</b>	3.04018	3.04523
4.03344	4.04184	4.05025	4.05867	<b>4</b>	4.06711	4.07556
5.05022	5.06285	5.07550	5.08818	<b>5</b>	5.10089	5.11363
6.07039	6.08811	6.10588	6.12370	<b>6</b>	6.14157	6.15948
7.09396	7.11764	7.14141	7.16525	<b>7</b>	7.18918	7.21318
8.12094	8.15147	8.18212	8.21288	<b>8</b>	8.24377	8.27478
9.15134	9.18960	9.22803	9.26663	<b>9</b>	9.30540	9.34434
10.18518	10.23206	10.27917	10.32651	<b>10</b>	10.37410	10.42192
11.22246	11.27886	11.33556	11.39259	<b>11</b>	11.44993	11.50759
12.26320	12.33002	12.39724	12.46488	<b>12</b>	12.53293	12.60139
13.30742	13.38556	13.46423	13.54342	<b>13</b>	13.62315	13.70340
14.35511	14.44550	14.53655	14.62826	<b>14</b>	14.72063	14.81368
15.40629	15.50986	15.61423	15.71942	<b>15</b>	15.82544	15.93228
16.46098	16.57865	16.69730	16.81695	<b>16</b>	16.93761	17.05927
17.51918	17.65189	17.78579	17.92088	<b>17</b>	18.05719	18.19472
18.58091	18.72961	18.87972	19.03126	<b>18</b>	19.18424	19.33868
19.64618	19.81181	19.97912	20.14810	<b>19</b>	20.31880	20.49122
20.71500	20.89853	21.08401	21.27147	<b>20</b>	21.46093	21.65240
21.78739	21.98977	22.19443	22.40139	<b>21</b>	22.61066	22.82230
22.86334	23.08556	23.31040	23.53789	<b>22</b>	23.76807	24.00096
23.94289	24.18592	24.43196	24.68103	<b>23</b>	24.93319	25.18847
25.02603	25.29086	25.55912	25.83084	<b>24</b>	26.10608	26.38488
26.11278	26.40041	26.69191	26.98735	<b>25</b>	27.28678	27.59027
27.20310	27.51458	27.83037	28.15061	<b>26</b>	28.47536	28.80470
28.29717	28.63339	28.97452	29.32066	<b>27</b>	29.67187	30.02823
29.39483	29.75686	30.12439	30.49753	<b>28</b>	30.87634	31.26094
30.49614	30.88501	31.28002	31.68126	<b>29</b>	32.08885	32.50290
31.60113	32.01787	32.44142	32.87190	<b>30</b>	33.30945	33.75417
32.70980	33.15544	33.60862	34.06949	<b>31</b>	34.53818	35.01483
33.82217	34.29776	34.78167	35.27406	<b>32</b>	35.77510	36.28494
34.93824	35.44483	35.96058	36.48566	<b>33</b>	37.02026	37.56458
36.05804	36.59668	37.14538	37.70433	<b>34</b>	38.27373	38.85381
37.18156	37.75334	38.33610	38.93010	<b>35</b>	39.53556	40.15272
38.30883	38.91481	39.53279	40.16303	<b>36</b>	40.80579	41.46136
39.43986	40.08112	40.73545	41.40314	<b>37</b>	42.08450	42.77982
40.57466	41.25229	41.94413	42.65050	<b>38</b>	43.37173	44.10817
41.71325	42.42834	43.15885	43.90512	<b>39</b>	44.66754	45.44648
42.85562	43.60929	44.37964	45.16707	<b>40</b>	45.97199	46.79483
44.00181	44.79517	45.60654	46.43638	<b>41</b>	47.28514	48.15329
45.15181	45.98598	46.83957	47.71309	<b>42</b>	48.60704	49.52194
46.30565	47.18175	48.07877	48.99725	<b>43</b>	49.93775	50.90086
47.46334	48.38251	49.32416	50.28890	<b>44</b>	51.27734	52.29011
48.62488	49.58827	50.57578	51.58809	<b>45</b>	52.62585	53.68979
49.79030	50.79906	51.83366	52.89485	<b>46</b>	53.98336	55.09996
50.95960	52.01489	53.09783	54.20924	<b>47</b>	55.34992	56.52071
52.13280	53.23578	54.36832	55.53129	<b>48</b>	56.72558	57.95212
53.30991	54.46176	55.64516	56.86106	<b>49</b>	58.11041	59.39426
54.49094	55.69285	56.92839	58.19858	<b>50</b>	59.50449	60.84721

TABLE No. 2.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years, and monthly for 8 years and 4 months.

Amount of \$1 each year for any time from 1 to 100 Years, at

$\frac{4}{12}$	$\frac{5}{12}$	$\frac{6}{12}$	$\frac{7}{12}$	Years.	$\frac{8}{12}$	$\frac{9}{12}$ %
55.87591	56.92907	58.21803	59.54390	<b>51</b>	60.90785	62.31197
56.86483	58.17045	59.51412	60.89708	<b>52</b>	62.32057	63.78590
58.05771	59.41699	60.81669	62.25814	<b>53</b>	63.74271	65.27180
59.25457	60.66873	62.12577	63.62715	<b>54</b>	65.17433	66.76883
60.45542	61.92568	63.44140	65.00414	<b>55</b>	66.61549	68.27710
61.86027	63.18787	64.76361	66.38916	<b>56</b>	68.06626	69.79668
62.86914	64.45532	66.09243	67.78227	<b>57</b>	69.52670	71.32765
64.08204	65.72805	67.42789	69.18350	<b>58</b>	70.99688	72.87011
65.29898	67.00608	68.77003	70.59290	<b>59</b>	72.47686	74.42414
66.51997	68.28944	70.11888	72.01053	<b>60</b>	73.96670	75.98982
67.74504	69.57815	71.47448	73.43642	<b>61</b>	75.46648	77.56724
68.97419	70.87222	72.83685	74.87063	<b>62</b>	76.97626	79.15650
70.20744	72.17169	74.20603	76.31321	<b>63</b>	78.49610	80.75767
71.44480	73.47657	75.58206	77.76421	<b>64</b>	80.02607	82.37085
72.68628	74.78689	76.96497	79.22366	<b>65</b>	81.56625	83.99613
73.93190	76.10267	78.35480	80.69164	<b>66</b>	83.11669	85.63360
75.18167	77.42393	79.75157	82.16817	<b>67</b>	84.67747	87.28336
76.43561	78.75070	81.15533	83.65332	<b>68</b>	86.24865	88.94548
77.69373	80.08299	82.56611	85.14713	<b>69</b>	87.83031	90.62007
78.95604	81.42084	83.98394	86.64965	<b>70</b>	89.42251	92.30722
80.22256	82.76426	85.40886	88.16094	<b>71</b>	91.02533	94.00703
81.49331	84.11328	86.84090	89.68105	<b>72</b>	92.63883	95.71958
82.76828	85.46792	88.28010	91.21002	<b>73</b>	94.26309	97.44498
84.04751	86.82820	89.72651	92.74791	<b>74</b>	95.89817	99.18331
85.33100	88.19415	91.18014	94.29478	<b>75</b>	97.54416	100.93469
86.61877	89.56579	92.64104	95.85066	<b>76</b>	99.20112	102.69920
87.91084	90.94315	94.10924	97.41562	<b>77</b>	100.86913	104.47694
89.20720	92.32625	95.58479	98.98972	<b>78</b>	102.54826	106.26802
90.50790	93.71510	97.06771	100.57299	<b>79</b>	104.23858	108.07253
91.81292	95.10975	98.55805	102.16550	<b>80</b>	105.94017	109.89057
93.12230	96.51021	100.05584	103.76730	<b>81</b>	107.65310	111.72225
94.43604	97.91650	101.56112	105.37844	<b>82</b>	109.37746	113.56767
95.75416	99.32865	103.07393	106.99898	<b>83</b>	111.11331	115.42693
97.07667	100.74669	104.59430	108.62897	<b>84</b>	112.86073	117.30013
98.40360	102.17063	106.12227	110.26848	<b>85</b>	114.61980	119.18738
99.73494	103.60051	107.65788	111.91754	<b>86</b>	116.39060	121.08879
101.07072	105.03635	109.20117	113.57623	<b>87</b>	118.17320	123.00445
102.41096	106.47816	110.75217	115.24459	<b>88</b>	119.96769	124.93449
103.75566	107.92599	112.31094	116.92268	<b>89</b>	121.77414	126.87899
105.10485	109.37985	113.87749	118.61057	<b>90</b>	123.59264	128.83809
106.45853	110.83976	115.45188	120.30829	<b>91</b>	125.42326	130.81187
107.81673	112.30576	117.03414	122.01593	<b>92</b>	127.26608	132.80046
109.17945	113.77787	118.62431	123.73352	<b>93</b>	129.12118	134.80397
110.54671	115.25611	120.22243	125.46113	<b>94</b>	130.98866	136.82250
111.91854	116.74051	121.82854	127.19882	<b>95</b>	132.86858	138.85616
113.29493	118.23110	123.44268	128.94665	<b>96</b>	134.76104	140.90509
114.67591	119.72789	125.06490	130.70467	<b>97</b>	136.66611	142.96937
116.06150	121.23093	126.69522	132.47295	<b>98</b>	138.58389	145.04914
117.45171	122.74022	128.33370	134.25154	<b>99</b>	140.51445	147.14451
118.84654	124.25581	129.98037	136.04051	<b>100</b>	142.45788	149.25560

TABLE NO. 2.

*Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.*

**Amount of \$1 each year for any time from 1 to 100 Years, at**

$\frac{1}{12}$ %	$\frac{1}{6}$ %	1 %	Years.	$1\frac{1}{4}$ %	$1\frac{1}{2}$ %	$1\frac{3}{4}$ %
1.00833	1.00917	1.01000	<b>1</b>	1.01250	1.01500	1.01750
2.02507	2.02758	2.03010	<b>2</b>	2.03766	2.04523	2.05281
3.05028	3.05534	3.06040	<b>3</b>	3.07563	3.09090	3.10623
4.08403	4.09251	4.10101	<b>4</b>	4.12657	4.15227	4.17809
5.12640	5.13919	5.15202	<b>5</b>	5.19065	5.22955	5.26871
6.17745	6.19547	6.21354	<b>6</b>	6.26804	6.32299	6.37841
7.23726	7.26143	7.28567	<b>7</b>	7.35889	7.43284	7.50753
8.30591	8.33716	8.36853	<b>8</b>	8.46337	8.55933	8.65641
9.38346	9.42275	9.46221	<b>9</b>	9.58167	9.70272	9.82540
10.46998	10.51829	10.56683	<b>10</b>	10.71394	10.86326	11.01484
11.56557	11.62387	11.68250	<b>11</b>	11.86036	12.04121	12.22510
12.67028	12.73959	12.80933	<b>12</b>	13.02112	13.23683	13.45654
13.78420	13.86554	13.94742	<b>13</b>	14.19638	14.45038	14.70953
14.90740	15.00181	15.09690	<b>14</b>	15.38633	15.68214	15.98445
16.03996	16.14849	16.25786	<b>15</b>	16.59116	16.93237	17.28168
17.18196	17.30568	17.43044	<b>16</b>	17.81105	18.20136	18.60161
18.33348	18.47349	18.61475	<b>17</b>	19.04619	19.48938	19.94463
19.49459	19.65199	19.81090	<b>18</b>	20.29677	20.79672	21.31117
20.66538	20.84130	21.01900	<b>19</b>	21.56298	22.12367	22.70161
21.84593	22.04151	22.23919	<b>20</b>	22.84502	23.47052	24.11639
23.03631	23.25273	23.47159	<b>21</b>	24.14308	24.83758	25.55593
24.23661	24.47504	24.71630	<b>22</b>	25.45737	26.22514	27.02065
25.44692	25.70857	25.97346	<b>23</b>	26.78808	27.63352	28.51102
26.66731	26.95339	27.24320	<b>24</b>	28.13544	29.06302	30.02746
27.89787	28.20963	28.52563	<b>25</b>	29.49963	30.51397	31.57044
29.13868	29.47739	29.82089	<b>26</b>	30.88087	31.98668	33.14042
30.38984	30.75676	31.12910	<b>27</b>	32.27938	33.48148	34.73788
31.65142	32.04787	32.45039	<b>28</b>	33.69538	34.99870	36.36329
32.92352	33.35081	33.78489	<b>29</b>	35.12907	36.53868	38.01715
34.20621	34.66569	35.13274	<b>30</b>	36.58068	38.10176	39.69995
35.49960	35.99263	36.49407	<b>31</b>	38.05044	39.68829	41.41220
36.80376	37.33172	37.86901	<b>32</b>	39.53857	41.29861	43.15441
38.11879	38.68310	39.25770	<b>33</b>	41.04530	42.93309	44.92712
39.44478	40.04686	40.66028	<b>34</b>	42.57087	44.59209	46.73084
40.78182	41.42312	42.07688	<b>35</b>	44.11551	46.27597	48.56613
42.13000	42.81200	43.50765	<b>36</b>	45.67945	47.98511	50.43354
43.48942	44.21361	44.95272	<b>37</b>	47.26294	49.71989	52.33362
44.86016	45.62807	46.41225	<b>38</b>	48.86623	51.48068	54.26696
46.24233	47.05549	47.88637	<b>39</b>	50.48956	53.26789	56.23413
47.63602	48.49600	49.37524	<b>40</b>	52.13318	55.08191	58.23573
49.04132	49.94972	50.87899	<b>41</b>	53.79734	56.92314	60.27236
50.45833	51.41675	52.39778	<b>42</b>	55.48231	58.79199	62.34462
51.88715	52.89724	53.93176	<b>43</b>	57.18834	60.68887	64.45315
53.32788	54.39130	55.48107	<b>44</b>	58.91569	62.61420	66.59858
54.78061	55.89905	57.04589	<b>45</b>	60.66464	64.56841	68.78156
56.24545	57.42063	58.62634	<b>46</b>	62.43545	66.55194	71.00274
57.72249	58.95615	60.22261	<b>47</b>	64.22839	68.56522	73.26278
59.21185	60.50575	61.83483	<b>48</b>	66.04374	70.60870	75.56238
60.71361	62.06955	63.46318	<b>49</b>	67.88179	72.68283	77.90222
62.22789	63.64769	65.10781	<b>50</b>	69.74281	74.78807	80.28301



TABLE NO. 2.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

Amount of \$1 each year for any time from 1 to 100 Years, at

$1\frac{1}{2}\%$	$1\frac{1}{2}\%$	1%	Years.	$1\frac{1}{4}\%$	$1\frac{1}{2}\%$	$1\frac{3}{4}\%$
63.75479	65.24029	66.76889	<b>51</b>	71.62710	76.92489	82.70547
65.29441	66.84750	68.44658	<b>52</b>	73.53494	79.09376	85.17031
66.84687	68.46943	70.14105	<b>53</b>	75.46662	81.29517	87.67829
68.41226	70.10623	71.85246	<b>54</b>	77.42246	83.52960	90.23016
69.99069	71.75804	73.58098	<b>55</b>	79.40274	85.79754	92.82669
71.58228	73.42499	75.32679	<b>56</b>	81.40777	88.09951	95.46866
73.18713	75.10722	77.09006	<b>57</b>	83.43787	90.43600	98.15688
74.80536	76.80487	78.87096	<b>58</b>	85.49334	92.80754	100.89210
76.43707	78.51808	80.66967	<b>59</b>	87.57451	95.21465	103.67522
78.08233	80.24700	82.48637	<b>60</b>	89.68169	97.65787	106.50703
79.74140	81.99176	84.32123	<b>61</b>	91.81521	100.13774	109.38841
81.41425	83.75252	86.17444	<b>62</b>	93.97540	102.65481	112.32020
83.10103	85.52942	88.04619	<b>63</b>	96.16259	105.20963	115.30331
84.80187	87.32260	89.93665	<b>64</b>	98.37713	107.80277	118.33861
86.51689	89.13223	91.84602	<b>65</b>	100.61934	110.43481	121.42704
88.24620	90.95844	93.77448	<b>66</b>	102.88958	113.10634	124.56951
89.98991	92.80139	95.72222	<b>67</b>	105.18820	115.81793	127.76698
91.74816	94.66124	97.68944	<b>68</b>	107.51555	118.57020	131.02040
93.52107	96.53813	99.67634	<b>69</b>	109.87200	121.36375	134.33076
95.30874	98.43223	101.68310	<b>70</b>	112.25790	124.19921	137.69905
97.11131	100.34369	103.70993	<b>71</b>	114.67362	127.07720	141.12628
98.92891	102.27268	105.75703	<b>72</b>	117.11954	129.99836	144.61349
100.76165	104.21934	107.82460	<b>73</b>	119.59604	132.96333	148.16173
102.60966	106.18385	109.91285	<b>74</b>	122.10349	135.97278	151.77206
104.47308	108.16637	112.02198	<b>75</b>	124.64228	139.02737	155.44557
106.35202	110.16706	114.15220	<b>76</b>	127.21281	142.12778	159.18336
108.24662	112.18609	116.30372	<b>77</b>	129.81547	145.27470	162.98657
110.15701	114.22363	118.47675	<b>78</b>	132.45066	148.46882	166.85634
112.08332	116.27985	120.67152	<b>79</b>	135.11880	151.71085	170.79382
114.02568	118.35491	122.88824	<b>80</b>	137.82028	155.00152	174.80022
115.98422	120.44900	125.12712	<b>81</b>	140.55553	158.34154	178.87672
117.95909	122.56228	127.38839	<b>82</b>	143.32498	161.73166	183.02456
119.95042	124.69494	129.67227	<b>83</b>	146.12904	165.17264	187.24499
121.95834	126.84714	131.97900	<b>84</b>	148.96815	168.66523	191.53928
123.98299	129.01907	134.30879	<b>85</b>	151.84276	172.21020	195.90872
126.02452	131.21092	136.66188	<b>86</b>	154.75329	175.80836	200.35462
128.08305	133.42285	139.03849	<b>87</b>	157.70021	179.46048	204.87833
130.15875	135.65506	141.43888	<b>88</b>	160.68396	183.16739	209.48120
132.25174	137.90773	143.86327	<b>89</b>	163.70501	186.92990	214.16462
134.36217	140.18105	146.31190	<b>90</b>	166.76382	190.74885	218.93000
136.49018	142.47521	148.78502	<b>91</b>	169.86087	194.62508	223.77877
138.63594	144.79040	151.28287	<b>92</b>	172.99663	198.55946	228.71240
140.79957	147.12681	153.80570	<b>93</b>	176.17159	202.55285	233.73237
142.98123	149.48464	156.35376	<b>94</b>	179.38623	206.60614	238.84018
145.18108	151.86408	158.92729	<b>95</b>	182.64106	210.72023	244.03739
147.39925	154.26534	161.52657	<b>96</b>	185.93657	214.89604	249.32554
149.63591	156.68860	164.15183	<b>97</b>	189.27328	219.13448	254.70624
151.89121	159.13408	166.80335	<b>98</b>	192.65170	223.43650	260.18110
154.16530	161.60198	169.48138	<b>99</b>	196.07234	227.80304	265.75177
156.45835	164.09250	172.18620	<b>100</b>	199.53575	232.23509	271.41992

TABLE No. 2.—Continued.

*Interest Compounded annually for 150 years; semi-annually for 75 years; quarterly for 37 years and 6 months; and monthly for 12 years and 6 months.*

Amount of \$1 each year for any time from 1 to 150 years, at

$\frac{4}{12}$	$\frac{5}{12}$	$\frac{6}{12}$	Years.	$\frac{7}{12}$	$\frac{8}{12}$	$\frac{9}{12}$ %
120.24603	125.77771	131.63527	<b>101</b>	137.83991	144.41426	151.38251
121.65019	127.30595	133.29845	<b>102</b>	139.64981	146.38369	153.52538
123.05902	128.84055	134.96994	<b>103</b>	141.47027	148.36625	155.68432
124.47255	130.38156	136.64979	<b>104</b>	143.30134	150.36202	157.85945
125.89079	131.92898	138.33804	<b>105</b>	145.14310	152.37110	160.05090
127.31376	133.48285	140.03473	<b>106</b>	146.99560	154.39358	162.25878
128.74147	135.04320	141.73990	<b>107</b>	148.85891	156.42954	164.48322
130.17395	136.61004	143.45360	<b>108</b>	150.73309	158.47907	166.72435
131.61119	138.18342	145.17587	<b>109</b>	152.61820	160.54226	168.98229
133.05323	139.76335	146.90675	<b>110</b>	154.51430	162.61921	171.25716
134.50007	141.34986	148.64628	<b>111</b>	156.42147	164.71000	173.54908
135.95174	142.94299	150.39451	<b>112</b>	158.33976	166.81474	175.85819
137.40825	144.54275	152.15148	<b>113</b>	160.26924	168.93350	178.18463
138.86961	146.14918	153.91724	<b>114</b>	162.20998	171.06639	180.52851
140.33584	147.76230	155.69183	<b>115</b>	164.16204	173.21350	182.88998
141.80696	149.38214	157.47529	<b>116</b>	166.12548	175.37492	185.26915
143.28298	151.00873	159.26766	<b>117</b>	168.10038	177.55078	187.66617
144.76392	152.64210	161.06900	<b>118</b>	170.08680	179.74109	190.08117
146.24980	154.28228	162.87935	<b>119</b>	172.08481	181.94604	192.51428
147.74064	155.92929	164.69874	<b>120</b>	174.09447	184.16568	194.96563
149.23644	157.58316	166.52724	<b>121</b>	176.11585	186.40011	197.43538
150.73723	159.24392	168.36487	<b>122</b>	178.14903	188.64945	199.92364
152.24302	160.91161	170.21170	<b>123</b>	180.19406	190.91378	202.43057
153.75383	162.58624	172.06776	<b>124</b>	182.25103	193.19320	204.95630
155.26967	164.26785	173.93309	<b>125</b>	184.31999	195.48782	207.50097
156.79057	165.95646	175.80776	<b>126</b>	186.40103	197.79774	210.06473
158.31654	167.65212	177.69180	<b>127</b>	188.49420	200.12306	212.64771
159.84760	169.35483	179.58526	<b>128</b>	190.59958	202.46388	215.25007
161.38376	171.06465	181.48819	<b>129</b>	192.71725	204.82031	217.87195
162.92503	172.78158	183.40063	<b>130</b>	194.84726	207.19244	220.51349
164.47145	174.50567	185.32263	<b>131</b>	196.98971	209.58039	223.17484
166.02302	176.23694	187.25424	<b>132</b>	199.14465	211.98426	225.85615
167.57977	177.97543	189.19551	<b>133</b>	201.31216	214.40416	228.55757
169.14170	179.72116	191.14649	<b>134</b>	203.49231	216.84018	231.27925
170.70884	181.47417	193.10722	<b>135</b>	205.68518	219.29245	234.02135
172.28120	183.23448	195.07776	<b>136</b>	207.89085	221.76107	236.78401
173.85880	185.00212	197.05815	<b>137</b>	210.10938	224.24614	239.56739
175.44167	186.77713	199.04844	<b>138</b>	212.34086	226.74778	242.37164
177.02981	188.55953	201.04868	<b>139</b>	214.58534	229.26610	245.19693
178.62324	190.34937	203.05892	<b>140</b>	216.84292	231.80121	248.04341
180.22198	192.14665	205.07922	<b>141</b>	219.11367	234.35322	250.91123
181.82606	193.95143	207.10961	<b>142</b>	221.39766	236.92224	253.80057
183.43548	195.76373	209.15016	<b>143</b>	223.69498	239.50839	256.71157
185.05026	197.58358	211.20091	<b>144</b>	226.00571	242.11178	259.64441
186.67043	199.41101	213.26192	<b>145</b>	228.32991	244.73252	262.59924
188.29600	201.24606	215.33323	<b>146</b>	230.66766	247.37074	265.57623
189.92698	203.08875	217.41489	<b>147</b>	233.01906	250.02654	268.57556
191.56341	204.93912	219.50697	<b>148</b>	235.38417	252.70005	271.59737
193.20529	206.79720	221.60950	<b>149</b>	237.76308	255.39139	274.64185
194.85264	208.66302	223.72255	<b>150</b>	240.15586	258.10066	277.70917

TABLE No. 2.—Continued.

*Interest Compounded annually for 150 years; semi-annually for 75 years; quarterly for 50 years and 6 months; and monthly for 12 years and 6 months.*

Amount of \$1 each year for any time from 1 to 150 years, at

$\frac{10}{12}$	$\frac{11}{12}$	1	Years.	$1\frac{1}{4}$	$1\frac{1}{2}$	$1\frac{3}{4}$ %
158.77050	166.60548	174.91805	<b>101</b>	203.04244	236.73362	277.18727
161.10192	169.14223	177.67723	<b>102</b>	206.59297	241.29962	283.05555
163.45277	171.70187	180.46400	<b>103</b>	210.18789	245.93411	289.02652
165.82321	174.28497	183.27864	<b>104</b>	213.82773	250.63813	295.10199
168.21340	176.89175	186.12143	<b>105</b>	217.51308	255.41270	301.28377
170.62352	179.52242	188.99264	<b>106</b>	221.24449	260.25889	307.57374
173.05371	182.17721	191.89256	<b>107</b>	225.02255	265.17777	313.97378
175.50416	184.85633	194.82149	<b>108</b>	228.84783	270.17044	320.48582
177.97503	187.56002	197.77970	<b>109</b>	232.72093	275.23799	327.11182
180.46649	190.28848	200.76750	<b>110</b>	236.64244	280.38156	333.85378
182.97871	193.04196	203.78518	<b>111</b>	240.61297	285.60229	340.71372
185.51186	195.82068	206.83303	<b>112</b>	244.63314	290.90132	347.69371
188.06613	198.62487	209.91136	<b>113</b>	248.70355	296.27984	354.79585
190.64168	201.45476	213.02047	<b>114</b>	252.82484	301.73904	362.02228
193.23869	204.31060	216.16068	<b>115</b>	256.99765	307.28012	369.37517
195.85735	207.19261	219.33228	<b>116</b>	261.22262	312.90433	376.85673
198.49783	210.10105	222.53561	<b>117</b>	265.50041	318.61289	384.46922
201.16031	213.03614	225.77096	<b>118</b>	269.83166	324.40709	392.21493
203.84495	215.99814	229.03867	<b>119</b>	274.21706	330.28819	400.09620
206.55202	218.98729	232.33906	<b>120</b>	278.65727	336.25751	408.11538
209.28162	222.00384	235.67245	<b>121</b>	283.15299	342.31638	416.27490
212.03397	225.04804	239.03917	<b>122</b>	287.70490	348.46612	424.57721
214.80925	228.12015	242.43956	<b>123</b>	292.31371	354.70811	433.02481
217.60766	231.22041	245.87396	<b>124</b>	296.98013	361.04374	441.62024
220.42939	234.34910	249.34270	<b>125</b>	301.70488	367.47439	450.36610
223.27464	237.50647	252.84163	<b>126</b>	306.48870	374.00151	459.26501
226.14359	240.69278	256.38459	<b>127</b>	311.33230	380.62653	468.31964
229.03645	243.90829	259.95843	<b>128</b>	316.23646	387.35093	477.53274
231.95342	247.15329	263.56801	<b>129</b>	321.20191	394.17619	486.90706
234.89470	250.42802	267.21369	<b>130</b>	326.22944	401.10384	496.44543
237.86049	253.73278	270.89583	<b>131</b>	331.31981	408.13539	506.15073
240.85100	257.06783	274.61479	<b>132</b>	336.47380	415.27242	516.02587
243.86642	260.43345	278.37094	<b>133</b>	341.69223	422.51651	526.07382
246.90698	263.82993	282.16465	<b>134</b>	346.97588	429.86926	536.29761
249.97287	267.25753	285.99629	<b>135</b>	352.32558	437.33230	546.70032
253.06431	270.71656	289.86626	<b>136</b>	357.74215	444.90728	557.28507
256.18151	274.20730	293.77492	<b>137</b>	363.22642	452.59589	568.05506
259.32469	277.73003	297.72267	<b>138</b>	368.77925	460.39983	579.01353
262.49406	281.28506	301.70990	<b>139</b>	374.40149	468.32083	590.16376
265.68981	284.87267	305.73699	<b>140</b>	380.09401	476.36064	601.50913
268.91228	288.49317	309.80436	<b>141</b>	385.85769	484.52105	613.05304
272.16153	292.14686	313.91241	<b>142</b>	391.69341	492.80386	624.79897
275.43788	295.83404	318.06153	<b>143</b>	397.60208	501.21092	636.75045
278.74152	299.55501	322.25215	<b>144</b>	403.58460	509.74409	648.91108
282.07270	303.31010	326.48467	<b>145</b>	409.64191	518.40525	661.28452
285.43164	307.09961	330.75951	<b>146</b>	415.77493	527.19633	673.87450
288.81857	310.92386	335.07711	<b>147</b>	421.98462	536.11927	686.68481
292.23373	314.78316	339.43788	<b>148</b>	428.27193	545.17606	699.71929
295.67734	318.67784	343.84226	<b>149</b>	434.63783	554.36870	712.98188
299.14965	322.60822	348.29068	<b>150</b>	441.08330	563.69923	726.47656

TABLE NO. 2.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

Amount of \$1 each year for any time from 1 to 100 Years, at

2 %	2¼ %	2½ %	Years.	2¾ %	3 %	3½ %
1.02000	1.02250	1.02500	<b>1</b>	1.02750	1.03000	1.03500
2.06040	2.06801	2.07563	<b>2</b>	2.08326	2.09090	2.10623
3.12161	3.13704	3.15252	<b>3</b>	3.16805	3.18363	3.21494
4.20404	4.23012	4.25633	<b>4</b>	4.28267	4.30914	4.36247
5.30812	5.34780	5.38774	<b>5</b>	5.42794	5.46841	5.55015
6.43428	6.49062	6.54743	<b>6</b>	6.60471	6.66246	6.77941
7.58297	7.65916	7.73612	<b>7</b>	7.81384	7.89234	8.05169
8.75463	8.85399	8.95452	<b>8</b>	9.05622	9.15911	9.36850
9.94972	10.07571	10.20338	<b>9</b>	10.33276	10.46388	10.73139
11.16872	11.32491	11.48347	<b>10</b>	11.64442	11.80780	12.14199
12.41209	12.60222	12.79555	<b>11</b>	12.99214	13.19203	13.60196
13.68033	13.90327	14.14044	<b>12</b>	14.37692	14.61779	15.11303
14.97394	15.24371	15.51895	<b>13</b>	15.79979	16.08632	16.67699
16.29342	16.60919	16.93193	<b>14</b>	17.26178	17.59891	18.29568
17.63929	18.00540	18.38022	<b>15</b>	18.76398	19.15688	19.97103
19.01207	19.43302	19.86473	<b>16</b>	20.30749	20.76159	21.70502
20.41231	20.89276	21.38635	<b>17</b>	21.89344	22.41444	23.49969
21.84056	22.38535	22.94601	<b>18</b>	23.52301	24.11687	25.35718
23.29737	23.91152	24.54466	<b>19</b>	25.19740	25.87037	27.27968
24.78332	25.47203	26.18327	<b>20</b>	26.91783	27.67649	29.26947
26.29898	27.06765	27.86286	<b>21</b>	28.68557	29.53678	31.32890
27.84496	28.69917	29.58443	<b>22</b>	30.50192	31.45288	33.46041
29.42186	30.36740	31.34904	<b>23</b>	32.36822	33.42647	35.66653
31.03030	32.07317	33.15776	<b>24</b>	34.28585	35.45926	37.94986
32.67091	33.81732	35.01171	<b>25</b>	36.25621	37.55304	40.31310
34.34432	35.60071	36.91200	<b>26</b>	38.28075	39.70963	42.75906
36.05121	37.42422	38.85980	<b>27</b>	40.36098	41.93092	45.29063
37.79223	39.28877	40.85630	<b>28</b>	42.49840	44.21885	47.91080
39.56808	41.19526	42.90270	<b>29</b>	44.69461	46.57542	50.62268
41.37944	43.14466	45.00027	<b>30</b>	46.95121	49.00268	53.42947
43.22703	45.13791	47.15028	<b>31</b>	49.26987	51.50276	56.33450
45.11157	47.17602	49.35403	<b>32</b>	51.65229	54.07784	59.34121
47.03380	49.25998	51.61289	<b>33</b>	54.10023	56.73018	62.45315
48.99448	51.39083	53.92821	<b>34</b>	56.61548	59.46208	65.67401
50.99437	53.56962	56.30141	<b>35</b>	59.19991	62.27594	69.00760
53.03425	55.79744	58.73395	<b>36</b>	61.85541	65.17422	72.45787
55.11494	58.07538	61.22730	<b>37</b>	64.58393	68.15945	76.02889
57.23724	60.40457	63.78298	<b>38</b>	67.38749	71.23423	79.72491
59.40198	62.78618	66.40255	<b>39</b>	70.26814	74.40126	83.55028
61.61002	65.22137	69.08762	<b>40</b>	73.22802	77.66330	87.50954
63.86222	67.71135	71.83981	<b>41</b>	76.26929	81.02320	91.60737
66.15947	70.25735	74.66080	<b>42</b>	79.39419	84.48389	95.84863
68.50266	72.86064	77.55232	<b>43</b>	82.60504	88.04841	100.23833
70.89271	75.52251	80.51613	<b>44</b>	85.90417	91.71986	104.78167
73.33056	78.24426	83.55403	<b>45</b>	89.29404	95.50146	109.48403
75.81718	81.02726	86.66789	<b>46</b>	92.77712	99.39650	114.35097
78.35352	83.87287	89.85958	<b>47</b>	96.35600	103.40840	119.38826
80.94059	86.78251	93.13107	<b>48</b>	100.03329	107.54065	124.60185
83.57940	89.75762	96.48435	<b>49</b>	103.81170	111.79687	129.99791
86.27099	92.79966	99.92146	<b>50</b>	107.69402	116.18077	135.58284

TABLE NO. 2.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

Amount of \$1 each year for any time from 1 to 100 Years, at

2 %	2¼ %	2½ %	Years.	2¾ %	3 %	3½ %
89.01641	95.91016	103.44449	<b>51</b>	111.68311	120.69620	141.36324
91.81674	99.09064	107.05561	<b>52</b>	115.78189	125.34708	147.34595
94.67307	102.34267	110.75700	<b>53</b>	119.99340	130.13749	153.53806
97.58653	105.66788	114.55092	<b>54</b>	124.32071	135.07162	159.94689
100.55826	109.06791	118.43969	<b>55</b>	128.76703	140.15377	166.58003
103.58943	112.54444	122.42569	<b>56</b>	133.33563	145.38838	173.44533
106.68122	116.09919	126.51133	<b>57</b>	138.02986	150.78003	180.55092
109.83484	119.73392	130.69911	<b>58</b>	142.85318	156.33343	187.90520
113.05154	123.45043	134.99159	<b>59</b>	147.80914	162.05344	195.51688
116.33257	127.25057	139.39138	<b>60</b>	152.90139	167.94504	203.39497
119.67922	131.13621	143.90116	<b>61</b>	158.13368	174.01339	211.54880
123.09281	135.10927	148.52369	<b>62</b>	163.50986	180.26379	219.98801
126.57466	139.17173	153.26179	<b>63</b>	169.03388	186.70171	228.72259
130.12616	143.32559	158.11833	<b>64</b>	174.70981	193.33276	237.76288
133.74868	147.57292	163.09629	<b>65</b>	180.54183	200.16274	247.11958
137.44365	151.91581	168.19870	<b>66</b>	186.53423	207.19762	256.80376
141.21253	156.35642	173.42866	<b>67</b>	192.69142	214.44355	266.82689
145.05678	160.89694	178.78938	<b>68</b>	199.01793	221.90686	277.20084
148.97791	165.53962	184.28411	<b>69</b>	205.51843	229.59406	287.93786
152.97747	170.28676	189.91622	<b>70</b>	212.19768	237.51189	299.05069
157.05702	175.14071	195.68912	<b>71</b>	219.06062	245.66724	310.55246
161.21816	180.10388	201.60635	<b>72</b>	226.11229	254.06726	322.45680
165.46252	185.17871	207.67151	<b>73</b>	233.35788	262.71928	334.77779
169.79177	190.36774	213.88830	<b>74</b>	240.80272	271.63086	347.53001
174.20761	195.67351	220.26050	<b>75</b>	248.45229	280.80978	360.72856
178.71176	201.09866	226.79202	<b>76</b>	256.31223	290.26407	374.38906
183.30600	206.64588	233.48682	<b>77</b>	264.38832	300.00200	388.52768
187.99212	212.31792	240.34899	<b>78</b>	272.68650	310.03206	403.16115
192.77196	218.11757	247.38271	<b>79</b>	281.21287	320.36302	418.30679
197.64740	224.04771	254.59228	<b>80</b>	289.97373	331.00391	433.98252
202.62034	230.11129	261.98209	<b>81</b>	298.97551	341.96403	450.20691
207.69275	236.31129	269.55664	<b>82</b>	308.22483	353.25295	466.99915
212.86661	242.65080	277.32056	<b>83</b>	317.72851	364.88054	484.37912
218.14394	249.13294	285.27857	<b>84</b>	327.49355	376.85695	502.36739
223.52682	255.76093	293.43553	<b>85</b>	337.52712	389.19266	520.98525
229.01735	262.53805	301.79642	<b>86</b>	347.83662	401.89844	540.25474
234.61770	269.46766	310.36633	<b>87</b>	358.42962	414.98539	560.19865
240.33006	276.55318	319.15049	<b>88</b>	369.31394	428.46496	580.84060
246.15666	283.79813	328.15425	<b>89</b>	380.49757	442.34890	602.20503
252.09979	291.20608	337.38311	<b>90</b>	391.98876	456.64937	624.31720
258.16179	298.78072	346.84269	<b>91</b>	403.79595	471.37885	647.20330
264.34502	306.52579	356.53875	<b>92</b>	415.92783	486.55022	670.89042
270.65192	314.44512	366.47722	<b>93</b>	428.39335	502.17672	695.40658
277.08496	322.54263	376.66415	<b>94</b>	441.20167	518.27203	720.78081
283.64666	330.82234	387.10576	<b>95</b>	454.36221	534.85019	747.04314
290.33959	339.28834	397.80840	<b>96</b>	467.88467	551.92569	774.22465
297.16638	347.94483	408.77861	<b>97</b>	481.77900	569.51346	802.35752
304.12971	356.79609	420.02308	<b>98</b>	496.05542	587.62887	831.47503
311.23231	365.84650	431.54865	<b>99</b>	510.72445	606.28773	861.61165
318.47695	375.10055	443.36237	<b>100</b>	525.79687	625.50636	892.80306

TABLE NO. 2.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

Amount of \$1 each year for any time from 1 to 100 Years, at

4%	4½%	5%	Years.	5½%	6%	7%
1.04000	1.04500	1.05000	<b>1</b>	1.05500	1.06000	1.07000
2.12160	2.13703	2.15250	<b>2</b>	2.16803	2.18360	2.21490
3.24646	3.27819	3.31013	<b>3</b>	3.34227	3.37462	3.43994
4.41632	4.47071	4.52563	<b>4</b>	4.58109	4.63709	4.75074
5.63298	5.71689	5.80191	<b>5</b>	5.88805	5.97532	6.15329
6.89829	7.01915	7.14201	<b>6</b>	7.26689	7.39384	7.65402
8.21423	8.38001	8.54911	<b>7</b>	8.72157	8.89747	9.25980
9.58280	9.80211	10.02656	<b>8</b>	10.25626	10.49132	10.97799
11.00611	11.28821	11.57789	<b>9</b>	11.87535	12.18079	12.81645
12.48635	12.84118	13.20679	<b>10</b>	13.58350	13.97164	14.78360
14.02581	14.46403	14.91713	<b>11</b>	15.38559	15.86994	16.88845
15.62684	16.15991	16.71298	<b>12</b>	17.28680	17.88214	19.14064
17.29191	17.93211	18.59863	<b>13</b>	19.29257	20.01507	21.55049
19.02359	19.78405	20.57856	<b>14</b>	21.40866	22.27597	24.12902
20.82453	21.71934	22.65749	<b>15</b>	23.64114	24.67253	26.88805
22.69751	23.74171	24.84037	<b>16</b>	25.99640	27.21288	29.84022
24.64541	25.85508	27.13238	<b>17</b>	28.48120	29.90565	32.99903
26.67123	28.06356	29.53900	<b>18</b>	31.10267	32.75999	36.37896
28.77808	30.37142	32.06595	<b>19</b>	33.86832	35.78559	39.99549
30.96920	32.78314	34.71925	<b>20</b>	36.78608	38.99273	43.86518
33.24797	35.30338	37.50521	<b>21</b>	39.86431	42.39229	48.00574
35.61789	37.93703	40.43048	<b>22</b>	43.11185	45.99583	52.43614
38.08260	40.68920	43.50200	<b>23</b>	46.53800	49.81558	57.17667
40.64591	43.56521	46.72710	<b>24</b>	50.15259	53.86451	62.24904
43.31174	46.57064	50.11345	<b>25</b>	53.96598	58.15638	67.67647
46.08421	49.71132	53.66913	<b>26</b>	57.98911	62.70577	73.48382
48.96758	52.99333	57.40258	<b>27</b>	62.23351	67.52811	79.69769
51.96629	56.42303	61.32271	<b>28</b>	66.71135	72.63980	86.34653
55.08494	60.00707	65.43885	<b>29</b>	71.43548	78.05819	93.46079
58.32834	63.75239	69.76079	<b>30</b>	76.41943	83.80168	101.07304
61.70148	67.66625	74.29883	<b>31</b>	81.67750	89.88978	109.21815
65.20953	71.75622	79.06377	<b>32</b>	87.22476	96.34316	117.93343
68.85791	76.03026	84.06696	<b>33</b>	93.07712	103.18375	127.25876
72.65222	80.49662	89.32031	<b>34</b>	99.25136	110.43478	137.23688
76.59831	85.16397	94.83632	<b>35</b>	105.76519	118.12087	147.91346
80.70225	90.04134	100.62814	<b>36</b>	112.63727	126.26812	159.33740
84.97034	95.13820	106.70955	<b>37</b>	119.88732	134.90421	171.56102
89.40915	100.46442	113.09502	<b>38</b>	127.53613	144.05846	184.64029
94.02552	106.03032	119.79977	<b>39</b>	135.60561	153.76197	198.63511
98.82654	111.84669	126.83976	<b>40</b>	144.11892	164.04768	213.60957
103.81960	117.92479	134.23175	<b>41</b>	153.10046	174.95054	229.63224
109.01238	124.27640	141.99334	<b>42</b>	162.57599	186.50758	246.77650
114.41288	130.91384	150.14301	<b>43</b>	172.57267	198.75803	265.12085
120.02939	137.84997	158.70016	<b>44</b>	183.11917	211.74351	284.74931
125.87057	145.09821	167.68516	<b>45</b>	194.24572	225.50812	305.75176
131.94539	152.67263	177.11942	<b>46</b>	205.98423	240.09861	328.22439
138.26321	160.58790	187.02539	<b>47</b>	218.36837	255.56453	352.27009
144.83373	168.85936	197.42666	<b>48</b>	231.43363	271.95840	377.99900
151.66708	177.50303	208.34800	<b>49</b>	245.21748	289.33590	405.52893
158.77377	186.53566	219.81540	<b>50</b>	259.75944	307.75606	434.98595

TABLE No. 2.—Continued.

Interest Compounded annually for 100 years; semi-annually for 50 years; quarterly for 25 years; and monthly for 8 years and 4 months.

Amount of \$1 each year for any time from 1 to 100 years, at

4%	4½%	Years.	5%	5½%	6%
166.16472	195.97477	<b>51</b>	231.85617	275.10121	327.28142
173.85131	205.83863	<b>52</b>	244.49897	291.28677	347.97831
181.84536	216.14637	<b>53</b>	257.77392	308.36255	369.91701
190.15917	226.91796	<b>54</b>	271.71262	326.37749	393.17203
198.80554	238.17427	<b>55</b>	286.34825	345.38325	417.82235
207.79776	249.93711	<b>56</b>	301.71566	365.43433	443.95169
217.14967	262.22928	<b>57</b>	317.85144	386.58821	471.64879
226.87566	275.07460	<b>58</b>	334.79402	408.90557	501.00772
236.99069	288.49795	<b>59</b>	352.58372	432.45037	532.12818
247.51031	302.52536	<b>60</b>	371.26290	457.29014	565.11587
258.45073	317.18400	<b>61</b>	390.87605	483.49610	600.08282
269.82875	332.50228	<b>62</b>	411.46985	511.14339	637.14779
281.66190	348.50989	<b>63</b>	433.09334	540.31127	676.43666
293.96838	365.23783	<b>64</b>	455.79801	571.08339	718.08286
306.76712	382.71853	<b>65</b>	479.63791	603.54798	762.22783
320.07780	400.98587	<b>66</b>	504.66981	637.79812	809.02150
333.92091	420.07523	<b>67</b>	530.95330	673.93201	858.62279
348.31775	440.02362	<b>68</b>	558.55096	712.05327	911.20016
363.29046	460.86968	<b>69</b>	587.52851	752.27120	966.93217
378.86208	482.65382	<b>70</b>	617.95494	794.70112	1026.00810
395.05656	505.41824	<b>71</b>	649.90268	839.46468	1088.62859
411.89882	529.20706	<b>72</b>	683.44782	886.69024	1155.00630
429.41478	554.06638	<b>73</b>	718.67021	936.51320	1225.36668
447.63137	580.04436	<b>74</b>	755.65372	989.07643	1299.94868
466.57662	607.19136	<b>75</b>	794.48640	1044.53063	1379.00560
486.27969	635.55997	<b>76</b>	835.26072	1103.03482	1462.80594
506.77087	665.20517	<b>77</b>	878.07376	1164.75673	1551.63429
528.08171	696.18440	<b>78</b>	923.02745	1229.87335	1645.79235
550.24498	728.55770	<b>79</b>	970.22882	1298.57139	1745.59989
573.29478	762.38780	<b>80</b>	1019.79026	1371.04781	1851.39588
597.26657	797.74025	<b>81</b>	1071.82977	1447.51044	1963.53964
622.19723	834.68356	<b>82</b>	1126.47126	1528.17852	2082.41202
648.12512	873.28932	<b>83</b>	1183.84483	1613.28334	2208.41674
675.09012	913.63234	<b>84</b>	1244.08707	1703.06892	2341.98174
703.13373	955.79079	<b>85</b>	1307.34142	1797.79271	2483.56065
732.29908	999.84638	<b>86</b>	1373.75849	1897.72631	2633.63428
762.63104	1045.88447	<b>87</b>	1443.49642	2003.15626	2792.71234
794.17628	1093.99427	<b>88</b>	1516.72124	2114.38485	2961.33508
826.98333	1144.26901	<b>89</b>	1593.60730	2231.73102	3140.07519
861.10267	1196.80611	<b>90</b>	1674.33766	2355.53122	3329.53970
896.58677	1251.70739	<b>91</b>	1759.10455	2486.14044	3530.37208
933.49024	1309.07922	<b>92</b>	1848.10978	2623.93317	3743.25440
971.86985	1369.03279	<b>93</b>	1941.56526	2769.30449	3968.90967
1011.78465	1431.68426	<b>94</b>	2039.69353	2922.67123	4208.10425
1053.29603	1497.15505	<b>95</b>	2142.72820	3084.47315	4461.65050
1096.46788	1565.57203	<b>96</b>	2250.91461	3255.17418	4730.40953
1141.36659	1637.06777	<b>97</b>	2364.51034	3435.26376	5015.29411
1188.06125	1711.78082	<b>98</b>	2483.78586	3625.25826	5317.27175
1236.62370	1789.85596	<b>99</b>	2609.02516	3825.70247	5637.36806
1287.12865	1871.44448	<b>100</b>	2740.52641	4037.17110	5976.67014

TABLE No. 2.—Continued.

Interest Compounded annually for 100 years; semi-annually for 50 years; quarterly for 25 years; and monthly for 8 years and 4 months.

Amount of \$1 each year for any time from 1 to 100 years, at

7%	8%	9%	Years.	10%	11%	12%	13%
1.070	1.080	1.090	<b>1</b>	1.100	1.110	1.120	1.130
2.215	2.246	2.278	<b>2</b>	2.310	2.342	2.374	2.407
3.440	3.506	3.573	<b>3</b>	3.641	3.710	3.779	3.850
4.751	4.867	4.985	<b>4</b>	5.105	5.228	5.353	5.480
6.153	6.336	6.523	<b>5</b>	6.716	6.913	7.115	7.323
7.654	7.923	8.200	<b>6</b>	8.487	8.783	9.089	9.405
9.260	9.637	10.028	<b>7</b>	10.436	10.859	11.300	11.757
10.978	11.488	12.021	<b>8</b>	12.579	13.164	13.776	14.416
12.816	13.487	14.193	<b>9</b>	14.937	15.722	16.549	17.420
14.784	15.645	16.560	<b>10</b>	17.531	18.561	19.655	20.814
16.888	17.977	19.141	<b>11</b>	20.384	21.713	23.133	24.650
19.141	20.495	21.953	<b>12</b>	23.523	25.212	27.029	28.985
21.550	23.215	25.019	<b>13</b>	26.975	29.095	31.393	33.883
24.129	26.152	28.361	<b>14</b>	30.772	33.405	36.280	39.417
26.888	29.324	32.003	<b>15</b>	34.950	38.190	41.753	45.672
29.840	32.750	35.974	<b>16</b>	39.545	43.501	47.884	52.739
32.999	36.450	40.301	<b>17</b>	44.599	49.396	54.750	60.725
36.379	40.446	45.018	<b>18</b>	50.159	55.939	62.440	69.749
39.995	44.762	50.160	<b>19</b>	56.275	63.203	71.052	79.947
43.865	49.423	55.765	<b>20</b>	63.003	71.265	80.699	91.470
48.006	54.457	61.873	<b>21</b>	70.403	80.214	91.503	104.491
52.436	59.893	68.532	<b>22</b>	78.543	90.148	103.603	119.205
57.177	65.765	75.790	<b>23</b>	87.497	101.174	117.155	135.831
62.249	72.106	83.701	<b>24</b>	97.347	113.413	132.334	154.620
67.676	78.954	92.324	<b>25</b>	108.182	126.999	149.334	175.850
73.484	86.351	101.723	<b>26</b>	120.100	142.079	168.374	199.841
79.698	94.339	111.968	<b>27</b>	133.210	158.817	189.699	226.950
86.347	102.966	123.135	<b>28</b>	147.631	177.397	213.583	257.583
93.461	112.283	135.308	<b>29</b>	163.494	198.021	240.333	292.199
101.073	122.346	148.575	<b>30</b>	180.943	220.913	270.293	331.315
109.218	133.214	163.037	<b>31</b>	200.138	246.324	303.848	375.516
117.933	144.951	178.800	<b>32</b>	221.252	274.529	341.429	425.463
127.259	157.627	195.982	<b>33</b>	244.477	305.837	383.521	481.903
137.237	171.317	214.711	<b>34</b>	270.024	340.590	430.663	545.681
147.913	186.102	235.125	<b>35</b>	298.127	379.164	483.463	617.749
159.337	202.070	257.376	<b>36</b>	329.039	421.982	542.599	699.187
171.561	219.316	281.630	<b>37</b>	363.043	469.511	608.831	791.211
184.640	237.941	308.066	<b>38</b>	400.448	522.267	683.010	895.198
198.635	258.057	336.882	<b>39</b>	441.593	580.826	766.091	1012.704
213.610	279.781	368.292	<b>40</b>	486.852	645.827	859.142	1145.486
229.632	303.244	402.528	<b>41</b>	536.637	717.978	963.359	1295.529
246.777	328.583	439.846	<b>42</b>	591.401	798.065	1080.083	1465.078
265.121	355.950	480.522	<b>43</b>	651.641	886.963	1210.813	1656.668
284.749	385.506	524.859	<b>44</b>	717.905	985.639	1357.230	1873.165
305.752	417.426	573.186	<b>45</b>	790.795	1095.169	1521.218	2117.806
328.224	451.900	625.863	<b>46</b>	870.975	1216.747	1704.884	2394.251
352.270	489.132	683.280	<b>47</b>	951.172	1351.700	1910.590	2706.633
377.999	529.343	745.866	<b>48</b>	1056.190	1501.497	2140.981	3059.626
405.529	572.770	814.084	<b>49</b>	1162.909	1667.771	2399.018	3458.507
434.986	619.672	888.441	<b>50</b>	1280.299	1852.336	2688.020	3909.243



TABLE No. 2.—Continued.

Interest Compounded annually for 100 years; semi-annually for 50 years; quarterly for 25 years; and monthly for 8 years and 4 months.

Amount of \$1 each year for any time from 1 to 100 years, at

14%	15%	16%	Years.	17%	18%	20%
1.140	1.150	1.160	<b>1</b>	1.170	1.180	1.200
2.440	2.473	2.506	<b>2</b>	2.539	2.572	2.640
3.921	3.993	4.066	<b>3</b>	4.141	4.215	4.368
5.610	5.742	5.877	<b>4</b>	6.014	6.154	6.442
7.536	7.754	7.977	<b>5</b>	8.207	8.442	8.930
9.730	10.067	10.414	<b>6</b>	10.772	11.142	11.916
12.233	12.727	13.240	<b>7</b>	13.773	14.327	15.499
15.085	15.786	16.519	<b>8</b>	17.285	18.086	19.799
18.337	19.304	20.321	<b>9</b>	21.393	22.521	24.959
22.045	23.349	24.733	<b>10</b>	26.200	27.755	31.150
26.271	28.002	29.850	<b>11</b>	31.824	33.931	38.581
31.089	33.352	35.786	<b>12</b>	38.404	41.219	47.497
36.581	39.505	42.672	<b>13</b>	46.103	49.818	58.196
42.842	46.580	50.660	<b>14</b>	55.110	59.965	71.035
49.980	54.717	59.925	<b>15</b>	65.649	71.939	86.442
58.118	64.075	70.673	<b>16</b>	77.979	86.068	104.931
67.394	74.836	83.141	<b>17</b>	92.406	102.740	127.117
77.969	87.212	97.603	<b>18</b>	109.285	122.41	153.740
90.025	101.444	114.380	<b>19</b>	129.033	145.628	185.688
103.768	117.810	133.841	<b>20</b>	152.139	173.021	224.026
119.436	136.632	156.415	<b>21</b>	179.172	205.345	270.031
137.297	158.276	182.601	<b>22</b>	210.801	243.487	325.237
157.659	183.168	212.978	<b>23</b>	247.808	288.494	391.484
180.871	211.793	248.214	<b>24</b>	291.105	341.603	470.981
207.333	244.712	289.088	<b>25</b>	341.763	404.272	566.377
237.499	282.569	336.502	<b>26</b>	401.032	478.221	680.853
271.889	326.104	391.503	<b>27</b>	470.378	565.481	818.223
311.094	376.170	455.303	<b>28</b>	551.512	668.447	983.068
355.787	433.745	529.312	<b>29</b>	646.439	789.948	1180.882
406.737	499.957	615.162	<b>30</b>	757.504	933.319	1418.258
464.820	576.100	714.747	<b>31</b>	887.449	1102.496	1703.109
531.035	663.66	830.267	<b>32</b>	1039.486	1302.125	2044.931
606.520	764.365	964.270	<b>33</b>	1217.368	1537.688	2455.118
692.573	880.170	1119.713	<b>34</b>	1425.491	1815.652	2947.341
790.673	1013.346	1300.027	<b>35</b>	1668.994	2143.649	3538.009
902.507	1166.49	1509.191	<b>36</b>	1953.894	2530.686	4246.811
1029.998	1342.622	1751.822	<b>37</b>	2287.225	2987.389	5097.374
1175.338	1545.165	2033.273	<b>38</b>	2677.224	3526.299	6118.048
1341.025	1778.090	2359.757	<b>39</b>	3133.522	4162.213	7342.858
1529.909	2045.954	2738.478	<b>40</b>	3667.391	4912.591	8812.629
1745.236	2353.997	3177.795	<b>41</b>	4292.017	5798.038	10576.355
1990.709	2708.246	3687.402	<b>42</b>	5022.830	6842.865	12692.826
2270.548	3115.633	4278.546	<b>43</b>	5877.881	8075.760	15232.592
2589.565	3584.128	4964.274	<b>44</b>	6878.291	9530.577	18280.310
2953.244	4122.898	5759.718	<b>45</b>	8048.770	11247.261	21937.572
3367.838	4742.482	6682.433	<b>46</b>	9418.231	13272.948	26326.286
3840.475	5455.005	7752.782	<b>47</b>	11020.500	15663.259	31592.744
4379.282	6274.405	8994.387	<b>48</b>	12895.155	18483.825	37912.492
4993.521	7216.716	10434.649	<b>49</b>	15088.502	21812.094	45496.191
5693.754	8300.374	12105.353	<b>50</b>	17654.717	25739.451	54596.629

## ROBINSONIAN COMPLEX INTEREST SIMPLIFIED.

## BOND VALUES.

When a bond is bought as an investment, its *Present Worth*, or *Value*, as usually computed, supposes the interest received from it to be re-invested at the *same rate* as that of the proposed investment of the purchase money. A like supposition is made here in using tables Nos. 3 and 4 for the same purpose, and, consequently, the same results are obtained.

The Present Worth of a Bond is made up of two items, viz :

- 1.—The present worth of the maturity value of the bond ; and
- 2.—The present worth of all its instalments of interest.

The first is found by using table No. 3, as there explained; and the second, by using table No. 4—both at the same rate as that of the proposed investment, and for the number of years (or half-years) the bond has to run. (See GENERAL REMARK on next page.)

## EXAMPLES.

1.—What is the present worth (as a 5 per cent. per annum investment) of a \$100 six per cent. bond, paying interest *annually*, and having 30 years to run ?

By table No. 3, we find the present worth of \$100 due in 30 years, interest compounded at 5 per cent. per annum, to be \$23.14

By table No. 4, we find the present worth of \$6 (the interest) due at the end of each year, to be . . . . . 92.23

Adding the two items we have the present worth . . . . . \$115.37

2.—What is the present worth of a \$1,000 four per cent. bond, interest payable *semi-annually*, and having 56 half-years to run, that will yield a 3 per cent. semi-annual rate on the investment.

By table No. 3, we find the present worth of \$1,000 due at the end of 56 half-years, at a *semi-annual* rate of 3 per cent. to be . \$191.04

By table No. 4, we find the present worth of \$20 (the semi-annual interest) due at the end of each half-year for 56 half-years (opposite 56, see General Remark) at 3 per cent. semi-annually, as before, to be . . . . . 539.31

Adding the two we find the present worth of the bond . . . \$730.35

3.—What must be paid for a \$50 seven per cent. bond, paying interest semi-annually, and having 20 half-years to run, so as to realize semi-annually  $2\frac{1}{2}$  per cent. on the investment ?

By table No. 3, the present worth of \$50 due at the end of 20 half-years, at a semi-annual rate of  $2\frac{1}{2}$  per cent. is found to be . \$30.51

By table No. 4, we find the present worth of \$1.75 (the semi-annual interest) due at the end of each half-year for 20 half-years, at a semi-annual rate of  $2\frac{1}{2}$  per cent., to be . . . . . 27.28

Hence, the Present Worth of the bond is . . . . . \$57.79

## ROBINSONIAN COMPLEX INTEREST SIMPLIFIED.

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**GENERAL REMARK.**—In this table, the rates of interest, as they appear at the heads of the columns, may be regarded as either *annual*, *semi-annual*, *quarterly*, *monthly*, or even *weekly*; provided the numbers in column headed "YEARS" be taken accordingly; that is, as so many *years*, *half-years*, *quarters*, *months*, or *weeks*, respectively. Moreover, the amounts given in the table being always for \$1, the result for any other sum is obtained by simply multiplying the amounts in the table by the given sum.

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### TABLE NO. 3.

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For finding the *Present Worth* of a sum of money due in any number of years, or half-years, &c.,—the interest being compounded annually, or semi-annually, &c., respectively, as required, at any of the rates given in the table.

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**RULE.**—Take from the table the amount found in the proper rate column and opposite the given number of years, or half-years, &c., and multiply it by the given sum. The product will be the present worth required.

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### EXAMPLES.

1.—What is the *present worth* of \$233 due in 37 years—interest compounded annually at 4 per cent. per annum?

On page 32, in 4 per cent. column opposite 37, is .234297, the present worth of \$1 for the time and rate; which being multiplied by 233 gives us \$54.59 as the present worth, for the time and rate given, of \$233.

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2.—What is the *present worth* of \$1000 due in 80 half-years—interest being compounded half-yearly at a semi-annual rate of 2½ per cent.?

On page 31, in 2½ per cent. column and opposite 80, we find .168630, which is the present worth of \$1 under the conditions given, and multiplying this by 1000 gives \$168.63 as the present worth of the \$1000.

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3.—What is the present worth of \$500 due in 60 quarter years—interest compounded *quarterly* at 1 per cent. per quarter?

On page 29, in 1 per cent. column opposite 60, we find .550450, which is the present worth of \$1; hence \$500 is worth 500 times that amount, or \$275.22 and 5 mills.

TABLE No. 3.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years, and monthly for 8 years and 4 months.

Present Worth of \$1 for any time from 1 to 100 Years, at

$\frac{4}{12}$	$\frac{5}{12}$	$\frac{6}{12}$	$\frac{7}{12}$	Years.	$\frac{8}{12}$	$\frac{9}{12}$ %
.996678	.995851	.995025	.994200	<b>1</b>	.993377	.992556
.993367	.991718	.990075	.988435	<b>2</b>	.986799	.985167
.990066	.987803	.985149	.982702	<b>3</b>	.980264	.977833
.986777	.983506	.980248	.977003	<b>4</b>	.973772	.970554
.983499	.979425	.975371	.971337	<b>5</b>	.967323	.963329
.980231	.975361	.970518	.965704	<b>6</b>	.960917	.956158
.976975	.971313	.965690	.960103	<b>7</b>	.954553	.949040
.973729	.967283	.960885	.954535	<b>8</b>	.948232	.941975
.970494	.963269	.956105	.948999	<b>9</b>	.941952	.934963
.967270	.959272	.951347	.943495	<b>10</b>	.935714	.928003
.964056	.955292	.946615	.938024	<b>11</b>	.929517	.921095
.960853	.951328	.941905	.932583	<b>12</b>	.923361	.914238
.957661	.947381	.937219	.927175	<b>13</b>	.917246	.907432
.954480	.943450	.932556	.921798	<b>14</b>	.911172	.900677
.951309	.939535	.927917	.916452	<b>15</b>	.905138	.893973
.948148	.935639	.923300	.911137	<b>16</b>	.899143	.887318
.944998	.931754	.918707	.905853	<b>17</b>	.893189	.880712
.941859	.927888	.914136	.900599	<b>18</b>	.887274	.874156
.938729	.924038	.909588	.895376	<b>19</b>	.881398	.867649
.935611	.920204	.905063	.890183	<b>20</b>	.875561	.861190
.932502	.916385	.900560	.885021	<b>21</b>	.869762	.854779
.929404	.912583	.896080	.879888	<b>22</b>	.864002	.848416
.926317	.908796	.891622	.874785	<b>23</b>	.858280	.842100
.923239	.905025	.887186	.869712	<b>24</b>	.852596	.835831
.920172	.901270	.882772	.864668	<b>25</b>	.846950	.829609
.917115	.897530	.878380	.859653	<b>26</b>	.841341	.823434
.914068	.893806	.874010	.854668	<b>27</b>	.835769	.817304
.911031	.890097	.869662	.849711	<b>28</b>	.830234	.811220
.908005	.886404	.865335	.844783	<b>29</b>	.824736	.805181
.904988	.882726	.861030	.839884	<b>30</b>	.819274	.799187
.901981	.879063	.856746	.835013	<b>31</b>	.813849	.793238
.898985	.875416	.852484	.830170	<b>32</b>	.808459	.787333
.895998	.871783	.848242	.825356	<b>33</b>	.803105	.781472
.893021	.868166	.844029	.820569	<b>34</b>	.797786	.775654
.890054	.864564	.839833	.815810	<b>35</b>	.792503	.769880
.887097	.860976	.835045	.811079	<b>36</b>	.787255	.764149
.884150	.857404	.831487	.806375	<b>37</b>	.782041	.758461
.881213	.853846	.827351	.801699	<b>38</b>	.776862	.752814
.878285	.850303	.823235	.797049	<b>39</b>	.771717	.747210
.875367	.846775	.819139	.792427	<b>40</b>	.766606	.741648
.872459	.843261	.815064	.787831	<b>41</b>	.761530	.736127
.869561	.839762	.811009	.783262	<b>42</b>	.756486	.730647
.866672	.836278	.806974	.778719	<b>43</b>	.751476	.725208
.863792	.832808	.802959	.774203	<b>44</b>	.746500	.719810
.860923	.829252	.798964	.769713	<b>45</b>	.741556	.714451
.858062	.825911	.794989	.765249	<b>46</b>	.736645	.709133
.855212	.822484	.791034	.760811	<b>47</b>	.731767	.703854
.852371	.819071	.787098	.756399	<b>48</b>	.726921	.698614
.849539	.815672	.783183	.752012	<b>49</b>	.722107	.693414
.846716	.812288	.779286	.747651	<b>50</b>	.717324	.688252

TABLE No. 3.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years, and monthly for 8 years and 4 months.

Present Worth of \$1 for any time from 1 to 100 Years, at

$\frac{4}{12}$	$\frac{5}{12}$	$\frac{6}{12}$	$\frac{7}{12}$	Years.	$\frac{8}{12}$	$\frac{9}{12}\%$
.843903	.808917	.775409	.743315	<b>51</b>	.712574	.683128
.841100	.805561	.771551	.739004	<b>52</b>	.707855	.678043
.838305	.802218	.767713	.734718	<b>53</b>	.703167	.672995
.835520	.798890	.763893	.730457	<b>54</b>	.698510	.667986
.832744	.795575	.760093	.726221	<b>55</b>	.693884	.663013
.829978	.792274	.756311	.722009	<b>56</b>	.689289	.658077
.827220	.788986	.752548	.717822	<b>57</b>	.684724	.653178
.824472	.785712	.748804	.713659	<b>58</b>	.680190	.648316
.821733	.782452	.745079	.709520	<b>59</b>	.675685	.643490
.819003	.779205	.741372	.705405	<b>60</b>	.671210	.638700
.816282	.775972	.737684	.701314	<b>61</b>	.666765	.633945
.813570	.772752	.734014	.697247	<b>62</b>	.662350	.629226
.810867	.769546	.730362	.693203	<b>63</b>	.657963	.624542
.808173	.766353	.726728	.689183	<b>64</b>	.653606	.619893
.805488	.763173	.723113	.685186	<b>65</b>	.649277	.615278
.802812	.760006	.719515	.681212	<b>66</b>	.644978	.610698
.800145	.756853	.715935	.677262	<b>67</b>	.640706	.606152
.797487	.753712	.712374	.673334	<b>68</b>	.636463	.601639
.794838	.750585	.708829	.669429	<b>69</b>	.632248	.597161
.792197	.747470	.705303	.665546	<b>70</b>	.628061	.592715
.789565	.744369	.701794	.661687	<b>71</b>	.623902	.588303
.786942	.741280	.698302	.657849	<b>72</b>	.619770	.583924
.784327	.738204	.694828	.654034	<b>73</b>	.615665	.579577
.781722	.735141	.691371	.650241	<b>74</b>	.611588	.575262
.779125	.732091	.687932	.646470	<b>75</b>	.607538	.570980
.776536	.729053	.684509	.642721	<b>76</b>	.603514	.566730
.773956	.726028	.681104	.638993	<b>77</b>	.599518	.562511
.771385	.723015	.677715	.635287	<b>78</b>	.595547	.558323
.768822	.720015	.674343	.631603	<b>79</b>	.591603	.554167
.766268	.717028	.670988	.627940	<b>80</b>	.587685	.550042
.763722	.714052	.667650	.624298	<b>81</b>	.583793	.545947
.761185	.711090	.664329	.620678	<b>82</b>	.579927	.541883
.758656	.708139	.661023	.617078	<b>83</b>	.576087	.537849
.756136	.705201	.657735	.613499	<b>84</b>	.572272	.533845
.753624	.702275	.654462	.609941	<b>85</b>	.568482	.529871
.751120	.699361	.651206	.606404	<b>86</b>	.564717	.525927
.748625	.696459	.647967	.602887	<b>87</b>	.560977	.522012
.746137	.693569	.644743	.599391	<b>88</b>	.557262	.518126
.743659	.690691	.641535	.595914	<b>89</b>	.553572	.514269
.741188	.687825	.638344	.592458	<b>90</b>	.549905	.510440
.738725	.684971	.635168	.589022	<b>91</b>	.546264	.506641
.736271	.682129	.632008	.585606	<b>92</b>	.542646	.502869
.733825	.679298	.628863	.582210	<b>93</b>	.539052	.499126
.731387	.676480	.625735	.578834	<b>94</b>	.535482	.495410
.728957	.673673	.622622	.575477	<b>95</b>	.531936	.491722
.726536	.670877	.619524	.572139	<b>96</b>	.528414	.488062
.724122	.668094	.616442	.568821	<b>97</b>	.524914	.484428
.721716	.665321	.613375	.565522	<b>98</b>	.521438	.480822
.719318	.662561	.610323	.562242	<b>99</b>	.517985	.477243
.716929	.659812	.607287	.558982	<b>100</b>	.514554	.473690

TABLE NO. 3.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years  
and monthly for 8 years and 4 months.

Present Worth of \$1 for any time from 1 to 100 Years, at

$\frac{1}{12}$ %	$\frac{1}{2}$ %	1 %	Years.	$1\frac{1}{4}$ %	$1\frac{1}{2}$ %	$1\frac{3}{4}$ %
.991736	.990917	.990099	<b>1</b>	.987854	.985222	.982801
.983539	.981916	.980296	<b>2</b>	.975461	.970662	.965898
.975411	.972997	.970590	<b>3</b>	.963418	.956317	.949285
.967350	.964158	.960980	<b>4</b>	.951524	.942184	.932959
.959355	.955401	.951466	<b>5</b>	.939777	.928260	.916913
.951427	.946722	.942045	<b>6</b>	.928175	.914542	.901143
.943563	.938123	.932718	<b>7</b>	.916716	.901027	.885644
.935765	.929602	.923483	<b>8</b>	.905398	.887711	.870412
.928032	.921158	.914340	<b>9</b>	.894221	.874592	.855441
.920362	.912790	.905287	<b>10</b>	.883181	.861667	.840729
.912756	.904499	.896324	<b>11</b>	.872277	.848933	.826269
.905212	.896283	.887449	<b>12</b>	.861509	.836387	.812058
.897731	.888142	.878663	<b>13</b>	.850873	.824027	.798091
.890312	.880075	.869963	<b>14</b>	.840368	.811849	.784365
.882954	.872080	.861349	<b>15</b>	.829993	.799852	.770875
.875657	.864159	.852821	<b>16</b>	.819746	.788031	.757616
.868420	.856309	.844377	<b>17</b>	.809626	.776385	.744586
.861243	.848531	.836017	<b>18</b>	.799631	.764912	.731780
.854125	.840824	.827740	<b>19</b>	.789759	.753607	.719194
.847067	.833186	.819544	<b>20</b>	.780009	.742470	.706825
.840066	.825618	.811430	<b>21</b>	.770379	.731498	.694668
.833123	.818119	.803396	<b>22</b>	.760868	.720688	.682720
.826238	.810687	.795442	<b>23</b>	.751475	.710037	.670978
.819410	.803323	.787566	<b>24</b>	.742197	.699544	.659438
.812638	.796027	.779768	<b>25</b>	.733034	.689206	.648096
.805922	.788796	.772048	<b>26</b>	.723984	.679261	.636950
.799261	.781631	.764404	<b>27</b>	.715046	.669886	.625995
.792656	.774531	.756836	<b>28</b>	.706219	.660999	.615228
.786105	.767496	.749342	<b>29</b>	.697500	.652359	.604647
.779608	.760524	.741923	<b>30</b>	.688889	.643976	.594248
.773165	.753616	.734577	<b>31</b>	.680384	.638038	.584027
.766775	.746771	.727304	<b>32</b>	.671984	.629993	.573982
.760438	.739988	.720103	<b>33</b>	.663688	.618116	.564111
.754154	.733266	.712973	<b>34</b>	.665494	.602774	.554408
.747921	.726605	.705914	<b>35</b>	.647402	.593866	.544873
.741740	.720005	.698925	<b>36</b>	.639409	.585090	.535502
.735610	.713645	.692005	<b>37</b>	.631515	.576443	.526292
.729530	.706985	.685153	<b>38</b>	.623719	.567924	.517240
.723501	.700563	.678370	<b>39</b>	.616019	.559531	.508344
.717522	.694199	.671653	<b>40</b>	.608413	.551262	.499601
.711592	.687894	.665003	<b>41</b>	.600902	.543116	.491008
.705711	.681645	.658419	<b>42</b>	.593484	.535089	.482563
.699879	.675453	.651900	<b>43</b>	.586157	.527182	.474264
.694094	.669318	.645445	<b>44</b>	.578920	.519391	.466107
.688358	.663238	.639055	<b>45</b>	.571773	.511715	.458090
.682669	.657214	.632728	<b>46</b>	.564714	.504153	.450212
.677027	.651244	.626463	<b>47</b>	.557742	.496702	.442469
.671432	.645329	.620260	<b>48</b>	.550856	.489362	.434858
.665883	.639467	.614119	<b>49</b>	.544056	.482130	.427379
.660380	.633658	.608039	<b>50</b>	.537339	.475005	.420029

TABLE NO. 3.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 3 years and 4 months.

## Present Worth of \$1 for any time from 1 to 100 Years, at

$\frac{10}{12}\%$	$\frac{11}{12}\%$	1%	Years.	$1\frac{1}{4}\%$	$1\frac{1}{2}\%$	$1\frac{3}{4}\%$
.654922	.627903	.602019	<b>51</b>	.530705	.467985	.412805
.649510	.622199	.596058	<b>52</b>	.524153	.461069	.405705
.644142	.616547	.590156	<b>53</b>	.517682	.454255	.398727
.638818	.610947	.584313	<b>54</b>	.511291	.447542	.391869
.633539	.605398	.578528	<b>55</b>	.504979	.440928	.385130
.628303	.599898	.572800	<b>56</b>	.498745	.434412	.378506
.623110	.594449	.567129	<b>57</b>	.492587	.427992	.371996
.617961	.589050	.561514	<b>58</b>	.486506	.421667	.365598
.612853	.583699	.555954	<b>59</b>	.480500	.415435	.359310
.607789	.578397	.550450	<b>60</b>	.474568	.409296	.353130
.602766	.573143	.545000	<b>61</b>	.468709	.403247	.347057
.597784	.567937	.539604	<b>62</b>	.462922	.397288	.341088
.592844	.562778	.534261	<b>63</b>	.457207	.391417	.335221
.587944	.557667	.528971	<b>64</b>	.451563	.385632	.329456
.583085	.552601	.523734	<b>65</b>	.445988	.379933	.323790
.578266	.547582	.518548	<b>66</b>	.440482	.374318	.318221
.573487	.542608	.513414	<b>67</b>	.435044	.368787	.312748
.568748	.537679	.508331	<b>68</b>	.429673	.363337	.307369
.564047	.532795	.503298	<b>69</b>	.424368	.357967	.302082
.559386	.527955	.498315	<b>70</b>	.419129	.352677	.296887
.554763	.523160	.493381	<b>71</b>	.413955	.347465	.291781
.550178	.518408	.488496	<b>72</b>	.408844	.342330	.286762
.545631	.513699	.483659	<b>73</b>	.403797	.337271	.281830
.541122	.509033	.478871	<b>74</b>	.398811	.332287	.276983
.536649	.504409	.474129	<b>75</b>	.393888	.327376	.272219
.532214	.499827	.469435	<b>76</b>	.389025	.322538	.267537
.527816	.495287	.464787	<b>77</b>	.384222	.317771	.262936
.523454	.490788	.460185	<b>78</b>	.379479	.313075	.258414
.519128	.486330	.455629	<b>79</b>	.374794	.308449	.253969
.514837	.481913	.451118	<b>80</b>	.370167	.303890	.249601
.510583	.477535	.446651	<b>81</b>	.365597	.299399	.245308
.506363	.473198	.442229	<b>82</b>	.361083	.294975	.241089
.502178	.468899	.437851	<b>83</b>	.356625	.290615	.236943
.498028	.464640	.433515	<b>84</b>	.352223	.286321	.232868
.493912	.460420	.429223	<b>85</b>	.347874	.282089	.228862
.489830	.456237	.424974	<b>86</b>	.343580	.277920	.224926
.485782	.452093	.420766	<b>87</b>	.339338	.273813	.221058
.481767	.447987	.416600	<b>88</b>	.335148	.269767	.217256
.477785	.443917	.412475	<b>89</b>	.331011	.265780	.213519
.473837	.439885	.408391	<b>90</b>	.326924	.261852	.209847
.469921	.435889	.404348	<b>91</b>	.322888	.257982	.206238
.466037	.431930	.400344	<b>92</b>	.318902	.254170	.202691
.462186	.428007	.396380	<b>93</b>	.314965	.250414	.199205
.458366	.424119	.392456	<b>94</b>	.311076	.246713	.195778
.454578	.420267	.388570	<b>95</b>	.307236	.243067	.192411
.450821	.416449	.384723	<b>96</b>	.303443	.239475	.189105
.447095	.412666	.380914	<b>97</b>	.299697	.235936	.185850
.443400	.408918	.377142	<b>98</b>	.295997	.232449	.182653
.439736	.405204	.373408	<b>99</b>	.292342	.229014	.179512
.436101	.401523	.369711	<b>100</b>	.288733	.225629	.176424

TABLE NO. 3.—Continued.

*Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years; and monthly for 8 years and 4 months.*

Present Worth of \$1 for any time from 1 to 100 Years, at

2%	2¼%	2½%	Years.	2¾%	3%	3½%
.980392	.977995	.975610	<b>1</b>	.973236	.970874	.966184
.961169	.956474	.951814	<b>2</b>	.947188	.942596	.933511
.942322	.935427	.928599	<b>3</b>	.921838	.915142	.901943
.923845	.914843	.905951	<b>4</b>	.897166	.888487	.871442
.905731	.894712	.883854	<b>5</b>	.873154	.862609	.841973
.887971	.875024	.862297	<b>6</b>	.849785	.837484	.813501
.870560	.855769	.841265	<b>7</b>	.827041	.813092	.785991
.853490	.836938	.820747	<b>8</b>	.804906	.789409	.759412
.836755	.818522	.800728	<b>9</b>	.783364	.766417	.733731
.820348	.800510	.781198	<b>10</b>	.762398	.744094	.708919
.804263	.782895	.762145	<b>11</b>	.741993	.722421	.684946
.788493	.765667	.743556	<b>12</b>	.722134	.701380	.661783
.773033	.748819	.725420	<b>13</b>	.702807	.680951	.639404
.757875	.732341	.707727	<b>14</b>	.683997	.661118	.617782
.743015	.716226	.690466	<b>15</b>	.665691	.641862	.596891
.728446	.700466	.673625	<b>16</b>	.647874	.623167	.576706
.714163	.685052	.657195	<b>17</b>	.630535	.605016	.557204
.700159	.669978	.641166	<b>18</b>	.613659	.587395	.538361
.686431	.655235	.625528	<b>19</b>	.597235	.570286	.520156
.672971	.640816	.610271	<b>20</b>	.581251	.553676	.502566
.659776	.626715	.595386	<b>21</b>	.565694	.537549	.485571
.646839	.612925	.580865	<b>22</b>	.550554	.521893	.469151
.634156	.599437	.566697	<b>23</b>	.535819	.506692	.453286
.621721	.586247	.552875	<b>24</b>	.521478	.491934	.437957
.609531	.573346	.539391	<b>25</b>	.507521	.477606	.423147
.597579	.560730	.526235	<b>26</b>	.493938	.463695	.408838
.585862	.548391	.513400	<b>27</b>	.480718	.450189	.395012
.574375	.536324	.500878	<b>28</b>	.467852	.437077	.381654
.563112	.524522	.488661	<b>29</b>	.455331	.424346	.368748
.552071	.512980	.476743	<b>30</b>	.443144	.411987	.356278
.541246	.501692	.465115	<b>31</b>	.431284	.399987	.344230
.530633	.490652	.453771	<b>32</b>	.419741	.388337	.332590
.520229	.479856	.442703	<b>33</b>	.408507	.377026	.321343
.510028	.469296	.431905	<b>34</b>	.397574	.366045	.310476
.500028	.458970	.421371	<b>35</b>	.386933	.355383	.299977
.490223	.448870	.411094	<b>36</b>	.376577	.345032	.289833
.480611	.438993	.401067	<b>37</b>	.366499	.334983	.280032
.471187	.429333	.391285	<b>38</b>	.356690	.325226	.270562
.461948	.419885	.381741	<b>39</b>	.347143	.315754	.261413
.452890	.410646	.372431	<b>40</b>	.337852	.306557	.252572
.444010	.401610	.363347	<b>41</b>	.328810	.297628	.244031
.435304	.392772	.354485	<b>42</b>	.320010	.288959	.235779
.426769	.384129	.345839	<b>43</b>	.311445	.280543	.227806
.418401	.375677	.337404	<b>44</b>	.303109	.272372	.220102
.410197	.367410	.329174	<b>45</b>	.294997	.264439	.212659
.402154	.359325	.321146	<b>46</b>	.287102	.256737	.205468
.394268	.351418	.313313	<b>47</b>	.279418	.249259	.198520
.386538	.343685	.305671	<b>48</b>	.271939	.241999	.191806
.378958	.336122	.298216	<b>49</b>	.264661	.234950	.185320
.371528	.328726	.290942	<b>50</b>	.257578	.228107	.179053



TABLE NO. 3.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

## Present Worth of \$1 for any time from 1 to 100 Years, at

2%	2¼%	2½%	Years.	2¾%	3%	3½%
.364243	.321493	.283846	<b>51</b>	.250684	.221463	.172998
.357101	.314418	.276923	<b>52</b>	.243975	.215013	.167148
.350099	.307499	.270169	<b>53</b>	.237445	.208750	.161496
.343234	.300733	.263579	<b>54</b>	.231090	.202670	.156035
.336504	.294115	.257151	<b>55</b>	.224905	.196767	.150758
.329906	.287643	.250879	<b>56</b>	.218886	.191036	.145660
.323437	.281314	.244760	<b>57</b>	.213027	.185472	.140734
.317095	.275123	.238790	<b>58</b>	.207326	.180069	.135975
.310878	.269069	.232966	<b>59</b>	.201777	.174825	.131377
.304782	.263149	.227284	<b>60</b>	.196377	.169733	.126934
.298806	.257358	.221740	<b>61</b>	.191121	.164789	.122642
.292947	.251695	.216332	<b>62</b>	.186006	.159990	.118495
.287203	.246156	.211055	<b>63</b>	.181028	.155330	.114487
.281572	.240740	.205908	<b>64</b>	.176183	.150806	.110616
.276051	.235442	.200886	<b>65</b>	.171467	.146413	.106875
.270638	.230261	.195986	<b>66</b>	.166878	.142149	.103261
.265331	.225195	.191206	<b>67</b>	.162412	.138009	.099769
.260129	.220239	.186542	<b>68</b>	.158065	.133989	.096395
.255028	.215393	.181992	<b>69</b>	.153834	.130086	.093136
.250028	.210653	.177554	<b>70</b>	.149717	.126297	.089986
.245125	.206018	.173223	<b>71</b>	.145710	.122619	.086943
.240319	.201484	.168998	<b>72</b>	.141810	.119047	.084003
.235607	.197051	.164876	<b>73</b>	.138015	.115580	.081162
.230987	.192715	.160855	<b>74</b>	.134321	.112214	.078418
.226458	.188474	.156931	<b>75</b>	.130726	.108945	.075766
.222017	.184327	.153104	<b>76</b>	.127227	.105772	.073204
.217664	.180270	.149370	<b>77</b>	.123822	.102691	.070728
.213396	.176304	.145726	<b>78</b>	.120508	.099700	.068337
.209212	.172424	.142172	<b>79</b>	.117283	.096796	.066026
.205110	.168630	.138705	<b>80</b>	.114144	.093977	.063793
.201088	.164919	.135322	<b>81</b>	.111089	.091240	.061638
.197145	.161290	.132021	<b>82</b>	.108116	.088582	.059551
.193279	.157741	.128801	<b>83</b>	.105222	.086002	.057538
.189490	.154270	.125659	<b>84</b>	.102406	.083497	.055592
.185774	.150875	.122595	<b>85</b>	.099665	.081065	.053712
.182132	.147555	.119605	<b>86</b>	.096998	.078704	.051896
.178560	.144308	.116687	<b>87</b>	.094402	.076412	.050141
.175059	.141133	.113841	<b>88</b>	.091875	.074186	.048445
.171627	.138027	.111065	<b>89</b>	.089416	.072026	.046807
.168261	.134990	.108356	<b>90</b>	.087023	.069928	.045224
.164962	.132020	.105713	<b>91</b>	.084694	.067891	.043695
.161728	.129114	.103135	<b>92</b>	.082427	.065914	.042217
.158556	.126273	.100619	<b>93</b>	.080221	.063994	.040789
.155448	.123495	.098165	<b>94</b>	.078074	.062130	.039410
.152400	.120777	.095771	<b>95</b>	.075985	.060320	.038077
.149411	.118120	.093435	<b>96</b>	.073951	.058563	.036790
.146482	.115520	.091156	<b>97</b>	.071972	.056858	.035546
.143609	.112978	.088933	<b>98</b>	.070046	.055202	.034344
.140794	.110492	.086764	<b>99</b>	.068171	.053594	.033182
.138033	.108061	.084647	<b>100</b>	.066346	.052033	.032060

TABLE NO. 3.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

## Present Worth of \$1 for any time from 1 to 100 Years, at

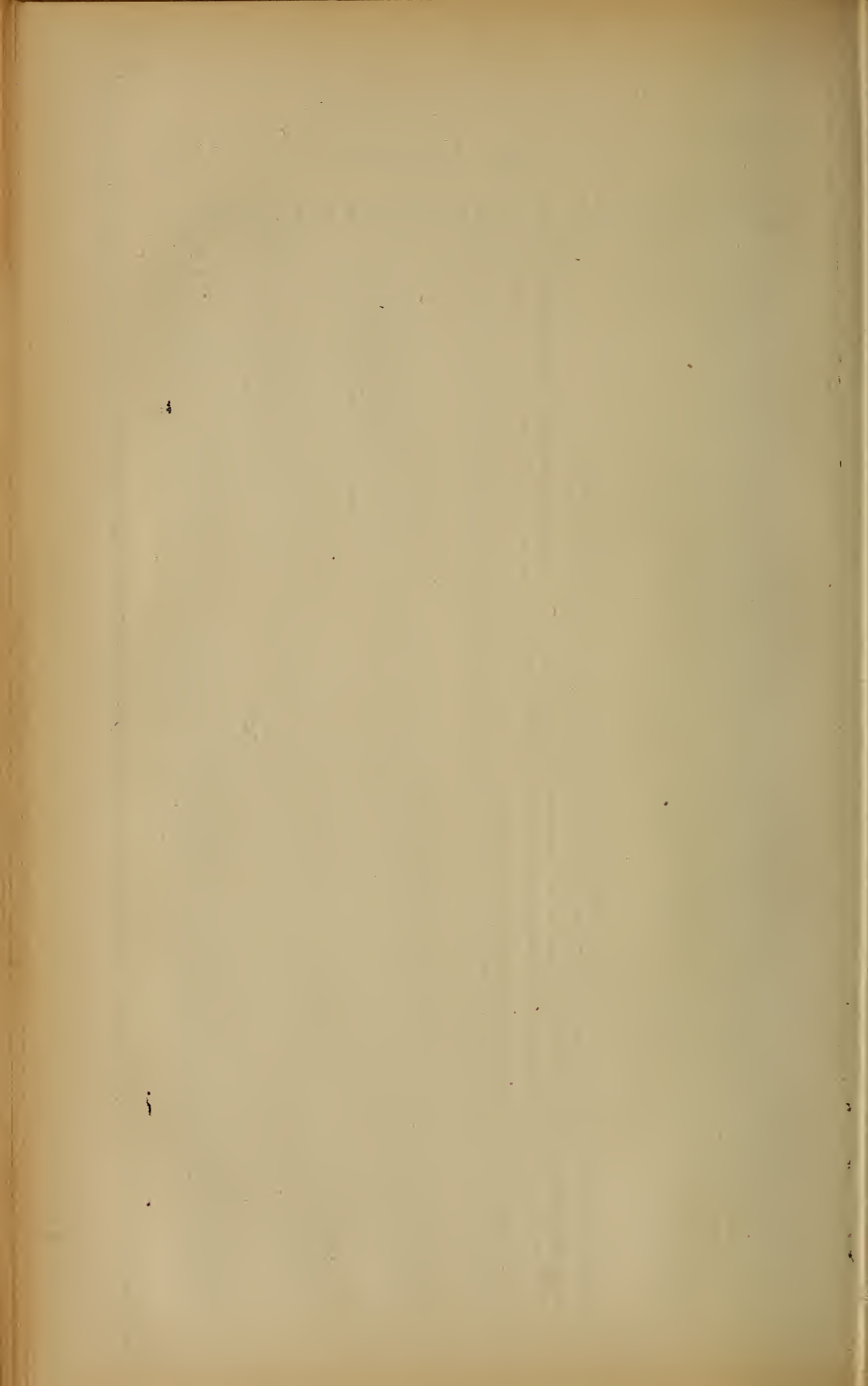
4%	4½%	5%	Years.	5½%	6%	7%
.961538	.956938	.952381	<b>1</b>	.947867	.943396	.934579
.924556	.915730	.907029	<b>2</b>	.898452	.889996	.873437
.888996	.876297	.863838	<b>3</b>	.851614	.839619	.816298
.854804	.838561	.822702	<b>4</b>	.807217	.792094	.762895
.821927	.802451	.783526	<b>5</b>	.765134	.747258	.712986
.790315	.767896	.746215	<b>6</b>	.725246	.704961	.666342
.759918	.734828	.710681	<b>7</b>	.687437	.665057	.622750
.730690	.703185	.676839	<b>8</b>	.651599	.627412	.582009
.702587	.672904	.644609	<b>9</b>	.617629	.591898	.543934
.675564	.643928	.613913	<b>10</b>	.585431	.558395	.508349
.649581	.616199	.584679	<b>11</b>	.554911	.526788	.475093
.624597	.589664	.556837	<b>12</b>	.525982	.496969	.444012
.600574	.564272	.530321	<b>13</b>	.498561	.468839	.414964
.577475	.539973	.505068	<b>14</b>	.472569	.442301	.387817
.555265	.516720	.481017	<b>15</b>	.447933	.417265	.362446
.533908	.494469	.458112	<b>16</b>	.424581	.393646	.338735
.513373	.473176	.436297	<b>17</b>	.402447	.371364	.316574
.493628	.452800	.415521	<b>18</b>	.381466	.350344	.295864
.474642	.433302	.395734	<b>19</b>	.361579	.330513	.276508
.456387	.414643	.376889	<b>20</b>	.342729	.311805	.258419
.438834	.396787	.358942	<b>21</b>	.324862	.294155	.241513
.421955	.379701	.341850	<b>22</b>	.307926	.277505	.225713
.405726	.363350	.325571	<b>23</b>	.291873	.261797	.210947
.390121	.347703	.310068	<b>24</b>	.276657	.246979	.197147
.375117	.332731	.295303	<b>25</b>	.262234	.232999	.184249
.360689	.318402	.281241	<b>26</b>	.248563	.219810	.172195
.346817	.304691	.267848	<b>27</b>	.235605	.207368	.160930
.333477	.291571	.255094	<b>28</b>	.223322	.195630	.150402
.320651	.279015	.242946	<b>29</b>	.211679	.184557	.140563
.308319	.267000	.231377	<b>30</b>	.200644	.174110	.131367
.296460	.255502	.220360	<b>31</b>	.190184	.164255	.122773
.285058	.244500	.209866	<b>32</b>	.180269	.154957	.114741
.274094	.233971	.199873	<b>33</b>	.170871	.146186	.107235
.263552	.223896	.190355	<b>34</b>	.161963	.137912	.100219
.253415	.214254	.181290	<b>35</b>	.153520	.130105	.093663
.243669	.205028	.172657	<b>36</b>	.145516	.122741	.087535
.234297	.196199	.164436	<b>37</b>	.137930	.115793	.081809
.225285	.187750	.156605	<b>38</b>	.130739	.109239	.076457
.216621	.179665	.149148	<b>39</b>	.123924	.103056	.071455
.208289	.171929	.142046	<b>40</b>	.117463	.097222	.066780
.200278	.164525	.135282	<b>41</b>	.111339	.091719	.062412
.192575	.157440	.128840	<b>42</b>	.105535	.086527	.058329
.185168	.150661	.122704	<b>43</b>	.100033	.081630	.054513
.178046	.144173	.116861	<b>44</b>	.094818	.077009	.050946
.171198	.137964	.111297	<b>45</b>	.089875	.072650	.047613
.164614	.132023	.105997	<b>46</b>	.085190	.068538	.044499
.158283	.126338	.100949	<b>47</b>	.080748	.064658	.041587
.152195	.120898	.096142	<b>48</b>	.076539	.060998	.038867
.146341	.115692	.091564	<b>49</b>	.072549	.057546	.036324
.140713	.110710	.087204	<b>50</b>	.068767	.054288	.033948

TABLE NO. 3.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

## Present Worth of \$1 for any time from 1 to 100 Years, at

8 %	10 %	YEARS.		4 %	4½ %	5 %
.925926	.909091	<b>1</b>	<b>51</b>	.135301	.105942	.083051
.857339	.826446	<b>2</b>	<b>52</b>	.130097	.101380	.079096
.793832	.751315	<b>3</b>	<b>53</b>	.125093	.097014	.075330
.735030	.683013	<b>4</b>	<b>54</b>	.120282	.092837	.071743
.680583	.620921	<b>5</b>	<b>55</b>	.115656	.088839	.068326
.630170	.564474	<b>6</b>	<b>56</b>	.111207	.085013	.065073
.583490	.513158	<b>7</b>	<b>57</b>	.106930	.081353	.061974
.540269	.466507	<b>8</b>	<b>58</b>	.102817	.077849	.059023
.500249	.424098	<b>9</b>	<b>59</b>	.098863	.074497	.056212
.463193	.385543	<b>10</b>	<b>60</b>	.095060	.071289	.053536
.428883	.350494	<b>11</b>	<b>61</b>	.091414	.068219	.050986
.397114	.318631	<b>12</b>	<b>62</b>	.087889	.065281	.048558
.367698	.289664	<b>13</b>	<b>63</b>	.084508	.062470	.046246
.340461	.263331	<b>14</b>	<b>64</b>	.081258	.059780	.044044
.315242	.239392	<b>15</b>	<b>65</b>	.078133	.057206	.041946
.291890	.217629	<b>16</b>	<b>66</b>	.075128	.054743	.039949
.270269	.197845	<b>17</b>	<b>67</b>	.072238	.052385	.038047
.250249	.179859	<b>18</b>	<b>68</b>	.069460	.050129	.036235
.231712	.163508	<b>19</b>	<b>69</b>	.066788	.047971	.034509
.214548	.148644	<b>20</b>	<b>70</b>	.064219	.045905	.032866
.198656	.135131	<b>21</b>	<b>71</b>	.061749	.043928	.031301
.183941	.122846	<b>22</b>	<b>72</b>	.059374	.042037	.029811
.170315	.111678	<b>23</b>	<b>73</b>	.057091	.040226	.028391
.157699	.101526	<b>24</b>	<b>74</b>	.054895	.038494	.027039
.146018	.092296	<b>25</b>	<b>75</b>	.052784	.036836	.025752
.135202	.083905	<b>26</b>	<b>76</b>	.050754	.035250	.024525
.125187	.076278	<b>27</b>	<b>77</b>	.048801	.033732	.023357
.115914	.069343	<b>28</b>	<b>78</b>	.046924	.032280	.022245
.107328	.063039	<b>29</b>	<b>79</b>	.045120	.030890	.021186
.099377	.057309	<b>30</b>	<b>80</b>	.043384	.029559	.020177
.092016	.052099	<b>31</b>	<b>81</b>	.041716	.028287	.019216
.085200	.047362	<b>32</b>	<b>82</b>	.040111	.027069	.018301
.078869	.043057	<b>33</b>	<b>83</b>	.038569	.025903	.017430
.073045	.039143	<b>34</b>	<b>84</b>	.037085	.024787	.016600
.067635	.035584	<b>35</b>	<b>85</b>	.035659	.023720	.015809
.062625	.032349	<b>36</b>	<b>86</b>	.034287	.022699	.015056
.057986	.029408	<b>37</b>	<b>87</b>	.032969	.021721	.014339
.053690	.026735	<b>38</b>	<b>88</b>	.031701	.020786	.013657
.049713	.024304	<b>39</b>	<b>89</b>	.030481	.019891	.013006
.046031	.022095	<b>40</b>	<b>90</b>	.029309	.019034	.012387
.042621	.020086	<b>41</b>	<b>91</b>	.028182	.018215	.011797
.039464	.018260	<b>42</b>	<b>92</b>	.027098	.017430	.011235
.036541	.016600	<b>43</b>	<b>93</b>	.026056	.016680	.010700
.033834	.015091	<b>44</b>	<b>94</b>	.025053	.015961	.010191
.031328	.013719	<b>45</b>	<b>95</b>	.024090	.015274	.009705
.029007	.012472	<b>46</b>	<b>96</b>	.023163	.014616	.009243
.026859	.011338	<b>47</b>	<b>97</b>	.022272	.013987	.008803
.024869	.010307	<b>48</b>	<b>98</b>	.021416	.013385	.008384
.023027	.009370	<b>49</b>	<b>99</b>	.020592	.012808	.007985
.021321	.008519	<b>50</b>	<b>100</b>	.019800	.012257	.007604



## ROBINSONIAN COMPLEX INTEREST SIMPLIFIED.

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**GENERAL REMARK.**—In this table, the rates of interest, as they appear at the heads of the columns, may be regarded as either *annual*, *semi-annual*, *quarterly*, *monthly*, or even *weekly*; provided the numbers in column headed "YEARS" be taken accordingly; that is, as so many *years*, *half-years*, *quarters*, *months* or *weeks*, respectively. Moreover, the amounts given in the table being always for \$1, the result for any other sum is obtained by simply multiplying the amount in the table by the given sum.

### TABLE NO. 4.

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For finding the *Present Worth* of any sum due at the end of *each* year, ( or half-year, &c.,) for a given number of years, ( or half-years, &c.,)—the interest being compounded annually, ( or semi-annually, &c., respectively, as required,) at either of the rates given in the table.

**RULE.**—Take from the table the amount found in the proper rate column and opposite the given number of years, or half-years, &c., and multiply it by the given sum. The product will be the present worth required

1.—What is the *present worth* of \$1450 due at the end of each year for 45 years—interest compounded annually at 10 per cent. per annum?

On page 43, in 10 per cent. column opposite 45, we find 9.86281, which is the present worth of \$1 due at the end of each year for 45 years, at the given rate. Multiplying this amount by 1450 we have ( by dropping superfluous decimals ) \$14,301.07 as the present worth of \$1450.

1.—What is the *present worth* of \$230 due at the end of each half-year for 14 half-years—interest to be compounded half-yearly at a semi-annual rate of 3 per cent ?

On page 40, in 3 per cent. column and opposite 14, we find 11.29607, the present worth of \$1 for the time and rate given. The present worth of \$230 will, of course, be 230 times as much, viz: \$2598.10.

3.—What is the *present worth* of \$1 deposited at end of each month for 7 years, ( 84 months, )—interest being compounded monthly at  $\frac{1}{2}$  per cent. per month ?

On page 37, in  $\frac{1}{2}$  per cent. column opposite 84, we find 68.45304, or ( dropping superfluous decimals, ) \$68.45 as the present worth of the 84 dollars which will be deposited by the end of the 7 years.

TABLE No. 4.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years, and monthly for 8 years and 4 months.

Present Worth of \$1 each year for from 1 to 100 Years, at

$\frac{4}{12}$	$\frac{5}{12}$	$\frac{6}{12}$	$\frac{7}{12}$	Years.	$\frac{8}{12}$	$\frac{9}{12}$ %
.99668	.99585	.99502	.99420	<b>1</b>	.99338	.99256
1.99004	1.98757	1.98510	1.98264	<b>2</b>	1.98018	1.97772
2.98011	2.97517	2.97025	2.96534	<b>3</b>	2.96044	2.95556
3.96689	3.95868	3.95050	3.94234	<b>4</b>	3.93421	3.92611
4.95039	4.93810	4.92587	4.91368	<b>5</b>	4.90154	4.88944
5.93062	5.91346	5.89638	5.87938	<b>6</b>	5.86245	5.84560
6.90759	6.88478	6.86207	6.83948	<b>7</b>	6.81701	6.79464
7.88132	7.85206	7.82296	7.79402	<b>8</b>	7.76524	7.73661
8.85182	8.81533	8.77906	8.74302	<b>9</b>	8.70719	8.67158
9.81908	9.77460	9.73041	9.68651	<b>10</b>	9.64290	9.59958
10.78314	10.72989	10.67703	10.62454	<b>11</b>	10.57242	10.52067
11.74399	11.68122	11.61893	11.55712	<b>12</b>	11.49578	11.43491
12.70166	12.62860	12.55615	12.48430	<b>13</b>	12.41303	12.34235
13.65614	13.57205	13.48871	13.40609	<b>14</b>	13.32420	13.24302
14.60744	14.51159	14.41662	14.32254	<b>15</b>	14.22934	14.13699
15.55559	15.44722	15.33993	15.23368	<b>16</b>	15.12848	15.02431
16.50059	16.37898	16.25863	16.13953	<b>17</b>	16.02167	15.90502
17.44245	17.30687	17.17277	17.04013	<b>18</b>	16.90894	16.77918
18.38118	18.23090	18.08236	17.93551	<b>19</b>	17.79034	17.64683
19.31679	19.15111	18.98742	18.82569	<b>20</b>	18.66590	18.50802
20.24929	20.06749	19.88798	19.71071	<b>21</b>	19.53566	19.36280
21.17870	20.98008	20.78406	20.59060	<b>22</b>	20.39967	20.21121
22.10501	21.88887	21.67568	21.46539	<b>23</b>	21.25795	21.05331
23.02825	22.79390	22.56287	22.33510	<b>24</b>	22.11054	21.88915
23.94842	23.69517	23.44564	23.19977	<b>25</b>	22.95749	22.71876
24.86554	24.59270	24.32402	24.05942	<b>26</b>	23.79883	23.54219
25.77961	25.48651	25.19803	24.91409	<b>27</b>	24.63460	24.35949
26.69064	26.37660	26.06769	25.76380	<b>28</b>	25.46484	25.17071
27.59864	27.26301	26.93302	26.60858	<b>29</b>	26.28957	25.97589
28.50363	28.14573	27.79405	27.44847	<b>30</b>	27.10885	26.77508
29.40561	29.02480	28.65080	28.28348	<b>31</b>	27.92270	27.56832
30.30460	29.90021	29.50328	29.11365	<b>32</b>	28.73116	28.35565
31.20059	30.77200	30.35153	29.93901	<b>33</b>	29.53426	29.13712
32.09361	31.64016	31.19555	30.75958	<b>34</b>	30.33205	29.91278
32.98367	32.50473	32.03537	31.57539	<b>35</b>	31.12455	30.68266
33.87077	33.36570	32.87102	32.38646	<b>36</b>	31.91181	31.44681
34.75492	34.22311	33.70250	33.19284	<b>37</b>	32.69385	32.20527
35.63613	35.07695	34.52985	33.99454	<b>38</b>	33.47071	32.95808
36.51441	35.92725	35.35309	34.79159	<b>39</b>	34.24243	33.70529
37.38978	36.77403	36.17222	35.58401	<b>40</b>	35.00903	34.44694
38.26224	37.61729	36.98729	36.37184	<b>41</b>	35.77056	35.18307
39.13180	38.45705	37.79830	37.15511	<b>42</b>	36.52705	35.91371
39.99847	39.29333	38.60527	37.93383	<b>43</b>	37.27852	36.63892
40.86227	40.12614	39.40823	38.70803	<b>44</b>	38.02502	37.35873
41.72319	40.95549	40.20720	39.47774	<b>45</b>	38.76658	38.07318
42.58125	41.78140	41.00219	40.24299	<b>46</b>	39.50323	38.78231
43.43646	42.60388	41.79322	41.00380	<b>47</b>	40.23499	39.48617
44.28883	43.42296	42.58032	41.76020	<b>48</b>	40.96191	40.18478
45.13837	44.23863	43.36350	42.51221	<b>49</b>	41.68402	40.87820
45.98509	45.05092	44.14279	43.25986	<b>50</b>	42.40134	41.56645

TABLE No. 4.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years, and monthly for 8 years and 4 months.

Present Worth of \$1 each year for from 1 to 100 Years, at

$\frac{4}{12}$	$\frac{5}{12}$	$\frac{6}{12}$	Years.	$\frac{7}{12}$	$\frac{8}{12}$	$\frac{9}{12}$ %
46.82899	45.85983	44.91820	<b>51</b>	44.00318	43.11392	42.24958
47.67009	46.66539	45.68975	<b>52</b>	44.74218	43.82177	42.92762
48.50840	47.46761	46.45746	<b>53</b>	45.47690	44.52494	43.60061
49.34392	48.26650	47.22135	<b>54</b>	46.20736	45.22345	44.26860
50.17666	49.06208	47.98145	<b>55</b>	46.93358	45.91733	44.93161
51.00664	49.85435	48.73776	<b>56</b>	47.65559	46.60662	45.58969
51.83386	50.64334	49.49031	<b>57</b>	48.37341	47.29135	46.24287
52.65833	51.42905	50.23911	<b>58</b>	49.08707	47.97154	46.89118
53.48007	52.21150	50.98419	<b>59</b>	49.79659	48.64722	47.53467
54.29907	52.99071	51.72556	<b>60</b>	50.50199	49.31843	48.17337
55.11535	53.76668	52.46324	<b>61</b>	51.20331	49.98520	48.80732
55.92892	54.53943	53.19726	<b>62</b>	51.90055	50.64755	49.43654
56.73979	55.30898	53.92762	<b>63</b>	52.59376	51.30551	50.06109
57.54796	56.07533	54.65435	<b>64</b>	53.28294	51.95912	50.68098
58.35345	56.83850	55.37746	<b>65</b>	53.96813	52.60839	51.29626
59.15626	57.59851	56.09698	<b>66</b>	54.64934	53.25337	51.90696
59.95641	58.35536	56.81291	<b>67</b>	55.32660	53.89408	52.51311
60.75390	59.10907	57.52529	<b>68</b>	55.99993	54.53054	53.11475
61.54873	59.85966	58.23411	<b>69</b>	56.66936	55.16279	53.71191
62.34093	60.60713	58.93942	<b>70</b>	57.33491	55.79085	54.30462
63.13049	61.35150	59.64121	<b>71</b>	57.99660	56.41475	54.89293
63.91744	62.09278	60.33951	<b>72</b>	58.65444	57.03452	55.47685
64.70176	62.83098	61.03434	<b>73</b>	59.30848	57.65019	56.05643
65.48349	63.56612	61.72571	<b>74</b>	59.95872	58.26178	56.63169
66.26261	64.29821	62.41365	<b>75</b>	60.60519	58.86931	57.20267
67.03915	65.02727	63.09815	<b>76</b>	61.24791	59.47283	57.76940
67.81310	65.75329	63.77926	<b>77</b>	61.88690	60.07235	58.33191
68.58449	66.47634	64.45697	<b>78</b>	62.52219	60.66789	58.89023
69.35331	67.19633	65.13132	<b>79</b>	63.15379	61.25950	59.44440
70.11958	67.91335	65.80231	<b>80</b>	63.78173	61.84718	59.99444
70.88330	68.62741	66.46996	<b>81</b>	64.40603	62.43098	60.54039
71.64449	69.33850	67.13428	<b>82</b>	65.02671	63.01090	61.08227
72.40314	70.04663	67.79531	<b>83</b>	65.64379	63.58699	61.62012
73.15928	70.75183	68.45304	<b>84</b>	66.25728	64.15926	62.15396
73.91290	71.45411	69.10750	<b>85</b>	66.86723	64.72774	62.68384
74.66402	72.15347	69.75871	<b>86</b>	67.47363	65.29246	63.20976
75.41265	72.84993	70.40668	<b>87</b>	68.07652	65.85344	63.73177
76.15878	73.54350	71.05142	<b>88</b>	68.67591	66.41070	64.24990
76.90244	74.23419	71.69296	<b>89</b>	69.27182	66.96427	64.76417
77.64363	74.92201	72.33130	<b>90</b>	69.86428	67.51418	65.27461
78.38236	75.60698	72.96647	<b>91</b>	70.45330	68.06044	65.78125
79.11863	76.28911	73.59847	<b>92</b>	71.03891	68.60309	66.28412
79.85245	76.96841	74.22734	<b>93</b>	71.62112	69.14214	66.78324
80.58384	77.64489	74.85307	<b>94</b>	72.19995	69.67762	67.27865
81.31280	78.31856	75.47569	<b>95</b>	72.77543	70.20956	67.77038
82.03933	78.98944	76.09522	<b>96</b>	73.34757	70.73797	68.25844
82.76345	79.65753	76.71166	<b>97</b>	73.91639	71.26288	68.74287
83.48517	80.32286	77.32503	<b>98</b>	74.48191	71.78432	69.22369
84.20449	80.98542	77.93536	<b>99</b>	75.04415	72.30231	69.70093
84.92142	81.64523	78.54264	100	75.60314	72.81686	70.17462

TABLE NO. 4.

*Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.*

**Present Worth of \$1 each year from 1 to 100 Years, at**

$\frac{1}{12}\%$	$\frac{1}{2}\%$	1%	Years.	$\frac{1}{4}\%$	$\frac{1}{2}\%$	$\frac{3}{4}\%$
.99174	.99092	.99010	<b>1</b>	.98765	.98522	.98280
1.97527	1.97283	1.97040	<b>2</b>	1.96312	1.95588	1.94870
2.95069	2.94583	2.94099	<b>3</b>	2.92653	2.91220	2.89798
3.91804	3.90999	3.90197	<b>4</b>	3.87806	3.85438	3.83094
4.87739	4.86539	4.85343	<b>5</b>	4.81784	4.78264	4.74786
5.82882	5.81211	5.79548	<b>6</b>	5.74601	5.69719	5.64900
6.77238	6.75023	6.72819	<b>7</b>	6.66273	6.59821	6.53464
7.70815	7.67983	7.65168	<b>8</b>	7.56812	7.48593	7.40505
8.63618	8.60099	8.56602	<b>9</b>	8.46235	8.36052	8.26049
9.55654	9.51378	9.47130	<b>10</b>	9.34553	9.22218	9.10122
10.46930	10.41828	10.36763	<b>11</b>	10.21780	10.07112	9.92749
11.37451	11.31456	11.25508	<b>12</b>	11.07931	10.90751	10.73955
12.27224	12.20271	12.13374	<b>13</b>	11.93018	11.73153	11.53764
13.16255	13.08278	13.00370	<b>14</b>	12.77055	12.54338	12.32201
14.04551	13.95486	13.86505	<b>15</b>	13.60055	13.34323	13.09288
14.92116	14.81902	14.71787	<b>16</b>	14.42029	14.13126	13.85050
15.78958	15.67533	15.56225	<b>17</b>	15.22992	14.90765	14.59508
16.65083	16.52386	16.39827	<b>18</b>	16.02955	15.67256	15.32686
17.50495	17.36469	17.22601	<b>19</b>	16.81931	16.42617	16.04606
18.35202	18.19787	18.04555	<b>20</b>	17.59932	17.16864	16.75288
19.19208	19.02349	18.85698	<b>21</b>	18.36969	17.90014	17.44755
20.02521	19.84161	19.66038	<b>22</b>	19.13056	18.62082	18.13027
20.85145	20.65230	20.45582	<b>23</b>	19.88204	19.33086	18.80125
21.67085	21.45562	21.24339	<b>24</b>	20.62423	20.03041	19.46069
22.48349	22.25165	22.02316	<b>25</b>	21.35727	20.71961	20.10878
23.28941	23.04044	22.79520	<b>26</b>	22.08125	21.39863	20.74573
24.08868	23.82207	23.55961	<b>27</b>	22.79630	22.06762	21.37173
24.88133	24.59660	24.31644	<b>28</b>	23.50252	22.72672	21.98695
25.66744	25.36410	25.06579	<b>29</b>	24.20002	23.37808	22.59160
26.44704	26.12462	25.80771	<b>30</b>	24.88891	24.01584	23.18585
27.22021	26.87824	26.54229	<b>31</b>	25.56929	24.64615	23.76988
27.98698	27.62501	27.26959	<b>32</b>	26.24127	25.26714	24.34386
28.74742	28.36500	27.98969	<b>33</b>	26.90496	25.87895	24.90797
29.50158	29.09826	28.70267	<b>34</b>	27.56046	26.48173	25.46238
30.24950	29.82487	29.40858	<b>35</b>	28.20786	27.07559	26.00725
30.99124	30.54487	30.10751	<b>36</b>	28.84727	27.66068	26.54275
31.72685	31.25834	30.79951	<b>37</b>	29.47878	28.23713	27.06904
32.45638	31.96532	31.48466	<b>38</b>	30.10250	28.80505	27.58628
33.17988	32.66589	32.16303	<b>39</b>	30.71852	29.36458	28.09463
33.89740	33.36009	32.83469	<b>40</b>	31.32693	29.91585	28.59423
34.60899	34.04798	33.49969	<b>41</b>	31.92784	30.45896	29.08524
35.31470	34.72962	34.15811	<b>42</b>	32.52132	30.99405	29.56780
36.01458	35.40508	34.81001	<b>43</b>	33.10748	31.52123	30.04207
36.70867	36.07440	35.45545	<b>44</b>	33.68640	32.04062	30.50817
37.39703	36.73763	36.09451	<b>45</b>	34.25817	32.55234	30.96626
38.07970	37.39485	36.72724	<b>46</b>	34.82288	33.05649	31.41647
38.75673	38.04609	37.35370	<b>47</b>	35.38062	33.55319	31.85894
39.42816	38.69142	37.97396	<b>48</b>	35.93148	34.04255	32.29380
40.09404	39.33089	38.58808	<b>49</b>	36.47554	34.52468	32.72118
40.75442	39.96455	39.19612	<b>50</b>	37.01288	34.99969	33.14121



TABLE NO. 4.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

## Present Worth of \$1 each year from 1 to 100 Years, at

$\frac{1}{12}\%$	$\frac{1}{12}\%$	1%	Years.	$1\frac{1}{4}\%$	$1\frac{1}{2}\%$	$1\frac{3}{4}\%$
41.40935	40.59245	39.79814	<b>51</b>	37.54358	35.46767	33.55401
42.05885	41.21465	40.39419	<b>52</b>	38.06773	35.92874	33.95972
42.70300	41.83120	40.98435	<b>53</b>	38.58542	36.38300	34.35845
43.34181	42.44214	41.56866	<b>54</b>	39.09671	36.83054	34.75032
43.97535	43.04754	42.14719	<b>55</b>	39.60169	37.27147	35.13545
44.60366	43.64744	42.71999	<b>56</b>	40.10043	37.70588	35.51395
45.22676	44.24189	43.28712	<b>57</b>	40.59302	38.13387	35.88595
45.84473	44.83094	43.84863	<b>58</b>	41.07952	38.55554	36.25155
46.45758	45.41484	44.40459	<b>59</b>	41.56002	38.97097	36.61086
47.06537	45.99303	44.95504	<b>60</b>	42.03459	39.38027	36.96399
47.66813	46.56618	45.50004	<b>61</b>	42.50330	39.78352	37.31104
48.26592	47.13411	46.03964	<b>62</b>	42.96622	40.18080	37.65213
48.85876	47.69689	46.57390	<b>63</b>	43.42343	40.57222	37.98735
49.44671	48.25456	47.10287	<b>64</b>	43.87499	40.95785	38.31681
50.02979	48.80716	47.62661	<b>65</b>	44.32098	41.33779	38.64060
50.60809	49.35474	48.14516	<b>66</b>	44.76146	41.71210	38.95882
51.18154	49.89735	48.65857	<b>67</b>	45.19651	42.08089	39.27157
51.75029	50.43503	49.16690	<b>68</b>	45.62618	42.44423	39.57893
52.31434	50.96782	49.67020	<b>69</b>	46.05055	42.80219	39.88102
52.87373	51.49578	50.16851	<b>70</b>	46.46968	43.15487	40.17790
53.42849	52.01894	50.66190	<b>71</b>	46.88363	43.50234	40.46968
53.97867	52.53735	51.15039	<b>72</b>	47.29247	43.84467	40.75645
54.52430	53.05105	51.63405	<b>73</b>	47.69627	44.18194	41.03828
55.06542	53.56008	52.11292	<b>74</b>	48.09508	44.51422	41.31526
55.60207	54.06449	52.58705	<b>75</b>	48.48897	44.84160	41.58748
56.13428	54.56431	53.05649	<b>76</b>	48.87800	45.16414	41.85501
56.66210	55.05960	53.52127	<b>77</b>	49.26222	45.48191	42.11795
57.18555	55.55039	53.98146	<b>78</b>	49.64170	45.79498	42.37636
57.70468	56.03672	54.43709	<b>79</b>	50.01649	46.10343	42.63033
58.21952	56.51863	54.88821	<b>80</b>	50.38666	46.40732	42.87993
58.73010	56.99617	55.33486	<b>81</b>	50.75225	46.70672	43.12524
59.23646	57.46936	55.77709	<b>82</b>	51.11334	47.00170	43.36633
59.73864	57.93826	56.21494	<b>83</b>	51.46996	47.29231	43.60327
60.23667	58.40290	56.64845	<b>84</b>	51.82219	47.57863	43.83614
60.73058	58.86332	57.07768	<b>85</b>	52.17006	47.86072	44.06500
61.22041	59.31956	57.50265	<b>86</b>	52.51364	48.13864	44.28993
61.70619	59.77165	57.92342	<b>87</b>	52.85298	48.41246	44.51099
62.18796	60.21964	58.34002	<b>88</b>	53.18813	48.68222	44.72824
62.66574	60.66356	58.75249	<b>89</b>	53.51914	48.94800	44.94176
63.13958	61.10344	59.16088	<b>90</b>	53.84606	49.20985	45.15161
63.60950	61.53933	59.56523	<b>91</b>	54.16895	49.46784	45.35785
64.07554	61.97126	59.96557	<b>92</b>	54.48785	49.72201	45.56054
64.53772	62.39927	60.36195	<b>93</b>	54.80282	49.97242	45.75974
64.99609	62.82339	60.75441	<b>94</b>	55.11389	50.21913	45.95552
65.45067	63.24365	61.14298	<b>95</b>	55.42113	50.46220	46.14793
65.90149	63.66010	61.52770	<b>96</b>	55.72457	50.70168	46.33703
66.34858	64.07277	61.90862	<b>97</b>	56.02427	50.93761	46.52288
66.79198	64.48169	62.28576	<b>98</b>	56.32026	51.17006	46.70554
67.23172	64.88689	62.65917	<b>99</b>	56.61261	51.39907	46.88505
67.66782	65.28842	63.02888	<b>100</b>	56.90134	51.62470	47.06147

TABLE NO. 4.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

## Present Worth of \$1 each year from 1 to 100 Years, at

2%	2¼%	2½%	Years.	2¾%	3%	3½%
.98039	.97800	.97561	<b>1</b>	.97324	.97087	.96618
1.94156	1.93447	1.92742	<b>2</b>	1.92042	1.91347	1.89969
2.88388	2.86990	2.85602	<b>3</b>	2.84226	2.82861	2.80164
3.80773	3.78474	3.76197	<b>4</b>	3.73943	3.71710	3.67308
4.71346	4.67945	4.64583	<b>5</b>	4.61258	4.57971	4.51505
5.60143	5.55448	5.50813	<b>6</b>	5.46237	5.41719	5.32855
6.47199	6.41025	6.34939	<b>7</b>	6.28941	6.23028	6.11454
7.32548	7.24718	7.17014	<b>8</b>	7.09431	7.01969	6.87396
8.16224	8.06571	7.97087	<b>9</b>	7.87768	7.78611	7.60769
8.98258	8.86622	8.75206	<b>10</b>	8.64008	8.53020	8.31661
9.78685	9.64911	9.51421	<b>11</b>	9.38207	9.25262	9.00155
10.57534	10.41478	10.25776	<b>12</b>	10.10420	9.95400	9.66333
11.34837	11.16360	10.98318	<b>13</b>	10.80701	10.63496	10.30274
12.10625	11.89594	11.69091	<b>14</b>	11.49101	11.29607	10.92052
12.84926	12.61217	12.38138	<b>15</b>	12.15670	11.93794	11.51741
13.57771	13.31263	13.05500	<b>16</b>	12.80457	12.56110	12.09412
14.29187	13.99768	13.71220	<b>17</b>	13.43511	13.16612	12.65132
14.99203	14.66766	14.35336	<b>18</b>	14.04877	13.75351	13.18968
15.67846	15.32290	14.97889	<b>19</b>	14.64600	14.32380	13.70984
16.35143	15.96371	15.58916	<b>20</b>	15.22725	14.87747	14.21240
17.01121	16.59043	16.18455	<b>21</b>	15.79295	15.41502	14.69797
17.65805	17.20335	16.76541	<b>22</b>	16.34350	15.93692	15.16712
18.29220	17.80279	17.33211	<b>23</b>	16.87932	16.44361	15.62041
18.91393	18.38904	17.88499	<b>24</b>	17.40080	16.93554	16.05837
19.52346	18.96238	18.42438	<b>25</b>	17.90832	17.41315	16.48151
20.12104	19.52311	18.95061	<b>26</b>	18.40226	17.87684	16.89035
20.70690	20.07150	19.46401	<b>27</b>	18.88297	18.32703	17.28536
21.28127	20.60783	19.96489	<b>28</b>	19.35083	18.76411	17.66702
21.84438	21.13235	20.45355	<b>29</b>	19.80616	19.18845	18.03577
22.39646	21.64533	20.93029	<b>30</b>	20.24930	19.60044	18.39205
22.93770	22.14702	21.39541	<b>31</b>	20.68059	20.00043	18.73628
23.46833	22.63767	21.84918	<b>32</b>	21.10033	20.38877	19.06887
23.98856	23.11753	22.29188	<b>33</b>	21.50883	20.76579	19.39021
24.49859	23.58683	22.72379	<b>34</b>	21.90641	21.13184	19.70068
24.99862	24.04580	23.14516	<b>35</b>	22.29334	21.48722	20.00066
25.48884	24.49467	23.55625	<b>36</b>	22.66992	21.83225	20.29049
25.96945	24.93366	23.95732	<b>37</b>	23.03642	22.16724	20.57053
26.44064	25.36299	24.34860	<b>38</b>	23.39311	22.49246	20.84109
26.90259	25.78288	24.73034	<b>39</b>	23.74025	22.80822	21.10250
27.35548	26.19352	25.10278	<b>40</b>	24.07810	23.11477	21.35507
27.79949	26.59513	25.46612	<b>41</b>	24.40691	23.41240	21.59910
28.23479	26.98790	25.82061	<b>42</b>	24.72692	23.70136	21.83488
28.66156	27.37203	26.16645	<b>43</b>	25.03837	23.98190	22.06269
29.07996	27.74771	26.50385	<b>44</b>	25.34148	24.25427	22.28279
29.49016	28.11512	26.83302	<b>45</b>	25.63647	24.51871	22.49545
29.89231	28.47444	27.15417	<b>46</b>	25.92357	24.77545	22.70092
30.28658	28.82586	27.46748	<b>47</b>	26.20299	25.02471	22.89944
30.67312	29.16955	27.77315	<b>48</b>	26.47493	25.26671	23.09124
31.05208	29.50567	28.07137	<b>49</b>	26.73959	25.50166	23.27656
31.42361	29.83440	28.36231	<b>50</b>	26.99717	25.72976	23.45562

TABLE NO. 4.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

## Present Worth of \$1 each year from 1 to 100 Years, at

2 %	2¼ %	2½ %	Years.	2¾ %	3 %	3½ %
31.78785	30.15589	28.64616	<b>51</b>	27.24785	25.95123	23.62862
32.14495	30.47031	28.92308	<b>52</b>	27.49183	26.16624	23.79576
32.49505	30.77781	29.19325	<b>53</b>	27.72927	26.37499	23.95726
32.83828	31.07854	29.45683	<b>54</b>	27.96036	26.57766	24.11330
33.17479	31.37265	29.71398	<b>55</b>	28.18527	26.77443	24.26405
33.50469	31.66030	29.96486	<b>56</b>	28.40415	26.96546	24.40971
33.82813	31.94161	30.20962	<b>57</b>	28.61718	27.15094	24.55045
34.14523	32.21673	30.44841	<b>58</b>	28.82451	27.33101	24.68642
34.45610	32.48580	30.68137	<b>59</b>	29.02628	27.50583	24.81780
34.76089	32.74895	30.90866	<b>60</b>	29.22266	27.67556	24.94473
35.05969	33.00631	31.13040	<b>61</b>	29.41378	27.84035	25.06738
35.35264	33.25801	31.34673	<b>62</b>	29.59979	28.00034	25.18587
35.63984	33.50416	31.55778	<b>63</b>	29.78082	28.15567	25.30036
35.92141	33.74490	31.76369	<b>64</b>	29.95700	28.30648	25.41097
36.19747	33.98034	31.96458	<b>65</b>	30.12847	28.45289	25.51785
36.46810	34.21061	32.16056	<b>66</b>	30.29534	28.59504	25.62111
36.73343	34.43580	32.35177	<b>67</b>	30.45776	28.73305	25.72088
36.99356	34.65604	32.53831	<b>68</b>	30.61582	28.86704	25.81727
37.24859	34.87143	32.72030	<b>69</b>	30.76966	28.99712	25.91041
37.49862	35.08208	32.89786	<b>70</b>	30.91937	29.12342	26.00040
37.74374	35.28810	33.07108	<b>71</b>	31.06508	29.24604	26.08734
37.98406	35.48959	33.24008	<b>72</b>	31.20689	29.36509	26.17134
38.21967	35.68664	33.40495	<b>73</b>	31.34491	29.48067	26.25251
38.45066	35.87935	33.56581	<b>74</b>	31.47923	29.59288	26.33092
38.67711	36.06783	33.72274	<b>75</b>	31.60996	29.70183	26.40669
38.89913	36.25215	33.87584	<b>76</b>	31.73718	29.80760	26.47989
39.11680	36.43242	34.02521	<b>77</b>	31.86101	29.91029	26.55062
39.33019	36.60873	34.17094	<b>78</b>	31.98151	30.00999	26.61896
39.53940	36.78115	34.31311	<b>79</b>	32.09880	30.10679	26.68498
39.74451	36.94978	34.45182	<b>80</b>	32.21294	30.20076	26.74878
39.94560	37.11471	34.58714	<b>81</b>	32.32403	30.29200	26.81041
40.14275	37.27600	34.71916	<b>82</b>	32.43215	30.38059	26.86996
40.33603	37.43374	34.84796	<b>83</b>	32.53737	30.46659	26.92750
40.52552	37.58801	34.97362	<b>84</b>	32.63977	30.55009	26.98309
40.71129	37.73888	35.09621	<b>85</b>	32.73944	30.63115	27.03680
40.89342	37.88644	35.21582	<b>86</b>	32.83644	30.70986	27.08870
41.07198	38.03075	35.33251	<b>87</b>	32.93084	30.78627	27.13884
41.24704	38.17188	35.44635	<b>88</b>	33.02272	30.86045	27.18728
41.41867	38.30991	35.55741	<b>89</b>	33.11213	30.93248	27.23409
41.58693	38.44490	35.66577	<b>90</b>	33.19915	31.00241	27.27932
41.75189	38.57692	35.77148	<b>91</b>	33.28385	31.07030	27.32301
41.91362	38.70603	35.87462	<b>92</b>	33.36628	31.13621	27.36523
42.07218	38.83230	35.97524	<b>93</b>	33.34465	31.20021	27.40602
42.22762	38.95580	36.07340	<b>94</b>	33.52457	31.26234	27.44543
42.38002	39.07658	36.16917	<b>95</b>	33.60056	31.32266	27.48350
42.52943	39.19469	36.26261	<b>96</b>	33.67451	31.38122	27.52029
42.67592	39.31022	36.35376	<b>97</b>	33.74648	31.43808	27.55584
42.81952	39.42319	36.44269	<b>98</b>	33.81653	31.49328	27.59018
42.96032	39.53369	36.52946	<b>99</b>	33.88470	31.54687	27.62337
43.09835	39.64175	36.61411	<b>100</b>	33.95104	31.59891	27.65543

TABLE NO. 4.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

## Present Worth of \$1 each year from 1 to 100 Years, at

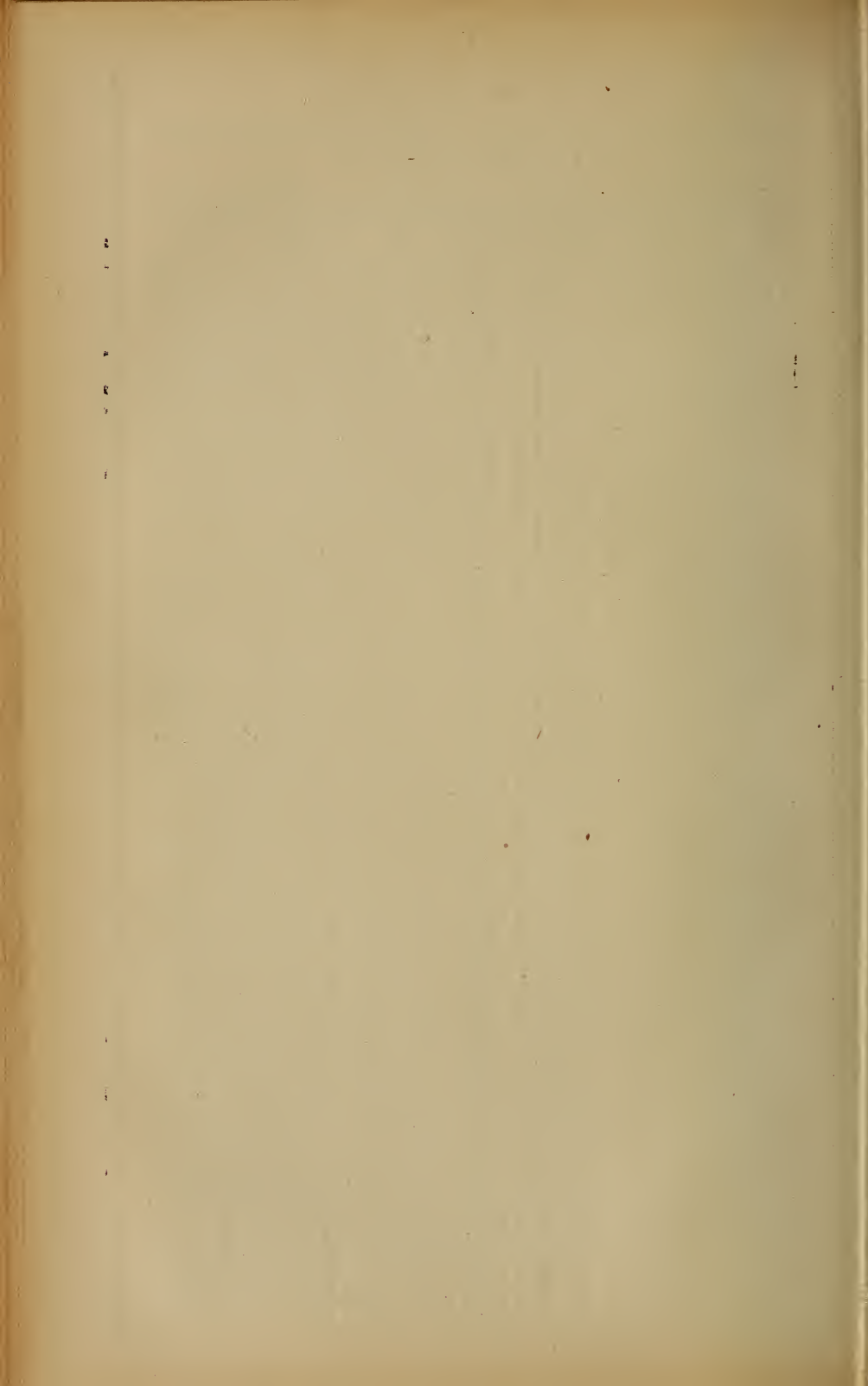
4 %	4½ %	5 %	Years.	5½ %	6 %	7 %
.96154	.95694	.95238	<b>1</b>	.94787	.94340	.93458
1.88609	1.87267	1.85941	<b>2</b>	1.84632	1.83339	1.80802
2.77509	2.74896	2.72325	<b>3</b>	2.69793	2.67301	2.62432
3.62990	3.58753	3.54595	<b>4</b>	3.50515	3.46511	3.38721
4.45182	4.38998	4.32948	<b>5</b>	4.27028	4.21236	4.10020
5.24214	5.15787	5.07569	<b>6</b>	4.99553	4.91732	4.76654
6.00205	5.89270	5.78637	<b>7</b>	5.68297	5.58238	5.38929
6.73274	6.59589	6.46321	<b>8</b>	6.33457	6.20979	5.97130
7.43533	7.26879	7.10782	<b>9</b>	6.95220	6.80169	6.51523
8.11090	7.91272	7.72173	<b>10</b>	7.53763	7.36009	7.02358
8.76048	8.52892	8.30641	<b>11</b>	8.09254	7.88687	7.49867
9.38507	9.11858	8.86325	<b>12</b>	8.61852	8.38384	7.94269
9.98565	9.68285	9.39357	<b>13</b>	9.11708	8.85268	8.35765
10.56312	10.22283	9.89864	<b>14</b>	9.58965	9.29498	8.74547
11.11839	10.73955	10.37966	<b>15</b>	10.03758	9.71225	9.10791
11.65230	11.23402	10.83777	<b>16</b>	10.46216	10.10586	9.44665
12.16567	11.70719	11.27407	<b>17</b>	10.86461	10.47726	9.76322
12.65930	12.15999	11.68959	<b>18</b>	11.24607	10.82760	10.05909
13.13394	12.59329	12.08532	<b>19</b>	11.60765	11.15812	10.33560
13.59033	13.00794	12.46221	<b>20</b>	11.95038	11.46992	10.59401
14.02916	13.40472	12.82115	<b>21</b>	12.27524	11.76408	10.83553
14.45112	13.78442	13.16300	<b>22</b>	12.58317	12.04158	11.06124
14.85684	14.14777	13.48857	<b>23</b>	12.87504	12.30338	11.27219
15.24696	14.49548	13.79864	<b>24</b>	13.15170	12.55036	11.46933
15.62208	14.82821	14.09394	<b>25</b>	13.41393	12.78336	11.65358
15.98277	15.14661	14.37519	<b>26</b>	13.66250	13.00317	11.82578
16.32959	15.45130	14.64303	<b>27</b>	13.89810	13.21053	11.98671
16.66306	15.74287	14.89813	<b>28</b>	14.12142	13.40616	12.13711
16.98371	16.02189	15.14107	<b>29</b>	14.33310	13.59072	12.27767
17.29203	16.28889	15.37245	<b>30</b>	14.53375	13.76483	12.40904
17.58849	16.54439	15.59281	<b>31</b>	14.72393	13.92909	12.53181
17.87355	16.78889	15.80268	<b>32</b>	14.90420	14.08404	12.64656
18.14765	17.02286	16.00255	<b>33</b>	15.07507	14.23023	12.75379
18.41120	17.24676	16.19290	<b>34</b>	15.23703	14.36814	12.85401
18.66461	17.46101	16.37419	<b>35</b>	15.39055	14.49825	12.94767
18.90828	17.66604	16.54685	<b>36</b>	15.53607	14.62099	13.03521
19.14258	17.86224	16.71129	<b>37</b>	15.67400	14.73678	13.11702
19.36786	18.04999	16.86789	<b>38</b>	15.80474	14.84602	13.19347
19.58448	18.22966	17.01704	<b>39</b>	15.92866	14.94907	13.26493
19.79277	18.40158	17.15909	<b>40</b>	16.04612	15.04630	13.33171
19.99305	18.56611	17.29437	<b>41</b>	16.15746	15.13802	13.39412
20.18563	18.72355	17.42321	<b>42</b>	16.26300	15.22454	13.45245
20.37080	18.87421	17.54591	<b>43</b>	16.36303	15.30617	13.50696
20.54884	19.01838	17.66277	<b>44</b>	16.45785	15.38318	13.55791
20.72004	19.15635	17.77407	<b>45</b>	16.54773	15.45583	13.60552
20.88465	19.28837	17.88007	<b>46</b>	16.63292	15.52437	13.65002
21.04294	19.41471	17.98102	<b>47</b>	16.71366	15.58903	13.69161
21.19513	19.53561	18.07716	<b>48</b>	16.79020	15.65003	13.73047
21.34147	19.65130	18.16872	<b>49</b>	16.86275	15.70757	13.76680
21.48218	19.76201	18.25593	<b>50</b>	16.93152	15.76186	13.80075

TABLE NO. 4.—Continued.

Interest Compounded annually for 100 years; semi-annually 50 years; quarterly 25 years;  
and monthly for 8 years and 4 months.

## Present Worth of \$1 each year from 1 to 100 Years, at

8 %	10 %	YEARS.	4 %	4½ %	5 %	
.92593	.90909	<b>1</b>	<b>51</b>	21.61749	19.86795	18.33898
1.78326	1.73554	<b>2</b>	<b>52</b>	21.74758	19.96933	18.41807
2.57710	2.48685	<b>3</b>	<b>53</b>	21.87268	20.06634	18.49340
3.31213	3.16987	<b>4</b>	<b>54</b>	21.99296	20.15918	18.56515
3.99271	3.79079	<b>5</b>	<b>55</b>	22.10861	20.24802	18.63347
4.62288	4.35526	<b>6</b>	<b>56</b>	22.21982	20.33303	18.69854
5.20637	4.86842	<b>7</b>	<b>57</b>	22.32675	20.41439	18.76052
5.74664	5.33493	<b>8</b>	<b>58</b>	22.42957	20.49224	18.81954
6.24689	5.75902	<b>9</b>	<b>59</b>	22.52843	20.56673	18.87575
6.71008	6.14457	<b>10</b>	<b>60</b>	22.62349	20.63802	18.92929
7.13896	6.49506	<b>11</b>	<b>61</b>	22.71489	20.70624	18.98028
7.53608	6.81369	<b>12</b>	<b>62</b>	22.80278	20.77152	19.02883
7.90378	7.10336	<b>13</b>	<b>63</b>	22.88729	20.83399	19.07508
8.24424	7.36669	<b>14</b>	<b>64</b>	22.96855	20.89377	19.11912
8.55948	7.60608	<b>15</b>	<b>65</b>	23.04668	20.95098	19.16107
8.85137	7.82371	<b>16</b>	<b>66</b>	23.12181	21.00572	19.20102
9.12164	8.02155	<b>17</b>	<b>67</b>	23.19405	21.05811	19.23907
9.37189	8.20141	<b>18</b>	<b>68</b>	23.26351	21.10824	19.27530
9.60360	8.36492	<b>19</b>	<b>69</b>	23.33030	21.15621	19.30981
9.81815	8.51356	<b>20</b>	<b>70</b>	23.39452	21.20211	19.34268
10.01680	8.64869	<b>21</b>	<b>71</b>	23.45626	21.24604	19.37398
10.20074	8.77154	<b>22</b>	<b>72</b>	23.51564	21.28808	19.40379
10.37106	8.88322	<b>23</b>	<b>73</b>	23.57273	21.32830	19.43218
10.52876	8.98474	<b>24</b>	<b>74</b>	23.62762	21.36680	19.45922
10.67478	9.07704	<b>25</b>	<b>75</b>	23.68041	21.40363	19.48497
10.80998	9.16095	<b>26</b>	<b>76</b>	23.73116	21.43888	19.50950
10.93516	9.23722	<b>27</b>	<b>77</b>	23.77996	21.47262	19.53285
11.05108	9.30657	<b>28</b>	<b>78</b>	23.82689	21.50490	19.55510
11.15841	9.36961	<b>29</b>	<b>79</b>	23.87201	21.53579	19.57628
11.25778	9.42691	<b>30</b>	<b>80</b>	23.91539	21.56534	19.59646
11.34980	9.47901	<b>31</b>	<b>81</b>	23.95711	21.59363	19.61568
11.43500	9.52638	<b>32</b>	<b>82</b>	23.99722	21.62070	19.63398
11.51389	9.56943	<b>33</b>	<b>83</b>	24.03579	21.64660	19.65141
11.58693	9.60857	<b>34</b>	<b>84</b>	24.07287	21.67139	19.66801
11.65457	9.64416	<b>35</b>	<b>85</b>	24.10853	21.69511	19.68382
11.71719	9.67651	<b>36</b>	<b>86</b>	24.14282	21.71781	19.69887
11.77518	9.70592	<b>37</b>	<b>87</b>	24.17579	21.73953	19.71321
11.82887	9.73265	<b>38</b>	<b>88</b>	24.20749	21.76032	19.72687
11.87858	9.75696	<b>39</b>	<b>89</b>	24.23797	21.78021	19.73987
11.92461	9.77905	<b>40</b>	<b>90</b>	24.26728	21.79924	19.75226
11.96723	9.79914	<b>41</b>	<b>91</b>	24.29546	21.81746	19.76406
12.00670	9.81740	<b>42</b>	<b>92</b>	24.32256	21.83489	19.77529
12.04324	9.83400	<b>43</b>	<b>93</b>	24.34861	21.85157	19.78599
12.07707	9.84909	<b>44</b>	<b>94</b>	24.37367	22.86753	19.79619
12.10840	9.86281	<b>45</b>	<b>95</b>	24.39776	21.88280	19.80589
12.13741	9.87528	<b>46</b>	<b>96</b>	24.42092	21.89742	19.81513
12.16427	9.88662	<b>47</b>	<b>97</b>	24.44319	21.91140	19.82394
12.18914	9.89693	<b>48</b>	<b>98</b>	24.46461	21.92479	19.83232
12.21216	9.90630	<b>49</b>	<b>99</b>	24.48520	21.93760	19.84031
12.23348	9.91481	<b>50</b>	<b>100</b>	24.50500	21.94985	19.84791



## ROBINSONIAN COMPLEX INTEREST SIMPLIFIED.

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**GENERAL REMARK.**—In this table, the rates of interest, as they appear at the heads of the columns, may be regarded as either *annual*, *semi-annual*, *quarterly*, *monthly*, or even *weekly*: provided the numbers in column headed "YEARS" be taken accordingly; that is, as so many *years*, *half-years*, *quarters*, *months* or *weeks*, respectively. Moreover, the amounts given in the table being always for \$1, the result for any other sum is obtained by simply multiplying the amount in the table by the given sum.

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### TABLE NO. 5.

For finding what *Sinking Fund*, or sum paid at *beginning* of each year, ( or half-year, &c.,) for a given number of years, (or half-years, &c., respectively,) will at end of last year, &c., pay a debt *then* due—the interest being compounded annually, or semi-annually, &c., respectively, as required, at any of the rates given in the table.

**RULE.**—Take from the table the amount found in the proper rate column and opposite the given number of years, or half-years, &c., and multiply it by the given sum. The product will be the required sum, or sinking fund.

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### EXAMPLES.

1.—What sinking fund, or sum deposited at the *beginning* of each year, for 50 years, will amount to \$1000 at the *end* of the 50 years—interest compounded annually at 5 per cent. per annum?

On page 48, in 5 per cent. column opposite 50, we find .004549, which is the sum that, if so deposited, will, in the given time, amount to \$1; hence 1000 times this sum, viz: \$4.54 and 9 mills, is the sum required to be used as a sinking fund.

2.—What sum paid at the *beginning* of each *half-year*, for 25 half-years, will, at end of last half-year, pay a debt of \$450 then due—interest to be compounded half-yearly at a semi-annual rate of 3 per cent?

On page 46, in 3 per cent. column and opposite 25, we find .026629, the sum which, under the given conditions, will amount to \$1 in 25 half-years, and which being multiplied by 450 gives \$11.98 as the sum that will, in the given time and at the given rate, amount to the \$450.

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 In the same manner, by complying with directions in "GENERAL REMARK" above, all problems of this nature may be as easily solved, whether the sums be deposited, or paid, annually, semi-annually, quarterly, or monthly, &c.

TABLE NO. 5.

**SINKING FUND—Or sum to be deposited at beginning of each year for any number of years to amount, at end of last year, to \$1, at**

$1\frac{1}{2}\%$	$1\frac{3}{4}\%$	2%	Years.	$2\frac{1}{4}\%$	$2\frac{1}{2}\%$	3%	$3\frac{1}{2}\%$
.985222	.982801	.980392	<b>1</b>	.977995	.975610	.970874	.966184
.488944	.487138	.485343	<b>2</b>	.483558	.481782	.478263	.474783
.323530	.321934	.320348	<b>3</b>	.318772	.317207	.314107	.311048
.240829	.239344	.237866	<b>4</b>	.236400	.234944	.232065	.229228
.191221	.189800	.188391	<b>5</b>	.186993	.185607	.182869	.180175
.158153	.156779	.155417	<b>6</b>	.154068	.152732	.150095	.147505
.134538	.133200	.131875	<b>7</b>	.130561	.129264	.126705	.124198
.116832	.115521	.114225	<b>8</b>	.112943	.111676	.109181	.106741
.103064	.101777	.100505	<b>9</b>	.099249	.098007	.095567	.093185
.092053	.090787	.089536	<b>10</b>	.088301	.087082	.084690	.082359
.083048	.081799	.080567	<b>11</b>	.079351	.078152	.075804	.073519
.075547	.074313	.073098	<b>12</b>	.071900	.070719	.068410	.066168
.069202	.067983	.066783	<b>13</b>	.065601	.064437	.062165	.059963
.063767	.062561	.061374	<b>14</b>	.060208	.059060	.056822	.054658
.059059	.057865	.056692	<b>15</b>	.055539	.054406	.052201	.050073
.054941	.053759	.052598	<b>16</b>	.051459	.050340	.048166	.046072
.051310	.050139	.048990	<b>17</b>	.047863	.046759	.044614	.042554
.048085	.046924	.045786	<b>18</b>	.044672	.043581	.041465	.039437
.045200	.044050	.042923	<b>19</b>	.041821	.040742	.038654	.036657
.042607	.041466	.040350	<b>20</b>	.039259	.038192	.036132	.034165
.040262	.039130	.038024	<b>21</b>	.036945	.035890	.033856	.031919
.038131	.037009	.035913	<b>22</b>	.034844	.033802	.031794	.029886
.036188	.035074	.033988	<b>23</b>	.032930	.031899	.029916	.028038
.034408	.033303	.032227	<b>24</b>	.031179	.030159	.028201	.026351
.032772	.031675	.030608	<b>25</b>	.029571	.028562	.026629	.024806
.031263	.030175	.029117	<b>26</b>	.028089	.027092	.025183	.023387
.029867	.028787	.027738	<b>27</b>	.026721	.025734	.023849	.022080
.028573	.027500	.026460	<b>28</b>	.025453	.024476	.022615	.020872
.027368	.026304	.025273	<b>29</b>	.024275	.023309	.021471	.019754
.026246	.025189	.024167	<b>30</b>	.023178	.022222	.020407	.018716
.025196	.024147	.023134	<b>31</b>	.022154	.021209	.019416	.017751
.024214	.023173	.022167	<b>32</b>	.021197	.020262	.018492	.016852
.023292	.022258	.021261	<b>33</b>	.020300	.019375	.017627	.016012
.022426	.021399	.020411	<b>34</b>	.019459	.018543	.016817	.015227
.021609	.020590	.019610	<b>35</b>	.018667	.017762	.016058	.014491
.020840	.019828	.018856	<b>36</b>	.017922	.017026	.015344	.013801
.020113	.019108	.018144	<b>37</b>	.017219	.016333	.014671	.013153
.019425	.018427	.017471	<b>38</b>	.016555	.015678	.014038	.012543
.018773	.017783	.016834	<b>39</b>	.015927	.015060	.013441	.011969
.018155	.017172	.016231	<b>40</b>	.015332	.014474	.012876	.011427
.017568	.016591	.015659	<b>41</b>	.014769	.013920	.012342	.010916
.017009	.016040	.015115	<b>42</b>	.014233	.013394	.011837	.010433
.016477	.015515	.014598	<b>43</b>	.013725	.012895	.011357	.009976
.015971	.015015	.014106	<b>44</b>	.013241	.012420	.010903	.009544
.015487	.014539	.013637	<b>45</b>	.012780	.011968	.010471	.009134
.015026	.014084	.013190	<b>46</b>	.012342	.011538	.010061	.008745
.014585	.013649	.012763	<b>47</b>	.011923	.011129	.009670	.008376
.014163	.013234	.012355	<b>48</b>	.011523	.010738	.009298	.008026
.013758	.012837	.011965	<b>49</b>	.011141	.010364	.008945	.007692
.013371	.012456	.011591	<b>50</b>	.010776	.010008	.008607	.007376



TABLE NO. 5.—Continued.

SINKING FUND—Or sum to be deposited at beginning of each year for any number of years to amount, at end of last year, to \$1, at

$1\frac{1}{2}\%$	$1\frac{3}{4}\%$	2%	Years.	$2\frac{1}{4}\%$	$2\frac{1}{2}\%$	3%	$3\frac{1}{2}\%$
.013000	.012091	.011234	<b>51</b>	.010426	.009667	.008285	.007074
.012643	.011741	.010891	<b>52</b>	.010092	.009341	.007978	.006787
.012301	.011405	.010563	<b>53</b>	.009771	.009029	.007684	.006513
.011972	.011083	.010247	<b>54</b>	.009464	.008730	.007403	.006252
.011655	.010773	.009945	<b>55</b>	.009169	.008443	.007135	.006003
.011351	.010475	.009653	<b>56</b>	.008885	.008168	.006878	.005766
.011058	.010188	.009373	<b>57</b>	.008613	.007904	.006633	.005539
.010775	.009912	.009105	<b>58</b>	.008352	.007651	.006397	.005322
.010503	.009646	.008845	<b>59</b>	.008100	.007408	.006171	.005115
.010240	.009390	.008596	<b>60</b>	.007858	.007174	.005954	.004917
.009986	.009142	.008356	<b>61</b>	.007626	.006949	.005747	.004727
.009741	.008903	.008124	<b>62</b>	.007401	.006733	.005547	.004546
.009505	.008673	.007900	<b>63</b>	.007185	.006525	.005356	.004372
.009276	.008450	.007685	<b>64</b>	.006977	.006324	.005172	.004206
.009055	.008235	.007477	<b>65</b>	.006776	.006131	.004996	.004047
.008841	.008028	.007276	<b>66</b>	.006583	.005945	.004826	.003894
.008634	.007827	.007081	<b>67</b>	.006396	.005766	.004663	.003748
.008434	.007632	.006894	<b>68</b>	.006215	.005593	.004506	.003607
.008240	.007444	.006712	<b>69</b>	.006041	.005426	.004356	.003473
.008052	.007262	.006537	<b>70</b>	.005872	.005265	.004210	.003344
.007869	.007086	.006367	<b>71</b>	.005710	.005110	.004071	.003220
.007692	.006915	.006203	<b>72</b>	.005552	.004960	.003936	.003101
.007521	.006749	.006044	<b>73</b>	.005400	.004815	.003806	.002987
.007354	.006589	.005890	<b>74</b>	.005253	.004675	.003681	.002877
.007193	.006433	.005740	<b>75</b>	.005111	.004540	.003561	.002772
.007036	.006282	.005596	<b>76</b>	.004973	.004409	.003445	.002671
.006883	.006135	.005455	<b>77</b>	.004839	.004283	.003333	.002574
.006735	.005993	.005319	<b>78</b>	.004710	.004161	.003225	.002480
.006591	.005855	.005187	<b>79</b>	.004585	.004042	.003121	.002391
.006452	.005721	.005060	<b>80</b>	.004463	.003928	.003021	.002304
.006315	.005590	.004935	<b>81</b>	.004346	.003817	.002924	.002221
.006183	.005464	.004815	<b>82</b>	.004232	.003710	.002831	.002141
.006054	.005341	.004698	<b>83</b>	.004121	.003606	.002741	.002065
.005929	.005221	.004584	<b>84</b>	.004014	.003505	.002654	.001991
.005807	.005105	.004474	<b>85</b>	.003910	.003408	.002569	.001919
.005688	.004991	.004366	<b>86</b>	.003809	.003313	.002488	.001851
.005572	.004881	.004262	<b>87</b>	.003711	.003222	.002410	.001785
.005459	.004774	.004161	<b>88</b>	.003616	.003133	.002334	.001722
.005350	.004669	.004062	<b>89</b>	.003524	.003047	.002261	.001661
.005242	.004568	.003967	<b>90</b>	.003434	.002964	.002190	.001602
.005138	.004469	.003874	<b>91</b>	.003346	.002883	.002121	.001545
.005036	.004372	.003783	<b>92</b>	.003262	.002805	.002055	.001491
.004937	.004278	.003695	<b>93</b>	.003180	.002729	.001991	.001438
.004840	.004187	.003609	<b>94</b>	.003100	.002655	.001929	.001387
.004746	.004098	.003526	<b>95</b>	.003023	.002583	.001870	.001339
.004653	.004011	.003444	<b>96</b>	.002947	.002514	.001812	.001292
.004563	.003926	.003365	<b>97</b>	.002874	.002446	.001756	.001246
.004476	.003843	.003288	<b>98</b>	.002803	.002381	.001702	.001203
.004390	.003763	.003213	<b>99</b>	.002733	.002317	.001649	.001161
.004306	.003684	.003140	<b>100</b>	.002666	.002255	.001599	.001120

TABLE NO. 5.—Continued.

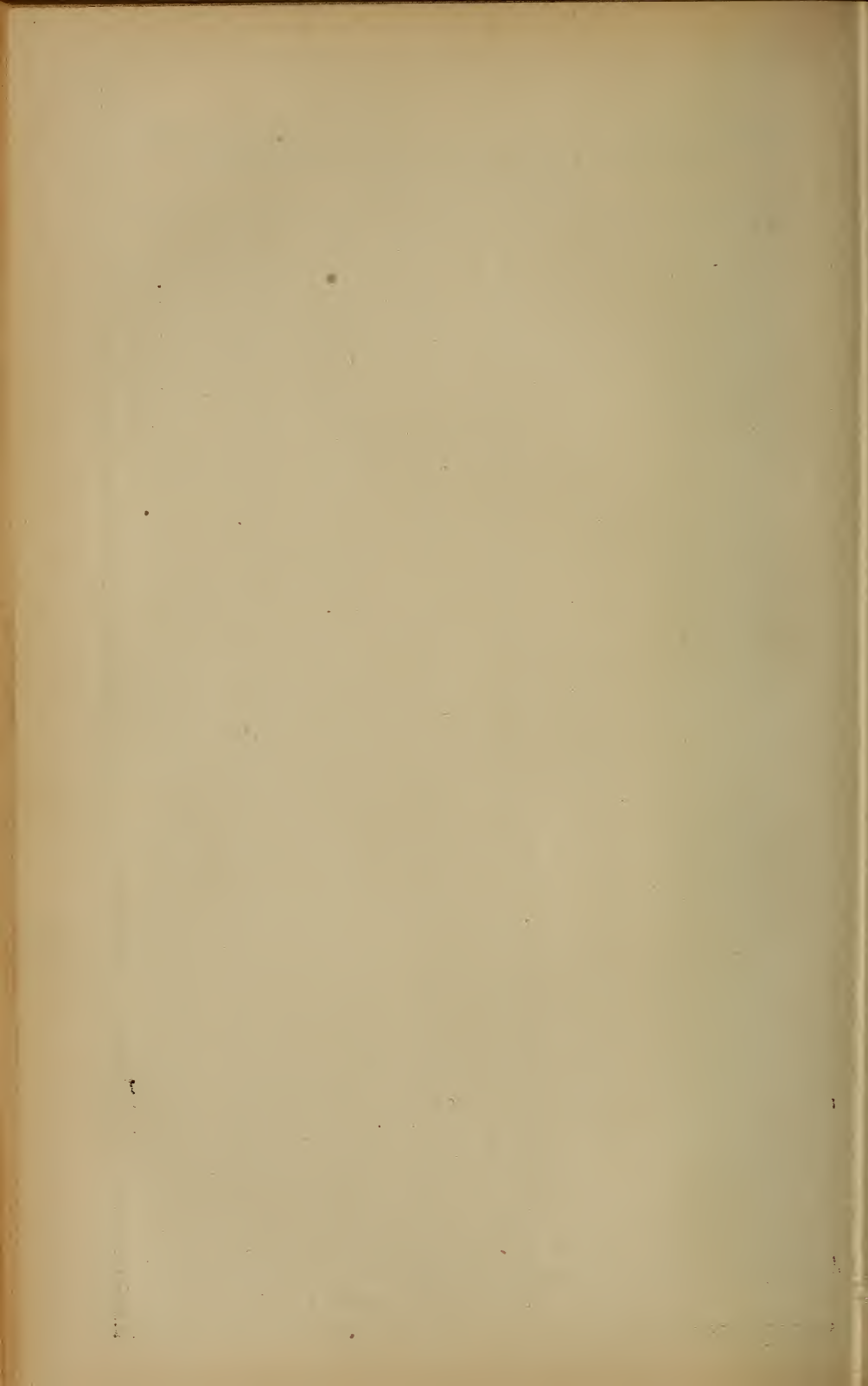
**SINKING FUND—**Or sum to be deposited at beginning of each year for any number of years to amount, at end of last year, to \$1, at

4 %	4½ %	5 %	Years.	5½ %	6 %	7 %	8 %
.961538	.956938	.952381	<b>1</b>	.947867	.943396	.934579	.925926
.471342	.467940	.464576	<b>2</b>	.461249	.457959	.451488	.445157
.308027	.305046	.302103	<b>3</b>	.299198	.296330	.290702	.285216
.226433	.223678	.220964	<b>4</b>	.218289	.215652	.210494	.205482
.177526	.174920	.172357	<b>5</b>	.169835	.167355	.162515	.157830
.144963	.142467	.140017	<b>6</b>	.137610	.135248	.130650	.126218
.121740	.119332	.116971	<b>7</b>	.114658	.112392	.107994	.103771
.104354	.102023	.099735	<b>8</b>	.097501	.095317	.091091	.087051
.090859	.088588	.086372	<b>9</b>	.084208	.082096	.078025	.074148
.080087	.077874	.075719	<b>10</b>	.073619	.071574	.067643	.063916
.071297	.069137	.067037	<b>11</b>	.064996	.063012	.059212	.055626
.063992	.061882	.059834	<b>12</b>	.057848	.055922	.052245	.048792
.057831	.055766	.053767	<b>13</b>	.051833	.049962	.046403	.043076
.052566	.050546	.048594	<b>14</b>	.046710	.044891	.041444	.038238
.048020	.046042	.044136	<b>15</b>	.042299	.040531	.037191	.034101
.044058	.042120	.040257	<b>16</b>	.038467	.036747	.033512	.030534
.040576	.038677	.036856	<b>17</b>	.035111	.033438	.030304	.027435
.037494	.035633	.033854	<b>18</b>	.032152	.030525	.027488	.024724
.034749	.032926	.031186	<b>19</b>	.029526	.027944	.025003	.022340
.032290	.030503	.028802	<b>20</b>	.027184	.025646	.022798	.020234
.030077	.028326	.026663	<b>21</b>	.025085	.023589	.020831	.018363
.028076	.026359	.024734	<b>22</b>	.023195	.021741	.019071	.016696
.026259	.024577	.022987	<b>23</b>	.021487	.020074	.017490	.015206
.024603	.022954	.021401	<b>24</b>	.019939	.018565	.016065	.013868
.023088	.021473	.019955	<b>25</b>	.018530	.017195	.014776	.012666
.021699	.020116	.018633	<b>26</b>	.017245	.015947	.013608	.011581
.020422	.018870	.017421	<b>27</b>	.016069	.014809	.012547	.010600
.019243	.017723	.016307	<b>28</b>	.014990	.013767	.011581	.009712
.018154	.016665	.015281	<b>29</b>	.013999	.012811	.010700	.008907
.017144	.015686	.014335	<b>30</b>	.013086	.011933	.009894	.008174
.016207	.014778	.013459	<b>31</b>	.012243	.011125	.009156	.007507
.015335	.013936	.012648	<b>32</b>	.011464	.010380	.008479	.006899
.014523	.013153	.011895	<b>33</b>	.010744	.009691	.007858	.006344
.013764	.012423	.011196	<b>34</b>	.010075	.009055	.007287	.005837
.013055	.011742	.010544	<b>35</b>	.009455	.008466	.006761	.005373
.012391	.011106	.009938	<b>36</b>	.008878	.007920	.006276	.004949
.011769	.010511	.009371	<b>37</b>	.008341	.007413	.005829	.004560
.011185	.009954	.008842	<b>38</b>	.007841	.006942	.005416	.004203
.010635	.009431	.008347	<b>39</b>	.007374	.006504	.005034	.003875
.010119	.008941	.007884	<b>40</b>	.006939	.006096	.004681	.003574
.009632	.008480	.007450	<b>41</b>	.006532	.005716	.004355	.003298
.009172	.008047	.007043	<b>42</b>	.006151	.005362	.004052	.003043
.008740	.007639	.006660	<b>43</b>	.005795	.005031	.003772	.002809
.008331	.007254	.006301	<b>44</b>	.005461	.004723	.003512	.002594
.007945	.006892	.005964	<b>45</b>	.005148	.004434	.003271	.002396
.007579	.006550	.005646	<b>46</b>	.004855	.004165	.003047	.002213
.007232	.006227	.005347	<b>47</b>	.004579	.003913	.002839	.002044
.006904	.005922	.005065	<b>48</b>	.004321	.003677	.002646	.001889
.006593	.005634	.004800	<b>49</b>	.004078	.003456	.002466	.001746
.006298	.005361	.004549	<b>50</b>	.003850	.003249	.002299	.001614

TABLE NO. 5.—Continued.

SINKING FUND—Or sum to be deposited at beginning of each year for any number of years to amount, at end of last year, to \$1, at

4%	4½%	5%	Years.	5½%	6%	7%	8%
.006018	.005102	.004313	<b>51</b>	.003635	.003055	.002144	.001492
.005752	.004858	.004090	<b>52</b>	.003433	.002874	.001999	.001379
.005499	.004627	.003879	<b>53</b>	.003243	.002703	.001865	.001275
.005259	.004407	.003680	<b>54</b>	.003064	.002543	.001739	.001179
.005030	.004199	.003492	<b>55</b>	.002895	.002393	.001623	.001091
.004812	.004001	.003314	<b>56</b>	.002736	.002252	.001514	.001009
.004605	.003813	.003146	<b>57</b>	.002587	.002120	.001413	.000933
.004408	.003635	.002987	<b>58</b>	.002446	.001996	.001319	.000863
.004220	.003466	.002836	<b>59</b>	.002312	.001879	.001231	.000799
.004040	.003306	.002694	<b>60</b>	.002187	.001770	.001149	.000739
.003869	.003153	.002558	<b>61</b>	.002068	.001666	.001072	.000684
.003706	.003007	.002430	<b>62</b>	.001956	.001569	.001001	.000633
.003550	.002869	.002309	<b>63</b>	.001851	.001478	.000935	.000585
.003402	.002738	.002194	<b>64</b>	.001751	.001393	.000873	.000542
.003260	.002613	.002085	<b>65</b>	.001657	.001312	.000815	.000501
.003124	.002494	.001981	<b>66</b>	.001568	.001236	.000761	.000464
.002995	.002381	.001883	<b>67</b>	.001484	.001165	.000711	.000429
.002871	.002273	.001790	<b>68</b>	.001404	.001097	.000664	.000397
.002753	.002170	.001702	<b>69</b>	.001329	.001034	.000620	.000368
.002639	.002072	.001618	<b>70</b>	.001258	.000975	.000579	.000340
.002531	.001979	.001539	<b>71</b>	.001191	.000919	.000541	.000315
.002428	.001890	.001463	<b>72</b>	.001128	.000866	.000505	.000292
.002329	.001805	.001391	<b>73</b>	.001068	.000816	.000472	.000270
.002234	.001724	.001323	<b>74</b>	.001011	.000769	.000441	.000250
.002143	.001647	.001259	<b>75</b>	.000957	.000725	.000412	.000231
.002056	.001573	.001197	<b>76</b>	.000907	.000684	.000385	.000214
.001973	.001503	.001139	<b>77</b>	.000859	.000644	.000359	.000198
.001894	.001436	.001083	<b>78</b>	.000813	.000608	.000336	.000184
.001817	.001373	.001031	<b>79</b>	.000770	.000573	.000314	.000170
.001744	.001312	.000981	<b>80</b>	.000729	.000540	.000293	.000157
.001674	.001254	.000933	<b>81</b>	.000691	.000509	.000274	.000146
.001607	.001198	.000888	<b>82</b>	.000654	.000480	.000256	.000135
.001543	.001145	.000845	<b>83</b>	.000620	.000453	.000239	.000125
.001481	.001095	.000804	<b>84</b>	.000587	.000427	.000223	.000116
.001422	.001046	.000765	<b>85</b>	.000556	.000403	.000209	.000107
.001366	.001000	.000728	<b>86</b>	.000527	.000380	.000195	.000099
.001311	.000956	.000693	<b>87</b>	.000499	.000358	.000182	.000092
.001259	.000914	.000659	<b>88</b>	.000473	.000338	.000170	.000085
.001209	.000874	.000628	<b>89</b>	.000448	.000318	.000159	.000079
.001161	.000836	.000597	<b>90</b>	.000425	.000300	.000149	.000073
.001115	.000799	.000568	<b>91</b>	.000402	.000283	.000139	.000067
.001071	.000764	.000541	<b>92</b>	.000381	.000267	.000130	.000062
.001029	.000730	.000515	<b>93</b>	.000361	.000252	.000121	.000058
.000988	.000698	.000490	<b>94</b>	.000342	.000238	.000113	.000053
.000949	.000668	.000467	<b>95</b>	.000324	.000224	.000106	.000050
.000912	.000639	.000444	<b>96</b>	.000307	.000211	.000099	.000046
.000876	.000611	.000423	<b>97</b>	.000291	.000199	.000092	.000042
.000842	.000584	.000403	<b>98</b>	.000276	.000188	.000086	.000039
.000809	.000559	.000383	<b>99</b>	.000261	.000177	.000081	.000036
.000777	.000534	.000365	<b>100</b>	.000248	.000167	.000075	.000034



## ROBINSONIAN COMPLEX INTEREST SIMPLIFIED.

**GENERAL REMARK.**—In this table, the rates of interest, as they appear at the heads of the columns, may be regarded as either *annual*, *semi-annual*, *quarterly*, *monthly*, or even *weekly*; provided the numbers in column headed "YEARS" be taken accordingly; that is, as so many *years*, *half-years*, *quarters*, *months*, or *weeks*, respectively. Moreover, the amounts given in the table being always for \$1, the result for any other sum is obtained by simply multiplying the amounts in the table by the given sum.

TABLE No. 6.

For finding what amount paid at the *end of each year*, (or half-year, &c.,) for a given number of years, (or of half-years, &c.,) will, at the date of last payment, pay a debt *now due* and its interest to that date—interest being compounded, annually, (or semi-annually, &c., respectively, as required,) both on amounts paid and the amount now due, at one of the rates given in the table.

**RULE.**—Take from the table the amount found in the proper rate column and opposite the given number of years, or half-years, &c., and multiply it by the given sum. The product will be the amount required.

### EXAMPLES.

1.—What amount, deposited at the end of each year, for 25 years, will, at date of last payment, pay a debt of \$500 now due and its interest—interest being compounded annually at 5 per cent. per annum?

On page 53, in 5 per cent. column opposite 25, we find .07098, which is the amount that, so deposited, will pay a debt of \$1 now due and its interest: hence 500 times this amount, viz: \$35.49, is amount required.

2.—What amount paid at end of each half-year for 50 half-years, (25 years,) will, at date of last payment, pay a debt of \$12,500 now due—interest being compounded, both on debt and payments, at a *semi-annual* rate of 2 per cent?

On page 52, in 2 per cent. column opposite 50, (the number of half-years,) we find .03182, which is the amount that, being paid as stated, will pay a debt of \$1 now due and its interest for the given time; hence, multiplying this amount by 12,500 gives us the amount, viz: \$397.75, which must be so deposited or paid.

3.—I owe \$2500 which I am to pay in 10 years, by equal payments at end of each quarter—interest to be compounded, both on the debt and on the payments, at 1 per cent. per quarter. What sum must I pay quarterly?

On page 52, in 1 per cent. column opposite 40, (the number of quarter-years,) we find .03046, which is the sum that, paid at the end of each quarter, will pay a debt of \$1 now due and its interest to date of last payment. Hence 2500 times .03046 is the amount to be paid each quarter, viz: \$76.15.

TABLE No. 6.

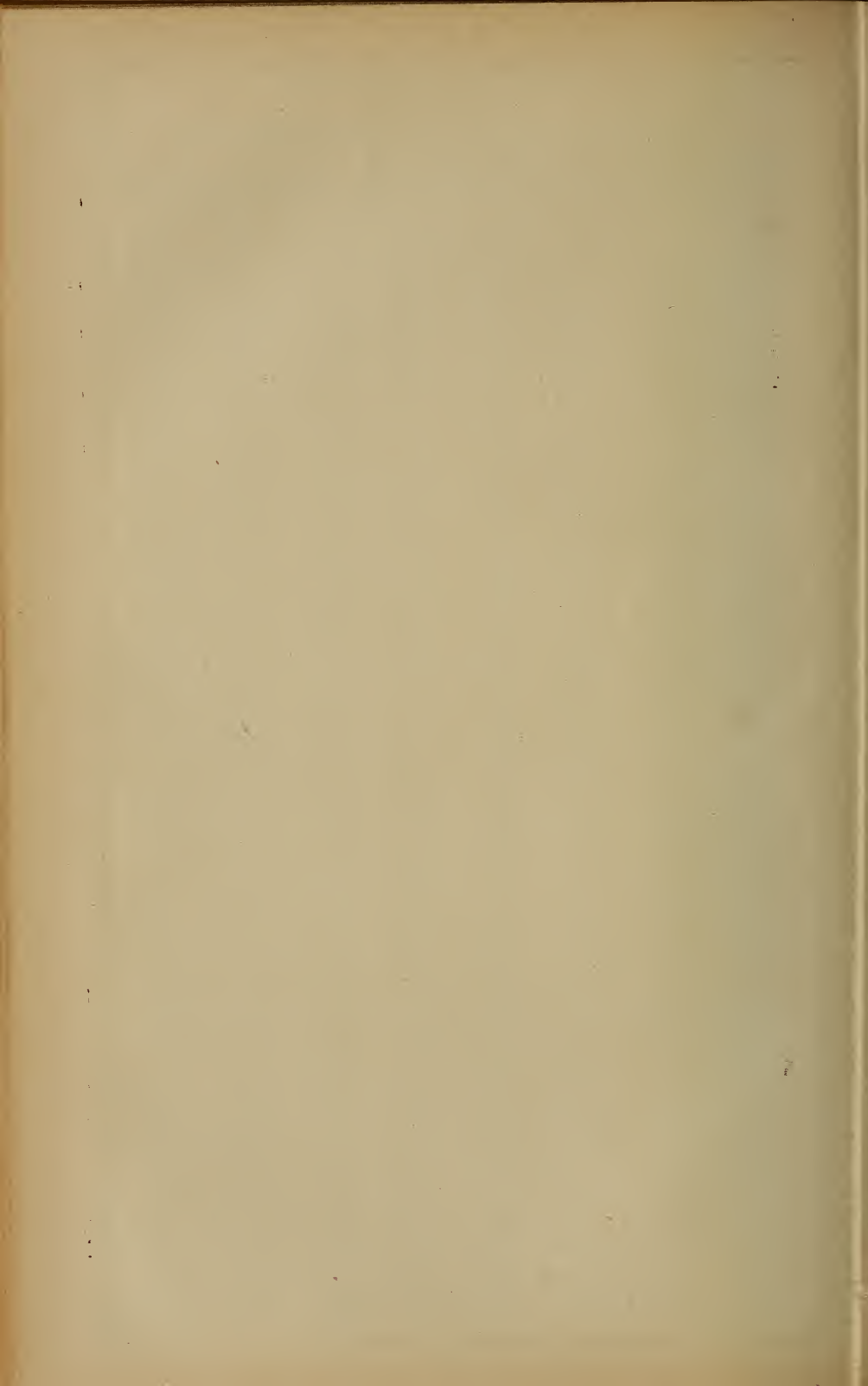
*(For explanation of this Table see preceding page.)***ANNUAL PAYMENT** at end of each year which will at date of last payment pay a debt of \$1 now due and its interest, at

<b>1 %</b>	<b>1½ %</b>	<b>2 %</b>	<b>Years</b>	<b>2½ %</b>	<b>3 %</b>	<b>3½ %</b>	<b>4 %</b>
1.01000	1.01500	1.02000	<b>1</b>	1.02500	1.03000	1.03500	1.04000
.50751	.51128	.51505	<b>2</b>	.51883	.52261	.52640	.53020
.34002	.34338	.34676	<b>3</b>	.35014	.35353	.35693	.36035
.25628	.25944	.26262	<b>4</b>	.26582	.26903	.27225	.27549
.20604	.20909	.21216	<b>5</b>	.21525	.21835	.22148	.22463
.17255	.17553	.17853	<b>6</b>	.18155	.18460	.18767	.19076
.14863	.15156	.15451	<b>7</b>	.15750	.16051	.16354	.16661
.13069	.13358	.13651	<b>8</b>	.13947	.14246	.14548	.14853
.11674	.11960	.12252	<b>9</b>	.12546	.12843	.13145	.13451
.10558	.10843	.11133	<b>10</b>	.11426	.11723	.12024	.12330
.09645	.09929	.10218	<b>11</b>	.10511	.10808	.11109	.11415
.08885	.09168	.09456	<b>12</b>	.09749	.10046	.10348	.10656
.08241	.08524	.08812	<b>13</b>	.09105	.09403	.09706	.10014
.07690	.07972	.08260	<b>14</b>	.08554	.08853	.09157	.09467
.07212	.07494	.07783	<b>15</b>	.08077	.08375	.08683	.08994
.06794	.07077	.07365	<b>16</b>	.07660	.07961	.08268	.08582
.06426	.06708	.06997	<b>17</b>	.07293	.07595	.07904	.08220
.06098	.06381	.06670	<b>18</b>	.06967	.07271	.07582	.07899
.05805	.06088	.06378	<b>19</b>	.06676	.06981	.07294	.07614
.05542	.05825	.06116	<b>20</b>	.06415	.06722	.07036	.07358
.05303	.05587	.05878	<b>21</b>	.06179	.06487	.06804	.07128
.05086	.05370	.05663	<b>22</b>	.05965	.06272	.06593	.06920
.04889	.05173	.05467	<b>23</b>	.05770	.06081	.06402	.06731
.04707	.04992	.05287	<b>24</b>	.05591	.05905	.06226	.06559
.04541	.04826	.05123	<b>25</b>	.05428	.05743	.06067	.06401
.04387	.04673	.04970	<b>26</b>	.05277	.05594	.05921	.06257
.04245	.04532	.04829	<b>27</b>	.05138	.05456	.05785	.06124
.04114	.04400	.04699	<b>28</b>	.05009	.05329	.05660	.06001
.03990	.04278	.04578	<b>29</b>	.04889	.05211	.05545	.05888
.03875	.04164	.04465	<b>30</b>	.04778	.05102	.05437	.05783
.03768	.04057	.04360	<b>31</b>	.04674	.05000	.05337	.05686
.03667	.03958	.04264	<b>32</b>	.04577	.04905	.05241	.05595
.03573	.03864	.04169	<b>33</b>	.04486	.04816	.05157	.05510
.03484	.03776	.04082	<b>34</b>	.04401	.04732	.05076	.05431
.03400	.03693	.04000	<b>35</b>	.04321	.04654	.05000	.05358
.03321	.03615	.03923	<b>36</b>	.04245	.04580	.04928	.05289
.03247	.03541	.03851	<b>37</b>	.04174	.04511	.04861	.05224
.03176	.03472	.03782	<b>38</b>	.04107	.04446	.04798	.05163
.03109	.03405	.03719	<b>39</b>	.04040	.04384	.04739	.05106
.03046	.03343	.03656	<b>40</b>	.03984	.04328	.04683	.05052
.02985	.03283	.03597	<b>41</b>	.03927	.04271	.04630	.05002
.02928	.03226	.03542	<b>42</b>	.03873	.04219	.04580	.04954
.02873	.03173	.03489	<b>43</b>	.03822	.04170	.04533	.04909
.02820	.03121	.03439	<b>44</b>	.03769	.04123	.04488	.04866
.02771	.03072	.03391	<b>45</b>	.03727	.04079	.04445	.04826
.02723	.03025	.03345	<b>46</b>	.03683	.04036	.04405	.04788
.02677	.02980	.03302	<b>47</b>	.03641	.03996	.04367	.04752
.02633	.02938	.03260	<b>48</b>	.03601	.03958	.04331	.04718
.02591	.02896	.03220	<b>49</b>	.03562	.03921	.04296	.04686
.02551	.02857	.03182	<b>50</b>	.03526	.03887	.04263	.04655

TABLE No. 6.—Continued.

*(For explanation of this Table see preceding page.)***ANNUAL PAYMENT** at end of each year which will, at date of last payment, pay a debt of \$1 now due and its interest, at

$4\frac{1}{2}\%$	5%	$5\frac{1}{2}\%$	Years.	6%	7%	8%	10%
1.04500	1.05000	1.05500	<b>1</b>	1.06000	1.07000	1.08000	1.10000
.53400	.53781	.54162	<b>2</b>	.54544	.55309	.56077	.57619
.36377	.36721	.37065	<b>3</b>	.37411	.38105	.38803	.40212
.27874	.28201	.28529	<b>4</b>	.28859	.29523	.30192	.31547
.22779	.23097	.23418	<b>5</b>	.23740	.24389	.25046	.26380
.19388	.19702	.20018	<b>6</b>	.20336	.20980	.21632	.22961
.16970	.17280	.17596	<b>7</b>	.17914	.18555	.19207	.20541
.15161	.15472	.15786	<b>8</b>	.16104	.16747	.17401	.18744
.13757	.14069	.14384	<b>9</b>	.14702	.15349	.16008	.17364
.12639	.12950	.13267	<b>10</b>	.13587	.14238	.14903	.16275
.11725	.12039	.12357	<b>11</b>	.12679	.13336	.14008	.15396
.10967	.11284	.11603	<b>12</b>	.11928	.12590	.13269	.14676
.10328	.10646	.10968	<b>13</b>	.11296	.11965	.12652	.14078
.09782	.10102	.10428	<b>14</b>	.10758	.11435	.12130	.13575
.09311	.09634	.09963	<b>15</b>	.10294	.10979	.11683	.13147
.08902	.09227	.09558	<b>16</b>	.09895	.10584	.11298	.12782
.08542	.08870	.09204	<b>17</b>	.09544	.10243	.10963	.12466
.08224	.08555	.08892	<b>18</b>	.09236	.09941	.10670	.12193
.07941	.08274	.08616	<b>19</b>	.08962	.09675	.10413	.11955
.07688	.08024	.08368	<b>20</b>	.08718	.09439	.10185	.11746
.07460	.07800	.08146	<b>21</b>	.08500	.09229	.09983	.11562
.07255	.07597	.07947	<b>22</b>	.08305	.09041	.09803	.11401
.07068	.07414	.07767	<b>23</b>	.08128	.08871	.09642	.11257
.06899	.07247	.07604	<b>24</b>	.07968	.08719	.09498	.11130
.06744	.07098	.07455	<b>25</b>	.07823	.08581	.09368	.11017
.06602	.06956	.07319	<b>26</b>	.07690	.08456	.09251	.10916
.06472	.06829	.07195	<b>27</b>	.07570	.08343	.09145	.10826
.06352	.06712	.07081	<b>28</b>	.07459	.08239	.09049	.10745
.06241	.06605	.06977	<b>29</b>	.07358	.08145	.08961	.10673
.06139	.06505	.06881	<b>30</b>	.07265	.08059	.08883	.10608
.06044	.06413	.06792	<b>31</b>	.07179	.07980	.08811	.10550
.05956	.06328	.06710	<b>32</b>	.07100	.07907	.08745	.10497
.05874	.06249	.06633	<b>33</b>	.07027	.07841	.08685	.10450
.05798	.06176	.06563	<b>34</b>	.06960	.07780	.08630	.10407
.05727	.06107	.06498	<b>35</b>	.06897	.07723	.08580	.10369
.05661	.06043	.06437	<b>36</b>	.06839	.07672	.08534	.10334
.05598	.05984	.06380	<b>37</b>	.06786	.07624	.08492	.10303
.05540	.05928	.06327	<b>38</b>	.06736	.07580	.08454	.10275
.05486	.05876	.06278	<b>39</b>	.06689	.07539	.08419	.10250
.05434	.05828	.06232	<b>40</b>	.06646	.07501	.08386	.10226
.05386	.05782	.06189	<b>41</b>	.06606	.07466	.08356	.10205
.05341	.05739	.06149	<b>42</b>	.06568	.07434	.08329	.10186
.05298	.05699	.06111	<b>43</b>	.06533	.07404	.08303	.10169
.05258	.05662	.06076	<b>44</b>	.06501	.07377	.08280	.10153
.05220	.05626	.06043	<b>45</b>	.06470	.07350	.08259	.10140
.05184	.05593	.06012	<b>46</b>	.06441	.07326	.08239	.10128
.05151	.05561	.05983	<b>47</b>	.06415	.07304	.08221	.10115
.05119	.05532	.05956	<b>48</b>	.06390	.07283	.08204	.10104
.05089	.05504	.05930	<b>49</b>	.06366	.07264	.08189	.10095
.05060	.05478	.05906	<b>50</b>	.06344	.07246	.08174	.10086





## ROBINSONIAN COMPLEX INTEREST SIMPLIFIED.

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GENERAL REMARK.—The amounts given in this table represent the *Present Worth* of \$1: that is, the sums which, if placed at simple interest for the time and at the annual rates indicated, will amount to exactly \$1. The *True Discount* on \$1 is obtained by simply subtracting these amounts from \$1.

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### TABLE NO. 7.

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For finding the *Present Worth* of, or *True Discount* on, any sum of money due at any future time within a year—interest being computed, on the basis of 30 days to a month, at any of the rates given in the table.

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1st.—To find the *Present Worth* of a given sum—Take amount found in proper rate column and opposite the given time and multiply it by the given sum. The product will be the present worth of the given sum.

2d.—To find the *True Discount* on a given sum—Subtract from \$1 the amount found in proper rate column opposite the given time and multiply the remainder by given sum. The product will be the true discount on the given sum.

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### EXAMPLES.

1.—What is the *present worth* of \$1000 due in 7 months and 10 days, if discounted at the rate of 6 per cent. per annum?

On page 65, in 6 per cent. column opposite 7 months and 10 days, we find .964630, the present worth of \$1 for the given time and rate, and which multiplied by 1000 gives us \$964.63, the present worth required.

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2.—What is the present worth of \$420 due in 120 days—discount to be at the rate of 5½ per cent. per annum?

On page 61, in 5½ per cent. column and opposite 120 days, we have the present worth of \$1, viz.: .981997, which, multiplied by 420, gives us \$412.44, practically, as the present worth of the given sum.

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3.—What is the *true discount* on \$500 due in 4 months and 22 days at the rate of 10 per cent. per annum?

On page 61, in 10 per cent. column opposite 4 months and 22 days, we find .962052, which subtracted from \$1, gives us .037948, which is the true discount on \$1. Multiplying this by 500, we have \$18.97, the true discount on \$500 for the time and rate given.

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4.—What is the *true discount* on a note for \$950 due 6 months hence, without interest—discount being at the rate of 5½ per cent. per annum?

On page 63, in 5½ per cent. column opposite 6 months, we find the present worth of \$1, viz.: .973236, which being subtracted from \$1 and the remainder (.026764) multiplied by 950, gives us \$25.43 as the true discount required.

## TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT on \$1 equals \$1 less amount opposite the time.)

2%	2½%	3%	Mos. & Days.	DAYS.	3½%	4%	4½%	
.999944	.999931	.999917	0	1	1	.999903	.999889	.999875
.999889	.999861	.999833	0	2	2	.999806	.999778	.999750
.999833	.999792	.999750	0	3	3	.999708	.999667	.999625
.999778	.999722	.999667	0	4	4	.999611	.999556	.999500
.999722	.999653	.999584	0	5	5	.999514	.999445	.999375
.999667	.999584	.999500	0	6	6	.999417	.999334	.999251
.999611	.999514	.999417	0	7	7	.999320	.999223	.999126
.999556	.999445	.999334	0	8	8	.999223	.999112	.999001
.999500	.999375	.999251	0	9	9	.999126	.999001	.998876
.999445	.999306	.999167	0	10	10	.999029	.998890	.998752
.999389	.999237	.999084	0	11	11	.998932	.998779	.998627
.999334	.999167	.999001	0	12	12	.998835	.998668	.998502
.999278	.999098	.998918	0	13	13	.998738	.998558	.998378
.999223	.999029	.998835	0	14	14	.998641	.998447	.998253
.999167	.998959	.998752	0	15	15	.998544	.998336	.998129
.999112	.998890	.998668	0	16	16	.998447	.998225	.998004
.999056	.998821	.998585	0	17	17	.998350	.998115	.997880
.999001	.998752	.998502	0	18	18	.998253	.998004	.997755
.998946	.998682	.998419	0	19	19	.998156	.997893	.997631
.998890	.998613	.998336	0	20	20	.998059	.997783	.997506
.998835	.998544	.998253	0	21	21	.997962	.997672	.997382
.998779	.998475	.998170	0	22	22	.997866	.997562	.997258
.998724	.998405	.998087	0	23	23	.997769	.997451	.997133
.998668	.998336	.998004	0	24	24	.997672	.997340	.997009
.998613	.998267	.997921	0	25	25	.997575	.997230	.996885
.998558	.998198	.997838	0	26	26	.997479	.997119	.996761
.998502	.998129	.997755	0	27	27	.997382	.997009	.996636
.998447	.998059	.997672	0	28	28	.997285	.996899	.996512
.998391	.997990	.997589	0	29	29	.997188	.996788	.996388
.998336	.997921	.997506	1	—	30	.997092	.996678	.996264
.998281	.997852	.997423	1	1	31	.996995	.996567	.996140
.998225	.997783	.997340	1	2	32	.996899	.996457	.996016
.998170	.997714	.997258	1	3	33	.996802	.996347	.995892
.998115	.997644	.997175	1	4	34	.996705	.996236	.995768
.998059	.997575	.997092	1	5	35	.996609	.996126	.995644
.998004	.997506	.997009	1	6	36	.996512	.996016	.995520
.997949	.997437	.996926	1	7	37	.996416	.995906	.995396
.997893	.997368	.996843	1	8	38	.996319	.995796	.995272
.997838	.997299	.996761	1	9	39	.996223	.995685	.995149
.997783	.997230	.996678	1	10	40	.996126	.995575	.995025
.997727	.997161	.996595	1	11	41	.996030	.995465	.994901
.997672	.997092	.996512	1	12	42	.995933	.995355	.994777
.997617	.997023	.996429	1	13	43	.995837	.995245	.994654
.997562	.996954	.996347	1	14	44	.995740	.995135	.994530
.997506	.996885	.996264	1	15	45	.995644	.995025	.994406
.997451	.996816	.996181	1	16	46	.995548	.994915	.994283
.997396	.996747	.996099	1	17	47	.995451	.994805	.994159
.997340	.996678	.996016	1	18	48	.995355	.994695	.994036
.997285	.996609	.995933	1	19	49	.995259	.994585	.993912
.997230	.996540	.995851	1	20	50	.995162	.994475	.993789

TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT ON \$1 equals \$1 less amount opposite the time.)

5%	5% 1/2	6%	Mos. & Days.	DAYS.	7%	8%	10%
.999861	.999847	.999833	0 1	1	.999806	.999778	.999722
.999722	.999695	.999667	0 2	2	.999611	.999556	.999445
.999584	.999542	.999500	0 3	3	.999417	.999334	.999167
.999445	.999389	.999334	0 4	4	.999223	.999112	.998890
.999306	.999237	.999167	0 5	5	.999029	.998890	.998613
.999167	.999084	.999001	0 6	6	.998835	.998668	.998336
.999029	.998932	.998835	0 7	7	.998641	.998447	.998059
.998890	.998779	.998668	0 8	8	.998447	.998225	.997783
.998752	.998627	.998502	0 9	9	.998253	.998004	.997506
.998613	.998475	.998336	0 10	10	.998059	.997783	.997230
.998475	.998322	.998170	0 11	11	.997866	.997562	.996954
.998336	.998170	.998004	0 12	12	.997672	.997340	.996678
.998198	.998018	.997838	0 13	13	.997479	.997119	.996402
.998059	.997866	.997672	0 14	14	.997285	.996899	.996126
.997921	.997714	.997506	0 15	15	.997092	.996678	.995851
.997783	.997562	.997340	0 16	16	.996899	.996457	.995575
.997644	.997410	.997175	0 17	17	.996705	.996236	.995300
.997506	.997258	.997009	0 18	18	.996512	.996016	.995025
.997368	.997106	.996843	0 19	19	.996319	.995796	.994750
.997230	.996954	.996678	0 20	20	.996126	.995575	.994475
.997092	.996802	.996512	0 21	21	.995933	.995355	.994200
.996954	.996650	.996347	0 22	22	.995740	.995135	.993926
.996816	.996498	.996181	0 23	23	.995548	.994915	.993652
.996678	.996347	.996016	0 24	24	.995355	.994695	.993377
.996540	.996195	.995851	0 25	25	.995162	.994475	.993103
.996402	.996043	.995685	0 26	26	.994970	.994255	.992830
.996264	.995892	.995520	0 27	27	.994777	.994036	.992556
.996126	.995740	.995355	0 28	28	.994585	.993816	.992282
.995988	.995589	.995190	0 29	29	.994393	.993597	.992009
.995851	.995438	.995025	1 —	30	.994200	.993377	.991736
.995713	.995286	.994860	1 1	31	.994008	.993158	.991462
.995575	.995135	.994695	1 2	32	.993816	.992939	.991189
.995438	.994984	.994530	1 3	33	.993624	.992720	.990917
.995300	.994832	.994365	1 4	34	.993432	.992501	.990644
.995162	.994681	.994200	1 5	35	.993240	.992282	.990371
.995025	.994530	.994036	1 6	36	.993049	.992063	.990099
.994887	.994379	.993871	1 7	37	.992857	.991845	.989827
.994750	.994228	.993707	1 8	38	.992665	.991626	.989555
.994613	.994077	.993542	1 9	39	.992474	.991408	.989283
.994475	.993926	.993377	1 10	40	.992282	.991189	.989011
.994338	.993775	.993213	1 11	41	.992091	.990971	.988739
.994200	.993624	.993049	1 12	42	.991899	.990753	.988468
.994063	.993473	.992884	1 13	43	.991708	.990535	.988197
.993926	.993323	.992720	1 14	44	.991517	.990317	.987925
.993789	.993172	.992556	1 15	45	.991326	.990099	.987654
.993652	.993021	.992392	1 16	46	.991135	.989881	.987383
.993515	.992871	.992228	1 17	47	.990944	.989664	.987113
.993377	.992720	.992063	1 18	48	.990753	.989446	.986842
.993240	.992570	.991899	1 19	49	.990562	.989228	.986572
.993103	.992419	.991736	1 20	50	.990371	.989011	.986301

TABLE No. 7.

## Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT ON \$1 equals \$1 less amount opposite the time.)

2%	2½%	3%	Mos. & Days.	DAYS.	3½%	4%	4½%	
.997175	.996471	.995768	1	21	51	.995066	.994365	.993665
.997119	.996402	.995685	1	22	52	.994970	.994255	.993542
.997064	.996333	.995603	1	23	53	.994874	.994146	.993419
.997009	.996264	.995520	1	24	54	.994777	.994036	.993295
.996954	.996195	.995438	1	25	55	.994681	.993926	.993172
.996899	.996126	.995355	1	26	56	.994585	.993816	.993049
.996843	.996057	.995272	1	27	57	.994489	.993707	.992925
.996788	.995988	.995190	1	28	58	.994393	.993597	.992802
.996733	.995919	.995107	1	29	59	.994297	.993487	.992679
.996678	.995851	.995025	2	—	60	.994201	.993377	.992556
.996623	.995782	.994942	2	1	61	.994104	.993268	.992433
.996567	.995713	.994860	2	2	62	.994008	.993158	.992310
.996512	.995644	.994777	2	3	63	.993912	.993049	.992187
.996457	.995575	.994695	2	4	64	.993816	.992939	.992064
.996402	.995506	.994613	2	5	65	.993720	.992830	.991940
.996347	.995438	.994530	2	6	66	.993624	.992720	.991818
.996292	.995369	.994448	2	7	67	.993528	.992611	.991695
.996236	.995300	.994365	2	8	68	.993432	.992501	.991572
.996181	.995231	.994283	2	9	69	.993336	.992392	.991449
.996126	.995162	.994200	2	10	70	.993240	.992282	.991326
.996071	.995094	.994118	2	11	71	.993145	.992173	.991203
.996016	.995025	.994036	2	12	72	.993049	.992064	.991080
.995961	.994956	.993953	2	13	73	.992953	.991954	.990958
.995906	.994887	.993871	2	14	74	.992857	.991845	.990835
.995851	.994819	.993789	2	15	75	.992761	.991736	.990712
.995796	.994750	.993707	2	16	76	.992665	.991626	.990589
.995740	.994681	.993624	2	17	77	.992570	.991517	.990467
.995685	.994613	.993542	2	18	78	.992474	.991408	.990344
.995630	.994544	.993460	2	19	79	.992378	.991299	.990222
.995575	.994475	.993378	2	20	80	.992282	.991189	.990099
.995520	.994406	.993295	2	21	81	.992187	.991080	.989976
.995465	.994338	.993213	2	22	82	.992091	.990971	.989854
.995410	.994269	.993131	2	23	83	.991995	.990862	.989732
.995355	.994200	.993049	2	24	84	.991899	.990753	.989609
.995300	.994132	.992967	2	25	85	.991804	.990644	.989487
.995245	.994063	.992884	2	26	86	.991708	.990535	.989364
.995190	.993995	.992802	2	27	87	.991613	.990426	.989242
.995135	.993926	.992720	2	28	88	.991517	.990317	.989120
.995080	.993857	.992639	2	29	89	.991421	.990208	.988997
.995025	.993789	.992556	3	—	90	.991326	.990099	.988875
.994970	.993720	.992474	3	1	91	.991230	.989990	.988753
.994915	.993652	.992392	3	2	92	.991135	.989881	.988631
.994860	.993583	.992310	3	3	93	.991039	.989772	.988509
.994805	.993515	.992228	3	4	94	.990944	.989664	.988386
.994750	.993446	.992146	3	5	95	.990848	.989555	.988264
.994695	.993377	.992064	3	6	96	.990753	.989446	.988142
.994640	.993309	.991981	3	7	97	.990658	.989337	.988020
.994585	.993240	.991899	3	8	98	.990562	.989228	.987898
.994530	.993172	.991818	3	9	99	.990467	.989120	.987776
.994475	.993103	.991736	3	10	100	.990371	.989011	.987654

TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT ON \$1 equals \$1 less amount opposite the time.)

5%	5% ½	6%	Mos. & Days.	DAYS.	7%	8%	10%	
.992966	.992269	.991572	1	21	51	.990181	.988794	.986031
.992830	.992118	.991408	1	22	52	.989990	.988576	.985761
.992693	.991968	.991244	1	23	53	.989800	.988359	.985491
.992556	.991818	.991080	1	24	54	.989609	.988142	.985222
.992419	.991667	.990917	1	25	55	.989419	.987925	.984952
.992282	.991517	.990753	1	26	56	.989228	.987709	.984683
.992146	.991367	.990589	1	27	57	.989038	.987492	.984413
.992009	.991217	.990426	1	28	58	.988848	.987275	.984144
.991872	.991067	.990262	1	29	59	.988658	.987059	.983875
.991736	.990917	.990099	2	—	60	.988468	.986842	.983607
.991599	.990767	.989936	2	1	61	.988278	.986626	.983338
.991462	.990617	.989772	2	2	62	.988088	.986409	.983069
.991326	.990467	.989609	2	3	63	.987898	.986193	.982801
.991189	.990317	.989446	2	4	64	.987709	.985977	.982533
.991053	.990167	.989283	2	5	65	.987519	.985761	.982265
.990917	.990017	.989120	2	6	66	.987329	.985545	.981997
.990780	.989868	.988957	2	7	67	.987140	.985330	.981729
.990644	.989718	.988794	2	8	68	.986950	.985114	.981461
.990508	.989568	.988631	2	9	69	.986761	.984898	.981194
.990371	.989419	.988468	2	10	70	.986572	.984683	.980926
.990235	.989269	.988305	2	11	71	.986382	.984467	.980659
.990099	.989120	.988142	2	12	72	.986193	.984252	.980392
.989963	.988970	.987980	2	13	73	.986004	.984037	.980125
.989827	.988821	.987817	2	14	74	.985815	.983822	.979858
.989691	.988671	.987654	2	15	75	.985626	.983607	.979592
.989555	.988522	.987492	2	16	76	.985437	.983392	.979325
.989419	.988373	.987329	2	17	77	.985249	.983177	.979059
.989283	.988224	.987167	2	18	78	.985060	.982962	.978793
.989147	.988074	.987004	2	19	79	.984871	.982747	.978527
.989011	.987925	.986842	2	20	80	.984683	.982533	.978261
.988875	.987776	.986679	2	21	81	.984494	.982318	.977995
.988739	.987627	.986518	2	22	82	.984306	.982104	.977729
.988604	.987478	.986355	2	23	83	.984117	.981890	.977464
.988468	.987329	.986193	2	24	84	.983929	.981675	.977199
.988332	.987180	.986031	2	25	85	.983741	.981461	.976934
.988197	.987032	.985869	2	26	86	.983553	.981247	.976668
.988061	.986883	.985707	2	27	87	.983365	.981033	.976404
.987925	.986734	.985545	2	28	88	.983177	.980820	.976139
.987790	.986585	.985383	2	29	89	.982989	.980606	.975874
.987654	.986436	.985222	3	—	90	.982801	.980392	.975610
.987519	.986288	.985060	3	1	91	.982613	.980179	.975345
.987383	.986139	.984898	3	2	92	.982425	.979965	.975081
.987248	.985991	.984737	3	3	93	.982238	.979752	.974817
.987113	.985842	.984575	3	4	94	.982050	.979539	.974553
.986977	.985694	.984413	3	5	95	.981863	.979325	.974290
.986842	.985545	.984252	3	6	96	.981675	.979112	.974026
.986707	.985397	.984091	3	7	97	.981488	.978899	.973763
.986572	.985249	.983929	3	8	98	.981301	.978686	.973499
.986436	.985100	.983768	3	9	99	.981114	.978474	.973236
.986301	.984952	.983607	3	10	100	.980926	.978261	.972973

TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT on \$1 equals \$1 less amount opposite the time.)

2%	2½%	3%	Mos. & Days.	DAYS.	3½%	4%	4½%	
.994420	.993035	.991654	3	11	101	.990276	.988902	.987532
.994365	.992967	.991572	3	12	102	.990181	.988794	.987411
.994310	.992898	.991490	3	13	103	.990085	.988685	.987289
.994255	.992830	.991408	3	14	104	.989990	.988577	.987167
.994201	.992761	.991326	3	15	105	.989895	.988468	.987045
.994146	.992693	.991244	3	16	106	.989800	.988359	.986923
.994091	.992624	.991162	3	17	107	.989704	.988251	.986802
.994036	.992556	.991080	3	18	108	.989609	.988142	.986680
.993981	.992487	.990998	3	19	109	.989514	.988034	.986558
.993926	.992419	.990917	3	20	110	.989419	.987925	.986436
.993871	.992351	.990835	3	21	111	.989324	.987817	.986315
.993816	.992282	.990753	3	22	112	.989228	.987709	.986193
.993761	.992214	.990671	3	23	113	.989133	.987600	.986072
.993707	.992146	.990589	3	24	114	.989038	.987492	.985950
.993652	.992077	.990508	3	25	115	.988943	.987383	.985829
.993597	.992009	.990426	3	26	116	.988848	.987275	.985707
.993542	.991940	.990344	3	27	117	.988753	.987167	.985586
.993487	.991872	.990262	3	28	118	.988658	.987059	.985464
.993432	.991804	.990181	3	29	119	.988563	.986950	.985343
.993377	.991736	.990099	4	—	120	.988468	.986842	.985222
.993323	.991667	.990017	4	1	121	.988373	.986734	.985100
.993268	.991599	.989936	4	2	122	.988278	.986626	.984979
.993213	.991531	.989854	4	3	123	.988183	.986518	.984858
.993158	.991462	.989772	4	4	124	.988088	.986409	.984737
.993103	.991394	.989691	4	5	125	.987993	.986301	.984615
.993049	.991326	.989609	4	6	126	.987898	.986193	.984494
.992994	.991258	.989528	4	7	127	.987803	.986085	.984373
.992939	.991189	.989446	4	8	128	.987709	.985977	.984252
.992884	.991121	.989364	4	9	129	.987614	.985869	.984131
.992830	.991053	.989283	4	10	130	.987519	.985761	.984010
.992775	.990985	.989201	4	11	131	.987424	.985653	.983889
.992720	.990917	.989120	4	12	132	.987329	.985545	.983768
.992665	.990848	.989038	4	13	133	.987235	.985437	.983647
.992611	.990780	.988957	4	14	134	.987140	.985330	.983526
.992556	.990712	.988875	4	15	135	.987045	.985222	.983405
.992501	.990644	.988794	4	16	136	.986950	.985114	.983284
.992446	.990576	.988712	4	17	137	.986856	.985006	.983163
.992392	.990508	.988631	4	18	138	.986761	.984898	.983043
.992337	.990440	.988549	4	19	139	.986666	.984790	.982922
.992282	.990371	.988468	4	20	140	.986572	.984683	.982801
.992228	.990303	.988386	4	21	141	.986477	.984575	.982680
.992173	.990235	.988305	4	22	142	.986382	.984467	.982560
.992118	.990167	.988224	4	23	143	.986288	.984360	.982439
.992063	.990099	.988142	4	24	144	.986193	.984252	.982318
.992009	.990031	.988061	4	25	145	.986099	.984144	.982198
.991954	.989963	.987980	4	26	146	.986004	.984037	.982077
.991899	.989895	.987898	4	27	147	.985910	.983929	.981957
.991845	.989827	.987817	4	28	148	.985815	.983822	.981836
.991790	.989759	.987736	4	29	149	.985721	.983714	.981716
.991736	.989691	.987654	5	—	150	.985626	.983607	.981595

TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT ON \$1 equals \$1 less amount opposite the time.)

5%	5% 1/2	6%	Mos. & Days.	DAYS.	7%	8%	10%
.986166	.984804	.983445	3 11	101	.980739	.978048	.972710
.986031	.984656	.983284	3 12	102	.980552	.977836	.972447
.985896	.984508	.983123	3 13	103	.980365	.977623	.972185
.985761	.984360	.982962	3 14	104	.980179	.977411	.971922
.985626	.984212	.982801	3 15	105	.979992	.977199	.971660
.985491	.984064	.982640	3 16	106	.979805	.976987	.971398
.985357	.983916	.982479	3 17	107	.979618	.976774	.971136
.985222	.983768	.982318	3 18	108	.979432	.976562	.970874
.985087	.983620	.982157	3 19	109	.979245	.976351	.970612
.984952	.983472	.981997	3 20	110	.979059	.976139	.970350
.984817	.983324	.981836	3 21	111	.978873	.975927	.970089
.984683	.983177	.981675	3 22	112	.978686	.975716	.969828
.984548	.983029	.981515	3 23	113	.978500	.975504	.969566
.984413	.982881	.981354	3 24	114	.978314	.975293	.969305
.984279	.982734	.981194	3 25	115	.978128	.975081	.969044
.984144	.982586	.981033	3 26	116	.977942	.974870	.968784
.984010	.982439	.980873	3 27	117	.977756	.974659	.968523
.983875	.982291	.980713	3 28	118	.977570	.974448	.968263
.983741	.982144	.980552	3 29	119	.977384	.974237	.968002
.983607	.981997	.980392	4 —	120	.977199	.974026	.967742
.983472	.981849	.980232	4 1	121	.977013	.973815	.967482
.983338	.981702	.980072	4 2	122	.976827	.973605	.967222
.983204	.981555	.979912	4 3	123	.976642	.973394	.966962
.983069	.981408	.979752	4 4	124	.976457	.973183	.966702
.982935	.981261	.979592	4 5	125	.976271	.972973	.966443
.982801	.981114	.979432	4 6	126	.976086	.972763	.966184
.982667	.980967	.979272	4 7	127	.975901	.972552	.965924
.982533	.980820	.979112	4 8	128	.975716	.972342	.965665
.982399	.980673	.978953	4 9	129	.975530	.972132	.965406
.982265	.980526	.978793	4 10	130	.975345	.971922	.965147
.982131	.980379	.978633	4 11	131	.975160	.971712	.964889
.981997	.980232	.978474	4 12	132	.974976	.971503	.964630
.981863	.980085	.978314	4 13	133	.974791	.971293	.964372
.981729	.979938	.978155	4 14	134	.974606	.971083	.964114
.981595	.979792	.977995	4 15	135	.974421	.970874	.963855
.981461	.979645	.977836	4 16	136	.974237	.970664	.963597
.981328	.979499	.977676	4 17	137	.974052	.970455	.963340
.981194	.979352	.977517	4 18	138	.973868	.970246	.963082
.981060	.979205	.977358	4 19	139	.973683	.970037	.962824
.980926	.979059	.977199	4 20	140	.973499	.969828	.962567
.980793	.978913	.977040	4 21	141	.973315	.969619	.962310
.980659	.978766	.976880	4 22	142	.973131	.969410	.962052
.980526	.978620	.976721	4 23	143	.972947	.969201	.961795
.980392	.978474	.976563	4 24	144	.972763	.968992	.961538
.980259	.978327	.976404	4 25	145	.972579	.968784	.961282
.980125	.978181	.976245	4 26	146	.972395	.968575	.961025
.979992	.978035	.976086	4 27	147	.972211	.968367	.960769
.979858	.977889	.975927	4 28	148	.972027	.968158	.960512
.979725	.977743	.975768	4 29	149	.971844	.967950	.960256
.979592	.977597	.975610	5 —	150	.971660	.967742	.960000

TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT on \$1 equals \$1 less amount opposite the time.)

2%	2½%	3%	Mos. & Days.	DAYS.	3½%	4%	4½%	
.991681	.989623	.987573	5	1	151	.985532	.983499	.981475
.991626	.989555	.987492	5	2	152	.985437	.983392	.981354
.991572	.989487	.987411	5	3	153	.985343	.983284	.981234
.991517	.989419	.987329	5	4	154	.985249	.983177	.981114
.991462	.989351	.987248	5	5	155	.985154	.983069	.980993
.991408	.989283	.987167	5	6	156	.985060	.982962	.980873
.991353	.989215	.987086	5	7	157	.984966	.982855	.980753
.991299	.989147	.987004	5	8	158	.984871	.982747	.980633
.991244	.989079	.986923	5	9	159	.984777	.982640	.980512
.991189	.989011	.986842	5	10	160	.984683	.982533	.980392
.991135	.988943	.986761	5	11	161	.984588	.982425	.980272
.991080	.988875	.986680	5	12	162	.984494	.982318	.980152
.991026	.988807	.986599	5	13	163	.984400	.982211	.980032
.990971	.988739	.986518	5	14	164	.984306	.982104	.979912
.990917	.988671	.986436	5	15	165	.984212	.981997	.979792
.990862	.988604	.986355	5	16	166	.984117	.981890	.979672
.990808	.988536	.986274	5	17	167	.984023	.981782	.979552
.990753	.988468	.986193	5	18	168	.983929	.981675	.979432
.990698	.988400	.986112	5	19	169	.983835	.981568	.979312
.990644	.988332	.986031	5	20	170	.983741	.981461	.979192
.990589	.988264	.985950	5	21	171	.983647	.981354	.979072
.990535	.988197	.985869	5	22	172	.983553	.981247	.978953
.990480	.988129	.985788	5	23	173	.983459	.981140	.978833
.990426	.988061	.985707	5	24	174	.983365	.981033	.978713
.990371	.987993	.985626	5	25	175	.983271	.980926	.978593
.990317	.987925	.985545	5	26	176	.983177	.980820	.978474
.990262	.987858	.985464	5	27	177	.983083	.980713	.978354
.990208	.987790	.985383	5	28	178	.982989	.980606	.978234
.990153	.987722	.985303	5	29	179	.982895	.980499	.978115
.990099	.987654	.985222	6	—	180	.982801	.980392	.977995
.990045	.987587	.985141	6	1	181	.982707	.980285	.977876
.989990	.987519	.985060	6	2	182	.982613	.980179	.977756
.989936	.987451	.984979	6	3	183	.982519	.980072	.977637
.989881	.987383	.984898	6	4	184	.982425	.979965	.977517
.989827	.987316	.984817	6	5	185	.982332	.979858	.977398
.989772	.987248	.984737	6	6	186	.982238	.979752	.977278
.989718	.987180	.984656	6	7	187	.982144	.979645	.977159
.989664	.987113	.984575	6	8	188	.982050	.979539	.977040
.989609	.987045	.984494	6	9	189	.981957	.979432	.976920
.989555	.986977	.984413	6	10	190	.981863	.979325	.976801
.989500	.986910	.984333	6	11	191	.981769	.979219	.976682
.989446	.986842	.984252	6	12	192	.981675	.979112	.976563
.989392	.986774	.984171	6	13	193	.981582	.979006	.976443
.989337	.986707	.984091	6	14	194	.981488	.978899	.976324
.989283	.986639	.984010	6	15	195	.981394	.978793	.976205
.989228	.986572	.983929	6	16	196	.981301	.978686	.976086
.989174	.986504	.983848	6	17	197	.981207	.978580	.975967
.989120	.986436	.983768	6	18	198	.981114	.978474	.975848
.989065	.986369	.983687	6	19	199	.981020	.978367	.975729
.989011	.986301	.983607	6	20	200	.980926	.978261	.975610



TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT on \$1 equals \$1 less amount opposite the time.)

5%	5% ½	6%	Mos. & Days.	DAYS.	7%	8%	10%	
.979450	.977451	.975451	5	1	151	.971476	.967534	.959744
.979325	.977305	.975293	5	2	152	.971293	.967326	.959488
.979192	.977159	.975134	5	3	153	.971109	.967118	.959233
.979059	.977013	.974976	5	4	154	.970926	.966910	.958977
.978926	.976867	.974817	5	5	155	.970743	.966702	.958722
.978793	.976721	.974659	5	6	156	.970560	.966495	.958466
.978660	.976576	.974501	5	7	157	.970377	.966287	.958211
.978527	.976430	.974342	5	8	158	.970193	.966080	.957956
.978394	.976284	.974184	5	9	159	.970011	.965873	.957702
.978261	.976139	.974026	5	10	160	.969828	.965665	.957447
.978128	.975993	.973868	5	11	161	.969645	.965458	.957192
.977995	.975848	.973710	5	12	162	.969462	.965251	.956938
.977862	.975702	.973552	5	13	163	.969279	.965044	.956683
.977729	.975557	.973394	5	14	164	.969097	.964837	.956429
.977597	.975411	.973236	5	15	165	.968914	.964630	.956175
.977464	.975266	.973078	5	16	166	.968731	.964423	.955921
.977331	.975121	.972920	5	17	167	.968549	.964217	.955668
.977199	.974976	.972763	5	18	168	.968367	.964010	.955414
.977066	.974830	.972605	5	19	169	.968184	.963804	.955161
.976934	.974685	.972447	5	20	170	.968002	.963597	.954907
.976801	.974540	.972290	5	21	171	.967820	.963391	.954654
.976668	.974395	.972132	5	22	172	.967638	.963185	.954401
.976536	.974250	.971975	5	23	173	.967456	.962979	.954148
.976404	.974105	.971817	5	24	174	.967274	.962773	.953895
.976271	.973960	.971660	5	25	175	.967092	.962567	.953642
.976139	.973815	.971503	5	26	176	.966910	.962361	.953390
.976007	.973670	.971345	5	27	177	.966728	.962155	.953137
.975874	.973526	.971188	5	28	178	.966547	.961950	.952885
.975742	.973381	.971031	5	29	179	.966365	.961744	.952633
.975610	.973236	.970874	6	—	180	.966184	.961538	.952381
.975478	.973091	.970717	6	1	181	.966002	.961333	.952129
.975345	.972947	.970560	6	2	182	.965821	.961128	.951877
.975213	.972802	.970403	6	3	183	.965639	.960922	.951626
.975081	.972658	.970246	6	4	184	.965458	.960717	.951374
.974949	.972513	.970089	6	5	185	.965277	.960512	.951123
.974817	.972369	.969932	6	6	186	.965096	.960307	.950872
.974685	.972224	.969775	6	7	187	.964915	.960102	.950621
.974553	.972080	.969619	6	8	188	.964734	.959898	.950370
.974421	.971935	.969462	6	9	189	.964553	.959693	.950119
.974290	.971791	.969305	6	10	190	.964372	.959488	.949868
.974158	.971647	.969149	6	11	191	.964191	.959284	.949618
.974026	.971503	.968992	6	12	192	.964010	.959079	.949367
.973894	.971358	.968836	6	13	193	.963830	.958875	.949117
.973763	.971214	.968679	6	14	194	.963649	.958671	.948867
.973631	.971070	.968523	6	15	195	.963468	.958466	.948617
.973499	.970926	.968367	6	16	196	.963288	.958262	.948367
.973368	.970782	.968210	6	17	197	.963108	.958058	.948117
.973236	.970638	.968054	6	18	198	.962927	.957854	.947867
.973104	.970494	.967898	6	19	199	.962747	.957651	.947618
.972973	.970350	.967742	6	20	200	.962567	.957447	.947368

TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT ON \$1 equals \$1 less amount opposite the time.)

2%	2½%	3%	Mos. & Days.	DAYS.	3½%	4%	4½%	
.988957	.986234	.983526	6	21	201	.980833	.978155	.975491
.988902	.986166	.983445	6	22	202	.980739	.978048	.975372
.988848	.986099	.983365	6	23	203	.980646	.977942	.975253
.988794	.986031	.983284	6	24	204	.980552	.977836	.975134
.988739	.985964	.983204	6	25	205	.980459	.977729	.975015
.988685	.985896	.983123	6	26	206	.980365	.977623	.974896
.988631	.985829	.983043	6	27	207	.980272	.977517	.974778
.988576	.985761	.982962	6	28	208	.980179	.977411	.974659
.988522	.985694	.982881	6	29	209	.980085	.977305	.974540
.988468	.985626	.982801	7	—	210	.979992	.977199	.974421
.988414	.985559	.982720	7	1	211	.979898	.977093	.974303
.988359	.985491	.982640	7	2	212	.979805	.976987	.974184
.988305	.985424	.982560	7	3	213	.979712	.976880	.974066
.988251	.985357	.982479	7	4	214	.979618	.976774	.973947
.988197	.985289	.982399	7	5	215	.979525	.976668	.973828
.988142	.985222	.982318	7	6	216	.979432	.976562	.973710
.988088	.985154	.982238	7	7	217	.979339	.976457	.973591
.988034	.985087	.982158	7	8	218	.979245	.976351	.973473
.987980	.985019	.982077	7	9	219	.979152	.976245	.973354
.987925	.984952	.981997	7	10	220	.979059	.976139	.973236
.987871	.984885	.981916	7	11	221	.978966	.976033	.973118
.987817	.984817	.981836	7	12	222	.978873	.975927	.972999
.987763	.984750	.981756	7	13	223	.978780	.975821	.972881
.987709	.984683	.981675	7	14	224	.978686	.975716	.972763
.987654	.984615	.981595	7	15	225	.978593	.975610	.972644
.987600	.984548	.981515	7	16	226	.978500	.975504	.972526
.987546	.984481	.981435	7	17	227	.978407	.975398	.972408
.987492	.984413	.981354	7	18	228	.978314	.975293	.972290
.987438	.984346	.981274	7	19	229	.978221	.975187	.972172
.987383	.984279	.981194	7	20	230	.978128	.975081	.972053
.987329	.984212	.981114	7	21	231	.978035	.974976	.971935
.987275	.984144	.981033	7	22	232	.977942	.974870	.971817
.987221	.984077	.980953	7	23	233	.977849	.974764	.971699
.987167	.984010	.980873	7	24	234	.977756	.974659	.971581
.987113	.983943	.980793	7	25	235	.977663	.974553	.971463
.987059	.983875	.980713	7	26	236	.977570	.974448	.971345
.987004	.983808	.980633	7	27	237	.977477	.974342	.971227
.986950	.983741	.980552	7	28	238	.977384	.974237	.971109
.986896	.983674	.980472	7	29	239	.977292	.974131	.970992
.986842	.983607	.980392	8	—	240	.977199	.974026	.970874
.986788	.983539	.980312	8	1	241	.977106	.973921	.970756
.986734	.983472	.980232	8	2	242	.977013	.973815	.970638
.986680	.983405	.980152	8	3	243	.976920	.973710	.970520
.986626	.983338	.980072	8	4	244	.976827	.973605	.970403
.986572	.983271	.979992	8	5	245	.976735	.973499	.970285
.986518	.983204	.979912	8	6	246	.976642	.973394	.970167
.986464	.983136	.979832	8	7	247	.976549	.973289	.970050
.986410	.983069	.979752	8	8	248	.976457	.973183	.969932
.986355	.983002	.979672	8	9	249	.976364	.973078	.969815
.986301	.982935	.979592	8	10	250	.976271	.972973	.969697

TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT on \$1 equals \$1 less amount opposite the time.)

5%	5% 1/2	6%	Mos. & Days.	DAYS.	7%	8%	10%
.972842	.970207	.967586	6 21	201	.962387	.957243	.947119
.972710	.970063	.967430	6 22	202	.962207	.957040	.946870
.972579	.969919	.967274	6 23	203	.962027	.956836	.946621
.972447	.969775	.967118	6 24	204	.961847	.956633	.946372
.972316	.969632	.966962	6 25	205	.961667	.956429	.946124
.972185	.969488	.966806	6 26	206	.961487	.956226	.945875
.972053	.969344	.966651	6 27	207	.961307	.956023	.945627
.971922	.969201	.966495	6 28	208	.961128	.955820	.945378
.971791	.969057	.966339	6 29	209	.960948	.955617	.945130
.971660	.968914	.966184	7 —	210	.960769	.955414	.944882
.971529	.968771	.966028	7 1	211	.960589	.955211	.944634
.971398	.968627	.965873	7 2	212	.960410	.955008	.944386
.971267	.968484	.965717	7 3	213	.960230	.954806	.944138
.971136	.968341	.965562	7 4	214	.960051	.954603	.943891
.971005	.968197	.965406	7 5	215	.959872	.954401	.943644
.970874	.968054	.965251	7 6	216	.959693	.954198	.943396
.970743	.967911	.965096	7 7	217	.959514	.953996	.943149
.970612	.967768	.964940	7 8	218	.959335	.953794	.942902
.970481	.967625	.964785	7 9	219	.959156	.953592	.942655
.970350	.967482	.964630	7 10	220	.958977	.953390	.942408
.970220	.967339	.964475	7 11	221	.958798	.953188	.942162
.970089	.967196	.964320	7 12	222	.958620	.952986	.941915
.969958	.967053	.964165	7 13	223	.958441	.952784	.941669
.969828	.966910	.964010	7 14	224	.958262	.952583	.941423
.969697	.966767	.963855	7 15	225	.958084	.952381	.941176
.969566	.966625	.963701	7 16	226	.957905	.952179	.940930
.969436	.966482	.963546	7 17	227	.957727	.951978	.940685
.969305	.966339	.963391	7 18	228	.957549	.951777	.940439
.969175	.966197	.963236	7 19	229	.957370	.951575	.940193
.969044	.966054	.963082	7 20	230	.957192	.951374	.939948
.968914	.965911	.962927	7 21	231	.957014	.951173	.939702
.968784	.965769	.962773	7 22	232	.956836	.950972	.939457
.968653	.965626	.962618	7 23	233	.956658	.950771	.939212
.968523	.965484	.962464	7 24	234	.956480	.950570	.938967
.968393	.965342	.962310	7 25	235	.956302	.950370	.938722
.968263	.965199	.962155	7 26	236	.956125	.950169	.938478
.968132	.965057	.962001	7 27	237	.955947	.949968	.938233
.968002	.964915	.961847	7 28	238	.955769	.949768	.937989
.967872	.964772	.961693	7 29	239	.955592	.949567	.937744
.967742	.964630	.961538	8 —	240	.955414	.949367	.937500
.967612	.964488	.961384	8 1	241	.955237	.949167	.937256
.967482	.964346	.961230	8 2	242	.955059	.948967	.937012
.967352	.964204	.961076	8 3	243	.954882	.948767	.936768
.967222	.964062	.960923	8 4	244	.954705	.948567	.936524
.967092	.963920	.960769	8 5	245	.954527	.948367	.936281
.966962	.963778	.960615	8 6	246	.954350	.948167	.936037
.966832	.963636	.960461	8 7	247	.954173	.947967	.935794
.966702	.963494	.960307	8 8	248	.953996	.947767	.935551
.966573	.963352	.960154	8 9	249	.953819	.947568	.935308
.966443	.963211	.960000	8 10	250	.953642	.947368	.935065

TABLE No. 7.

## Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT ON \$1 equals \$1 less amount opposite the time.)

2%	2½%	3%	Mos. & Days.	DAYS.	3½%	4%	4½%	
.986247	.982868	.979512	8	11	251	.976179	.972868	.969579
.986193	.982801	.979432	8	12	252	.976086	.972763	.969462
.986139	.982734	.979352	8	13	253	.975993	.972658	.969344
.986085	.982667	.979272	8	14	254	.975901	.972552	.969227
.986031	.982600	.979192	8	15	255	.975808	.972447	.969110
.985977	.982533	.979112	8	16	256	.975716	.972342	.968992
.985923	.982466	.979032	8	17	257	.975623	.972237	.968875
.985869	.982399	.978953	8	18	258	.975530	.972132	.968758
.985815	.982332	.978873	8	19	259	.975438	.972027	.968640
.985761	.982265	.978793	8	20	260	.975345	.971922	.968523
.985707	.982198	.978713	8	21	261	.975253	.971817	.968406
.985653	.982131	.978633	8	22	262	.975160	.971712	.968289
.985599	.982064	.978553	8	23	263	.975068	.971607	.968171
.985545	.981997	.978474	8	24	264	.974976	.971503	.968054
.985491	.981930	.978394	8	25	265	.974883	.971398	.967937
.985437	.981863	.978314	8	26	266	.974791	.971293	.967820
.985383	.981796	.978234	8	27	267	.974698	.971188	.967703
.985330	.981729	.978155	8	28	268	.974606	.971083	.967586
.985276	.981662	.978075	8	29	269	.974514	.970979	.967469
.985222	.981595	.977995	9	—	270	.974421	.970874	.967352
.985168	.981528	.977915	9	1	271	.974329	.970769	.967235
.985114	.981461	.977836	9	2	272	.974237	.970664	.967118
.985060	.981394	.977756	9	3	273	.974145	.970560	.967001
.985006	.981328	.977676	9	4	274	.974052	.970455	.966884
.984952	.981261	.977597	9	5	275	.973960	.970350	.966767
.984898	.981194	.977517	9	6	276	.973868	.970246	.966651
.984844	.981127	.977437	9	7	277	.973776	.970141	.966534
.984790	.981060	.977358	9	8	278	.973683	.970037	.966417
.984737	.980993	.977278	9	9	279	.973591	.969932	.966300
.984683	.980926	.977199	9	10	280	.973499	.969828	.966184
.984629	.980860	.977119	9	11	281	.973407	.969723	.966067
.984575	.980793	.977040	9	12	282	.973315	.969619	.965950
.984521	.980726	.976960	9	13	283	.973223	.969514	.965834
.984467	.980659	.976880	9	14	284	.973131	.969410	.965717
.984413	.980592	.976801	9	15	285	.973039	.969305	.965600
.984360	.980526	.976722	9	16	286	.972947	.969201	.965484
.984306	.980459	.976642	9	17	287	.972855	.969097	.965367
.984252	.980392	.976562	9	18	288	.972763	.968992	.965251
.984198	.980325	.976483	9	19	289	.972671	.968888	.965135
.984144	.980259	.976404	9	20	290	.972579	.968784	.965018
.984091	.980192	.976324	9	21	291	.972487	.968679	.964902
.984037	.980125	.976245	9	22	292	.972395	.968575	.964785
.983983	.980059	.976165	9	23	293	.972303	.968471	.964669
.983929	.979992	.976086	9	24	294	.972211	.968367	.964553
.983875	.979925	.976007	9	25	295	.972119	.968263	.964436
.983822	.979859	.975927	9	26	296	.972027	.968158	.964320
.983768	.979792	.975848	9	27	297	.971935	.968054	.964204
.983714	.979725	.975768	9	28	298	.971844	.967950	.964088
.983660	.979658	.975689	9	29	299	.971752	.967846	.963972
.983607	.979592	.975610	10	—	300	.971660	.967742	.963855

TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT on \$1 equals \$1 less amount opposite the time.)

5%	5% $\frac{1}{2}$	6%	Mos. & Days.	DAYS.	7%	8%	10%	
.966313	.963069	.959846	8	11	251	.953466	.947169	.934822
.966184	.962927	.959693	8	12	252	.953289	.946970	.934579
.966054	.962786	.959539	8	13	253	.953112	.946770	.934337
.965924	.962644	.959386	8	14	254	.952936	.946571	.934094
.965795	.962503	.959233	8	15	255	.952759	.946372	.933852
.965665	.962361	.959079	8	16	256	.952583	.946173	.933610
.965536	.962220	.958926	8	17	257	.952406	.945974	.933368
.965406	.962078	.958773	8	18	258	.952230	.945776	.933126
.965277	.961937	.958620	8	19	259	.952054	.945577	.932884
.965147	.961795	.958466	8	20	260	.951877	.945378	.932642
.965018	.961654	.958313	8	21	261	.951701	.945180	.932401
.964889	.961513	.958160	8	22	262	.951525	.944981	.932160
.964759	.961372	.958007	8	23	263	.951349	.944783	.931918
.964630	.961230	.957854	8	24	264	.951173	.944584	.931677
.964501	.961089	.957702	8	25	265	.950997	.944386	.931436
.964372	.960948	.957549	8	26	266	.950821	.944188	.931195
.964243	.960807	.957396	8	27	267	.950646	.943990	.930954
.964114	.960666	.957243	8	28	268	.950470	.943792	.930714
.963984	.960525	.957090	8	29	269	.950294	.943594	.930473
.963855	.960384	.956938	9	—	270	.950119	.943396	.930233
.963726	.960243	.956785	9	1	271	.949943	.943198	.929992
.963597	.960102	.956633	9	2	272	.949768	.943001	.929752
.963468	.959962	.956480	9	3	273	.949592	.942803	.929512
.963340	.959821	.956328	9	4	274	.949417	.942606	.929272
.963211	.959680	.956175	9	5	275	.949242	.942408	.929032
.963082	.959539	.956023	9	6	276	.949067	.942211	.928793
.962953	.959399	.955871	9	7	277	.948892	.942014	.928553
.962824	.959258	.955718	9	8	278	.948717	.941817	.928314
.962696	.959118	.955566	9	9	279	.948542	.941620	.928074
.962567	.958977	.955414	9	10	280	.948367	.941423	.927835
.962438	.958837	.955262	9	11	281	.948192	.941226	.927596
.962310	.958696	.955110	9	12	282	.948017	.941029	.927357
.962181	.958556	.954958	9	13	283	.947842	.940832	.927118
.962052	.958415	.954806	9	14	284	.947668	.940635	.926880
.961924	.958275	.954654	9	15	285	.947493	.940439	.926641
.961795	.958135	.954502	9	16	286	.947319	.940242	.926402
.961667	.957995	.954350	9	17	287	.947144	.940046	.926164
.961538	.957854	.954198	9	18	288	.946970	.939850	.925926
.961410	.957714	.954047	9	19	289	.946795	.939653	.925688
.961282	.957574	.953895	9	20	290	.946621	.939457	.925450
.961153	.957434	.953743	9	21	291	.946447	.939261	.925212
.961025	.957294	.953592	9	22	292	.946273	.939065	.924974
.960897	.957154	.953440	9	23	293	.946099	.938869	.924737
.960769	.957014	.953289	9	24	294	.945925	.938673	.924499
.960640	.956874	.953137	9	25	295	.945751	.938478	.924262
.960512	.956734	.952986	9	26	296	.945577	.938282	.924025
.960384	.956595	.952835	9	27	297	.945403	.938086	.923788
.960256	.956455	.952683	9	28	298	.945229	.937891	.923551
.960128	.956315	.952532	9	29	299	.945056	.937695	.923314
.960000	.956175	.952381	10	—	300	.944882	.937500	.923077

TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT on \$1 equals \$1 less amount opposite the time.)

2%	2½%	3%	Mos. & Days,	DAYS.	3½%	4%	4½%	
.983553	.979525	.975530	10	1	301	.971568	.967638	.963739
.983499	.979458	.975451	10	2	302	.971476	.967534	.963623
.983445	.979392	.975372	10	3	303	.971385	.967430	.963507
.983392	.979325	.975293	10	4	304	.971293	.967326	.963391
.983338	.979259	.975213	10	5	305	.971201	.967222	.963275
.983284	.979192	.975134	10	6	306	.971109	.967118	.963159
.983230	.979126	.975055	10	7	307	.971018	.967014	.963043
.983177	.979059	.974976	10	8	308	.970926	.966910	.962927
.983123	.978992	.974896	10	9	309	.970835	.966806	.962811
.983069	.978926	.974817	10	10	310	.970743	.966702	.962696
.983016	.978859	.974738	10	11	311	.970651	.966599	.962580
.982962	.978793	.974659	10	12	312	.970560	.966495	.962464
.982908	.978726	.974580	10	13	313	.970468	.966391	.962348
.982855	.978660	.974501	10	14	314	.970377	.966287	.962232
.982801	.978593	.974421	10	15	315	.970285	.966184	.962117
.982747	.978527	.974342	10	16	316	.970194	.966080	.962001
.982694	.978460	.974263	10	17	317	.970102	.965976	.961885
.982640	.978394	.974184	10	18	318	.970011	.965873	.961770
.982586	.978327	.974105	10	19	319	.969919	.965769	.961654
.982533	.978261	.974026	10	20	320	.969828	.965665	.961538
.982479	.978194	.973947	10	21	321	.969736	.965562	.961423
.982425	.978128	.973868	10	22	322	.969645	.965458	.961307
.982372	.978061	.973789	10	23	323	.969553	.965354	.961192
.982318	.977995	.973710	10	24	324	.969462	.965251	.961076
.982265	.977929	.973631	10	25	325	.969371	.965147	.960961
.982211	.977862	.973552	10	26	326	.969279	.965044	.960846
.982157	.977796	.973473	10	27	327	.969188	.964940	.960730
.982104	.977729	.973394	10	28	328	.969097	.964837	.960615
.982050	.977663	.973315	10	29	329	.969005	.964734	.960499
.981997	.977597	.973236	11	—	330	.968914	.964630	.960384
.981943	.977530	.973157	11	1	331	.968823	.964527	.960269
.981890	.977464	.973078	11	2	332	.968732	.964423	.960154
.981836	.977398	.972999	11	3	333	.968640	.964320	.960038
.981782	.977331	.972920	11	4	334	.968549	.964217	.959923
.981729	.977265	.972842	11	5	335	.968458	.964114	.959808
.981675	.977199	.972763	11	6	336	.968367	.964010	.959693
.981622	.977132	.972684	11	7	337	.968276	.963907	.959578
.981568	.977066	.972605	11	8	338	.968184	.963804	.959463
.981515	.977000	.972526	11	9	339	.968093	.963701	.959348
.981461	.976934	.972447	11	10	340	.968002	.963597	.959233
.981408	.976867	.972369	11	11	341	.967911	.963494	.959118
.981354	.976801	.972290	11	12	342	.967820	.963391	.959003
.981301	.976735	.972211	11	13	343	.967729	.963288	.958888
.981247	.976668	.972132	11	14	344	.967638	.963185	.958773
.981194	.976602	.972053	11	15	345	.967547	.963082	.958658
.981140	.976536	.971975	11	16	346	.967456	.962979	.958543
.981087	.976470	.971896	11	17	347	.967365	.962876	.958428
.981033	.976404	.971817	11	18	348	.967274	.962773	.958313
.980980	.976337	.971739	11	19	349	.967183	.962670	.958199
.980926	.976271	.971660	11	20	350	.967092	.962567	.958084

TABLE No. 7.

## Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT on \$1 equals \$1 less amount opposite the time.)

5%	5% ½	6%	Mos. & Days.	DAYS.	7%	8%	10%	
.959872	.956036	.952230	10	1	301	.944708	.937305	.922840
.959744	.955896	.952079	10	2	302	.944535	.937110	.922604
.959616	.955756	.951928	10	3	303	.944361	.936914	.922367
.959488	.955617	.951777	10	4	304	.944188	.936719	.922131
.959360	.955477	.951626	10	5	305	.944015	.936524	.921895
.959233	.955338	.951475	10	6	306	.943841	.936330	.921659
.959105	.955199	.951324	10	7	307	.943668	.936135	.921423
.958977	.955059	.951173	10	8	308	.943495	.935940	.921187
.958849	.954920	.951022	10	9	309	.943322	.935745	.920952
.958722	.954781	.950872	10	10	310	.943149	.935551	.920716
.958594	.954641	.950721	10	11	311	.942976	.935356	.920481
.958466	.954502	.950570	10	12	312	.942803	.935162	.920245
.958339	.954363	.950420	10	13	313	.942630	.934968	.920010
.958211	.954224	.950269	10	14	314	.942458	.934774	.919775
.958084	.954085	.950119	10	15	315	.942285	.934579	.919540
.957956	.953946	.949968	10	16	316	.942112	.934385	.919305
.957829	.953807	.949818	10	17	317	.941940	.934191	.919071
.957702	.953668	.949668	10	18	318	.941767	.933998	.918836
.957574	.953529	.949517	10	19	319	.941595	.933804	.918602
.957447	.953390	.949367	10	20	320	.941423	.933610	.918367
.957320	.953251	.949217	10	21	321	.941250	.933416	.918133
.957192	.953112	.949067	10	22	322	.941078	.933223	.917899
.957065	.952973	.948917	10	23	323	.940906	.933029	.917665
.956938	.952835	.948767	10	24	324	.940734	.932836	.917431
.956811	.952696	.948617	10	25	325	.940562	.932642	.917197
.956684	.952557	.948467	10	26	326	.940390	.932449	.916964
.956556	.952419	.948317	10	27	327	.940218	.932256	.916730
.956429	.952280	.948167	10	28	328	.940046	.932063	.916497
.956302	.952142	.948017	10	29	329	.939874	.931870	.916264
.956175	.952003	.947867	11	—	330	.939702	.931677	.916031
.956048	.951865	.947718	11	1	331	.939531	.931484	.915798
.955921	.951726	.947568	11	2	332	.939359	.931291	.915565
.955795	.951588	.947418	11	3	333	.939188	.931099	.915332
.955668	.951450	.947269	11	4	334	.939016	.930906	.915099
.955541	.951311	.947119	11	5	335	.938845	.930714	.914867
.955414	.951173	.946970	11	6	336	.938673	.930521	.914634
.955287	.951035	.946820	11	7	337	.938502	.930329	.914402
.955161	.950897	.946671	11	8	338	.938331	.930136	.914170
.955034	.950759	.946521	11	9	339	.938160	.929944	.913938
.954907	.950621	.946372	11	10	340	.937989	.929752	.913706
.954781	.950483	.946223	11	11	341	.937817	.929560	.913474
.954654	.950345	.946074	11	12	342	.937647	.929368	.913242
.954527	.950207	.945925	11	13	343	.937476	.929176	.913010
.954401	.950069	.945776	11	14	344	.937305	.928984	.912779
.954274	.949931	.945626	11	15	345	.937134	.928793	.912548
.954148	.949793	.945477	11	16	346	.936963	.928601	.912316
.954022	.949655	.945329	11	17	347	.936793	.928409	.912085
.953895	.949517	.945180	11	18	348	.936622	.928218	.911854
.953769	.949380	.945031	11	19	349	.936451	.928026	.911623
.953642	.949242	.944882	11	20	350	.936281	.927835	.911392

TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT on \$1 equals \$1 less amount opposite the time.)

2%	2½%	3%	Mos. & Days.	DAYS.	3½%	4%	4½%	
.980873	.976205	.971581	11	21	351	.967001	.962464	.957969
.980820	.976139	.971503	11	22	352	.966910	.962361	.957854
.980766	.976073	.971424	11	23	353	.966819	.962258	.957740
.980713	.976007	.971345	11	24	354	.966728	.962155	.957625
.980659	.975940	.971267	11	25	355	.966638	.962052	.957510
.980606	.975874	.971188	11	26	356	.966547	.961950	.957396
.980552	.975808	.971109	11	27	357	.966456	.961847	.957281
.980499	.975742	.971031	11	28	358	.966365	.961744	.957167
.980446	.975676	.970952	11	29	359	.966274	.961641	.957052
.980392	.975610	.970874	12	—	360	.966184	.961538	.956938

TABLE No. 7.

Present Worth of One Dollar for any time within a Year.

(TRUE DISCOUNT on \$1 equals \$1 less amount opposite the time.)

5%	5% ½	6%	Mos. & Days.	DAYS.	7%	8%	10%	
.953516	.949104	.944733	11	21	351	.936110	.927644	.911162
.953390	.948967	.944584	11	22	352	.935940	.927453	.910931
.953264	.948829	.944436	11	23	353	.935770	.927261	.910701
.953137	.948692	.944287	11	24	354	.935600	.927070	.910470
.953011	.948554	.944138	11	25	355	.935429	.926880	.910240
.952885	.948417	.943990	11	26	356	.935259	.926689	.910010
.952759	.948279	.943841	11	27	357	.935089	.926498	.909780
.952633	.948142	.943693	11	28	358	.934919	.926307	.909550
.952507	.948005	.943545	11	29	359	.934749	.926116	.909321
.952381	.947867	.943396	12	—	360	.934579	.925926	.909091





## ROBINSONIAN PERFECT MATURITY TABLES.

### TABLE No. 7a

#### INSTALMENT STOCK.

In determining the maturity of shares, there are *four* elements which enter into the calculation, viz:

- The amount of the share;
- The amount of the payment;
- The time to maturity, and
- The rate of interest.

Having given either three of these elements, these tables enable us to determine the other.

In this explanation, the payment is supposed to be made at the *beginning* of each month, and to be so continued until within one month of the maturity of the share.

(If payments are made at *end* of month, find from this table the time it takes the same payments made at *first* of month to mature the share, and add to it the number of days found in table 7b under the earning rate and on a line with the payment.)

These tables are the *only ones* in which the time to maturity is given *exactly to the very day* — all others are indefinite approximations, and, in many cases, illusory.

The rates of interest here spoken of are always the *annual* rates, and cover from four per cent. to thirty per cent. — including 10.2 per cent. and 13.2 per cent. — but the interest on the payments is compounded *monthly*.

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I will now take up the several problems the solutions of which are necessary to determine each of the four elements mentioned above, the other three being known, and will first consider a uniform share of \$100.

#### TO MATURE A \$100 SHARE.

1st. — How LONG will it take a given payment to mature a \$100 share at a given rate of interest?

*Answer.* — The time, expressed in months and days, will be found in the table opposite the payment and in the column headed by the given rate.

**EXAMPLE:** When will a 50 cent payment mature a \$100 share at 12 per cent. per annum? Opposite 50 cents, in the payment column, and under 12 per cent., we find 109.22, which means that it will mature the share in exactly 109 months and 22 days.

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(If payments are made at the *end* of the month, it will require 20 days more, viz.: 110 months and 12 days, as will be shown by table 7b, immediately following this table.)

2d. — WHAT PAYMENT will mature a \$100 share in a given time and at a given rate?

*Answer.* — Look in the table under the given rate for the given time, or its nearest approximation. The payment opposite to it will be the required payment.

**EXAMPLE:** What payment will mature a \$100 share in 82 months, at 16 per cent.? In the 16 per cent. column, we find 82 months and 1 day (the nearest approximation to 82 months) to be opposite to 67 cents — which is the payment required.

## ROBINSONIAN PERFECT MATURITY TABLES.

3d. — AT WHAT RATE of interest will a given payment mature a \$100 share in a given time?

*Answer.* — Look along the line of the given payment until the given time, or its nearest approximation, is found. This time will be under the required rate.

*EXAMPLE;* What rate of interest is required for a 75 cent payment to mature a \$100 share in 70 months? Looking along the line of the 75 cent payment, we find 70 months and 3 days in the 20 per cent column. Hence, a 20 per cent rate is the rate required.

*If payments be made at the END of the month,* look in the table for 69 months 10 days; that is, for 20 days less than 70 months (see table 7b) and proceed as before. In this case, we find 69 months and 10 days to fall about half-way between 20 per cent and 21 per cent.

### TO MATURE ANY SHARE.

4th. — WHAT TIME will be required to mature a given share when the payment and the rate of interest are known?

*Answer.* — Divide 100 times the cents in the given payment by the dollars in the given share; then look for this quotient in the payment column of the table, and the time opposite to it and under the given rate will be the time required to mature the share.

*EXAMPLE.* — How long will it require a 75 cent payment to mature a \$60 share at 12 per cent.? 100 times 75 cents divided by \$60 = \$1.25. In the table opposite \$1.25, and in the 12 per cent. column, we find 58 months and 19 days, which is the time required to mature the share.

5th. — WHAT PAYMENT will mature a given share in a given time at a given rate of interest?

*Answer.* — Find from the table what payment will mature a \$100 share in the given time and at the given rate. Multiply the payment so found by the dollars in the given share, and one-hundredth of this product will be the required payment.

*EXAMPLE.* — What payment will mature a \$125 share in 70 months at 25 per cent.? We find that 63 cents per month is the payment which will mature a \$100 share in 70 months and 1 day — hence  $63 \times 125 = 7875$ , which divided by 100 gives 78 $\frac{3}{4}$  cents as the required payment.

6th. — WHAT RATE of interest will be required for a given payment to mature a given share in a given time?

*Answer.* — Divide 100 times the cents in the given payment by the dollars in the given share. Look for this quotient in the payment column of the table, and on a line with it find the given time (or its nearest approximation), and this time will be in the column of the required rate.

*EXAMPLE:* At what rate of interest will a \$4.00 payment mature a \$1,000 share in 125 months?  $400 \times 100 = 40,000$ , which divided by \$1,000 equals 40 cents. Looking in the table opposite 40 cents, we find 125 months and 6 days under 12 per cent. — hence 12 per cent. is the required rate.

7th. — WHAT SHARE will be matured by a given payment in a given time at a given rate of interest?

*Answer.* — Find from the table what payment will mature a \$100 share in the given time at the given rate — then divide 100 times the given payment by the payment thus found — the quotient will be the share that will be matured.

*EXAMPLE:* What is the amount of the share that a \$1.00 payment will mature in 73 months at 13.2 per cent.?  $100 \times 100 = 10,000$ , which divided by cents (the payment which will mature \$100 in 73 months at 13.2 per cent.) gives \$112.36 as the exact amount of the required share.

## ROBINSONIAN PERFECT MATURITY TABLES.

### FOR PERFECT EXACTNESS:

As a rule, the results obtained as before described are exact enough for all practical purposes, and, in fact, are far more so than those obtained from any other maturity tables that I know of— but the following explanations will show how to arrive at results that are positively and minutely accurate:

Whilst these tables give, as already explained in the several cases, the exact *day*, or *rate*, or *payment*, or *share*, that will mature, when the payment, share and rate are each in *even* numbers, and the time exactly that which it takes the other three even elements to mature, there are very few combinations of either three of these elements that will mature at the other *even* element. But the methods of arriving, *in all cases*, at results (accurate even to minuteness) will now be given.

#### 1st.—TO FIND THE EXACT PAYMENT

It takes to mature a \$100 share in 88 months at 12 per cent. It will be seen from the tables that it takes a 70 cent payment 88 months and 17 days, and a 71 cent payment 87 months and 22 days to mature the share—which is a difference of twenty-five days in the time to maturity. Hence, as it takes 1 cent *more* to mature the share in 25 days *less* time, it will take 17-25ths of 1 cent more of payment to mature the share in 88 months than it does in 87 months and 17 days. Now  $17 \div 25 = .68$ ; which added to 70 cents (the lesser payment) gives 70.68 cents as the exact payment required.

Hence, the **RULE**: Divide the difference in days between the given time and the next greater time in the table, opposite the given payment and under the given rate, by the difference in days between the next greater and the next less time than that given, and add the quotient to the smaller payment. The result will be the *exact* payment.

#### 2d.—TO FIND THE EXACT RATE

That it will take a given payment to mature a \$100 share in a given time:

**RULE**.—Find, on a line with the given payment, the two times next greater and less than the given time. Find the number of days' difference between them, and also the number of days' difference between the given time and the greater of the two. Divide the latter difference by the former and add the quotient to the rate under which the greater time is found—the result will be the exact rate required.

**EXAMPLE**.—What is the exact rate required for a \$1.00 payment to mature a \$100 share in 63 months? We find from the table that the share will mature in 62 months and 4 days at 17 per cent., and in 63 months and 12 days at 16 per cent. That is, it takes 38 days longer to mature at 16 per cent. than at 17 per cent. Dividing 12 (the difference in days between the given and the greater of the two times) by 38 (the difference between the two times) and adding the quotient (.32) to the lesser rate, we have 16.32 per cent. as the exact rate required.

#### 3d.—TO FIND THE EXACT TIME

That it will take a given payment to mature a given share at a given rate:

**RULE**: Divide 100 times the cents in the given payment by the dollars in the given share; then look for the quotient in the payment column of the table. If it be found exactly, the time opposite to it and under the given

## ROBINSONIAN PERFECT MATURITY TABLES.

rate will be the exact time. If we do not find it exactly, then take the two times which, under the given rate, are opposite the next less and the next greater than the given payment and multiply their days' difference by the difference between the given payment and the next *greater* payment in the table, and add this product to the lesser time.

*Example 1.* — What is the exact time that it will require an 80 cent payment to mature a \$200 share at 15 per cent.?  $80 \times 100 = 8,000$ , which divided by 200 gives a 40 cent payment, which we find exactly in the table, and the exact time (113 months and 10 days) is opposite to it.

*Example 2.* — What is the exact time that it takes a 35 cent payment to mature a \$75 share at 19 per cent.?  $35 \times 100 = 3500 \div 75 = 46\frac{2}{3}$  cents. Now, 46 cents matures in 94 months, 4 days, and 47 cents in 93 months, 3 days, being 31 days' difference. There is  $\frac{1}{3}$  cent difference between the  $46\frac{2}{3}$  cents and the next greater payment in the table. Multiplying the 31 days by  $\frac{1}{3}$  cent difference in payment, we have 10 days to add to 93 months, 3 days, giving 93 months and 13 days as the exact time.

### TO FIND THE EXACT SHARE

That will be matured by an even payment in any number of even months at a *fractional* rate of interest?

Find, as before explained, the two shares that will be matured by the given payment in the given time at the two even rates of interest next greater and next less than the given rate. Multiply their difference by the difference between the lesser of the two and the given rate, and add the product to the lesser of the two shares for the required share.

*Example.* — What is the exact share that will be matured by a 60 cent payment in 96 months at  $9\frac{1}{4}$  per cent.?

As heretofore explained, we find that \$84.55 is the share that will be matured at 9 per cent., and \$88.45 the share that will mature at 10 per cent. Their difference (\$3.90) multiplied by  $\frac{1}{4}$  — the difference between the given rate ( $9\frac{1}{4}$  per cent.) and the next lesser rate (9 per cent.) — gives 97 cents to be added to the lesser share (\$84.55), giving us \$85.52 as the exact share which will be matured by a 60 cent payment in 96 months at  $9\frac{1}{4}$  per cent.

## ROBINSONIAN PERFECT MATURITY TABLES.

Time (in months and days) required for different payments to mature a \$100 share at the annual rates the heading. Payments made the beginning of the month. Interest compounded monthly.

(When payments are at END of month, see table 7 a, following this table.)

4 %	5 %	6 %	7 %	8 %	Payment	9 %	10 %	10.2 %	11 %	12 %
294.3	270.4	250.14	234.00	219.28	.20	207.22	197.2	195.2	187.20	179.7
285.1	262.8	243.16	227.23	214.9	.21	202.19	192.11	190.13	183.9	175.8
276.17	254.27	237.1	221.28	209.00	.22	197.24	187.28	186.3	179.5	171.1
268.18	247.29	230.27	216.13	204.1	.23	193.7	183.20	181.28	175.8	167.20
261.3	241.13	225.3	211.7	199.10	.24	188.27	179.22	178.00	171.17	164.7
254.1	235.8	219.18	206.9	194.24	.25	184.23	175.28	174.8	168.1	160.5
247.11	229.13	214.12	201.18	190.16	.26	180.26	172.9	170.21	164.20	157.4
241.2	223.26	209.14	197.5	186.15	.27	177.4	168.26	167.10	161.14	154.4
235.2	218.19	204.23	192.28	182.19	.28	173.18	165.17	164.3	158.12	151.4
229.12	213.19	200.9	188.26	178.28	.29	170.6	162.13	160.29	155.15	149.5
224.00	208.26	196.1	185.00	175.12	.30	166.28	159.13	158.00	152.20	146.1
218.26	204.9	191.29	181.09	172.1	.31	163.25	156.16	155.5	150.00	144.5
213.29	199.29	188.2	177.23	168.24	.32	160.25	153.23	152.13	147.12	141.20
209.9	195.24	184.10	174.12	165.20	.33	157.29	151.3	149.25	144.28	139.1
204.25	191.25	180.22	171.4	162.21	.34	155.7	148.16	147.9	142.16	137.5
200.17	188.1	177.10	168.00	159.25	.35	152.17	146.2	144.26	140.7	134.5
196.14	184.11	174.1	165.00	157.2	.36	150.1	143.21	142.16	138.00	132.2
192.16	180.26	170.26	162.3	154.12	.37	147.17	141.13	140.8	135.26	130.0
188.23	177.15	167.24	159.10	151.25	.38	145.6	139.6	138.2	133.24	128.2
185.5	174.8	164.26	156.19	149.11	.39	142.27	137.2	135.29	131.24	127.0
181.20	171.4	162.1	154.2	147.00	.40	140.20	135.00	133.28	129.26	125.5
178.10	168.4	159.9	151.17	144.20	.41	138.16	133.00	131.29	128.00	123.1
175.4	165.7	156.20	149.4	142.13	.42	136.14	131.2	130.2	126.5	121.2
172.1	162.14	154.4	146.24	140.9	.43	134.14	129.6	128.6	124.13	120.4
169.1	159.24	151.20	144.16	138.7	.44	132.16	127.12	126.12	122.22	118.1
166.4	157.5	149.9	142.11	136.6	.45	130.19	125.19	124.20	121.2	116.2
163.10	154.19	147.00	140.7	134.7	.46	128.25	123.28	123.00	119.14	115.1
160.19	152.5	144.23	138.6	132.9	.47	127.1	122.8	121.11	117.27	113.2
158.1	149.24	142.18	136.6	130.14	.48	125.10	120.19	119.23	116.12	112.1
155.16	147.16	140.15	134.8	128.21	.49	123.20	119.3	118.7	114.28	111.5
153.3	145.10	138.14	132.12	126.29	.50	122.1	117.17	116.22	113.15	109.2
150.22	143.6	136.15	130.16	125.8	.51	120.13	116.2	115.7	112.3	108.1
148.13	141.3	134.18	128.24	123.18	.52	118.28	114.19	113.24	110.22	107.5
146.6	139.2	132.22	127.3	122.00	.53	117.13	113.7	112.13	109.12	105.2
144.2	137.3	130.28	125.13	120.13	.54	115.29	111.26	111.3	108.3	104.2
142.00	135.6	129.5	123.24	118.28	.55	114.16	110.16	109.23	106.26	103.1
139.29	133.10	127.14	122.7	117.14	.56	113.5	109.7	108.15	105.19	102.1
138.00	131.16	125.24	120.20	116.1	.57	111.25	107.29	107.8	104.13	101.5
136.3	129.23	124.6	119.5	114.19	.58	110.15	106.22	106.1	103.8	100.2
134.7	128.2	122.18	117.21	113.8	.59	109.7	105.16	104.25	102.4	99.0
132.12	126.13	121.2	116.8	111.28	.60	107.29	104.11	103.20	101.1	97.2
130.19	124.24	119.17	114.27	110.19	.61	106.23	103.6	102.16	99.28	96.2
128.28	123.7	118.4	113.16	109.11	.62	105.17	102.2	101.13	98.26	95.2
127.8	121.21	116.21	112.6	108.5	.63	104.12	101.00	100.10	97.25	94.2
125.19	120.6	115.9	110.27	106.28	.64	103.8	99.27	99.8	96.25	93.2
124.1	118.22	113.28	109.19	105.22	.65	102.4	98.26	98.7	95.25	93.5
122.15	117.9	112.19	108.12	104.17	.66	101.2	97.25	97.7	94.26	92.5
121.00	115.28	111.10	107.6	103.13	.67	100.00	96.25	96.7	93.27	91.5
119.16	114.17	110.2	106.1	102.10	.68	98.29	95.25	95.8	92.29	90.0
118.3	113.7	108.25	104.27	101.8	.69	97.28	94.27	94.9	92.2	89.1
116.21	111.28	107.19	103.24	100.6	.70	96.28	93.28	93.11	91.5	88.1
115.10	110.20	106.14	102.20	99.5	.71	95.29	93.1	92.14	90.9	87.2
114.00	109.13	105.10	101.17	98.5	.72	95.00	92.4	91.17	89.13	86.2

## ROBINSONIAN PERFECT MATURITY TABLES.

Time (in months and days) required for different payments to mature a \$100 share at the annual rates in the heading. Payments made the *beginning* of the month. Interest compounded *monthly*.

(When payments are at END of month, see table 7 a, following this table.)

4%	5%	6%	7%	8%	Payment.	9%	10%	10.2%	11%	12%
112.21	108.7	104.6	100.16	97.5	<b>.73</b>	94.2	91.7	90.21	88.18	86.4
111.13	107.2	103.3	99.15	96.6	<b>.74</b>	93.5	90.11	89.25	87.23	85.10
110.6	105.27	102.1	98.14	95.8	<b>.75</b>	92.8	89.15	89.00	86.29	84.17
108.29	104.23	100.29	97.15	94.9	<b>.76</b>	91.12	88.20	88.5	86.5	83.25
107.23	103.20	99.28	96.16	93.12	<b>.77</b>	90.16	87.26	87.11	85.12	83.3
106.19	102.18	98.28	95.17	92.15	<b>.78</b>	89.20	87.2	86.17	84.19	82.11
105.14	101.16	97.28	94.19	91.19	<b>.79</b>	88.25	86.8	85.23	83.26	81.19
104.11	100.15	96.29	93.22	90.23	<b>.80</b>	88.1	85.15	85.00	83.4	80.28
103.8	99.14	96.00	92.25	89.28	<b>.81</b>	87.7	84.22	84.8	82.13	80.7
102.6	98.14	95.2	91.29	89.3	<b>.82</b>	86.13	84.00	83.16	81.22	79.17
101.5	97.15	94.5	91.3	88.9	<b>.83</b>	85.20	83.8	82.24	81.00	78.27
100.4	96.16	93.8	90.8	87.15	<b>.84</b>	84.28	82.16	82.3	80.10	78.8
99.4	95.18	92.12	89.13	86.21	<b>.85</b>	84.5	81.25	81.12	79.20	77.19
98.5	94.21	91.16	88.18	85.28	<b>.86</b>	83.13	81.4	80.21	79.00	77.00
97.6	93.24	90.20	87.25	85.6	<b>.87</b>	82.22	80.14	80.1	78.10	76.11
96.8	92.27	89.26	87.1	84.13	<b>.88</b>	82.1	79.24	79.11	77.21	75.23
95.10	92.1	89.1	86.8	83.21	<b>.89</b>	81.10	79.5	78.22	77.3	75.5
94.12	91.5	88.7	85.15	83.00	<b>.90</b>	80.20	78.15	78.2	76.14	74.17
93.16	90.10	87.13	84.23	82.9	<b>.91</b>	80.00	77.26	77.13	75.26	74.00
92.20	89.16	86.20	84.1	81.18	<b>.92</b>	79.10	77.7	76.25	75.8	73.13
91.24	88.22	85.27	83.10	80.28	<b>.93</b>	78.20	76.19	76.7	74.20	72.26
90.29	87.28	85.5	82.18	80.8	<b>.94</b>	78.2	76.1	75.19	74.3	72.9
90.4	87.5	84.14	81.28	79.18	<b>.95</b>	77.13	75.13	75.1	73.16	71.23
89.9	86.12	83.22	81.7	78.29	<b>.96</b>	76.25	74.25	74.13	72.29	71.7
88.15	85.19	83.00	80.17	78.10	<b>.97</b>	76.7	74.8	73.26	72.13	70.21
87.22	84.27	82.10	79.28	77.21	<b>.98</b>	75.19	73.21	73.10	71.26	70.5
86.29	84.5	81.19	79.8	77.3	<b>.99</b>	75.1	73.4	72.23	71.10	69.20
86.6	83.14	80.29	78.19	76.14	<b>1.00</b>	74.14	72.17	72.7	70.25	69.5
85.14	82.23	80.9	78.00	75.27	<b>1.01</b>	73.27	72.1	71.21	70.9	68.20
84.22	82.3	79.19	77.12	75.9	<b>1.02</b>	73.10	71.15	71.5	69.24	68.5
84.00	81.12	79.00	76.24	74.22	<b>1.03</b>	72.24	71.00	70.19	69.9	67.21
83.9	80.22	78.12	76.6	74.5	<b>1.04</b>	72.8	70.14	70.4	68.24	67.7
82.18	80.3	77.23	75.18	73.18	<b>1.05</b>	71.22	69.29	69.19	68.9	66.22
81.28	79.13	77.5	75.1	73.1	<b>1.06</b>	71.6	69.13	69.4	67.25	66.9
81.8	78.24	76.17	74.14	72.15	<b>1.07</b>	70.20	68.28	68.19	67.11	65.25
80.18	78.6	75.29	73.27	71.29	<b>1.08</b>	70.5	68.14	68.4	66.27	65.12
79.28	77.17	75.11	73.10	71.13	<b>1.09</b>	69.20	68.00	67.20	66.13	64.28
79.9	76.29	74.24	72.24	70.28	<b>1.10</b>	69.5	67.16	67.6	65.29	64.15
78.20	76.11	74.6	72.8	70.13	<b>1.11</b>	68.21	67.2	66.22	65.16	64.2
78.2	75.24	73.21	71.22	69.27	<b>1.12</b>	68.6	66.18	66.8	65.2	63.20
77.13	75.7	73.4	71.7	69.13	<b>1.13</b>	67.22	66.4	65.25	64.19	63.7
76.26	74.20	72.18	70.21	68.28	<b>1.14</b>	67.8	65.21	65.12	64.7	62.25
76.8	74.3	72.3	70.6	68.13	<b>1.15</b>	66.24	65.7	64.29	63.23	62.13
75.20	73.16	71.17	69.21	67.29	<b>1.16</b>	66.10	64.24	64.16	63.11	62.1
75.4	73.00	71.1	69.7	67.15	<b>1.17</b>	65.27	64.12	64.3	62.28	61.19
74.17	72.14	70.16	68.22	67.1	<b>1.18</b>	65.14	63.29	63.21	62.17	61.7
74.00	71.28	70.1	68.8	66.18	<b>1.19</b>	65.1	63.16	63.9	62.5	60.25
73.13	71.13	69.16	67.24	66.4	<b>1.20</b>	64.18	63.4	62.26	61.23	60.14
72.27	70.28	69.2	67.10	65.21	<b>1.21</b>	64.5	62.22	62.13	61.11	60.3
72.11	70.12	68.17	66.26	65.8	<b>1.22</b>	63.22	62.10	62.1	61.00	59.21
71.26	69.28	68.3	66.14	64.25	<b>1.23</b>	63.10	61.28	61.20	60.18	59.10
71.10	69.13	67.19	65.29	64.12	<b>1.24</b>	62.28	61.16	61.8	60.7	58.29
70.25	68.28	67.5	65.16	63.29	<b>1.25</b>	62.16	61.5	60.27	59.26	58.19

## ROBINSONIAN PERFECT MATURITY TABLES.

Time (in months and days) required for different payments to mature a \$100 share at the annual rates in the heading. Payments made the *beginning* of the month. Interest compounded *monthly*.

(When payments are at END of month, see table 7 *a*, following this table.)

13%	13.2%	14%	15%	16%	Payment	17%	18%	19%	20%	21%
171.20	170. 7	164.25	158.18	152.27	<b>.20</b>	147.20	142.26	138.12	134. 7	130.11
167.26	166.15	161. 8	155. 7	149.22	<b>.21</b>	144.20	139.29	135.19	131.18	127.25
164. 8	162.28	157.26	152. 2	146.21	<b>.22</b>	141.24	137. 7	133. 1	129. 4	125.14
160.26	159.17	154.20	149. 1	143.25	<b>.23</b>	139. 2	134.20	130.17	126.23	123. 6
157.19	156.11	151.19	146. 4	141. 3	<b>.24</b>	136.14	132. 6	128. 6	124.15	121. 1
154.16	153.10	148.22	143.12	138.15	<b>.25</b>	134.00	129.25	125.29	122.10	119.00
151.18	150.13	145.29	140.23	136. 1	<b>.26</b>	131.19	127.18	123.25	120. 9	117. 1
148.24	147.20	143. 9	138. 8	133.20	<b>.27</b>	129.12	125.13	121.23	118.10	115. 4
146. 3	145.00	140.23	135.27	131.12	<b>.28</b>	127. 7	123.11	119.24	116.14	113.10
143.16	142.14	138.11	133.18	129. 7	<b>.29</b>	125. 5	121.12	117.28	114.19	111.18
141. 2	140. 1	136. 1	131.12	127. 4	<b>.30</b>	123. 5	119.15	116. 3	112.27	109.28
138.21	137.20	133.24	129. 8	125. 3	<b>.31</b>	121. 8	117.20	114.10	111. 7	108.10
136.13	135.13	131.19	127. 7	123. 5	<b>.32</b>	119.12	115.28	112.20	109.19	106.23
134. 7	133. 8	129.17	125. 8	121.10	<b>.33</b>	117.19	114. 7	111. 1	108. 2	105. 8
132. 4	131. 5	127.17	123.12	119.16	<b>.34</b>	115.28	112.19	109.14	106.17	103.25
130. 3	129. 5	125.19	121.17	117.24	<b>.35</b>	114. 9	111. 1	108.00	105. 4	102.13
128. 4	127. 7	123.24	119.24	116. 3	<b>.36</b>	112.21	109.15	106.15	103.22	101. 3
126. 7	125.11	122.00	118. 3	114. 5	<b>.37</b>	111. 4	108.00	105. 3	102.11	99.24
124.12	123.16	120. 8	116. 3	112.28	<b>.38</b>	109.19	106.18	103.22	101. 1	98.16
122.19	121.23	118.17	114.26	111.12	<b>.39</b>	108. 6	105. 6	102.12	99.23	97. 9
120.27	120. 3	116.28	113.10	109.28	<b>.40</b>	106.24	103.26	101. 4	98.16	96. 4
119. 7	118.13	115.11	111.25	108.15	<b>.41</b>	105.13	102.17	99.26	97.10	94.29
117.18	116.25	113.26	110.11	107. 4	<b>.42</b>	104. 3	101.10	98.20	96. 6	93.26
116. 2	115. 9	112.11	108.28	105.24	<b>.43</b>	102.25	100. 2	97.15	95. 2	92.23
114.16	113.24	110.28	107.17	104.15	<b>.44</b>	101.18	98.26	96.10	93.29	91.21
113. 2	112.10	109.16	106. 8	103. 6	<b>.45</b>	100.11	97.21	95. 7	92.27	90.20
111.19	110.28	108. 4	104.29	101.29	<b>.46</b>	99. 6	96.17	94. 4	91.25	89.20
110. 7	109.16	106.25	103.21	100.23	<b>.47</b>	98. 2	95.15	93. 3	90.25	88.21
108.27	108. 6	105.17	102.14	99.18	<b>.48</b>	96.28	94.13	92. 2	89.25	87.23
107.17	106.27	104.10	101. 9	98.14	<b>.49</b>	95.25	93.11	91. 2	88.26	86.25
106. 9	105.19	103. 3	100. 4	97.11	<b>.50</b>	94.23	92.10	90. 3	87.28	85.28
105. 1	104.12	101.27	99.00	96. 9	<b>.51</b>	93.22	91.11	89. 4	87. 1	85. 1
103.25	103. 6	100.22	97.27	95. 7	<b>.52</b>	92.22	90.12	88. 6	86. 4	84. 5
102.19	102. 1	99.19	96.25	94. 6	<b>.53</b>	91.23	89.14	87. 9	85. 8	83.10
101.15	100.26	98.16	95.23	93. 6	<b>.54</b>	90.24	88.16	86.12	84.12	82.15
100.11	99.22	97.14	94.22	92. 7	<b>.55</b>	89.26	87.19	85.16	83.17	81.21
99. 8	98.20	96.13	93.22	91. 8	<b>.56</b>	88.28	86.22	84.21	82.23	80.28
98. 5	97.18	95.11	92.23	90.10	<b>.57</b>	88. 1	85.27	83.26	81.29	80. 5
97. 4	96.17	94.11	91.24	89.13	<b>.58</b>	87. 5	85. 2	83. 2	81. 6	79.12
96. 3	95.16	93.12	90.26	88.15	<b>.59</b>	86. 9	84. 7	82. 8	80.13	78.20
95. 3	94.16	92.13	89.29	87.19	<b>.60</b>	85.14	83.13	81.15	79.20	77.28
94. 4	93.17	91.16	89. 2	86.24	<b>.61</b>	84.19	82.19	80.22	78.28	77. 7
93. 5	92.19	90.18	88. 6	85.29	<b>.62</b>	83.25	81.26	80.00	78. 7	76.17
92. 7	91.21	89.21	87.10	85. 4	<b>.63</b>	83. 2	81. 4	79. 8	77.16	75.26
91. 9	90.24	88.25	86.15	84.10	<b>.64</b>	82. 9	80.11	78.17	76.25	75. 6
90.12	89.27	87.29	85.20	83.16	<b>.65</b>	81.16	79.19	77.26	76. 5	74.17
89.16	89. 1	87. 4	84.27	82.23	<b>.66</b>	80.24	78.28	77. 5	75.15	73.28
88.20	88. 5	86. 9	84. 3	82. 1	<b>.67</b>	80. 2	78. 7	76.14	74.26	73. 9
87.25	87.10	85.15	83.10	81. 9	<b>.68</b>	79.11	77.16	75.25	74. 7	72.21
87.00	86.16	84.21	82.17	80.17	<b>.69</b>	78.20	76.27	75. 6	73.18	72. 3
86. 6	85.22	83.28	81.25	79.26	<b>.70</b>	78.00	76. 7	74.17	73.00	71.15
85.12	84.28	83. 5	81. 3	79. 5	<b>.71</b>	77.10	75.18	73.28	72.12	70.28
84.18	84. 5	82.13	80.12	78.14	<b>.72</b>	77.20	74.29	73.10	71.24	70.10



## ROBINSONIAN PERFECT MATURITY TABLES.

Time (in months and days) required for different payments to mature a \$100 share at the annual rates in the heading. Payments made the beginning of the month. Interest compounded monthly.

(When payments are at END of month, see table 7 *a*, following this table.)

13%	13.2%	14%	15%	16%	Payment	17%	18%	19%	20%	21%
83.25	83.12	81.21	79.21	77.24	<b>.73</b>	76.1	74.10	72.22	71.7	69.24
83.3	82.20	81.00	79.00	77.4	<b>.74</b>	75.11	73.22	72.4	70.19	69.7
82.10	81.28	80.10	78.10	76.15	<b>.75</b>	74.23	73.4	71.17	70.3	68.21
81.19	81.7	79.18	77.20	75.26	<b>.76</b>	74.4	72.16	71.00	69.16	68.5
80.28	80.16	78.28	77.1	75.7	<b>.77</b>	73.16	71.29	70.13	69.00	67.19
80.7	79.25	78.7	76.11	74.19	<b>.78</b>	72.29	71.12	69.27	68.14	67.4
79.17	79.4	77.18	75.23	74.1	<b>.79</b>	72.12	70.25	69.11	67.29	66.19
78.27	78.15	76.28	75.4	73.13	<b>.80</b>	71.24	70.8	68.25	67.13	66.4
78.7	77.25	76.10	74.16	72.25	<b>.81</b>	71.7	69.22	68.9	66.27	65.19
77.17	77.6	75.21	73.28	72.8	<b>.82</b>	70.21	69.6	67.24	66.13	65.5
76.28	76.17	75.3	73.11	71.21	<b>.83</b>	70.5	68.20	67.10	65.29	64.21
76.10	75.28	74.15	72.23	71.5	<b>.84</b>	69.19	68.5	66.24	65.14	64.7
75.21	75.10	73.27	72.6	70.18	<b>.85</b>	69.3	67.20	66.9	65.00	63.23
75.3	74.22	73.10	71.20	70.2	<b>.86</b>	68.16	67.5	65.25	64.16	63.10
74.15	74.4	72.23	71.3	69.16	<b>.87</b>	68.2	66.20	65.10	64.3	62.26
73.28	73.17	72.6	70.17	69.1	<b>.88</b>	67.17	66.6	64.26	63.19	62.13
73.11	73.00	71.19	70.1	68.16	<b>.89</b>	67.3	65.22	64.13	63.6	62.00
72.24	72.13	71.3	69.16	68.1	<b>.90</b>	66.18	65.17	63.29	62.23	61.18
72.7	71.27	70.17	69.00	67.16	<b>.91</b>	66.4	64.24	63.16	62.10	61.5
71.21	71.10	70.1	68.15	67.1	<b>.92</b>	65.20	64.10	63.3	61.27	60.23
71.4	70.24	69.16	68.00	66.17	<b>.93</b>	65.6	63.27	62.20	61.14	60.11
70.19	70.9	69.1	67.16	66.3	<b>.94</b>	64.22	63.13	62.7	61.2	59.29
70.3	69.23	68.16	67.1	65.19	<b>.95</b>	64.9	63.1	61.24	60.20	59.17
69.17	69.8	68.1	66.17	65.5	<b>.96</b>	63.25	62.18	61.12	60.8	59.5
69.2	68.23	67.16	66.3	64.21	<b>.97</b>	63.12	62.5	61.00	59.25	58.24
68.17	68.8	67.2	65.19	64.8	<b>.98</b>	62.29	61.23	60.18	59.14	58.12
68.3	67.23	66.18	65.5	63.25	<b>.99</b>	62.17	61.10	60.6	59.3	58.1
67.18	67.9	66.4	64.22	63.12	<b>1.00</b>	62.4	60.28	59.24	58.21	57.20
67.4	66.25	65.20	64.8	62.29	<b>1.01</b>	61.22	60.16	59.13	58.10	57.9
66.19	66.11	65.6	63.25	62.16	<b>1.02</b>	61.10	60.4	59.1	57.28	56.29
66.6	65.27	64.23	63.13	62.4	<b>1.03</b>	60.28	59.23	58.20	57.18	56.18
65.22	65.13	64.10	63.00	61.22	<b>1.04</b>	60.16	59.12	58.9	57.7	56.9
65.9	65.00	63.27	62.17	61.10	<b>1.05</b>	60.4	59.00	57.28	56.26	55.27
64.25	64.17	63.14	62.5	60.23	<b>1.06</b>	59.23	58.19	57.17	56.16	55.17
64.12	64.4	63.1	61.23	60.16	<b>1.07</b>	59.11	58.8	57.6	56.6	55.7
63.29	63.21	62.19	61.11	60.4	<b>1.08</b>	59.00	57.27	56.26	55.25	54.27
63.16	63.8	62.7	60.29	59.23	<b>1.09</b>	58.19	57.16	56.16	55.16	54.17
63.4	62.26	61.25	60.17	59.12	<b>1.10</b>	58.8	57.6	56.5	55.6	54.8
62.22	62.13	61.13	60.6	59.1	<b>1.11</b>	57.28	56.25	55.25	54.26	53.29
62.9	62.1	61.1	59.23	58.20	<b>1.12</b>	57.17	56.15	55.15	54.16	53.19
61.27	61.19	60.19	59.13	58.9	<b>1.13</b>	57.6	56.5	55.5	54.6	53.10
61.15	61.7	60.8	59.2	57.28	<b>1.14</b>	56.24	55.25	54.26	53.27	53.1
61.4	60.26	59.26	58.21	57.17	<b>1.15</b>	56.15	55.15	54.16	53.18	52.21
60.22	60.14	59.15	58.10	57.7	<b>1.16</b>	56.5	55.5	54.7	53.9	52.12
60.10	60.3	59.3	58.00	56.27	<b>1.17</b>	55.25	54.26	53.27	53.00	52.4
59.29	59.22	58.23	57.19	56.16	<b>1.18</b>	55.16	54.16	53.18	52.21	51.25
59.18	59.11	58.12	57.9	56.7	<b>1.19</b>	55.6	54.7	53.9	52.12	51.16
59.7	59.00	58.2	56.28	55.27	<b>1.20</b>	54.26	53.27	53.00	52.3	51.8
58.26	58.19	57.21	56.18	55.17	<b>1.21</b>	54.17	53.18	52.21	51.24	50.29
58.15	58.8	57.11	56.8	55.7	<b>1.22</b>	54.7	53.9	52.12	51.16	50.21
58.5	57.28	57.1	55.28	54.28	<b>1.23</b>	53.28	53.00	52.3	51.7	50.13
57.24	57.17	56.21	55.19	54.18	<b>1.24</b>	53.19	52.21	51.25	50.29	50.4
57.14	57.7	56.10	55.9	54.9	<b>1.25</b>	53.10	52.12	51.16	50.21	49.26

## ROBINSONIAN PERFECT MATURITY TABLES.

Time (in months and days) required for different payments to mature a \$100 share at the annual rates in the heading. Payments made the *beginning* of the month. Interest compounded *monthly*.

(When payments are at END of month, see table 7 a, following this table.)

22%	23%	24%	25%	26%	Payment	27%	28%	29%	30%
126.22	123.11	120.5	117.5	114.11	<b>.20</b>	111.20	109.2	106.23	104.14
124.10	121.1	117.28	115.1	112.8	<b>.21</b>	109.19	107.6	104.26	102.20
122.1	118.25	115.25	113.00	110.9	<b>.22</b>	107.23	105.11	103.3	100.28
119.26	116.22	113.25	111.1	108.13	<b>.23</b>	105.29	103.18	101.12	99.8
117.24	114.23	111.27	109.6	106.19	<b>.24</b>	104.7	101.29	99.23	97.21
115.25	112.26	110.2	107.13	104.28	<b>.25</b>	102.17	100.11	98.7	96.6
113.28	111.2	108.9	105.22	103.9	<b>.26</b>	101.00	98.24	96.22	94.23
112.4	109.9	106.19	104.4	101.22	<b>.27</b>	99.15	97.11	95.10	93.11
110.12	107.19	105.1	102.17	100.7	<b>.28</b>	98.1	95.28	93.29	92.2
108.21	106.1	103.14	101.2	98.24	<b>.29</b>	96.19	94.18	92.19	90.24
107.3	104.14	102.00	99.19	97.12	<b>.30</b>	95.9	93.9	91.11	89.17
105.17	103.00	100.17	98.7	96.2	<b>.31</b>	94.00	92.1	90.5	88.11
104.2	101.17	99.5	96.28	94.23	<b>.32</b>	92.22	90.25	89.00	87.7
102.19	100.5	97.25	95.19	93.16	<b>.33</b>	91.16	89.20	87.26	86.4
101.8	98.25	96.16	94.12	92.10	<b>.34</b>	90.11	88.16	86.23	85.2
99.28	97.17	95.9	93.5	91.5	<b>.35</b>	89.8	87.13	85.21	84.2
98.19	96.9	94.3	92.1	90.1	<b>.36</b>	88.5	86.12	84.20	83.2
97.11	95.3	92.28	90.27	88.29	<b>.37</b>	87.3	85.11	83.21	82.3
96.5	93.28	91.24	89.24	87.27	<b>.38</b>	86.3	84.11	82.22	81.4
94.29	92.24	90.21	88.22	86.26	<b>.39</b>	85.3	83.12	81.24	80.7
93.25	91.21	89.19	87.21	85.26	<b>.40</b>	84.4	82.14	80.26	79.11
92.22	90.19	88.18	86.21	84.27	<b>.41</b>	83.6	81.17	80.00	78.15
91.20	89.17	87.18	85.22	83.29	<b>.42</b>	82.8	80.20	79.4	77.20
90.18	88.17	86.19	84.24	83.2	<b>.43</b>	81.12	79.24	78.9	76.26
89.18	87.17	85.20	83.26	82.5	<b>.44</b>	80.16	78.29	77.15	76.2
88.18	86.19	84.23	83.00	81.9	<b>.45</b>	79.21	78.5	76.21	75.9
87.19	85.21	83.26	82.3	80.13	<b>.46</b>	78.26	77.11	75.28	74.16
86.21	84.23	82.29	81.8	79.19	<b>.47</b>	77.2	76.18	75.5	73.25
85.23	83.27	82.4	80.13	78.25	<b>.48</b>	77.9	75.25	74.13	73.3
84.27	83.1	81.9	79.19	78.1	<b>.49</b>	76.16	75.3	73.22	72.12
84.00	82.5	80.14	78.25	77.8	<b>.50</b>	75.24	74.11	73.1	71.22
83.5	81.11	79.20	78.2	76.16	<b>.51</b>	75.2	73.20	72.10	71.2
82.10	80.17	78.27	77.9	75.24	<b>.52</b>	74.11	73.00	71.20	70.13
81.15	79.23	78.4	76.17	75.3	<b>.53</b>	73.20	72.10	71.1	69.23
80.22	79.1	77.12	75.26	74.12	<b>.54</b>	73.00	71.20	70.11	69.5
79.28	78.8	76.20	75.5	73.22	<b>.55</b>	72.10	71.1	69.23	68.16
79.6	77.16	75.29	74.14	73.2	<b>.56</b>	71.21	70.12	69.4	67.29
78.13	76.25	75.8	73.24	72.12	<b>.57</b>	71.2	69.23	68.16	67.11
77.22	76.4	74.18	73.4	71.23	<b>.58</b>	70.13	69.5	67.29	66.24
77.00	75.13	73.28	72.15	71.4	<b>.59</b>	69.25	68.17	67.12	66.7
76.10	74.23	73.8	71.26	70.16	<b>.60</b>	69.7	68.00	66.25	65.21
75.19	74.4	72.19	71.7	69.28	<b>.61</b>	68.20	67.13	66.8	65.5
74.29	73.14	72.1	70.19	69.10	<b>.62</b>	68.3	66.27	65.22	64.19
74.9	72.25	71.12	70.1	68.23	<b>.63</b>	67.16	66.10	65.6	64.4
73.20	72.6	70.24	69.14	68.6	<b>.64</b>	66.29	65.24	64.21	63.19
73.1	71.18	70.6	68.27	67.19	<b>.65</b>	66.13	65.8	64.5	63.4
72.13	71.00	69.19	68.10	67.3	<b>.66</b>	65.27	64.23	63.20	62.19
71.24	70.12	69.2	67.24	66.17	<b>.67</b>	65.12	64.8	63.6	62.4
71.7	69.25	68.15	67.7	66.1	<b>.68</b>	64.26	63.21	62.21	61.20
70.19	69.8	67.29	66.22	65.16	<b>.69</b>	64.11	63.8	62.7	61.6
70.2	68.22	67.13	66.6	65.1	<b>.70</b>	63.27	62.24	61.23	60.23
69.15	68.5	66.27	65.20	64.16	<b>.71</b>	63.12	62.10	61.9	60.9
68.29	67.19	66.11	65.5	64.1	<b>.72</b>	62.28	61.26	60.26	59.27

## ROBINSONIAN PERFECT MATURITY TABLES.

Time (in months and days) required for different payments to mature a \$100 share at the annual rates in the heading. Payments made the beginning of the month. Interest compounded monthly.

(When payments are at END of month, see table 7 a, following this table.)

22%	23%	24%	25%	26%	Payment	27%	28%	29%	30%
68.12	67.4	65.26	64.21	63.16	<b>.73</b>	62.14	61.13	60.13	59.13
67.26	66.18	65.11	64.6	63.2	<b>.74</b>	62.00	60.29	59.29	59.1
67.11	66.3	64.27	63.22	62.19	<b>.75</b>	61.16	60.16	59.16	58.18
66.25	65.18	64.12	63.8	62.5	<b>.76</b>	61.3	60.3	59.4	58.6
66.10	65.3	63.28	62.24	61.21	<b>.77</b>	60.19	59.20	58.21	57.24
65.25	64.19	63.14	62.11	61.8	<b>.78</b>	60.7	59.8	58.10	57.12
65.11	64.5	63.00	61.27	60.25	<b>.79</b>	59.25	58.25	57.28	57.1
64.26	63.21	62.16	61.14	60.12	<b>.80</b>	59.12	58.13	57.16	56.19
64.12	63.7	62.3	61.1	60.00	<b>.81</b>	59.00	58.1	57.4	56.7
63.28	62.23	61.20	60.18	59.17	<b>.82</b>	58.18	57.20	56.22	55.26
63.14	62.10	61.7	60.5	59.5	<b>.83</b>	58.6	57.8	56.11	55.15
63.1	61.27	60.24	59.23	58.23	<b>.84</b>	57.24	56.27	56.00	55.4
62.18	61.14	60.12	59.11	58.11	<b>.85</b>	57.13	56.16	55.19	54.24
62.5	61.1	60.00	58.29	58.00	<b>.86</b>	57.1	56.4	55.8	54.13
61.22	60.19	59.17	58.17	57.18	<b>.87</b>	56.20	55.23	54.28	54.03
61.9	60.7	59.5	58.5	57.7	<b>.88</b>	56.9	55.13	54.17	53.23
60.27	59.25	58.24	57.24	56.25	<b>.89</b>	55.28	55.2	54.7	53.13
60.14	59.13	58.12	57.13	56.15	<b>.90</b>	55.17	54.22	53.27	53.3
60.2	59.1	58.1	57.2	56.4	<b>.91</b>	55.7	54.11	53.17	52.23
59.20	58.19	57.19	56.21	55.23	<b>.92</b>	54.27	54.1	53.7	52.14
59.8	58.7	57.7	56.10	55.13	<b>.93</b>	54.16	53.22	52.27	52.4
58.27	57.26	56.27	55.29	55.2	<b>.94</b>	54.6	53.11	52.17	51.24
58.16	57.15	56.17	55.19	54.22	<b>.95</b>	53.26	53.2	52.8	51.15
58.4	57.4	56.6	55.8	54.12	<b>.96</b>	53.16	52.22	51.29	51.7
57.23	56.23	55.25	54.28	54.2	<b>.97</b>	53.7	52.13	51.19	50.27
57.12	56.13	55.15	54.18	53.22	<b>.98</b>	52.27	52.3	51.10	50.18
57.1	56.2	55.4	54.8	53.12	<b>.99</b>	52.18	51.24	51.1	50.9
56.20	55.22	54.24	53.28	53.3	<b>1.00</b>	52.8	51.15	50.22	50.1
56.10	55.11	54.14	53.18	52.23	<b>1.01</b>	51.29	51.6	50.13	49.22
55.29	55.1	54.4	53.9	52.14	<b>1.02</b>	51.20	50.27	50.5	49.13
55.19	54.21	53.25	52.29	52.5	<b>1.03</b>	51.11	50.18	49.26	49.5
55.9	54.12	53.15	52.20	51.26	<b>1.04</b>	51.2	50.10	49.18	48.27
54.29	54.2	53.6	52.11	51.16	<b>1.05</b>	50.23	50.1	49.10	48.19
54.19	53.22	52.26	52.2	51.7	<b>1.06</b>	50.15	49.23	49.1	48.11
54.9	53.13	52.17	51.23	50.29	<b>1.07</b>	50.3	49.14	48.23	48.3
54.00	53.3	52.8	51.14	50.20	<b>1.08</b>	49.28	49.6	48.15	47.25
53.20	52.24	51.29	51.5	50.12	<b>1.09</b>	49.20	48.28	48.7	47.17
53.11	52.15	51.20	50.26	50.3	<b>1.10</b>	49.11	48.20	48.00	47.10
53.1	52.6	51.11	50.18	49.25	<b>1.11</b>	49.3	48.12	47.22	47.2
52.22	51.27	51.3	50.9	49.18	<b>1.12</b>	48.25	48.4	47.14	46.25
52.13	51.19	50.24	50.1	49.9	<b>1.13</b>	48.17	47.26	47.7	46.17
52.5	51.10	50.15	49.23	49.1	<b>1.14</b>	48.10	47.19	46.29	46.10
51.26	51.1	50.7	49.15	48.23	<b>1.15</b>	48.2	47.11	46.22	46.3
51.17	50.23	49.29	49.7	48.15	<b>1.16</b>	47.24	47.4	46.14	45.25
51.8	50.14	49.21	48.29	48.7	<b>1.17</b>	47.16	46.26	46.7	45.19
51.00	50.6	49.13	48.21	48.00	<b>1.18</b>	47.9	46.19	46.00	45.11
50.22	49.28	49.5	48.13	47.22	<b>1.19</b>	47.2	46.12	45.23	45.4
50.13	49.20	48.27	48.5	47.14	<b>1.20</b>	46.24	46.5	45.16	44.28
50.5	49.12	48.20	47.28	47.7	<b>1.21</b>	46.17	45.28	45.9	44.21
49.27	49.4	48.12	47.20	47.00	<b>1.22</b>	46.10	45.21	45.2	44.15
49.19	48.26	48.4	47.13	46.22	<b>1.23</b>	46.3	45.14	44.25	44.8
49.11	48.18	47.27	47.6	46.15	<b>1.24</b>	45.26	45.7	44.19	44.1
49.3	48.10	47.19	46.28	46.8	<b>1.25</b>	45.19	45.00	44.12	43.25

## ROBINSONIAN PERFECT MATURITY TABLES.

Time (in months and days) required for different payments to mature a \$100 share at the annual rates in the heading. Payments made the beginning of the month. Interest compounded monthly.

(When payments are at END of month, see table 7 a, following this table.)

4%	5%	6%	7%	8%	Payment	9%	10%	10.2%	11%	12%
68.12	68.19	64.29	63.13	61.29	<b>1.30</b>	60.18	59.9	59.1	58.1	56.27
66.3	64.14	62.27	61.13	60.2	<b>1.35</b>	58.23	57.16	57.9	56.12	55.8
64.00	62.13	60.29	59.18	58.9	<b>1.40</b>	57.2	55.27	55.20	54.24	53.22
62.00	60.16	59.4	57.25	56.19	<b>1.45</b>	55.13	54.11	54.4	53.9	52.9
60.4	58.22	57.13	56.6	55.1	<b>1.50</b>	53.28	52.27	52.20	51.27	50.28
58.10	57.1	55.24	54.19	53.16	<b>1.55</b>	52.15	51.15	51.9	50.16	49.19
56.21	55.13	54.9	53.5	52.4	<b>1.60</b>	51.4	50.5	50.00	49.8	48.12
55.4	53.28	52.25	51.24	50.23	<b>1.65</b>	49.25	48.28	48.22	48.2	47.7
53.19	52.16	51.14	50.14	49.15	<b>1.70</b>	48.18	47.22	47.17	46.27	46.4
52.7	51.5	50.5	49.6	48.9	<b>1.75</b>	47.13	46.18	46.13	45.25	45.2
50.27	49.27	48.28	48.00	47.4	<b>1.80</b>	46.10	45.16	45.11	44.23	44.1
49.19	48.20	47.23	46.27	46.1	<b>1.85</b>	45.8	44.15	44.11	43.23	43.2
48.13	47.15	46.19	45.24	45.00	<b>1.90</b>	44.7	43.16	43.10	42.25	42.4
47.8	46.12	45.17	44.23	44.00	<b>1.95</b>	43.8	42.17	42.13	41.27	41.8
46.5	45.10	44.16	43.23	43.1	<b>2.00</b>	42.10	41.20	41.16	40.11	40.13
44.4	43.11	42.19	41.28	41.7	<b>2.10</b>	40.18	40.00	39.26	39.12	38.22
42.8	41.16	40.26	40.7	39.18	<b>2.20</b>	39.00	38.13	38.9	37.26	37.10
40.16	39.27	39.8	38.20	38.2	<b>2.30</b>	37.16	37.00	36.26	36.14	35.29
38.28	38.11	37.23	37.6	36.20	<b>2.40</b>	36.04	35.20	35.17	35.5	34.21
37.14	36.28	36.12	35.26	35.11	<b>2.50</b>	34.26	34.13	34.10	33.29	33.16
36.4	35.18	35.3	34.19	34.4	<b>2.60</b>	33.21	33.8	33.5	32.25	32.13
34.26	34.12	33.28	33.14	33.00	<b>2.70</b>	32.18	32.5	32.3	31.23	31.12
33.21	33.7	32.24	32.11	31.28	<b>2.80</b>	31.16	31.5	31.3	30.24	30.13
32.18	32.5	31.22	31.10	30.28	<b>2.90</b>	30.17	30.7	30.4	29.26	29.16
31.17	31.5	30.23	30.11	30.00	<b>3.00</b>	29.20	29.10	29.8	29.00	28.20
29.7	28.27	28.16	28.7	27.27	<b>3.25</b>	27.18	27.9	27.8	27.00	26.22
27.7	26.28	26.19	26.11	26.3	<b>3.50</b>	25.24	25.16	25.15	25.8	25.1
25.15	25.7	24.29	24.22	24.14	<b>3.75</b>	24.7	24.00	23.29	23.23	23.16
23.29	23.22	23.15	23.8	23.2	<b>4.00</b>	22.25	22.19	22.18	22.13	22.7
22.18	22.12	22.6	22.00	21.24	<b>4.25</b>	21.18	21.12	21.11	21.7	21.1
21.12	21.7	21.1	20.25	20.20	<b>4.50</b>	20.15	20.10	20.9	20.4	20.00
20.10	20.4	19.29	19.24	19.20	<b>4.75</b>	19.14	19.10	19.9	19.5	19.1
19.10	19.5	19.1	18.26	18.22	<b>5.00</b>	18.17	18.13	18.12	18.9	18.5
18.13	18.9	18.4	18.00	17.26	<b>5.25</b>	17.22	17.18	17.18	17.15	17.11
17.19	17.15	17.11	17.7	17.3	<b>5.50</b>	16.29	16.26	16.25	16.22	16.19
16.27	16.23	16.19	16.16	16.12	<b>5.75</b>	16.9	16.5	16.5	16.2	15.29
16.6	16.3	15.29	15.26	15.23	<b>6.00</b>	15.20	15.16	15.16	15.13	15.10
15.17	15.14	15.11	15.8	15.5	<b>6.25</b>	15.2	14.29	14.28	14.26	14.23
14.29	14.27	14.24	14.21	14.18	<b>6.50</b>	14.15	14.13	14.12	14.10	14.7
14.13	14.10	14.8	14.5	14.2	<b>6.75</b>	14.00	13.28	13.27	13.25	13.23
13.28	13.25	13.23	13.21	13.18	<b>7.00</b>	13.16	13.13	13.13	13.11	13.9
13.14	13.12	13.9	13.7	13.4	<b>7.25</b>	13.2	13.00	13.00	12.28	12.26
13.1	12.28	12.26	12.24	12.22	<b>7.50</b>	12.20	12.18	12.17	12.16	12.14
12.19	12.16	12.14	12.12	12.10	<b>7.75</b>	12.8	12.6	12.6	12.4	12.2
12.7	12.5	12.3	12.1	11.29	<b>8.00</b>	11.27	11.25	11.25	11.24	11.22
11.26	11.24	11.22	11.20	11.19	<b>8.25</b>	11.17	11.15	11.15	11.13	11.12
11.16	11.14	11.12	11.10	11.9	<b>8.50</b>	11.7	11.5	11.5	11.4	11.2
11.6	11.4	11.2	11.1	10.29	<b>8.75</b>	10.28	10.26	10.25	10.25	10.23
10.27	10.25	10.23	10.22	10.21	<b>9.00</b>	10.19	10.17	10.17	10.16	10.15
10.18	10.16	10.15	10.14	10.12	<b>9.25</b>	10.11	10.9	10.9	10.8	10.6
10.10	10.8	10.7	10.6	10.4	<b>9.50</b>	10.3	10.2	10.1	10.00	9.29
10.2	10.1	9.29	9.28	9.27	<b>9.75</b>	9.25	9.24	9.24	9.23	9.22
9.25	9.23	9.22	9.21	9.19	<b>10.00</b>	9.18	9.17	9.17	9.16	9.15

## ROBINSONIAN PERFECT MATURITY TABLES.

Time (in months and days) required for different payments to mature a \$100 share at the *annual* rates in the heading. Payments made the *beginning* of the month. Interest compounded *monthly*.

(When payments are at END of month, see table 7 a, following this table.)

13%	13.2%	14%	15%	16%	Payment	17%	18%	19%	20%	21%
55.24	55.17	54.22	53.22	52.24	<b>1.30</b>	51.26	51.00	50.5	49.10	48.17
54.7	54.1	53.7	52.9	51.11	<b>1.35</b>	50.15	49.20	48.26	48.3	47.10
52.23	52.17	51.24	50.27	50.00	<b>1.40</b>	49.6	48.12	47.19	46.27	46.6
51.11	51.5	50.13	49.17	48.22	<b>1.45</b>	47.29	47.6	46.14	45.23	45.2
50.1	49.26	49.5	48.10	47.16	<b>1.50</b>	46.23	46.2	45.11	44.20	44.1
48.23	48.18	47.29	47.5	46.12	<b>1.55</b>	45.20	44.29	44.9	43.20	43.1
47.18	47.13	46.24	46.1	45.9	<b>1.60</b>	44.18	43.28	43.9	42.20	42.2
46.13	46.9	45.21	44.29	44.8	<b>1.65</b>	43.18	42.29	42.10	41.22	41.5
45.11	45.7	44.19	43.28	43.8	<b>1.70</b>	42.19	42.1	41.13	40.25	40.9
44.10	44.6	43.19	42.29	42.10	<b>1.75</b>	41.21	41.4	40.16	40.00	39.13
43.11	43.7	42.20	42.1	41.13	<b>1.80</b>	40.25	40.8	39.21	39.5	38.19
42.13	42.8	41.23	41.5	40.17	<b>1.85</b>	40.00	39.13	38.27	38.12	37.27
41.16	41.12	40.27	40.9	39.22	<b>1.90</b>	39.5	38.19	38.4	37.19	37.5
40.19	40.16	40.2	39.15	38.28	<b>1.95</b>	38.12	37.27	37.12	36.27	36.13
39.25	39.21	39.7	38.21	38.5	<b>2.00</b>	37.22	37.5	36.20	36.7	35.23
38.8	38.5	37.22	37.7	36.22	<b>2.10</b>	36.7	35.23	35.10	34.27	34.14
36.25	36.22	36.10	35.26	35.12	<b>2.20</b>	34.28	34.15	34.3	33.21	33.8
35.15	35.12	35.1	34.18	34.5	<b>2.30</b>	33.22	33.10	32.28	32.17	32.5
34.8	34.5	33.25	33.12	33.00	<b>2.40</b>	32.18	32.7	31.25	31.15	31.4
33.4	33.1	32.21	32.9	31.28	<b>2.50</b>	31.17	31.6	30.25	30.15	30.5
32.1	31.29	31.20	31.8	30.27	<b>2.60</b>	30.17	30.7	29.27	29.17	28.8
31.1	30.29	30.20	30.9	29.29	<b>2.70</b>	29.19	29.10	29.00	28.21	28.2
30.3	30.00	29.22	29.12	29.2	<b>2.80</b>	28.23	28.14	28.5	27.26	27.18
29.6	29.4	28.26	28.16	28.7	<b>2.90</b>	27.29	27.20	27.11	27.3	26.25
28.10	28.8	28.1	27.22	27.14	<b>3.00</b>	27.5	26.27	26.19	26.11	26.4
26.14	26.12	26.5	25.28	25.20	<b>3.25</b>	25.13	25.5	24.28	24.21	24.14
24.24	24.22	24.16	24.10	24.3	<b>3.50</b>	23.26	23.20	23.13	23.7	23.1
23.10	23.8	23.3	22.27	22.21	<b>3.75</b>	22.15	22.10	22.4	21.28	21.23
22.1	22.00	21.25	21.20	21.14	<b>4.00</b>	21.9	21.4	20.29	20.23	20.18
20.26	20.25	20.21	20.17	20.11	<b>4.25</b>	20.6	20.1	19.27	19.22	19.18
19.25	19.24	19.20	19.16	19.11	<b>4.50</b>	19.7	19.2	18.28	18.24	18.20
18.27	18.25	18.22	18.18	18.13	<b>4.75</b>	18.10	18.6	18.2	17.28	17.24
18.1	18.00	17.27	17.23	17.19	<b>5.00</b>	17.15	17.12	17.8	17.5	17.1
17.7	17.6	17.3	17.00	16.26	<b>5.25</b>	16.23	16.20	16.16	16.13	16.10
16.16	16.15	16.12	16.9	16.6	<b>5.50</b>	16.3	15.29	15.26	15.23	15.20
15.26	15.25	15.23	15.20	15.17	<b>5.75</b>	15.14	15.11	15.8	15.5	15.2
15.8	15.7	15.5	15.2	14.29	<b>6.00</b>	14.26	14.24	14.21	14.19	14.16
14.21	14.20	14.18	14.15	14.13	<b>6.25</b>	14.10	14.9	14.5	14.3	14.1
14.5	14.04	14.2	14.00	13.28	<b>6.50</b>	13.25	13.23	13.20	13.18	13.16
13.21	13.20	13.18	13.16	13.13	<b>6.75</b>	13.11	13.9	13.07	13.5	13.3
13.7	13.6	13.4	13.2	13.00	<b>7.00</b>	12.28	12.26	12.24	12.22	12.20
12.24	12.23	12.22	12.19	12.18	<b>7.25</b>	12.16	12.14	12.12	12.10	12.8
12.12	12.11	12.10	12.8	12.6	<b>7.50</b>	12.4	12.2	12.1	11.29	11.27
12.1	12.00	11.29	11.27	11.25	<b>7.75</b>	11.23	11.22	11.20	11.18	11.16
11.20	11.20	11.18	11.16	11.15	<b>8.00</b>	11.13	11.11	11.10	11.8	11.7
11.10	11.10	11.8	11.7	11.5	<b>8.25</b>	11.4	11.2	11.1	10.29	10.28
11.1	11.00	10.29	10.27	10.26	<b>8.50</b>	10.24	10.23	10.21	10.20	10.19
10.22	10.21	10.20	10.19	10.17	<b>8.75</b>	10.16	10.14	10.13	10.12	10.11
10.14	10.13	10.12	10.11	10.9	<b>9.00</b>	10.8	10.6	10.5	10.4	10.2
10.6	10.5	10.4	10.3	10.1	<b>9.25</b>	10.00	9.29	9.27	9.26	9.25
9.28	9.27	9.26	9.25	9.24	<b>9.50</b>	9.22	9.21	9.20	9.19	9.18
9.21	9.20	9.19	9.18	9.17	<b>9.75</b>	9.16	9.14	9.13	9.12	9.11
9.14	9.13	9.12	9.11	9.10	<b>10.00</b>	9.9	9.7	9.7	9.5	9.4

## ROBINSONIAN PERFECT MATURITY TABLES.

Time (in months and days) required for different payments to mature a \$100 share at the annual rates in the heading. Payments made the beginning of the month. Interest compounded monthly.

(When payments are at END of month, see table 7 *a*, following this table.)

22%	23%	24%	25%	26%	Payment	27%	28%	29%	30%
47.25	47. 4	46.13	45.23	45. 4	<b>1.30</b>	44.15	43.28	43.10	42.23
46.19	45.29	45. 9	44.20	44. 2	<b>1.35</b>	43.13	42.26	42.10	41.24
45.16	44.25	44. 7	43.18	43. 1	<b>1.40</b>	42.13	41.27	41.11	40.25
44.14	43.24	43. 6	42.18	42. 1	<b>1.45</b>	41.15	40.29	40.13	39.28
43.12	42.24	42. 7	41.19	41. 3	<b>1.50</b>	40.17	40. 2	39.17	39. 3
42.13	41.25	41. 9	40.22	40. 7	<b>1.55</b>	39.20	39. 7	38.22	38. 8
41.15	40.28	40.12	39.26	39.11	<b>1.60</b>	38.26	38.12	37.28	37.15
40.18	40. 2	39.16	39. 1	38.16	<b>1.65</b>	38 2	37.19	37. 5	36.22
39.23	39. 7	38.22	38. 7	37.23	<b>1.70</b>	37.10	36.26	36.13	36. 1
38.28	38.13	37.29	37.14	37. 1	<b>1.75</b>	36.18	36. 5	35.22	35.10
38. 4	37.20	37. 6	36.23	36.10	<b>1.80</b>	35.27	35.14	35. 2	34.20
37.11	36.28	36.15	36. 2	35.19	<b>1.85</b>	35. 7	34.25	34.13	34. 1
36.21	36. 7	35.24	35.11	34.29	<b>1.90</b>	34.17	34. 5	33.24	33.13
36.00	35.17	35. 4	34.22	34.10	<b>1.95</b>	33.28	33.17	33. 6	32.25
35.10	34.27	34.15	34. 3	33.22	<b>2.00</b>	33.10	33.00	32.19	32. 9
34. 2	33.20	33. 9	32.28	32.17	<b>2.10</b>	32. 6	31.26	31.16	31. 6
32.27	32.16	32. 5	31.25	31.15	<b>2.20</b>	31. 5	30.25	30.16	30. 6
31.24	31.14	31. 4	30.24	30.14	<b>2.30</b>	30. 5	29.26	29.17	29. 8
30.24	30.14	30. 5	29.25	29.16	<b>2.40</b>	29. 7	28.29	28.20	28.12
29.25	29.16	29. 7	28.28	28.20	<b>2.50</b>	28.11	28. 3	27.25	27.17
28.28	28.20	28.11	28. 3	27.25	<b>2.60</b>	27.17	27. 9	27. 1	26.24
28. 3	27.25	27.17	27. 9	27. 1	<b>2.70</b>	26.24	26.16	26. 9	26. 2
27. 9	27. 2	26.24	26.16	26. 9	<b>2.80</b>	26. 2	25.25	25.18	25.11
26.17	26.10	26. 2	25.25	25.18	<b>2.90</b>	25.11	25. 4	24.28	24.22
25.25	25.19	25.12	25. 5	24.28	<b>3.00</b>	24.22	24.15	24. 9	24. 3
24. 7	24. 1	23.25	23.19	23.13	<b>3.25</b>	23. 7	23. 1	22.26	22.20
22.24	22.19	22.13	22. 8	22. 3	<b>3.50</b>	21.28	21.22	21.17	21.13
21.17	21.12	21. 7	21. 2	20.27	<b>3.75</b>	20.23	20.18	20.13	20. 9
20.13	20. 9	20. 4	20.00	19.25	<b>4.00</b>	19.21	19.16	19.13	19. 8
19.13	19. 9	19. 4	19. 1	18.27	<b>4.25</b>	18.23	18.19	18.15	18.11
18.16	18.12	18. 8	18. 4	18.00	<b>4.50</b>	17.27	17.23	17.20	17.16
17.21	17.17	17.13	17.10	17. 7	<b>4.75</b>	17. 3	17.00	16.27	16.23
16.28	16.25	16.21	16.18	16.15	<b>5.00</b>	16.12	16. 8	16. 6	16. 3
16. 7	16. 4	16. 1	15.28	15.25	<b>5.25</b>	15.22	15.19	15.16	15.14
15.17	15.15	15.12	15. 9	15. 6	<b>5.50</b>	15. 4	15. 1	14.28	14.26
15.00	14.27	14.25	14.21	14.19	<b>5.75</b>	14.17	14.14	14.12	14.10
14.13	14.11	14. 8	14. 6	14. 4	<b>6.00</b>	14. 1	13.29	13.27	13.25
13.28	13.25	13.23	13.21	13.19	<b>6.25</b>	13.16	13.14	13.12	13.10
13.14	13.11	13. 9	13. 7	13. 5	<b>6.50</b>	13. 3	13. 1	12.29	12.27
13. 1	12.28	12.28	12.24	12.22	<b>6.75</b>	12.20	12.18	12.16	12.15
12.18	12.16	12.14	12.12	12.10	<b>7.00</b>	12. 8	12. 7	12. 5	12. 3
12. 6	12. 4	12. 3	12. 1	11.29	<b>7.25</b>	11.27	11.26	11.24	11.22
11.25	11.23	11.22	11.20	11.19	<b>7.50</b>	11.17	11.15	11.13	11.12
11.15	11.13	11.12	11.10	11. 9	<b>7.75</b>	11. 7	11. 5	11. 4	11. 2
11. 5	11. 4	11. 2	11. 1	10.29	<b>8.00</b>	10.28	10.26	10.25	10.23
10.26	10.24	10.23	10.22	10.20	<b>8.25</b>	10.19	10.17	10.16	10.15
10.17	10.16	10.14	10.13	10.12	<b>8.50</b>	10.10	10. 9	10. 8	10. 6
10. 9	10. 7	10. 6	10. 5	10. 4	<b>8.75</b>	10. 2	10. 1	10.00	9.28
10. 1	10.00	9.29	9.27	9.26	<b>9.00</b>	9.25	9.24	9.22	9.21
9.23	9.22	9.22	9.20	9.19	<b>9.25</b>	9.18	9.16	9.15	9.14
9.16	9.15	9.14	9.13	9.12	<b>9.50</b>	9.11	9.10	9. 9	9. 7
9.10	9. 9	9. 7	9. 7	9. 5	<b>9.75</b>	9. 4	9. 3	9. 2	9. 1
9. 3	9. 2	9. 1	9.00	8.29	<b>10.00</b>	8.28	8.27	8.26	8.25

## TABLE 7b.

### Supplemental to Table No. 7.

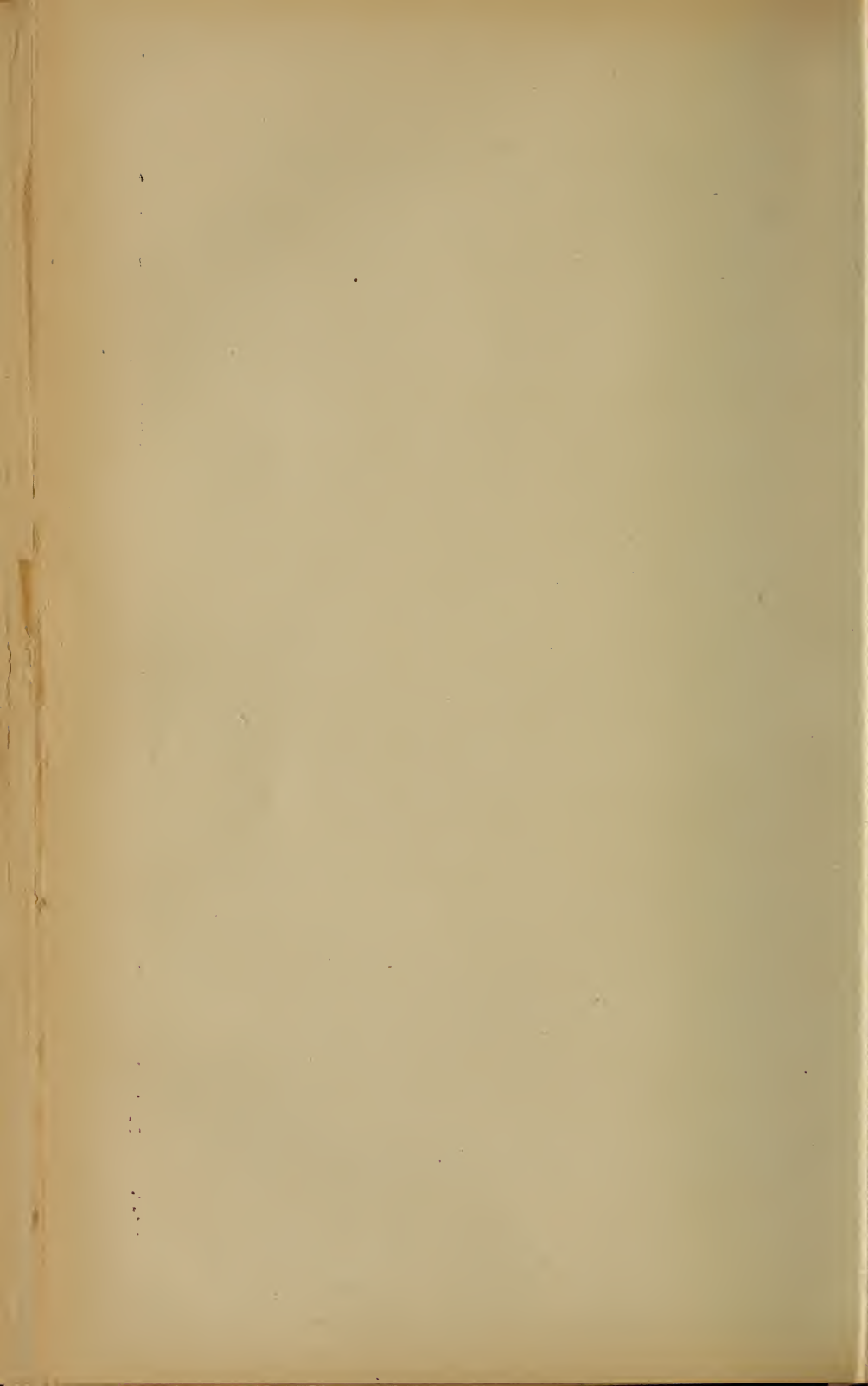
(The numbers under the various rates represent *days*.)

4 %	5 %	6 %	7 %	8 %	9 %	10 %	11 %	12 %	13 %	14 %	15 %	Pay- ment.	16 %	17 %	18 %	19 %	20 %	21 %	22 %	23 %	24 %	25 %	27 %	30 %
19	20	21	22	23	24	24	25	25	25	26	26	\$0.20	26	27	27	27	27	28	28	28	28	28	28	29
17	19	20	21	22	23	23	24	24	24	25	25	0.25	25	26	26	26	26	27	27	27	27	27	27	28
16	18	19	20	21	22	22	23	23	23	24	24	0.30	24	25	25	25	25	26	26	26	26	26	26	27
15	16	18	19	20	21	21	22	22	22	23	23	0.35	23	24	24	24	24	25	25	25	25	25	25	26
14	15	17	18	19	20	20	21	21	21	22	22	0.40	23	23	24	24	24	24	24	25	25	25	25	26
13	14	16	17	18	19	20	21	21	21	22	22	0.45	22	23	23	23	23	23	23	24	24	24	25	26
12	14	16	17	17	18	18	19	20	20	21	21	0.50	22	22	23	23	23	23	23	24	24	24	24	25
11	13	15	16	16	17	17	18	19	20	20	21	0.55	21	21	22	22	22	22	22	23	23	23	24	25
10	13	14	15	16	17	17	18	18	19	20	21	0.60	21	21	21	22	22	22	22	23	23	23	24	24
10	12	14	15	16	17	17	18	19	20	20	20	0.65	20	21	21	21	21	22	22	22	22	22	23	24
10	11	13	14	15	16	17	17	18	18	19	19	0.70	20	20	20	21	21	21	21	22	22	22	23	23
9	10	12	13	14	15	16	16	17	17	18	19	0.75	19	20	20	20	21	21	21	22	22	22	23	23
9	10	11	12	13	14	15	16	17	17	18	19	0.80	19	20	20	20	20	20	21	21	22	22	22	22
8	9	11	12	13	14	15	16	16	17	17	18	0.85	18	19	19	19	20	20	20	21	21	21	22	22
8	9	11	12	13	14	15	16	16	16	17	17	0.90	18	18	19	19	19	20	20	20	21	21	22	22
8	9	10	11	12	13	13	14	15	16	16	17	0.95	17	18	18	18	18	19	19	20	20	21	21	21
7	8	10	11	12	13	13	14	15	15	16	16	1.00	17	17	18	18	18	19	19	19	20	20	21	21
7	8	10	11	12	13	14	15	15	16	16	16	1.10	16	17	17	17	18	18	18	19	19	19	20	20
7	8	9	10	11	12	13	14	15	15	16	16	1.20	16	17	17	17	18	18	18	19	19	19	20	20
6	7	8	9	10	11	12	13	13	14	15	15	1.30	16	16	16	17	17	18	18	18	18	19	19	20
5	6	7	8	9	10	11	11	12	12	13	13	1.60	14	14	15	15	16	17	17	17	17	17	18	18
5	5	6	7	8	9	9	10	10	10	11	11	2.00	12	12	13	13	14	14	14	15	15	15	16	16
4	4	5	6	6	7	7	8	9	9	10	10	2.50	11	11	12	12	12	12	13	13	13	14	15	15
3	3	4	5	5	6	6	7	7	8	8	9	3.00	9	10	10	10	11	11	11	12	12	12	13	13
2	2	2	3	3	4	4	5	5	5	6	6	5.00	6	7	7	7	8	8	8	9	9	9	10	10
1	1	2	2	3	3	4	4	5	5	5	5	6.00	6	6	6	6	7	7	7	8	8	8	8	8
1	1	1	1	1	2	2	2	2	2	3	3	10.00	3	4	4	4	5	5	5	5	5	6	6	6

The above table shows how to find the maturity of a share when payments are made at the *end* of the month.

Find from table 7a the time to maturity, as there given in months and days, for the same payment and earning rate, when payments are made at the first of the month; and add to it the number of days found in this table under the earning rate and on a line with the payment.

EXAMPLE. — To find when a \$100 share will be matured by a 50 cent payment made at *end* of each month, at 12% per annum: By table 7a we find that, when payments are at the *first* of the month, the share will be matured in 109 mos. and 22 days, to which add 20 days, taken from 12% column and opposite 50 cent payment, in above table, making 110 mos. and 12 days to maturity, if payments are at *end* of month.





## ROBINSONIAN COMPLEX INTEREST SIMPLIFIED.

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### TABLE NO. 8.

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**SINKING FUND**—For finding the sum to be paid or deposited at the END of each YEAR, at the rates in the heading, to amount, at end of last year, to a given sum.

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### ANNUAL SINKING FUND.

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**RULE.**—Take from the table the amount found in the proper annual rate column, and opposite the given number of years, and multiply it by the given sum—the product will be the required annual sinking fund.

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#### EXAMPLE.

What sinking fund, or sum deposited at the end of each year for 40 years, will amount to \$10,000 at the end of the 40th year—interest to be compounded annually at  $3\frac{1}{2}$  per cent per annum?

In  $3\frac{1}{2}$  per cent. column, opposite the 40 in centre column, we find .011827, which is the sum that, if so deposited, will at the end of 40 years, amount to \$1; hence, 10,000 times this sum (\$118.27) will amount to \$10,000.

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### SEMI-ANNUAL SINKING FUND.

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If the sum is to be deposited, or paid, at the end of each *half-year*, then consider the rates in the heading as *semi-annual rates*, and the numbers in centre column as half-years.

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#### EXAMPLE.

What sinking fund, or sum deposited at the end of each *half-year* for 35 years (70 half-years), will amount to \$4500 at the end of 35 years—interest compounded semi-annually at  $1\frac{1}{4}$  per cent. per half-year?

In  $1\frac{1}{4}$  per cent. column, opposite 70 half-years, we find .007389, which is the sum that, if so deposited, will in 35 years (70 half-years) amount to \$1; hence, 4500 times this sum (\$33.25) deposited at end of each half-year, will amount to \$4500 at the end of 35 years.

TABLE No. 8.

SINKING FUND—Or sum paid at END of each year to amount to \$1.

(If sum is to be paid at end of each *half-year*, the rates in heading will be semi-annual rates, and the figures in centre column half-years.)

$1\frac{1}{2}\%$	$1\frac{3}{4}\%$	2%	YRS.	$2\frac{1}{4}\%$	$2\frac{1}{2}\%$	$2\frac{3}{4}\%$	3%
1.000000	1.000000	1.000000	<b>1</b>	1.000000	1.000000	1.000000	1.000000
.496278	.495663	.495050	<b>2</b>	.494438	.493827	.493218	.492611
.328383	.327567	.326755	<b>3</b>	.325945	.325137	.324332	.323530
.244445	.243532	.242624	<b>4</b>	.241719	.240818	.239921	.239027
.194089	.193121	.192158	<b>5</b>	.191200	.190247	.189298	.188355
.160525	.159523	.158526	<b>6</b>	.157535	.156550	.155571	.154598
.136556	.135531	.134512	<b>7</b>	.133500	.132495	.131497	.130506
.118584	.117543	.116510	<b>8</b>	.115485	.114467	.113458	.112456
.104610	.103558	.102515	<b>9</b>	.101482	.100457	.099441	.098434
.093434	.092375	.091327	<b>10</b>	.090288	.089259	.088240	.087231
.084294	.083230	.082178	<b>11</b>	.081136	.080106	.079086	.078077
.076680	.075614	.074560	<b>12</b>	.073517	.072487	.071469	.070462
.070240	.069173	.068118	<b>13</b>	.067077	.066048	.065033	.064030
.064723	.063656	.062602	<b>14</b>	.061562	.060537	.059525	.058526
.059944	.058877	.057825	<b>15</b>	.056789	.055766	.054759	.053767
.055765	.054700	.053650	<b>16</b>	.052617	.051599	.050597	.049611
.052080	.051016	.049997	<b>17</b>	.048940	.047928	.046932	.045953
.048806	.047745	.046702	<b>18</b>	.045677	.044670	.043681	.042709
.045878	.044821	.043782	<b>19</b>	.042762	.041761	.040778	.039814
.043246	.042191	.041157	<b>20</b>	.040142	.039147	.038172	.037216
.040866	.039815	.038785	<b>21</b>	.037776	.036787	.035819	.034872
.038703	.037656	.036631	<b>22</b>	.035628	.034647	.033686	.032747
.036731	.035688	.034668	<b>23</b>	.033671	.032696	.031744	.030814
.034924	.033886	.032871	<b>24</b>	.031880	.030913	.029969	.029047
.033263	.032229	.031220	<b>25</b>	.030236	.029276	.028340	.027428
.031732	.030703	.029699	<b>26</b>	.028721	.027769	.026841	.025938
.030315	.029291	.028294	<b>27</b>	.027322	.026377	.025458	.024564
.029001	.027982	.026990	<b>28</b>	.026025	.025088	.024177	.023293
.027779	.026764	.025778	<b>29</b>	.024821	.023891	.022989	.022115
.026639	.025630	.024650	<b>30</b>	.023699	.022778	.021884	.021019
.025574	.024570	.023596	<b>31</b>	.022653	.021739	.020855	.019999
.024577	.023578	.022611	<b>32</b>	.021674	.020768	.019893	.019047
.023641	.022648	.021687	<b>33</b>	.020757	.019859	.018993	.018156
.022762	.021774	.020819	<b>34</b>	.019896	.019007	.018149	.017322
.021934	.020951	.020002	<b>35</b>	.019087	.018206	.017356	.016539
.021152	.020175	.019233	<b>36</b>	.018325	.017452	.016611	.015804
.020414	.019443	.018507	<b>37</b>	.017606	.016741	.015910	.015112
.019716	.018750	.017821	<b>38</b>	.016928	.016070	.015248	.014459
.019055	.018094	.017171	<b>39</b>	.016285	.015436	.014623	.013844
.018427	.017472	.016556	<b>40</b>	.015677	.014836	.014032	.013262
.017831	.016882	.015972	<b>41</b>	.015101	.014268	.013472	.012712
.017264	.016321	.015417	<b>42</b>	.014554	.013729	.012942	.012192
.016725	.015787	.014890	<b>43</b>	.014034	.013217	.012439	.011698
.016210	.015278	.014388	<b>44</b>	.013539	.012730	.011961	.011230
.015720	.014793	.013910	<b>45</b>	.013068	.012268	.011507	.010785
.015251	.014330	.013453	<b>46</b>	.012619	.011827	.011075	.010363
.014803	.013888	.013018	<b>47</b>	.012191	.011407	.010664	.009961
.014375	.013466	.012602	<b>48</b>	.011782	.011006	.010272	.009578
.013965	.013061	.012204	<b>49</b>	.011392	.010623	.009898	.009213
.013572	.012674	.011823	<b>50</b>	.011018	.010258	.009541	.008865

TABLE No. 8.

SINKING FUND—Or sum paid at END of each year to amount to \$1.

(If sum is to be paid at end of each *half-year*, the rates in heading will be semi-annual rates, and the figures in centre column half-years.)

$1\frac{1}{2}\%$	$1\frac{3}{4}\%$	2%	YRS.	$2\frac{1}{4}\%$	$2\frac{1}{2}\%$	$2\frac{3}{4}\%$	3%
.013195	.012303	.011459	<b>51</b>	.010661	.009909	.009200	.008534
.012833	.011947	.011109	<b>52</b>	.010319	.009574	.008874	.008217
.012485	.011605	.010774	<b>53</b>	.009991	.009254	.008563	.007915
.012151	.011277	.010452	<b>54</b>	.009677	.008948	.008265	.007628
.011830	.010961	.010143	<b>55</b>	.009375	.008654	.007980	.007349
.011521	.010658	.009847	<b>56</b>	.009085	.008372	.007708	.007084
.011223	.010366	.009561	<b>57</b>	.008807	.008102	.007444	.006831
.010937	.010085	.009287	<b>58</b>	.008540	.007842	.007193	.006588
.010660	.009814	.009022	<b>59</b>	.008283	.007593	.006952	.006356
.010393	.009553	.008768	<b>60</b>	.008036	.007353	.006720	.006133
.010136	.009302	.008523	<b>61</b>	.007797	.007123	.006498	.005910
.009888	.009059	.008286	<b>62</b>	.007568	.006901	.006284	.005714
.009647	.008825	.008058	<b>63</b>	.007347	.006688	.006079	.005517
.009415	.008598	.007839	<b>64</b>	.007134	.006482	.005881	.005328
.009191	.008380	.007626	<b>65</b>	.006929	.006285	.005691	.005146
.008974	.008168	.007421	<b>66</b>	.006731	.006094	.005508	.004971
.008764	.007964	.007223	<b>67</b>	.006540	.005910	.005332	.004803
.008560	.007766	.007032	<b>68</b>	.006355	.005733	.005163	.004642
.008363	.007575	.006847	<b>69</b>	.006177	.005562	.005000	.004486
.008172	.007389	.006668	<b>70</b>	.006005	.005397	.004842	.004337
.007987	.007210	.006494	<b>71</b>	.005838	.005238	.004690	.004193
.007808	.007036	.006327	<b>72</b>	.005677	.005084	.004544	.004054
.007634	.006867	.006165	<b>73</b>	.005522	.004936	.004403	.003921
.007465	.006704	.006074	<b>74</b>	.005371	.004792	.004267	.003792
.007301	.006546	.005855	<b>75</b>	.005226	.004654	.004136	.003668
.007141	.006392	.005708	<b>76</b>	.005085	.004520	.004009	.003548
.006981	.006243	.005564	<b>77</b>	.004948	.004390	.003886	.003433
.006836	.006098	.005426	<b>78</b>	.004816	.004265	.003768	.003322
.006690	.005957	.005291	<b>79</b>	.004688	.004143	.003654	.003215
.006548	.005821	.005161	<b>80</b>	.004564	.004026	.003543	.003112
.006410	.005688	.005034	<b>81</b>	.004444	.003912	.003437	.003012
.006276	.005559	.004911	<b>82</b>	.004327	.003803	.003334	.002916
.006145	.005434	.004792	<b>83</b>	.004214	.003696	.003234	.002823
.006018	.005312	.004676	<b>84</b>	.004104	.003593	.003137	.002733
.005894	.005194	.004559	<b>85</b>	.003998	.003493	.003044	.002647
.005773	.005078	.004454	<b>86</b>	.003895	.003396	.002954	.002563
.005656	.004966	.004348	<b>87</b>	.003795	.003303	.002867	.002482
.005541	.004857	.004244	<b>88</b>	.003697	.003212	.002782	.002404
.005430	.004751	.004144	<b>89</b>	.003603	.003124	.002700	.002329
.005321	.004648	.004046	<b>90</b>	.003511	.003038	.002621	.002256
.005215	.004547	.003951	<b>91</b>	.003422	.002955	.002545	.002185
.005112	.004449	.003859	<b>92</b>	.003336	.002875	.002470	.002117
.005011	.004353	.003769	<b>93</b>	.003252	.002797	.002398	.002051
.004913	.004260	.003681	<b>94</b>	.003170	.002721	.002328	.001987
.004817	.004169	.003596	<b>95</b>	.003091	.002648	.002261	.001926
.004723	.004081	.003513	<b>96</b>	.003014	.002577	.002196	.001866
.004632	.003995	.003432	<b>97</b>	.002939	.002507	.002133	.001809
.004543	.003911	.003354	<b>98</b>	.002866	.002440	.002071	.001753
.004456	.003829	.003277	<b>99</b>	.002795	.002375	.002012	.001699
.004375	.003749	.003203	100	.002726	.002312	.001954	.001647

TABLE No. 8.

SINKING FUND—Or sum paid at END of each year to amount to \$1.

(If sum is to be paid at end of each *half-year*, the rates in heading will be semi-annual rates, and the figures in centre column half-years.)

$3\frac{1}{2}\%$	4%	$4\frac{1}{2}\%$	YEARS.	5%	$5\frac{1}{2}\%$	6%
1.000000	1.000000	1.000000	<b>1</b>	1.000000	1.000000	1.000000
.491400	.490196	.488998	<b>2</b>	.487805	.486618	.485437
.321934	.320349	.318773	<b>3</b>	.317209	.315654	.314110
.237251	.235490	.233744	<b>4</b>	.232012	.230294	.228591
.186481	.184627	.182792	<b>5</b>	.180975	.179176	.177396
.152668	.150761	.148878	<b>6</b>	.147018	.145179	.143363
.128545	.126610	.124701	<b>7</b>	.122820	.120964	.119135
.110477	.108528	.106610	<b>8</b>	.104722	.102864	.101036
.096446	.094493	.092575	<b>9</b>	.090691	.088839	.087022
.085241	.083291	.081379	<b>10</b>	.079505	.077668	.075868
.076092	.074149	.072248	<b>11</b>	.070389	.068571	.066793
.068484	.066552	.064666	<b>12</b>	.062825	.061029	.059277
.062062	.060144	.058275	<b>13</b>	.056456	.054684	.052960
.056571	.054669	.052820	<b>14</b>	.051024	.049279	.047585
.051825	.049941	.048114	<b>15</b>	.046342	.044626	.042963
.047685	.045820	.044015	<b>16</b>	.042270	.040583	.038952
.044043	.042199	.040418	<b>17</b>	.038699	.037042	.035445
.040817	.038993	.037237	<b>18</b>	.035546	.033920	.032357
.037940	.036139	.034407	<b>19</b>	.032745	.031150	.029621
.035361	.033582	.031876	<b>20</b>	.030243	.028679	.027185
.033036	.031280	.029601	<b>21</b>	.027996	.026465	.025005
.030932	.029199	.027546	<b>22</b>	.025971	.024471	.023046
.029019	.027309	.025682	<b>23</b>	.024137	.022670	.021278
.027273	.025587	.023987	<b>24</b>	.022471	.021036	.019679
.025674	.024012	.022439	<b>25</b>	.020952	.019549	.018227
.024205	.022567	.021021	<b>26</b>	.019564	.018193	.016904
.022852	.021239	.019719	<b>27</b>	.018292	.016952	.015697
.021603	.020013	.018521	<b>28</b>	.017123	.015814	.014593
.020445	.018880	.017415	<b>29</b>	.016046	.014769	.013580
.019371	.017830	.016392	<b>30</b>	.015051	.013865	.012649
.018372	.016855	.015443	<b>31</b>	.014132	.012917	.011792
.017442	.015949	.014563	<b>32</b>	.013280	.012095	.011002
.016572	.015104	.013745	<b>33</b>	.012491	.011335	.010273
.015760	.014315	.012982	<b>34</b>	.011755	.010630	.009598
.014998	.013577	.012270	<b>35</b>	.011072	.009975	.008974
.014284	.012887	.011606	<b>36</b>	.010434	.009366	.008395
.013613	.012240	.010984	<b>37</b>	.009840	.008800	.007858
.012982	.011632	.010402	<b>38</b>	.009284	.008272	.007358
.012388	.011061	.009856	<b>39</b>	.008765	.007780	.006894
.011827	.010523	.009343	<b>40</b>	.008278	.007320	.006462
.011298	.010017	.008862	<b>41</b>	.007822	.006891	.006059
.010798	.009540	.008409	<b>42</b>	.007395	.006489	.005683
.010325	.009090	.007982	<b>43</b>	.006993	.006113	.005333
.009878	.008665	.007581	<b>44</b>	.006616	.005761	.005019
.009453	.008262	.007202	<b>45</b>	.006262	.005431	.004700
.009051	.007882	.006845	<b>46</b>	.005928	.005122	.004415
.008669	.007522	.006507	<b>47</b>	.005614	.004831	.004148
.008306	.007181	.006189	<b>48</b>	.005318	.004559	.003898
.007962	.006857	.005887	<b>49</b>	.005040	.004302	.003664
.007634	.006550	.005602	<b>50</b>	.004777	.004061	.003444

TABLE No. 8.

SINKING FUND—Or sum paid at END of each year to amount to \$1.

(If sum is to be paid at end of each *half-year*, the rates in heading will be semi-annual rates, and the figures in centre column half-years.)

$3\frac{1}{2}\%$	4%	$4\frac{1}{2}\%$	YEARS.	5%	$5\frac{1}{2}\%$	6%
.007322	.006259	.005332	<b>51</b>	.004529	.003835	.003239
.007024	.005982	.005077	<b>52</b>	.004294	.003622	.003046
.006741	.005719	.004835	<b>53</b>	.004073	.003421	.002866
.006471	.005469	.004605	<b>54</b>	.003864	.003232	.002696
.006213	.005231	.004388	<b>55</b>	.003667	.003055	.002537
.005967	.005005	.004181	<b>56</b>	.003480	.002887	.002388
.005732	.004789	.003985	<b>57</b>	.003303	.002729	.002247
.005508	.004584	.003799	<b>58</b>	.003136	.002580	.002116
.005294	.004389	.003622	<b>59</b>	.002978	.002440	.001992
.005089	.004202	.003454	<b>60</b>	.002828	.002307	.001876
.004892	.004024	.003295	<b>61</b>	.002686	.002182	.001766
.004705	.003854	.003143	<b>62</b>	.002552	.002064	.001664
.004525	.003692	.002998	<b>63</b>	.002424	.001953	.001567
.004353	.003538	.002861	<b>64</b>	.002304	.001847	.001476
.004188	.003390	.002730	<b>65</b>	.002189	.001748	.001391
.004030	.003249	.002606	<b>66</b>	.002081	.001654	.001312
.003879	.003115	.002488	<b>67</b>	.001978	.001565	.001235
.003734	.002986	.002375	<b>68</b>	.001880	.001482	.001163
.003595	.002863	.002267	<b>69</b>	.001787	.001402	.001096
.003461	.002745	.002165	<b>70</b>	.001699	.001328	.001033
.003333	.002633	.002068	<b>71</b>	.001616	.001257	.000974
.003210	.002525	.001975	<b>72</b>	.001536	.001190	.000918
.003092	.002422	.001886	<b>73</b>	.001461	.001127	.000865
.002978	.002323	.001802	<b>74</b>	.001390	.001067	.000815
.002869	.002229	.001721	<b>75</b>	.001322	.001010	.000769
.002765	.002138	.001644	<b>76</b>	.001257	.000956	.000725
.002664	.002052	.001571	<b>77</b>	.001196	.000906	.000683
.002567	.001969	.001501	<b>78</b>	.001138	.000858	.000644
.002474	.001890	.001434	<b>79</b>	.001082	.000812	.000607
.002385	.001814	.001371	<b>80</b>	.001030	.000769	.000573
.002299	.001741	.001310	<b>81</b>	.000980	.000729	.000540
.002216	.001671	.001252	<b>82</b>	.000932	.000690	.000509
.002137	.001605	.001197	<b>83</b>	.000887	.000654	.000480
.002060	.001541	.001144	<b>84</b>	.000844	.000619	.000453
.001987	.001479	.001093	<b>85</b>	.000803	.000587	.000427
.001916	.001420	.001045	<b>86</b>	.000764	.000556	.000402
.001848	.001364	.000999	<b>87</b>	.000727	.000527	.000380
.001782	.001310	.000955	<b>88</b>	.000692	.000499	.000358
.001719	.001258	.000913	<b>89</b>	.000659	.000473	.000338
.001658	.001208	.000873	<b>90</b>	.000627	.000448	.000318
.001599	.001160	.000835	<b>91</b>	.000597	.000424	.000300
.001543	.001114	.000798	<b>92</b>	.000568	.000402	.000283
.001488	.001070	.000763	<b>93</b>	.000541	.000381	.000267
.001436	.001028	.000730	<b>94</b>	.000515	.000361	.000252
.001385	.000987	.000698	<b>95</b>	.000490	.000342	.000238
.001337	.000948	.000667	<b>96</b>	.000466	.000324	.000224
.001290	.000911	.000638	<b>97</b>	.000444	.000307	.000211
.001245	.000875	.000610	<b>98</b>	.000423	.000291	.000199
.001201	.000841	.000584	<b>99</b>	.000402	.000276	.000188
.001159	.000808	.000558	100	.000383	.000261	.000177

## ROBINSONIAN PERFECT MATURITY TABLES.

### TABLE No. 8a

#### PREPAID STOCK.

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The explanation of this Table is pretty much the same as that for *Instalment Stock*.

The pre-payments are in the centre column, and include the usual amounts prepaid. The time it takes to mature a \$100 share at the different rates is opposite the pre-payment and under the respective rates, and is expressed in months and days—76.27, for example, meaning 76 months and 27 days.

*To find the maturity, at monthly compound, of prepayments other than those given in the table:* Divide the par value of the share by the sum prepaid, (both expressed in same denomination of dollars or cents.) Then look for the quotient in the column of the *monthly* earning rate in table No. 1, and it will be found, exactly or approximately, opposite the number of months to maturity.

Thus, to find when \$46.50 prepaid will mature a \$100 share at 7.0%:

$\$100.00 \div \$46.50 = \$2.151$ ; which falls between 92 and 93 months.

For \$100 shares, the quotient may be taken directly from Division Key-Table.

If interest be compounded quarterly, semi-annually, or annually, then look for the quotient in the column of table No. 1, headed, respectively, by one-quarter, one-half, or the whole of the annual rate—and it will be found, approximately if not exactly, opposite the number of quarter-, half-, or whole years that it takes the share to mature.

To find WHAT PRE-PAYMENT will mature a \$100 share at a given rate in a given time: Find, in the column of the given rate, the two times next greater and less than the given time—take their difference *in days* as a denominator, and the difference between the greater of the two times and the given time as a numerator. Multiply the fraction so formed by the difference *in cents* between the two greater and less pre-payments, and add the product to the lesser pre-payment, for the required pre-payment.

EXAMPLE. — What pre-payment will mature a \$100 share at 20 per cent. in 70 months? Following the rule, we have 72.25 as the next greater, and 63.16 as the next less, time—a difference of 279 days—and 85 days as the difference between the next greater and the given time—hence the fraction  $85 \div 270$ , which multiplied by 5.00 (the difference between the two payments which mature in the two approximate times) gives us 1.57 to add to \$30, (the lesser pre-payment), giving \$31.57 as the required pre-payment.

The *Share* that will be matured by a given payment in a given time at a given rate, and the *Rate* which it will require for a given payment to mature a \$100 share in a given time, are found by methods similar to the above, and are described fully under *Instalment Stock*.

# ROBINSONIAN PERFECT MATURITY TABLES.

## PRE-PAID STOCK.

Time (in months and days from date of payment) required for any pre-paid share to mature to \$100 at the annual rates in the heading. Interest compounded monthly.

4%	5%	6%	7%	8%	Payment	9%	10%	10.2%	11%	12%
416.17	333.12	277.27	238.10	208.19	<b>\$ 25</b>	185.16	167. 1	163.24	151.28	139.10
361.24	289.16	241.12	207.00	181. 6	<b>30</b>	161. 4	145. 3	142. 6	131.28	121.00
315.14	252.14	210.15	180.15	158.00	<b>35</b>	140.15	126.15	124. 1	115. 1	105.15
275.10	220.11	183.21	157.16	137.27	<b>40</b>	122.19	110.12	108. 8	100.12	92. 3
157. 4	205.24	171.17	147. 3	128.23	<b>42.50</b>	114.15	103. 3	101. 3	93.23	86.00
239.29	192. 1	160. 3	137. 9	120.15	<b>45</b>	106.26	96. 7	94.10	87.15	80. 7
223.21	179. 1	149. 8	128.00	112. 2	<b>47.50</b>	99.19	89.21	87.28	81.17	74.24
208. 9	166.21	139.00	119. 5	104.10	<b>50</b>	92.23	83.16	81.27	75.29	69.20
193.19	154.29	129. 6	110.23	96.29	<b>52.50</b>	86. 7	77.19	76. 4	70.18	64.23
179.19	143.23	119.26	102.24	89.29	<b>55</b>	80.00	72. 1	70.20	65.15	60. 2
166. 9	133. 3	110.29	95. 4	83. 9	<b>57.50</b>	74. 2	66.21	65.11	60.19	55.18
153.15	122.26	102.12	87.25	76.27	<b>60</b>	68.11	61.17	60.11	55.29	51.10
129.14	103.18	86.11	74. 2	64.25	<b>65</b>	57.19	51.27	50.27	47. 6	43. 9
107. 6	85.23	71.15	61.10	53.20	<b>70</b>	47.22	42.29	42. 4	39. 3	35.25
86.14	69. 6	57.20	49.14	43. 9	<b>75</b>	38.15	34.20	34.00	31.16	28.27
67. 1	53.20	44.22	38.11	33.17	<b>80</b>	29.26	26.27	26.11	24.14	22.13

13%	13.2%	14%	15%	16%	Payment	17%	18%	19%	20%	21%
128.20	126.21	119.16	111.18	104.20	<b>25</b>	98.16	93. 3	88. 7	83.26	79.27
111.22	110. 2	103.24	96.28	90.27	<b>30</b>	85.19	80.26	76.19	72.25	69.12
97.13	95.29	90.15	84.15	79. 8	<b>35</b>	74.19	70.15	66.25	63.16	60.15
85. 1	83.23	78.29	73.22	69. 5	<b>40</b>	65. 4	61.16	58.10	55.13	52.24
79.12	78. 6	73.23	68.26	64.18	<b>42.50</b>	60.25	57.14	54.14	51.23	49.10
74. 3	72.29	68.25	64. 8	60. 9	<b>45</b>	56.23	53.20	50.25	48. 9	46. 1
69. 3	68. 1	64. 5	59.28	56. 6	<b>47.50</b>	52.28	50.00	47.12	45. 1	42.27
64.10	63.10	59.23	55.24	52.10	<b>50</b>	49. 8	46.17	44. 4	41.28	39.29
59.24	58.27	55.17	51.26	48.19	<b>52.50</b>	45.24	43. 9	41. 1	38.30	37. 4
55.14	54.19	51.16	48. 4	45. 4	<b>55</b>	42.15	40. 5	38. 2	36. 5	34.14
51.11	50.17	47.21	44.16	41.23	<b>57.50</b>	39.10	37. 5	35. 7	33.14	31.27
47.12	46.21	44. 1	41. 4	38.17	<b>60</b>	36. 9	34. 9	32.15	30.27	29.13
40.00	39.11	37. 4	34.20	32.16	<b>65</b>	30.19	28.28	27.13	26. 2	24.25
33. 3	32.18	30.23	28.21	26.28	<b>70</b>	25.11	23.29	22.21	21.17	20.17
26.21	26. 9	24.24	23. 5	21.22	<b>75</b>	20.13	19. 9	18. 9	17.12	16.17
20.21	20.12	19. 7	17.29	16.25	<b>80</b>	15.26	15.00	14. 6	13.15	12.26

22%	23%	24%	25%	26%	Payment	27%	28%	29%	30%
76. 9	73. 2	70.00	67. 7	64.20	<b>25</b>	62.10	60. 3	58. 2	56. 4
66. 8	63.12	60.24	58.12	56. 5	<b>30</b>	54. 3	52. 6	50.12	48.23
57.24	55. 9	53.00	50.27	48.29	<b>35</b>	47. 5	45.15	43.29	42.15
50.13	48. 8	46. 8	44.13	42.22	<b>40</b>	41. 6	39.22	38.11	37. 3
47. 3	45. 2	43. 6	41.15	39.28	<b>42.50</b>	38.14	37. 3	35.25	34.19
43.28	42. 2	40.10	38.22	37. 7	<b>45</b>	35.27	34.19	33.13	32.10
40.29	39. 6	37.18	36. 3	34.22	<b>47.50</b>	33.14	32. 8	31. 5	30. 4
38. 4	36.16	35.00	33.18	32.10	<b>50</b>	31. 4	30. 2	29. 1	28. 2
35.14	33.28	32.16	31. 7	30. 2	<b>52.50</b>	28.29	27.28	26.29	26. 3
32.27	31.15	30. 6	29. 0	27.27	<b>55</b>	26.26	25.28	25. 1	24. 6
30.14	29. 4	27.28	26.25	25.24	<b>57.50</b>	24.26	24.00	23. 5	22.12
28. 4	26.27	25.24	24.23	23.25	<b>60</b>	22.29	22. 4	21.12	20.21
23.21	22.21	21.23	20.27	20. 3	<b>65</b>	19.11	18.20	18. 1	17.13
19.19	18.24	18. 1	17. 9	16.19	<b>70</b>	16. 1	15.14	14.28	14.13
15.25	15. 5	14.16	13.29	13.13	<b>75</b>	12.26	12.14	12. 1	11.19
12. 8	11.23	11. 8	10.25	10.12	<b>80</b>	10. 1	9.21	9.10	9. 1

## ROBINSONIAN PERFECT MATURITY TABLES.

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### TABLE No. 9.

#### EQUIVALENT MONTHLY AND PREPAID PAYMENTS THAT WILL MATURE A \$100 SHARE IN SAME TIME AT SAME RATES.

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The usual prepaid payments are in the centre column, and the equivalent monthly payments, at the various rates, are found under the respective *annual* rates.

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It will be observed that the monthly payments equivalent to any one pre-payment vary for the different rates; for examples: at 7 per cent. and 8 per cent., for a \$50.00 pre-payment, they differ by a little over 8 cents — and for the same pre-payment, at 4 per cent. and 30 per cent., they differ by about \$2.11. This is a very material point to be considered in establishing the relative amount of the two classes of payments.

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To find how long it will take the two to mature, it is only necessary to consult either the *Prepaid* or the *Instalment* Stock Tables.



## ROBINSONIAN PERFECT MATURITY TABLES.

**Equivalent Monthly and Prepaid Payments that Mature  
a \$100 Share in same time at same rates.**

Prepayments in centre and Monthly Payments in the columns of the respective rates.

4%	5%	6%	7%	8%	Prepaid.	9%	10%	10.2%	11%	12%
0.111	0.139	0.166	0.193	0.221	<b>\$ 25</b>	0.248	0.276	0.281	0.303	0.330
0.143	0.178	0.213	0.247	0.284	<b>30</b>	0.319	0.354	0.362	0.389	0.424
0.179	0.224	0.268	0.312	0.357	<b>35</b>	0.401	0.445	0.454	0.489	0.533
0.222	0.277	0.332	0.387	0.442	<b>40</b>	0.496	0.551	0.562	0.606	0.660
0.246	0.307	0.368	0.429	0.490	<b>42.50</b>	0.550	0.611	0.623	0.671	0.732
0.272	0.339	0.407	0.474	0.540	<b>45</b>	0.609	0.676	0.690	0.743	0.810
0.301	0.375	0.450	0.525	0.599	<b>47.50</b>	0.674	0.748	0.763	0.822	0.896
0.332	0.415	0.497	0.580	0.662	<b>50</b>	0.744	0.826	0.843	0.908	0.990
0.367	0.459	0.550	0.641	0.732	<b>52.50</b>	0.823	0.914	0.932	1.004	1.094
0.406	0.507	0.608	0.709	0.810	<b>55</b>	0.910	1.010	1.029	1.111	1.211
0.449	0.561	0.673	0.785	0.896	<b>57.50</b>	1.007	1.118	1.141	1.229	1.340
0.498	0.622	0.747	0.870	0.993	<b>60</b>	1.117	1.240	1.264	1.364	1.486
0.617	0.771	0.924	1.077	1.230	<b>65</b>	1.383	1.536	1.565	1.687	1.838
0.775	0.968	1.161	1.353	1.546	<b>70</b>	1.737	1.929	1.963	2.120	2.313
0.997	1.245	1.493	1.740	1.986	<b>75</b>	2.234	2.481	2.529	2.724	2.973
1.330	1.660	1.990	2.320	2.650	<b>80</b>	2.978	3.306	3.377	3.633	3.962

13%	13.2%	14%	15%	16%	Prepaid.	17%	18%	19%	20%	21%
0.357	0.363	0.384	0.412	0.439	<b>25</b>	0.466	0.493	0.520	0.546	0.573
0.459	0.466	0.494	0.529	0.564	<b>30</b>	0.598	0.633	0.668	0.703	0.737
0.577	0.586	0.621	0.665	0.709	<b>35</b>	0.752	0.796	0.839	0.883	0.927
0.715	0.725	0.769	0.823	0.877	<b>40</b>	0.931	0.985	1.039	1.093	1.147
0.792	0.803	0.852	0.912	0.972	<b>42.50</b>	1.032	1.092	1.152	1.212	1.271
0.877	0.891	0.944	1.010	1.076	<b>45</b>	1.141	1.208	1.275	1.342	1.407
0.969	0.985	1.044	1.116	1.191	<b>47.50</b>	1.266	1.338	1.410	1.483	1.557
1.072	1.088	1.153	1.234	1.316	<b>50</b>	1.397	1.478	1.558	1.640	1.719
1.184	1.203	1.274	1.365	1.454	<b>52.50</b>	1.544	1.633	1.722	1.811	1.901
1.311	1.330	1.410	1.509	1.608	<b>55</b>	1.707	1.806	1.905	2.004	2.103
1.450	1.473	1.561	1.671	1.781	<b>57.50</b>	1.890	2.000	2.109	2.218	2.327
1.609	1.632	1.730	1.852	1.974	<b>60</b>	2.096	2.217	2.340	2.460	2.581
1.990	2.021	2.143	2.294	2.444	<b>65</b>	2.594	2.743	2.894	3.044	3.194
2.503	2.541	2.691	2.881	3.071	<b>70</b>	3.261	3.452	3.641	3.829	4.014
3.219	3.265	3.459	3.703	3.945	<b>75</b>	4.187	4.429	4.671	4.913	5.155
4.290	4.355	4.616	4.940	5.263	<b>80</b>	5.588	5.912	6.234	6.554	6.876

22%	23%	24%	25%	26%	Prepaid.	27%	28%	29%	30%
0.600	0.626	0.653	0.680	0.707	<b>25</b>	0.733	0.760	0.787	0.813
0.771	0.806	0.840	0.874	0.909	<b>30</b>	0.943	0.977	1.011	1.045
0.969	1.012	1.056	1.099	1.142	<b>35</b>	1.186	1.229	1.272	1.314
1.200	1.253	1.307	1.361	1.414	<b>40</b>	1.467	1.520	1.573	1.626
1.331	1.390	1.450	1.508	1.567	<b>42.50</b>	1.626	1.685	1.744	1.803
1.474	1.538	1.604	1.669	1.735	<b>45</b>	1.800	1.865	1.931	1.999
1.630	1.702	1.774	1.847	1.918	<b>47.50</b>	1.989	2.064	2.137	2.207
1.800	1.879	1.961	2.043	2.122	<b>50</b>	2.202	2.279	2.359	2.440
1.990	2.078	2.168	2.258	2.344	<b>52.50</b>	2.432	2.521	2.609	2.695
2.200	2.297	2.396	2.493	2.592	<b>55</b>	2.690	2.787	2.885	2.984
2.436	2.545	2.654	2.762	2.871	<b>57.50</b>	2.979	3.087	3.196	3.304
2.696	2.823	2.943	3.063	3.183	<b>60</b>	3.303	3.423	3.543	3.662
3.343	3.489	3.639	3.789	3.939	<b>65</b>	4.089	4.240	4.390	4.538
4.200	4.389	4.578	4.766	4.954	<b>70</b>	5.142	5.329	5.516	5.703
5.397	5.638	5.879	6.120	6.361	<b>75</b>	6.602	6.843	7.084	7.325
7.198	7.500	7.825	8.158	8.500	<b>80</b>	8.786	9.094	9.458	9.750

**TABLE No. 12.**

**ROBINSONIAN EQUAL MONTHLY PAYMENTS**

To pay a Loan of \$100 in any number of Months.

Payments and interest on loan both payable at the end of each month.

Interest on both Loan and Payments to be compounded monthly at annual rates below.

AT 6%.	Mos.	AT 8%.	AT 6%.	Mos.	AT 8%.	AT 6%.	Mos.	AT 8%.
100.5000	<b>1</b>	100.6667	2.2263	<b>51</b>	2.3194	1.2635	<b>101</b>	1.3637
50.3753	<b>2</b>	50.5005	2.1887	<b>52</b>	2.2820	1.2540	<b>102</b>	1.3544
33.6672	<b>3</b>	33.7788	2.1525	<b>53</b>	2.2459	1.2446	<b>103</b>	1.3452
25.3133	<b>4</b>	25.4180	2.1177	<b>54</b>	2.2112	1.2355	<b>104</b>	1.3362
20.3010	<b>5</b>	20.4018	2.0841	<b>55</b>	2.1778	1.2265	<b>105</b>	1.3273
16.9595	<b>6</b>	17.0577	2.0518	<b>56</b>	2.1456	1.2177	<b>106</b>	1.3187
14.5729	<b>7</b>	14.6692	2.0206	<b>57</b>	2.1146	1.2090	<b>107</b>	1.3102
12.7829	<b>8</b>	12.8779	1.9905	<b>58</b>	2.0846	1.2006	<b>108</b>	1.3019
11.3907	<b>9</b>	11.4848	1.9614	<b>59</b>	2.0556	1.1923	<b>109</b>	1.2937
10.2771	<b>10</b>	10.3703	1.9333	<b>60</b>	2.0276	1.1841	<b>110</b>	1.2857
9.3659	<b>11</b>	9.4586	1.9061	<b>61</b>	2.0006	1.1761	<b>111</b>	1.2778
8.6066	<b>12</b>	8.6988	1.8798	<b>62</b>	1.9744	1.1682	<b>112</b>	1.2701
7.9642	<b>13</b>	8.0561	1.8543	<b>63</b>	1.9491	1.1605	<b>113</b>	1.2626
7.4136	<b>14</b>	7.5051	1.8297	<b>64</b>	1.9246	1.1529	<b>114</b>	1.2551
6.9364	<b>15</b>	7.0277	1.8058	<b>65</b>	1.9008	1.1455	<b>115</b>	1.2478
6.5189	<b>16</b>	6.6101	1.7826	<b>66</b>	1.8778	1.1382	<b>116</b>	1.2407
6.1506	<b>17</b>	6.2415	1.7602	<b>67</b>	1.8555	1.1310	<b>117</b>	1.2336
5.8232	<b>18</b>	5.9140	1.7384	<b>68</b>	1.8338	1.1240	<b>118</b>	1.2267
5.5303	<b>19</b>	5.6210	1.7172	<b>69</b>	1.8128	1.1170	<b>119</b>	1.2199
5.2666	<b>20</b>	5.3574	1.6967	<b>70</b>	1.7924	1.1102	<b>120</b>	1.2133
5.0282	<b>21</b>	5.1188	1.6767	<b>71</b>	1.7726	1.1035	<b>121</b>	1.2067
4.8114	<b>22</b>	4.9020	1.6573	<b>72</b>	1.7533	1.0969	<b>122</b>	1.2003
4.6135	<b>23</b>	4.7041	1.6384	<b>73</b>	1.7346	1.0904	<b>123</b>	1.1940
4.4321	<b>24</b>	4.5227	1.6201	<b>74</b>	1.7164	1.0840	<b>124</b>	1.1877
4.2652	<b>25</b>	4.3559	1.6022	<b>75</b>	1.6987	1.0778	<b>125</b>	1.1816
4.1112	<b>26</b>	4.2019	1.5848	<b>76</b>	1.6814	1.0716	<b>126</b>	1.1756
3.9686	<b>27</b>	4.0593	1.5679	<b>77</b>	1.6647	1.0656	<b>127</b>	1.1697
3.8362	<b>28</b>	3.9270	1.5514	<b>78</b>	1.6483	1.0596	<b>128</b>	1.1639
3.7129	<b>29</b>	3.8038	1.5354	<b>79</b>	1.6324	1.0538	<b>129</b>	1.1582
3.5979	<b>30</b>	3.6888	1.5197	<b>80</b>	1.6169	1.0480	<b>130</b>	1.1525
3.4903	<b>31</b>	3.5813	1.5044	<b>81</b>	1.6017	1.0423	<b>131</b>	1.1470
3.3895	<b>32</b>	3.4805	1.4896	<b>82</b>	1.5870	1.0367	<b>132</b>	1.1416
3.2947	<b>33</b>	3.3859	1.4750	<b>83</b>	1.5726	1.0312	<b>133</b>	1.1362
3.2056	<b>34</b>	3.2968	1.4609	<b>84</b>	1.5586	1.0259	<b>134</b>	1.1309
3.1216	<b>35</b>	3.2129	1.4470	<b>85</b>	1.5449	1.0205	<b>135</b>	1.1257
3.0422	<b>36</b>	3.1336	1.4335	<b>86</b>	1.5316	1.0152	<b>136</b>	1.1206
2.9671	<b>37</b>	3.0587	1.4203	<b>87</b>	1.5185	1.0100	<b>137</b>	1.1156
2.8960	<b>38</b>	2.9877	1.4074	<b>88</b>	1.5058	1.0049	<b>138</b>	1.1106
2.8286	<b>39</b>	2.9204	1.3948	<b>89</b>	1.4933	.9999	<b>139</b>	1.1057
2.7646	<b>40</b>	2.8564	1.3825	<b>90</b>	1.4812	.9949	<b>140</b>	1.1010
2.7036	<b>41</b>	2.7956	1.3705	<b>91</b>	1.4693	.9901	<b>141</b>	1.0962
2.6456	<b>42</b>	2.7377	1.3587	<b>92</b>	1.4577	.9852	<b>142</b>	1.0915
2.5903	<b>43</b>	2.6825	1.3472	<b>93</b>	1.4463	.9805	<b>143</b>	1.0870
2.5375	<b>44</b>	2.6299	1.3360	<b>94</b>	1.4352	.9758	<b>144</b>	1.0824
2.4871	<b>45</b>	2.5795	1.3249	<b>95</b>	1.4243	.9713	<b>145</b>	1.0780
2.4389	<b>46</b>	2.5314	1.3142	<b>96</b>	1.4137	.9667	<b>146</b>	1.0736
2.3927	<b>47</b>	2.4854	1.3036	<b>97</b>	1.4033	.9622	<b>147</b>	1.0693
2.3485	<b>48</b>	2.4413	1.2932	<b>98</b>	1.3931	.9578	<b>148</b>	1.0650
2.3061	<b>49</b>	2.3990	1.2831	<b>99</b>	1.3831	.9535	<b>149</b>	1.0608
2.2654	<b>50</b>	2.3584	1.2732	<b>100</b>	1.3733	.9492	<b>150</b>	1.0567

TABLE No. 12.

ROBINSONIAN EQUAL MONTHLY PAYMENTS

To pay a Loan of \$100 in any number of Months.

Payments and interest on loan both payable at the end of each month.

Interest on both Loan and Payments to be compounded monthly at annual rates below.

AT 10%.	Mos.	AT 12%.	AT 10%.	Mos.	AT 12%.	AT 10%.	Mos.	AT 12%.
100.8333	1	101.0000	2.4149	51	2.5127	1.4684	101	1.5774
50.6259	2	50.7512	2.3776	52	2.4756	1.4592	102	1.5684
33.8904	3	34.0022	2.3418	53	2.4400	1.4502	103	1.5597
25.5230	4	25.6281	2.3072	54	2.4057	1.4414	104	1.5511
20.5028	5	20.6040	2.2740	55	2.3726	1.4328	105	1.5427
17.1561	6	17.2548	2.2420	56	2.3408	1.4243	106	1.5344
14.7659	7	14.8628	2.2111	57	2.3102	1.4160	107	1.5263
12.9733	8	13.0690	2.1813	58	2.2806	1.4079	108	1.5184
11.5792	9	11.6740	2.1525	59	2.2520	1.3999	109	1.5107
10.4640	10	10.5582	2.1247	60	2.2244	1.3921	110	1.5031
9.5517	11	9.6454	2.0978	61	2.1978	1.3844	111	1.4956
8.7916	12	8.8849	2.0719	62	2.1720	1.3769	112	1.4883
8.1485	13	8.2415	2.0467	63	2.1471	1.3695	113	1.4812
7.5973	14	7.6901	2.0224	64	2.1230	1.3622	114	1.4741
7.1197	15	7.2124	1.9988	65	2.0997	1.3551	115	1.4672
6.7019	16	6.7945	1.9760	66	2.0770	1.3482	116	1.4605
6.3333	17	6.4258	1.9538	67	2.0551	1.3413	117	1.4539
6.0057	18	6.0982	1.9324	68	2.0339	1.3346	118	1.4474
5.7127	19	5.8052	1.9115	69	2.0133	1.3280	119	1.4410
5.4490	20	5.5415	1.8913	70	1.9933	1.3215	120	1.4347
5.2105	21	5.3031	1.8717	71	1.9739	1.3151	121	1.4286
4.9937	22	5.0864	1.8526	72	1.9550	1.3089	122	1.4225
4.7958	23	4.8886	1.8340	73	1.9367	1.3027	123	1.4166
4.6145	24	4.7073	1.8160	74	1.9189	1.2967	124	1.4108
4.4477	25	4.5407	1.7985	75	1.9016	1.2908	125	1.4051
4.2938	26	4.3869	1.7814	76	1.8848	1.2849	126	1.3995
4.1513	27	4.2446	1.7648	77	1.8684	1.2792	127	1.3939
4.0191	28	4.1124	1.7487	78	1.8525	1.2736	128	1.3885
3.8960	29	3.9895	1.7330	79	1.8370	1.2680	129	1.3832
3.7811	30	3.8748	1.7176	80	1.8219	1.2626	130	1.3780
3.6737	31	3.7676	1.7027	81	1.8072	1.2572	131	1.3728
3.5731	32	3.6671	1.6881	82	1.7929	1.2520	132	1.3678
3.4786	33	3.5727	1.6740	83	1.7789	1.2468	133	1.3628
3.3896	34	3.4840	1.6601	84	1.7653	1.2417	134	1.3580
3.3058	35	3.4004	1.6466	85	1.7520	1.2367	135	1.3532
3.2267	36	3.3214	1.6334	86	1.7391	1.2318	136	1.3484
3.1519	37	3.2468	1.6206	87	1.7264	1.2269	137	1.3438
3.0811	38	3.1761	1.6080	88	1.7141	1.2222	138	1.3392
3.0139	39	3.1092	1.5958	89	1.7021	1.2175	139	1.3348
2.9501	40	3.0456	1.5838	90	1.6903	1.2128	140	1.3303
2.8894	41	2.9851	1.5721	91	1.6788	1.2083	141	1.3260
2.8317	42	2.9276	1.5607	92	1.6676	1.2038	142	1.3218
2.7767	43	2.8727	1.5495	93	1.6567	1.1994	143	1.3176
2.7242	44	2.8204	1.5386	94	1.6460	1.1951	144	1.3134
2.6740	45	2.7705	1.5279	95	1.6355	1.1908	145	1.3093
2.6261	46	2.7228	1.5174	96	1.6253	1.1866	146	1.3054
2.5802	47	2.6771	1.5072	97	1.6153	1.1825	147	1.3014
2.5363	48	2.6334	1.4972	98	1.6055	1.1784	148	1.2975
2.4941	49	2.5915	1.4874	99	1.5959	1.1744	149	1.2938
2.4537	50	2.5513	1.4778	100	1.5866	1.1704	150	1.2900

**TABLE No. 13.**

**ROBINSONIAN EQUAL MONTHLY PAYMENTS**

To pay a Loan of \$100 in any number of Months.

Interest on Loan payable in *advance*, and payments made at *beginning* of each month.

Interest on both Loan and Payments to be compounded *monthly* at *annual* rates below.

AT 6%.	Mos.	AT 8%.	AT 6%.	Mos.	AT 8%.	AT 6%.	Mos.	AT 8%.
100.0025	<b>1</b>	100.0044	2.2177	<b>51</b>	2.3085	1.2597	<b>101</b>	1.3591
50.1271	<b>2</b>	50.1705	2.1803	<b>52</b>	2.2714	1.2502	<b>102</b>	1.3498
33.5022	<b>3</b>	33.5595	2.1443	<b>53</b>	2.2355	1.2409	<b>103</b>	1.3407
25.1898	<b>4</b>	25.2542	2.1096	<b>54</b>	2.2010	1.2318	<b>104</b>	1.3318
20.2025	<b>5</b>	20.2711	2.0762	<b>55</b>	2.1678	1.2229	<b>105</b>	1.3230
16.8777	<b>6</b>	16.9491	2.0441	<b>56</b>	2.1358	1.2141	<b>106</b>	1.3144
14.5028	<b>7</b>	14.5765	2.0130	<b>57</b>	2.1050	1.2055	<b>107</b>	1.3060
12.7218	<b>8</b>	12.7970	1.9830	<b>58</b>	2.0752	1.1971	<b>108</b>	1.2977
11.3361	<b>9</b>	11.4131	1.9541	<b>59</b>	2.0464	1.1888	<b>109</b>	1.2896
10.2284	<b>10</b>	10.3061	1.9261	<b>60</b>	2.0186	1.1807	<b>110</b>	1.2816
9.3218	<b>11</b>	9.4003	1.8990	<b>61</b>	1.9918	1.1727	<b>111</b>	1.2738
8.5663	<b>12</b>	8.6456	1.8728	<b>62</b>	1.9658	1.1649	<b>112</b>	1.2661
7.9271	<b>13</b>	8.0071	1.8476	<b>63</b>	1.9406	1.1572	<b>113</b>	1.2587
7.3792	<b>14</b>	7.4599	1.8231	<b>64</b>	1.9163	1.1497	<b>114</b>	1.2512
6.9044	<b>15</b>	6.9856	1.7993	<b>65</b>	1.8927	1.1423	<b>115</b>	1.2440
6.4890	<b>16</b>	6.5707	1.7762	<b>66</b>	1.8698	1.1350	<b>116</b>	1.2369
6.1225	<b>17</b>	6.2046	1.7540	<b>67</b>	1.8477	1.1279	<b>117</b>	1.2299
5.7967	<b>18</b>	5.8793	1.7323	<b>68</b>	1.8261	1.1209	<b>118</b>	1.2230
5.5052	<b>19</b>	5.5882	1.7112	<b>69</b>	1.8052	1.1140	<b>119</b>	1.2162
5.2430	<b>20</b>	5.3263	1.6907	<b>70</b>	1.7849	1.1072	<b>120</b>	1.2097
5.0056	<b>21</b>	5.0894	1.6708	<b>71</b>	1.7653	1.1005	<b>121</b>	1.2031
4.7899	<b>22</b>	4.8740	1.6515	<b>72</b>	1.7461	1.0940	<b>122</b>	1.1967
4.5930	<b>23</b>	4.6774	1.6328	<b>73</b>	1.7275	1.0875	<b>123</b>	1.1905
4.4125	<b>24</b>	4.4972	1.6145	<b>74</b>	1.7094	1.0811	<b>124</b>	1.1842
4.2465	<b>25</b>	4.3314	1.5967	<b>75</b>	1.6918	1.0749	<b>125</b>	1.1781
4.0932	<b>26</b>	4.1785	1.5794	<b>76</b>	1.6746	1.0688	<b>126</b>	1.1721
3.9513	<b>27</b>	4.0369	1.5626	<b>77</b>	1.6581	1.0628	<b>127</b>	1.1663
3.8196	<b>28</b>	3.9054	1.5462	<b>78</b>	1.6418	1.0568	<b>128</b>	1.1606
3.6969	<b>29</b>	3.7830	1.5303	<b>79</b>	1.6260	1.0510	<b>129</b>	1.1549
3.5825	<b>30</b>	3.6688	1.5147	<b>80</b>	1.6106	1.0453	<b>130</b>	1.1492
3.4754	<b>31</b>	3.5620	1.4994	<b>81</b>	1.5956	1.0396	<b>131</b>	1.1438
3.3751	<b>32</b>	3.4619	1.4846	<b>82</b>	1.5809	1.0340	<b>132</b>	1.1384
3.2808	<b>33</b>	3.3679	1.4702	<b>83</b>	1.5666	1.0285	<b>133</b>	1.1331
3.1921	<b>34</b>	3.2794	1.4561	<b>84</b>	1.5527	1.0232	<b>134</b>	1.1279
3.1085	<b>35</b>	3.1960	1.4423	<b>85</b>	1.5391	1.0179	<b>135</b>	1.1227
3.0295	<b>36</b>	3.1173	1.4289	<b>86</b>	1.5259	1.0126	<b>136</b>	1.1176
2.9548	<b>37</b>	3.0428	1.4157	<b>87</b>	1.5129	1.0074	<b>137</b>	1.1126
2.8841	<b>38</b>	2.9723	1.4029	<b>88</b>	1.5003	1.0024	<b>138</b>	1.1077
2.8170	<b>39</b>	2.9054	1.3904	<b>89</b>	1.4879	.9974	<b>139</b>	1.1028
2.7533	<b>40</b>	2.8419	1.3781	<b>90</b>	1.4758	.9925	<b>140</b>	1.0982
2.6926	<b>41</b>	2.7815	1.3661	<b>91</b>	1.4640	.9876	<b>141</b>	1.0934
2.6349	<b>42</b>	2.7240	1.3544	<b>92</b>	1.4525	.9828	<b>142</b>	1.0887
2.5799	<b>43</b>	2.6692	1.3430	<b>93</b>	1.4411	.9781	<b>143</b>	1.0842
2.5274	<b>44</b>	2.6168	1.3318	<b>94</b>	1.4301	.9735	<b>144</b>	1.0797
2.4772	<b>45</b>	2.5669	1.3208	<b>95</b>	1.4193	.9690	<b>145</b>	1.0753
2.4293	<b>46</b>	2.5191	1.3101	<b>96</b>	1.4087	.9644	<b>146</b>	1.0709
2.3833	<b>47</b>	2.4734	1.2996	<b>97</b>	1.3984	.9600	<b>147</b>	1.0666
2.3393	<b>48</b>	2.4295	1.2892	<b>98</b>	1.3883	.9556	<b>148</b>	1.0624
2.2971	<b>49</b>	2.3875	1.2792	<b>99</b>	1.3783	.9513	<b>149</b>	1.0583
2.2566	<b>50</b>	2.3472	1.2694	100	1.3686	.9470	<b>150</b>	1.0541

**TABLE No. 13.**

**ROBINSONIAN EQUAL MONTHLY PAYMENTS**

To pay a Loan of \$100 in any number of Months.

Interest on Loan payable in *advance*, and payments made at *beginning* of each month.

Interest on both Loan and Payments to be compounded *monthly* at *annual* rates below.

AT <b>10%</b>	Mos.	AT <b>12%</b>	AT <b>10%</b>	Mos.	AT <b>12%</b>	AT <b>10%</b>	Mos.	AT <b>12%</b>
100.0069	<b>1</b>	100.0099	2.4018	<b>51</b>	2.4977	1.4632	<b>101</b>	1.5717
50.2143	<b>2</b>	50.2587	2.3649	<b>52</b>	2.4610	1.4541	<b>102</b>	1.5628
33.6172	<b>3</b>	33.6755	2.3294	<b>53</b>	2.4257	1.4452	<b>103</b>	1.5541
25.3190	<b>4</b>	25.3842	2.2951	<b>54</b>	2.3917	1.4364	<b>104</b>	1.5456
20.3402	<b>5</b>	20.4099	2.2622	<b>55</b>	2.3590	1.4278	<b>105</b>	1.5373
17.0212	<b>6</b>	17.0939	2.2303	<b>56</b>	2.3275	1.4194	<b>106</b>	1.5291
14.6507	<b>7</b>	14.7256	2.1998	<b>57</b>	2.2972	1.4111	<b>107</b>	1.5211
12.8730	<b>8</b>	12.9495	2.1701	<b>58</b>	2.2679	1.4031	<b>108</b>	1.5133
11.4904	<b>9</b>	11.5684	2.1416	<b>59</b>	2.2396	1.3952	<b>109</b>	1.5057
10.3844	<b>10</b>	10.4636	2.1140	<b>60</b>	2.2123	1.3875	<b>110</b>	1.4982
9.4797	<b>11</b>	9.5598	2.0874	<b>61</b>	2.1860	1.3799	<b>111</b>	1.4908
8.7259	<b>12</b>	8.8068	2.0617	<b>62</b>	2.1605	1.3724	<b>112</b>	1.4835
8.0880	<b>13</b>	8.1698	2.0367	<b>63</b>	2.1358	1.3651	<b>113</b>	1.4764
7.5414	<b>14</b>	7.6239	2.0125	<b>64</b>	2.1120	1.3579	<b>114</b>	1.4694
7.0678	<b>15</b>	7.1509	1.9892	<b>65</b>	2.0889	1.3508	<b>115</b>	1.4626
6.6534	<b>16</b>	6.7371	1.9665	<b>66</b>	2.0664	1.3439	<b>116</b>	1.4560
6.2878	<b>17</b>	6.3721	1.9446	<b>67</b>	2.0447	1.3371	<b>117</b>	1.4494
5.9630	<b>18</b>	6.0477	1.9233	<b>68</b>	2.0237	1.3304	<b>118</b>	1.4430
5.6722	<b>19</b>	5.7576	1.9026	<b>69</b>	2.0032	1.3239	<b>119</b>	1.4377
5.4108	<b>20</b>	5.4966	1.8826	<b>70</b>	1.9835	1.3175	<b>120</b>	1.4304
5.1743	<b>21</b>	5.2605	1.8632	<b>71</b>	1.9643	1.3112	<b>121</b>	1.4243
4.9593	<b>22</b>	5.0459	1.8442	<b>72</b>	1.9456	1.3050	<b>122</b>	1.4183
4.7632	<b>23</b>	4.8508	1.8258	<b>73</b>	1.9275	1.2989	<b>123</b>	1.4125
4.5833	<b>24</b>	4.6706	1.8079	<b>74</b>	1.9099	1.2929	<b>124</b>	1.4067
4.4178	<b>25</b>	4.5056	1.7905	<b>75</b>	1.8927	1.2870	<b>125</b>	1.4011
4.2652	<b>26</b>	4.3534	1.7736	<b>76</b>	1.8761	1.2812	<b>126</b>	1.3955
4.1239	<b>27</b>	4.2124	1.7571	<b>77</b>	1.8599	1.2756	<b>127</b>	1.3900
3.9928	<b>28</b>	4.0816	1.7411	<b>78</b>	1.8441	1.2700	<b>128</b>	1.3846
3.8706	<b>29</b>	3.9599	1.7255	<b>79</b>	1.8288	1.2645	<b>129</b>	1.3794
3.7568	<b>30</b>	3.8463	1.7103	<b>80</b>	1.8138	1.2591	<b>130</b>	1.3742
3.6503	<b>31</b>	3.7402	1.6955	<b>81</b>	1.7992	1.2537	<b>131</b>	1.3691
3.5504	<b>32</b>	3.6407	1.6811	<b>82</b>	1.7850	1.2485	<b>132</b>	1.3641
3.4567	<b>33</b>	3.5473	1.6671	<b>83</b>	1.7712	1.2434	<b>133</b>	1.3592
3.3685	<b>34</b>	3.4595	1.6533	<b>84</b>	1.7577	1.2383	<b>134</b>	1.3544
3.2854	<b>35</b>	3.3766	1.6399	<b>85</b>	1.7446	1.2334	<b>135</b>	1.3497
3.2069	<b>36</b>	3.2984	1.6268	<b>86</b>	1.7318	1.2285	<b>136</b>	1.3450
3.1328	<b>37</b>	3.2246	1.6141	<b>87</b>	1.7192	1.2236	<b>137</b>	1.3404
3.0625	<b>38</b>	3.1546	1.6016	<b>88</b>	1.7070	1.2189	<b>138</b>	1.3359
2.9959	<b>39</b>	3.0883	1.5895	<b>89</b>	1.6952	1.2143	<b>139</b>	1.3315
2.9326	<b>40</b>	3.0253	1.5776	<b>90</b>	1.6835	1.2097	<b>140</b>	1.3271
2.8724	<b>41</b>	2.9655	1.5660	<b>91</b>	1.6721	1.2052	<b>141</b>	1.3228
2.8152	<b>42</b>	2.9085	1.5547	<b>92</b>	1.6610	1.2008	<b>142</b>	1.3186
2.7606	<b>43</b>	2.8542	1.5430	<b>93</b>	1.6501	1.1963	<b>143</b>	1.3144
2.7085	<b>44</b>	2.8024	1.5328	<b>94</b>	1.6395	1.1921	<b>144</b>	1.3103
2.6587	<b>45</b>	2.7530	1.5222	<b>95</b>	1.6292	1.1878	<b>145</b>	1.3062
2.6113	<b>46</b>	2.7058	1.5118	<b>96</b>	1.6191	1.1837	<b>146</b>	1.3023
2.5657	<b>47</b>	2.6605	1.5016	<b>97</b>	1.6092	1.1796	<b>147</b>	1.2984
2.5222	<b>48</b>	2.6172	1.4917	<b>98</b>	1.5995	1.1755	<b>148</b>	1.2946
2.4804	<b>49</b>	2.5757	1.4820	<b>99</b>	1.5900	1.1716	<b>149</b>	1.2909
2.4403	<b>50</b>	2.5359	1.4725	100	1.5807	1.1678	<b>150</b>	1.2871

**TABLE No. 14.**

**ROBINSONIAN EQUAL MONTHLY PAYMENTS**

**To pay a Loan of \$100 in any number of Months.**

**Interest on loan due monthly in advance, and payments at end of month.**

**Interest on both Loan and Payments to be compounded monthly at annual rates below.**

<b>AT 6%.</b>	<b>Mos.</b>	<b>AT 8%.</b>	<b>AT 6%.</b>	<b>Mos.</b>	<b>AT 8%.</b>	<b>AT 6%.</b>	<b>Mos.</b>	<b>AT 8%.</b>
100.5025	<b>1</b>	100.6719	2.2288	<b>51</b>	2.3241	1.2660	<b>101</b>	1.3682
50.3778	<b>2</b>	50.5050	2.1912	<b>52</b>	2.2865	1.2565	<b>102</b>	1.3589
33.6697	<b>3</b>	33.7833	2.1550	<b>53</b>	2.2504	1.2471	<b>103</b>	1.3497
25.3158	<b>4</b>	25.4225	2.1202	<b>54</b>	2.2157	1.2380	<b>104</b>	1.3407
20.3035	<b>5</b>	20.4063	2.0866	<b>55</b>	2.1823	1.2290	<b>105</b>	1.3318
16.9620	<b>6</b>	17.0622	2.0543	<b>56</b>	2.1501	1.2202	<b>106</b>	1.3232
14.5754	<b>7</b>	14.6737	2.0231	<b>57</b>	2.1191	1.2115	<b>107</b>	1.3147
12.7954	<b>8</b>	12.8824	1.9930	<b>58</b>	2.0891	1.2031	<b>108</b>	1.3063
11.3932	<b>9</b>	11.4893	1.9439	<b>59</b>	2.0601	1.1948	<b>109</b>	1.2982
10.2796	<b>10</b>	10.3748	1.9358	<b>60</b>	2.0321	1.1866	<b>110</b>	1.2902
9.3684	<b>11</b>	9.4631	1.9086	<b>61</b>	2.0051	1.1786	<b>111</b>	1.2823
8.6091	<b>12</b>	8.7033	1.8823	<b>62</b>	1.9789	1.1707	<b>112</b>	1.2746
7.9067	<b>13</b>	8.0606	1.8568	<b>63</b>	1.9536	1.1630	<b>113</b>	1.2671
7.4161	<b>14</b>	7.5096	1.8322	<b>64</b>	1.9291	1.1550	<b>114</b>	1.2596
6.9389	<b>15</b>	7.0322	1.8083	<b>65</b>	1.9053	1.1480	<b>115</b>	1.2523
6.5214	<b>16</b>	6.6146	1.7851	<b>66</b>	1.8823	1.1407	<b>116</b>	1.2452
6.1531	<b>17</b>	6.2460	1.7627	<b>67</b>	1.8600	1.1335	<b>117</b>	1.2381
5.8257	<b>18</b>	5.9185	1.7409	<b>68</b>	1.8383	1.1265	<b>118</b>	1.2310
5.5328	<b>19</b>	5.6255	1.7197	<b>69</b>	1.8173	1.1195	<b>119</b>	1.2244
5.2691	<b>20</b>	5.3619	1.6992	<b>70</b>	1.7969	1.1127	<b>120</b>	1.2177
5.0307	<b>21</b>	5.1233	1.6792	<b>71</b>	1.7771	1.1060	<b>121</b>	1.2112
4.8139	<b>22</b>	4.9065	1.6598	<b>72</b>	1.7578	1.0994	<b>122</b>	1.2048
4.6160	<b>23</b>	4.7086	1.6409	<b>73</b>	1.7391	1.0929	<b>123</b>	1.1985
4.4346	<b>24</b>	4.5272	1.6226	<b>74</b>	1.7209	1.0865	<b>124</b>	1.1922
4.2677	<b>25</b>	4.3604	1.6047	<b>75</b>	1.7034	1.0803	<b>125</b>	1.1861
4.1137	<b>26</b>	4.2064	1.5873	<b>76</b>	1.6859	1.0741	<b>126</b>	1.1801
3.9711	<b>27</b>	4.0638	1.5704	<b>77</b>	1.6692	1.0681	<b>127</b>	1.1742
3.8387	<b>28</b>	3.9315	1.5539	<b>78</b>	1.6528	1.0621	<b>128</b>	1.1684
3.7154	<b>29</b>	3.8083	1.5379	<b>79</b>	1.6369	1.0563	<b>129</b>	1.1627
3.6004	<b>30</b>	3.6933	1.5222	<b>80</b>	1.6214	1.0505	<b>130</b>	1.1570
3.4925	<b>31</b>	3.5858	1.5069	<b>81</b>	1.6062	1.0448	<b>131</b>	1.1515
3.3930	<b>32</b>	3.4850	1.4921	<b>82</b>	1.5915	1.0392	<b>132</b>	1.1460
3.2972	<b>33</b>	3.3904	1.4775	<b>83</b>	1.5771	1.0337	<b>133</b>	1.1407
3.2081	<b>34</b>	3.3013	1.4634	<b>84</b>	1.5631	1.0284	<b>134</b>	1.1354
3.1241	<b>35</b>	3.2174	1.4475	<b>85</b>	1.5494	1.0230	<b>135</b>	1.1302
3.0447	<b>36</b>	3.1381	1.4360	<b>86</b>	1.5361	1.0177	<b>136</b>	1.1251
2.9696	<b>37</b>	3.0632	1.4228	<b>87</b>	1.5230	1.0125	<b>137</b>	1.1201
2.8985	<b>38</b>	2.9922	1.4099	<b>88</b>	1.5103	1.0074	<b>138</b>	1.1151
2.8311	<b>39</b>	2.9249	1.3973	<b>89</b>	1.4978	1.0024	<b>139</b>	1.1102
2.7671	<b>40</b>	2.8609	1.3850	<b>90</b>	1.4857	.9974	<b>140</b>	1.1055
2.7061	<b>41</b>	2.8001	1.3730	<b>91</b>	1.4738	.9926	<b>141</b>	1.1007
2.6481	<b>42</b>	2.7422	1.3612	<b>92</b>	1.4622	.9877	<b>142</b>	1.0960
2.5928	<b>43</b>	2.6870	1.3497	<b>93</b>	1.4508	.9830	<b>143</b>	1.0915
2.5400	<b>44</b>	2.6344	1.3385	<b>94</b>	1.4397	.9783	<b>144</b>	1.0869
2.4896	<b>45</b>	2.5840	1.3274	<b>95</b>	1.4288	.9738	<b>145</b>	1.0825
2.4414	<b>46</b>	2.5359	1.3166	<b>96</b>	1.4181	.9692	<b>146</b>	1.0781
2.3952	<b>47</b>	2.4899	1.3061	<b>97</b>	1.4078	.9647	<b>147</b>	1.0738
2.3510	<b>48</b>	2.4457	1.2957	<b>98</b>	1.3976	.9603	<b>148</b>	1.0695
2.3086	<b>49</b>	2.4035	1.2856	<b>99</b>	1.3876	.9560	<b>149</b>	1.0653
2.2679	<b>50</b>	2.3629	1.2757	100	1.3778	.9517	<b>150</b>	1.0611

TABLE No. 14.

ROBINSONIAN EQUAL MONTHLY PAYMENTS

To pay a Loan of \$100 in any number of Months.

Interest on loan due monthly *in advance*, and payments at end of month.

Interest on both Loan and Payments to be compounded *monthly* at *annual* rates below.

AT 10%.	Mos.	AT 12%.	AT 10%.	Mos.	AT 12%.	AT 10%.	Mos.	AT 12%.
100.8403	<b>1</b>	101.0100	2.4219	<b>51</b>	2.5227	1.4754	<b>101</b>	1.5874
50.6329	<b>2</b>	50.7612	2.3846	<b>52</b>	2.4856	1.4662	<b>102</b>	1.5784
33.8974	<b>3</b>	34.0129	2.3488	<b>53</b>	2.4500	1.4572	<b>103</b>	1.5697
25.5300	<b>4</b>	25.6381	2.3142	<b>54</b>	2.4157	1.4484	<b>104</b>	1.5611
20.5098	<b>5</b>	20.6140	2.2810	<b>55</b>	2.3826	1.4398	<b>105</b>	1.5527
17.1631	<b>6</b>	17.2648	2.2490	<b>56</b>	2.3508	1.4313	<b>106</b>	1.5444
14.7729	<b>7</b>	14.8728	2.2181	<b>57</b>	2.3202	1.4230	<b>107</b>	1.5363
12.9803	<b>8</b>	13.0790	2.1883	<b>58</b>	2.2906	1.4148	<b>108</b>	1.5284
11.5862	<b>9</b>	11.6840	2.1595	<b>59</b>	2.2620	1.4069	<b>109</b>	1.5207
10.4710	<b>10</b>	10.5682	2.1316	<b>60</b>	2.2344	1.3991	<b>110</b>	1.5131
9.5587	<b>11</b>	9.6554	2.1048	<b>61</b>	2.2078	1.3914	<b>111</b>	1.5056
8.7985	<b>12</b>	8.8949	2.0789	<b>62</b>	2.1820	1.3839	<b>112</b>	1.4983
8.1555	<b>13</b>	8.2515	2.0537	<b>63</b>	2.1571	1.3765	<b>113</b>	1.4912
7.6043	<b>14</b>	7.7001	2.0294	<b>64</b>	2.1330	1.3692	<b>114</b>	1.4841
7.1267	<b>15</b>	7.2224	2.0058	<b>65</b>	2.1097	1.3621	<b>115</b>	1.4772
6.7089	<b>16</b>	6.8045	1.9830	<b>66</b>	2.0870	1.3552	<b>116</b>	1.4705
6.3403	<b>17</b>	6.4358	1.9608	<b>67</b>	2.0651	1.3483	<b>117</b>	1.4639
6.0127	<b>18</b>	6.1082	1.9394	<b>68</b>	2.0439	1.3416	<b>118</b>	1.4574
5.7197	<b>19</b>	5.8152	1.9185	<b>69</b>	2.0233	1.3350	<b>119</b>	1.4510
5.4560	<b>20</b>	5.5515	1.8983	<b>70</b>	2.0033	1.3285	<b>120</b>	1.4447
5.2175	<b>21</b>	5.3131	1.8787	<b>71</b>	1.9839	1.3221	<b>121</b>	1.4386
5.0007	<b>22</b>	5.0964	1.8596	<b>72</b>	1.9650	1.3159	<b>122</b>	1.4325
4.8028	<b>23</b>	4.8986	1.8410	<b>73</b>	1.9467	1.3097	<b>123</b>	1.4266
4.6215	<b>24</b>	4.7173	1.8230	<b>74</b>	1.9289	1.3037	<b>124</b>	1.4208
4.4547	<b>25</b>	4.5507	1.8055	<b>75</b>	1.9116	1.2978	<b>125</b>	1.4151
4.3008	<b>26</b>	4.3969	1.7884	<b>76</b>	1.8948	1.2919	<b>126</b>	1.4095
4.1583	<b>27</b>	4.2546	1.7718	<b>77</b>	1.8784	1.2862	<b>127</b>	1.4039
4.0261	<b>28</b>	4.1224	1.7557	<b>78</b>	1.8625	1.2806	<b>128</b>	1.3985
3.9030	<b>29</b>	3.9995	1.7400	<b>79</b>	1.8470	1.2750	<b>129</b>	1.3932
3.7881	<b>30</b>	3.8848	1.7246	<b>80</b>	1.8319	1.2696	<b>130</b>	1.3880
3.6807	<b>31</b>	3.7776	1.7097	<b>81</b>	1.8172	1.2642	<b>131</b>	1.3828
3.5801	<b>32</b>	3.6771	1.6951	<b>82</b>	1.8029	1.2590	<b>132</b>	1.3778
3.4856	<b>33</b>	3.5827	1.6810	<b>83</b>	1.7889	1.2538	<b>133</b>	1.3728
3.3966	<b>34</b>	3.4940	1.6671	<b>84</b>	1.7753	1.2487	<b>134</b>	1.3680
3.3128	<b>35</b>	3.4104	1.6536	<b>85</b>	1.7620	1.2437	<b>135</b>	1.3632
3.2337	<b>36</b>	3.3314	1.6404	<b>86</b>	1.7491	1.2388	<b>136</b>	1.3584
3.1589	<b>37</b>	3.2568	1.6276	<b>87</b>	1.7364	1.2339	<b>137</b>	1.3538
3.0881	<b>38</b>	3.1861	1.6150	<b>88</b>	1.7241	1.2292	<b>138</b>	1.3492
3.0209	<b>39</b>	3.1192	1.6028	<b>89</b>	1.7121	1.2245	<b>139</b>	1.3448
2.9571	<b>40</b>	3.0556	1.5907	<b>90</b>	1.7003	1.2198	<b>140</b>	1.3403
2.8964	<b>41</b>	2.9951	1.5791	<b>91</b>	1.6888	1.2153	<b>141</b>	1.3360
2.8387	<b>42</b>	2.9376	1.5677	<b>92</b>	1.6776	1.2108	<b>142</b>	1.3318
2.7837	<b>43</b>	2.8827	1.5565	<b>93</b>	1.6667	1.2064	<b>143</b>	1.3276
2.7312	<b>44</b>	2.8304	1.5456	<b>94</b>	1.6560	1.2020	<b>144</b>	1.3234
2.6810	<b>45</b>	2.7805	1.5349	<b>95</b>	1.6455	1.1978	<b>145</b>	1.3193
2.6331	<b>46</b>	2.7328	1.5244	<b>96</b>	1.6353	1.1936	<b>146</b>	1.3154
2.5872	<b>47</b>	2.6871	1.5142	<b>97</b>	1.6253	1.1995	<b>147</b>	1.3114
2.5433	<b>48</b>	2.6434	1.5042	<b>98</b>	1.6155	1.1854	<b>148</b>	1.3075
2.5011	<b>49</b>	2.6015	1.4944	<b>99</b>	1.6059	1.1814	<b>149</b>	1.3038
2.4607	<b>50</b>	2.5613	1.4848	100	1.5966	1.1773	<b>150</b>	1.3000

TABLE No. 15.

**ROBINSONIAN EQUAL MONTHLY PAYMENTS**

To pay a Loan of \$100 in any number of Years, from 1 to 25.

Interest on Loan payable *yearly in advance*, and payments made the *first of each month*. Interest compounded *annually* on the Loan, and also on the Sum of the Payments in each year plus their accumulations of interest, at the rates given in the headings.

**EXPLANATION OF TABLE.**

This table gives the *equal monthly payment* which, being made at the first of each month for any given number of years, will amount, at the given rate, to exactly the same as \$100 does in the same time; or, in other words, will exactly pay a loan of \$100 in the same time.

Each *monthly* payment bears interest to the end of the year in which it is paid; and the interest on these accumulations of interest, plus the sum of the 12 monthly payments, is compounded *annually* until the loan is paid. The interest on the loan is payable *in advance*, and is also compounded annually until the loan is paid. The table covers any rate from 1% to 25%, and any number of years from 1 to 25.

For example: at 10% per annum \$1.00,76 paid monthly, as stated above, will pay a loan of \$100 in exactly 20 years. (Found under 10% and opposite 20 years.) In this case the sum of the 12 monthly payments made within any one year equals \$12.09,12, which sum bears interest (within the year) for an average of 6½ months at 10% per annum (½% per month). This interest amounts to .65,49, which, added to the sum of the 12 monthly payments (\$12.09,12), gives \$12.74,61, which sum bears compound interest for 19 years, and amounts to \$717.28,9, to which the last *yearly* payment of \$12.74,61 (which is entitled to no interest) must be added, making \$730.03,5 — the same as the \$100 amounts to in the same time.

To pay a loan of any other amount: multiply the monthly payment in the table by that amount, and take *one-hundredth* of the product. If the loan were \$1000 the monthly payment would be \$10.07,6. If it were \$60, the monthly payment would be .60,456.

In like manner, a monthly payment of \$2.30,05 will pay the loan in 25 years at 25% per annum.

For copies of these, or any other interest tables, either simple or compound, or for the computation of special tables for Building and Loan Associations, address

**J. WATTS ROBINSON,**

*Author and Publisher of Robinsonian Interest Tables, etc.*

Years	1%	2%	3%	4%
1	8.3722	8.4122	8.4535	8.4959
2	4.2073	4.2494	4.2928	4.3377
3	2.8191	2.8620	2.9064	2.9523
4	2.1250	2.1684	2.2134	2.2601
5	1.7086	1.7523	1.7979	1.8452
6	1.4310	1.4751	1.5211	1.5690
7	1.2327	1.2771	1.3236	1.3720
8	1.0841	1.1287	1.1755	1.2245
9	.9684	1.0133	1.0606	1.1101
10	.8759	.9211	.9687	1.0187
11	.8003	.8457	.8936	.9441
12	.7373	.7829	.8312	.8822
13	.6839	.7298	.7784	.8299
14	.6382	.6843	.7333	.7852
15	.5986	.6449	.6943	.7467
16	.5640	.6105	.6602	.7131
17	.5334	.5801	.6302	.6835
18	.5063	.5532	.6036	.6574
19	.4820	.5291	.5799	.6341
20	.4601	.5075	.5586	.6132
21	.4404	.4879	.5393	.5945
22	.4224	.4702	.5219	.5775
23	.4060	.4540	.5061	.5621
24	.3910	.4392	.4916	.5480
25	.3772	.4256	.4783	.5352
Yrs	14%	15%	16%	17%
1	8.9822	9.0366	9.0920	9.1484
2	4.8559	4.9142	4.9736	5.0342
3	3.4882	3.5490	3.6109	3.6740
4	2.8103	2.8730	2.9369	3.0022
5	2.4081	2.4726	2.5384	2.6056
6	2.1438	2.2099	2.2775	2.3466
7	1.9581	2.0259	2.0952	2.1660
8	1.8216	1.8909	1.9618	2.0343
9	1.7178	1.7886	1.8611	1.9351
10	1.6368	1.7091	1.7830	1.8585
11	1.5724	1.6460	1.7213	1.7983
12	1.5203	1.5952	1.6719	1.7502
13	1.4776	1.5538	1.6318	1.7114
14	1.4424	1.5198	1.5989	1.6797
15	1.4129	1.4915	1.5718	1.6537
16	1.3882	1.4678	1.5492	1.6322
17	1.3673	1.4479	1.5303	1.6144
18	1.3495	1.4311	1.5145	1.5994
19	1.3343	1.4169	1.5011	1.5869
20	1.3214	1.4047	1.4898	1.5764
21	1.3102	1.3943	1.4802	1.5676
22	1.3006	1.3855	1.4720	1.5601
23	1.2923	1.3779	1.4651	1.5538
24	1.2851	1.3713	1.4592	1.5484
25	1.2788	1.3657	1.4541	1.5439



TABLE No. 15.

**ROBINSONIAN EQUAL MONTHLY PAYMENTS**

To pay a Loan of \$100 in any number of Years, from 1 to 25.

Interest on Loan payable *yearly in advance*, and payments made the *first of each month*.  
Interest compounded *annually* on the Loan, and also on the Sum of the Payments in each year plus their accumulations of interest, at the rates given in the headings.

5%	6%	7%	8%	Years	9%	10%	11%	12%	13%
8.5396	8.5643	8.6303	8.6773	<b>1</b>	8.7255	8.7747	8.8250	8.8764	8.9288
4.3838	4.4313	4.4801	4.5301	<b>2</b>	4.5814	4.6339	4.6876	4.7426	4.7986
2.9997	3.0485	3.0988	3.1504	<b>3</b>	3.2035	3.2578	3.3135	3.3705	3.4287
2.3084	2.3583	2.4097	2.4626	<b>4</b>	2.5170	2.5729	2.6302	2.6888	2.7489
1.8943	1.9451	1.9975	2.0516	<b>5</b>	2.1072	2.1644	2.2231	2.2833	2.3450
1.6188	1.6704	1.7238	1.7789	<b>6</b>	1.8357	1.8941	1.9542	2.0159	2.0790
1.4225	1.4749	1.5291	1.5852	<b>7</b>	1.6432	1.7028	1.7642	1.8272	1.8919
1.2756	1.3288	1.3839	1.4410	<b>8</b>	1.5000	1.5608	1.6235	1.6878	1.7539
1.1618	1.2157	1.2717	1.3297	<b>9</b>	1.3897	1.4517	1.5156	1.5812	1.6487
1.0710	1.1257	1.1825	1.2415	<b>10</b>	1.3025	1.3656	1.4308	1.4975	1.5663
.9971	1.0524	1.1101	1.1699	<b>11</b>	1.2320	1.2962	1.3623	1.4305	1.5005
.9357	.9917	1.0502	1.1110	<b>12</b>	1.1740	1.2392	1.3066	1.3759	1.4472
.8840	.9408	1.0000	1.0617	<b>13</b>	1.1257	1.1919	1.2603	1.3308	1.4033
.8400	.8974	.9574	1.0199	<b>14</b>	1.0849	1.1521	1.2216	1.2932	1.3668
.8020	.8601	.9209	.9843	<b>15</b>	1.0501	1.1184	1.1889	1.2615	1.3363
.7689	.8277	.8893	.9535	<b>16</b>	1.0203	1.0895	1.1610	1.2347	1.3104
.7400	.7994	.8617	.9268	<b>17</b>	.9944	1.0645	1.1370	1.2117	1.2885
.7144	.7745	.8375	.9034	<b>18</b>	.9719	1.0429	1.1163	1.1920	1.2698
.6916	.7524	.8162	.8828	<b>19</b>	.9522	1.0241	1.0984	1.1750	1.2537
.6713	.7327	.7972	.8646	<b>20</b>	.9348	1.0076	1.0828	1.1602	1.2398
.6531	.7151	.7803	.8485	<b>21</b>	.9195	.9931	1.0691	1.1474	1.2278
.6367	.6993	.7652	.8341	<b>22</b>	.9059	.9803	1.0571	1.1362	1.2174
.6218	.6851	.7516	.8213	<b>23</b>	.8938	.9689	1.0466	1.1264	1.2084
.6083	.6721	.7394	.8097	<b>24</b>	.8830	.9589	1.0373	1.1179	1.2005
.5960	.6604	.7283	.7994	<b>25</b>	.8733	.9499	1.0290	1.1103	1.1937
18%	19%	20%	21%	Yrs	22%	23%	24%	25%	
.2058	9.2641	9.3233	9.3835	<b>1</b>	9.4445	9.5065	9.5693	9.6330	
.0958	5.1585	5.2221	5.2869	<b>2</b>	5.3526	5.4193	5.4869	5.5556	
.7382	3.8036	3.8701	3.9377	<b>3</b>	4.0064	4.0761	4.1469	4.2187	
.0686	3.1363	3.2052	3.2752	<b>4</b>	3.3464	3.4187	3.4921	3.5665	
.6741	2.7439	2.8149	2.8871	<b>5</b>	2.9606	3.0352	3.1110	3.1879	
.4169	2.4887	2.5617	2.6360	<b>6</b>	2.7116	2.7884	2.8663	2.9455	
.2381	2.3117	2.3866	2.4629	<b>7</b>	2.5404	2.6193	2.6993	2.7805	
.1082	2.1835	2.2602	2.3383	<b>8</b>	2.4177	2.4984	2.5803	2.6635	
.0106	2.0876	2.1660	2.2458	<b>9</b>	2.3270	2.4094	2.4931	2.5780	
.9356	2.0141	2.0942	2.1756	<b>10</b>	2.2583	2.3424	2.4277	2.5143	
.8768	1.9569	2.0384	2.1213	<b>11</b>	2.2055	2.2911	2.3780	2.4660	
.8301	1.9116	1.9945	2.0788	<b>12</b>	2.1644	2.2514	2.3396	2.4290	
.7926	1.8754	1.9595	2.0451	<b>13</b>	2.1321	2.2203	2.3097	2.4003	
.7622	1.8461	1.9315	2.0183	<b>14</b>	2.1064	2.1958	2.2863	2.3780	
.7373	1.8224	1.9089	1.9968	<b>15</b>	2.0859	2.1763	2.2678	2.3605	
.7169	1.8030	1.8905	1.9794	<b>16</b>	2.0695	2.1608	2.2532	2.3467	
.7000	1.7870	1.8755	1.9652	<b>17</b>	2.0562	2.1484	2.2416	2.3358	
.6860	1.7739	1.8632	1.9538	<b>18</b>	2.0455	2.1384	2.2323	2.3272	
.6743	1.7630	1.8531	1.9444	<b>19</b>	2.0368	2.1304	2.2249	2.3204	
.6645	1.7540	1.8448	1.9367	<b>20</b>	2.0298	2.1239	2.2190	2.3150	
.6564	1.7465	1.8379	1.9305	<b>21</b>	2.0241	2.1187	2.2142	2.3107	
.6496	1.7403	1.8323	1.9253	<b>22</b>	2.0194	2.1145	2.2104	2.3072	
.6438	1.7351	1.8276	1.9211	<b>23</b>	2.0156	2.1110	2.2073	2.3045	
.6390	1.7308	1.8237	1.9176	<b>24</b>	2.0125	2.1083	2.2049	2.3023	
.6349	1.7271	1.8204	1.9147	<b>25</b>	2.0099	2.1060	2.2029	2.3005	

TABLE NO. 16.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

MONTHLY COMPOUND, at Annual Rates under heading.

A			ANNUAL RATE.	B			C	D
Amount of \$1.00 at end of				Amount of \$1.00 each month at end of				
3 mos.	6 mos.	12 mos.		3 mos.	6 mos.	12 mos.	What \$1 at end of each half year am'ts to at end of the year.	Monthly Sinking Fund to pay \$1 at end of 6 mos.
1.00752	1.01509	1.03042	3	3.01503	6.05272	12.19680	2.01509	.16521
1.01003	1.02017	1.04074	4	3.02004	6.07039	12.26320	2.02017	.16473
1.01255	1.02526	1.05116	5	3.02507	6.08811	12.33002	2.02526	.16426
1.01508	1.03038	1.06168	6	3.03010	6.10588	12.39724	2.03038	.16378
1.01760	1.03551	1.07229	7	3.03514	6.12370	12.46488	2.03551	.16330
1.02013	1.04067	1.08300	8	3.04018	6.14157	12.53293	2.04067	.16282
1.02267	1.04585	1.09381	9	3.04523	6.15948	12.60139	2.04585	.16235
1.02521	1.05105	1.10471	10	3.05028	6.17745	12.67028	2.05105	.16188
1.02775	1.05628	1.11572	11	3.05534	6.19547	12.73959	2.05628	.16141
1.03030	1.06152	1.12683	12	3.06040	6.21354	12.80933	2.06152	.16094
1.03285	1.06679	1.13803	13	3.06547	6.23165	12.87949	2.06679	.16047
1.03541	1.07207	1.14934	14	3.07055	6.24982	12.95009	2.07207	.16000
1.03797	1.07738	1.16075	15	3.07563	6.26804	13.02112	2.07738	.15955
1.04054	1.08271	1.17227	16	3.08071	6.28631	13.09258	2.08271	.15908
1.04310	1.08807	1.18389	17	3.08581	6.30462	13.16448	2.08807	.15861
1.04568	1.09344	1.19562	18	3.09090	6.32299	13.23683	2.09344	.15815
1.04826	1.09884	1.20745	19	3.09601	6.34141	13.30962	2.09884	.15769
1.05084	1.10426	1.21939	20	3.10112	6.35989	13.38286	2.10426	.15724
1.05342	1.10970	1.23144	21	3.10623	6.37841	13.45654	2.10970	.15678
1.05601	1.11517	1.24360	22	3.11135	6.39698	13.53068	2.11517	.15632
1.05861	1.12065	1.25586	23	3.11648	6.41561	13.60528	2.12065	.15587
1.06121	1.12616	1.26824	24	3.12161	6.43428	13.68033	2.12616	.15542
1.06381	1.13169	1.28073	25	3.12675	6.45301	13.75585	2.13169	.15497
1.06642	1.13725	1.29333	26	3.13189	6.47179	13.83183	2.13725	.15452
1.06903	1.14283	1.30605	27	3.13704	6.49062	13.90827	2.14283	.15407
1.07165	1.14843	1.31888	28	3.14219	6.50951	13.98519	2.14843	.15362
1.07427	1.15405	1.33183	29	3.14735	6.52844	14.06258	2.15405	.15318
1.07689	1.15969	1.34489	30	3.15252	6.54743	14.14044	2.15969	.15273
1.08479	1.17677	1.38478	33	3.16805	6.60471	14.37692	2.17677	.15140
1.09273	1.19405	1.42576	36	3.18363	6.66246	14.61779	2.19405	.15009
1.10872	1.22926	1.51107	42	3.21494	6.77941	15.11303	2.22926	.14751
1.12486	1.26532	1.60103	48	3.24646	6.89829	15.62684	2.26532	.14496
1.14117	1.30226	1.69586	54	3.27819	7.01915	16.15991	2.30226	.14247
1.15763	1.34010	1.79586	60	3.31013	7.14201	16.71298	2.34010	.14002

The above table embraces many rates not found in any of the others, and is especially valuable for showing the following:—

1st. What SINKING FUND, deposited monthly in advance, will amount to, or pay off, SEMI-ANNUAL dividends as they become due: By multiplying the amount in section D, and opposite to the earning rate, by the semi-annual dividend. Thus, when the earning rate is 15%, semi-annual dividends of \$3.00 will be paid off by  $.15955 \times \$3.00 = .47865$  paid monthly in advance.

2d. To find the Sinking Fund, deposited monthly in advance, that will pay off QUARTERLY dividends: Divide the dividend by the amount opposite the earning rate and under 3 mos. in section B. Thus, the sinking fund necessary, at a 12% earning rate, to pay off quarterly dividends of \$2.00 is equal to  $\$2.00 \div 3.0604 = .65351$ .

3d. The same process, using the 12 mos. column in section B, will give the sinking fund, deposited the first of each month, that will pay off ANNUAL dividends.

NOTE.—The Sinking Fund, deposited the LAST of each month, which is necessary to pay off these dividends is found by dividing the quarterly, semi-annual, or annual dividend (as the case may be) by \$1.00 MORE than the amount found under the earning rate in table No. 2 and opposite 2, 5 or 12 months, respectively. Thus, the earning rate being 21%, to pay off semi-annual dividends of \$1.50, the sinking fund at the last of each month is equal to  $\$1.50 \div 6.26871 = .23928$

NO. 17.

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PLAN FOR  
DIVISION OF PROFITS IN A BUILDING AND LOAN  
ASSOCIATION.

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By J. WATTS ROBINSON, BOSTON, MASS.  
Author and Publisher of the

ROBINSONIAN BUILDING-LOAN INTEREST TABLES,  
" 5, 6, 7 AND 8 % INTEREST BOOK,  
" UNIVERSAL INTEREST TABLES,  
" INTEREST ON DAILY BALANCE,  
&c., &c., &c.

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DIVISION OF PROFITS IN A BUILDING AND LOAN ASSOCIATION.

There is a great diversity of methods among Building and Loan Associations for distributing profits. The following plan (which is not claimed as entirely original, except as extended and detailed,) is believed to be as practical and equitable as any. If its publication tends in any degree towards producing uniformity of method in apportioning profits, one of its main objects will have been attained.

The following abbreviations will occasionally be used here:—

D. B. C.—for Dividend Bearing Capital during the term.

B. V.—for Book Value.

O. B. V.—for Book Value at last settlement.

N. B. V.—for Book Value as found at present settlement.

Having ascertained the *total net profits* earned during the term for which settlement is being made, we must next find what is the *total dividend-bearing capital* of all the shares *still in force*. Then, dividing the total net profits for the term by the total d. b. c. of all these shares, we will have the *percentage of profit* due to each of the participating shares.

The profit due each share, or series, is found by multiplying the d. b. c. of the share, or series, by the percentage of profit.

The dividend bearing capital (d. b. c.) of an instalment share is equal to its book value at last settlement (if it had any) plus the d. b. c. of its payments during the term into the loan fund. The former is, of course, taken from the books, and the latter is found, in each of the several cases (dependent on the length of term, number and amount of payments made during the term, and time in the month at which payments were made,) by multiplying one of the share's payments into the loan fund by the **RATIO** found in the table A, B, C, D, E or F which is applicable to the case.

SEMI-ANNUAL SETTLEMENTS.

To find the d. b. c. of the payments made by an instalment share during a semi-annual term:—

*Case 1st.*—When payments are made at *first of month*.

Multiply one of its monthly loan fund payments by the **RATIO** found in table A under the number of payments made by it during the term.

TABLE A.

No. of payments	1	2	3	4	5	6
RATIOS -	$\frac{1}{6}$	$\frac{1}{2}$	1	$1\frac{3}{4}$	$2\frac{1}{2}$	$3\frac{1}{2}$

That is, if there have been, during the term, 5 payments of \$1.00 each into the loan fund, the d. b. c. of these payments equals  $\$1.00 \times 2\frac{1}{2} = \$2.50$ .

*Case 2d.*—Payments at *end of month*.

TABLE B.

No. of payments	1	2	3	4	5	6
RATIOS -	0	$\frac{1}{6}$	$\frac{1}{2}$	1	$1\frac{3}{4}$	$2\frac{1}{2}$

QUARTERLY SETTLEMENTS.

*Case 3d.*—Payments *first of month*.      *Case 4th.*—Payments *end of month*.

Table C.

1	2	3	-
$\frac{1}{3}$	1	2	-

Table D.

No. of payments	-	1	2	3
RATIOS -	-	0	$\frac{1}{3}$	1

ANNUAL SETTLEMENTS.

Case 5th—Payments at first of month.

Table E.

No. of payments	1	2	3	4	5	6	7	8	9	10	11	12
RATIOS -	$\frac{1}{12}$	$\frac{1}{4}$	$\frac{1}{2}$	$\frac{1}{12}$	$1\frac{1}{4}$	$1\frac{3}{4}$	$2\frac{1}{2}$	3	$3\frac{3}{4}$	$4\frac{7}{12}$	$5\frac{1}{2}$	$6\frac{1}{2}$

Case 6th.—Payments at end of month.

Table F.

No. of payments	1	2	3	4	5	6	7	8	9	10	11	12
RATIOS -	0	$\frac{1}{12}$	$\frac{1}{4}$	$\frac{1}{2}$	$\frac{1}{12}$	$1\frac{1}{4}$	$1\frac{3}{4}$	$2\frac{1}{2}$	3	$3\frac{3}{4}$	$4\frac{7}{12}$	$5\frac{1}{2}$

Having, by means of the above ratios, found the d. b. c. (exact to the fraction) of the share's loan fund payments during the term, add it to the book value of the share at last settlement (if it then had any) and the result will be the d. b. c. of the share; and the total d. b. c. of all the instalment shares of the series in the class to which the share belongs will equal the d. b. c. of the one share (just found) multiplied by the number of shares of its class and series still in force.

(The d. b. c. of a series of instalment shares may be found direct, in the same manner as the d. b. c. of one of its shares is found—by simply substituting, in the computation, for the one monthly payment by the share the sum of one month's payments by the series—but there is no work saved by this over the process as above explained.)

FULL-PAID AND PREPAID SHARES.

In case of an association which issues monthly series, both full-paid and prepaid shares may have been issued during the term at some date intermediate to the two settlements. If either of these be full-participating, (or partly participating, with the balance of its earnings to be credited to some named fund,) settlements being made semi-annually, the d. b. c. of the share for the term will be equal to as many sixths of the amount paid as it has been even months in force. That is, if \$60 was paid just 4 months before date of settlement, its d. b. c. will be  $\$60 \times 4\text{-6ths} = \$40$ .

If, as is sometimes the case, such full- or pre-paid shares are issued, in the term, at some arbitrary date, the d. b. c. of one of these shares will be found by multiplying the amount found in table K, opposite the date of issue, by the number of hundreds and fractions of hundreds of dollars paid in. For example: if \$60 was paid in on Jan. 10th, its d. b. c. will be equal to  $\$94.475 \times .60 = \$56.68\frac{1}{2}$ .

(Table K, which gives the exact d. b. c. of \$100 paid at any arbitrary date during either the first or last SEMI-ANNUAL term of the year, will be found at the end of this explanation. It cannot be used in annual or quarterly settlements.)

Having thus given the methods of finding, in a semi-annual settlement, the dividend bearing capital of the different kinds of shares usually issued, I will now illustrate by a tabulated example which probably covers almost every case. I have taken, for illustration, the 3d settlement in an association whose settlements are made semi-annually, and where monthly payments are made at END of month—to which Case 2d, Table B applies.

(Annual and quarterly settlements follow exactly the same rules as semi-annual settlements—but the ratios used must always be taken from the table which corresponds with the length of term.)

Although I have, in the following illustration, (except in classes A and B) taken a somewhat desultory set of series, I have, nevertheless, taken a sufficient number of each class to illustrate the principle and method of the apportionment. Several of the classes of shares considered here may not be issued in individual cases, but it was necessary to show how they are to be treated when they are issued.

### Example—3d Semi-annual Settlement—June 30, 1898.

Class A.—Pays 35 cents at end of each month into loan fund.

Class B.—Pays 60 cents at end of each month into loan fund.

Class C.—Prepays \$50, and is full-participating.

Class D.—Prepays \$60, receives 3% semi-annual cash dividends—balance of earnings cr. to share.

Class E.—Full-paid—receives 3% s. a. cash dividends—excess of earnings credited to reserve fund.

Class F.—Full-paid—receives 3% semi-annual cash dividends (to be paid out of earnings before net profits are declared).

Class G.—Full-paid—receives 3% semi-annual cash dividends—1% of earnings to expense fund—balance to profit account.

Class H.—Full-paid—receives 3% semi-annual cash dividends—1% of earnings to expense fund—balance to reserve fund. This class may be issued at any time.

*Full paid and prepaid payments made at first of month.*

CLASS A	CLASS B	CLASS C	Series.	Old Book Value	D. B. C. of term's payments	D. B. C. of one share.	No. of shares	D. B. C. of each Series.	Profit each Series	Profit each Share	Paid during term.	New Book Value
CLASS A			1	4.37	.87½	5.24½	550	2884.75	144.24	.26	2.10	6.73
			2	4.01	.87½	4.88½	340	1660.90	83.04	.24	2.10	6.35
			3	3.62	.87½	4.49½	270	1213.65	60.68	.22	2.10	5.94
			4	3.24	.87½	4.11½	160	658.20	32.91	.20	2.10	5.54
			5	2.87	.87½	3.74½	320	1198.40	59.92	.19	2.10	5.16
			6	2.51	.87½	3.38½	180	609.30	30.46	.17	2.10	4.78
			7	2.14	.87½	3.01½	90	271.35	13.57	.15	2.10	4.39
			8	1.77	.87½	2.64½	160	423.20	21.16	.13	2.10	4.00
			9	1.42	.87½	2.29½	250	573.75	28.69	.11	2.10	3.63
			10	1.06	.87½	1.93½	80	154.80	7.74	.10	2.10	3.26
			11	.72	.87½	1.59½	95	151.54	7.58	.08	2.10	2.90
			12	.35	.87½	1.22½	170	208.25	10.41	.06	2.10	2.51
			13		.87½	.87½	160	139.20	6.96	.04	2.10	2.14
			14		.58½	.58½	95	55.43	2.77	.03	1.75	1.78
			15		.35	.35	240	84.00	4.20	.02	1.40	1.42
			16		.17½	.17½	83	14.52	.73	.01	1.05	1.06
			17		.05⅝	.05⅝	120	7.00	.35	.00	.70	.70
			18		.00	.00	219	0.00	.00	.00	.35	.35
				<u>3582</u>		<u>10308.24</u>	<u>515.41</u>					
CLASS B			1	7.50	1.50	9.00	190	1710.00	85.50	.45	3.60	11.55
			2	6.88	1.50	8.33	230	1915.90	95.79	.41	3.60	10.89
			3	6.20	1.50	7.70	78	600.60	30.03	.39	3.60	10.19
			4	5.56	1.50	7.06	150	1059.00	52.95	.35	3.60	9.51
			5	4.92	1.50	6.42	84	539.28	26.96	.32	3.60	8.88
			6	4.30	1.50	5.80	60	348.00	17.40	.29	3.60	8.19
			7	3.66	1.50	5.16	200	1032.00	51.60	.26	3.60	7.92
			8	3.04	1.50	4.54	160	726.40	36.32	.23	3.60	6.87
			9	2.43	1.50	3.93	95	373.35	18.67	.20	3.60	6.23
			10	1.81	1.50	3.31	64	211.84	10.59	.17	3.60	5.58
			11	1.24	1.50	2.74	280	767.20	38.36	.14	3.60	4.98
			12	.60	1.50	2.10	110	231.00	11.55	.10	3.60	4.30
			13		1.50	1.50	220	330.00	16.50	.07	3.60	3.67
			14		1.00	1.00	160	160.00	8.00	.05	3.00	3.05
			15		.60	.60	75	45.00	2.25	.03	2.40	2.43
			16		.30	.30	240	72.00	3.60	.01	1.80	1.81
			17		.10	.10	170	17.00	.85	.00	1.20	1.20
			18		.00	.00	165	0.00	.00	.00	.60	.60
				<u>2731</u>		<u>10138.57</u>	<u>506.92</u>					
CLASS C			1	55.38		55.38	80	4430.40	221.52	2.77		58.15
			4	53.81		53.81	60	3228.60	161.43	2.69		56.50
			7	52.75		52.75	70	3692.50	184.62	2.64		55.39
			15			33.33	30	1000.00	50.00	1.66	50.00	51.66
				<u>240</u>		<u>12351.50</u>	<u>617.57</u>					

EXAMPLE OF 3D SEMI-ANNUAL SETTLEMENT—continued.

Class.	Series.	Old Book Value	D. B. C. of one share	No. of shares	D. B. C. of each Series.	Profit each Series	Profit each Share	Dividends paid	Credit to Share.	New Book Value
D	1	62.46	62.46	30	1873.80	93.69	3.12	54.00	1.32	63.78
	7	61.20	61.20	40	2448.00	122.40	3.06	72.00	1.26	62.46
	16		30.00	45	1350.00	67.50	1.50	40.50	.60	60.60
				115	5671.80	283.59		166.50	Reserve Fund.	
E	1	100.00	100.00	40	4000.00	200.00		120.00	80.00	100.00
	4	100.00	100.00	25	2500.00	125.00		75.00	50.00	100.00
	7	100.00	100.00	36	3600.00	180.00		108.00	72.00	100.00
	13		100.00	15	1500.00	75.00		45.00	30.00	100.00
				116	11600.00	580.00	½%	348.00	232.00	
						Profit Acc't.	3½%	Exp. Acc't.		
G	1	100.00	100.00	20	2000.00	100.00	10.00	70.00	20.00	100.00
	7	100.00	100.00	40	4000.00	200.00	20.00	140.00	40.00	100.00
	13		100.00	25	2500.00	125.00	12.50	87.50	25.00	100.00
				85	8500.00	425.00	42.50	297.50	85.00	

When Issued.	Am't Paid.	D. B. C. of \$100	D. B. C. of lot.	3% div.	1% Exp.	Earning of lot.	Reserve Fund.	
Jan. 10, '97	2000.00	100.00	2000.00	60.00	20.00	100.00	20.00	2000.00
Feb. 4, '98	1000.00	94.47½	944.75	28.34	9.45	47.24	9.45	1000.00
			2944.75	88.34	29.45	147.24	29.45	

From the above table, it will be seen that the total dividend bearing capital of all the shares in force at this settlement is as follows:—

Of Class A	\$10308.24	
“ B	10138.57	
“ C	12351.50	
“ D	5671.80	
“ E	11600.00	} Class F none
“ G	8500.00	
“ H	2944.75	

Total dividend bearing capital \$ 61514.08

Now, supposing the total net profits to be \$ 3080.00, we have  
 $3080.00 \div 61514.08 = 5\% +$  a very small fraction, viz: .007

It is not customary, nor is it good policy, to apportion the exact percentage of profit as thus found—but to drop any small fraction like the .007 in the above quotient—which has been done in this case—apportioning only the 5%. The results obtained by such apportionment: the profits to be carried to Expense, Profit and Reserve Funds, and the new book values of the various shares, are all given in above table.

*Synopsis of the Profit of each Class and its distribution.*

Class	Profits to Classes.	Cr. to Shares.	Reserve Fund.	Expense Fund.	Profit Acc't.	Dividends paid.
Class A	515.41	509.88	-	-		
“ B	506.92	503.93	-	-		
“ C	617.57	617.60	-	-		
“ D	283.59	117.00	-	-	-	166.50
“ E	580.00	-	232.00	-	-	348.00
“ G	425.00	-	-	85.00	42.50	297.50
“ H	147.24	-	29.45	29.45	-	88.34
Total	3075.73	1748.41	261.45	114.45	42.50	900.34

4.27 + 8.58 = \$12.85 Undivided Profits—the \$8.58 having been saved in apportioning to the individual shares.

## TABLE K,

On opposite page, gives the *exact* DIVIDEND-BEARING CAPITAL, for the term, of \$100 paid in at any date in either of the *semi-annual* terms of any year, excepting for the **FIRST** term of leap years—and table H (on this page) gives it for that term in leap years. For example: the dividend bearing capital, for first term in a common year, of \$100 paid March 18th is \$57.4586, taken from Table K—which means that \$100 paid in on that date is equivalent, as dividend bearing capital for the term, to \$57.46 of book value on the preceding 31st of December. (If this had been a leap year, the dividend bearing capital would have been \$57.14, from table H.)

In the same manner, the dividend bearing capital, in the 2d semi-annual term of any year, of \$100 paid in on Aug. 12th is \$76.63.

To find the dividend bearing capital of *any* amount paid in, multiply the amount taken from the table opposite the proper date and under the proper month, by the hundreds and fractions of hundreds of dollars in the amount paid. Thus, \$480 paid in on Aug. 12th is equivalent to \$76.6304 × 4.80, viz: to \$367.83 of book value at the preceding settlement June 30th.

## TABLE H.

**Table H -- Dividend-Bearing Capital, in Semi-Annual Settlements, of \$100 paid in at different dates in first Term of LEAP YEARS only.**

Jan'y	Feb'y	Date.	March	April	Date.	May	June
99.4505	82.4176	1st	66.4835	49.4505	1st	32.9670	15.9341
98.9011	81.8681	2d	65.9341	48.9011	2d	32.4176	15.3846
98.3516	81.3187	3d	65.3846	48.3516	3d	31.8681	14.8352
97.8022	80.7692	4th	64.8352	47.8022	4th	31.3187	14.2857
97.2527	80.2198	5th	64.2857	47.2527	5th	30.7692	13.7363
96.7033	79.6703	6th	63.7363	46.7033	6th	30.2198	13.1868
96.1538	79.1209	7th	63.1868	46.1538	7th	29.6703	12.6374
95.5044	78.5714	8th	62.6374	45.6044	8th	29.1209	12.0879
95.0549	78.0220	9th	62.0879	45.0549	9th	28.5714	11.5385
94.5055	77.4725	10th	61.5385	44.5055	10th	28.0220	10.9890
93.9560	76.9231	11th	60.9890	43.9560	11th	27.4725	10.4396
93.4066	76.3736	12th	60.4396	43.4066	12th	26.9231	9.8901
92.8571	75.8242	13th	59.8901	42.8571	13th	26.3736	9.3407
92.3077	75.2747	14th	59.3407	42.3077	14th	25.8242	8.7912
91.7582	74.7253	15th	58.7912	41.7582	15th	25.2747	8.2418
91.2088	74.1758	16th	58.2418	41.2088	16th	24.7253	7.6923
90.6593	73.6264	17th	57.6923	40.6593	17th	24.1758	7.1429
90.1099	73.0769	18th	57.1429	40.1099	18th	23.6264	6.5934
89.5604	72.5275	19th	56.5934	39.5604	19th	23.0769	6.0440
89.0110	71.9780	20th	56.0440	39.0110	20th	22.5275	5.4945
88.4615	71.4286	21st	55.4945	38.4615	21st	21.9780	4.9451
87.9121	70.8791	22d	54.9451	37.9121	22d	21.4286	4.3956
87.3626	70.3297	23d	54.3956	37.3626	23d	20.8791	3.8462
86.8132	69.7802	24th	53.8462	36.8132	24th	20.3297	3.2967
86.2637	69.2308	25th	53.2967	36.2637	25th	19.7802	2.7473
85.7143	68.6813	26th	52.7473	35.7143	26th	19.2308	2.1978
85.1648	68.1319	27th	52.1978	35.1648	27th	18.6813	1.6484
84.6154	67.5824	28th	51.6484	34.6154	28th	18.1319	1.0989
84.0659	67.0330	29th	51.0989	34.0659	29th	17.5824	0.5495
83.5165	.	30th	50.5495	33.5165	30th	17.0330	0.0000
82.9670	.	31st	50.0000	.	31st	16.4835	.



Table K -- Dividend-Bearing Capital, in Semi-Annual Settlements, of \$100 paid in at different dates in either Term.

Jan'y	Feb'y	March	April	May	June	July	August	Sept.	Date.	Oct.	Nov.	Dec.
99.4475	82.3204	66.8508	49.7238	33.1492	16.0221	99.4565	82.6087	65.7609	1st	49.4565	32.6087	16.3043
98.8950	81.7680	66.2983	49.1713	32.5967	15.4696	98.9130	82.0052	65.2174	2d	48.9130	32.0652	15.7609
98.3425	81.2155	65.7459	48.6188	32.0442	14.9171	98.3696	81.5217	64.6739	3d	48.3696	31.5217	15.2174
97.7901	80.6630	65.1934	48.0663	31.4917	14.3646	97.8261	80.9783	64.1304	4th	47.8261	30.9783	14.6739
97.2376	80.1105	64.6409	47.5138	30.9392	13.8122	97.2826	80.4348	63.5870	5th	47.2826	30.4348	14.1304
96.6851	79.5580	64.0884	46.9613	30.3897	13.2597	96.7391	79.8913	63.0435	6th	46.7391	29.8913	13.5870
96.1326	79.0055	63.5359	46.4088	29.8343	12.7072	96.1957	79.3478	62.5000	7th	46.1957	29.3478	13.0435
95.5801	78.4530	62.9834	45.8564	29.2818	12.1547	95.6522	78.8043	61.9565	8th	45.6522	28.8043	12.5000
95.0276	77.9006	62.4309	45.3039	28.7293	11.6022	95.1087	78.2609	61.4130	9th	45.1087	28.2609	11.9565
94.4751	77.3481	61.8785	44.7514	28.1768	11.0497	94.5652	77.7174	60.8696	10th	44.5652	27.7174	11.4130
93.9227	76.7956	61.3260	44.1989	27.6243	10.4972	94.0217	77.1739	60.3261	11th	44.0217	27.1739	10.8696
93.3702	76.2431	60.7735	43.6464	27.0718	9.9448	93.4783	76.6304	59.7826	12th	43.4783	26.6304	10.3261
92.8177	75.6906	60.2210	43.0939	26.5193	9.3923	92.9348	76.0870	59.2391	13th	42.9348	26.0870	9.7826
92.2652	75.1381	59.6685	42.5414	25.9669	8.8398	92.3913	75.5435	58.6957	14th	42.3913	25.5435	9.2391
91.7127	74.5856	59.1160	41.9890	25.4144	8.2873	91.8478	75.0000	58.1522	15th	41.8478	25.0000	8.6957
91.1602	74.0331	58.5635	41.4365	24.8619	7.7348	91.3043	74.4565	57.6087	16th	41.3043	24.4565	8.1522
90.6077	73.4807	58.0110	40.8840	24.3094	7.1823	90.7609	73.9130	57.0652	17th	40.7609	23.9130	7.6087
90.0553	72.9282	57.4586	40.3315	23.7569	6.6298	90.2174	73.3696	56.5217	18th	40.2174	23.3696	7.0652
89.5028	72.3757	56.9061	39.7790	23.2044	6.0773	89.6739	72.8261	55.9783	19th	39.6739	22.8261	6.5217
88.9503	71.8232	56.3536	39.2265	22.6519	5.5249	89.1304	72.2826	55.4348	20th	39.1304	22.2826	6.0783
88.3978	71.2707	55.8011	38.6740	22.0994	4.9724	88.5870	71.7391	54.8913	21st	38.5870	21.7391	5.5348
87.8453	70.7182	55.2486	38.1215	21.5470	4.4199	88.0435	71.1957	54.3478	22d	38.0435	21.1956	5.0783
87.2928	70.1657	54.6961	37.5691	20.9945	3.8674	87.5000	70.6522	53.8043	23d	37.5000	20.6522	4.5348
86.7403	69.6133	54.1436	37.0166	20.4420	3.3149	86.9565	70.1087	53.2609	24th	36.9565	20.1087	4.0783
86.1878	69.0608	53.5912	36.4641	19.8895	2.7624	86.4130	69.5652	52.7174	25th	36.4130	19.5652	3.6209
85.6354	68.5083	53.0387	35.9116	19.3370	2.2099	85.8696	69.0217	52.1739	26th	35.8696	19.0217	3.1739
85.0829	67.9558	52.4862	35.3591	18.7845	1.6575	85.3261	68.4783	51.6304	27th	35.3261	18.4783	2.7174
84.5304	67.4033	51.9337	34.8066	18.2320	1.1050	84.7826	67.9348	51.0870	28th	34.7826	17.9348	2.2609
83.9779	66.8508	51.3812	34.2541	17.6796	0.5525	84.2391	67.3913	50.5435	29th	34.2391	17.3913	1.8174
83.4254	66.2983	50.8287	33.7016	17.1271	0.0000	83.6957	66.8478	50.0000	30th	33.6956	16.8478	1.3604
82.8729	65.7459	50.2762	33.1492	16.5746		83.1522	66.3043		31st	33.1522	16.3043	0.9087

Table No. 18.

**ROBINSONIAN BUILDING-LOAN INTEREST TABLES.**  
**Present Worth of \$1.00 at end of each half-year.**  
**INTEREST COMPOUNDED MONTHLY.**

4%	5%	6%	7%	Years.	8%	9%	10%	11%	12%
.980	.975	.971	.966	$\frac{1}{2}$	.961	.956	.951	.947	.942
1.941	1.927	1.912	1.898	<b>1</b>	1.884	1.870	1.857	1.843	1.829
2.883	2.855	2.827	2.799	$1\frac{1}{2}$	2.772	2.745	2.718	2.692	2.666
3.806	3.760	3.714	3.669	<b>2</b>	3.624	3.580	3.537	3.495	3.453
4.711	4.642	4.575	4.508	$2\frac{1}{2}$	4.443	4.380	4.317	4.255	4.195
5.598	5.503	5.410	5.320	<b>3</b>	5.231	5.144	5.059	4.975	4.894
6.468	6.343	6.221	6.103	$3\frac{1}{2}$	5.987	5.874	5.764	5.657	5.552
7.320	7.162	7.009	6.859	<b>4</b>	6.714	6.573	6.436	6.302	6.173
8.156	7.961	7.772	7.590	$4\frac{1}{2}$	7.413	7.241	7.075	6.913	6.757
8.975	8.740	8.514	8.295	<b>5</b>	8.084	7.880	7.682	7.492	7.307
9.778	9.500	9.233	8.978	$5\frac{1}{2}$	8.729	8.490	8.261	8.039	7.826
10.564	10.242	9.932	9.634	<b>6</b>	9.349	9.074	8.811	8.558	8.314
11.336	10.965	10.609	10.269	$6\frac{1}{2}$	9.944	9.633	9.334	9.048	8.775
12.092	11.670	11.267	10.883	<b>7</b>	10.516	10.166	9.832	9.513	9.208
12.833	12.358	11.905	11.475	$7\frac{1}{2}$	11.066	10.677	10.306	9.953	9.617
13.560	13.028	12.525	12.048	<b>8</b>	11.595	11.165	10.757	10.369	10.001
14.277	13.683	13.126	12.600	$8\frac{1}{2}$	12.102	11.632	11.186	10.764	10.364
14.975	14.321	13.710	13.134	<b>9</b>	12.590	12.078	11.594	11.137	10.705
15.659	14.944	14.276	13.649	$9\frac{1}{2}$	13.059	12.504	11.982	11.490	11.027
16.330	15.551	14.826	14.146	<b>10</b>	13.510	12.912	12.352	11.825	11.330
16.988	16.143	15.359	14.627	$10\frac{1}{2}$	13.943	13.302	12.703	12.142	11.615
17.632	16.722	15.877	15.091	<b>11</b>	14.359	13.675	13.038	12.441	11.884
18.264	17.285	16.379	15.539	$11\frac{1}{2}$	14.758	14.032	13.356	12.725	12.137
18.883	17.835	16.867	15.972	<b>12</b>	15.143	14.373	13.658	12.994	12.376
19.490	18.371	17.340	16.390	$12\frac{1}{2}$	15.512	14.699	13.946	13.249	12.601
20.085	18.893	17.799	16.793	<b>13</b>	15.866	15.011	14.220	13.489	12.813
20.668	19.403	18.245	17.183	$13\frac{1}{2}$	16.207	15.309	14.481	13.717	13.012
21.240	19.901	18.678	17.560	<b>14</b>	16.535	15.594	14.729	13.933	13.200
21.801	20.386	19.098	17.923	$14\frac{1}{2}$	16.849	15.866	14.965	14.138	13.377
22.350	20.859	19.505	18.274	<b>15</b>	17.152	16.127	15.190	14.331	13.544

## APPLICATION OF THE TABLE.

Besides showing the *Present Worth*, at monthly compound, of \$1.00 due at the end of each half-year for any of the periods given in the table—hence of any amount—

The table enables us to determine what portion of the prepayment on a share is required, at any actual or assumed earning rate, to offset, or cancel, annual, semi-annual, or quarterly dividends and periodically deducted expense. The *remainder* of the prepayment, after deducting this portion, is the part of the prepayment which is effective in maturing the share. This *remainder* is found, in the several cases, as follows:

## WHEN DIVIDENDS ARE PAID SEMI-ANNUALLY.

1st. *If expense is deducted annually from the share's earnings:* Find the semi-annual *Sinking Fund*, at the earning rate, that will exactly cancel, or offset, the annual expense, and add it to the semi-annual dividend; then, by using the above table, find the present worth of this semi-annual sum and deduct it from the prepayment. The remainder will be the portion which goes to maturing the share. (This semi-annual *Sinking Fund* is found, in this case, by multiplying the amount opposite the earning rate in side table B on next page by the annual expense.)

Thus, to find this *remainder* when prepayment is \$60.00; semi-annual dividend \$2.00; annual expense \$1.50; earning rate 15%; and time to maturity  $6\frac{1}{2}$  years; (or,—without taking into account the time it would take the share to mature,—if the time it remains in force and participates in the profits be  $6\frac{1}{2}$  years;) Multiply 4814 (taken from table B opposite 15%) by the \$1.50 annual expense, giving us 72 cents as the equivalent semi-annual expense to be added to the semi-annual dividend; making \$2.72 to be deducted semi-annually from the share's earnings to meet the dividends and expense. The present worth of this semi-annual \$2.72 is  $\$8.019 \times \$2.72 = \$21.81$ ; and  $\$60.00 - \$21.81$  gives us  $\$38.19$  as the portion of the prepayment which is effective in maturing the share, or in earning profit in excess of that required for dividends and expense.

2d. *If expense is deducted semi-annually:* Add the semi-annual expense to the semi-annual dividend, and find from above table the present worth of the sum of the two, and deduct it from the prepayment, and the remainder is the portion which matures the share.

{ Continued on next page.

Table No. 18.—Continued.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

Present Worth of \$1.00 at end of each half-year.  
INTEREST COMPOUNDED MONTHLY.

13%	14%	15%	16%	Years.	17%	18%	19%	20%	21%
.937	.933	.928	.924	1/2	.919	.915	.910	.906	.901
1.816	1.803	1.790	1.777	1	1.764	1.751	1.738	1.726	1.713
2.640	2.614	2.589	2.565	1 1/2	2.540	2.516	2.492	2.468	2.445
3.412	3.371	3.332	3.292	2	3.254	3.215	3.178	3.141	3.104
4.136	4.078	4.020	3.964	2 1/2	3.909	3.855	3.802	3.750	3.699
4.814	4.736	4.660	4.585	3	4.512	4.440	4.370	4.301	4.234
5.450	5.351	5.253	5.158	3 1/2	5.066	4.975	4.887	4.801	4.717
6.046	5.924	5.804	5.688	4	5.575	5.465	5.358	5.253	5.152
6.605	6.458	6.315	6.177	4 1/2	6.043	5.912	5.786	5.663	5.543
7.129	6.957	6.790	6.629	5	6.473	6.322	6.175	6.034	5.897
7.620	7.422	7.230	7.046	5 1/2	6.868	6.696	6.530	6.370	6.216
8.081	7.856	7.639	7.431	6	7.231	7.038	6.853	6.674	6.502
8.512	8.260	8.019	7.787	6 1/2	7.565	7.351	7.146	6.949	6.761
8.917	8.638	8.371	8.116	7	7.872	7.638	7.413	7.199	6.994
9.296	8.990	8.698	8.419	7 1/2	8.153	7.899	7.657	7.425	7.204
9.651	9.318	9.001	8.700	8	8.413	8.139	7.878	7.629	7.393
9.984	9.625	9.283	8.959	8 1/2	8.651	8.358	8.079	7.814	7.563
10.297	9.910	9.544	9.198	9	8.870	8.558	8.263	7.982	7.717
10.589	10.177	9.787	9.419	9 1/2	9.071	8.741	8.430	8.134	7.855
10.864	10.425	10.012	9.623	10	9.256	8.909	8.581	8.272	7.980
11.121	10.657	10.221	9.811	10 1/2	9.426	9.062	8.720	8.396	8.092
11.362	10.874	10.415	9.985	11	9.582	9.202	8.845	7.509	8.193
11.588	11.075	10.595	10.146	11 1/2	9.725	9.330	8.960	8.611	8.285
11.800	11.264	10.763	10.295	12	9.857	9.447	9.064	8.704	8.367
11.999	11.439	10.918	10.432	12 1/2	9.978	9.555	9.159	8.788	8.441
12.185	11.603	11.062	10.558	13	10.090	9.653	9.245	8.864	8.508
12.360	11.756	11.196	10.676	13 1/2	10.192	9.742	9.323	8.932	8.568
12.523	11.898	11.320	10.784	14	10.286	9.824	9.395	8.995	8.622
12.677	12.031	11.435	10.883	14 1/2	10.373	9.899	9.460	9.051	8.671
12.820	12.154	11.542	10.976	15	10.452	9.968	9.519	9.102	8.715

B	%	C
0.4950	4	2.0100
0.4938	5	2.0126
0.4925	6	2.0151
0.4913	7	2.0176
0.4900	8	2.0201
0.4888	9	2.0227
0.4876	10	2.0252
0.4863	11	2.0278
0.4851	12	2.0303
0.4838	13	2.0328
0.4826	14	2.0345
0.4814	15	2.0380
0.4801	16	2.0405
0.4789	17	2.0431
0.4777	18	2.0457
0.4765	19	2.0483
0.4752	20	2.0508

WHEN DIVIDENDS ARE PAID ANNUALLY.  
*Expense being deducted annually, also:*  
Multiply the sum of one of the annual dividends + the annual expense by the amount found opposite the earning rate in side table B, then subtract the product from the prepayment and the remainder will be the portion which goes to maturing the share.

WHEN DIVIDENDS ARE PAID QUARTERLY.  
1st. *If expense is deducted annually from the share's earnings:*  
Multiply the present worth of \$1.00 each half-year, (at the earning rate and for the time,—found from above table as before,) by the amount opposite same rate in side table C, and multiply this product by the quarterly dividend—calling this last product *a*. Then multiply the amount opposite the same rate in table B by the annual expense, and deduct the sum of this product + product *a* from the prepayment. The remainder will be the portion of the prepayment which goes to maturing the share.

2d. *If expense is deducted semi-annually:*  
Proceed as before until you find *a*; then add the semi-annual expense to it, and subtract the sum from the prepayment. The remainder is the portion which goes to mature the share.

IN GENERAL.

Table B gives the semi-annual payments, made at the end of each half-year, that are, at the various rates, respectively equivalent to annual payments of \$1.00 each made at the end of the year.

Table C gives the semi-annual payments, made at the end of each half-year, that are, at the various rates, respectively equivalent to quarterly payments of \$1.00 each made at the end of the quarter.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

Present Worth of \$1.00 at end of each half-year.

INTEREST COMPOUNDED SEMI-ANNUALLY.

4%	5%	6%	7%	Years.	8%	9%	10%	11%	12%
.980	.976	.971	.966	½	.962	.957	.952	.948	.943
1.942	1.927	1.913	1.900	1	1.886	1.873	1.859	1.846	1.833
2.884	2.856	2.829	2.802	1½	2.775	2.749	2.723	2.698	2.673
3.808	3.762	3.717	3.673	2	3.630	3.588	3.546	3.505	3.465
4.713	4.646	4.580	4.515	2½	4.452	4.390	4.329	4.270	4.212
5.601	5.508	5.417	5.329	3	5.242	5.158	5.076	4.995	4.917
6.472	6.349	6.230	6.115	3½	6.002	5.893	5.786	5.683	5.582
7.325	7.170	7.020	6.874	4	6.733	6.596	6.463	6.335	6.210
8.162	7.971	7.786	7.608	4½	7.435	7.269	7.108	6.952	6.802
8.983	8.752	8.530	8.317	5	8.111	7.913	7.722	7.538	7.360
9.787	9.514	9.253	9.002	5½	8.760	8.529	8.306	8.093	7.887
10.575	10.258	9.954	9.663	6	9.384	9.119	8.862	8.619	8.384
11.348	10.983	10.635	10.303	6½	9.986	9.683	9.394	9.117	8.853
12.106	11.691	11.296	10.921	7	10.563	10.223	9.899	9.590	9.295
12.849	12.381	11.938	11.517	7½	11.118	10.740	10.380	10.038	9.712
13.578	13.055	12.561	12.094	8	11.652	11.234	10.838	10.462	10.106
14.392	13.712	13.166	12.651	8½	12.166	11.707	11.274	10.865	10.477
14.992	14.353	13.754	13.190	9	12.659	12.160	11.690	11.246	10.828
15.678	14.979	14.324	13.710	9½	13.134	12.593	12.085	11.608	11.158
16.351	15.589	14.877	14.212	10	13.590	13.008	12.462	11.950	11.470
17.011	16.185	15.415	14.698	10½	14.029	13.405	12.821	12.275	11.764
17.658	16.765	15.937	15.167	11	14.451	13.784	13.163	12.583	12.042
18.292	17.332	16.444	15.620	11½	14.857	14.148	13.489	12.875	12.303
18.914	17.885	16.936	16.058	12	15.247	14.495	13.799	13.152	12.550
19.523	18.424	17.413	16.482	12½	15.622	14.828	14.094	13.414	12.783
20.121	18.951	17.877	16.890	13	15.983	15.147	14.375	13.663	13.003
20.707	19.464	18.327	17.285	13½	16.330	15.451	14.643	13.898	13.211
21.281	19.965	18.764	17.667	14	16.663	15.743	14.898	14.121	13.406
21.884	20.454	19.188	18.036	14½	16.984	16.022	15.141	14.333	13.591
22.396	20.930	19.600	18.392	15	17.292	16.289	15.372	14.534	13.765

APPLICATION OF THE TABLE.

Besides showing the *Present Worth*, at SEMI-ANNUAL compound, of \$1.00 due at the end of each half-year, for any of the periods given in the table—hence of any amount—

This table enables us to determine what part of the prepayment on a share is required, at any actual or assumed earning rate, to offset annual, semi-annual, or quarterly dividends and periodically deducted expense. The REMAINDER of the pre-payment, after deducting this portion, is the part of the pre-payment which, at semi-annual compound, will mature the share. This REMAINDER is found, in the several cases which may arise, as is explained in Table No. 18, (which see,) by using tables B and C as here shown, instead of tables B and C as given in that table.

When dividends and expense are both semi-annual, the present worth of both is equal to the product of their sum by the present worth of \$1.00 found above. The difference between this product and the prepayment is the amount which goes to maturing the share.

B	%	C
0.4950	4	2.0100
0.4938	5	2.0125
0.4926	6	2.0150
0.4914	7	2.0175
0.4902	8	2.0200
0.4890	9	2.0225
0.4878	10	2.0250
0.4866	11	2.0275
0.4854	12	2.0300
0.4843	13	2.0325
0.4831	14	2.0350
0.4819	15	2.0375
0.4808	16	2.0400
0.4796	17	2.0425
0.4785	18	2.0450
0.4773	19	2.0475
0.4762	20	2.0500

TABLE NO. 18 a.—Continued.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

Present Worth of \$1.00 at end of each half-year.  
INTEREST COMPOUNDED SEMI-ANNUALLY.

13%	14%	15%	16%	Years.	17%	18%	19%	20%	21%
.939	.935	.930	.926	½	.922	.917	.913	.909	.905
1.821	1.808	1.796	1.783	1	1.771	1.759	1.747	1.736	1.724
2.648	2.624	2.601	2.577	1½	2.554	2.531	2.509	2.487	2.465
3.426	3.387	3.349	3.312	2	3.276	3.240	3.204	3.170	3.136
4.156	4.100	4.046	3.993	2½	3.941	3.890	3.840	3.791	3.743
4.841	4.767	4.700	4.623	3	4.554	4.486	4.420	4.355	4.292
5.485	5.389	5.303	5.206	3½	5.119	5.033	4.950	4.868	4.789
6.089	5.971	5.863	5.747	4	5.639	5.535	5.433	5.335	5.239
6.656	6.515	6.385	6.247	4½	6.119	5.995	5.875	5.759	5.646
7.189	7.024	6.870	6.710	5	6.562	6.418	6.279	6.145	6.015
7.689	7.499	7.321	7.139	5½	6.970	6.805	6.647	6.495	6.398
8.159	7.943	7.741	7.536	6	7.345	7.161	6.984	6.814	6.650
8.600	8.358	8.132	7.904	6½	7.692	7.487	7.291	7.103	6.923
9.014	8.745	8.495	8.244	7	8.011	7.786	7.572	7.367	7.170
9.403	9.108	8.833	8.559	7½	8.305	8.061	7.828	7.606	7.394
9.768	9.447	9.148	8.851	8	8.576	8.313	8.062	7.824	7.596
10.101	9.763	9.440	9.122	8½	8.826	8.544	8.276	8.022	7.779
10.422	10.059	9.712	9.372	9	9.056	8.756	8.471	8.201	7.945
10.725	10.336	9.965	9.604	9½	9.268	8.950	8.650	8.365	8.095
11.008	10.594	10.200	9.818	10	9.464	9.129	8.812	8.514	8.231
11.275	10.836	10.419	10.017	10½	9.644	9.292	8.961	8.649	8.354
11.525	11.061	10.623	10.201	11	9.810	9.442	9.097	8.772	8.465
11.760	11.272	10.812	10.371	11½	9.964	9.580	9.221	8.883	8.566
11.981	11.469	10.988	10.529	12	10.105	9.707	9.334	8.985	8.657
12.188	11.654	11.152	10.675	12½	10.235	9.823	9.438	9.077	8.739
12.382	11.826	11.305	10.810	13	10.355	9.929	9.532	9.161	8.814
12.565	11.987	11.447	10.935	13½	10.465	10.027	9.618	9.237	8.881
12.736	12.137	11.579	11.051	14	10.567	10.116	9.697	9.307	8.942
12.897	12.278	11.702	11.158	14½	10.661	10.198	9.769	9.370	8.997
13.049	12.409	11.816	11.258	15	10.747	10.274	9.835	9.427	9.047

B	%	C
0.4950	4	2.0100
0.4938	5	2.0125
0.4926	6	2.0150
0.4914	7	2.0175
0.4902	8	2.0200
0.4890	9	2.0225
0.4878	10	2.0250
0.4866	11	2.0275
0.4854	12	2.0300
0.4843	13	2.0325
0.4831	14	2.0350
0.4819	15	2.0375
0.4808	16	2.0400
0.4796	17	2.0425
0.4785	18	2.0450
0.4773	19	2.0475
0.4762	20	2.0500

APPLICATION OF THE TABLE.

Besides showing the *Present Worth*, at SEMI-ANNUAL compound, of \$1.00 due at the end of each half-year, for any of the periods given in the table—hence of any amount—

This table enables us to determine what part of the prepayment on a share is required, at any actual or assumed earning rate, to offset annual, semi-annual, or quarterly dividends and periodically deducted expense. The REMAINDER of the pre-payment, after deducting this portion, is the part of the pre-payment which, at semi-annual compound, will mature the share. This REMAINDER is found, in the several cases which may arise, as is explained in Table No. 18, (which sec.) by using tables B and C as here shown, instead of tables B and C as given in that table.

When dividends and expense are both semi-annual, the present worth of both is equal to the product of their sum by the present worth of \$1.00 found above.

The difference between this product and the prepayment is the amount which goes to maturing the share.

Table No. 19.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

Comparative Simple and Compound Interest.

Amount of \$1.00 placed at interest the first of each month—at Simple and at Monthly, Quarterly, Semi-Annual, and Annual Compound Interest.

Simple Int.	Compounded each				Years	Simple Int.	Compounded each			
	Month	3 Mos.	6 Mos.	Year.			Month	3 Mos.	6 Mos.	Year.
	<b>4%</b>						<b>5%</b>			
12.26	12.26	12.26	12.26	12.26	<b>1</b>	12.33	12.33	12.33	12.33	12.33
25.00	25.03	25.02	25.02	25.01	<b>2</b>	25.25	25.29	25.29	25.28	25.27
38.22	38.31	38.30	38.29	38.27	<b>3</b>	38.78	38.91	38.90	38.89	38.85
51.92	52.13	52.12	52.10	52.06	<b>4</b>	52.90	53.24	53.21	53.18	53.12
66.10	66.52	66.50	66.46	66.40	<b>5</b>	67.63	68.29	68.25	68.20	68.10
80.76	81.49	81.46	81.41	81.32	<b>6</b>	82.95	84.11	84.06	83.98	83.83
95.90	97.08	97.03	96.96	96.83	<b>7</b>	98.88	100.75	100.67	100.56	100.35
111.52	113.29	113.23	113.14	112.97	<b>8</b>	115.40	118.23	118.13	117.98	117.69
127.62	130.17	130.09	129.97	129.75	<b>9</b>	132.53	136.61	136.47	136.28	135.90
144.20	147.74	147.64	147.49	147.19	<b>10</b>	150.25	155.93	155.76	155.50	155.02
161.26	166.02	165.89	165.70	165.34	<b>11</b>	168.58	176.24	176.02	175.70	175.10
178.80	185.05	184.89	184.66	184.22	<b>12</b>	187.50	197.58	197.32	196.92	196.18
196.82	204.85	204.66	204.38	203.85	<b>13</b>	207.03	220.02	219.70	219.22	218.31
215.32	225.46	225.24	224.90	224.26	<b>14</b>	227.15	243.61	243.22	242.65	241.55
234.30	246.91	246.64	246.25	245.49	<b>15</b>	247.88	268.40	267.94	267.26	265.96
	<b>6%</b>						<b>7%</b>			
12.39	12.40	12.40	12.39	12.39	<b>1</b>	12.46	12.46	12.46	12.46	12.46
25.50	25.56	25.55	25.54	25.52	<b>2</b>	25.75	25.83	25.82	25.81	25.78
39.33	39.53	39.51	39.49	39.44	<b>3</b>	39.87	40.16	40.14	40.10	40.04
53.88	54.37	54.34	54.29	54.20	<b>4</b>	54.86	55.53	55.48	55.42	55.30
69.15	70.12	70.06	69.99	69.84	<b>5</b>	70.68	72.01	71.93	71.83	71.63
85.14	86.84	86.76	86.64	86.42	<b>6</b>	87.33	89.68	89.57	89.40	89.09
101.85	104.59	104.48	104.31	104.00	<b>7</b>	104.83	108.63	108.46	108.23	107.79
119.28	123.44	123.29	123.06	122.63	<b>8</b>	123.16	128.95	128.72	128.40	127.79
137.43	143.45	143.25	142.95	142.38	<b>9</b>	142.34	150.73	150.43	150.00	149.19
156.30	164.70	164.43	164.04	163.31	<b>10</b>	162.35	174.09	173.71	173.15	172.08
175.89	187.25	186.92	186.43	185.50	<b>11</b>	183.21	199.14	198.65	197.93	196.58
196.20	211.20	210.78	210.17	209.02	<b>12</b>	204.90	226.01	225.39	224.49	222.80
217.23	236.62	236.11	235.37	233.95	<b>13</b>	227.44	254.81	254.05	252.94	250.85
238.98	263.62	263.00	262.09	260.38	<b>14</b>	250.81	285.69	284.76	283.41	280.87
261.45	292.27	291.53	290.45	288.39	<b>15</b>	275.03	318.81	317.69	316.06	312.98
	<b>8%</b>						<b>9%</b>			
12.52	12.53	12.53	12.53	12.52	<b>1</b>	12.59	12.60	12.60	12.59	12.59
26.00	26.11	26.09	26.07	26.04	<b>2</b>	26.25	26.38	26.37	26.34	26.30
40.44	40.81	40.77	40.73	40.64	<b>3</b>	41.00	41.46	41.42	41.36	41.25
55.84	56.73	56.66	56.58	56.42	<b>4</b>	56.82	57.95	57.87	57.76	57.55
72.20	73.97	73.86	73.72	73.45	<b>5</b>	73.73	75.99	75.86	75.66	75.32
89.52	92.64	92.48	92.26	91.85	<b>6</b>	91.71	95.72	95.51	95.22	94.68
107.80	112.86	112.64	112.31	111.71	<b>7</b>	110.78	117.30	117.00	116.57	115.79
127.04	134.76	134.45	134.00	133.17	<b>8</b>	130.92	140.91	140.49	139.89	138.79
147.24	158.48	158.06	157.46	156.34	<b>9</b>	152.15	166.72	166.16	165.36	163.87
168.40	184.17	183.62	182.84	181.37	<b>10</b>	174.45	194.97	194.23	193.17	191.20
190.52	211.98	211.29	210.28	208.04	<b>11</b>	197.84	225.86	224.91	223.54	221.00
213.60	242.11	241.23	239.97	237.59	<b>12</b>	222.30	259.64	258.44	256.70	253.47
237.64	274.74	273.65	272.07	269.12	<b>13</b>	247.85	296.60	295.09	292.92	288.87
262.64	310.08	308.74	306.80	303.17	<b>14</b>	274.47	337.03	335.16	332.46	327.45
288.60	348.35	346.72	344.36	339.94	<b>15</b>	302.18	381.24	378.95	375.65	369.51

Table No. 19.—Continued.

**ROBINSONIAN BUILDING-LOAN INTEREST TABLES.**

**Comparative Simple and Compound Interest.**

Amount of \$1.00 placed at interest the first of each month—at Simple and at Monthly, Quarterly, Semi-Annual, and Annual Compound Interest.

Simple Int.	Compounded each				Years	Simple Int.	Compounded each			
	Month	3 Mos.	6 Mos.	Year.			Month	3 Mos.	6 Mos.	Year.
		<b>10%</b>						<b>11%</b>		
12.65	12.67	12.67	12.66	12.65	<b>1</b>	12.72	12.74	12.73	12.73	12.72
26.50	26.67	26.65	26.62	26.57	<b>2</b>	26.75	26.95	26.93	26.89	26.83
41.55	42.13	42.08	42.00	41.87	<b>3</b>	42.11	42.81	42.75	42.65	42.49
57.80	59.21	59.11	58.97	58.71	<b>4</b>	58.78	60.51	60.38	60.20	59.88
75.25	78.08	77.91	77.67	77.23	<b>5</b>	76.78	80.25	80.03	79.73	79.19
93.90	98.93	98.66	98.29	97.60	<b>6</b>	96.09	102.27	101.94	101.47	100.61
113.75	121.96	121.57	121.02	120.01	<b>7</b>	116.73	126.85	126.36	125.66	124.39
134.80	147.40	146.86	146.09	144.66	<b>8</b>	138.68	154.27	153.57	152.59	150.79
157.05	175.50	174.77	173.72	171.78	<b>9</b>	161.96	184.86	183.91	182.56	180.09
180.50	206.55	205.58	204.18	201.61	<b>10</b>	186.55	218.99	217.72	215.92	212.62
205.15	240.85	239.58	237.77	234.42	<b>11</b>	212.47	257.07	255.41	253.05	248.72
231.00	278.74	277.12	274.80	270.51	<b>12</b>	239.70	299.56	297.42	294.38	288.80
258.05	320.80	318.56	315.63	310.21	<b>13</b>	268.26	346.96	344.25	340.38	333.28
286.30	366.84	364.29	360.64	353.88	<b>14</b>	298.13	399.85	396.44	391.57	382.66
315.75	417.92	414.77	410.26	401.92	<b>15</b>	329.33	458.86	454.61	448.56	437.46
		<b>12%</b>						<b>13%</b>		
12.78	12.81	12.80	12.79	12.78	<b>1</b>	12.85	12.88	12.87	12.86	12.85
27.00	27.24	27.21	27.17	27.09	<b>2</b>	27.25	27.54	27.50	27.45	27.36
42.66	43.51	43.43	43.32	43.12	<b>3</b>	43.22	44.22	44.12	43.99	43.76
59.78	61.83	61.68	61.46	61.08	<b>4</b>	60.74	63.20	63.01	62.75	62.30
78.30	82.49	82.22	81.85	81.19	<b>5</b>	79.83	84.80	84.48	84.04	83.24
98.28	105.76	105.35	104.76	103.71	<b>6</b>	100.47	109.39	108.89	108.18	106.91
119.70	131.98	131.37	130.50	128.94	<b>7</b>	122.68	137.37	136.62	135.56	133.65
142.56	161.53	160.66	159.43	157.19	<b>8</b>	146.44	169.21	168.13	166.61	163.87
166.86	194.82	193.62	191.92	188.83	<b>9</b>	171.77	205.44	203.95	201.83	198.01
192.60	232.34	230.73	228.44	224.27	<b>10</b>	198.65	246.68	244.65	241.78	236.60
219.78	274.61	272.49	269.47	263.97	<b>11</b>	227.10	293.61	290.91	287.10	280.20
248.40	322.25	319.49	315.56	308.42	<b>12</b>	257.10	347.02	343.49	338.49	329.48
275.46	375.93	372.39	367.36	358.21	<b>13</b>	288.67	407.80	403.23	396.79	385.15
309.96	436.42	431.93	425.56	413.98	<b>14</b>	321.79	476.97	471.14	462.90	448.07
342.90	504.58	498.94	490.95	476.43	<b>15</b>	356.48	555.56	548.31	537.90	519.16
		<b>14%</b>						<b>15%</b>		
12.91	12.95	12.94	12.93	12.91	<b>1</b>	12.98	13.02	13.01	12.99	12.98
27.50	27.83	27.79	27.73	27.63	<b>2</b>	27.75	28.14	28.08	28.01	27.90
43.77	44.94	44.83	44.67	44.41	<b>3</b>	44.33	45.88	45.55	45.37	45.08
61.72	64.60	64.38	64.07	63.53	<b>4</b>	62.70	66.04	65.78	65.42	64.79
81.35	87.20	86.82	86.28	85.34	<b>5</b>	82.88	89.68	89.23	88.60	87.48
102.66	113.17	112.57	111.71	110.19	<b>6</b>	104.85	117.12	116.39	115.38	113.58
125.65	143.03	142.11	140.83	138.53	<b>7</b>	128.63	148.97	147.87	146.33	143.59
150.32	177.33	176.02	174.16	170.83	<b>8</b>	154.20	185.94	184.34	182.10	178.11
176.67	216.77	214.92	212.32	207.66	<b>9</b>	181.58	228.85	226.59	223.43	217.80
204.70	262.09	259.57	256.02	249.64	<b>10</b>	210.75	278.66	275.55	271.20	263.44
234.41	314.18	310.80	306.04	297.50	<b>11</b>	241.73	336.47	332.27	326.39	315.93
265.80	374.05	369.59	363.31	352.07	<b>12</b>	274.50	403.58	398.00	390.18	376.30
298.87	442.87	437.05	428.88	414.26	<b>13</b>	309.08	481.48	474.15	463.90	445.72
333.62	521.95	514.47	503.96	485.17	<b>14</b>	345.45	571.90	562.38	549.09	525.55
370.05	612.85	603.31	589.91	566.01	<b>15</b>	383.63	676.86	664.61	647.54	617.36

Table No. 19.—Continued.

**ROBINSONIAN BUILDING-LOAN INTEREST TABLES.**

**Comparative Simple and Compound Interest.**

*Amount of \$1.00 placed at interest the first of each month—at Simple and at Monthly, Quarterly, Semi-Annual, and Annual Compound Interest.*

Simple Int.	Compounded each				Years	Simple Int.	Compounded each			
	Month	3 Mos.	6 Mos.	Year.			Month	3 Mos.	6 Mos.	Year.
13.04	13.09	13.08	13.06	13.04	<b>1</b>	13.11	13.16	13.15	13.13	13.11
28.00	28.44	28.38	28.30	28.17	<b>2</b>	28.25	28.75	28.68	28.59	28.44
44.88	46.43	46.28	46.07	45.71	<b>3</b>	45.44	47.20	47.02	46.78	46.38
63.68	67.52	67.22	66.80	66.07	<b>4</b>	64.66	69.05	68.69	68.21	67.37
84.40	92.25	91.72	90.98	89.68	<b>5</b>	85.93	94.91	94.29	93.42	91.92
107.04	121.23	120.37	119.18	117.07	<b>6</b>	109.23	125.52	124.51	123.11	120.66
131.60	155.21	153.90	152.07	148.84	<b>7</b>	134.58	161.77	160.22	158.06	154.27
158.08	195.04	193.12	190.44	185.69	<b>8</b>	161.96	204.68	202.39	199.20	193.60
186.48	241.73	239.00	235.19	228.44	<b>9</b>	191.39	255.49	252.20	247.64	239.62
216.80	296.47	292.68	287.39	278.03	<b>10</b>	222.85	315.64	311.04	304.65	293.46
249.04	360.64	355.47	348.27	335.56	<b>11</b>	256.36	386.84	380.53	371.78	356.46
283.20	435.86	428.93	419.28	402.29	<b>12</b>	291.90	471.14	462.61	450.80	430.16
319.28	524.04	514.87	502.11	479.69	<b>13</b>	329.49	570.95	559.57	543.82	516.39
357.28	627.40	615.40	598.73	569.48	<b>14</b>	369.11	689.10	674.08	653.33	617.28
397.20	748.58	733.01	711.42	673.64	<b>15</b>	410.78	828.99	809.34	782.24	735.32
—	—	<b>18%</b>	—	—	—	—	—	<b>19%</b>	—	—
13.17	13.24	13.22	13.20	13.17	<b>1</b>	13.24	13.31	13.30	13.27	13.24
28.50	29.06	28.98	28.88	28.71	<b>2</b>	28.75	29.38	29.29	29.17	28.98
45.99	47.99	47.78	47.51	47.05	<b>3</b>	46.55	48.78	48.56	48.25	47.73
65.64	70.61	70.20	69.64	68.69	<b>4</b>	66.62	72.22	71.75	71.12	70.03
87.45	97.66	96.94	95.94	94.22	<b>5</b>	88.96	100.51	99.68	98.54	96.57
111.42	130.00	128.82	127.19	124.35	<b>6</b>	113.61	134.67	133.30	131.41	128.15
137.55	168.67	166.84	164.31	159.90	<b>7</b>	140.53	175.91	173.78	170.83	165.74
165.84	214.90	212.18	208.42	201.86	<b>8</b>	169.72	225.71	222.51	218.10	210.46
196.29	270.17	266.25	260.82	251.36	<b>9</b>	201.20	285.84	281.19	274.78	263.69
228.90	336.26	330.72	323.08	309.78	<b>10</b>	234.95	358.46	351.83	342.73	327.02
263.67	415.27	407.61	397.05	378.71	<b>11</b>	271.99	446.13	436.89	424.21	402.39
300.60	509.74	499.31	484.93	460.04	<b>12</b>	309.30	551.99	539.29	521.90	492.08
339.69	622.69	608.65	589.34	556.02	<b>13</b>	349.90	679.81	662.58	639.04	598.91
380.90	757.79	739.05	713.39	669.27	<b>14</b>	392.77	834.16	811.02	779.49	725.82
424.35	919.25	894.55	860.78	802.91	<b>15</b>	437.93	1020.51	989.73	947.90	876.96
—	—	<b>20%</b>	—	—	—	—	—	<b>21%</b>	—	—
13.30	13.38	13.36	13.34	13.30	<b>1</b>	13.37	13.46	13.43	13.40	13.37
29.00	29.70	29.60	29.47	29.26	<b>2</b>	29.25	30.03	29.92	29.77	29.54
47.10	49.60	49.34	48.99	48.41	<b>3</b>	47.66	50.43	50.14	49.75	49.10
67.60	73.87	73.34	72.62	71.39	<b>4</b>	68.58	75.51	74.97	74.15	72.78
90.50	103.45	102.50	101.20	98.97	<b>5</b>	92.03	106.51	105.42	103.95	101.43
115.80	139.53	137.96	135.79	132.07	<b>6</b>	117.99	144.61	142.80	140.33	136.10
143.50	183.53	181.05	177.64	171.78	<b>7</b>	146.48	191.54	188.67	184.74	178.04
173.60	237.18	233.43	228.28	219.44	<b>8</b>	177.48	249.33	244.95	238.98	228.79
206.10	302.59	297.09	289.55	276.63	<b>9</b>	211.01	320.49	314.02	305.21	290.21
241.00	382.36	374.48	363.70	345.25	<b>10</b>	247.05	408.12	398.77	386.07	364.51
278.30	479.63	468.54	453.41	427.60	<b>11</b>	285.62	516.03	502.78	484.80	454.43
318.00	598.24	582.88	561.96	526.42	<b>12</b>	326.70	648.91	630.40	605.36	563.22
360.10	742.88	721.85	693.30	645.00	<b>13</b>	370.31	812.55	787.02	752.56	694.86
404.60	919.24	890.78	852.23	787.31	<b>14</b>	416.43	1014.07	979.09	932.30	854.15
451.50	1134.29	1096.11	1044.54	958.07	<b>15</b>	465.08	1262.22	1214.90	1151.76	1046.89



TABLE NO. 19 a.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

Comparative Simple and Compound Interest.

Amount of \$1.00—at Simple and at Monthly, Quarterly, Semi-Annual, and Annual Compound Interest.

Simple Int.	Compounded each				Years	Simple Int.	Compounded each			
	Month	3 Mos.	6 Mos.	Year.			Month	3 Mos.	6 Mos.	Year.
1.04	1.04	1.04	1.04	1.04	<b>1</b>	1.05	1.05	1.05	1.05	1.05
1.08	1.08	1.08	1.08	1.08	<b>2</b>	1.10	1.10	1.10	1.10	1.10
1.12	1.13	1.13	1.13	1.12	<b>3</b>	1.15	1.16	1.16	1.16	1.16
1.16	1.17	1.17	1.17	1.17	<b>4</b>	1.20	1.22	1.22	1.22	1.22
1.20	1.22	1.22	1.22	1.22	<b>5</b>	1.25	1.28	1.28	1.28	1.28
1.24	1.27	1.27	1.27	1.27	<b>6</b>	1.30	1.35	1.35	1.34	1.34
1.28	1.32	1.32	1.32	1.32	<b>7</b>	1.35	1.42	1.42	1.41	1.41
1.32	1.38	1.37	1.37	1.37	<b>8</b>	1.40	1.49	1.49	1.48	1.48
1.36	1.43	1.43	1.43	1.42	<b>9</b>	1.45	1.57	1.56	1.56	1.55
1.40	1.49	1.49	1.49	1.48	<b>10</b>	1.50	1.64	1.64	1.64	1.63
1.44	1.55	1.55	1.55	1.54	<b>11</b>	1.55	1.73	1.73	1.72	1.71
1.48	1.61	1.61	1.61	1.60	<b>12</b>	1.60	1.82	1.82	1.81	1.80
1.52	1.68	1.68	1.67	1.66	<b>13</b>	1.65	1.91	1.91	1.90	1.89
1.56	1.75	1.75	1.74	1.73	<b>14</b>	1.70	2.01	2.01	2.00	1.98
1.60	1.82	1.82	1.81	1.80	<b>15</b>	1.75	2.11	2.11	2.10	2.08
		<b>6%</b>						<b>7%</b>		
1.06	1.06	1.06	1.06	1.06	<b>1</b>	1.07	1.07	1.07	1.07	1.07
1.12	1.13	1.13	1.13	1.12	<b>2</b>	1.14	1.15	1.15	1.15	1.14
1.18	1.20	1.20	1.19	1.19	<b>3</b>	1.21	1.23	1.23	1.23	1.23
1.24	1.27	1.27	1.27	1.26	<b>4</b>	1.28	1.32	1.32	1.32	1.31
1.30	1.35	1.35	1.34	1.34	<b>5</b>	1.35	1.42	1.41	1.41	1.40
1.36	1.43	1.43	1.43	1.42	<b>6</b>	1.42	1.52	1.52	1.51	1.50
1.42	1.52	1.52	1.51	1.50	<b>7</b>	1.49	1.63	1.63	1.62	1.61
1.48	1.61	1.61	1.60	1.59	<b>8</b>	1.56	1.75	1.74	1.73	1.72
1.54	1.71	1.71	1.70	1.69	<b>9</b>	1.63	1.87	1.87	1.86	1.84
1.60	1.82	1.81	1.81	1.79	<b>10</b>	1.70	2.01	2.00	1.99	1.97
1.66	1.93	1.93	1.92	1.90	<b>11</b>	1.77	2.15	2.15	2.13	2.10
1.72	2.05	2.04	2.03	2.01	<b>12</b>	1.84	2.31	2.30	2.28	2.25
1.78	2.18	2.17	2.16	2.13	<b>13</b>	1.91	2.48	2.46	2.45	2.41
1.84	2.31	2.30	2.29	2.26	<b>14</b>	1.98	2.66	2.64	2.62	2.58
1.90	2.45	2.44	2.43	2.40	<b>15</b>	2.05	2.85	2.83	2.81	2.76
		<b>8%</b>						<b>9%</b>		
1.08	1.08	1.08	1.08	1.08	<b>1</b>	1.09	1.09	1.09	1.09	1.09
1.16	1.17	1.17	1.17	1.17	<b>2</b>	1.18	1.20	1.19	1.19	1.19
1.24	1.27	1.27	1.27	1.26	<b>3</b>	1.27	1.31	1.31	1.30	1.30
1.32	1.38	1.37	1.37	1.36	<b>4</b>	1.36	1.43	1.43	1.42	1.41
1.40	1.49	1.49	1.48	1.47	<b>5</b>	1.45	1.57	1.56	1.55	1.54
1.48	1.61	1.61	1.60	1.59	<b>6</b>	1.54	1.71	1.71	1.70	1.68
1.56	1.75	1.74	1.73	1.71	<b>7</b>	1.63	1.87	1.86	1.85	1.83
1.64	1.89	1.88	1.87	1.85	<b>8</b>	1.72	2.05	2.04	2.02	1.99
1.72	2.05	2.04	2.03	2.00	<b>9</b>	1.81	2.24	2.23	2.21	2.17
1.80	2.22	2.21	2.19	2.16	<b>10</b>	1.90	2.45	2.44	2.41	2.37
1.88	2.40	2.39	2.37	2.33	<b>11</b>	1.99	2.68	2.66	2.63	2.58
1.96	2.60	2.59	2.56	2.52	<b>12</b>	2.08	2.93	2.91	2.88	2.81
2.04	2.82	2.80	2.77	2.72	<b>13</b>	2.17	3.21	3.18	3.14	3.07
2.12	3.05	3.03	3.00	2.94	<b>14</b>	2.26	3.51	3.48	3.43	3.34
2.20	3.31	3.28	3.24	3.17	<b>15</b>	2.35	3.84	3.80	3.75	3.64

TABLE NO. 19 a.—Continued.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

Comparative Simple and Compound Interest.

Amount of \$1.00—at Simple and at Monthly, Quarterly, Semi-Annual, and Annual Compound Interest.

Simple Int.	Compounded each				Years	Simple Int.	Compounded each			
	Month	3 Mos.	6 Mos.	Year.			Month	3 Mos.	6 Mos.	Year.
1.10	1.10	1.10	1.10	1.10	<b>1</b>	1.11	1.12	1.11	1.11	1.11
1.20	1.22	1.22	1.22	1.21	<b>2</b>	1.22	1.24	1.24	1.24	1.23
1.30	1.35	1.34	1.34	1.33	<b>3</b>	1.33	1.39	1.38	1.38	1.37
1.40	1.49	1.48	1.48	1.46	<b>4</b>	1.44	1.55	1.54	1.53	1.52
1.50	1.65	1.64	1.63	1.61	<b>5</b>	1.55	1.73	1.72	1.71	1.69
1.60	1.82	1.81	1.80	1.77	<b>6</b>	1.66	1.93	1.92	1.90	1.87
1.70	2.01	2.00	1.98	1.95	<b>7</b>	1.77	2.15	2.14	3.12	2.08
1.80	2.22	2.20	2.18	2.14	<b>8</b>	1.88	2.40	2.38	2.36	2.30
1.90	2.45	2.43	2.41	2.36	<b>9</b>	1.99	2.68	2.66	2.62	2.56
2.00	2.71	2.69	2.65	2.59	<b>10</b>	2.10	2.99	2.96	2.92	2.84
2.10	2.99	2.96	2.93	2.85	<b>11</b>	2.21	3.34	3.30	3.25	3.15
2.20	3.30	3.27	3.23	3.14	<b>12</b>	2.32	3.72	3.68	3.61	3.50
2.30	3.65	3.61	3.56	3.45	<b>13</b>	2.43	4.15	4.10	4.02	3.88
2.40	4.03	3.99	3.92	3.80	<b>14</b>	2.54	4.63	4.57	4.48	4.31
2.50	4.45	4.40	4.32	4.18	<b>15</b>	2.65	5.17	5.09	4.98	4.78
<b>12 %</b>										
1.12	1.13	1.13	1.12	1.12	<b>1</b>	1.13	1.14	1.14	1.13	1.13
1.24	1.27	1.27	1.26	1.25	<b>2</b>	1.26	1.30	1.29	1.29	1.28
1.36	1.43	1.43	1.42	1.40	<b>3</b>	1.39	1.47	1.47	1.46	1.44
1.48	1.61	1.60	1.59	1.57	<b>4</b>	1.52	1.68	1.67	1.65	1.63
1.60	1.82	1.81	1.79	1.76	<b>5</b>	1.65	1.91	1.90	1.88	1.84
1.72	2.05	2.03	2.01	1.97	<b>6</b>	1.78	2.17	2.15	2.13	2.08
1.84	2.31	2.29	2.26	2.21	<b>7</b>	1.91	2.47	2.44	2.41	2.35
1.96	2.60	2.58	2.54	2.48	<b>8</b>	2.04	2.81	2.78	2.74	2.66
2.08	2.93	2.90	2.85	2.77	<b>9</b>	2.17	3.20	3.16	3.11	3.00
2.20	3.30	3.26	3.21	3.11	<b>10</b>	2.30	3.64	3.59	3.52	3.39
2.32	3.72	3.67	3.60	3.48	<b>11</b>	2.43	4.15	4.08	4.00	3.84
2.44	4.19	4.13	4.05	3.90	<b>12</b>	2.56	4.72	4.64	4.53	3.33
2.56	4.72	4.65	4.55	4.36	<b>13</b>	2.69	5.37	5.28	5.14	4.90
2.68	5.32	5.23	5.11	4.89	<b>14</b>	2.82	6.11	5.99	5.83	5.53
2.80	6.00	5.89	5.74	5.47	<b>15</b>	2.95	6.95	6.81	6.61	6.25
<b>14 %</b>										
1.14	1.15	1.15	1.14	1.14	<b>1</b>	1.15	1.16	1.16	1.16	1.15
1.28	1.32	1.32	1.31	1.30	<b>2</b>	1.30	1.35	1.34	1.34	1.32
1.42	1.52	1.51	1.50	1.48	<b>3</b>	1.45	1.56	1.56	1.54	1.52
1.56	1.75	1.73	1.72	1.69	<b>4</b>	1.60	1.82	1.80	1.78	1.75
1.70	2.01	1.99	1.97	1.93	<b>5</b>	1.75	2.11	2.09	2.06	2.01
1.84	2.31	2.28	2.25	2.19	<b>6</b>	1.90	2.45	2.42	2.38	2.31
1.98	2.65	2.62	2.58	2.50	<b>7</b>	2.05	2.84	2.80	2.75	2.66
2.12	3.05	3.01	2.95	2.85	<b>8</b>	2.20	3.30	3.25	3.18	3.06
2.26	3.50	3.45	3.38	3.25	<b>9</b>	2.35	3.83	3.76	3.68	3.52
2.40	4.02	3.96	3.87	3.71	<b>10</b>	2.50	4.44	4.36	4.25	4.05
2.54	4.62	4.54	4.43	4.23	<b>11</b>	2.65	5.15	5.05	4.91	4.65
2.68	5.31	5.21	5.07	4.82	<b>12</b>	2.80	5.98	5.85	5.67	5.35
2.82	6.11	5.98	5.81	5.49	<b>13</b>	2.95	6.94	6.78	6.56	6.15
2.96	7.02	6.87	6.65	6.26	<b>14</b>	3.10	8.06	7.86	7.58	7.08
3.10	8.07	7.88	7.61	7.14	<b>15</b>	3.25	9.35	9.11	8.75	8.14
<b>15 %</b>										

# ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

## Comparative Simple and Compound Interest.

*Amount of \$1.00—at Simple and at Monthly, Quarterly, Semi-Annual, and Annual Compound Interest.*

Simple Int.	Compounded each				Years	Simple Int.	Compounded each			
	Month	3 Mos.	6 Mos.	Year.			Month	3 Mos.	6 Mos.	Year.
<b>16 %</b>										
1.16	1.17	1.17	1.17	1.16	<b>1</b>	1.17	1.18	1.18	1.18	1.17
1.32	1.37	1.37	1.36	1.35	<b>2</b>	1.34	1.40	1.40	1.39	1.37
1.48	1.61	1.60	1.59	1.56	<b>3</b>	1.51	1.66	1.65	1.63	1.60
1.64	1.89	1.87	1.85	1.81	<b>4</b>	1.68	1.96	1.95	1.92	1.87
1.80	2.21	2.19	2.16	2.10	<b>5</b>	1.85	2.33	2.30	2.26	2.19
1.96	2.60	2.56	2.52	2.44	<b>6</b>	2.02	2.75	2.72	2.66	2.57
2.12	3.04	3.00	2.94	2.83	<b>7</b>	2.19	3.26	3.21	3.13	3.00
2.28	3.57	3.51	3.43	3.28	<b>8</b>	2.36	3.86	3.79	3.69	3.51
2.44	4.18	4.10	4.00	3.80	<b>9</b>	2.53	4.57	4.47	4.34	4.11
2.60	4.90	4.80	4.66	4.41	<b>10</b>	2.70	5.41	5.29	5.11	4.81
2.76	5.75	5.62	5.44	5.12	<b>11</b>	2.87	6.40	6.24	6.02	5.62
2.92	6.73	6.57	6.34	5.94	<b>12</b>	3.04	7.58	7.37	7.08	6.58
3.08	7.90	7.69	7.40	6.89	<b>13</b>	3.21	8.98	8.70	8.34	7.70
3.24	9.26	8.99	8.63	7.99	<b>14</b>	3.38	10.63	10.29	9.82	9.01
3.40	10.85	10.52	10.06	9.27	<b>15</b>	3.55	12.58	12.15	11.56	10.54
<b>18 %</b>										
1.18	1.20	1.19	1.19	1.18	<b>1</b>	1.19	1.21	1.20	1.20	1.19
1.36	1.43	1.42	1.41	1.39	<b>2</b>	1.38	1.46	1.45	1.44	1.42
1.54	1.71	1.70	1.68	1.64	<b>3</b>	1.57	1.76	1.75	1.72	1.69
1.72	2.04	2.02	1.99	1.94	<b>4</b>	1.76	2.13	2.10	2.07	2.01
1.90	2.44	2.41	2.37	2.29	<b>5</b>	1.95	2.57	2.53	2.48	2.39
2.08	2.92	2.88	2.81	2.70	<b>6</b>	2.14	3.10	3.05	2.97	2.84
2.26	3.49	3.43	3.34	3.19	<b>7</b>	2.33	3.74	3.67	3.56	3.38
2.44	4.18	4.09	3.97	3.76	<b>8</b>	2.52	4.52	4.42	4.27	4.02
2.62	4.99	4.88	4.72	4.44	<b>9</b>	2.71	5.46	5.32	5.12	4.79
2.80	5.97	5.82	5.60	5.23	<b>10</b>	2.90	6.59	6.40	6.14	5.69
2.98	7.14	6.94	6.66	6.18	<b>11</b>	3.09	7.95	7.71	7.36	6.78
3.16	8.53	8.27	7.91	7.29	<b>12</b>	3.28	9.60	9.28	8.83	8.06
3.34	10.20	9.86	9.40	8.60	<b>13</b>	3.47	11.60	11.17	10.59	9.60
3.52	12.20	11.76	11.17	10.15	<b>14</b>	3.66	14.00	13.45	12.69	11.42
3.70	14.58	14.03	13.27	11.97	<b>15</b>	3.85	16.91	16.19	15.22	13.59
<b>20 %</b>										
1.20	1.22	1.22	1.21	1.20	<b>1</b>	1.21	1.23	1.23	1.22	1.21
1.40	1.49	1.48	1.46	1.44	<b>2</b>	1.42	1.52	1.51	1.49	1.46
1.60	1.81	1.80	1.77	1.73	<b>3</b>	1.63	1.87	1.85	1.82	1.77
1.80	2.21	2.18	2.14	2.07	<b>4</b>	1.84	2.30	2.27	2.22	2.14
2.00	2.70	2.65	2.59	2.49	<b>5</b>	2.05	2.83	2.78	2.71	2.59
2.20	3.29	3.23	3.14	2.97	<b>6</b>	2.26	3.49	3.41	3.31	3.13
2.40	4.01	3.92	3.80	3.58	<b>7</b>	2.47	4.29	4.19	4.05	3.80
2.60	4.89	4.77	4.59	4.30	<b>8</b>	2.68	5.29	5.14	4.94	4.59
2.80	5.96	5.79	5.56	5.16	<b>9</b>	2.89	6.51	6.31	6.03	5.56
3.00	7.27	7.04	6.73	6.19	<b>10</b>	3.10	8.02	7.74	7.37	6.73
3.20	8.86	8.56	8.14	7.43	<b>11</b>	3.31	9.88	9.50	8.99	8.14
3.40	10.81	10.40	9.85	8.92	<b>12</b>	3.52	12.16	11.66	10.98	9.85
3.60	13.18	12.64	11.92	10.70	<b>13</b>	3.73	14.98	14.31	13.41	11.92
3.80	16.07	15.37	14.42	12.84	<b>14</b>	3.94	18.44	17.56	16.37	14.42
4.00	19.59	18.68	17.45	15.41	<b>15</b>	4.15	22.71	21.54	19.99	17.45
<b>21 %</b>										
1.21	1.23	1.23	1.22	1.21	<b>1</b>	1.21	1.23	1.23	1.22	1.21
1.42	1.52	1.51	1.49	1.46	<b>2</b>	1.42	1.52	1.51	1.49	1.46
1.63	1.87	1.85	1.82	1.77	<b>3</b>	1.63	1.87	1.85	1.82	1.77
1.84	2.30	2.27	2.22	2.14	<b>4</b>	1.84	2.30	2.27	2.22	2.14
2.05	2.83	2.78	2.71	2.59	<b>5</b>	2.05	2.83	2.78	2.71	2.59
2.26	3.49	3.41	3.31	3.13	<b>6</b>	2.26	3.49	3.41	3.31	3.13
2.47	4.29	4.19	4.05	3.80	<b>7</b>	2.47	4.29	4.19	4.05	3.80
2.68	5.29	5.14	4.94	4.59	<b>8</b>	2.68	5.29	5.14	4.94	4.59
2.89	6.51	6.31	6.03	5.56	<b>9</b>	2.89	6.51	6.31	6.03	5.56
3.10	8.02	7.74	7.37	6.73	<b>10</b>	3.10	8.02	7.74	7.37	6.73
3.31	9.88	9.50	8.99	8.14	<b>11</b>	3.31	9.88	9.50	8.99	8.14
3.52	12.16	11.66	10.98	9.85	<b>12</b>	3.52	12.16	11.66	10.98	9.85
3.73	14.98	14.31	13.41	11.92	<b>13</b>	3.73	14.98	14.31	13.41	11.92
3.94	18.44	17.56	16.37	14.42	<b>14</b>	3.94	18.44	17.56	16.37	14.42
4.15	22.71	21.54	19.99	17.45	<b>15</b>	4.15	22.71	21.54	19.99	17.45

## ROBINSONIAN BUILDING-LOAN INTEREST TABLES.


## WITHDRAWAL VALUES.—Payments at END of each month.

Based on \$1.00 monthly payments, and equated simple interest at any of the annual rates in the heading.

Also for finding the rate of simple interest earned.

## TO FIND WITHDRAWAL VALUES.

The Withdrawal Value of a share, at any annual rate of simple interest, is found by multiplying the amount found in this table opposite the number of months the share has been in force, and under the rate allowed, by one of the monthly payments. Thus, the withdrawal value, at an 8% withdrawal rate, of a share on which the dues paid into the loan fund were 50 cents each month for 106 months, will be equal to  $\$143.10 \times 0.50 = \$71.55$ .

 If payments are at *first* of the month, then the withdrawal value is equal to that found as above for one month more, less the amount of one of the payments. Thus, in this case, the withdrawal value of the above share would have been  $\$72.40 - 0.50 = \$71.90$ .

## RATE OF SIMPLE INTEREST EARNED.

To find the rate of simple interest earned up to any given time: divide the book value of the share at that time by the amount paid each month into the loan fund, then look in the table, along the line of the age, for the quotient; which, if found exactly, will be in the column of the exact rate earned.

EXAMPLE: Book value of share \$73.26; monthly payment into loan fund 50 cents; age 108 months. We have  $\$73.26 \div 0.50 = \$146.52$ , which is found, exactly, on the line of 108 months under 8%, which is the exact rate of simple interest earned.

If the exact quotient, as found above, be not found on the line of the age, then subtract the next less amount found there from this quotient; divide the remainder by the difference between the amounts on that line next less and next greater than the quotient; and add this last quotient to the rate over the smaller amount, for the rate earned.

EXAMPLE: Book value of share \$45.00; monthly payment into loan fund 60 cents; age 57 months. We have  $45.00 \div 0.60 = 75.00$ ; and on the line of 57 months we find the next amount less than 75.00 to be 74.29, in 13% column, which is less by 71 cents. The next greater is 75.62, in 14% column; and  $75.62 - 74.29 = 1.33$ . Then  $0.71 \div 1.33 = 0.534$ , which added to 13% (over the smaller amount) gives us 13.534% as the exact rate of simple interest earned.


 In the same manner, if we divide the total book value of all the shares by the average amount paid each month into the loan fund by all the shares, and use the quotient as before, we will find the rate of simple interest the association has earned.

TABLE NO. 20.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

WITHDRAWAL VALUES.—Payments at END of each month.

Based on \$1.00 monthly payments, and equated simple interest at any of the annual rates in the heading.

Also for finding the rate of simple interest earned.

4%	5%	6%	Months.	7%	8%	9%	10%
1.0000	1.0000	1.0000	<b>1</b>	1.0000	1.0000	1.0000	1.0000
2.0033	2.0042	2.0050	<b>2</b>	2.0058	2.0067	2.0075	2.0083
3.0100	3.0125	3.0150	<b>3</b>	3.0175	3.0200	3.0225	3.0250
4.0200	4.0250	4.0300	<b>4</b>	4.0350	4.0400	4.0450	4.0500
5.0333	5.0417	5.0500	<b>5</b>	5.0583	5.0667	5.0750	5.0833
6.0500	6.0625	6.0750	<b>6</b>	6.0875	6.1000	6.1125	6.1250
7.0700	7.0875	7.1050	<b>7</b>	7.1225	7.1400	7.1575	7.1750
8.0933	8.1167	8.1400	<b>8</b>	8.1633	8.1867	8.2100	8.2333
9.1200	9.1500	9.1800	<b>9</b>	9.2100	9.2400	9.2700	9.3000
10.1500	10.1875	10.2250	<b>10</b>	10.2625	10.3000	10.3375	10.3750
11.1833	11.2292	11.2750	<b>11</b>	11.3208	11.3667	11.4125	11.4583
12.2200	12.2750	12.3300	<b>12</b>	12.3850	12.4400	12.4950	12.5500
13.2600	13.3250	13.3900	<b>13</b>	13.4550	13.5200	13.5850	13.6500
14.3033	14.3792	14.4550	<b>14</b>	14.5308	14.6067	14.6825	14.7583
15.3500	15.4375	15.5250	<b>15</b>	15.6125	15.7000	15.7875	15.8750
16.4000	16.5000	16.6000	<b>16</b>	16.7000	16.8000	16.9000	17.0000
17.4533	17.5667	17.6800	<b>17</b>	17.7933	17.9067	18.0200	18.1333
18.5100	18.6375	18.7650	<b>18</b>	18.8925	19.0200	19.1475	19.2750
19.5700	19.7125	19.8550	<b>19</b>	19.9975	20.1400	20.2825	20.4250
20.6333	20.7917	20.9500	<b>20</b>	21.1083	21.2667	21.4250	21.5833
21.7000	21.8750	22.0500	<b>21</b>	22.2250	22.4000	22.5750	22.7500
22.7700	22.9625	23.1550	<b>22</b>	23.3475	23.5400	23.7325	23.9250
23.8433	24.0542	24.2650	<b>23</b>	24.4758	24.6867	24.8975	25.1083
24.9200	25.1500	25.3800	<b>24</b>	25.6100	25.8400	26.0700	26.3000
26.0000	26.2500	26.5000	<b>25</b>	26.7500	27.0000	27.2500	27.5000
27.0833	27.3542	27.6250	<b>26</b>	27.8958	28.1667	28.4375	28.7083
28.1700	28.4625	28.7550	<b>27</b>	29.0475	29.3400	29.6325	29.9250
29.2600	29.5750	29.8900	<b>28</b>	30.2050	30.5200	30.8350	31.1500
30.3533	30.6917	31.0300	<b>29</b>	31.3683	31.7067	32.0450	32.3833
31.4500	31.8125	32.1750	<b>30</b>	32.5375	32.9000	33.2625	33.6250
32.5500	32.9375	33.3250	<b>31</b>	33.7125	34.1000	34.4875	34.8750
33.6533	34.0667	34.4800	<b>32</b>	34.8933	35.3067	35.7200	36.1333
34.7600	35.2000	35.6400	<b>33</b>	36.0800	36.5200	36.9600	37.4000
35.8700	36.3375	36.8050	<b>34</b>	37.2725	37.7400	38.2075	38.6750
36.9833	37.4792	37.9750	<b>35</b>	38.4708	38.9667	39.4625	39.9583
38.1000	38.6250	39.1500	<b>36</b>	39.6750	40.2000	40.7250	41.2500
39.2200	39.7750	40.3300	<b>37</b>	40.8850	41.4400	41.9950	42.5500
40.3433	40.9292	41.5150	<b>38</b>	42.1008	42.6867	43.2725	43.8583
41.4700	42.0875	42.7050	<b>39</b>	43.3225	43.9400	44.5575	45.1750
42.6000	43.2500	43.9000	<b>40</b>	44.5500	45.2000	45.8500	46.5000
43.7333	44.4167	45.1000	<b>41</b>	45.7833	46.4667	47.1500	47.8333
44.8700	45.5875	46.3050	<b>42</b>	47.0225	47.7400	48.4575	49.1750
46.0100	46.7625	47.5150	<b>43</b>	48.2675	49.0200	49.7725	50.5250
47.1533	47.9417	48.7300	<b>44</b>	49.5183	50.3067	51.0950	51.8833
48.3000	49.1250	49.9500	<b>45</b>	50.7750	51.6000	52.4250	53.2500
49.4500	50.3125	51.1750	<b>46</b>	52.0375	52.9000	53.7625	54.6250
50.6033	51.5042	52.4050	<b>47</b>	53.3058	54.2067	55.1075	56.0083
51.7600	52.7000	53.6400	<b>48</b>	54.5800	55.5200	56.4600	57.4000
52.9200	53.9000	54.8800	<b>49</b>	55.8600	56.8400	57.8200	58.8000
54.0833	55.1042	56.1250	<b>50</b>	57.1458	58.1667	59.1875	60.2083

TABLE NO. 20.—Continued.

## ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

WITHDRAWAL VALUES.—Payments at END of each month.

Based on \$1.00 monthly payments, and equated simple interest a  
any of the annual rates in the heading.

Also for finding the rate of simple interest earned.

4%	5%	6%	Months.	7%	8%	9%	10%
55.2500	56.3125	57.3750	<b>51</b>	58.4375	59.5000	60.5625	61.6250
56.4200	57.5250	58.6300	<b>52</b>	59.7350	60.8400	61.9450	63.0500
57.5933	58.7417	59.8900	<b>53</b>	61.0383	62.1867	63.3350	64.4833
58.7700	59.9625	61.1550	<b>54</b>	62.3475	63.5400	64.7325	65.9250
59.9500	61.1875	62.4250	<b>55</b>	63.6625	64.9000	66.1375	67.3750
61.1333	62.4167	63.7000	<b>56</b>	64.9833	66.2667	67.5500	68.8333
62.3200	63.6500	64.9800	<b>57</b>	66.3100	67.6400	68.9700	70.3000
63.5100	64.8875	66.2650	<b>58</b>	67.6425	69.0200	70.3975	71.7750
64.7033	66.1292	67.5550	<b>59</b>	68.9808	70.4067	71.8325	73.2583
65.9000	67.3750	68.8500	<b>60</b>	70.3250	71.8000	73.2750	74.7500
67.1000	68.6250	70.1500	<b>61</b>	71.6750	73.2000	74.7250	76.2500
68.3033	69.8792	71.4550	<b>62</b>	73.0308	74.6067	76.1825	77.7583
69.5100	71.1375	72.7650	<b>63</b>	74.3925	76.0200	77.6475	79.2750
70.7200	72.4000	74.0800	<b>64</b>	75.7600	77.4400	79.1200	80.8000
71.9333	73.6667	75.4000	<b>65</b>	77.1333	78.8667	80.6000	82.3333
73.1500	74.9375	76.7250	<b>66</b>	78.5125	80.3000	82.0875	83.8750
74.3700	76.2125	78.0550	<b>67</b>	79.8975	81.7400	83.5825	85.4250
75.5933	77.4917	79.3900	<b>68</b>	81.2883	83.1867	85.0850	86.9833
76.8200	78.7750	80.7300	<b>69</b>	82.6850	84.6400	86.5950	88.5500
78.0500	80.0625	82.0750	<b>70</b>	84.0875	86.1000	88.1125	90.1250
79.2833	81.3542	83.4250	<b>71</b>	85.4958	87.5667	89.6375	91.7083
80.5200	82.6500	84.7800	<b>72</b>	86.9100	89.0400	91.1700	93.3000
81.7600	83.9500	86.1400	<b>73</b>	88.3300	90.5200	92.7100	94.9000
83.0033	85.2542	87.5050	<b>74</b>	89.7558	92.0067	94.2575	96.5083
84.2500	86.5625	88.8750	<b>75</b>	91.1875	93.5000	95.8125	98.1250
85.5000	87.8750	90.2500	<b>76</b>	92.6250	95.0000	97.3750	99.7500
86.7533	89.1917	91.6300	<b>77</b>	94.0683	96.5067	98.9450	101.3833
88.0100	90.5125	93.0150	<b>78</b>	95.5175	98.0200	100.5225	103.0250
89.2700	91.8375	94.4050	<b>79</b>	96.9725	99.5400	102.1075	104.6750
90.5333	93.1667	95.8000	<b>80</b>	98.4333	101.0667	103.7000	106.3333
91.8000	94.5000	97.2000	<b>81</b>	99.9000	102.6000	105.3000	108.0000
93.0700	95.8375	98.6050	<b>82</b>	101.3725	104.1400	106.9075	109.6750
94.3433	97.1792	100.0150	<b>83</b>	102.8508	105.6867	108.5225	111.3583
95.6200	98.5250	101.4300	<b>84</b>	104.3350	107.2400	110.1450	113.0500
96.9000	99.8750	102.8500	<b>85</b>	105.8250	108.8000	111.7750	114.7500
98.1833	101.2292	104.2750	<b>86</b>	107.3208	110.3667	113.4125	116.4583
99.4700	102.5875	105.7050	<b>87</b>	108.8225	111.9400	115.0575	118.1750
100.7600	103.9500	107.1400	<b>88</b>	110.3300	113.5200	116.7100	119.9000
102.0533	105.3167	108.5800	<b>89</b>	111.8433	115.1067	118.3700	121.6333
103.3500	106.6875	110.0250	<b>90</b>	113.3625	116.7000	120.0375	123.3750
104.6500	108.0625	111.4750	<b>91</b>	114.8875	118.3000	121.7125	125.1250
105.9533	109.4417	112.9300	<b>92</b>	116.4183	119.9067	123.3950	126.8833
107.2600	110.8250	114.3900	<b>93</b>	117.9550	121.5200	125.0850	128.6500
108.5700	112.2125	115.8550	<b>94</b>	119.4975	123.1400	126.7825	130.4250
109.8833	113.6042	117.3250	<b>95</b>	121.0458	124.7667	128.4875	132.2083
111.2000	115.0000	118.8000	<b>96</b>	122.6000	126.4000	130.2000	134.0000
112.5200	116.4000	120.2800	<b>97</b>	124.1600	128.0400	131.9200	135.8000
113.8433	117.8042	121.7650	<b>98</b>	125.7258	129.6867	133.6475	137.6083
115.1700	119.2125	123.2550	<b>99</b>	127.2975	131.3400	135.3825	139.4250
116.5000	120.6250	124.7500	<b>100</b>	128.8750	133.0000	137.1250	141.2500

TABLE NO. 20.—Continued.

## ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

## WITHDRAWAL VALUES.—Payments at END of each month.

Based on \$1.00 monthly payments, and equated simple interest at any of the annual rates in the heading.

Also for finding the rate of simple interest earned.

4%	5%	6%	Months.	7%	8%	9%	10%
117.8333	122.0417	126.2500	<b>101</b>	130.4583	134.6667	138.8750	143.0833
119.1700	123.4625	127.7550	<b>102</b>	132.0475	136.3400	140.6325	144.9250
120.5100	124.8875	129.2650	<b>103</b>	133.6425	138.0200	142.3975	146.7750
121.8533	126.3167	130.7800	<b>104</b>	135.2433	139.7067	144.1700	148.6333
123.2000	127.7500	132.3000	<b>105</b>	136.8500	141.4000	145.9500	150.5000
124.5500	129.1875	133.8250	<b>106</b>	138.4625	143.1000	147.7375	152.3750
125.9033	130.6292	135.3550	<b>107</b>	140.0808	144.8067	149.5325	154.2583
127.2600	132.0750	136.8900	<b>108</b>	141.7050	146.5200	151.3350	156.1500
128.6200	133.5250	138.4300	<b>109</b>	143.3350	148.2400	153.1450	158.0500
129.9833	134.9792	139.9750	<b>110</b>	144.9708	149.9667	154.9625	159.9583
131.3500	136.4375	141.5250	<b>111</b>	146.6125	151.7000	156.7875	161.8750
132.7200	137.9000	143.0800	<b>112</b>	148.2600	153.4400	158.6200	163.8000
134.0933	139.3667	144.6400	<b>113</b>	149.9133	155.1867	160.4600	165.7333
135.4700	140.8375	146.2050	<b>114</b>	151.5725	156.9400	162.3075	167.6750
136.8500	142.3125	147.7750	<b>115</b>	153.2375	158.7000	164.1625	169.6250
138.2333	143.7917	149.3500	<b>116</b>	154.9083	160.4667	166.0250	171.5833
139.6200	145.2750	150.9300	<b>117</b>	156.5850	162.2400	167.8950	173.5500
141.0100	146.7625	152.5150	<b>118</b>	158.2675	164.0200	169.7725	175.5250
142.4033	148.2542	154.1050	<b>119</b>	159.9558	165.8067	171.6575	177.5083
143.8000	149.7500	155.7000	<b>120</b>	161.6500	167.6000	173.5500	179.5000
145.2000	151.2500	157.3000	<b>121</b>	163.3500	169.4000	175.4500	181.5000
146.6033	152.7542	158.9050	<b>122</b>	165.0558	171.2067	177.3575	183.5083
148.0100	154.2625	160.5150	<b>123</b>	166.7675	173.0200	179.2725	185.5250
149.4200	155.7750	162.1300	<b>124</b>	168.4850	174.8400	181.1950	187.5500
150.8333	157.2917	163.7500	<b>125</b>	170.2083	176.6667	183.1250	189.5833
152.2500	158.8125	165.3750	<b>126</b>	171.9375	178.5000	185.0625	191.6250
153.6700	160.3375	167.0050	<b>127</b>	173.6725	180.3400	187.0075	193.6750
155.0933	161.8667	168.6400	<b>128</b>	175.4133	182.1867	188.9600	195.7333
156.5200	163.4000	170.2800	<b>129</b>	177.1600	184.0400	190.9200	197.8000
157.9500	164.9375	171.9250	<b>130</b>	178.9125	185.9000	192.8875	199.8750
159.3833	166.4792	173.5750	<b>131</b>	180.6708	187.7667	194.8625	201.9583
160.8200	168.0250	175.2300	<b>132</b>	182.4350	189.6400	196.8450	204.0500
162.2600	169.5750	176.8900	<b>133</b>	184.2050	191.5200	198.8350	206.1500
163.7033	171.1292	178.5550	<b>134</b>	185.9808	193.4067	200.8325	208.2583
165.1500	172.6875	180.2250	<b>135</b>	187.7625	195.3000	202.8375	210.3750
166.6000	174.2500	181.9000	<b>136</b>	189.5500	197.2000	204.8500	212.5000
168.0533	175.8167	183.5800	<b>137</b>	191.3433	199.1067	206.8700	214.6333
169.5100	177.3875	185.2650	<b>138</b>	193.1425	201.0200	208.8975	216.7750
170.9700	178.9625	186.9550	<b>139</b>	194.9475	202.9400	210.9325	218.9250
172.4333	180.5417	188.6500	<b>140</b>	196.7583	204.8667	212.9750	221.0833
173.9000	182.1250	190.3500	<b>141</b>	198.5750	206.8000	215.0250	223.2500
175.3700	183.7125	192.0550	<b>142</b>	200.3975	208.7400	217.0825	225.4250
176.8433	185.3042	193.7650	<b>143</b>	202.2258	210.6867	219.1475	227.6083
178.3200	186.9000	195.4800	<b>144</b>	204.0600	212.6400	221.2200	229.8000
179.8000	188.5000	197.2000	<b>145</b>	205.9000	214.6000	223.3000	232.0000
181.2833	190.1042	198.9250	<b>146</b>	207.7458	216.5667	225.3875	234.2083
182.7700	191.7125	200.6550	<b>147</b>	209.5975	218.5400	227.4825	236.4250
184.2600	193.3250	202.3900	<b>148</b>	211.4550	220.5200	229.5850	238.6500
185.7533	194.9417	204.1300	<b>149</b>	213.3183	222.5067	231.6950	240.8833
187.2500	196.5625	205.8750	<b>150</b>	215.1875	224.5000	233.8125	243.1250

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

WITHDRAWAL VALUES.—Payments at END of each month.

Based on \$1.00 monthly payments, and equated simple interest at any of the annual rates in the heading.

Also for finding the rate of simple interest earned.

11%	12%	13%	Months,	14%	15%	16%	18%
1.0000	1.0000	1.0000	<b>1</b>	1.0000	1.0000	1.0000	1.0000
2.0092	2.0100	2.0108	<b>2</b>	2.0117	2.0125	2.0133	2.0150
3.0275	3.0300	3.0325	<b>3</b>	3.0350	3.0375	3.0400	3.0450
4.0550	4.0600	4.0650	<b>4</b>	4.0700	4.0750	4.0800	4.0900
5.0917	5.1000	5.1083	<b>5</b>	5.1167	5.1250	5.1333	5.1500
6.1375	6.1500	6.1625	<b>6</b>	6.1750	6.1875	6.2000	6.2250
7.1925	7.2100	7.2275	<b>7</b>	7.2450	7.2625	7.2800	7.3150
8.2567	8.2800	8.3033	<b>8</b>	8.3267	8.3500	8.3733	8.4200
9.3300	9.3600	9.3900	<b>9</b>	9.4200	9.4500	9.4800	9.5400
10.4125	10.4500	10.4875	<b>10</b>	10.5250	10.5625	10.6000	10.6750
11.5042	11.5500	11.5958	<b>11</b>	11.6417	11.6875	11.7333	11.8250
12.6050	12.6600	12.7150	<b>12</b>	12.7700	12.8250	12.8800	12.9900
13.7150	13.7800	13.8450	<b>13</b>	13.9100	13.9750	14.0400	14.1700
14.8342	14.9100	14.9858	<b>14</b>	15.0617	15.1375	15.2133	15.3650
15.9625	16.0500	16.1375	<b>15</b>	16.2250	16.3125	16.4000	16.5750
17.1000	17.2000	17.3000	<b>16</b>	17.4000	17.5000	17.6000	17.8000
18.2467	18.3600	18.4733	<b>17</b>	18.5867	18.7000	18.8133	19.0400
19.4025	19.5300	19.6575	<b>18</b>	19.7850	19.9125	20.0400	20.2950
20.5675	20.7100	20.8525	<b>19</b>	20.9950	21.1375	21.2800	21.5650
21.7417	21.9000	22.0583	<b>20</b>	22.2167	22.3750	22.5333	22.8500
22.9250	23.1000	23.2750	<b>21</b>	23.4500	23.6250	23.8000	24.1500
24.1175	24.3100	24.5025	<b>22</b>	24.6950	24.8875	25.0800	25.4650
25.3192	25.5300	25.7408	<b>23</b>	25.9517	26.1625	26.3733	26.7950
26.5300	26.7600	26.9900	<b>24</b>	27.2200	27.4500	27.6800	28.1400
27.7500	28.0000	28.2500	<b>25</b>	28.5000	28.7500	29.0000	29.5000
28.9792	29.2500	29.5208	<b>26</b>	29.7917	30.0625	30.3333	30.8750
30.2175	30.5100	30.8025	<b>27</b>	31.0950	31.3875	31.6800	32.2650
31.4650	31.7800	32.0950	<b>28</b>	32.4100	32.7250	33.0400	33.6700
32.7217	33.0600	33.3983	<b>29</b>	33.7367	34.0750	34.4133	35.0900
33.9875	34.3500	34.7125	<b>30</b>	35.0750	35.4375	35.8000	36.5250
35.2625	35.6500	36.0375	<b>31</b>	36.4250	36.8125	37.2000	37.9750
36.5467	36.9600	37.3733	<b>32</b>	37.7867	38.2000	38.6133	39.4400
37.8400	38.2800	38.7200	<b>33</b>	39.1600	39.6000	40.0400	40.9200
39.1425	39.6100	40.0775	<b>34</b>	40.5450	41.0125	41.4800	42.4150
40.4542	40.9500	41.4458	<b>35</b>	41.9417	42.4375	42.9333	43.9250
41.7750	42.3000	42.8250	<b>36</b>	43.3500	43.8750	44.4000	45.4500
43.1050	43.6600	44.2150	<b>37</b>	44.7700	45.3250	45.8800	46.9900
44.4442	45.0300	45.6158	<b>38</b>	46.2017	46.7875	47.3733	48.5450
45.7925	46.4100	47.0275	<b>39</b>	47.6450	48.2625	48.8800	50.1150
47.1500	47.8000	48.4500	<b>40</b>	49.1000	49.7500	50.4000	51.7000
48.5167	49.2000	49.8833	<b>41</b>	50.5667	51.2500	51.9333	53.3000
49.8925	50.6100	51.3275	<b>42</b>	52.0450	52.7625	53.4800	54.9150
51.2775	52.0300	52.7825	<b>43</b>	53.5350	54.2875	55.0400	56.5450
52.6717	53.4600	54.2483	<b>44</b>	55.0367	55.8250	56.6133	58.1900
54.0750	54.9000	55.7250	<b>45</b>	56.5500	57.3750	58.2000	59.8500
55.4875	56.3500	57.2125	<b>46</b>	58.0750	58.9375	59.8000	61.5250
56.9092	57.8100	58.7108	<b>47</b>	59.6117	60.5125	61.4133	63.2150
58.3400	59.2800	60.2200	<b>48</b>	61.1600	62.1000	63.0400	64.9200
59.7800	60.7600	61.7400	<b>49</b>	62.7200	63.7000	64.6800	66.6400
61.2292	62.2500	63.2708	<b>50</b>	64.2917	65.3125	66.3333	68.3750



ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

WITHDRAWAL VALUES.—Payments at END of each month.

Based on \$1.00 monthly payments, and equated simple interest at any of the annual rates in the heading.

Also for finding the rate of simple interest earned.

11%	12%	13%	Months.	14%	15%	16%	18%
62.6875	63.7500	64.8125	<b>51</b>	65.8750	66.9375	68.0000	70.1250
64.1550	65.2600	66.3650	<b>52</b>	67.4700	68.5750	69.6800	71.8900
65.6317	66.7800	67.9283	<b>53</b>	69.0767	70.2250	71.3733	73.6700
67.1175	68.3100	69.5025	<b>54</b>	70.6950	71.8875	73.0800	75.4650
68.6125	69.8500	71.0875	<b>55</b>	72.3250	73.5625	74.8000	77.2750
70.1167	71.4000	72.6833	<b>56</b>	73.9667	75.2500	76.5333	79.1000
71.6300	72.9600	74.2900	<b>57</b>	75.6200	76.9500	78.2800	80.9400
73.1525	74.5300	75.9075	<b>58</b>	77.2850	78.6625	80.0400	82.7950
74.6842	76.1100	77.5358	<b>59</b>	78.9617	80.3875	81.8133	84.6650
76.2250	77.7000	79.1750	<b>60</b>	80.6500	82.1250	83.6000	86.5500
77.7750	79.3000	80.8250	<b>61</b>	82.3500	83.8750	85.4000	88.4500
79.3342	80.9100	82.4858	<b>62</b>	84.0617	85.6375	87.2133	90.3650
80.9025	82.5300	84.1575	<b>63</b>	85.7850	87.4125	89.0400	92.2950
82.4800	84.1600	85.8400	<b>64</b>	87.5200	89.2000	90.8800	94.2400
84.0667	85.8000	87.5333	<b>65</b>	88.2667	91.0000	92.7333	96.2000
85.6625	87.4500	89.2375	<b>66</b>	91.0250	92.8125	94.6000	98.1750
87.2675	89.1100	90.9525	<b>67</b>	92.7950	94.6375	96.4800	100.1650
88.8817	90.7800	92.6783	<b>68</b>	94.5767	96.4750	98.3733	102.1700
90.5050	92.4600	94.4150	<b>69</b>	96.3700	98.3250	100.2800	104.1900
92.1375	94.1500	96.1625	<b>70</b>	98.1750	100.1875	102.2000	106.2250
93.7792	95.8500	97.9208	<b>71</b>	99.9917	102.0625	104.1333	108.2750
95.4300	97.5600	99.6900	<b>72</b>	101.8200	103.9500	106.0800	110.3400
97.0900	99.2800	101.4700	<b>73</b>	103.6600	105.8500	108.0400	112.4200
98.7592	101.0100	103.2608	<b>74</b>	105.5117	107.7625	110.0133	114.5150
100.4375	102.7500	105.0625	<b>75</b>	107.3750	109.6875	112.0000	116.6250
102.1250	104.5000	106.8750	<b>76</b>	109.2500	111.6250	114.0000	118.7500
103.8217	106.2600	108.6983	<b>77</b>	111.1367	113.5750	116.0133	120.8900
105.5275	108.0300	110.5325	<b>78</b>	113.0350	115.5375	118.0400	123.0450
107.2425	109.8100	112.3775	<b>79</b>	114.9450	117.5125	120.0800	125.2150
108.9667	111.6000	114.2333	<b>80</b>	116.8667	119.5000	122.1333	127.4000
110.7000	113.4000	116.1000	<b>81</b>	118.8000	121.5000	124.2000	129.6000
112.4425	115.2100	117.9775	<b>82</b>	120.7450	123.5125	126.2800	131.8150
114.1942	117.0300	119.8658	<b>83</b>	122.7017	125.5375	128.3733	134.0450
115.9550	118.8600	121.7650	<b>84</b>	124.6700	127.5750	130.4800	136.2900
117.7250	120.7000	123.6750	<b>85</b>	126.6500	129.6250	132.6000	138.5500
119.5042	122.5500	125.5958	<b>86</b>	128.6417	131.6875	134.7333	140.8250
121.2925	124.4100	127.5275	<b>87</b>	130.6450	133.7625	136.8800	143.1150
123.0900	126.2800	129.4700	<b>88</b>	132.6600	135.8500	139.0400	145.4200
124.8967	128.1600	131.4233	<b>89</b>	134.6867	137.9500	141.2133	147.7400
126.7125	130.0500	133.3875	<b>90</b>	136.7250	140.0625	143.4000	150.0750
128.5375	131.9500	135.3625	<b>91</b>	138.7750	142.1875	145.6000	152.4250
130.3717	133.8600	137.3483	<b>92</b>	140.8367	144.3250	147.8133	154.7900
132.2150	135.7800	139.3450	<b>93</b>	142.9100	146.4750	150.0400	157.1700
134.0675	137.7100	141.3525	<b>94</b>	144.9950	148.6375	152.2800	159.5650
135.9292	139.6500	143.3708	<b>95</b>	147.0917	150.8125	154.5333	161.9750
137.8000	141.6000	145.4000	<b>96</b>	149.2000	153.0000	156.8000	164.4000
139.6800	143.5600	147.4400	<b>97</b>	151.3200	155.2000	159.0800	166.8400
141.5692	145.5300	149.4908	<b>98</b>	153.4517	157.4125	161.3733	169.2950
143.4675	147.5100	151.5525	<b>99</b>	155.5950	159.6375	163.6800	171.7650
145.3750	149.5000	153.6250	<b>100</b>	157.7500	161.8750	166.0000	174.2500

TABLE NO. 20.—Continued.

## ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

## WITHDRAWAL VALUES.—Payments at END of each month.

Based on \$1.00 monthly payments, and equated simple interest at any of the annual rates in the heading.

Also for finding the rate of simple interest earned.

11%	12%	13%	Months.	14%	15%	16%	18%
147.2917	151.5000	155.7083	<b>101</b>	159.9167	164.1250	168.3333	176.7500
149.2175	153.5100	157.8025	<b>102</b>	162.0950	166.3875	170.6800	179.2650
151.1525	155.5300	159.9075	<b>103</b>	164.2850	168.6625	173.0400	181.7950
153.0967	157.5600	162.0233	<b>104</b>	166.4867	170.9500	175.4133	184.3400
155.0500	159.6000	164.1500	<b>105</b>	168.7000	173.2500	177.8000	186.9000
157.0125	161.6500	166.2875	<b>106</b>	170.9250	175.5625	180.2000	189.4750
158.9842	163.7100	168.4358	<b>107</b>	173.1617	177.8875	182.6133	192.0650
160.9650	165.7800	170.5950	<b>108</b>	175.4100	180.2250	185.0400	194.6700
162.9550	167.8600	172.7650	<b>109</b>	177.6700	182.5750	187.4800	197.2900
164.9542	169.9500	174.9458	<b>110</b>	179.9417	184.9375	189.9333	199.9250
166.9625	172.0500	177.1375	<b>111</b>	182.2250	187.3125	192.4000	202.5750
168.9800	174.1600	179.3400	<b>112</b>	184.5200	189.7000	194.8800	205.2400
171.0067	176.2800	181.5533	<b>113</b>	186.8267	192.1000	197.3733	207.9200
173.0425	178.4100	183.7775	<b>114</b>	189.1450	194.5125	199.8800	210.6150
175.0875	180.5500	186.0125	<b>115</b>	191.4750	196.9375	202.4000	213.3250
177.1417	182.7000	188.2583	<b>116</b>	193.8167	199.3750	204.9333	216.0500
179.2050	184.8600	190.5150	<b>117</b>	196.1700	201.8250	207.4800	218.7900
181.2775	187.0300	192.7825	<b>118</b>	198.5350	204.2875	210.0400	221.5450
183.3592	189.2100	195.0608	<b>119</b>	200.9117	206.7625	212.6133	224.3150
185.4500	191.4000	197.3500	<b>120</b>	203.3000	209.2500	215.2000	227.1000
187.5500	193.6000	199.6500	<b>121</b>	205.7000	211.7500	217.8000	229.9000
189.6592	195.8100	201.9608	<b>122</b>	208.1117	214.2625	220.4133	232.7150
191.7775	198.0300	204.2825	<b>123</b>	210.5350	216.7875	223.0400	235.5450
193.9050	200.2600	206.6150	<b>124</b>	212.9700	219.3250	225.6800	238.3900
196.0417	202.5000	208.9583	<b>125</b>	216.4167	221.8750	228.3333	241.2500
198.1875	204.7500	211.3125	<b>126</b>	218.8750	224.4375	231.0000	244.1250
200.3425	207.0100	213.6775	<b>127</b>	221.3450	227.0125	233.6800	247.0150
202.5067	209.2800	216.0533	<b>128</b>	223.8267	229.6000	236.3733	249.9200
204.6800	211.5600	218.4400	<b>129</b>	226.3200	232.2000	239.0800	252.8400
206.8625	213.8500	220.8375	<b>130</b>	228.8250	234.8125	241.8000	255.7750
209.0542	216.1500	223.2458	<b>131</b>	231.3417	237.4375	244.5333	258.7250
211.2550	218.4600	225.6650	<b>132</b>	233.8700	240.0750	247.2800	261.6900
213.4650	220.7800	228.0950	<b>133</b>	236.4100	242.7250	250.0400	264.6700
215.6842	223.1100	230.5358	<b>134</b>	238.9617	245.3875	252.8133	267.6650
217.9125	225.4500	232.9875	<b>135</b>	241.5250	248.0625	255.6000	270.6750
220.1500	227.8000	235.4500	<b>136</b>	243.1000	250.7500	258.4000	273.7000
222.3967	230.1600	237.9233	<b>137</b>	245.6867	253.4500	261.2133	276.7400
224.6525	232.5300	240.4075	<b>138</b>	248.2850	256.1625	264.0400	279.7950
226.9175	234.9100	242.9025	<b>139</b>	250.8950	258.8875	266.8800	282.8650
229.1917	237.3000	245.4083	<b>140</b>	253.5167	261.6250	269.7333	285.9500
231.4750	239.7000	247.9250	<b>141</b>	256.1500	264.3750	272.6000	289.0500
233.7675	242.1100	250.4525	<b>142</b>	258.7950	267.1375	275.4800	292.1650
236.0692	244.5300	252.9908	<b>143</b>	261.4517	269.9125	278.3733	295.2950
238.3800	246.9600	255.5400	<b>144</b>	264.1200	272.7000	281.2800	298.4400
240.7000	249.4000	258.1000	<b>145</b>	266.8000	275.5000	284.2000	301.6000
243.0292	251.8500	260.6708	<b>146</b>	269.4917	278.3125	287.1333	304.7750
245.3675	254.3100	263.2525	<b>147</b>	272.1950	281.1375	290.0800	307.9650
247.7150	256.7800	265.8450	<b>148</b>	274.9100	283.9750	293.0400	311.1700
250.0717	259.2600	268.4483	<b>149</b>	277.6367	286.8250	296.0133	314.3900
252.4375	261.7500	271.0625	<b>150</b>	280.3750	289.6875	299.0000	317.6250

## ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

## TABLE OF RATES EARNED BY A LOAN,

ALSO

## SHOWING THE RATES ACTUALLY PAID BY A BORROWER

In a Building-Loan Association.

This table shows, by a simple reference, the following:—

1st. The rate of interest earned, at monthly compound, by a loan which is paid up, at date of last payment, by a given number of equal monthly payments:

By taking the rate found at intersection of the column headed by the monthly payment and the line passing through the given number of payments. Thus, to find the rate earned by a \$100 loan that is paid up in 98 months by 99 monthly payments of \$1.32½ each: Looking in column headed 1.3250, and opposite 99 payments, we find 7%, which is the rate earned.

*Proof:* \$100, at 7% per annum, compounded monthly, amounts in 98 months to \$176.83; and \$1.32½, paid at the first of each month and at the last of last month, that is, for 99 times, amounts to  $\$132.47 \times 1.32\frac{1}{2} + 1.32\frac{1}{2} = 176.85$ ; the difference of 2 cents being due to the fact that the rate earned is not *exactly* 7%, although nearer to that rate than it is to either 6 7-8 or 7 1-8 %.

2d. The ACTUAL RATE, at monthly compound, paid by a borrower in a Building-Loan Association, at any period of maturity of his shares:

Is found by taking the rate at the intersection of the column headed by the SUM of the monthly interest, premium and dues and the line passing through the number of payments which is ONE GREATER than the number of months it takes the borrower's shares to mature. Thus, if his total monthly payment be \$1.50, (made up of 6% interest, 6% premium, 50 cents dues,) and the time it takes his shares to mature be 101 months; then, looking in the column headed 1.5000 and opposite 102 payments, we find 11%, which is the actual rate, within less than 1-8th of 1% per annum, paid by the borrower. *Proof:* \$100, at 11% per annum, monthly compound, amounts to 251.33 in 101 months; and \$1.50 paid the first of each month for 101 months and also at the end of the 101st month, amounts to 251.41; the difference of 8 cents being due to the rate not being EXACTLY 11%.

**NOTE.**—As the loan is paid up at the time of last payment, and there are to be no more payments, the interest thereafter gained by both borrower and lender will be precisely the same; hence, if settlement be made one, or any number of months after last payment, the rate found as above will still be the true rate.

## PAYMENTS NOT IN THE HEADING.

When the amount of the borrower's monthly payment is intermediate to those given in the heading, the rate earned, or actually paid, may be found quite accurately by proportion—almost by simple inspection. For example: A \$100 loan, paid up at the time of last payment by 94 monthly payments of 1.36 each. From the table, we see that if the payments were 1.35 the loan would earn 6½%; and if they were 1.37½, the loan would earn, or the actual rate paid be, 7%; hence, with 1.36 payments the rate will be 6½ plus two-fifths of the ½% difference; giving 6.7% as the rate earned or actually paid.


 To find how much of the monthly payment is on the principal, and how much is on the interest: Multiply the loan by the monthly

TABLE NO. 21.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

payment and divide the product by what the loan amounts to at the rate earned ( found from table No. 1.) The quotient will be the portion of the payment which goes to paying the principal; the balance goes to paying the interest. Thus a \$100 loan paid up by 92 payments of \$1.45 each: We have  $1.45 \times 100.00 \div 183.06 = 0.792$ , which is the portion of the monthly payment that goes to paying the principal—the balance goes to paying the interest.

REMARKS.—When the whole dues go into the loan fund, and there are no other sources of profit or loss than those due to the earnings of the loan, (or when all other sources balance each other,) the borrower's shares will mature in the time given in my "Perfect Maturity Tables" opposite the dues and under the rate charged on the loan; and the rate charged, the rate actually paid, and the rate earned will all be the same. For example: if interest be 6%, premium 6%, and the dues (all) be 50 cents a month, and there are no extraneous sources of profit or loss, the borrower's shares will mature in 110 months; and the rate earned up to that time will be 12%, and the rate actually paid by the borrower will also be 12%.

But, if, on account of any extraneous causes, the shares mature either before or after this (the *natural*) time, the rate actually paid will differ from that charged. If shares mature *before* the natural time, the rate actually paid will be decreased; but, if the shares do not mature until *after* the natural time, the rate actually paid will be greater than the rate charged.

Taking the same example as before, but supposing that the shares mature in 100 months, the rate earned ( see table opposite 101 payments ) will be 10½ per cent; at which rate it will take 61 cent monthly dues to mature the shares in 100 months. But, as the borrower pays only 50 cents dues, the other 11 cents must come from sources extraneous to the loan and the borrower's dues.

Again: if the shares do not mature until 120 months, the rate earned (see table opposite 121 payments) will be 13½ per cent.; at which rate 40½ cents dues will mature the shares; but as the borrower pays 50 cents dues, he overpays 9½ cents per share per month, which should go into profit.

Monthly Payments for different Rates of Interest and Premiums Bid.

Monthly Premium above 6% bid per share.		Annual Rate Bid.	Monthly Payment, \$100 Loan	Monthly Premium above 6% bid per share.		Annual Rate Bid.	Monthly Payment, \$100 Loan.
\$100 Share	\$200 Share			\$100 Share	\$200 Share		
		5%	.9166⅔			7¼	1.1041⅔
		5¼	.9375	.125	.25	7½	1.125
		5½	.9583⅓			7¾	1.1458⅓
		5¾	.9791⅓	.15	.30	7.8	1.150
		6	1.000			8	1.1666⅔
		6¼	1.0208⅓	.175	.35	8.1	1.175
.025	.05	6.3	1.025			8¼	1.1875
		6½	1.0416⅔	.20	.40	8.4	1.200
.05	.10	6.6	1.050			8.5	1.2083⅓
		6¾	1.0625	.225	.45	8.7	1.225
.075	.15	6.9	1.075			8¾	1.2291⅔
		7	1.0833⅓	.25	.50	9	1.250
.10	.20	7.2	1.100				

TABLE NO. 21.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

Rates Earned by a \$100 Loan

When paid up by equal monthly advance payments as in heading.

Payment	0.9163	0.9375	0.9584	0.9792	1.0000	1.0208	No. of Pay-ments.	1.0250	1.0417	1.0500	1.0564	1.0750	1.0833	1.1000
-	-	-	-	-	-	-	107	-	-	-	3	3 $\frac{1}{8}$	3 $\frac{3}{8}$	3 $\frac{5}{8}$
-	-	-	-	-	-	-	108	-	-	-	3 $\frac{1}{8}$	3 $\frac{3}{8}$	3 $\frac{5}{8}$	4
-	-	-	-	-	-	-	109	-	-	-	3 $\frac{1}{8}$	3 $\frac{5}{8}$	3 $\frac{5}{8}$	4 $\frac{1}{8}$
-	-	-	-	-	-	-	110	-	3 $\frac{1}{8}$	3 $\frac{1}{8}$	3 $\frac{3}{8}$	3 $\frac{5}{8}$	4	4 $\frac{1}{8}$
-	-	-	-	-	-	-	111	-	3 $\frac{1}{8}$	3 $\frac{3}{8}$	3 $\frac{3}{8}$	3 $\frac{5}{8}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$
-	-	-	-	-	-	-	112	3	3 $\frac{3}{8}$	3 $\frac{3}{8}$	3 $\frac{5}{8}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$
-	-	-	-	-	-	3 $\frac{1}{8}$	113	3 $\frac{1}{8}$	3 $\frac{3}{8}$	3 $\frac{3}{8}$	4	4 $\frac{1}{8}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$
-	-	-	-	-	-	3 $\frac{3}{8}$	114	3 $\frac{3}{8}$	3 $\frac{3}{8}$	3 $\frac{5}{8}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$	5
-	-	-	-	-	3	3 $\frac{5}{8}$	115	3 $\frac{5}{8}$	3 $\frac{7}{8}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$	4 $\frac{3}{8}$	4 $\frac{3}{8}$	5 $\frac{1}{8}$
-	-	-	-	-	3 $\frac{1}{8}$	3 $\frac{3}{8}$	116	3 $\frac{3}{8}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$	4 $\frac{3}{8}$	5	5 $\frac{3}{8}$
-	-	-	-	-	3 $\frac{3}{8}$	3 $\frac{5}{8}$	117	3 $\frac{5}{8}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$	5	5 $\frac{1}{8}$	5 $\frac{3}{8}$
-	-	-	-	3	3 $\frac{5}{8}$	4	118	4	4 $\frac{3}{8}$	4 $\frac{3}{8}$	4 $\frac{3}{8}$	5 $\frac{1}{8}$	5 $\frac{1}{8}$	5 $\frac{3}{8}$
-	-	-	3 $\frac{1}{8}$	3 $\frac{3}{8}$	3 $\frac{5}{8}$	4 $\frac{1}{8}$	119	4 $\frac{1}{8}$	4 $\frac{3}{8}$	4 $\frac{3}{8}$	5	5 $\frac{1}{8}$	5 $\frac{1}{8}$	5 $\frac{3}{8}$
-	-	-	3 $\frac{3}{8}$	3 $\frac{5}{8}$	3 $\frac{5}{8}$	4 $\frac{1}{8}$	120	4 $\frac{3}{8}$	4 $\frac{3}{8}$	4 $\frac{7}{8}$	5 $\frac{1}{8}$	5 $\frac{3}{8}$	5 $\frac{3}{8}$	5 $\frac{7}{8}$
-	-	3	3 $\frac{5}{8}$	3 $\frac{5}{8}$	4	4 $\frac{3}{8}$	121	4 $\frac{5}{8}$	4 $\frac{7}{8}$	5	5 $\frac{1}{8}$	5 $\frac{1}{8}$	5 $\frac{3}{8}$	6
-	-	3 $\frac{1}{8}$	3 $\frac{3}{8}$	3 $\frac{5}{8}$	4 $\frac{1}{8}$	4 $\frac{5}{8}$	122	4 $\frac{7}{8}$	5	5 $\frac{1}{8}$	5 $\frac{3}{8}$	5 $\frac{3}{8}$	5 $\frac{7}{8}$	6 $\frac{1}{8}$
-	-	3 $\frac{3}{8}$	3 $\frac{5}{8}$	3 $\frac{5}{8}$	4 $\frac{1}{8}$	4 $\frac{7}{8}$	123	4 $\frac{7}{8}$	5 $\frac{1}{8}$	5 $\frac{1}{8}$	5 $\frac{3}{8}$	5 $\frac{3}{8}$	6	6 $\frac{1}{8}$
-	-	3 $\frac{5}{8}$	3 $\frac{5}{8}$	4	4 $\frac{1}{8}$	4 $\frac{7}{8}$	124	4 $\frac{7}{8}$	5 $\frac{1}{8}$	5 $\frac{1}{8}$	5 $\frac{3}{8}$	5 $\frac{7}{8}$	6 $\frac{1}{8}$	6 $\frac{3}{8}$
-	3	3 $\frac{1}{8}$	3 $\frac{3}{8}$	4	4 $\frac{1}{8}$	5	125	5	5 $\frac{3}{8}$	5 $\frac{3}{8}$	5 $\frac{3}{8}$	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{3}{8}$
-	3 $\frac{1}{8}$	3 $\frac{3}{8}$	3 $\frac{5}{8}$	4 $\frac{1}{8}$	4 $\frac{3}{8}$	5 $\frac{1}{8}$	126	5 $\frac{1}{8}$	5 $\frac{1}{8}$	5 $\frac{3}{8}$	5 $\frac{7}{8}$	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{3}{8}$
-	3 $\frac{3}{8}$	3 $\frac{5}{8}$	4	4 $\frac{3}{8}$	4 $\frac{5}{8}$	5 $\frac{1}{8}$	127	5 $\frac{1}{8}$	5 $\frac{3}{8}$	5 $\frac{3}{8}$	6	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{3}{8}$
3	3 $\frac{5}{8}$	4	4 $\frac{1}{8}$	4 $\frac{3}{8}$	4 $\frac{5}{8}$	5 $\frac{3}{8}$	128	5 $\frac{3}{8}$	5 $\frac{7}{8}$	5 $\frac{7}{8}$	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{3}{8}$	6 $\frac{7}{8}$
3 $\frac{1}{8}$	3 $\frac{3}{8}$	4 $\frac{1}{8}$	4 $\frac{3}{8}$	4 $\frac{5}{8}$	5	5 $\frac{3}{8}$	129	5 $\frac{5}{8}$	5 $\frac{7}{8}$	6	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{3}{8}$	7
3 $\frac{3}{8}$	3 $\frac{5}{8}$	4 $\frac{3}{8}$	4 $\frac{5}{8}$	5 $\frac{1}{8}$	5 $\frac{1}{8}$	5 $\frac{5}{8}$	130	5 $\frac{5}{8}$	6	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{3}{8}$	6 $\frac{7}{8}$	7 $\frac{1}{8}$
3 $\frac{5}{8}$	4	4 $\frac{5}{8}$	4 $\frac{7}{8}$	5 $\frac{1}{8}$	5 $\frac{3}{8}$	5 $\frac{5}{8}$	131	5 $\frac{7}{8}$	6 $\frac{1}{8}$	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{3}{8}$	6 $\frac{7}{8}$	7 $\frac{1}{8}$
3 $\frac{7}{8}$	4 $\frac{1}{8}$	4 $\frac{7}{8}$	5	5 $\frac{3}{8}$	5 $\frac{5}{8}$	6	132	5 $\frac{7}{8}$	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{3}{8}$	6 $\frac{7}{8}$	7	7 $\frac{1}{8}$
4	4 $\frac{3}{8}$	4 $\frac{7}{8}$	5 $\frac{1}{8}$	5 $\frac{3}{8}$	6	6 $\frac{1}{8}$	133	6	6 $\frac{3}{8}$	6 $\frac{3}{8}$	6 $\frac{7}{8}$	7	7 $\frac{1}{8}$	7 $\frac{3}{8}$
4 $\frac{1}{8}$	4 $\frac{5}{8}$	5	5 $\frac{3}{8}$	5 $\frac{5}{8}$	6 $\frac{1}{8}$	6 $\frac{3}{8}$	134	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{3}{8}$	6 $\frac{7}{8}$	7 $\frac{1}{8}$	7 $\frac{1}{8}$	7 $\frac{3}{8}$
4 $\frac{3}{8}$	4 $\frac{7}{8}$	5 $\frac{1}{8}$	5 $\frac{3}{8}$	5 $\frac{5}{8}$	6 $\frac{3}{8}$	6 $\frac{5}{8}$	135	6 $\frac{3}{8}$	6 $\frac{5}{8}$	6 $\frac{5}{8}$	7	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$
4 $\frac{5}{8}$	5	5 $\frac{3}{8}$	5 $\frac{5}{8}$	6	6 $\frac{5}{8}$	6 $\frac{7}{8}$	136	6 $\frac{5}{8}$	6 $\frac{7}{8}$	6 $\frac{7}{8}$	7	7 $\frac{3}{8}$	7 $\frac{3}{8}$	7 $\frac{7}{8}$
4 $\frac{7}{8}$	5 $\frac{1}{8}$	5 $\frac{3}{8}$	5 $\frac{5}{8}$	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{5}{8}$	137	6 $\frac{7}{8}$	6 $\frac{7}{8}$	6 $\frac{7}{8}$	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	7 $\frac{7}{8}$
5	5 $\frac{3}{8}$	5 $\frac{5}{8}$	6	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{5}{8}$	138	6 $\frac{7}{8}$	6 $\frac{7}{8}$	7	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	8
5 $\frac{1}{8}$	5 $\frac{3}{8}$	5 $\frac{5}{8}$	6 $\frac{3}{8}$	6 $\frac{5}{8}$	6 $\frac{7}{8}$	7	139	6 $\frac{7}{8}$	6 $\frac{7}{8}$	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	7 $\frac{7}{8}$	8
5 $\frac{3}{8}$	5 $\frac{5}{8}$	6	6 $\frac{5}{8}$	6 $\frac{7}{8}$	7	7 $\frac{1}{8}$	140	6 $\frac{7}{8}$	7	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	7 $\frac{7}{8}$	8 $\frac{1}{8}$
5 $\frac{5}{8}$	6	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{5}{8}$	6 $\frac{7}{8}$	7 $\frac{3}{8}$	141	6 $\frac{7}{8}$	7 $\frac{1}{8}$	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	7 $\frac{7}{8}$	8 $\frac{1}{8}$
6	6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{5}{8}$	7	7	7 $\frac{5}{8}$	142	7	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	7 $\frac{7}{8}$	8	8 $\frac{1}{8}$
6 $\frac{1}{8}$	6 $\frac{3}{8}$	6 $\frac{5}{8}$	7	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	143	7	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	7 $\frac{7}{8}$	8 $\frac{1}{8}$	8 $\frac{3}{8}$
6 $\frac{3}{8}$	6 $\frac{5}{8}$	7	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	8	144	7	7 $\frac{3}{8}$	7 $\frac{5}{8}$	7 $\frac{7}{8}$	8	8 $\frac{1}{8}$	8 $\frac{3}{8}$
6 $\frac{5}{8}$	7	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	8	8 $\frac{1}{8}$	145	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	7 $\frac{7}{8}$	8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$
7	7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	8	8	8 $\frac{3}{8}$	146	7 $\frac{3}{8}$	7 $\frac{5}{8}$	7 $\frac{7}{8}$	8	8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$
7 $\frac{1}{8}$	7 $\frac{3}{8}$	7 $\frac{5}{8}$	8	8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$	147	7 $\frac{5}{8}$	7 $\frac{7}{8}$	8	8	8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$
7 $\frac{3}{8}$	7 $\frac{5}{8}$	8	8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$	9	148	7 $\frac{7}{8}$	8	8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$	8 $\frac{7}{8}$	9
7 $\frac{5}{8}$	8	8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$	9	9 $\frac{1}{8}$	149	7 $\frac{7}{8}$	8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$	8 $\frac{7}{8}$	9	9 $\frac{1}{8}$
8	8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$	9	9 $\frac{1}{8}$	9 $\frac{3}{8}$	150	8	8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$	8 $\frac{7}{8}$	9 $\frac{1}{8}$	9 $\frac{3}{8}$
8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$	9	9 $\frac{1}{8}$	9 $\frac{3}{8}$	9 $\frac{5}{8}$	151	8 $\frac{1}{8}$	8 $\frac{3}{8}$	8 $\frac{5}{8}$	8 $\frac{7}{8}$	9	9 $\frac{1}{8}$	9 $\frac{3}{8}$
8 $\frac{3}{8}$	8 $\frac{5}{8}$	9	9 $\frac{1}{8}$	9 $\frac{3}{8}$	9 $\frac{5}{8}$	10	152	8 $\frac{3}{8}$	8 $\frac{5}{8}$	8 $\frac{7}{8}$	9	9	9 $\frac{1}{8}$	9 $\frac{3}{8}$
8 $\frac{5}{8}$	9	9 $\frac{1}{8}$	9 $\frac{3}{8}$	9 $\frac{5}{8}$	10	10 $\frac{1}{8}$	153	8 $\frac{5}{8}$	8 $\frac{7}{8}$	9	9	9	9 $\frac{1}{8}$	9 $\frac{3}{8}$
9	9 $\frac{1}{8}$	9 $\frac{3}{8}$	9 $\frac{5}{8}$	10	10 $\frac{1}{8}$	10 $\frac{3}{8}$	154	8 $\frac{7}{8}$	9	9	9	9	9 $\frac{1}{8}$	9 $\frac{3}{8}$
9 $\frac{1}{8}$	9 $\frac{3}{8}$	9 $\frac{5}{8}$	10	10 $\frac{1}{8}$	10 $\frac{3}{8}$	10 $\frac{5}{8}$	155	9	9	9	9	9	9	9 $\frac{1}{8}$
9 $\frac{3}{8}$	9 $\frac{5}{8}$	10	10 $\frac{1}{8}$	10 $\frac{3}{8}$	10 $\frac{5}{8}$	11	156	9	9	9	9	9	9	9 $\frac{1}{8}$

TABLE NO. 21.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

Rates Earned by a \$100 Loan

When paid up by equal monthly advance payments as in heading.

Payment	1.1042	1.1250	1.1458	1.1500	1.1666	1.1750	1.1875	No. of Pay-ments.	1.2000	1.2083	1.2250	1.2292	1.2500	1.3000
-	-	-	-	-	3	3	3	96	3	3	4	4	4	5
-	-	-	-	-	3	3	3	97	3	4	4	4	5	6
-	-	-	-	-	3	3	3	98	4	4	4	5	5	6
-	-	-	3	3	3	4	4	99	4	4	5	5	5	6
-	-	3	3	3	4	4	4	100	4	4	5	5	5	6
3	3	3	3	3	4	4	4	101	5	5	5	5	6	7
3	3	3	3	4	4	4	4	102	5	5	5	5	6	7
3	3	4	4	4	4	4	4	103	5	5	5	5	6	7
3	3	4	4	4	4	4	5	104	5	5	6	6	6	7
3	4	4	4	4	5	5	5	105	5	5	6	6	6	7
3	4	4	4	4	5	5	5	106	5	5	6	6	6	7
3	4	4	4	4	5	5	5	107	6	6	6	6	7	8
4	4	5	5	5	5	5	5	108	6	6	6	6	7	8
4	4	5	5	5	5	5	6	109	6	6	6	6	7	8
4	4	5	5	5	5	6	6	110	6	6	7	7	7	8
4	5	5	5	5	6	6	6	111	6	6	7	7	7	8
4	5	5	5	6	6	6	6	112	6	7	7	7	7	8
5	5	5	6	6	6	6	6	113	6	7	7	7	7	8
5	5	6	6	6	6	6	6	114	7	7	7	7	8	9
5	5	6	6	6	6	6	7	115	7	7	7	7	8	9
5	6	6	6	6	6	7	7	116	7	7	7	7	8	9
5	6	6	6	6	6	7	7	117	7	7	8	8	8	9
5	6	6	6	6	7	7	7	118	7	7	8	8	8	9
5	6	6	6	6	7	7	7	119	7	7	8	8	8	9
6	6	6	6	6	7	7	7	120	7	8	8	8	8	9
6	6	6	6	6	7	7	7	121	8	8	8	8	8	9
6	6	6	6	6	7	7	7	122	8	8	8	8	8	9
6	6	6	6	6	7	7	7	123	8	8	8	8	8	9
6	6	6	6	6	7	7	7	124	8	8	8	8	8	9
6	6	6	6	6	7	7	7	125	8	8	8	8	8	9
6	6	6	6	6	7	7	7	126	8	8	8	8	8	9
6	6	6	6	6	7	7	7	127	8	8	8	8	8	9
7	7	7	7	7	7	7	7	128	8	8	8	8	8	9
7	7	7	7	7	7	7	7	129	9	9	9	9	9	10
7	7	7	7	7	7	7	7	130	9	9	9	9	9	10
7	7	7	7	7	7	7	7	131	9	9	9	9	9	10
7	7	7	7	7	7	7	7	132	9	9	9	9	9	10
7	7	7	7	7	7	7	7	133	9	9	9	9	9	10
7	7	7	7	7	7	7	7	134	9	9	9	9	9	10
7	7	7	7	7	7	7	7	135	9	9	9	9	9	10
7	7	7	7	7	7	7	7	136	9	9	9	9	9	10
8	8	8	8	8	8	8	8	137	9	9	9	9	9	10
8	8	8	8	8	8	8	8	138	9	9	9	9	9	10
8	8	8	8	8	8	8	8	139	9	9	9	9	9	10
8	8	8	8	8	8	8	8	140	10	10	10	10	10	11
8	8	8	8	8	8	8	8	141	10	10	10	10	10	11
8	8	8	8	8	8	8	8	142	10	10	10	10	10	11
8	8	8	8	8	8	8	8	143	10	10	10	10	10	11
8	8	8	8	8	8	8	8	144	10	10	10	10	10	11
8	8	8	8	8	8	8	8	145	10	10	10	10	10	11

TABLE NO. 21.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

Rates Earned by a \$100 Loan

When paid up by equal monthly advance payments as in heading.

Payment	1.2750	1.3250	1.333 $\frac{1}{3}$	1.3500	1.3750	1.4000	1.416 $\frac{2}{3}$	No. of Pay-ments	1.4250	1.4500	1.4750	1.5000	1.5250	1.5500
.	3	3	3	3	4	4	5	84	5	5	6	7	7	8
.	3	3	3	4	4	4	5	85	5	6	6	6	7	8
3	4	4	4	4	5	5	6	86	6	6	7	7	8	8
3	4	4	4	5	5	6	6	87	6	6	7	7	8	8
3	4	4	5	5	6	6	6	88	6	7	7	8	8	9
3	4	5	5	5	6	6	6	89	6	7	7	8	8	9
4	5	5	5	6	6	6	7	90	7	7	8	8	9	9
4	5	5	6	6	6	7	7	91	7	7	8	8	9	9
4	5	5	6	6	6	7	7	92	7	8	8	9	9	10
4	5	5	6	6	7	7	7	93	7	8	8	9	9	10
4	5	6	6	6	7	7	8	94	8	8	9	9	10	10
4	6	6	6	6	7	7	8	95	8	8	9	9	10	10
5	6	6	6	6	7	7	8	96	8	8	9	9	10	10
5	6	6	7	7	7	8	8	97	8	9	9	10	10	11
5	6	7	7	7	7	8	8	98	8	9	9	10	10	11
6	7	7	7	7	8	8	9	99	9	9	10	10	11	11
6	7	7	7	8	8	8	9	100	9	9	10	10	11	11
6	7	7	8	8	8	8	9	101	9	9	10	10	11	11
6	7	8	8	8	9	9	9	102	9	10	10	11	11	11
6	7	8	8	8	9	9	9	103	9	10	10	11	11	12
7	8	8	8	9	9	9	9	104	9	10	10	11	11	12
7	8	8	8	9	9	9	10	105	10	10	11	11	12	12
7	8	8	9	9	9	10	10	106	10	10	11	11	12	12
7	8	8	9	9	9	10	10	107	10	10	11	11	12	12
7	8	9	9	9	10	10	10	108	10	11	11	11	12	12
8	8	9	9	9	10	10	10	109	10	11	11	12	12	13
8	9	9	9	10	10	10	10	110	10	11	11	12	12	13
8	9	9	9	10	10	10	11	111	11	11	11	12	12	13
8	9	9	10	10	10	11	11	112	11	11	12	12	13	13
8	9	10	10	10	10	11	11	113	11	11	12	12	13	13
8	9	10	10	10	11	11	11	114	11	11	12	12	13	13
8	9	10	10	10	11	11	11	115	11	12	12	12	13	13
8	9	10	10	10	11	11	11	116	11	12	12	13	13	13
9	9	10	10	10	11	11	11	117	11	12	12	13	13	14
9	10	10	10	11	11	11	11	118	11	12	12	13	13	14
9	10	10	10	11	11	11	11	119	12	12	12	13	13	14
9	10	10	10	11	11	11	11	120	12	12	13	13	13	14
9	10	10	11	11	11	12	12	121	12	12	13	13	13	14
9	10	10	11	11	11	12	12	122	12	12	13	13	14	14
9	10	10	11	11	12	12	12	123	12	12	13	13	14	14
9	10	10	11	11	12	12	12	124	12	12	13	13	14	14
9	10	11	11	11	12	12	12	125	12	13	13	13	14	14
10	10	11	11	11	12	12	12	126	12	13	13	14	14	14
10	11	11	11	11	12	12	12	127	12	13	13	14	14	14
10	11	11	11	11	12	12	12	128	12	13	13	14	14	15
10	11	11	11	11	12	12	12	129	13	13	13	14	14	15
10	11	11	11	11	12	12	12	130	13	13	13	14	14	15
10	11	11	11	11	12	12	13	131	13	13	14	14	14	15
10	11	11	11	11	12	12	13	132	13	13	14	14	14	15
10	11	11	12	12	12	13	13	133	13	13	14	14	15	15

TABLE NO. 21.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES.

Rates Earned by a \$100 Loan

When paid up by equal monthly advance payments as in heading.

Payment	1.5750	1.6000	1.6250	1.6500	1.6750	1.7000	1.7250	No. of Pay-ments.	1.7500	1.7750	1.8000	1.8250	1.8500	1.8750
4	5	5½	6	6½	7	7½	8	72	8½	8¾	9¼	9¾	10¼	10¾
4½	5½	5¾	6¾	7	7½	7¾	8	73	8¾	9	9½	10	10½	11
5	5¾	6¼	6¾	7	7½	7¾	8	74	9	9½	10	10½	11	11½
5½	6	6½	7	7½	8	8½	9	75	9½	9¾	10½	10¾	11½	12
6	6½	7	7½	8	8½	9	9½	76	9¾	10	10½	11	11½	12½
6½	6¾	7¼	7¾	8½	9	9½	10	77	10	10½	11	11½	12	12½
7	7½	8	8½	9	9½	10	10½	78	10½	10¾	11½	11¾	12½	13
7½	7¾	8¼	8¾	9½	10	10½	11	79	10¾	11	11½	12	12½	13½
8	8	8½	9	9½	10	10½	11	80	11	11½	12	12½	13	13½
8½	8¼	8¾	9¼	9¾	10¼	10¾	11¼	81	11¼	11¾	12¼	12¾	13¼	14
8¾	9	9½	10	10½	11	11½	12	82	11½	12	12½	13	13½	14½
9	9	9½	10	10½	11	11½	12½	83	11¾	12¼	12¾	13¼	14¼	15
9½	9¾	10¼	10¾	11¼	11¾	12¼	13	84	12	12½	13	13½	14	14½
9¾	10	10½	11	11½	12	12½	13½	85	12½	13	13½	14	14½	15½
10	10	10½	11	11½	12	12½	14	86	12¾	13½	14½	15	15½	16½
10½	10¼	10¾	11¼	11¾	12¼	13	14½	87	13	13½	14	14½	15	16
10¾	11	11½	12	12½	13	13½	15	88	13½	14	14½	15½	16	17
11	11	11½	12½	13	13½	14	16	89	14	14½	15	15½	16½	17½
11½	11¼	11¾	12¼	12¾	13¼	13¾	17	90	14½	15	15½	16	16½	17½
11¾	11½	11¾	12½	13	13½	14	17½	91	15	15½	16	16½	17	17½
12	11¾	12	12½	13½	14	14½	18	92	15½	16	16½	17	17½	18
12½	12	12½	13	13½	14	14½	18½	93	16	16½	17	17½	18	18½
12¾	12¼	12¾	13¼	13¾	14¼	14¾	19	94	16½	17	17½	18	18½	19
13	12½	13	13½	14	14½	15	19½	95	17	17½	18	18½	19	19½
13½	12¾	13¼	13¾	14¼	14¾	15¼	20	96	17½	18	18½	19	19½	20
13¾	13	13½	14	14½	15	15½	20½	97	18	18½	19	19½	20	20½
14	13¼	13¾	14¼	14¾	15¼	15¾	21	98	18½	19	19½	20	20½	21
14½	13½	14	14½	15	15½	16	21½	99	19	19½	20	20½	21	21½
14¾	13¾	14¼	14¾	15¼	15¾	16¼	22	100	19½	20	20½	21	21½	22
15	14	14½	15	15½	16	16½	22½	101	20	20½	21	21½	22	22½
15½	14¼	14¾	15¼	15¾	16¼	16¾	23	102	20½	21	21½	22	22½	23
15¾	14½	15	15½	16	16½	17	23½	103	21	21½	22	22½	23	23½
16	14¾	15¼	15¾	16¼	16¾	17¼	24	104	21½	22	22½	23	23½	24
16½	15	15½	16	16½	17	17½	24½	105	22	22½	23	23½	24	24½
16¾	15¼	15¾	16¼	16¾	17¼	17¾	25	106	22½	23	23½	24	24½	25
17	15½	16	16½	17	17½	18	25½	107	23	23½	24	24½	25	25½
17½	15¾	16¼	16¾	17¼	17¾	18¼	26	108	23½	24	24½	25	25½	26
17¾	16	16½	17	17½	18	18½	26½	109	24	24½	25	25½	26	26½
18	16¼	16¾	17¼	17¾	18¼	18¾	27	110	24½	25	25½	26	26½	27
18½	16½	17	17½	18	18½	19	27½	111	25	25½	26	26½	27	27½
18¾	16¾	17¼	17¾	18¼	18¾	19¼	28	112	25½	26	26½	27	27½	28
19	17	17½	18	18½	19	19½	28½	113	26	26½	27	27½	28	28½
19½	17¼	17¾	18¼	18¾	19¼	19¾	29	114	26½	27	27½	28	28½	29
19¾	17½	18	18½	19	19½	20	29½	115	27	27½	28	28½	29	29½
20	17¾	18¼	18¾	19¼	19¾	20¼	30	116	27½	28	28½	29	29½	30
20½	18	18½	19	19½	20	20½	30½	117	28	28½	29	29½	30	30½
20¾	18¼	18¾	19¼	19¾	20¼	20¾	31	118	28½	29	29½	30	30½	31
21	18½	19	19½	20	20½	21	31½	119	29	29½	30	30½	31	31½
21½	18¾	19¼	19¾	20¼	20¾	21¼	32	120	29½	30	30½	31	31½	32
21¾	19	19½	20	20½	21	21½	32½	121	30	30½	31	31½	32	32½





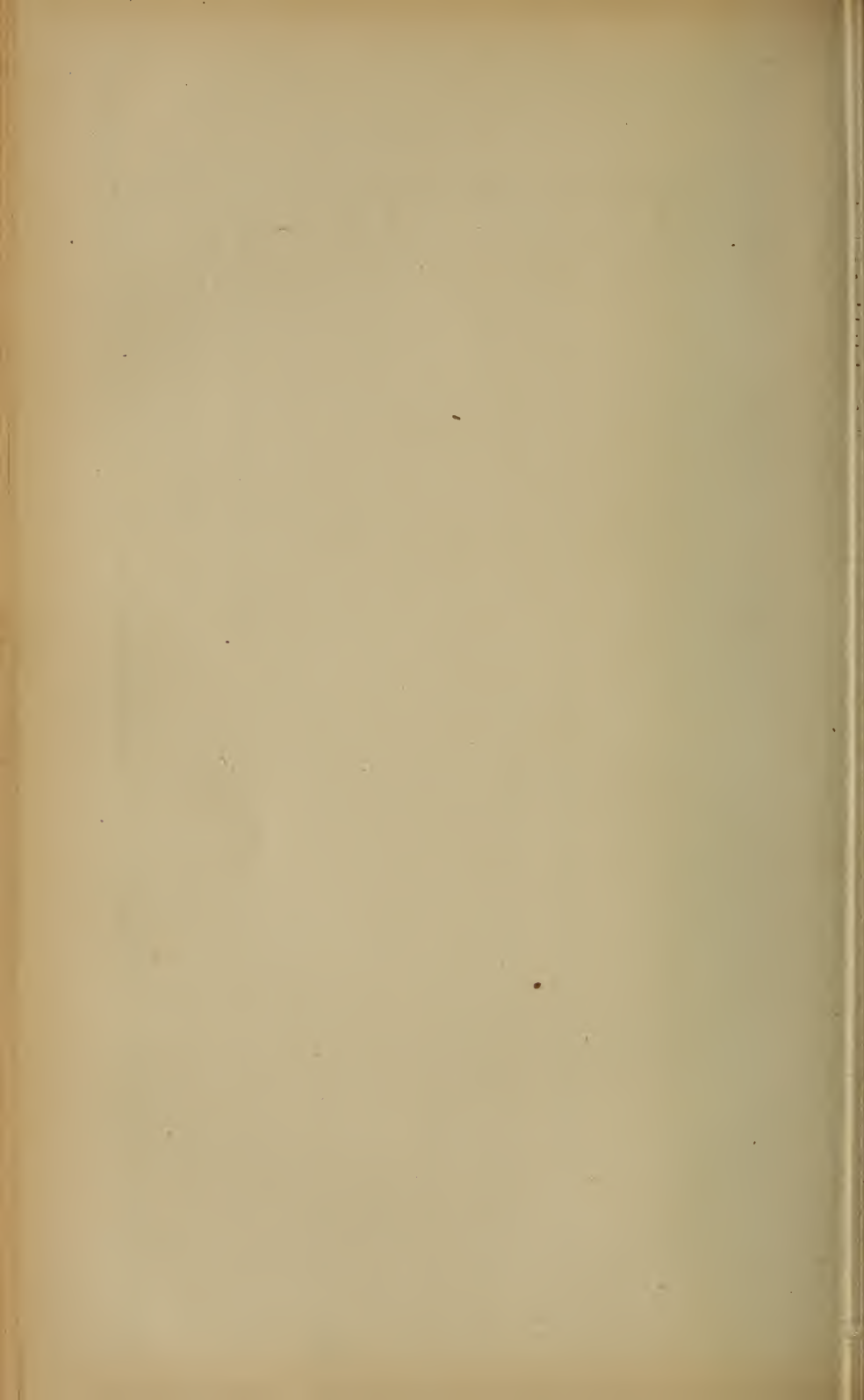


TABLE Q.

ROBINSONIAN DIVISION KEY-TABLE.

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This table gives the quotients resulting from dividing \$100 by all the consecutive cents; by all the consecutive dimes; and by all the consecutive dollars, from 1 to 1000 of each. Thus 151 (under D, the *divisor*), may be regarded as either 151 cents; 151 dimes (\$15.10); or 151 dollars. When the amounts under D are regarded as cents, the decimal point in the quotient (under Q) must be removed two places to the right; when regarded as dimes, one place to the right; and when regarded as dollars, the decimal point is already properly placed.

The peculiar use of the Key-table, to Building and Loan people, is (in connection with Tables 1, 2, 3 and 4 in the "Robinsonian Bond and Investment Tables," and in the "Robinsonian Building-Loan Interest Tables,") first, in finding the rate per cent. of earning of a loan which is paid up in a given number of months, or years, by stated equal payments each month, or year, for a given number of either: And, secondly and thirdly, in finding the *maturing time* of both *prepaid* and *instalment shares*, by those who do not have the "Robinsonian Perfect Maturity Tables," which are contained in the "Building-Loan Interest Tables," mentioned above.

APPLICATION.

1st. To find the *rate of earnings* of a \$100 loan which is paid up by a given number of equal monthly payments.

RULE. — Find, in the Key-table, the given monthly payment under D. Remove the decimal point in the amount on its right two places to its right, and look for this changed amount in Table 4 on the horizontal line passing through the given number of months. It will very seldom be found *exactly* — but the nearest approximation found will be under the nearest approximate rate given in the table to the rate of earning.

(To find the *exact* rate of earnings: take the difference between the two approximate amounts thus found in Table 4, also the difference between the *greater* of these two and the amount taken from the Key-table. Multiply the latter difference by the difference in the two consecutive rates given in the table; divide this product by the former difference, and add the quotient to the lesser rate, for the *exact rate* the loan earns.)

EXAMPLE 1. — What will be the rate of earnings of a \$100 loan which is paid up in 80 months by equal monthly payments of \$2.25?

Answer. — Opposite 225 in Key-table, we find .4444. Removing the decimal point two places to right we have 44.44. Looking along the line of 80 months in Table 4, we find the nearest approximation to this latter amount to be 42.88 (nearly) in  $1\frac{3}{4}$  % column; hence  $1\frac{3}{4}$  % per month is the nearest approximate rate in the table to actual rate of earnings. The next nearest approximate amount is 46.41 (nearly), in  $1\frac{1}{2}$  % column. Now, to find the *exact* rate: following the rule, we have  $46.41 - 42.88 = 3.53$ , and  $46.41 - 44.44 = 1.97$ , which latter multiplied by  $\frac{1}{4}$  (the difference in rates between the two columns) = .49 %. Dividing .49 by 3.53 we have .14 % to add to 1.5 %, giving us 1.64 % per month, or 19.68 % per annum, as the exact rate earned.

Note. — The same rule applies when the payments are made yearly, half-yearly, quarterly, or weekly — always bearing in mind that the rates in the heading of Table 4 must be the rates for these respective periods, and that the numbers under "Years," must be the number of the periods.

EXAMPLE 2. — What rate does a \$1000 loan earn if paid up by 10 equal annual payments of \$132.67 each?

Answer. — ( $\$1000 \div \$132.67 = \$100 \div \$13.267$ .) Opposite 13 in Key-table we find (practically) 7.63, and opposite 14 we find 7.14; a difference of .55 for a difference of \$1 in payment. Hence, for 27 *more of payment* than \$13 the difference is (.27  $\times$  .55), .1485 less of quotient than 7.6323, or 7.5438. Looking in Table 4, along the line of 10 years, we find 7.5376 under  $5\frac{1}{2}$  %, which is practically the annual rate earned. If we had regarded the payment as \$133 — which is practically near enough — we would (as the loan in this example is \$1000 instead of \$100), have found 7.519 as the quotient; which would have given us the same approximate rate as before, viz:  $5\frac{1}{2}$  %. The *exact* rate may be computed as in Example 1.

For explanation of method of finding the maturity of shares, etc., see page at end of this table.

## ROBINSONIAN DIVISION KEY-TABLE.

For finding the Rate earned by a Loan that is paid up in a given time by a given monthly or yearly payment; also

“ “ Maturity of Prepaid and Instalment Shares, &c.

(For explanation see preceding page.)

D.	Q.	D.	Q.	D.	Q.	D.	Q.	D.	Q.	D.	Q.	D.	Q.
1	100.000	51	1.9608	101	.9901	151	.6623	201	.4975	251	.3984	301	.3322
2	50.0000	52	1.9231	102	.9804	152	.6579	202	.4950	252	.3968	302	.3311
3	33.3333	53	1.8868	103	.9709	153	.6536	203	.4926	253	.3953	303	.3300
4	25.0000	54	1.8518	104	.9615	154	.6494	204	.4902	254	.3937	304	.3289
5	20.0000	55	1.8182	105	.9524	155	.6452	205	.4878	255	.3922	305	.3279
6	16.6667	56	1.7857	106	.9434	156	.6410	206	.4854	256	.3906	306	.3268
7	14.2857	57	1.7544	107	.9346	157	.6369	207	.4831	257	.3892	307	.3257
8	12.5000	58	1.7241	108	.9259	158	.6329	208	.4808	258	.3876	308	.3247
9	11.1111	59	1.6949	109	.9174	159	.6289	209	.4785	259	.3861	309	.3236
10	10.0000	60	1.6667	110	.9091	160	.6250	210	.4762	260	.3846	310	.3226
11	9.0909	61	1.6393	111	.9009	161	.6211	211	.4739	261	.3831	311	.3215
12	8.3333	62	1.6129	112	.8929	162	.6173	212	.4717	262	.3817	312	.3205
13	7.6923	63	1.5873	113	.8850	163	.6135	213	.4695	263	.3802	313	.3195
14	7.1429	64	1.5625	114	.8772	164	.6098	214	.4673	264	.3788	314	.3185
15	6.6667	65	1.5385	115	.8696	165	.6061	215	.4651	265	.3774	315	.3175
16	6.2500	66	1.5152	116	.8621	166	.6024	216	.4630	266	.3759	316	.3165
17	5.8824	67	1.4925	117	.8547	167	.5988	217	.4608	267	.3745	317	.3155
18	5.5556	68	1.4706	118	.8475	168	.5952	218	.4587	268	.3731	318	.3145
19	5.2632	69	1.4493	119	.8403	169	.5917	219	.4562	269	.3717	319	.3135
20	5.0000	70	1.4286	120	.8333	170	.5882	220	.4546	270	.3704	320	.3125
21	4.7619	71	1.4085	121	.8264	171	.5848	221	.4525	271	.3690	321	.3115
22	4.5455	72	1.3889	122	.8197	172	.5814	222	.4505	272	.3676	322	.3106
23	4.3478	73	1.3699	123	.8130	173	.5780	223	.4484	273	.3663	323	.3096
24	4.1667	74	1.3514	124	.8065	174	.5747	224	.4465	274	.3650	324	.3086
25	4.0000	75	1.3333	125	.8000	175	.5714	225	.4444	275	.3636	325	.3077
26	3.8462	76	1.3158	126	.7937	176	.5682	226	.4425	276	.3623	326	.3067
27	3.7037	77	1.2987	127	.7874	177	.5650	227	.4405	277	.3610	327	.3058
28	3.5714	78	1.2821	128	.7813	178	.5618	228	.4386	278	.3597	328	.3049
29	3.4483	79	1.2658	129	.7752	179	.5587	229	.4367	279	.3584	329	.3040
30	3.3333	80	1.2500	130	.7692	180	.5556	230	.4348	280	.3571	330	.3030
31	3.2258	81	1.2346	131	.7634	181	.5525	231	.4329	281	.3559	331	.3021
32	3.1250	82	1.2195	132	.7576	182	.5495	232	.4311	282	.3546	332	.3012
33	3.0303	83	1.2048	133	.7519	183	.5464	233	.4292	283	.3534	333	.3003
34	2.9412	84	1.1905	134	.7463	184	.5435	234	.4274	284	.3521	334	.2994
35	2.8571	85	1.1765	135	.7407	185	.5405	235	.4255	285	.3509	335	.2985
36	2.7778	86	1.1628	136	.7353	186	.5376	236	.4237	286	.3497	336	.2976
37	2.7027	87	1.1494	137	.7299	187	.5348	237	.4219	287	.3484	337	.2967
38	2.6316	88	1.1364	138	.7246	188	.5319	238	.4202	288	.3472	338	.2959
39	2.5641	89	1.1236	139	.7194	189	.5291	239	.4184	289	.3460	339	.2950
40	2.5000	90	1.1111	140	.7143	190	.5263	240	.4167	290	.3448	340	.2941
41	2.4390	91	1.0989	141	.7092	191	.5236	241	.4145	291	.3436	341	.2933
42	2.3810	92	1.0870	142	.7042	192	.5208	242	.4132	292	.3425	342	.2924
43	2.3256	93	1.0753	143	.6993	193	.5181	243	.4115	293	.3413	343	.2915
44	2.2727	94	1.0638	144	.6944	194	.5155	244	.4098	294	.3401	344	.2907
45	2.2222	95	1.0526	145	.6897	195	.5128	245	.4082	295	.3390	345	.2899
46	2.1739	96	1.0417	146	.6849	196	.5102	246	.4065	296	.3378	346	.2890
47	2.1277	97	1.0309	147	.6803	197	.5076	247	.4049	297	.3367	347	.2882
48	2.0833	98	1.0204	148	.6757	198	.5051	248	.4032	298	.3356	348	.2874
49	2.0408	99	1.0101	149	.6711	199	.5025	249	.4016	299	.3344	349	.2865
50	2.0000	100	1.0000	150	.6667	200	.5000	250	.4000	300	.3333	350	.2857

## ROBINSONIAN DIVISION KEY-TABLE.

For finding the Rate earned by a Loan that is paid up in a given time by a given monthly or yearly payment; also

“ “ Maturity of Prepaid and Instalment Shares, &c.

(For explanation see preceding page.)

D.	Q.	D.	Q.	D.	Q.	D.	Q.	D.	Q.	D.	Q.	D.	Q.
351	.2849	401	.2404	451	.2217	501	.1996	551	.1815	601	.1664	651	.1536
352	.2841	402	.2488	452	.2212	502	.1992	552	.1812	602	.1661	652	.1534
353	.2833	403	.2481	453	.2208	503	.1988	553	.1808	603	.1658	653	.1531
354	.2825	404	.2475	454	.2203	504	.1984	554	.1805	604	.1656	654	.1529
355	.2817	405	.2469	455	.2198	505	.1980	555	.1802	605	.1653	655	.1527
356	.2809	406	.2463	456	.2193	506	.1976	556	.1799	606	.1650	656	.1524
357	.2801	407	.2457	457	.2188	507	.1972	557	.1795	607	.1647	657	.1522
358	.2793	408	.2451	458	.2183	508	.1969	558	.1792	608	.1645	658	.1520
359	.2786	409	.2445	459	.2179	509	.1965	559	.1789	609	.1642	659	.1517
360	.2778	410	.2439	460	.2174	510	.1961	560	.1786	610	.1639	660	.1515
361	.2770	411	.2433	461	.2169	511	.1957	561	.1783	611	.1637	661	.1513
362	.2762	412	.2427	462	.2165	512	.1953	562	.1779	612	.1634	662	.1511
363	.2755	413	.2421	463	.2160	513	.1949	563	.1776	613	.1631	663	.1508
364	.2747	414	.2415	464	.2155	514	.1946	564	.1773	614	.1629	664	.1506
365	.2740	415	.2410	465	.2151	515	.1942	565	.1770	615	.1626	665	.1504
366	.2732	416	.2404	466	.2146	516	.1938	566	.1767	616	.1623	666	.1502
367	.2725	417	.2398	467	.2141	517	.1934	567	.1764	617	.1621	667	.1499
368	.2717	418	.2392	468	.2137	518	.1931	568	.1761	618	.1618	668	.1497
369	.2710	419	.2387	469	.2132	519	.1927	569	.1757	619	.1616	669	.1495
370	.2703	420	.2381	470	.2128	520	.1923	570	.1754	620	.1613	670	.1493
371	.2695	421	.2375	471	.2123	521	.1919	571	.1751	621	.1610	671	.1490
372	.2688	422	.2370	472	.2119	522	.1916	572	.1748	622	.1608	672	.1488
373	.2681	423	.2364	473	.2114	523	.1912	573	.1745	623	.1605	673	.1486
374	.2674	424	.2358	474	.2110	524	.1908	574	.1742	624	.1603	674	.1484
375	.2667	425	.2353	475	.2105	525	.1905	575	.1739	625	.1600	675	.1481
376	.2660	426	.2347	476	.2100	526	.1901	576	.1736	626	.1597	676	.1479
377	.2653	427	.2342	477	.2096	527	.1898	577	.1733	627	.1595	677	.1477
378	.2646	428	.2336	478	.2092	528	.1894	578	.1730	628	.1592	678	.1475
379	.2639	429	.2331	479	.2088	529	.1890	579	.1727	629	.1590	679	.1473
380	.2632	430	.2326	480	.2083	530	.1887	580	.1724	630	.1587	680	.1471
381	.2625	431	.2320	481	.2079	531	.1883	581	.1721	631	.1585	681	.1468
382	.2618	432	.2315	482	.2075	532	.1880	582	.1718	632	.1582	682	.1466
383	.2611	433	.2309	483	.2070	533	.1876	583	.1715	633	.1579	683	.1464
384	.2604	434	.2304	484	.2066	534	.1873	584	.1712	634	.1577	684	.1462
385	.2597	435	.2299	485	.2062	535	.1869	585	.1709	635	.1575	685	.1460
386	.2591	436	.2294	486	.2058	536	.1866	586	.1706	636	.1572	686	.1458
387	.2584	437	.2288	487	.2053	537	.1862	587	.1704	637	.1570	687	.1456
388	.2577	438	.2283	488	.2049	538	.1859	588	.1701	638	.1567	688	.1453
389	.2571	439	.2278	489	.2045	539	.1855	589	.1698	639	.1565	689	.1451
390	.2564	440	.2273	490	.2041	540	.1852	590	.1695	640	.1563	690	.1449
391	.2558	441	.2268	491	.2037	541	.1848	591	.1692	641	.1560	691	.1447
392	.2551	442	.2262	492	.2033	542	.1845	592	.1689	642	.1558	692	.1445
393	.2545	443	.2257	493	.2028	543	.1842	593	.1686	643	.1555	693	.1443
394	.2538	444	.2252	494	.2024	544	.1838	594	.1683	644	.1553	694	.1441
395	.2532	445	.2247	495	.2020	545	.1835	595	.1681	645	.1550	695	.1439
396	.2525	446	.2242	496	.2016	546	.1832	596	.1678	646	.1548	696	.1437
397	.2519	447	.2237	497	.2012	547	.1828	597	.1675	647	.1546	697	.1435
398	.2513	448	.2232	498	.2008	548	.1825	598	.1672	648	.1543	698	.1433
399	.2506	449	.2227	499	.2004	549	.1822	599	.1669	649	.1541	699	.1431
400	.2500	450	.2222	500	.2000	550	.1818	600	.1667	650	.1538	700	.1429

## ROBINSONIAN DIVISION KEY-TABLE.

**For finding the Rate earned by a Loan that is paid up in a given time by a given monthly or yearly payment; also**

**“ “ Maturity of Prepaid and Instalment Shares, &c.**

(For explanation see preceding page.)

D.	Q.	D.	Q.	D.	Q.	D.	Q.	D.	Q.	D.	Q.
701	.1427	751	.1332	801	.1248	851	.1175	901	.1110	951	.1052
702	.1425	752	.1330	802	.1247	852	.1174	902	.1109	952	.1050
703	.1422	753	.1328	803	.1245	853	.1172	903	.1107	953	.1049
704	.1420	754	.1326	804	.1244	854	.1171	904	.1106	954	.1048
705	.1418	755	.1325	805	.1242	855	.1170	905	.1105	955	.1047
706	.1416	756	.1323	806	.1241	856	.1168	906	.1104	956	.1046
707	.1414	757	.1321	807	.1239	857	.1167	907	.1103	957	.1045
708	.1412	758	.1319	808	.1238	858	.1166	908	.1101	958	.1044
709	.1410	759	.1318	809	.1236	859	.1164	909	.1100	959	.1043
710	.1408	760	.1316	810	.1235	860	.1163	910	.1099	960	.1042
711	.1406	761	.1314	811	.1233	861	.1161	911	.1098	961	.1041
712	.1404	762	.1312	812	.1232	862	.1160	912	.1096	962	.1040
713	.1403	763	.1311	813	.1230	863	.1159	913	.1095	963	.1038
714	.1401	764	.1309	814	.1229	864	.1157	914	.1094	964	.1037
715	.1399	765	.1307	815	.1227	865	.1156	915	.1093	965	.1036
716	.1397	766	.1305	816	.1225	866	.1155	916	.1092	966	.1035
717	.1395	767	.1304	817	.1224	867	.1153	917	.1091	967	.1034
718	.1393	768	.1302	818	.1222	868	.1152	918	.1089	968	.1032
719	.1391	769	.1300	819	.1221	869	.1151	919	.1088	969	.1033
720	.1389	770	.1299	820	.1220	870	.1149	920	.1087	970	.1031
721	.1387	771	.1297	821	.1218	871	.1148	921	.1086	971	.1030
722	.1385	772	.1295	822	.1217	872	.1147	922	.1085	972	.1029
723	.1383	773	.1294	823	.1215	873	.1145	923	.1083	973	.1028
724	.1381	774	.1292	824	.1214	874	.1144	924	.1082	974	.1027
725	.1379	775	.1290	825	.1212	875	.1143	925	.1081	975	.1026
726	.1377	776	.1289	826	.1211	876	.1142	926	.1080	976	.1025
727	.1376	777	.1287	827	.1209	877	.1140	927	.1079	977	.1024
728	.1374	778	.1285	828	.1208	878	.1139	928	.1078	978	.1022
729	.1372	779	.1284	829	.1206	879	.1138	929	.1076	979	.1021
730	.1370	780	.1282	830	.1205	880	.1136	930	.1075	980	.1020
731	.1368	781	.1280	831	.1203	881	.1135	931	.1074	981	.1019
732	.1366	782	.1279	832	.1202	882	.1134	932	.1073	982	.1018
733	.1364	783	.1277	833	.1200	883	.1133	933	.1072	983	.1017
734	.1362	784	.1276	834	.1199	884	.1131	934	.1071	984	.1016
735	.1361	785	.1274	835	.1198	885	.1130	935	.1070	985	.1015
736	.1359	786	.1272	836	.1196	886	.1129	936	.1068	986	.1014
737	.1357	787	.1271	837	.1195	887	.1127	937	.1067	987	.1013
738	.1355	788	.1269	838	.1193	888	.1126	938	.1066	988	.1012
739	.1353	789	.1267	839	.1192	889	.1125	939	.1065	989	.1011
740	.1351	790	.1266	840	.1190	890	.1124	940	.1064	990	.1010
741	.1350	791	.1264	841	.1189	891	.1122	941	.1063	991	.1009
742	.1348	792	.1263	842	.1188	892	.1121	942	.1062	992	.1008
743	.1346	793	.1261	843	.1186	893	.1120	943	.1060	993	.1007
744	.1344	794	.1259	844	.1185	894	.1119	944	.1059	994	.1006
745	.1342	795	.1258	845	.1183	895	.1117	945	.1058	995	.1005
746	.1340	796	.1256	846	.1182	896	.1116	946	.1057	996	.1004
747	.1339	797	.1255	847	.1181	897	.1115	947	.1056	997	.1003
748	.1337	798	.1253	848	.1179	898	.1114	948	.1055	998	.1002
749	.1335	799	.1252	849	.1178	899	.1112	949	.1054	999	.1001
750	.1333	800	.1250	850	.1176	900	.1111	950	.1053	1000	.1000

## ROBINSONIAN DIVISION KEY-TABLE.

Continued.

### MATURITY OF SHARES.

To find the time it takes a given *monthly* payment to mature a \$100 share at a given rate of interest:

**RULE.**—Find in the Key-table, under **D**, the amount, in cents, of the given monthly instalment. Remove the decimal point *two* places to the right in amount opposite; then look in Table 2, in the given rate column, for the nearest approximation to this changed amount. It will be found opposite the nearest approximate number of *even* months to maturity.

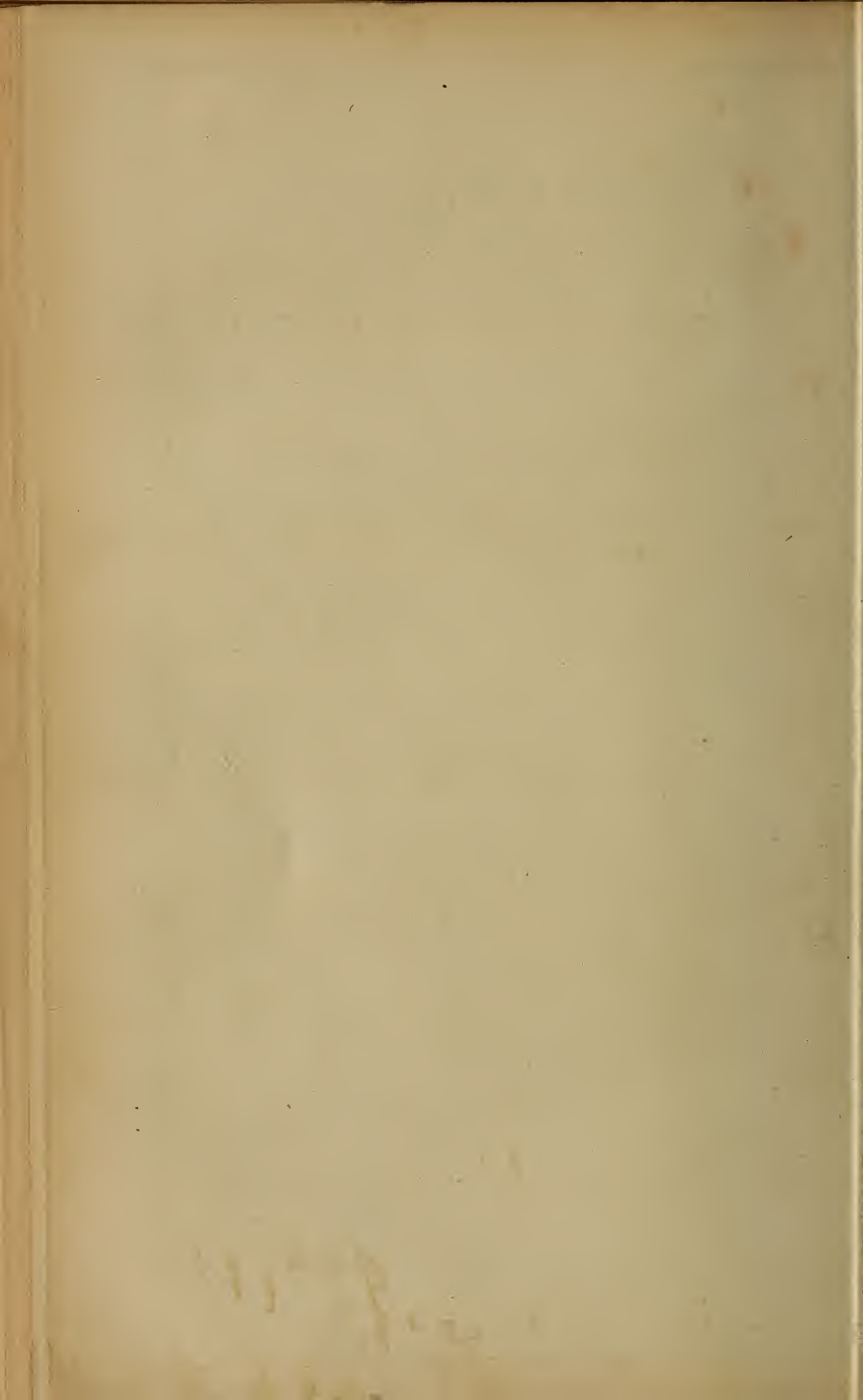
**EXAMPLE.**—How long will it take a 75-cent monthly payment to mature a \$100 share at 12% per annum = 1% per month? *Answer.*—We find in Key-table opposite 75, 1.3333. Removing decimal point two places, we have 133.33. Looking in 1% column of Table 2, we find 134.30879 (the nearest approximation to 133.33) opposite 85 months, — which is the nearest approximate number of *even* months to maturity. By a simple process of proportion, the *exact* time (84 months, 17 days) can be found.

To find how long it will take a given *prepaid* amount to mature a \$100 share at a given rate:

**RULE.**—Find in the Key-table, under **D**, the amount corresponding to the *dollars* and *dimes* of the amount paid. (For example, \$42.50 pre-paid will be represented in Key-table by 425.) Remove the decimal point in amount opposite *one* place to the right; then look in Table 1, in the given rate column, for the nearest approximation to the amount so changed. It will be found opposite the nearest approximate number of *even* months to maturity.

**EXAMPLE.**—How long will it take a pre-payment of \$57.50 to mature a \$100 share at 15% = 1¼% per month? *Answer.*—We find in Key-table opposite 575, .1739. Removing decimal point *one* place we have 1.739. Looking in 1¼% column of Table 1, we find 1.74895 opposite 45 months; hence 45 months is the nearest approximate number of *even* months to maturity. The *exact* time, found easily by proportion, is 44 months, 16 days.

**Note.**—The “ROBINSONIAN PERFECT MATURITY TABLES” give the *exact* solution of all maturity problems like the above by a *single* reference, — and, when *either* three of the four functions (Share, Payment, Rate and Time) are given enable us to easily determine the other.





7

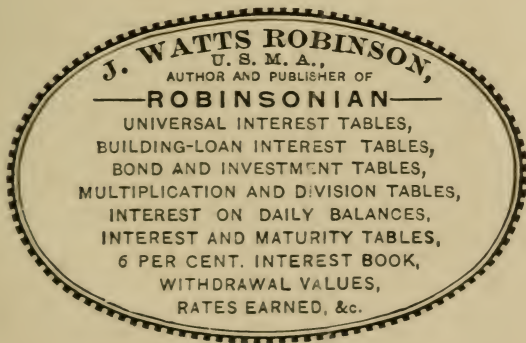
**ROBINSONIAN**  
**MONTHLY, QUARTERLY AND SEMI-ANNUAL**  
**COMPOUND INTEREST TABLES.**

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Supplemental to  
Robinsonian Building-Loan Interest Tables.

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*Showing the Monthly Values of \$1.00 paid each  
month, (either at first or last of month,) for  
any number of months from 1 to 200,  
at all rates from 5% to 16%, and  
with interest compounded  
Monthly, Quarterly and Semi-annually.*



*For Sale by Booksellers and Stationers, and by*

**J. WATTS ROBINSON, Author and Publisher,**

**BOSTON, MASS.**

## SEMI-ANNUAL COMPOUND INTEREST.

### Table No. 23.

In order to meet a demand from some Building-Loan Secretaries and others, I have prepared Table No. 23, which gives the successive values, for any number of months up to 200, of \$ 1.00 placed at Simple interest at the END of each month, with interest compounded SEMI-ANNUALLY on the half-yearly aggregates. The table embraces every annual rate from 5% to 21%. These limits will cover about all the cases which ever arise. (Tables at other rates will be computed to order by the author, if desired.)

For instance, a simple reference to table No. 23 will show when, on above basis, \$ 1.00 paid at the *end* of each month will mature a \$ 200 share at any desired rate. Thus, at 10% per annum, we see by the table that \$ 1.00 so paid will amount to \$ 199.93 at the end of 119 months—hence it will about mature a \$ 200 share in that time.

Having thus the value of \$ 1.00 paid at the *end* of each month, the value of \$ 0.50 so paid will be just one-half of it, \$ 0.25 one-quarter of it, \$ 0.60 six-tenths of it—and, generally, for any payment whatever, the value to which it amounts will be found by multiplying the value, as per table, of \$ 1.00 paid each month by the cents in the given payment. Thus, at 9%, a \$ 0.35 monthly payment will amount to \$  $115.7225 \times .35 = \$ 40.50$ , in 84 months.

#### USES OF THE MATURITY KEY-TABLE.

Now, in order to find, by a simple inspection, how long it will take ANY monthly payment made on the above stated basis to mature a share of ANY par value, I insert on opposite page my "Maturity Key-Table." In using this table, we look in its heading for the par value of the share, and in the centre column for the payment—then, noting the amount at the intersection of the column and line passing through these two, we look for this same amount in table No. 23, under the given rate. If it be found exactly, the number of months to which it is opposite will be the exact time to maturity. Thus when will a 65 cents payment mature a \$ 125 share at 10%? Opposite .65 and under \$ 125 in the Maturity Key-Table, we find \$ 192.31; which is found very nearly exactly (\$ 192.18) opposite 116 months in the 10% column of table No. 23—hence 116 months is the exact time to maturity, to within about 1 day.

A 50 cents payment will in the same manner, be found to mature a \$ 100 share in about 111 months and 12 days at 12%. A 10 cents payment will mature a \$ 50 share in about 156½ months, at 16%.

(When the Key-Table does not give both the payment and par value of the share, then divide the par value of the share by the cents of monthly payment—and look, as before explained, in the given rate column of table No. 23 for the quotient; and it will be found, at least approximately, opposite the number of months to maturity.)

### Table No. 24.

This table gives the half-yearly values of \$ 1.00 paid at the END of each half-year, with interest compounded half-yearly. Thus, \$ 1.00 so paid at *end* of each half-year, with interest at 12% per annum, compounded semi-annually, amounts to \$ 25.67 in 8 years. For the values of *other* amounts so paid, multiply the amounts taken from the table, for the same rate and time, by the payments made.

If *no* interest be allowed on *monthly* payments until the end of the half-year term in which they are paid, (which seems to me eminently unfair,) then their value, at semi-annual compound, will be equal to the amount in table No. 24, under the annual rate and opposite the given time, multiplied by the sum of the 6 payments—and this regardless of the time in the month when payments are made. Thus, the value of 50 cents monthly payments at the end of 10 years, at 9% per annum, semi-annual compound, will equal  $\$31.3714 \times \$3.00 = \$94.11$ . In 5 months' longer time, their value will equal  $\$94.11 +$  its interest for 5 months ( $\$3.53$ ) + 5 payments ( $\$2.50$ ) =  $\$100.14$ .

But it will not do to take the sum of the 6 payments, plus the earnings they make each half-year at a given rate, and compound the interest semi-annually on this sum at that rate; for the result would not show the actually earned values of the share at its different stages. The rate at which, in this case, interest may be rightly compounded semi-annually will be indicated by the amount which \$1.00 earns at the given annual rate in 6 months. Thus, if the annual rate (based on either the monthly loaning or earning rate) be 12%, then, in order that values may be found accurately by semi-annual compound, the rate used should be .06152%; the .06152 being what \$1.00 earns in 6 months at 12% per annum, compounded monthly.

### Robinsonian Maturity Key-Table.

\$25 SHARE	\$40 SHARE	\$50 SHARE	\$60 SHARE	PAY- MENT	\$75 SHARE	\$100 SHARE	\$125 SHARE	\$200 SHARE
500.00	800.00	1000.	1200.	.05	1500.	2000.	2500.	4000.
250.00	400.00	500.00	600.00	.10	750.00	1000.	1250.	2000.
166.67	266.67	333.33	400.00	.15	500.00	666.67	833.33	1333.
125.00	200.00	250.00	300.00	.20	375.00	500.00	625.00	1000.
100.00	160.00	200.00	240.00	.25	300.00	400.00	500.00	800.00
83.33	133.33	166.67	200.00	.30	250.00	333.33	416.67	666.67
71.43	114.29	142.86	171.43	.35	214.29	285.71	357.14	571.43
62.50	100.00	125.00	150.00	.40	187.50	250.00	312.50	500.00
55.56	88.89	111.11	133.33	.45	166.67	222.22	277.78	444.44
50.00	80.00	100.00	120.00	.50	150.00	200.00	250.00	400.00
45.45	72.73	90.91	109.09	.55	136.36	181.82	227.27	363.63
41.67	66.67	83.33	100.00	.60	125.00	166.67	208.33	333.33
38.46	61.54	76.92	92.31	.65	115.38	153.85	192.31	307.69
35.71	57.14	71.44	85.71	.70	107.14	142.86	178.57	285.71
33.33	53.33	66.67	80.00	.75	100.00	133.33	166.67	266.67
31.25	45.00	62.50	75.00	.80	93.75	125.00	156.25	250.00
29.41	47.06	58.82	70.59	.85	88.24	117.65	147.06	235.29
27.78	44.44	55.56	66.67	.90	83.33	111.11	138.89	222.22
26.32	42.11	52.63	63.16	.95	78.95	105.26	131.58	210.53
25.00	40.00	50.00	60.00	1.00	75.00	100.00	125.00	200.00
20.00	32.00	40.00	48.00	1.25	60.00	80.00	100.00	160.00
16.67	26.67	33.33	40.00	1.50	50.00	66.67	83.33	133.33
14.29	22.86	28.57	34.29	1.75	42.86	57.14	71.43	114.29
12.50	20.00	25.00	30.00	2.00	37.50	50.00	62.50	100.00
11.11	17.78	22.22	26.67	2.25	33.33	44.44	55.56	88.89
10.00	16.00	20.00	24.00	2.50	30.00	40.00	50.00	80.00
9.09	14.55	18.18	21.82	2.75	27.27	36.36	45.45	72.72
8.33	13.33	16.67	20.00	3.00	25.00	33.33	41.67	66.67
7.69	12.31	15.38	18.46	3.25	23.08	30.77	38.46	61.54
7.14	11.43	14.29	17.14	3.50	21.43	28.57	35.71	57.14
6.25	10.00	12.50	15.00	4.00	18.75	25.00	31.25	50.00
5.56	8.89	11.11	13.33	4.50	16.67	22.22	27.78	44.44
5.00	8.00	10.00	12.00	5.00	15.00	20.00	25.00	40.00

## Robinsonian Table No. 23.

### MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

**Interest compounded SEMI-ANNUALLY**

AT ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
1.0000	1.0000	1.0000	<b>1</b>	1.0000	1.0000	1.0000
2.0042	2.0050	2.0058	<b>2</b>	2.0067	2.0075	2.0083
3.0125	3.0150	3.0175	<b>3</b>	3.0200	3.0225	3.0250
4.0250	4.0300	4.0350	<b>4</b>	4.0400	4.0450	4.0500
5.0417	5.0500	5.0583	<b>5</b>	5.0667	5.0750	5.0833
6.0625	6.0750	6.0875	<b>6</b>	6.1000	6.1125	6.1250
7.0878	7.1054	7.1230	<b>7</b>	7.1407	7.1583	7.1760
8.1172	8.1408	8.1644	<b>8</b>	8.1880	8.2117	8.2354
9.1508	9.1811	9.2115	<b>9</b>	9.2420	9.2725	9.3031
10.1885	10.2265	10.2645	<b>10</b>	10.3027	10.3409	10.3792
11.2305	11.2769	11.3234	<b>11</b>	11.3700	11.4167	11.4636
12.2766	12.3323	12.3881	<b>12</b>	12.4440	12.5001	12.5563
13.3277	13.3939	13.4603	<b>13</b>	13.5270	13.5938	13.6609
14.3830	14.4606	14.5384	<b>14</b>	14.6166	14.6951	14.7739
15.4425	15.5322	15.6224	<b>15</b>	15.7129	15.8038	15.8952
16.5062	16.6089	16.7121	<b>16</b>	16.8158	16.9201	17.0248
17.5740	17.6906	17.8077	<b>17</b>	17.9255	18.0438	18.1628
18.6460	18.7772	18.9091	<b>18</b>	19.0418	19.1751	19.3091
19.7237	19.8711	20.0194	<b>19</b>	20.1687	20.3189	20.4700
20.8055	20.9700	21.1356	<b>20</b>	21.3023	21.4702	21.6392
21.8916	22.0739	22.2576	<b>21</b>	22.4426	22.6290	22.8168
22.9817	23.1828	23.3854	<b>22</b>	23.5895	23.7953	24.0027
24.0761	24.2966	24.5190	<b>23</b>	24.7432	24.9691	25.1970
25.1746	25.4155	25.6585	<b>24</b>	25.9034	26.1504	26.3995
26.2795	26.5426	26.8081	<b>25</b>	27.0761	27.3466	27.6195
27.3886	27.6747	27.9636	<b>26</b>	28.2555	28.5502	28.8479
28.5018	28.8118	29.1250	<b>27</b>	29.4415	29.7613	30.0845
29.6192	29.9538	30.2922	<b>28</b>	30.6342	30.9800	31.3295
30.7408	31.1009	31.4652	<b>29</b>	31.8335	32.2061	32.5828
31.8665	32.2530	32.6440	<b>30</b>	33.0396	33.4397	33.8445
32.9993	33.4143	33.8344	<b>31</b>	34.2598	34.6905	35.1265
34.1362	34.5805	35.0307	<b>32</b>	35.4868	35.9488	36.4169
35.2773	35.7518	36.2328	<b>33</b>	36.7204	37.2146	37.7156
36.4226	36.9281	37.4407	<b>34</b>	37.9606	38.4879	39.0227
37.5720	38.1093	38.6545	<b>35</b>	39.2076	39.7687	40.3380
38.7257	39.2956	39.8741	<b>36</b>	40.4612	41.0570	41.6617
39.8870	40.4921	41.1067	<b>37</b>	41.7309	42.3649	43.0089
41.0525	41.6935	42.3451	<b>38</b>	43.0073	43.6804	44.3644
42.2222	42.9000	43.5893	<b>39</b>	44.2904	45.0033	45.7282
43.3961	44.1115	44.8394	<b>40</b>	45.5801	46.3337	47.1004
44.5741	45.3280	46.0954	<b>41</b>	46.8765	47.6716	48.4809
45.7563	46.5495	47.3571	<b>42</b>	48.1796	49.0171	49.8698
46.9469	47.7822	48.6334	<b>43</b>	49.5008	50.3847	51.2854
48.1418	49.0200	49.9155	<b>44</b>	50.8287	51.7598	52.7093
49.3407	50.2627	51.2034	<b>45</b>	52.1632	53.1424	54.1415
50.5439	51.5104	52.4971	<b>46</b>	53.5044	54.5326	55.5821
51.7512	52.7632	53.7967	<b>47</b>	54.8522	55.9302	57.0310
52.9627	54.0209	55.1021	<b>48</b>	56.2068	57.3353	58.4883
54.1834	55.2910	56.4236	<b>49</b>	57.5815	58.7653	59.9757
55.4082	56.5662	57.7508	<b>50</b>	58.9629	60.2029	61.4714

## Robinsonian Table No. 23.

### MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
1.0000	1.0000	1.0000	<b>1</b>	1.0000	1.0000	1.0000
2.0092	2.0100	2.0108	<b>2</b>	2.0117	2.0125	2.0133
3.0275	3.0300	3.0325	<b>3</b>	3.0350	3.0375	3.0400
4.0550	4.0600	4.0650	<b>4</b>	4.0700	4.0750	4.0800
5.0917	5.1000	5.1083	<b>5</b>	5.1167	5.1250	5.1333
6.1375	6.1500	6.1625	<b>6</b>	6.1750	6.1875	6.2000
7.1938	7.2115	7.2293	<b>7</b>	7.2470	7.2648	7.2827
8.2592	8.2830	8.3069	<b>8</b>	8.3308	8.3547	8.3787
9.3338	9.3645	9.3953	<b>9</b>	9.4261	9.4570	9.4880
10.4175	10.4560	10.4945	<b>10</b>	10.5332	10.5719	10.6107
11.5105	11.5575	11.6046	<b>11</b>	11.6519	11.6992	11.7467
12.6126	12.6690	12.7256	<b>12</b>	12.7823	12.8391	12.8960
13.7282	13.7957	13.8634	<b>13</b>	13.9314	13.9996	14.0679
14.8530	14.9324	15.0121	<b>14</b>	15.0922	15.1725	15.2532
15.9869	16.0791	16.1716	<b>15</b>	16.2646	16.3580	16.4518
17.1300	17.2358	17.3420	<b>16</b>	17.4488	17.5560	17.6638
18.2823	18.4025	18.5232	<b>17</b>	18.6445	18.7665	18.8891
19.4438	19.5791	19.7152	<b>18</b>	19.8520	19.9895	20.1277
20.6220	20.7749	20.9288	<b>19</b>	21.0836	21.2394	21.3960
21.8094	21.9807	22.1532	<b>20</b>	22.3269	22.5017	22.6778
23.0060	23.1965	23.3885	<b>21</b>	23.5818	23.7766	23.9728
24.2117	24.4223	24.6346	<b>22</b>	24.8484	25.0640	25.2812
25.4266	25.6581	25.8915	<b>23</b>	26.1267	26.3638	26.6029
26.6507	26.9039	27.1592	<b>24</b>	27.4166	27.6762	27.9379
27.8950	28.1729	28.4534	<b>25</b>	28.7365	29.0222	29.3104
29.1484	29.4520	29.7585	<b>26</b>	30.0680	30.3806	30.6962
30.4110	30.7410	31.0744	<b>27</b>	31.4112	31.7516	32.0954
31.6829	32.0400	32.4011	<b>28</b>	32.7661	33.1350	33.5079
32.9638	33.3491	33.7387	<b>29</b>	34.1326	34.5310	34.9338
34.2539	34.6681	35.0871	<b>30</b>	35.5108	35.9394	36.3729
35.5679	36.0148	36.4672	<b>31</b>	36.9251	37.3887	37.8579
36.8911	37.3715	37.8581	<b>32</b>	38.3511	38.8504	39.3562
38.2234	38.7382	39.2599	<b>33</b>	39.7887	40.3246	40.8678
39.5649	40.1148	40.6725	<b>34</b>	41.2380	41.8114	42.3928
40.9156	41.5015	42.0959	<b>35</b>	42.6989	43.3106	43.9311
42.2754	42.8982	43.5302	<b>36</b>	44.1716	44.8224	45.4828
43.6629	44.3272	45.0018	<b>37</b>	45.6669	46.3827	47.0892
45.0596	45.7862	46.4842	<b>38</b>	47.2139	47.9554	48.7090
46.4655	47.2152	47.9775	<b>39</b>	48.7526	49.5407	50.3421
47.8805	48.6741	49.4815	<b>40</b>	50.3029	51.1385	51.9885
49.3047	50.1431	50.9964	<b>41</b>	51.8649	52.7488	53.6483
50.7381	51.6221	52.5222	<b>42</b>	53.4386	54.3716	55.3214
52.2032	53.1383	54.0912	<b>43</b>	55.0620	56.0512	57.0590
53.6774	54.6645	55.6710	<b>44</b>	56.6971	57.7433	58.8100
55.1609	56.2008	57.2617	<b>45</b>	58.3439	59.4480	60.5742
56.6535	57.7470	58.8631	<b>46</b>	60.0024	61.1651	62.3519
58.1552	59.3032	60.4755	<b>47</b>	61.6725	62.8948	64.1428
59.6662	60.8694	62.0986	<b>48</b>	63.3543	64.6369	65.9471
61.2131	62.4781	63.7714	<b>49</b>	65.0934	66.4449	67.8264
62.7692	64.0968	65.4540	<b>50</b>	66.8442	68.2653	69.7190

## Robinsonian Table No. 23.

### MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

**Interest compounded SEMI-ANNUALLY**

AT ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
56.6372	57.8463	59.0839	<b>51</b>	60.3509	61.6479	62.9755
57.8704	59.1314	60.4229	<b>52</b>	61.7456	63.1004	64.4879
59.1078	60.4215	61.7676	<b>53</b>	63.1470	64.5604	66.0086
60.3493	61.7166	63.1182	<b>54</b>	64.5551	66.0279	67.5377
61.6007	63.0252	64.4864	<b>55</b>	65.9854	67.5231	69.1005
62.8563	64.3387	65.8604	<b>56</b>	67.4225	69.0258	70.6716
64.1161	65.6573	67.2403	<b>57</b>	68.8662	70.5361	72.2511
65.3801	66.9809	68.6260	<b>58</b>	70.3165	72.0538	73.8389
66.6482	68.3095	70.0175	<b>59</b>	71.7736	73.5790	75.4351
67.9205	69.6431	71.4149	<b>60</b>	73.2373	75.1117	77.0395
69.2035	70.9913	72.8314	<b>61</b>	74.7255	76.6750	78.6815
70.4907	72.3445	74.2539	<b>62</b>	76.2204	78.2459	80.3319
71.7820	73.7027	75.6821	<b>63</b>	77.7229	79.8242	81.9905
73.0775	75.0659	77.1162	<b>64</b>	79.2302	81.4100	83.6575
74.3772	76.4341	78.5561	<b>65</b>	80.7452	83.0034	85.3329
75.6810	77.8074	80.0019	<b>66</b>	82.2667	84.6042	87.0166
76.9964	79.1964	81.4686	<b>67</b>	83.8152	86.2387	88.7417
78.3159	80.5904	82.9411	<b>68</b>	85.3703	87.8808	90.4752
79.6395	81.9895	84.4194	<b>69</b>	86.9321	89.5303	92.2170
80.9674	83.3935	85.9036	<b>70</b>	88.5005	91.1873	93.9671
82.2994	84.8025	87.3936	<b>71</b>	90.0756	92.8519	95.7256
83.6355	86.2166	88.8894	<b>72</b>	91.6574	94.5239	97.4924
84.9840	87.6477	90.4080	<b>73</b>	93.2685	96.2328	99.3048
86.3367	89.0837	91.9323	<b>74</b>	94.8862	97.9493	101.1256
87.6935	90.5248	93.4625	<b>75</b>	96.5106	99.6732	102.9547
89.0545	91.9709	94.9985	<b>76</b>	98.1416	101.4046	104.7921
90.4196	93.4220	96.5404	<b>77</b>	99.7793	103.1435	106.6379
91.7889	94.8781	98.0881	<b>78</b>	101.4237	104.8900	108.4920
93.1714	96.3525	99.6603	<b>79</b>	103.0999	106.6766	110.3961
94.5580	97.8319	101.2383	<b>80</b>	104.7827	108.4708	112.3086
95.9488	99.3162	102.8221	<b>81</b>	106.4722	110.2725	114.2293
97.3437	100.8056	104.4118	<b>82</b>	108.1683	112.0817	116.1584
98.7429	102.3000	106.0073	<b>83</b>	109.8712	113.8983	118.0959
100.1462	103.7994	107.6087	<b>84</b>	111.5807	115.7225	120.0416
101.5634	105.3184	109.2364	<b>85</b>	113.3245	117.5904	122.0420
102.9849	106.8424	110.8699	<b>86</b>	115.0751	119.4659	124.0506
104.4105	108.3714	112.5093	<b>87</b>	116.8323	121.3488	126.0677
105.8403	109.9054	114.1545	<b>88</b>	118.5961	123.2392	128.0930
107.2742	111.4444	115.8056	<b>89</b>	120.3667	125.1371	130.1267
108.7123	112.9884	117.4625	<b>90</b>	122.1439	127.0425	132.1687
110.1653	114.5333	119.1477	<b>91</b>	123.9582	128.9954	134.2701
111.6224	116.1233	120.8387	<b>92</b>	125.7791	130.9557	136.3798
113.0837	117.6992	122.5356	<b>93</b>	127.6068	132.9235	138.4979
114.5492	119.2782	124.2382	<b>94</b>	129.4411	134.8988	140.6243
116.0188	120.8631	125.9468	<b>95</b>	131.2820	136.8816	142.7591
117.4926	122.4531	127.6611	<b>96</b>	133.1296	138.8719	144.9021
118.9822	124.0653	129.4058	<b>97</b>	135.0172	140.9135	147.1097
120.4759	125.6826	131.1564	<b>98</b>	136.9114	142.9625	149.3255
121.9738	127.3049	132.9127	<b>99</b>	138.8122	145.0191	151.5497
123.4758	128.9321	134.6749	<b>100</b>	140.7198	147.0831	153.7822

# Robinsonian Table No. 23.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

11 %	12 %	13 %	Mos.	14 %	15 %	16 %
64.3345	65.7255	67.1493	<b>51</b>	68.6067	70.0983	71.6250
65.9089	67.3642	68.8546	<b>52</b>	70.3808	71.9438	73.5443
67.4925	69.0129	70.5706	<b>53</b>	72.1666	73.8017	75.4769
69.0853	70.6716	72.2975	<b>54</b>	73.9641	75.6722	77.4229
70.7186	72.3783	74.0808	<b>55</b>	75.8270	77.6181	79.4552
72.3610	74.0950	75.8748	<b>56</b>	77.7016	79.5765	81.5008
74.0126	75.8217	77.6797	<b>57</b>	79.5878	81.5474	83.5598
75.6734	77.5585	79.4954	<b>58</b>	81.4857	83.5308	85.6321
77.3434	79.3052	81.3220	<b>59</b>	83.3953	85.5267	87.7177
79.0225	81.0619	83.1594	<b>60</b>	85.3168	87.5351	89.8167
80.7469	82.8275	85.0603	<b>61</b>	87.3119	89.6293	92.0142
82.4804	84.6931	86.9720	<b>62</b>	89.3190	91.7360	94.2251
84.2231	86.5237	88.8946	<b>63</b>	91.3376	93.8552	96.4494
85.9750	88.3644	90.8279	<b>64</b>	93.3680	95.9869	98.6869
87.7360	90.2150	92.7722	<b>65</b>	95.4100	98.1310	100.9378
89.5062	92.0756	94.7272	<b>66</b>	97.4637	100.2877	103.2020
91.3267	93.9963	96.7534	<b>67</b>	99.6008	102.5413	105.5780
93.1563	95.9271	98.7905	<b>68</b>	101.7495	104.8074	107.9674
94.9951	97.8679	100.8384	<b>69</b>	103.9100	107.0860	110.3701
96.8431	99.8186	102.8971	<b>70</b>	106.0820	109.3771	112.7861
98.7003	101.7794	104.9666	<b>71</b>	108.2658	111.6807	115.2155
100.5666	103.7501	107.0470	<b>72</b>	110.4612	113.9968	117.6582
102.4484	105.7878	109.2067	<b>73</b>	112.7499	116.4218	120.2270
104.4194	107.8351	111.3772	<b>74</b>	115.0503	118.8592	122.8091
106.3596	109.8926	113.5585	<b>75</b>	117.3623	121.3092	125.4045
108.3090	111.9601	115.7507	<b>76</b>	119.6860	123.7717	128.0133
110.2675	114.0373	117.9537	<b>77</b>	122.0214	126.2466	130.6354
112.2352	116.1251	120.1676	<b>78</b>	124.3685	128.7341	133.2708
114.2640	118.2864	122.4694	<b>79</b>	126.8194	131.3433	136.0478
116.3020	120.4573	124.7820	<b>80</b>	129.2821	133.9649	138.8381
118.3492	122.6389	127.1055	<b>81</b>	131.7564	136.5991	141.6417
120.4055	124.8301	129.4398	<b>82</b>	134.2423	139.2458	144.4586
122.4710	127.0314	131.7850	<b>83</b>	136.7400	141.9050	147.2889
124.5457	129.2426	134.1410	<b>84</b>	139.2493	144.5766	150.1325
126.6873	131.5851	136.5941	<b>85</b>	141.8738	147.3838	153.1343
128.8382	133.8375	139.0582	<b>86</b>	144.5101	150.2035	156.1494
130.9982	136.1499	141.5330	<b>87</b>	147.1580	153.0358	159.1778
133.1673	138.4723	144.0187	<b>88</b>	149.8176	155.8805	162.2196
135.3457	140.8048	146.5153	<b>89</b>	152.4888	158.7377	165.2747
137.5332	143.1472	149.0226	<b>90</b>	155.1717	161.6074	168.3431
139.7939	145.5787	151.6370	<b>91</b>	157.9820	164.6275	171.5877
142.0638	148.0201	154.2623	<b>92</b>	160.8041	167.6601	174.8456
144.3428	150.4716	156.8983	<b>93</b>	163.6377	170.7052	178.1168
146.6311	152.9331	159.5453	<b>94</b>	166.4831	173.7628	181.4014
148.9284	155.4046	162.2030	<b>95</b>	169.3401	176.8328	184.6993
151.2350	157.8860	164.8716	<b>96</b>	172.2087	179.9154	188.0106
153.6213	160.4649	167.6577	<b>97</b>	175.2178	183.1644	191.5174
156.0168	163.0537	170.4546	<b>98</b>	178.2386	186.4258	195.0375
158.4215	165.6526	173.2624	<b>99</b>	181.2710	189.6998	198.5710
160.8353	168.2615	176.0810	<b>100</b>	184.3151	192.9862	202.1178

# Robinsonian Table No. 23.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
124.9820	130.5644	136.4429	<b>101</b>	142.6340	149.1546	156.0231
126.4924	132.2016	138.2168	<b>102</b>	144.5548	151.2337	158.2722
128.0195	133.8627	140.0230	<b>103</b>	146.5185	153.3679	160.5912
129.5507	135.5287	141.8351	<b>104</b>	148.4889	155.5097	162.9184
131.0861	137.1997	143.6531	<b>105</b>	150.4659	157.6589	165.2541
132.6256	138.8757	145.4768	<b>106</b>	152.4496	159.8157	167.5980
134.1694	140.5567	147.3064	<b>107</b>	154.4400	161.9799	169.9503
135.7172	142.2427	149.1419	<b>108</b>	156.4370	164.1517	172.3109
137.2827	143.9539	151.0119	<b>109</b>	158.4799	166.3828	174.7468
138.8524	145.6701	152.8877	<b>110</b>	160.5295	168.6215	177.1910
140.4262	147.3913	154.7694	<b>111</b>	162.5858	170.8676	179.6436
142.0042	149.1175	156.6568	<b>112</b>	164.6487	173.1212	182.1046
143.5863	150.8488	158.5502	<b>113</b>	166.7183	175.3824	184.5738
145.1727	152.5850	160.4493	<b>114</b>	168.7945	177.6510	187.0514
146.7776	154.3479	162.3853	<b>115</b>	170.9198	179.9834	189.6102
148.3866	156.1158	164.3271	<b>116</b>	173.0518	182.3233	192.1773
149.9998	157.8887	166.2747	<b>117</b>	175.1904	184.6707	194.7527
151.6172	159.6667	168.2282	<b>118</b>	177.3357	187.0256	197.3364
153.2388	161.4496	170.1874	<b>119</b>	179.4876	189.3879	199.9285
154.8645	163.2375	172.1526	<b>120</b>	181.6463	191.7578	202.5290
156.5098	165.0537	174.1568	<b>121</b>	183.8573	194.1960	205.2167
158.1592	166.8749	176.1668	<b>122</b>	186.0749	196.6417	207.9128
159.8128	168.7011	178.1827	<b>123</b>	188.2992	199.0949	210.6172
161.4706	170.5323	180.2045	<b>124</b>	190.5302	201.5556	213.3299
163.1325	172.3685	182.2320	<b>125</b>	192.7678	204.0237	216.0510
164.7986	174.2096	184.2654	<b>126</b>	195.0121	206.4994	218.7804
166.4853	176.0807	186.3403	<b>127</b>	197.3122	209.0482	221.6036
168.1761	177.9567	188.4210	<b>128</b>	199.6190	211.6044	224.4351
169.8711	179.8378	190.5075	<b>129</b>	201.9324	214.1682	227.2749
171.5702	181.7238	192.5999	<b>130</b>	204.2525	216.7394	230.1231
173.2736	183.6149	194.6981	<b>131</b>	206.5792	219.3182	232.9796
174.9811	185.5109	196.8022	<b>132</b>	208.9126	221.9044	235.8444
176.6910	187.4385	198.9502	<b>133</b>	211.3054	224.5687	238.8098
178.4434	189.3710	201.1041	<b>134</b>	213.7048	227.2405	241.7835
180.1808	191.3086	203.2637	<b>135</b>	216.1109	229.9197	244.7655
181.9224	193.2512	205.4292	<b>136</b>	218.5236	232.6065	247.7559
183.6682	195.1987	207.6006	<b>137</b>	220.9430	235.3008	250.7546
185.4181	197.1513	209.7778	<b>138</b>	223.3691	238.0026	253.7617
187.1907	199.1370	212.0015	<b>139</b>	225.8582	240.7876	256.8763
188.9674	201.1278	214.2310	<b>140</b>	228.3540	243.5801	259.9994
190.7483	203.1235	216.4664	<b>141</b>	230.8565	246.3802	263.1307
192.5334	205.1243	218.7076	<b>142</b>	233.3656	249.1877	266.2704
194.3226	207.1300	220.9546	<b>143</b>	235.8814	252.0027	269.4184
196.1160	209.1408	223.2075	<b>144</b>	238.4039	254.8252	272.5747
197.9332	211.1865	225.5095	<b>145</b>	240.9932	257.7364	275.8462
199.7545	213.2372	227.8174	<b>146</b>	243.5893	260.6551	279.1260
201.5800	215.2929	230.1311	<b>147</b>	246.1920	263.5813	282.4141
203.4096	217.3536	232.4507	<b>148</b>	248.8013	266.5150	285.7106
205.2435	219.4193	234.7760	<b>149</b>	251.4173	269.4562	289.0154
207.0814	221.4900	237.1073	<b>150</b>	254.0400	272.4048	292.3285



# Robinsonian Table No. 23.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
163.2583	170.8803	178.9105	<b>101</b>	187.3709	196.2851	205.6779
165.6904	173.5092	181.7507	<b>102</b>	190.4383	199.5966	209.2514
168.2093	176.2443	184.7197	<b>103</b>	193.6601	203.0915	213.0414
170.7372	178.9894	187.6995	<b>104</b>	196.8936	206.5990	216.8448
173.2744	181.7445	190.6901	<b>105</b>	200.1387	210.1190	220.6615
175.8207	184.5096	193.6916	<b>106</b>	203.3955	213.6514	224.4915
178.3762	187.2846	196.7039	<b>107</b>	206.6639	217.1964	228.3348
180.9409	190.0697	199.7270	<b>108</b>	209.9440	220.7538	232.1915
183.5995	192.9704	202.8907	<b>109</b>	213.3934	224.5133	236.2874
186.2673	195.8811	206.0653	<b>110</b>	216.8544	228.2852	240.3966
188.9443	198.8018	209.2507	<b>111</b>	220.3271	232.0696	244.5192
191.6304	201.7325	212.4469	<b>112</b>	223.8114	235.8665	248.6551
194.3257	204.6732	215.6539	<b>113</b>	227.3074	239.6760	252.8043
197.0301	207.6239	218.8718	<b>114</b>	230.8151	243.4979	256.9668
199.8363	210.7002	222.2429	<b>115</b>	234.5079	247.5416	261.3931
202.6515	213.7864	225.6248	<b>116</b>	238.2125	251.5978	265.8326
205.4700	216.8826	229.0176	<b>117</b>	241.9286	255.6665	270.2855
208.3096	219.9889	232.4212	<b>118</b>	245.6565	259.7478	274.7517
211.1524	223.1051	235.8357	<b>119</b>	249.3960	263.8415	279.2313
214.0043	226.2314	239.2610	<b>120</b>	253.1472	267.9477	283.7242
216.9660	229.4937	242.8530	<b>121</b>	257.1005	272.2971	288.5072
219.9369	232.7660	246.4558	<b>122</b>	261.0656	276.6589	293.3035
222.9169	236.0483	250.0694	<b>123</b>	265.0423	281.0333	298.1131
225.9061	239.3406	253.6939	<b>124</b>	269.0307	285.4201	302.9361
228.9045	242.6429	257.3293	<b>125</b>	273.0307	289.8194	307.7725
231.9120	245.9552	260.9754	<b>126</b>	277.0425	294.2313	312.6221
235.0379	249.4148	264.8027	<b>127</b>	281.2746	298.9092	317.7904
238.1729	252.8843	268.6407	<b>128</b>	285.5185	303.5996	322.9720
241.3171	256.3639	272.4896	<b>129</b>	289.7740	308.3025	328.1670
244.4705	259.8534	276.3494	<b>130</b>	294.0411	313.0179	333.3753
247.6330	263.3530	280.2199	<b>131</b>	298.3199	317.7458	338.5969
250.8047	266.8626	284.1013	<b>132</b>	302.6104	322.4861	343.8319
254.1037	270.5312	288.1791	<b>133</b>	307.1409	327.5172	349.4163
257.4120	274.2098	292.2677	<b>134</b>	311.6830	332.5608	355.0141
260.7293	277.8984	296.3671	<b>135</b>	316.2368	337.6169	360.6252
264.0559	281.5971	300.4774	<b>136</b>	320.8023	342.6855	366.2496
267.3916	285.3057	304.5985	<b>137</b>	325.3794	347.7665	371.8873
270.7365	289.0243	308.7304	<b>138</b>	329.9682	352.8601	377.5384
274.2182	292.9146	313.0750	<b>139</b>	334.8178	358.2709	383.5723
277.7091	296.8148	317.4304	<b>140</b>	339.6791	363.6941	389.6195
281.2092	300.7250	321.7966	<b>141</b>	344.5521	369.1299	395.6800
284.7185	304.6453	326.1737	<b>142</b>	349.4367	374.5781	401.7538
288.2369	308.5755	330.5616	<b>143</b>	354.3330	380.0389	407.8410
291.7645	312.5158	334.9604	<b>144</b>	359.2409	385.5121	413.9415
295.4390	316.6409	339.5891	<b>145</b>	364.4321	391.3310	420.4607
299.1226	320.7701	344.2287	<b>146</b>	369.6349	397.1624	426.9933
302.8155	324.9212	348.8791	<b>147</b>	374.8494	403.0063	433.5392
306.5175	329.0764	353.5403	<b>148</b>	380.0755	408.8627	440.0984
310.2287	333.2416	358.2124	<b>149</b>	385.3133	414.7316	446.6709
313.9490	337.4167	362.8953	<b>150</b>	390.5628	420.6130	453.2568

## Robinsonian Table No. 23.

### MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
208.9448	223.5975	239.4904	<b>151</b>	256.7336	275.4479	295.7646
210.8113	225.7099	241.8793	<b>152</b>	259.4339	278.4984	299.2090
212.6825	227.8274	244.2741	<b>153</b>	262.1408	281.5565	302.6617
214.5578	229.9498	246.6748	<b>154</b>	264.8544	284.6220	306.1228
216.4373	232.0773	249.0812	<b>155</b>	267.5747	287.6950	309.5922
218.3210	234.2097	251.4935	<b>156</b>	270.3016	290.7756	313.0899
220.2307	236.3808	253.9606	<b>157</b>	273.1037	293.9564	316.6788
222.1445	238.5568	256.4334	<b>158</b>	275.9123	297.1447	320.2961
224.0625	240.7379	258.9121	<b>159</b>	278.7277	300.3405	323.9217
225.9847	242.9239	261.3967	<b>160</b>	281.5497	303.5438	327.5556
227.9110	245.1150	263.8871	<b>161</b>	284.3784	306.7546	331.1978
229.8415	247.3110	266.3833	<b>162</b>	287.2137	309.9730	334.8484
231.7992	249.5476	268.9372	<b>163</b>	290.1285	313.2978	338.6388
233.7610	251.7891	271.4969	<b>164</b>	293.0499	316.6301	342.4375
235.7270	254.0357	274.0625	<b>165</b>	295.9780	319.9699	346.2446
237.6972	256.2872	276.6339	<b>166</b>	298.9127	323.3172	350.0600
239.6715	258.5438	279.2111	<b>167</b>	301.8542	326.6720	353.8837
241.6500	260.8054	281.7942	<b>168</b>	304.8023	330.0342	357.7158
243.6569	263.1094	284.4380	<b>169</b>	307.8343	333.5095	361.6968
245.6680	265.4184	287.0876	<b>170</b>	310.8730	336.9923	365.6861
247.6832	267.7324	289.7431	<b>171</b>	313.9183	340.4825	369.6837
249.7025	270.0515	292.4044	<b>172</b>	316.9703	343.9803	373.6897
251.7261	272.3755	295.0715	<b>173</b>	320.0290	347.4855	377.7040
253.7538	274.7045	297.7445	<b>174</b>	323.0943	350.9983	381.7266
255.8111	277.0780	300.4813	<b>175</b>	326.2483	354.6308	385.9077
257.8726	279.4566	303.2240	<b>176</b>	329.4089	358.2708	390.0971
259.9382	281.8401	305.9725	<b>177</b>	332.5762	361.9183	394.2948
262.0080	284.2286	308.7269	<b>178</b>	335.7502	365.5732	398.5008
264.0820	286.6221	311.4870	<b>179</b>	338.9308	369.2357	402.7152
266.1601	289.0207	314.2530	<b>180</b>	342.1181	372.9057	406.9379
268.2691	291.4658	317.0862	<b>181</b>	345.3989	376.7025	411.3291
270.3823	293.9159	319.9252	<b>182</b>	348.6864	380.5068	415.7286
272.4996	296.3710	322.7700	<b>183</b>	351.9805	384.3186	420.1364
274.6211	298.8311	325.6206	<b>184</b>	355.2813	388.1379	424.5525
276.7468	301.2962	328.4771	<b>185</b>	358.5887	391.9647	428.9770
278.8766	303.7663	331.3394	<b>186</b>	361.9028	395.7990	433.4098
281.0386	306.2851	334.2722	<b>187</b>	365.3155	399.7675	438.0216
283.2048	308.8089	337.2109	<b>188</b>	368.7349	403.7435	442.6417
285.3751	311.3378	340.1553	<b>189</b>	372.1609	407.7269	447.2701
287.5496	313.8716	343.1057	<b>190</b>	375.5938	411.7179	451.9068
289.7282	316.4104	346.0618	<b>191</b>	379.0329	415.7164	456.5519
291.9111	318.9543	349.0238	<b>192</b>	382.4790	419.7224	461.2053
294.1274	321.5490	352.0598	<b>193</b>	386.0288	423.8703	466.0487
296.3478	324.1488	355.1016	<b>194</b>	389.5853	428.0258	470.9004
298.5724	326.7536	358.1492	<b>195</b>	393.1485	432.1887	475.7605
300.8012	329.3633	361.2027	<b>196</b>	396.7184	436.3591	480.6288
303.0342	331.9781	364.2620	<b>197</b>	400.2949	440.5370	485.5056
305.2713	334.5979	367.3271	<b>198</b>	403.8781	444.7224	490.3906
307.5433	337.2709	370.4699	<b>199</b>	407.5706	449.0579	495.4772
309.8194	339.9489	373.6184	<b>200</b>	411.2698	453.4008	500.5721

# Robinsonian Table No. 23.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
317.8269	341.7909	367.8267	<b>151</b>	396.1194	428.8707	460.8003
321.7139	346.1750	372.7689	<b>152</b>	401.6876	433.1408	467.3570
325.6101	350.5692	377.7219	<b>153</b>	407.2675	439.4235	474.4271
329.5155	354.9734	382.6858	<b>154</b>	412.8591	445.7187	481.5105
333.4300	359.3876	387.6605	<b>155</b>	418.4623	452.0263	488.6073
337.3537	363.8117	392.6460	<b>156</b>	424.0772	458.3465	495.7174
341.4461	368.4498	397.8997	<b>157</b>	430.0248	465.0758	503.3269
345.5477	373.0980	403.1642	<b>158</b>	435.9840	471.8177	510.9498
349.6584	377.7561	408.4395	<b>159</b>	441.9549	478.5720	518.5860
353.7783	382.4242	413.7257	<b>160</b>	447.9375	485.3388	526.2356
357.9074	387.1023	419.0227	<b>161</b>	453.9317	492.1182	533.8985
362.0457	391.7904	424.3305	<b>162</b>	459.9376	498.9100	541.5748
366.3644	396.7083	429.9274	<b>163</b>	466.3035	506.1464	549.7958
370.6923	401.6362	435.5352	<b>164</b>	472.6811	513.3952	558.0301
375.0294	406.5741	441.1537	<b>165</b>	479.0704	520.6566	566.2778
379.3757	411.5220	446.7832	<b>166</b>	485.4714	527.9305	574.5388
383.7311	416.4799	452.4234	<b>167</b>	491.8840	535.2169	582.8131
388.0957	421.4479	458.0745	<b>168</b>	498.3082	542.5157	591.1007
392.6532	426.6624	464.0370	<b>169</b>	505.1218	550.2972	599.9821
397.2199	431.8868	470.0103	<b>170</b>	511.9471	558.0911	608.8768
401.7958	437.1213	475.9944	<b>171</b>	518.7840	565.8976	617.7848
406.3808	442.3658	481.9894	<b>172</b>	525.6326	573.7165	626.7061
410.9751	447.6203	487.9952	<b>173</b>	532.4929	581.5480	635.6408
415.5784	452.8848	494.0118	<b>174</b>	539.3648	589.3919	644.5888
420.3879	458.4136	500.3636	<b>175</b>	546.6574	597.7593	654.1833
425.2065	463.9525	506.7262	<b>176</b>	553.9617	606.1392	663.7912
430.0343	469.5013	513.0997	<b>177</b>	561.2776	614.5316	673.4124
434.8713	475.0602	519.4840	<b>178</b>	568.6052	622.9365	683.0469
439.7174	480.6290	525.8791	<b>179</b>	575.9444	631.3539	692.6947
444.5727	486.2078	532.2851	<b>180</b>	583.2953	639.7838	702.3559
449.4480	492.0699	539.0515	<b>181</b>	591.1005	648.7811	712.7207
454.3324	497.9420	545.8288	<b>182</b>	598.9172	657.7909	723.0987
459.8260	503.8241	552.6169	<b>183</b>	606.7457	666.8132	733.4901
464.9287	509.7162	559.4158	<b>184</b>	614.5858	675.8480	743.8949
470.0407	515.6182	566.2255	<b>185</b>	622.4376	684.8953	754.3130
475.1617	521.5303	573.0461	<b>186</b>	630.3010	693.9551	764.7444
480.5174	527.7456	580.2541	<b>187</b>	638.6545	703.6295	775.9410
485.8822	533.9709	587.4729	<b>188</b>	647.0197	713.3165	787.1509
491.2562	540.2062	594.7026	<b>189</b>	655.3966	723.0159	798.3742
496.8393	546.4515	601.9431	<b>190</b>	663.7851	732.7279	809.6107
502.0317	552.7068	609.1944	<b>191</b>	672.1853	742.4523	820.8607
507.4331	558.9721	616.4566	<b>192</b>	680.5971	752.1892	832.1239
513.0846	565.5619	624.1349	<b>193</b>	689.5374	762.5916	843.2169
518.7453	572.1616	631.8240	<b>194</b>	698.4894	773.0065	854.3272
524.4151	578.7713	639.5239	<b>195</b>	707.4530	783.4348	865.4489
530.0940	585.3910	647.2347	<b>196</b>	716.4283	793.8737	876.5839
535.7822	592.0207	654.9563	<b>197</b>	725.4153	804.3261	887.7322
541.4795	598.6605	662.6888	<b>198</b>	734.4139	814.7909	898.8938
547.4430	605.8471	670.8679	<b>199</b>	743.8921	825.9758	910.9591
553.4158	612.6437	679.0579	<b>200</b>	753.5619	837.1732	931.0377

# Robinsonian Table No. 23.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

**Interest compounded SEMI-ANNUALLY**

AT ANNUAL RATES IN THE HEADING.

17%	18%	Mos.	19%	20%	21%
1.0000	1.0000	<b>1</b>	1.0000	1.0000	1.0000
2.0142	2.0150	<b>2</b>	2.0158	2.0167	2.0175
3.0425	3.0450	<b>3</b>	3.0475	3.0500	3.0525
4.0850	4.0900	<b>4</b>	4.0950	4.1000	4.1050
5.1417	5.1500	<b>5</b>	5.1583	5.1667	5.1750
6.2125	6.2250	<b>6</b>	6.2375	6.2500	6.2625
7.3005	7.3184	<b>7</b>	7.3363	7.3542	7.3721
8.4027	8.4268	<b>8</b>	8.4509	8.4750	8.4992
9.5190	9.5501	<b>9</b>	9.5813	9.6125	9.6438
10.6495	10.6885	<b>10</b>	10.7275	10.7667	10.8059
11.7942	11.8419	<b>11</b>	11.8896	11.9375	11.9855
12.9531	13.0103	<b>12</b>	13.0676	13.1250	13.1826
14.1366	14.2054	<b>13</b>	14.2745	14.3438	14.4133
15.3342	15.4156	<b>14</b>	15.4972	15.5792	15.6615
16.5461	16.6407	<b>15</b>	16.7358	16.8313	16.9271
17.7721	17.8809	<b>16</b>	17.9902	18.1000	18.2103
19.0122	19.1360	<b>17</b>	19.2604	19.3854	19.5110
20.2666	20.4062	<b>18</b>	20.5465	20.6875	20.8292
21.5537	21.7123	<b>19</b>	21.8718	22.0323	22.1937
22.8550	23.0334	<b>20</b>	23.2130	23.3938	23.5758
24.1704	24.3695	<b>21</b>	24.5699	24.7719	24.9753
25.5000	25.7205	<b>22</b>	25.9428	26.1667	26.3923
26.8438	27.0866	<b>23</b>	27.3314	27.5781	27.8268
28.2017	28.4677	<b>24</b>	28.7359	29.0063	29.2788
29.6013	29.8947	<b>25</b>	30.1909	30.4897	30.7912
31.0149	31.3368	<b>26</b>	31.6617	31.9898	32.3211
32.4428	32.7938	<b>27</b>	33.1484	33.5066	33.8684
33.8848	34.2658	<b>28</b>	34.6508	35.0400	35.4333
35.3410	35.7528	<b>29</b>	36.1692	36.5901	37.0157
36.8114	37.2548	<b>30</b>	37.7033	38.1569	38.6156
38.3329	38.8136	<b>31</b>	39.3003	39.7928	40.2913
39.8685	40.3875	<b>32</b>	40.9131	41.4454	41.9846
41.4184	41.9763	<b>33</b>	42.5417	43.1147	43.6954
42.9824	43.5801	<b>34</b>	44.1862	44.8007	45.4237
44.5605	45.1989	<b>35</b>	45.8465	46.5033	47.1694
46.1528	46.8328	<b>36</b>	47.5226	48.2226	48.9327
47.8067	48.5352	<b>37</b>	49.2751	50.0263	50.7890
49.4747	50.2527	<b>38</b>	51.0433	51.8466	52.6629
51.1568	51.9852	<b>39</b>	52.8274	53.6837	54.5542
52.8532	53.7327	<b>40</b>	54.6274	55.5374	56.4630
54.5637	55.4952	<b>41</b>	56.4432	57.4078	58.3893
56.2883	57.2727	<b>42</b>	58.2748	59.2948	60.3331
58.0858	59.1318	<b>43</b>	60.1975	61.2831	62.3890
59.8973	61.0059	<b>44</b>	62.1360	63.2880	64.4623
61.7231	62.8950	<b>45</b>	64.0903	65.3096	66.5531
63.5630	64.7991	<b>46</b>	66.0605	67.3478	68.6615
65.4171	66.7182	<b>47</b>	68.0465	69.4027	70.7873
67.2853	68.6522	<b>48</b>	70.0484	71.4743	72.9303
69.2386	70.6820	<b>49</b>	72.1575	73.6655	75.2069
71.2059	72.7268	<b>50</b>	74.2824	75.8734	77.5007

# Robinsonian Table No. 23.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

17%	18%	Mos.	19%	20%	21%
73.1875	74.7866	<b>51</b>	76.4232	78.0980	79.8120
75.1832	76.8614	<b>52</b>	78.5798	80.3393	82.1408
77.1931	78.9512	<b>53</b>	80.7522	82.5972	84.4871
79.2171	81.0560	<b>54</b>	82.9405	84.8717	86.8508
81.3393	83.2718	<b>55</b>	85.2537	87.2863	89.3707
83.4758	85.5026	<b>56</b>	87.5828	89.7175	91.9081
85.6263	87.7485	<b>57</b>	89.9276	92.1653	94.4630
87.7911	90.0093	<b>58</b>	92.2884	94.6298	97.0354
89.9700	92.2851	<b>59</b>	94.6449	97.1110	99.6253
92.1631	94.5760	<b>60</b>	97.0573	99.6089	102.2327
94.4687	96.9946	<b>61</b>	99.5941	102.2690	105.0218
96.7885	99.4283	<b>62</b>	102.1466	104.9459	107.8283
99.1225	101.8769	<b>63</b>	104.7150	107.6393	110.6524
101.4706	104.3405	<b>64</b>	107.2993	110.3495	113.4940
103.8329	106.8192	<b>65</b>	109.8994	113.0763	116.3530
106.2094	109.3128	<b>66</b>	112.5153	115.8198	119.2296
108.7140	111.9525	<b>67</b>	115.2967	118.7501	122.3161
111.2323	114.6072	<b>68</b>	118.0941	121.6971	125.4201
113.7658	117.2769	<b>69</b>	120.9072	124.6608	128.5417
116.3129	119.9616	<b>70</b>	123.7362	127.6411	131.6807
118.8742	122.6613	<b>71</b>	126.5810	130.6381	134.8372
121.4497	125.3760	<b>72</b>	129.4417	133.6518	138.0112
124.1703	128.2566	<b>73</b>	132.4912	136.8793	141.4264
126.9050	131.1523	<b>74</b>	135.5565	140.1235	144.8591
129.6538	134.0629	<b>75</b>	138.6377	143.3844	148.3093
132.4169	136.9885	<b>76</b>	141.7347	146.6619	151.7770
135.1941	139.9292	<b>77</b>	144.8475	149.9561	155.2622
137.9854	142.8848	<b>78</b>	147.9762	153.2670	158.7649
140.9402	146.0281	<b>79</b>	151.3191	156.8214	162.5433
143.9092	149.1864	<b>80</b>	154.6779	160.3925	166.3392
146.8923	152.3596	<b>81</b>	158.0525	163.9803	170.1526
149.8896	155.5479	<b>82</b>	161.4430	167.5847	173.9834
152.9011	158.7512	<b>83</b>	164.8493	171.2059	177.8318
155.9267	161.9695	<b>84</b>	168.2714	174.8436	181.6977
159.1357	165.3090	<b>85</b>	171.9357	178.7577	185.8774
162.3588	168.8435	<b>86</b>	175.6158	182.6884	190.0746
165.5961	172.3031	<b>87</b>	179.3118	186.6358	194.3893
168.8475	175.7776	<b>88</b>	183.0236	190.5999	198.5216
172.1132	179.2672	<b>89</b>	186.7512	194.5806	202.7713
175.3930	182.7717	<b>90</b>	190.4947	198.5780	207.0385
178.8777	186.5133	<b>91</b>	194.5109	202.8876	211.6616
182.3766	190.2699	<b>92</b>	198.5429	207.2139	216.3023
185.8897	194.0414	<b>93</b>	202.5907	211.5569	220.9605
189.4169	197.8280	<b>94</b>	206.6544	215.9165	225.6362
192.9583	201.6296	<b>95</b>	210.7339	220.2928	230.3293
196.5139	205.4462	<b>96</b>	214.8292	224.6858	235.0400
200.2978	209.5279	<b>97</b>	219.2306	229.4306	240.1532
204.0959	213.6245	<b>98</b>	223.6479	234.1920	245.2839
207.9082	217.7362	<b>99</b>	228.0811	238.9701	250.4321
211.7347	221.8629	<b>100</b>	232.5300	243.7849	255.5978

# Robinsonian Table No. 23.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

**Interest compounded SEMI-ANNUALLY**

AT ANNUAL RATES IN THE HEADING.

17%	18%	Mos.	19%	20%	21%
215.5753	226.0046	<b>101</b>	236.9948	248.5763	260.7810
219.4301	230.1613	<b>102</b>	241.4755	253.4044	265.9817
223.5386	234.6137	<b>103</b>	246.2988	258.6278	271.6364
227.6614	239.0812	<b>104</b>	251.1380	263.8679	277.3086
231.7983	243.5636	<b>105</b>	255.9930	269.1246	282.9983
235.9494	248.0610	<b>106</b>	260.8639	274.3980	288.7054
240.1147	252.5734	<b>107</b>	265.7506	279.6881	294.4301
244.2941	257.1008	<b>108</b>	270.6531	284.9948	300.1723
248.7549	261.9573	<b>109</b>	275.9385	290.7447	306.4253
253.2299	266.8289	<b>110</b>	281.2396	296.5113	312.6958
257.7191	271.7154	<b>111</b>	286.5567	302.2946	318.9838
262.2224	276.6169	<b>112</b>	291.8895	308.0945	325.2894
266.7399	281.5334	<b>113</b>	297.2382	313.9111	331.6124
271.2716	286.4649	<b>114</b>	302.6027	319.7443	337.9529
276.1146	291.7619	<b>115</b>	308.3939	326.0734	344.8671
280.9718	297.0739	<b>116</b>	314.2009	332.4191	351.7987
285.8432	302.4008	<b>117</b>	320.0238	338.7815	358.7479
290.7287	307.7428	<b>118</b>	325.8625	345.1606	365.7146
295.6283	313.0998	<b>119</b>	331.7171	351.5563	372.6988
300.5422	318.4717	<b>120</b>	337.5874	357.9687	379.7004
305.7999	324.2488	<b>121</b>	343.9326	364.9349	387.3452
311.0717	330.0409	<b>122</b>	350.2935	371.9177	395.0075
316.3577	335.8480	<b>123</b>	356.6703	378.9172	402.6872
321.6579	341.6701	<b>124</b>	363.0630	385.9333	410.3845
326.9723	347.5071	<b>125</b>	369.4714	392.9661	418.0992
332.3008	353.3592	<b>126</b>	375.8957	400.0156	425.8315
338.0084	359.6596	<b>127</b>	382.8474	407.6825	434.2835
343.7301	365.9750	<b>128</b>	389.8149	415.3661	442.7531
349.4661	372.3054	<b>129</b>	396.7983	423.0664	451.2401
355.2162	378.6508	<b>130</b>	403.7975	430.7833	459.7447
360.9804	385.0111	<b>131</b>	410.8125	438.5169	468.2667
366.7588	391.3865	<b>132</b>	417.8433	446.2672	476.8063
372.9546	398.2573	<b>133</b>	425.4592	454.7050	486.1504
379.1645	405.1431	<b>134</b>	433.0909	463.1594	495.5120
385.3886	412.0439	<b>135</b>	440.7384	471.6305	504.8911
391.6268	418.9597	<b>136</b>	448.4017	480.1183	514.2877
397.8793	425.8905	<b>137</b>	456.0809	488.6228	523.7018
404.1458	432.8363	<b>138</b>	463.7759	497.1439	533.1334
410.8712	440.3289	<b>139</b>	472.1191	506.4296	543.4633
417.6108	447.8364	<b>140</b>	480.4780	515.7320	553.8106
424.3645	455.3590	<b>141</b>	488.8528	525.0511	564.1755
431.1324	462.8965	<b>142</b>	497.2434	534.3868	574.5578
437.9145	470.4490	<b>143</b>	505.6499	543.7392	584.9576
444.7107	478.0166	<b>144</b>	514.0722	553.1083	595.3750
452.0108	486.1868	<b>145</b>	523.2116	563.3268	606.7940
459.3251	494.3721	<b>146</b>	532.3669	573.5619	618.2306
466.6535	502.5723	<b>147</b>	541.5381	583.8137	629.6846
473.9960	510.7876	<b>148</b>	550.7251	594.0822	641.1562
481.3528	519.0178	<b>149</b>	559.9279	604.3673	652.6453
488.7237	527.2631	<b>150</b>	569.1465	614.6691	664.1518

MONTHLY VALUES

Of \$1.00 placed at simple interest at the END of each month—with

Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

17%	18%	Mos.	19%	20%	21%
496.6472	536.1720	<b>151</b>	579.1580	625.9136	676.7745
504.5850	545.0960	<b>152</b>	589.1853	637.1748	689.4146
512.5369	554.0349	<b>153</b>	599.2285	648.4526	702.0723
520.5030	562.9889	<b>154</b>	609.2875	659.7471	714.7475
528.4833	571.9578	<b>155</b>	619.3623	671.0582	727.4401
536.4777	580.9418	<b>156</b>	629.4529	682.3860	740.1503
545.0778	590.6559	<b>157</b>	640.4193	694.7591	754.1029
553.6920	600.3850	<b>158</b>	651.4014	707.1489	768.0730
562.3205	610.1291	<b>159</b>	662.3995	719.5553	782.0607
570.9631	619.8883	<b>160</b>	673.4133	731.9784	796.0658
579.6198	629.6624	<b>161</b>	684.4430	744.4182	810.0884
588.2908	639.4515	<b>162</b>	695.4885	756.8746	824.1285
597.6249	650.0433	<b>163</b>	707.5004	770.4892	839.5508
606.9732	660.6501	<b>164</b>	719.5281	784.1205	854.9905
616.3356	671.2718	<b>165</b>	731.5717	797.7684	870.4478
625.7123	681.9086	<b>166</b>	743.6311	811.4329	885.9225
635.1030	692.5604	<b>167</b>	755.7063	825.1142	901.4148
644.5080	703.2272	<b>168</b>	767.7974	838.8121	916.9245
654.6385	714.7756	<b>169</b>	780.9542	853.7923	933.9707
664.7832	726.3390	<b>170</b>	794.1268	868.7892	951.0344
674.9421	737.9174	<b>171</b>	807.3152	883.8027	968.1156
685.1151	749.5108	<b>172</b>	820.5195	898.8329	985.2143
695.3023	761.1192	<b>173</b>	833.7397	913.8798	1002.3304
705.5037	772.7426	<b>174</b>	846.9756	928.9433	1019.4641
716.4983	785.3337	<b>175</b>	861.3861	945.4257	1038.3047
727.5071	797.9399	<b>176</b>	875.8124	961.4248	1057.1629
738.5301	810.5610	<b>177</b>	890.2545	978.4405	1076.0385
749.5672	823.1972	<b>178</b>	904.7124	994.9729	1094.9316
760.6185	835.8483	<b>179</b>	919.1862	1011.5219	1113.8422
771.6840	848.5144	<b>180</b>	933.6758	1028.0876	1132.7704
783.8162	862.2422	<b>181</b>	949.4590	1046.2224	1153.5938
795.5625	875.9849	<b>182</b>	965.2581	1064.3739	1174.4348
807.5230	889.7426	<b>183</b>	981.0729	1082.5420	1195.2933
819.4977	903.5153	<b>184</b>	996.9036	1100.7268	1216.1693
831.4866	917.3030	<b>185</b>	1012.7502	1118.9283	1237.0628
843.4896	931.1057	<b>186</b>	1028.6125	1137.1464	1257.9737
856.4391	946.0723	<b>187</b>	1045.8989	1157.0988	1280.9883
869.4027	961.0539	<b>188</b>	1063.2011	1177.0680	1304.0203
882.3804	976.0505	<b>189</b>	1080.5191	1197.0537	1327.0899
895.3724	991.0621	<b>190</b>	1097.8530	1217.0562	1350.1369
908.3785	1006.0887	<b>191</b>	1115.2027	1237.0753	1373.2214
921.3987	1021.1303	<b>192</b>	1132.5682	1257.1110	1396.3235
935.4519	1037.4472	<b>193</b>	1151.5005	1279.0629	1421.7591
949.5192	1053.7792	<b>194</b>	1170.4487	1301.0314	1447.2123
963.6007	1070.1261	<b>195</b>	1189.4127	1323.0166	1472.6830
977.6963	1086.4881	<b>196</b>	1208.3925	1345.0184	1498.1711
991.8061	1102.8650	<b>197</b>	1227.3882	1367.0370	1523.6768
1005.9301	1119.2570	<b>198</b>	1246.3997	1389.0722	1549.2000
1021.1808	1137.0458	<b>199</b>	1267.1343	1413.2234	1577.3110
1036.4456	1154.8497	<b>200</b>	1287.8848	1437.3912	1605.4395

# Robinsonian Table No. 24.

## SEMI-ANNUAL VALUES

Of \$1.00 paid at the END of each HALF-YEAR, with

**Interest compounded SEMI-ANNUALLY**

AT ANNUAL RATES IN THE HEADING.

2%	2½%	Years.	3%	3½%	4%
1.0000	1.0000	½	1.0000	1.0000	1.0000
2.0100	2.0125	<b>1</b>	2.0150	2.0175	2.0200
3.0301	3.0377	<b>1½</b>	3.0452	3.0528	3.0604
4.0604	4.0756	<b>2</b>	4.0909	4.1062	4.1216
5.1010	5.1266	<b>2½</b>	5.1523	5.1781	5.2040
6.1520	6.1907	<b>3</b>	6.2296	6.2687	6.3081
7.2135	7.2680	<b>3½</b>	7.3230	7.3784	7.4343
8.2857	8.3589	<b>4</b>	8.4328	8.5075	8.5830
9.3685	9.4634	<b>4½</b>	9.5593	9.6564	9.7546
10.4622	10.5817	<b>5</b>	10.7027	10.8254	10.9497
11.5668	11.7139	<b>5½</b>	11.8633	12.0148	12.1687
12.6825	12.8604	<b>6</b>	13.0412	13.2251	13.4121
13.8093	14.0211	<b>6½</b>	14.2368	14.4565	14.6803
14.9474	15.1964	<b>7</b>	15.4504	15.7095	15.9739
16.0969	16.3863	<b>7½</b>	16.6821	16.9844	17.2934
17.2579	17.5912	<b>8</b>	17.9324	18.2817	18.6393
18.4304	18.8111	<b>8½</b>	19.2014	19.6016	20.0121
19.6147	20.0469	<b>9</b>	20.4894	20.9446	21.4123
20.8109	21.2968	<b>9½</b>	21.7967	22.3112	22.8406
22.0190	22.5630	<b>10</b>	23.1237	23.7016	24.2974
23.2392	23.8450	<b>10½</b>	24.4705	25.1164	25.7833
24.4716	25.1431	<b>11</b>	25.8376	26.5559	27.2990
25.7163	26.4574	<b>11½</b>	27.2251	28.0207	28.8450
26.9735	27.7881	<b>12</b>	28.6335	29.5110	30.4219
28.2432	29.1354	<b>12½</b>	30.0630	31.0275	32.0303
29.5256	30.4996	<b>13</b>	31.5140	32.5704	33.6709
30.8209	31.8809	<b>13½</b>	32.9867	34.1404	35.3443
32.1291	33.2794	<b>14</b>	34.4815	35.7379	37.0512
33.4504	34.6954	<b>14½</b>	35.9987	37.3633	38.7922
34.7840	36.1291	<b>15</b>	37.5387	39.0172	40.5681
36.1327	37.5807	<b>15½</b>	39.1018	40.7000	42.3794
37.4941	39.0504	<b>16</b>	40.6883	42.4122	44.2270
38.8690	40.5386	<b>16½</b>	42.2986	44.1544	46.1116
40.2577	42.0453	<b>17</b>	43.9331	45.9271	48.0338
41.6603	43.5709	<b>17½</b>	45.5921	47.7308	49.9945
43.0769	45.1155	<b>18</b>	47.2760	49.5661	51.9944
44.5076	46.6794	<b>18½</b>	48.9851	51.4335	54.0343
45.9527	48.2629	<b>19</b>	50.7199	53.3336	56.1149
47.4123	49.8662	<b>19½</b>	52.4807	55.2670	58.2372
48.8864	51.4896	<b>20</b>	54.2679	57.2341	60.4020
50.3752	53.1332	<b>20½</b>	56.0819	59.2357	62.6100
51.8790	54.7973	<b>21</b>	57.9231	61.2724	64.8622
53.3978	56.4823	<b>21½</b>	59.7920	63.3462	67.1595
54.9318	58.1883	<b>22</b>	61.6889	65.4532	69.5027
56.4811	59.9157	<b>22½</b>	63.6142	67.5986	71.8927
58.0459	61.6646	<b>23</b>	65.5684	69.7816	74.3306
59.6263	63.4354	<b>23½</b>	67.5519	72.0027	76.8172
61.2226	65.2284	<b>24</b>	69.5652	74.2628	79.3535
62.8348	67.0437	<b>24½</b>	71.6087	76.5624	81.9406
64.4632	68.8818	<b>25</b>	73.6828	78.9022	84.5794



# Robinsonian Table No. 24.

## SEMI-ANNUAL VALUES

Of \$ 1.00 paid at the END of each HALF-YEAR, with  
Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

5%	6%	7%	Years.	8%	9%	10%
1.0000	1.0000	1.0000	$\frac{1}{2}$	1.0000	1.0000	1.0000
2.0250	2.0300	2.0350	<b>1</b>	2.0400	2.0450	2.0500
3.0756	3.0909	3.1062	<b>1</b> $\frac{1}{2}$	3.1216	3.1370	3.1525
4.1525	4.1836	4.2149	<b>2</b>	4.2465	4.2782	4.3101
5.2563	5.3091	5.3625	<b>2</b> $\frac{1}{2}$	5.4163	5.4707	5.5256
6.3877	6.4684	6.5502	<b>3</b>	6.6330	6.7169	6.8019
7.5474	7.6625	7.7794	<b>3</b> $\frac{1}{2}$	7.8983	8.0192	8.1420
8.7361	8.8923	9.0517	<b>4</b>	9.2142	9.3800	9.5491
9.9545	10.1591	10.3685	<b>4</b> $\frac{1}{2}$	10.5828	10.8021	11.0266
11.2034	11.4639	11.7314	<b>5</b>	12.0061	12.2882	12.5779
12.4835	12.8078	13.1420	<b>5</b> $\frac{1}{2}$	13.4864	13.8412	14.2068
13.7956	14.1920	14.6020	<b>6</b>	15.0258	15.4640	15.9171
15.1404	15.6178	16.1130	<b>6</b> $\frac{1}{2}$	16.6268	17.1599	17.7130
16.5190	17.0863	17.6770	<b>7</b>	18.2919	18.9321	19.5986
17.9319	18.5989	19.2957	<b>7</b> $\frac{1}{2}$	20.0236	20.7841	21.5786
19.3802	20.1569	20.9710	<b>8</b>	21.8245	22.7193	23.6575
20.8647	21.7616	22.7050	<b>8</b> $\frac{1}{2}$	23.6975	24.7417	25.8404
22.3863	23.4144	24.4097	<b>9</b>	25.6454	26.8551	28.1324
23.9460	25.1169	26.3572	<b>9</b> $\frac{1}{2}$	27.6712	29.0636	30.5390
25.5447	26.8704	28.2797	<b>10</b>	29.7781	31.3714	33.0660
27.1833	28.6765	30.2695	<b>10</b> $\frac{1}{2}$	31.9692	33.7831	35.7193
28.8629	30.5368	32.3289	<b>11</b>	34.2480	36.3034	38.5052
30.5844	32.4529	34.4604	<b>11</b> $\frac{1}{2}$	36.6179	38.9370	41.4305
32.3490	34.4265	36.6665	<b>12</b>	39.0826	41.6892	44.5020
34.1578	36.4593	38.9499	<b>12</b> $\frac{1}{2}$	41.6459	44.5652	47.7271
36.0117	38.5530	41.3131	<b>13</b>	44.3117	47.5706	51.1135
37.9120	40.7096	43.7591	<b>13</b> $\frac{1}{2}$	47.0842	50.7113	54.6691
39.8598	42.9309	46.2906	<b>14</b>	49.9676	53.9933	58.4026
41.8563	45.2189	48.9108	<b>14</b> $\frac{1}{2}$	52.9663	57.4230	62.3227
43.9027	47.5754	51.6227	<b>15</b>	56.0849	61.0071	66.4388
46.0003	50.0027	54.4295	<b>15</b> $\frac{1}{2}$	59.3283	64.7524	70.7608
48.1503	52.5028	57.3345	<b>16</b>	62.7015	68.6662	75.2988
50.3540	55.0778	60.3412	<b>16</b> $\frac{1}{2}$	66.2095	72.7562	80.0638
52.6129	57.7302	63.4532	<b>17</b>	69.8579	77.0303	85.0670
54.9282	60.4621	66.6740	<b>17</b> $\frac{1}{2}$	73.6522	81.4966	90.3203
57.3014	63.2759	70.0076	<b>18</b>	77.5983	86.1640	95.8363
59.7339	66.1742	73.4579	<b>18</b> $\frac{1}{2}$	81.7022	91.0413	101.6281
62.2273	69.1594	77.0289	<b>19</b>	85.9703	96.1382	107.7095
64.7830	72.2342	80.7249	<b>19</b> $\frac{1}{2}$	90.4091	101.4644	114.0950
67.4026	75.4013	84.5503	<b>20</b>	95.0255	107.0303	120.7998
70.0876	78.6633	88.5095	<b>20</b> $\frac{1}{2}$	99.8265	112.8467	127.8398
72.8398	82.0232	92.6074	<b>21</b>	104.8196	118.9248	135.2318
75.6608	85.4839	96.8486	<b>21</b> $\frac{1}{2}$	110.0124	125.2764	142.9933
78.5523	89.0484	101.2383	<b>22</b>	115.4129	131.9138	151.1430
81.5161	92.7199	105.7817	<b>22</b> $\frac{1}{2}$	121.0294	138.8500	159.7002
84.5540	96.5015	110.4840	<b>23</b>	126.8706	146.0982	168.6852
87.6679	100.3965	115.3510	<b>23</b> $\frac{1}{2}$	132.9454	153.6726	178.1194
90.8596	104.4084	120.3883	<b>24</b>	139.2632	161.5879	188.0254
94.1311	108.5407	125.6018	<b>24</b> $\frac{1}{2}$	145.8337	169.8594	198.4267
97.4843	112.7969	130.9979	<b>25</b>	152.6671	178.5030	209.3480

## Robinsonian Table No. 24.

### SEMI-ANNUAL VALUES

Of \$ 1.00 paid at the END of each HALF-YEAR, with  
Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

11%	12%	13%	Years.	14%	15%	16%
1.0000	1.0000	1.0000	$\frac{1}{2}$	1.0000	1.0000	1.0000
2.0550	2.0600	2.0650	<b>1</b>	2.0700	2.0750	2.0800
3.1680	3.1836	3.1992	$1\frac{1}{2}$	3.2149	3.2306	3.2464
4.3423	4.3746	4.4072	<b>2</b>	4.4399	4.4729	4.5061
5.5811	5.6371	5.6936	$2\frac{1}{2}$	5.7507	5.8084	5.8666
6.8881	6.9753	7.0637	<b>3</b>	7.1533	7.2440	7.3359
8.2669	8.3938	8.5229	$3\frac{1}{2}$	8.6540	8.7873	8.9228
9.7216	9.8975	10.0769	<b>4</b>	10.2598	10.4464	10.6366
11.2563	11.4913	11.7319	$4\frac{1}{2}$	11.9780	12.2298	12.4876
12.8754	13.1808	13.4944	<b>5</b>	13.8164	14.1471	14.4866
14.5835	14.9716	15.3716	$5\frac{1}{2}$	15.7836	16.2081	16.6455
16.3856	16.8699	17.3707	<b>6</b>	17.8885	18.4237	18.9771
18.2868	18.8821	19.4998	$6\frac{1}{2}$	20.1406	20.8055	21.4953
20.2926	21.0151	21.7673	<b>7</b>	22.5505	23.3659	24.2149
22.4087	23.2760	24.1822	$7\frac{1}{2}$	25.1290	26.1184	27.1521
24.6411	25.6725	26.7540	<b>8</b>	27.8881	29.0772	30.3243
26.9964	28.2129	29.4930	$8\frac{1}{2}$	30.8402	32.2580	33.7502
29.4812	30.9057	32.4101	<b>9</b>	33.9990	35.6774	37.4502
32.1027	33.7600	35.5167	$9\frac{1}{2}$	37.3790	39.3532	41.4463
34.8683	36.7856	38.8253	<b>10</b>	40.9955	43.3047	45.7620
37.7861	39.9927	42.3490	$10\frac{1}{2}$	44.8652	47.5525	50.4229
40.8643	43.3923	46.1016	<b>11</b>	49.0057	52.1190	55.4568
44.1118	46.9958	50.0982	$11\frac{1}{2}$	53.4361	57.0279	60.8933
47.5380	50.8156	54.3546	<b>12</b>	58.1767	62.3050	66.7648
51.1526	54.8645	58.8877	$12\frac{1}{2}$	63.2490	67.9779	73.1059
54.9660	59.1564	63.7154	<b>13</b>	68.6765	74.0762	79.9544
58.9891	63.7058	68.8569	$13\frac{1}{2}$	74.4838	80.6319	87.3508
63.2335	68.5281	74.3326	<b>14</b>	80.6977	87.6793	95.3388
67.7114	73.6398	80.1642	$14\frac{1}{2}$	87.3465	95.2553	103.9659
72.4355	79.0582	86.3749	<b>15</b>	94.4608	103.3994	113.2832
77.4194	84.8017	92.9892	$15\frac{1}{2}$	102.0730	112.1544	123.3459
82.6775	90.8898	100.0335	<b>16</b>	110.2182	121.5659	134.2135
88.2248	97.3432	107.5357	$16\frac{1}{2}$	118.9334	131.6834	145.9506
94.0771	104.1838	115.5255	<b>17</b>	128.2588	142.5596	158.6267
100.2514	111.4348	124.0347	$17\frac{1}{2}$	138.2369	154.2516	172.3168
106.7652	119.1209	133.0969	<b>18</b>	148.9135	166.8205	187.1021
113.6373	127.2681	142.7482	$18\frac{1}{2}$	160.3374	180.3320	203.0703
120.8873	135.9042	153.0269	<b>19</b>	172.5610	194.8569	220.3159
128.5361	145.0585	163.9736	$19\frac{1}{2}$	185.6403	210.4712	238.9412
136.6056	154.7620	175.6319	<b>20</b>	199.6351	227.2565	259.0565
145.1189	165.0477	188.0480	$20\frac{1}{2}$	214.6096	245.3008	280.7810
154.1005	175.9505	201.2711	<b>21</b>	230.6322	264.6983	304.2435
163.5760	187.5076	215.3537	$21\frac{1}{2}$	247.7765	285.5507	329.5830
173.5727	199.7580	230.3517	<b>22</b>	266.1209	307.9670	356.9496
184.1192	212.7435	246.3246	$22\frac{1}{2}$	285.7493	332.0645	386.5056
195.2457	226.5081	263.3357	<b>23</b>	306.7518	357.9693	418.4261
206.9842	241.0986	281.4525	$23\frac{1}{2}$	329.2244	385.8170	452.9002
219.3684	256.5645	300.7469	<b>24</b>	353.2701	415.7533	490.1322
232.4336	272.9584	321.2955	$24\frac{1}{2}$	378.9990	447.9348	530.3427
246.2175	290.3359	343.1797	<b>25</b>	406.5289	482.5299	573.7702

# Robinsonian Table No. 24.

## SEMI-ANNUAL VALUES

Of \$1.00 paid at the END of each HALF-YEAR, with  
Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

17%	18%	Years.	19%	20%	21%
1.0000	1.0000	$\frac{1}{2}$	1.0000	1.0000	1.0000
2.0850	2.0900	<b>1</b>	2.0950	2.1000	2.1050
3.2622	3.2781	<b>1</b> $\frac{1}{2}$	3.2940	3.3100	3.3260
4.5395	4.5731	<b>2</b>	4.6070	4.6410	4.6753
5.9254	5.9847	<b>2</b> $\frac{1}{2}$	6.0446	6.1051	6.1662
7.4290	7.5233	<b>3</b>	7.6189	7.7156	7.8136
9.0605	9.2004	<b>3</b> $\frac{1}{2}$	9.3426	9.4872	9.6340
10.8306	11.0285	<b>4</b>	11.2302	11.4359	11.6456
12.7512	13.0210	<b>4</b> $\frac{1}{2}$	13.2971	13.5795	13.8684
14.8351	15.1929	<b>5</b>	15.5603	15.9374	16.3246
17.0961	17.5603	<b>5</b> $\frac{1}{2}$	18.0385	18.5312	19.0387
19.5492	20.1407	<b>6</b>	20.7522	21.3843	22.0377
22.2109	22.9534	<b>6</b> $\frac{1}{2}$	23.7236	24.5227	25.3517
25.0980	26.0192	<b>7</b>	26.9774	27.9750	29.0136
28.2323	29.3609	<b>7</b> $\frac{1}{2}$	30.5402	31.7725	33.0600
31.6320	33.0034	<b>8</b>	34.4416	35.9497	37.5313
35.3207	36.9737	<b>8</b> $\frac{1}{2}$	38.7135	40.5447	42.4721
39.3230	41.3013	<b>9</b>	43.3913	45.5992	47.9317
43.6655	46.0185	<b>9</b> $\frac{1}{2}$	48.5135	51.1591	53.9645
48.3770	51.1601	<b>10</b>	54.1222	57.2750	60.6308
53.4891	56.7645	<b>10</b> $\frac{1}{2}$	60.2638	64.0025	67.9970
59.0356	62.8733	<b>11</b>	66.9889	71.4027	76.1367
65.0537	69.5319	<b>11</b> $\frac{1}{2}$	74.3529	79.5430	85.1311
71.5832	76.7898	<b>12</b>	82.4164	88.4973	95.0699
78.6678	84.7009	<b>12</b> $\frac{1}{2}$	91.2459	98.3471	106.0522
86.3546	93.3240	<b>13</b>	100.9143	109.1818	118.1877
94.6947	102.7231	<b>13</b> $\frac{1}{2}$	111.5012	121.0999	131.5974
103.7437	112.9682	<b>14</b>	123.0938	134.2099	146.4151
113.5620	124.1354	<b>14</b> $\frac{1}{2}$	135.7877	148.6309	162.7887
124.2147	136.3075	<b>15</b>	149.6875	164.4940	180.8815
135.7730	149.5752	<b>15</b> $\frac{1}{2}$	164.9078	181.9434	200.8741
148.3137	164.0370	<b>16</b>	181.5741	201.1378	222.9658
161.9203	179.8003	<b>16</b> $\frac{1}{2}$	199.8236	222.2515	247.3772
176.6836	196.9823	<b>17</b>	219.8068	245.4767	274.3518
192.7017	215.7108	<b>17</b> $\frac{1}{2}$	241.6885	271.0244	304.1588
210.0813	236.1247	<b>18</b>	265.6489	299.1268	337.0955
228.9382	258.3760	<b>18</b> $\frac{1}{2}$	291.8855	330.0395	373.4905
249.3980	282.6298	<b>19</b>	320.6147	364.0434	413.7070
271.5968	309.0665	<b>19</b> $\frac{1}{2}$	352.0731	401.4478	458.1462
295.6825	337.8824	<b>20</b>	386.5200	442.5926	507.2516
321.8156	369.2919	<b>20</b> $\frac{1}{2}$	424.2394	487.8518	561.5130
350.1699	403.5281	<b>21</b>	465.5421	537.6370	621.4719
380.9343	440.8457	<b>21</b> $\frac{1}{2}$	510.7686	592.4007	687.7264
414.3137	481.5218	<b>22</b>	560.2917	652.6408	760.9377
450.5304	525.8587	<b>22</b> $\frac{1}{2}$	614.5194	718.9048	841.8361
489.8255	574.1860	<b>23</b>	673.8987	791.7953	931.2289
532.4606	626.8628	<b>23</b> $\frac{1}{2}$	738.9191	871.9749	1030.0080
578.7198	684.2804	<b>24</b>	810.1164	960.1723	1139.1588
628.9110	746.8657	<b>24</b> $\frac{1}{2}$	888.0775	1057.1896	1259.7705
683.3684	815.0836	<b>25</b>	973.4448	1163.9085	1393.0464

# Robinsonian Table No. 25.

## MONTHLY VALUES

Of \$ 1.00 placed at simple interest at the FIRST of each month—with

**Interest compounded SEMI-ANNUALLY**

AT ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
1.0042	1.0050	1.0058	<b>1</b>	1.0067	1.0075	1.0083
2.0125	2.0150	2.0175	<b>2</b>	2.0200	2.0225	2.0250
3.0250	3.0300	3.0350	<b>3</b>	3.0400	3.0450	3.0500
4.0417	4.0500	4.0583	<b>4</b>	4.0667	4.0750	4.0833
5.0625	5.0750	5.0875	<b>5</b>	5.1000	5.1125	5.1250
6.0875	6.1050	6.1225	<b>6</b>	6.1400	6.1575	6.1750
7.1170	7.1405	7.1640	<b>7</b>	7.1876	7.2112	7.2348
8.1507	8.1811	8.2114	<b>8</b>	8.2419	8.2724	8.3029
9.1886	9.2266	9.2646	<b>9</b>	9.3028	9.3410	9.3794
10.2306	10.2771	10.3237	<b>10</b>	10.3704	10.4172	10.4642
11.2768	11.3326	11.3886	<b>11</b>	11.4447	11.5009	11.5573
12.3272	12.3932	12.4593	<b>12</b>	12.5256	12.5921	12.6588
13.3827	13.4601	13.5378	<b>13</b>	13.6158	13.6940	13.7726
14.4424	14.5321	14.6221	<b>14</b>	14.7126	14.8035	14.8947
15.5063	15.6090	15.7123	<b>15</b>	15.8161	15.9204	16.0252
16.5743	16.6910	16.8083	<b>16</b>	16.9263	17.0449	17.1640
17.6465	17.7780	17.9102	<b>17</b>	18.0431	18.1768	18.3112
18.7229	18.8699	19.0179	<b>18</b>	19.1666	19.3162	19.4667
19.8050	19.9693	20.1346	<b>19</b>	20.3011	20.4686	20.6372
20.8914	21.0736	21.2572	<b>20</b>	21.4422	21.6285	21.8161
21.9819	22.1830	22.3857	<b>21</b>	22.5900	22.7958	23.0034
23.0766	23.2973	23.5199	<b>22</b>	23.7444	23.9707	24.1989
24.1754	24.4167	24.6601	<b>23</b>	24.9055	25.1531	25.4028
25.2784	25.5410	25.8060	<b>24</b>	26.0733	26.3430	26.6150
26.3879	26.6737	26.9624	<b>25</b>	27.2538	27.5480	27.8451
27.5016	27.8115	28.1246	<b>26</b>	28.4409	28.7606	29.0836
28.6194	28.9542	29.2926	<b>27</b>	29.6348	29.9807	30.3304
29.7414	30.1019	30.4665	<b>28</b>	30.8352	31.2083	31.5855
30.8676	31.2546	31.6462	<b>29</b>	32.0424	32.4433	32.8490
31.9979	32.4123	32.8317	<b>30</b>	33.2562	33.6859	34.1208
33.1354	33.5793	34.0290	<b>31</b>	34.4846	34.9460	35.4134
34.2770	34.7514	35.2322	<b>32</b>	35.7196	36.2137	36.7145
35.4229	35.9285	36.4413	<b>33</b>	36.9613	37.4888	38.0238
36.5729	37.1105	37.6561	<b>34</b>	38.2097	38.7715	39.3415
37.7270	38.2976	38.8768	<b>35</b>	39.4648	40.0616	40.6675
38.8853	39.4896	40.1033	<b>36</b>	40.7265	41.3593	42.0018
40.0515	40.6921	41.3431	<b>37</b>	42.0046	42.6770	43.3602
41.2219	41.8995	42.5887	<b>38</b>	43.2895	44.0021	44.7268
42.3964	43.1120	43.8401	<b>39</b>	44.5810	45.3348	46.1019
43.5751	44.3294	45.0974	<b>40</b>	45.8792	46.6750	47.4852
44.7580	45.5519	46.3605	<b>41</b>	47.1840	48.0227	48.8769
45.9450	46.7793	47.6294	<b>42</b>	48.4955	49.3779	50.2769
47.1406	48.0182	48.9131	<b>43</b>	49.8255	50.7558	51.7042
48.3404	49.2621	50.2026	<b>44</b>	51.1621	52.1411	53.1399
49.5443	50.5110	51.4979	<b>45</b>	52.5054	53.5339	54.5838
50.7524	51.7649	52.7991	<b>46</b>	53.8554	54.9343	56.0361
51.9647	53.0238	54.1061	<b>47</b>	55.2120	56.3421	57.4968
53.1811	54.2877	55.4190	<b>48</b>	56.5753	57.7574	58.9657
54.4069	55.5642	56.7481	<b>49</b>	57.9592	59.1981	60.4655
55.6368	56.8456	58.0830	<b>50</b>	59.3497	60.6463	61.9735

# Robinsonian Table No. 25.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the FIRST of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
1.0092	1.0100	1.0108	<b>1</b>	1.0117	1.0125	1.0133
2.0275	2.0300	2.0325	<b>2</b>	2.0350	2.0375	2.0400
3.0550	3.0600	3.0650	<b>3</b>	3.0700	3.0750	3.0800
4.0917	4.1000	4.1083	<b>4</b>	4.1167	4.1250	4.1333
5.1375	5.1500	5.1625	<b>5</b>	5.1750	5.1875	5.2000
6.1925	6.2100	6.2275	<b>6</b>	6.2450	6.2625	6.2800
7.2584	7.2821	7.3058	<b>7</b>	7.3295	7.3533	7.3771
8.3335	8.3642	8.3949	<b>8</b>	8.4257	8.4566	8.4875
9.4178	9.4563	9.4949	<b>9</b>	9.5336	9.5723	9.6112
10.5112	10.5584	10.6057	<b>10</b>	10.6531	10.7006	10.7483
11.6138	11.6705	11.7273	<b>11</b>	11.7843	11.8414	11.8987
12.7256	12.7926	12.8598	<b>12</b>	12.9272	12.9947	13.0624
13.8514	13.9305	14.0099	<b>13</b>	14.0896	14.1696	14.2499
14.9864	15.0785	15.1709	<b>14</b>	15.2638	15.3571	15.4507
16.1305	16.2364	16.3427	<b>15</b>	16.4496	16.5570	16.6649
17.2839	17.4043	17.5254	<b>16</b>	17.6471	17.7694	17.8924
18.4463	18.5822	18.7189	<b>17</b>	18.8562	18.9944	19.1332
19.6180	19.7702	19.9232	<b>18</b>	20.0771	20.2318	20.3874
20.8070	20.9779	21.1498	<b>19</b>	21.3229	21.4972	21.6726
22.0052	22.1956	22.3873	<b>20</b>	22.5805	22.7751	22.9711
23.2125	23.4233	23.6357	<b>21</b>	23.8497	24.0655	24.2829
24.4290	24.6610	24.8948	<b>22</b>	25.1306	25.3684	25.6081
25.6547	25.9087	26.1648	<b>23</b>	26.4232	26.6838	26.9466
26.8895	27.1664	27.4457	<b>24</b>	27.7274	28.0117	28.2984
28.1451	28.4480	28.7538	<b>25</b>	29.0626	29.3743	29.6890
29.4100	29.7397	30.0728	<b>26</b>	30.4094	30.7495	31.0930
30.6839	31.0414	31.4027	<b>27</b>	31.7679	32.1371	32.5103
31.9671	32.3530	32.7433	<b>28</b>	33.1381	33.5373	33.9410
33.2594	33.6747	34.0948	<b>29</b>	34.5199	34.9499	35.3849
34.5609	35.0063	35.4571	<b>30</b>	35.9134	36.3750	36.8423
35.8869	36.3664	36.8521	<b>31</b>	37.3440	37.8422	38.3468
37.2220	37.7365	38.2579	<b>32</b>	38.7863	39.3219	39.8647
38.5663	39.1165	39.6745	<b>33</b>	40.2403	40.8141	41.3959
39.9198	40.5066	41.1020	<b>34</b>	41.7060	42.3188	42.9405
41.2824	41.9067	42.5402	<b>35</b>	43.1833	43.8360	44.4984
42.6543	43.2167	43.9894	<b>36</b>	44.6723	45.3657	46.0696
44.0544	44.7599	45.4767	<b>37</b>	46.2051	46.9452	47.6972
45.4638	46.2131	46.9750	<b>38</b>	47.7497	48.5373	49.3382
46.8822	47.6792	48.4840	<b>39</b>	49.3058	50.1419	50.9924
48.3099	49.1494	50.0039	<b>40</b>	50.8737	51.7590	52.6600
49.7467	50.6326	51.5346	<b>41</b>	52.4532	53.3885	54.3409
51.1927	52.1257	53.0762	<b>42</b>	54.0444	55.0306	56.0352
52.6712	53.6570	54.6620	<b>43</b>	55.6865	56.7310	57.7957
54.1588	55.1962	56.2587	<b>44</b>	57.3404	58.4439	59.5695
55.6555	56.7495	57.8661	<b>45</b>	59.0059	60.1693	61.3566
57.1615	58.3108	59.4845	<b>46</b>	60.6831	61.9071	63.1571
58.6766	59.8820	61.1136	<b>47</b>	62.3719	63.6575	64.9709
60.2008	61.4633	62.7536	<b>48</b>	64.0725	65.4204	66.7980
61.7618	63.0879	64.4443	<b>49</b>	65.8316	67.2507	68.7020
63.3320	64.7225	66.1458	<b>50</b>	67.6025	69.0934	70.6193

# Robinsonian Table No. 25.

## MONTHLY VALUES

Of \$ 1.00 placed at simple interest at the FIRST of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
56.8709	58.1320	59.4238	<b>51</b>	60.7469	62.1020	63.4899
58.1091	59.4235	60.7704	<b>52</b>	62.1507	63.5652	65.0146
59.3515	60.7199	62.1228	<b>53</b>	63.5612	65.0358	66.5477
60.5981	62.0213	63.4811	<b>54</b>	64.9784	66.5140	68.0890
61.8548	63.3364	64.8573	<b>55</b>	66.4182	68.0204	69.6648
63.1156	64.6566	66.2392	<b>56</b>	67.8647	69.5342	71.2489
64.3806	65.9817	67.6270	<b>57</b>	69.3179	71.0556	72.8413
65.6498	67.3118	69.0207	<b>58</b>	70.7778	72.5844	74.4420
66.9231	68.6469	70.4201	<b>59</b>	72.2443	74.1208	76.0511
68.2006	69.9870	71.8255	<b>60</b>	73.7175	75.6646	77.6685
69.4889	71.3419	73.2503	<b>61</b>	75.2156	77.2396	79.3241
70.7814	72.7019	74.6809	<b>62</b>	76.7204	78.8221	80.9880
72.0781	74.0668	76.1174	<b>63</b>	78.2318	80.4121	82.6602
73.3789	75.4367	77.5597	<b>64</b>	79.7500	82.0096	84.3408
74.6839	76.8117	79.0079	<b>65</b>	81.2747	83.6146	86.0297
75.9931	78.1916	80.4618	<b>66</b>	82.8062	85.2271	87.7269
77.3139	79.5876	81.9370	<b>67</b>	84.3649	86.8738	89.4663
78.6389	80.9885	83.4181	<b>68</b>	85.9303	88.5280	91.2140
79.9680	82.3945	84.9049	<b>69</b>	87.5023	90.1897	92.9701
81.3013	83.8054	86.3976	<b>70</b>	89.0810	91.8589	94.7345
82.6388	85.2214	87.8961	<b>71</b>	90.6664	93.5356	96.5072
83.9804	86.6423	89.4005	<b>72</b>	92.2584	95.2198	98.2883
85.3345	88.0806	90.9278	<b>73</b>	93.8602	96.9414	100.1157
86.6928	89.5238	92.4610	<b>74</b>	95.5086	98.7006	101.9514
88.0552	90.9720	94.0000	<b>75</b>	97.1436	100.4972	103.7955
89.4218	92.4252	95.5449	<b>76</b>	98.7853	102.1514	105.6479
90.7925	93.8834	97.0955	<b>77</b>	100.4337	103.9030	107.5086
92.1674	95.3466	98.6520	<b>78</b>	102.0888	105.6622	109.3777
93.5556	96.8283	100.2333	<b>79</b>	103.7760	107.4621	111.2975
94.9480	98.3151	101.8205	<b>80</b>	105.4700	109.2696	113.2256
96.3445	99.8068	103.4134	<b>81</b>	107.1708	111.0846	115.1621
97.7452	101.3035	105.0122	<b>82</b>	108.8778	112.9070	117.1069
99.1501	102.8053	106.6169	<b>83</b>	110.5917	114.7370	119.0601
100.5591	104.3120	108.2273	<b>84</b>	112.3123	116.5745	121.0216
101.9823	105.8386	109.8645	<b>85</b>	114.0678	118.4563	123.0384
103.4096	107.3701	111.5075	<b>86</b>	115.8298	120.3456	125.0636
104.8411	108.9067	113.1563	<b>87</b>	117.5986	122.2424	127.0971
106.2768	110.4482	114.8110	<b>88</b>	119.3740	124.1467	129.1389
107.7166	111.9948	116.4715	<b>89</b>	121.1561	126.0585	131.1891
109.1606	113.5464	118.1378	<b>90</b>	122.9448	127.9778	133.2476
110.6196	115.1191	119.8328	<b>91</b>	124.7711	129.9451	135.3664
112.0828	116.6968	121.5336	<b>92</b>	126.6041	131.9200	137.4934
113.5501	118.2796	123.2402	<b>93</b>	128.4437	133.9023	139.6288
115.0216	119.8673	124.9527	<b>94</b>	130.2900	135.8921	141.7726
116.4973	121.4600	126.6710	<b>95</b>	132.1430	137.8895	143.9246
117.9771	123.0578	128.3951	<b>96</b>	134.0026	139.8943	146.0850
119.4729	124.6780	130.1499	<b>97</b>	135.9026	141.9510	148.3107
120.9728	126.3033	131.9106	<b>98</b>	137.8093	144.0152	150.5448
122.4768	127.9336	133.6770	<b>99</b>	139.7227	146.0869	152.7871
123.9851	129.5689	135.4493	<b>100</b>	141.6427	148.1661	155.0378

# Robinsonian Table No. 25.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the FIRST of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
64.9114	66.3672	67.8581	<b>51</b>	69.3850	70.9487	72.5499
66.4999	68.0218	69.5813	<b>52</b>	71.1792	72.8164	74.4939
68.0975	69.6864	71.3153	<b>53</b>	72.9850	74.6967	76.4512
69.7044	71.3611	73.0601	<b>54</b>	74.8025	76.5894	78.4219
71.3525	73.0847	74.8624	<b>55</b>	76.6869	78.5593	80.4808
73.0098	74.8183	76.6756	<b>56</b>	78.5829	80.5417	82.5531
74.6763	76.5619	78.4996	<b>57</b>	80.4906	82.5365	84.6387
76.3519	78.3155	80.3344	<b>58</b>	82.4100	84.5439	86.7377
78.0367	80.0791	82.1800	<b>59</b>	84.3410	86.5638	88.8500
79.7306	81.8527	84.0365	<b>60</b>	86.2837	88.5961	90.9756
81.4707	83.6813	85.9577	<b>61</b>	88.3020	90.7161	93.2020
83.2199	85.5198	87.8898	<b>62</b>	90.3320	92.8485	95.4416
84.9782	87.3683	89.8327	<b>63</b>	92.3736	94.9935	97.6946
86.7458	89.2268	91.7864	<b>64</b>	94.4270	97.1509	99.9610
88.5224	91.0954	93.7510	<b>65</b>	96.4919	99.3209	102.2407
90.3083	92.9739	95.7264	<b>66</b>	98.5686	101.5033	104.5337
92.1453	94.9136	97.7743	<b>67</b>	100.7302	103.7846	106.9408
93.9915	96.8634	99.8330	<b>68</b>	102.9035	106.0784	109.3612
95.8468	98.8231	101.9025	<b>69</b>	105.0885	108.3847	111.7950
97.7113	100.7929	103.9829	<b>70</b>	107.2851	110.7035	114.2421
99.5849	102.7726	106.0741	<b>71</b>	109.4934	113.0348	116.7026
101.4678	104.7623	108.1761	<b>72</b>	111.7134	115.3786	119.1764
103.4071	106.8200	110.3588	<b>73</b>	114.0284	117.8333	121.7787
105.3555	108.8876	112.5524	<b>74</b>	116.3550	120.3006	124.3944
107.3131	110.9652	114.7568	<b>75</b>	118.6933	122.7803	127.0234
109.2799	113.0528	116.9721	<b>76</b>	121.0433	125.2725	129.6658
111.2559	115.1505	119.1981	<b>77</b>	123.4050	127.7773	132.3214
113.2410	117.2581	121.4351	<b>78</b>	125.7783	130.2945	134.9905
115.2882	119.4407	123.7614	<b>79</b>	128.2574	132.9357	137.8037
117.3446	121.6332	126.0986	<b>80</b>	130.7481	135.5894	140.6302
119.4101	123.8358	128.4487	<b>81</b>	133.2506	138.2555	143.4701
121.4848	126.0484	130.8056	<b>82</b>	135.7646	140.9342	146.3233
123.5687	128.2710	133.1753	<b>83</b>	138.2904	143.6254	149.1898
125.6618	130.5036	135.5558	<b>84</b>	140.8278	146.3291	152.0697
127.8228	132.8186	138.0352	<b>85</b>	143.4825	149.1707	155.1106
129.9931	135.1436	140.5254	<b>86</b>	146.1488	152.0248	158.1649
132.1725	137.4787	143.0264	<b>87</b>	148.8268	154.8914	161.2325
134.3610	139.8237	145.5382	<b>88</b>	151.5164	157.7705	164.3134
136.5587	142.1787	148.0609	<b>89</b>	154.2178	160.6621	167.4077
138.7656	144.5438	150.5945	<b>90</b>	156.9307	163.5663	170.5153
141.0468	146.9992	153.2367	<b>91</b>	159.7733	166.6233	173.8021
143.3372	149.4646	155.8898	<b>92</b>	162.6275	169.6920	177.1023
145.6367	151.9401	158.5538	<b>93</b>	165.4933	172.7750	180.4159
147.9454	154.4255	161.2286	<b>94</b>	168.3708	175.8696	183.7428
150.2632	156.9210	163.9142	<b>95</b>	171.2600	178.9767	187.0830
152.5903	159.4264	166.6106	<b>96</b>	174.1609	182.0962	190.4365
154.9982	162.0307	169.4264	<b>97</b>	177.2044	185.3849	193.9890
157.4152	164.6449	172.2530	<b>98</b>	180.2596	188.6861	197.5548
159.8415	167.2692	175.0904	<b>99</b>	183.3265	191.9998	201.1340
162.2769	169.9035	177.9387	<b>100</b>	186.4051	195.3260	204.7264

# Robinsonian Table No. 25.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the FIRST of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
125.4975	131.2092	137.2275	<b>101</b>	143.5694	150.2529	157.2969
127.0140	132.8545	139.0115	<b>102</b>	145.5027	152.3471	159.5643
128.5474	134.5238	140.8282	<b>103</b>	147.4794	154.4972	161.9023
130.0850	136.1980	142.6508	<b>104</b>	149.4628	156.6548	164.2487
131.6267	137.8773	144.4792	<b>105</b>	151.4528	158.8199	166.6034
133.1726	139.5616	146.3134	<b>106</b>	153.4495	160.9925	168.9664
134.7227	141.2509	148.1535	<b>107</b>	155.4528	163.1726	171.3378
136.2769	142.9451	149.9994	<b>108</b>	157.4628	165.3602	173.7175
137.8489	144.6649	151.8802	<b>109</b>	159.5193	167.6079	176.1735
139.4250	146.3896	153.7669	<b>110</b>	161.5823	169.8631	178.6378
141.0054	148.1193	155.6593	<b>111</b>	163.6521	172.1258	181.1104
142.5898	149.8540	157.5577	<b>112</b>	165.7285	174.3960	183.5914
144.1785	151.5938	159.4618	<b>113</b>	167.8116	176.6737	186.0807
145.7713	153.3385	161.3718	<b>114</b>	169.9013	178.9589	188.5783
147.3829	155.1102	163.3190	<b>115</b>	172.0407	181.3086	191.1582
148.9986	156.8869	165.2720	<b>116</b>	174.1867	183.6658	193.7463
150.6185	158.6686	167.2308	<b>117</b>	176.3394	186.0305	196.3428
152.2425	160.4553	169.1955	<b>118</b>	178.4987	188.4027	198.9476
153.8707	162.2469	171.1660	<b>119</b>	180.6647	190.7823	201.5608
155.5031	164.0436	173.1424	<b>120</b>	182.8374	193.1695	204.1823
157.1552	165.8689	175.1582	<b>121</b>	185.0630	195.6258	206.8921
158.8115	167.6991	177.1798	<b>122</b>	187.2952	198.0896	209.6103
160.4719	169.5343	179.2073	<b>123</b>	189.5342	200.5608	212.3368
162.1365	171.3745	181.2407	<b>124</b>	191.7797	203.0396	215.0717
163.8053	173.2197	183.2798	<b>125</b>	194.0320	205.5259	217.8149
165.4782	175.0699	185.3248	<b>126</b>	196.2909	208.0197	220.5664
167.1518	176.9503	187.4117	<b>127</b>	198.6062	210.5873	223.4128
168.8697	178.8356	189.5045	<b>128</b>	200.9281	213.1625	226.2675
170.5717	180.7260	191.6030	<b>129</b>	203.2567	215.7451	229.1305
172.2778	182.6213	193.7074	<b>130</b>	205.5920	218.3353	232.0019
173.9881	184.5217	195.8176	<b>131</b>	207.9339	220.9329	234.8816
175.7026	186.4270	197.9337	<b>132</b>	210.2825	223.5380	237.7697
177.4389	188.3642	200.0941	<b>133</b>	212.6911	226.2221	240.7594
179.1793	190.3063	202.2604	<b>134</b>	215.1063	228.9136	243.7575
180.9239	192.2534	204.4325	<b>135</b>	217.5282	231.6127	246.7639
182.6727	194.2056	206.6105	<b>136</b>	219.9567	234.3192	249.7787
184.4256	196.1627	208.7943	<b>137</b>	222.3920	237.0332	252.8018
186.1827	198.1249	210.9839	<b>138</b>	224.8338	239.7548	255.8332
187.9626	200.1205	213.2205	<b>139</b>	227.3394	242.5604	258.9735
189.7467	202.1211	215.4629	<b>140</b>	229.8516	245.3736	262.1221
191.5350	204.1267	217.7111	<b>141</b>	232.3705	248.1942	265.2790
193.3274	206.1374	219.9652	<b>142</b>	234.8961	251.0224	268.4443
195.1240	208.1530	222.2251	<b>143</b>	237.4283	253.8581	271.6179
196.9248	210.1736	224.4908	<b>144</b>	239.9672	256.7012	274.7998
198.7495	212.2295	226.8062	<b>145</b>	242.5736	259.6340	278.0989
200.5783	214.2903	229.1274	<b>146</b>	245.1868	262.5742	281.4048
202.4113	216.3562	231.4544	<b>147</b>	247.8065	265.5220	284.7198
204.2485	218.4271	233.7873	<b>148</b>	250.4330	268.4773	288.0432
206.0899	220.5029	236.1260	<b>149</b>	253.0661	271.4400	291.3748
207.9354	222.5838	238.4705	<b>150</b>	255.7059	274.4103	294.7148



# Robinsonian Table No. 25.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the FIRST of each month—with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
164.7215	172.5477	180.7978	<b>101</b>	189.4953	198.6647	208.3323
167.1752	175.2020	183.6078	<b>102</b>	192.5972	202.0159	211.9514
169.7168	177.9640	186.6684	<b>103</b>	195.8558	205.5536	215.7908
172.2676	180.7360	189.8798	<b>104</b>	199.1261	209.1038	219.6135
174.8275	183.5180	192.7020	<b>105</b>	202.4081	212.6665	223.5095
177.3966	186.3101	195.7351	<b>106</b>	205.7017	216.2417	227.3888
179.9749	189.1121	198.7790	<b>107</b>	209.0070	219.8294	231.2815
182.5624	191.9241	201.8337	<b>108</b>	212.3240	223.4296	235.1875
185.2450	194.8533	205.0311	<b>109</b>	215.8127	227.2350	239.3367
187.9368	197.7926	208.2393	<b>110</b>	219.3132	231.0529	243.4992
190.6378	200.7418	211.4583	<b>111</b>	222.8253	234.8833	247.6750
193.3480	203.7011	214.6882	<b>112</b>	226.3491	238.7261	251.8642
196.0673	206.6703	217.9289	<b>113</b>	229.8845	242.5815	256.0667
198.7958	209.6495	221.1804	<b>114</b>	233.4316	246.4494	260.2825
201.6273	212.7560	224.5873	<b>115</b>	237.1667	250.5425	264.7663
204.4679	215.8725	228.0051	<b>116</b>	240.9134	254.6481	269.2634
207.3177	218.9990	231.4337	<b>117</b>	244.6717	258.7662	273.7738
210.1766	222.1355	234.8732	<b>118</b>	248.4418	262.8968	278.2976
213.0448	225.2820	238.3235	<b>119</b>	252.2235	267.0400	282.8347
215.9221	228.4385	241.7846	<b>120</b>	256.0168	271.1956	287.3851
218.9105	231.7329	245.4148	<b>121</b>	260.0154	275.5980	292.2303
221.9081	235.0373	249.0558	<b>122</b>	264.0256	280.0130	297.0887
224.9149	238.3517	252.7076	<b>123</b>	268.0474	284.4404	301.9605
227.9309	241.6761	256.3703	<b>124</b>	272.0810	288.8803	306.8457
230.9560	245.0104	260.0438	<b>125</b>	276.1262	293.3328	311.7441
233.9902	248.3548	263.7281	<b>126</b>	280.1830	297.7977	316.6559
237.1443	251.8484	267.5960	<b>127</b>	284.4635	302.5327	321.8914
240.3076	255.3519	271.4747	<b>128</b>	288.7556	307.2802	327.1401
243.4800	258.8655	275.3643	<b>129</b>	293.0594	312.0401	332.4022
246.6616	262.3890	279.2647	<b>130</b>	297.3749	316.8126	337.6776
249.8523	265.9226	283.1759	<b>131</b>	301.7020	321.5976	342.9663
253.0522	269.4661	287.0979	<b>132</b>	306.0408	326.3951	348.2684
256.2610	273.1708	291.2190	<b>133</b>	310.6230	331.4875	353.9253
259.4790	276.8854	295.3509	<b>134</b>	315.2168	336.5924	359.5956
263.0662	280.6101	299.4936	<b>135</b>	319.8223	341.7099	365.2792
266.4225	284.3448	303.6472	<b>136</b>	324.4394	346.8398	370.9761
269.7880	288.0894	307.8116	<b>137</b>	329.0682	351.9823	376.6863
273.1626	291.8441	311.9868	<b>138</b>	333.7087	357.1372	382.4099
276.6758	295.7725	316.3775	<b>139</b>	338.6136	362.6139	388.5220
280.1981	299.7110	320.7790	<b>140</b>	343.5302	368.1031	394.6475
283.7296	303.6594	325.1914	<b>141</b>	348.4585	373.6048	400.7863
287.2702	307.6179	329.6146	<b>142</b>	353.3984	379.1191	406.9384
290.8201	311.5863	334.0486	<b>143</b>	358.3500	384.6458	413.1039
294.3791	315.5647	338.4934	<b>144</b>	363.3133	390.1850	419.2827
298.0867	319.7304	343.1713	<b>145</b>	368.5636	396.0748	425.8865
301.8035	323.9060	347.8600	<b>146</b>	373.8256	401.9771	432.5036
305.5295	328.0917	352.5595	<b>147</b>	379.0993	407.8919	439.1340
309.2646	332.2873	357.2698	<b>148</b>	384.3846	413.8192	445.7778
313.0089	336.4930	361.9910	<b>149</b>	389.6816	419.7590	452.4349
316.7624	340.7086	366.7230	<b>150</b>	394.9902	425.7114	459.1053

# Robinsonian Table No. 25.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the FIRST of each month —with

### Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
209.8060	224.7017	240.8674	<b>151</b>	258.4172	277.4759	298.1791
211.6807	226.8246	243.2702	<b>152</b>	261.1353	280.5489	301.6517
213.5596	228.9526	245.6787	<b>153</b>	263.8600	283.6295	305.1327
215.4426	231.0855	248.0931	<b>154</b>	266.5914	286.7176	308.6220
217.3299	233.2234	250.5134	<b>155</b>	269.3294	289.8132	312.1196
219.2213	235.3663	252.9395	<b>156</b>	272.0741	292.9162	315.6256
221.1389	237.5482	255.4208	<b>157</b>	274.8946	296.1206	319.2641
223.0606	239.7350	257.9079	<b>158</b>	277.7218	299.3325	322.9110
224.9865	241.9268	260.4009	<b>159</b>	280.5556	302.5519	326.5662
226.9166	244.1236	262.8997	<b>160</b>	283.3961	305.7787	330.2298
228.8509	246.3255	265.4044	<b>161</b>	286.2432	309.0131	333.9016
230.7893	248.5323	267.9148	<b>162</b>	289.0971	312.2550	337.5819
232.7351	250.7800	270.4835	<b>163</b>	292.0311	315.6044	341.4034
234.7250	253.0326	273.0580	<b>164</b>	294.9717	318.9613	345.2332
236.6992	255.2903	275.6384	<b>165</b>	297.9190	322.3257	349.0714
238.6775	257.5530	278.2245	<b>166</b>	300.8730	325.6976	352.9179
240.6599	259.8206	280.8165	<b>167</b>	303.8336	329.0770	356.7728
242.6465	262.0933	283.4144	<b>168</b>	306.8010	332.4639	360.6359
244.6617	264.4087	286.0734	<b>169</b>	309.8530	335.9649	364.6496
246.6811	266.7292	288.7384	<b>170</b>	312.9116	339.4734	368.6715
248.7046	269.0547	291.4091	<b>171</b>	315.9770	342.9894	372.7018
250.7323	271.3851	294.0857	<b>172</b>	319.0490	346.5129	376.7405
252.7642	273.7206	296.7681	<b>173</b>	322.1277	350.0438	380.7874
254.8002	276.0611	299.4564	<b>174</b>	325.2130	353.5823	384.8427
256.8660	278.4464	302.2090	<b>175</b>	328.3878	357.2417	389.0581
258.9360	280.8367	304.9675	<b>176</b>	331.5692	360.9086	393.2818
261.0102	283.2320	307.7319	<b>177</b>	334.7573	364.5829	397.5138
263.0885	285.6323	310.5020	<b>178</b>	337.9520	368.2648	401.7542
265.1710	288.0376	313.2780	<b>179</b>	341.1534	371.9542	406.0029
267.2577	290.4479	316.0598	<b>180</b>	344.3615	375.6510	410.2599
269.3754	292.9052	318.9094	<b>181</b>	347.6639	379.4759	414.6870
271.4974	295.3674	321.7647	<b>182</b>	350.9730	383.3083	419.1225
273.6234	297.8346	324.6259	<b>183</b>	354.2887	387.1482	423.5664
275.7537	300.3069	327.4929	<b>184</b>	357.6112	390.9956	428.0185
277.8881	302.7841	330.3658	<b>185</b>	360.9402	394.8504	432.4790
280.0266	305.2664	333.2444	<b>186</b>	364.2760	398.7128	436.9479
282.1976	307.7977	336.1942	<b>187</b>	367.7112	402.7107	441.5974
284.3727	310.3340	339.1498	<b>188</b>	371.1530	406.7160	446.2553
286.5520	312.8753	342.1112	<b>189</b>	374.6015	410.7289	450.9216
288.7354	315.4217	345.0785	<b>190</b>	378.0567	414.7492	455.5961
290.9230	317.9730	348.0516	<b>191</b>	381.5185	418.7771	460.2790
293.1148	320.5293	351.0305	<b>192</b>	384.9870	422.8124	464.9703
295.3403	323.1370	354.0840	<b>193</b>	388.5603	426.9910	469.8534
297.5699	325.7496	357.1433	<b>194</b>	392.1402	431.1771	474.7448
299.8037	328.3673	360.2085	<b>195</b>	395.7268	435.3707	479.6445
302.0417	330.9899	363.2795	<b>196</b>	399.3200	439.5718	484.5526
304.2839	333.6176	366.3564	<b>197</b>	402.9199	443.7804	489.4690
306.5302	336.2502	369.4391	<b>198</b>	406.5265	447.9965	494.3938
308.8116	338.9365	372.6000	<b>199</b>	410.2433	452.3639	499.5221
311.0971	341.6277	375.7667	<b>200</b>	413.9669	456.7389	504.6875

# Robinsonian Table No. 25.

## MONTHLY VALUES

Of \$1.00 placed at simple interest at the FIRST of each month—with

Interest compounded SEMI-ANNUALLY

AT ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
320.6752	345.1257	371.7067	<b>151</b>	400.6101	432.0452	466.2400
324.5972	349.5528	376.7012	<b>152</b>	406.2417	438.3916	473.3881
328.5284	353.9899	381.7065	<b>153</b>	411.8849	444.7505	480.5495
332.4687	358.4370	386.7227	<b>154</b>	417.5398	451.1219	487.7243
336.4182	362.8941	391.7497	<b>155</b>	423.2063	457.5058	494.9123
340.3768	367.3611	396.7875	<b>156</b>	428.8846	463.9022	502.1137
344.3561	372.0447	402.0969	<b>157</b>	434.8999	470.7135	509.8219
348.6446	376.7384	407.4171	<b>158</b>	440.9269	477.5373	517.5434
352.7922	381.4420	412.7481	<b>159</b>	446.9655	484.3735	525.2783
356.9490	386.1556	418.0900	<b>160</b>	453.0158	491.2223	533.0265
361.1149	390.8792	423.4427	<b>161</b>	459.0778	498.0836	540.7880
365.2901	395.6128	428.8062	<b>162</b>	465.1515	504.9574	548.5628
369.6477	400.5789	434.4624	<b>163</b>	471.5899	512.2818	556.8903
374.0145	405.5551	440.1295	<b>164</b>	478.0400	519.6188	565.2312
378.3905	410.5412	445.8074	<b>165</b>	484.5018	526.9683	573.5853
382.7757	415.5373	451.4961	<b>166</b>	490.9752	534.3302	581.9528
387.1700	420.5434	457.1957	<b>167</b>	497.4603	541.7047	590.3337
391.5735	425.5596	462.9061	<b>168</b>	503.9571	549.0917	598.7279
396.1721	430.8252	468.9318	<b>169</b>	510.8482	556.9678	607.7242
400.7799	436.1008	474.9682	<b>170</b>	517.7511	564.8565	616.7339
405.3968	441.3864	481.0156	<b>171</b>	524.6656	572.7576	625.7570
410.0229	446.6820	487.0737	<b>172</b>	531.5917	580.6713	634.7933
414.6581	451.9876	493.1427	<b>173</b>	538.5296	588.5974	643.8430
419.3026	457.3031	499.2225	<b>174</b>	545.4791	596.5361	652.9061
424.1553	462.8862	505.6416	<b>175</b>	552.8547	605.0053	662.6248
429.0173	468.4792	512.0715	<b>176</b>	560.2419	613.4870	672.3569
433.8884	474.0822	518.5122	<b>177</b>	567.6408	621.9812	682.1023
438.7686	479.6953	524.9638	<b>178</b>	575.0514	630.4879	691.8611
443.6581	485.3183	531.4262	<b>179</b>	582.4737	639.0071	701.6332
448.5567	490.9513	537.8995	<b>180</b>	589.9076	647.5388	711.4186
453.6776	496.8708	544.7375	<b>181</b>	597.8015	656.6455	721.9175
458.8077	502.8004	551.5865	<b>182</b>	605.7071	665.7647	732.4297
463.9470	508.7399	558.4462	<b>183</b>	613.6244	674.8965	742.9553
469.0954	514.6894	565.3168	<b>184</b>	621.5533	684.0407	753.4942
474.2530	520.6489	572.1982	<b>185</b>	629.4939	693.1974	764.0465
479.4198	526.6184	579.0904	<b>186</b>	637.4461	702.3667	774.6121
484.8237	532.8946	586.3747	<b>187</b>	645.8947	712.1587	785.9535
490.2367	539.1808	593.6699	<b>188</b>	654.3549	721.9633	797.3084
495.6589	545.4770	600.9759	<b>189</b>	662.8268	731.7804	808.6765
501.0902	551.7832	608.2927	<b>190</b>	671.3103	741.6100	820.0580
506.5307	558.0993	615.6203	<b>191</b>	679.8055	751.4521	831.4529
511.9804	564.4255	622.9588	<b>192</b>	688.3124	761.3067	842.8610
517.6827	571.0798	630.7184	<b>193</b>	697.3543	771.8355	855.1125
523.3942	577.7440	638.4887	<b>194</b>	706.4080	782.3768	867.3773
529.1149	584.4183	646.2700	<b>195</b>	715.4733	792.9307	879.6555
534.8447	591.1025	654.0620	<b>196</b>	724.5503	803.4970	891.9469
540.5837	597.7968	661.8649	<b>197</b>	733.6389	814.0758	904.2517
546.3318	604.5011	669.6786	<b>198</b>	742.7302	824.6672	916.5699
552.3490	611.5561	677.9443	<b>199</b>	752.4162	835.9880	929.8042
558.3754	618.6211	686.2208	<b>200</b>	762.1048	847.3213	943.0518

# Robinsonian Table No. 26.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

Interest compounded **MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
1.0042	1.0050	1.0058	<b>1</b>	1.0067	1.0075	1.0083
2.0125	2.0150	2.0175	<b>2</b>	2.0200	2.0226	2.0251
3.0251	3.0301	3.0351	<b>3</b>	3.0402	3.0452	3.0503
4.0418	4.0503	4.0587	<b>4</b>	4.0671	4.0756	4.0840
5.0628	5.0755	5.0882	<b>5</b>	5.1009	5.1136	5.1264
6.0881	6.1059	6.1237	<b>6</b>	6.1416	6.1595	6.1775
7.1176	7.1414	7.1653	<b>7</b>	7.1892	7.2132	7.2373
8.1515	8.1821	8.2129	<b>8</b>	8.2438	8.2748	8.3059
9.1896	9.2280	9.2666	<b>9</b>	9.3054	9.3443	9.3835
10.2321	10.2792	10.3265	<b>10</b>	10.3741	10.4219	10.4700
11.2789	11.3356	11.3926	<b>11</b>	11.4499	11.5076	11.5656
12.3300	12.3972	12.4649	<b>12</b>	12.5329	12.6014	12.6703
13.3856	13.4642	13.5434	<b>13</b>	13.6231	13.7034	13.7842
14.4455	14.5365	14.6283	<b>14</b>	14.7206	14.8137	14.9074
15.5099	15.6142	15.7194	<b>15</b>	15.8254	15.9323	16.0400
16.5786	16.6973	16.8170	<b>16</b>	16.9376	17.0593	17.1820
17.6519	17.7858	17.9209	<b>17</b>	18.0572	18.1947	18.3335
18.7296	18.8797	19.0313	<b>18</b>	19.1842	19.3387	19.4946
19.8118	19.9791	20.1481	<b>19</b>	20.3188	20.4912	20.6654
20.8985	21.0840	21.2715	<b>20</b>	21.4609	21.6524	21.8459
21.9898	22.1944	22.4014	<b>21</b>	22.6107	22.8223	23.0363
23.0856	23.3104	23.5379	<b>22</b>	23.7681	24.0010	24.2366
24.1859	24.4320	24.6810	<b>23</b>	24.9332	25.1885	25.4469
25.2909	25.5591	25.8308	<b>24</b>	26.1061	26.3849	26.6673
26.4004	26.6919	26.9874	<b>25</b>	27.2868	27.5903	27.8979
27.5146	27.8304	28.1506	<b>26</b>	28.4754	28.8047	29.1387
28.6334	28.9745	29.3207	<b>27</b>	29.6719	30.0282	30.3898
29.7569	30.1244	30.4975	<b>28</b>	30.8763	31.2609	31.6514
30.8850	31.2800	31.6813	<b>29</b>	32.0889	32.5029	32.9235
32.0179	32.4414	32.8719	<b>30</b>	33.3094	33.7542	34.2062
33.1554	33.6086	34.0695	<b>31</b>	34.5382	35.0148	35.4996
34.2978	34.7817	35.2741	<b>32</b>	35.7751	36.2849	36.8038
35.4448	35.9606	36.4857	<b>33</b>	37.0203	37.5646	38.1188
36.5967	37.1454	37.7043	<b>34</b>	38.2737	38.8538	39.4448
37.7533	38.3361	38.9301	<b>35</b>	39.5356	40.1527	40.7818
38.9148	39.5328	40.1630	<b>36</b>	40.8058	41.4614	42.1300
40.0811	40.7354	41.4031	<b>37</b>	42.0845	42.7798	43.4894
41.2523	41.9441	42.6505	<b>38</b>	43.3717	44.1082	44.8602
42.4283	43.1588	43.9051	<b>39</b>	44.6675	45.4465	46.2423
43.6093	44.3796	45.1671	<b>40</b>	45.9720	46.7948	47.6360
44.7952	45.6065	46.4364	<b>41</b>	47.2851	48.1533	49.0413
45.9860	46.8396	47.7131	<b>42</b>	48.6070	49.5219	50.4583
47.1818	48.0788	48.9972	<b>43</b>	49.9378	50.9009	51.8871
48.3825	49.3242	50.2889	<b>44</b>	51.2773	52.2901	53.3279
49.5883	50.5758	51.5881	<b>45</b>	52.6259	53.6898	54.7806
50.7991	51.8337	52.8948	<b>46</b>	53.9834	55.1000	56.2454
52.0149	53.0978	54.2092	<b>47</b>	55.3499	56.5207	57.7225
53.2358	54.3683	55.5313	<b>48</b>	56.7256	57.9521	59.2118
54.4618	55.5452	56.8611	<b>49</b>	58.1104	59.3943	60.7136
55.6929	56.9284	58.1986	<b>50</b>	59.5045	60.8472	62.2279

# Robinsonian Table No. 26.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

Interest compounded **MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
1.0092	1.0100	1.0108	<b>1</b>	1.0117	1.0125	1.0133
2.0276	2.0301	2.0326	<b>2</b>	2.0351	2.0377	2.0402
3.0553	3.0604	3.0655	<b>3</b>	3.0705	3.0756	3.0807
4.0925	4.1010	4.1095	<b>4</b>	4.1180	4.1266	4.1351
5.1392	5.1520	5.1649	<b>5</b>	5.1777	5.1907	5.2036
6.1955	6.2135	6.2317	<b>6</b>	6.2498	6.2680	6.2863
7.2614	7.2857	7.3100	<b>7</b>	7.3344	7.3589	7.3835
8.3372	8.3685	8.4000	<b>8</b>	8.4316	8.4634	8.4952
9.4227	9.4622	9.5019	<b>9</b>	9.5417	9.5817	9.6218
10.5183	10.5668	10.6156	<b>10</b>	10.6647	10.7139	10.7635
11.6239	11.6825	11.7415	<b>11</b>	11.8007	11.8604	11.9203
12.7396	12.8093	12.8795	<b>12</b>	12.9501	13.0211	13.0926
13.8655	13.9474	14.0299	<b>13</b>	14.1128	14.1964	14.2805
15.0018	15.0969	15.1927	<b>14</b>	15.2892	15.3863	15.4842
16.1485	16.2579	16.3681	<b>15</b>	16.4792	16.5912	16.7040
17.3057	17.4304	17.5563	<b>16</b>	17.6831	17.8111	17.9401
18.4735	18.6147	18.7573	<b>17</b>	18.9011	19.0462	19.1926
19.6520	19.8109	19.9713	<b>18</b>	20.1333	20.2968	20.4618
20.8413	21.0190	21.1985	<b>19</b>	21.3798	21.5630	21.7480
22.0415	22.2392	22.4390	<b>20</b>	22.6409	22.8450	23.0513
23.2527	23.4716	23.6929	<b>21</b>	23.9167	24.1431	24.3720
24.4750	24.7163	24.9604	<b>22</b>	25.2074	25.4574	25.7103
25.7086	25.9735	26.2417	<b>23</b>	26.5132	26.7881	27.0664
26.9534	27.2432	27.5368	<b>24</b>	27.8342	28.1354	28.4406
28.2096	28.5256	28.8459	<b>25</b>	29.1706	29.4996	29.8332
29.4774	29.8209	30.1693	<b>26</b>	30.5226	30.8809	31.2443
30.7568	31.1291	31.5069	<b>27</b>	31.8903	32.2794	32.6742
32.0479	32.4504	32.8591	<b>28</b>	33.2740	33.6954	34.1232
33.3508	33.7849	34.2259	<b>29</b>	34.6739	35.1291	35.5915
34.6657	35.1327	35.6075	<b>30</b>	36.0901	36.5807	37.0794
35.9926	36.4941	37.0041	<b>31</b>	37.5228	38.0504	38.5871
37.3317	37.8690	38.4158	<b>32</b>	38.9722	39.5386	40.1149
38.6831	39.2577	39.8428	<b>33</b>	40.4386	41.0453	41.6631
40.0469	40.6603	41.2853	<b>34</b>	41.9220	42.5709	43.2320
41.4231	42.0769	42.7433	<b>35</b>	43.4228	44.1155	44.8217
42.8120	43.5076	44.2172	<b>36</b>	44.9411	45.6794	46.4327
44.2136	44.9527	45.7071	<b>37</b>	46.4770	47.2629	48.0651
45.6281	46.4122	47.2131	<b>38</b>	48.0309	48.8662	49.7193
47.0555	47.8864	48.7354	<b>39</b>	49.6030	50.4806	51.3956
48.4960	49.3752	50.2742	<b>40</b>	51.1933	52.1332	53.0942
49.9497	50.8790	51.8297	<b>41</b>	52.8023	53.7973	54.8155
51.4168	52.3978	53.4020	<b>42</b>	54.4300	55.4823	56.5597
52.8972	53.9318	54.9913	<b>43</b>	56.0766	57.1883	58.3271
54.3913	55.4811	56.5979	<b>44</b>	57.7425	58.9157	60.1182
55.8991	57.0459	58.2219	<b>45</b>	59.4279	60.6646	61.9331
57.4206	58.6263	59.8635	<b>46</b>	61.1329	62.4354	63.7722
58.9562	60.2226	61.5228	<b>47</b>	62.8577	64.2284	65.6358
60.5057	61.8348	63.2001	<b>48</b>	64.6027	66.0437	67.5243
62.0696	63.4632	64.8956	<b>49</b>	66.3681	67.8818	69.4379
63.6477	65.1078	66.6095	<b>50</b>	68.1541	69.7428	71.3771

MONTHLY VALUES

Of \$1.00 paid at the first of each month—with

Interest compounded MONTHLY

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
56.9291	58.2180	59.5439	<b>51</b>	60.9079	62.3111	63.7548
58.1704	59.5141	60.8971	<b>52</b>	62.3206	63.7859	65.2944
59.4170	60.8167	62.2581	<b>53</b>	63.7427	65.2718	66.8469
60.6687	62.1258	63.6271	<b>54</b>	65.1743	66.7688	68.4123
61.9257	63.4414	65.0041	<b>55</b>	66.6155	68.2771	69.9907
63.1879	64.7636	66.3892	<b>56</b>	68.0663	69.7967	71.5823
64.4553	66.0924	67.7823	<b>57</b>	69.5267	71.3277	73.1871
65.7280	67.4279	69.1835	<b>58</b>	70.9969	72.8701	74.8054
67.0061	68.7700	70.5929	<b>59</b>	72.4769	74.4241	76.4371
68.2894	70.1189	72.0105	<b>60</b>	73.9667	75.9898	78.0824
69.5781	71.4745	73.4364	<b>61</b>	75.4665	77.5672	79.7414
70.8722	72.8368	74.8706	<b>62</b>	76.9763	79.1565	81.4142
72.1717	74.2060	76.3132	<b>63</b>	78.4961	80.7577	83.1010
73.4766	75.5821	77.7642	<b>64</b>	80.0261	82.3709	84.8019
74.7869	76.9650	79.2237	<b>65</b>	81.5662	83.9961	86.5169
76.1027	78.3548	80.6916	<b>66</b>	83.1167	85.6336	88.2462
77.4239	79.7516	82.1682	<b>67</b>	84.6775	87.2834	89.9899
78.7507	81.1553	83.6533	<b>68</b>	86.2487	88.9455	91.7482
80.0830	82.5661	85.1471	<b>69</b>	87.8303	90.6201	93.5211
81.4208	83.9839	86.6497	<b>70</b>	89.4225	92.3072	95.3087
82.7643	85.4089	88.1609	<b>71</b>	91.0253	94.0070	97.1113
84.1133	86.8409	89.6810	<b>72</b>	92.6388	95.7196	98.9289
85.4679	88.2801	91.2100	<b>73</b>	94.2631	97.4450	100.7616
86.8282	89.7265	92.7479	<b>74</b>	95.8982	99.1833	102.6097
88.1941	91.1801	94.2948	<b>75</b>	97.5442	100.9347	104.4731
89.5658	92.6410	95.8507	<b>76</b>	99.2011	102.6992	106.3520
90.9431	94.1092	97.4156	<b>77</b>	100.8691	104.4769	108.2466
92.3263	95.5848	98.9897	<b>78</b>	102.5483	106.2680	110.1570
93.7151	97.0677	100.5730	<b>79</b>	104.2386	108.0725	112.0833
95.1098	98.5581	102.1655	<b>80</b>	105.9402	109.8906	114.0257
96.5102	100.0558	103.7673	<b>81</b>	107.6531	111.7223	115.9842
97.9165	101.5611	105.3784	<b>82</b>	109.3775	113.5677	117.9591
99.3287	103.0739	106.9990	<b>83</b>	111.1133	115.4269	119.9504
100.7467	104.5943	108.6290	<b>84</b>	112.8607	117.3001	121.9583
102.1706	106.1223	110.2685	<b>85</b>	114.6198	119.1874	123.9830
103.6005	107.6579	111.9175	<b>86</b>	116.3906	121.0888	126.0245
105.0363	109.2012	113.5762	<b>87</b>	118.1732	123.0045	128.0831
106.4782	110.7522	115.2446	<b>88</b>	119.9677	124.9345	130.1587
107.9260	112.3109	116.9227	<b>89</b>	121.7741	126.8790	132.2517
109.3798	113.8775	118.6106	<b>90</b>	123.5926	128.8381	134.3622
110.8398	115.4519	120.3083	<b>91</b>	125.4233	130.8119	136.4902
112.3058	117.0341	122.0159	<b>92</b>	127.2661	132.8005	138.6359
113.7779	118.6243	123.7335	<b>93</b>	129.1212	134.8040	140.7996
115.2561	120.2224	125.4611	<b>94</b>	130.9887	136.8225	142.9812
116.7405	121.8285	127.1988	<b>95</b>	132.8686	138.8562	145.1811
118.2311	123.4427	128.9466	<b>96</b>	134.7610	140.9051	147.3993
119.7279	125.0649	130.7047	<b>97</b>	136.6661	142.9694	149.6359
121.2309	126.6952	132.4729	<b>98</b>	138.5839	145.0491	151.8912
122.7402	128.3337	134.2515	<b>99</b>	140.5144	147.1445	154.1653
124.2558	129.9804	136.0405	<b>100</b>	142.5479	149.2556	156.4583

MONTHLY VALUES

Of \$1.00 paid at the first of each month—with

Interest compounded MONTHLY

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
65.2403	66.7689	68.3419	<b>51</b>	69.9609	71.6271	73.3421
66.8475	68.4466	70.0932	<b>52</b>	71.7887	73.5349	75.3334
68.4694	70.1410	71.8633	<b>53</b>	73.6379	75.4666	77.3511
70.1062	71.8525	73.6527	<b>54</b>	75.5087	77.4225	79.3958
71.7580	73.5810	75.4614	<b>55</b>	77.4013	79.4027	81.4678
73.4250	75.3268	77.2898	<b>56</b>	79.3160	81.4078	83.5673
75.1072	77.0901	79.1379	<b>57</b>	81.2530	83.4379	85.6949
76.8049	78.8710	81.0061	<b>58</b>	83.2126	85.4933	87.8508
78.5181	80.6697	82.8944	<b>59</b>	85.1951	87.5745	90.0355
80.2470	82.4864	84.8033	<b>60</b>	87.2007	89.6817	92.2493
81.9918	84.3212	86.7328	<b>61</b>	89.2297	91.8152	94.4926
83.7525	86.1744	88.6833	<b>62</b>	91.2824	93.9754	96.7659
85.5294	88.0462	90.6548	<b>63</b>	93.3591	96.1626	99.0694
87.3226	89.9366	92.6478	<b>64</b>	95.4599	98.3771	101.4037
89.1322	91.8480	94.6623	<b>65</b>	97.5853	100.6193	103.7691
90.9584	93.7745	96.6986	<b>66</b>	99.7354	102.8896	106.1660
92.8014	95.7222	98.7570	<b>67</b>	101.9107	105.1882	108.5949
94.6612	97.6894	100.8377	<b>68</b>	104.1113	107.5156	111.0561
96.5381	99.6763	102.9410	<b>69</b>	106.3376	109.8720	113.5502
98.4322	101.6831	105.0670	<b>70</b>	108.5899	112.2579	116.0776
100.3437	103.7099	107.2161	<b>71</b>	110.8684	114.6736	118.6386
102.2727	105.7570	109.3884	<b>72</b>	113.1736	117.1195	121.2338
104.2193	107.8246	111.5843	<b>73</b>	115.5056	119.5960	123.8636
106.1839	109.9128	113.8039	<b>74</b>	117.8648	122.1035	126.5284
108.1664	112.0220	116.0477	<b>75</b>	120.2516	124.6423	129.2288
110.1671	114.1522	118.3157	<b>76</b>	122.6662	127.2128	131.9652
112.1861	116.3037	120.6083	<b>77</b>	125.1089	129.8155	134.7380
114.2236	118.4767	122.9257	<b>78</b>	127.5802	132.4507	137.5479
116.2798	120.6715	125.2682	<b>79</b>	130.0803	135.1188	140.3952
118.3549	122.8882	127.6361	<b>80</b>	132.6096	137.8203	143.2804
120.4490	125.1271	130.0297	<b>81</b>	135.1684	140.5555	146.2042
122.5623	127.3884	132.4492	<b>82</b>	137.7570	143.3250	149.1669
124.6949	129.6723	134.8949	<b>83</b>	140.3758	146.1290	152.1691
126.8471	131.9790	137.3671	<b>84</b>	143.0252	148.9682	155.2114
129.0191	134.3088	139.8660	<b>85</b>	145.7055	151.8428	158.2942
131.2109	136.6619	142.3921	<b>86</b>	148.4171	154.7533	161.4181
133.4228	139.0385	144.9455	<b>87</b>	151.1603	157.7002	164.5837
135.6551	141.4389	147.5266	<b>88</b>	153.9355	160.6840	167.7915
137.9077	143.8633	150.1356	<b>89</b>	156.7431	163.7050	171.0420
140.1811	146.3119	152.7729	<b>90</b>	159.5834	166.7638	174.3359
142.4752	148.7850	155.4388	<b>91</b>	162.4569	169.8609	177.6737
144.7904	151.2829	158.1335	<b>92</b>	165.3639	172.9966	181.0561
147.1268	153.8057	160.8575	<b>93</b>	168.3048	176.1716	184.4835
149.4846	156.3538	163.6109	<b>94</b>	171.2800	179.3862	187.9566
151.8641	158.9273	166.3942	<b>95</b>	174.2899	182.6411	191.4760
154.2653	161.5266	169.2077	<b>96</b>	177.3350	185.9366	195.0424
156.6886	164.1518	172.0516	<b>97</b>	180.4155	189.2733	198.6563
159.1341	166.8033	174.9263	<b>98</b>	183.5321	192.6517	202.3183
161.6020	169.4814	177.8322	<b>99</b>	186.6849	196.0723	206.0292
164.0925	172.1862	180.7695	<b>100</b>	189.8746	199.5357	209.7896

# Robinsonian Table No. 26.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

## Interest compounded **MONTHLY**

**AT THE ANNUAL RATES IN THE HEADING.**

5%	6%	7%	Mos.	8%	9%	10%
125.7777	131.6353	137.8399	<b>101</b>	144.4143	151.3525	158.7705
127.3060	133.2984	139.6498	<b>102</b>	146.3837	153.5254	161.1019
128.8406	134.9699	141.4703	<b>103</b>	148.3663	155.6843	163.4528
130.3816	136.6498	143.3013	<b>104</b>	150.3620	157.8595	165.8232
131.9290	138.3380	145.1431	<b>105</b>	152.3711	160.0509	168.2134
133.4829	140.0347	146.9956	<b>106</b>	154.3936	162.2588	170.6235
135.0432	141.7399	148.8589	<b>107</b>	156.4295	164.4832	173.0537
136.6100	143.4536	150.7331	<b>108</b>	158.4791	166.7243	175.5042
138.1834	145.1759	152.6182	<b>109</b>	160.5423	168.9823	177.9750
139.7633	146.9067	154.5143	<b>110</b>	162.6192	171.2572	180.4665
141.3499	148.6463	156.4215	<b>111</b>	164.7100	173.5491	182.9787
142.9430	150.3945	158.3398	<b>112</b>	166.8147	175.8582	185.5119
144.5427	152.1515	160.2692	<b>113</b>	168.9335	178.1846	188.0661
146.1492	153.9172	162.2100	<b>114</b>	171.0664	180.5285	190.6417
147.7623	155.6918	164.1620	<b>115</b>	173.2135	182.8900	193.2387
149.3821	157.4753	166.1255	<b>116</b>	175.3749	185.2692	195.8573
151.0087	159.2677	168.1004	<b>117</b>	177.5508	187.6662	198.4978
152.6421	161.0690	170.0868	<b>118</b>	179.7411	190.0812	201.1603
154.2823	162.8793	172.0848	<b>119</b>	181.9460	192.5143	203.8450
155.9293	164.6987	174.0945	<b>120</b>	184.1657	194.9656	206.5520
157.5832	166.5272	176.1159	<b>121</b>	186.4001	197.4354	209.2816
159.2439	168.3649	178.1490	<b>122</b>	188.6494	199.9236	212.0340
160.9116	170.2117	180.1941	<b>123</b>	190.9138	202.4306	214.8093
162.5862	172.0678	182.2510	<b>124</b>	193.1923	204.9563	217.6077
164.2678	173.9331	184.3200	<b>125</b>	195.4878	207.5010	220.4294
165.9565	175.8078	186.4010	<b>126</b>	197.7977	210.0647	223.2746
167.6521	177.6918	188.4942	<b>127</b>	200.1231	212.6477	226.1436
169.3548	179.5853	190.5996	<b>128</b>	202.4639	215.2501	229.0365
171.0646	181.4882	192.7172	<b>129</b>	204.8203	217.8719	231.9534
172.7816	183.4006	194.8473	<b>130</b>	207.1924	220.5135	234.8947
174.5057	185.3226	196.9897	<b>131</b>	209.5804	223.1748	237.8605
176.2369	187.2542	199.1446	<b>132</b>	211.9843	225.8561	240.8510
177.9754	189.1955	201.3122	<b>133</b>	214.4042	228.5576	243.8664
179.7212	191.1465	203.4923	<b>134</b>	216.8402	231.2793	246.9070
181.4742	193.1072	205.6852	<b>135</b>	219.2925	234.0213	249.9729
183.2345	195.0778	207.8908	<b>136</b>	221.7611	236.7840	253.0643
185.0021	197.0582	210.1094	<b>137</b>	224.2461	239.5674	256.1815
186.7771	199.0484	212.3409	<b>138</b>	226.7478	242.3716	259.3247
188.5595	201.0487	214.5853	<b>139</b>	229.2661	245.1969	262.4941
190.3494	203.0589	216.8429	<b>140</b>	231.8012	248.0434	265.6898
192.1467	205.0792	219.1137	<b>141</b>	234.3532	250.9112	268.9123
193.9514	207.1096	221.3977	<b>142</b>	236.9222	253.8006	272.1615
195.7637	209.1502	223.6950	<b>143</b>	239.5084	256.7116	275.4379
197.5836	211.2009	226.0057	<b>144</b>	242.1118	259.6444	278.7415
199.4110	213.2619	228.3299	<b>145</b>	244.7325	262.5992	282.0727
201.2461	215.3332	230.6677	<b>146</b>	247.3707	265.5762	285.4316
203.0887	217.4149	233.0191	<b>147</b>	250.0265	268.5756	288.8186
204.9391	219.5070	235.3842	<b>148</b>	252.7001	271.5974	292.2337
206.7972	221.6095	237.7631	<b>149</b>	255.3914	274.6419	295.6773
208.6630	223.7226	240.1559	<b>150</b>	258.1007	277.7092	299.1497



# Robinsonian Table No. 26.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

Interest compounded **MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
166.6055	174.9180	183.7387	<b>101</b>	193.1015	203.0424	213.6002
169.1422	177.6772	186.7400	<b>102</b>	196.3660	206.5930	217.4615
171.7019	180.4640	189.7739	<b>103</b>	199.6686	210.1879	221.3743
174.2850	183.2786	192.8406	<b>104</b>	203.0097	213.8277	225.3393
176.8917	186.1214	195.9405	<b>105</b>	206.3898	217.5131	229.3572
179.5224	188.9926	199.0741	<b>106</b>	209.8094	221.2445	233.4286
182.1772	191.8926	202.2415	<b>107</b>	213.2688	225.0226	237.5543
184.8563	194.8215	205.4433	<b>108</b>	216.7686	228.8478	241.7350
187.5600	197.7797	208.6798	<b>109</b>	220.3093	232.7209	245.9715
190.2885	200.7675	211.9513	<b>110</b>	223.8912	236.6424	250.2645
193.0420	203.7852	215.2583	<b>111</b>	227.5149	240.6130	254.6147
195.8207	206.8330	218.6011	<b>112</b>	231.1809	244.6331	259.0228
198.6249	209.9114	221.9801	<b>113</b>	234.8897	248.7035	263.4898
201.4548	213.0205	225.3957	<b>114</b>	238.6418	252.8248	268.0164
204.3106	216.1607	228.8483	<b>115</b>	242.4376	256.9977	272.6032
207.1926	219.3323	232.3384	<b>116</b>	246.2777	261.2226	277.2513
210.1010	222.5356	235.8662	<b>117</b>	250.1626	265.5004	281.9613
213.0361	225.7710	239.4322	<b>118</b>	254.0928	269.8317	286.7341
215.9981	229.0387	243.0369	<b>119</b>	258.0689	274.2171	291.5706
218.9873	232.3391	246.6807	<b>120</b>	262.0914	278.6573	296.4715
222.0038	235.6724	250.3639	<b>121</b>	266.1608	283.1530	301.4378
225.0480	239.0392	254.0870	<b>122</b>	270.2777	287.7049	306.4703
228.1202	242.4396	257.8504	<b>123</b>	274.4426	292.3137	311.5699
231.2204	245.8740	261.6546	<b>124</b>	278.6561	296.9801	316.7375
234.3491	249.3427	265.5000	<b>125</b>	282.9187	301.7049	321.9740
237.5065	252.8461	269.3871	<b>126</b>	287.2311	306.4887	327.2803
240.6928	256.3846	273.3163	<b>127</b>	291.5938	311.3323	332.6574
243.9083	259.9584	277.2881	<b>128</b>	296.0074	316.2365	338.1062
247.1533	263.5680	281.3029	<b>129</b>	300.4725	321.2019	343.6276
250.4280	267.2137	285.3612	<b>130</b>	304.9897	326.2294	349.2226
253.7328	270.8958	289.4634	<b>131</b>	309.5595	331.3198	354.8922
257.0678	274.6148	293.6101	<b>132</b>	314.1827	336.4738	360.6375
260.4334	278.3709	297.8017	<b>133</b>	318.8599	341.6922	366.4593
263.8299	282.1646	302.0387	<b>134</b>	323.5916	346.9759	372.3588
267.2575	285.9963	306.3216	<b>135</b>	328.3785	352.3256	378.3369
270.7166	289.8663	310.6509	<b>136</b>	333.2212	357.7421	384.3947
274.2073	293.7749	315.0272	<b>137</b>	338.1205	363.2264	390.5333
277.7300	297.7227	319.4508	<b>138</b>	343.0769	368.7793	396.7537
281.2851	301.7099	323.9223	<b>139</b>	348.0911	374.4015	403.0571
284.8727	305.7370	328.4423	<b>140</b>	353.1638	380.0940	409.4446
288.4932	309.8044	333.0113	<b>141</b>	358.2957	385.8577	415.9172
292.1469	313.9124	337.6298	<b>142</b>	363.4875	391.6934	422.4760
295.8340	318.0615	342.2982	<b>143</b>	368.7399	397.6021	429.1224
299.5550	322.2521	347.0173	<b>144</b>	374.0535	403.5846	435.8574
303.3101	326.4847	351.7875	<b>145</b>	379.4291	409.6419	442.6821
307.0996	330.7595	356.6094	<b>146</b>	384.8675	415.7749	449.5979
310.9239	335.0771	361.4835	<b>147</b>	390.3693	421.9846	456.6059
314.7832	339.4379	366.4104	<b>148</b>	395.9352	428.2719	463.7073
318.6778	343.8423	371.3906	<b>149</b>	401.5661	434.6378	470.9034
322.6082	348.2907	376.4249	<b>150</b>	407.2627	441.0833	478.1954

# Robinsonian Table No. 26.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

**Interest compounded MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
210.5366	225.8462	242.5626	<b>151</b>	260.8280	280.7995	302.6509
212.4180	227.9804	244.9834	<b>152</b>	263.5735	283.9130	306.1813
214.3073	230.1253	247.4183	<b>153</b>	266.3373	287.0498	309.7412
216.2044	232.2809	249.8674	<b>154</b>	269.1196	290.2102	313.3307
218.1094	234.4473	252.3308	<b>155</b>	271.9204	293.3943	316.9501
220.0223	236.6246	254.8085	<b>156</b>	274.7399	296.6022	320.5997
221.9433	238.8127	257.3008	<b>157</b>	277.5781	299.8343	324.2797
223.8722	241.0118	259.8075	<b>158</b>	280.4353	303.0905	327.9904
225.8092	243.2218	262.3289	<b>159</b>	283.3115	306.3712	331.7319
227.7542	245.4429	264.8650	<b>160</b>	286.2070	309.6765	335.5047
229.7074	247.6752	267.4159	<b>161</b>	289.1217	313.0065	339.3089
231.6686	249.9185	269.9816	<b>162</b>	292.0558	316.3616	343.1448
233.6381	252.1731	272.5623	<b>163</b>	295.0095	319.7418	347.0127
235.6157	254.4390	275.1581	<b>164</b>	297.9829	323.1474	350.9128
237.6016	256.7162	277.7690	<b>165</b>	300.9761	326.5785	354.8454
239.5958	259.0048	280.3952	<b>166</b>	303.9893	330.0353	358.8108
241.5983	261.3048	283.0367	<b>167</b>	307.0226	333.5181	362.8092
243.6091	263.6163	285.6936	<b>168</b>	310.0761	337.0270	366.8409
245.6283	265.9394	288.3659	<b>169</b>	313.1499	340.5622	370.9063
247.6559	268.2741	291.0539	<b>170</b>	316.2442	344.1239	375.0055
249.6920	270.6205	293.7575	<b>171</b>	319.3592	347.7123	379.1389
251.7366	272.9786	296.4770	<b>172</b>	322.4949	351.3277	383.3067
253.7896	275.3485	299.3123	<b>173</b>	325.6516	354.9701	387.5093
255.8513	277.7302	301.9635	<b>174</b>	328.8292	358.6399	391.7468
257.9215	280.1239	304.7308	<b>175</b>	332.0281	362.3372	396.0197
260.0003	282.5295	307.5142	<b>176</b>	335.2483	366.0622	400.3282
262.0878	284.9471	310.3139	<b>177</b>	338.4899	369.8152	404.6726
264.1840	287.3769	313.1299	<b>178</b>	341.7532	373.5963	409.0532
266.2889	289.8187	315.9623	<b>179</b>	345.0382	377.4058	413.4703
268.4026	292.2728	318.8112	<b>180</b>	348.3451	381.2438	417.9243
270.5252	294.7392	321.6768	<b>181</b>	351.6741	385.1106	422.4153
272.6565	297.2179	324.5591	<b>182</b>	355.0253	389.0065	426.9438
274.7967	299.7090	327.4582	<b>183</b>	358.3988	392.9315	431.5100
276.9459	302.2125	330.3742	<b>184</b>	361.7948	396.8860	436.1142
279.1040	304.7286	333.3072	<b>185</b>	365.2134	400.8701	440.7568
281.2711	307.2572	336.2573	<b>186</b>	368.6548	404.8842	445.4381
283.4472	309.7985	339.2247	<b>187</b>	372.1192	408.9283	450.1585
285.6324	312.3525	342.2093	<b>188</b>	375.6066	413.0028	454.9181
287.8267	314.9193	345.2114	<b>189</b>	379.1174	417.1078	459.7174
290.0302	317.4989	348.2309	<b>190</b>	382.6515	421.2436	464.5567
292.2428	320.0914	351.2681	<b>191</b>	386.2092	425.4104	469.4364
294.4647	322.6968	354.3230	<b>192</b>	389.7905	429.6085	474.3567
296.6958	325.3153	357.3957	<b>193</b>	393.3958	433.8381	479.3180
298.9362	327.9469	360.4804	<b>194</b>	397.0251	438.0994	484.3206
301.1859	330.5916	363.5950	<b>195</b>	400.6786	442.3926	489.3650
303.4450	333.2496	366.7218	<b>196</b>	404.3565	446.7180	494.4513
305.7135	335.9208	369.8669	<b>197</b>	408.0589	451.0759	499.5801
307.9915	338.6054	373.0303	<b>198</b>	411.7859	455.4665	504.7516
310.2790	341.3035	376.2121	<b>199</b>	415.5378	459.8900	509.9662
312.5760	344.0150	379.4125	<b>200</b>	419.3147	464.3467	515.2243

# Robinsonian Table No. 26.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

**Interest compounded MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
326.5746	352.7836	381.5136	<b>151</b>	413.0258	447.6093	485.5847
330.5774	357.3214	386.6575	<b>152</b>	418.8561	454.2170	493.0725
334.6169	361.9046	391.8572	<b>153</b>	424.7544	460.9072	500.6601
338.6933	366.5337	397.1131	<b>154</b>	430.7216	467.6810	508.3489
342.8072	371.2090	402.4260	<b>155</b>	436.7583	474.5395	516.1402
346.9588	375.9311	407.7965	<b>156</b>	442.8655	481.4838	524.0354
351.1484	380.7004	413.2251	<b>157</b>	449.0439	488.5148	532.0359
355.3764	385.5174	418.7125	<b>158</b>	455.2944	495.6337	540.1431
359.6432	390.3826	424.2594	<b>159</b>	461.6179	502.8417	548.3583
363.9491	395.2964	429.8664	<b>160</b>	468.0151	510.1397	556.6831
368.2945	400.2594	435.5341	<b>161</b>	474.4869	517.5289	565.1188
372.6797	405.2720	441.2632	<b>162</b>	481.0343	525.0105	573.6671
377.1051	410.3347	447.0544	<b>163</b>	487.6580	532.5857	582.3293
381.5710	415.4480	452.9083	<b>164</b>	494.3590	540.2555	591.1070
386.0779	420.6125	458.8257	<b>165</b>	501.1382	548.0212	600.0018
390.6261	425.8286	464.8071	<b>166</b>	507.9965	555.8840	609.0152
395.2160	431.0969	470.8534	<b>167</b>	514.9348	563.8450	618.1847
399.8480	436.4179	476.9651	<b>168</b>	521.9540	571.9056	627.4040
404.5225	441.7921	483.1431	<b>169</b>	529.0551	580.0669	636.7827
409.2397	447.2200	489.3879	<b>170</b>	536.2391	588.3302	646.2865
414.0003	452.7022	495.7005	<b>171</b>	543.5069	596.6969	655.9170
418.8044	458.2392	502.0814	<b>172</b>	550.8595	605.1681	665.6759
423.6527	463.8316	508.5315	<b>173</b>	558.2978	613.7452	675.5649
428.5453	469.4799	515.0514	<b>174</b>	565.8230	622.4295	685.5858
433.4828	475.1847	521.6419	<b>175</b>	573.4359	631.2224	695.7402
438.4656	480.9466	528.3039	<b>176</b>	581.1377	640.1251	706.0301
443.4940	486.7660	535.0380	<b>177</b>	588.9293	649.1392	716.4572
448.5685	492.6437	541.8451	<b>178</b>	596.8118	658.2659	727.0233
453.6896	498.5801	548.7259	<b>179</b>	604.7863	667.5068	737.7303
458.8576	504.5759	555.6813	<b>180</b>	612.8538	676.8631	748.5800
464.0729	510.6317	562.7120	<b>181</b>	621.0154	686.3364	759.5744
469.3361	516.7480	569.8189	<b>182</b>	629.2722	695.9281	770.7154
474.6475	522.9255	577.0027	<b>183</b>	637.6254	705.6397	782.0049
480.0076	529.1647	584.2644	<b>184</b>	646.0760	715.4727	793.4450
485.4168	535.4694	591.6048	<b>185</b>	654.6253	725.4286	805.0376
490.8757	541.8310	599.0247	<b>186</b>	663.2742	735.5090	816.7848
496.3845	548.2594	606.5250	<b>187</b>	672.0241	745.7153	828.6886
501.9439	554.7520	614.1065	<b>188</b>	680.8760	756.0493	840.7511
507.5542	561.3095	621.7701	<b>189</b>	689.8313	766.5124	852.9744
513.2159	567.9326	629.5168	<b>190</b>	698.8910	777.1063	865.3607
518.9296	574.6219	637.3474	<b>191</b>	708.0564	787.8326	877.9122
524.6956	581.3781	645.2628	<b>192</b>	717.3287	798.6930	890.6310
530.5145	588.2019	653.2640	<b>193</b>	726.7092	809.6892	903.5195
536.3867	595.0939	661.3519	<b>194</b>	736.1991	820.8228	916.5797
542.3128	602.0548	669.5274	<b>195</b>	745.7998	832.0950	929.8141
548.2931	609.0854	677.7914	<b>196</b>	755.5124	843.5093	943.2250
554.3283	616.1862	686.1450	<b>197</b>	765.3384	855.0656	956.8146
560.4188	623.3581	694.5890	<b>198</b>	775.2790	866.7665	970.5855
566.5652	630.6017	703.1246	<b>199</b>	785.3356	878.6135	984.5400
572.7678	637.9177	711.7526	<b>200</b>	795.5095	890.6087	998.6805

# Robinsonian Table No. 27.

## MONTHLY VALUES

Of \$1.00 paid at the **end** of each month—with

### Interest compounded **MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
1.0000	1.0000	1.0000	<b>1</b>	1.0000	1.0000	1.0000
2.0042	2.0050	2.0058	<b>2</b>	2.0067	2.0075	2.0083
3.0125	3.0150	3.0175	<b>3</b>	3.0200	3.0228	3.0251
4.0251	4.0301	4.0351	<b>4</b>	4.0402	4.0452	4.0503
5.0418	5.0503	5.0587	<b>5</b>	5.0671	5.0756	5.0840
6.0628	6.0755	6.0882	<b>6</b>	6.1009	6.1136	6.1264
7.0881	7.1059	7.1237	<b>7</b>	7.1416	7.1595	7.1775
8.1176	8.1414	8.1653	<b>8</b>	8.1892	8.2132	8.2373
9.1515	9.1821	9.2129	<b>9</b>	9.2438	9.2748	9.3059
10.1896	10.2280	10.2666	<b>10</b>	10.3054	10.3443	10.3835
11.2321	11.2792	11.3265	<b>11</b>	11.3741	11.4219	11.4700
12.2789	12.3356	12.3926	<b>12</b>	12.4499	12.5076	12.5656
13.3300	13.3972	13.4649	<b>13</b>	13.5329	13.6014	13.6703
14.3856	14.4642	14.5434	<b>14</b>	14.6231	14.7034	14.7842
15.4455	15.5365	15.6283	<b>15</b>	15.7206	15.8137	15.9074
16.5099	16.6142	16.7194	<b>16</b>	16.8254	16.9323	17.0400
17.5786	17.6973	17.8170	<b>17</b>	17.9376	18.0593	18.1820
18.6519	18.7858	18.9209	<b>18</b>	19.0572	19.1947	19.3335
19.7296	19.8797	20.0313	<b>19</b>	20.1842	20.3387	20.4946
20.8118	20.9791	21.1481	<b>20</b>	21.3188	21.4912	21.6654
21.8985	22.0840	22.2715	<b>21</b>	22.4609	22.6524	22.8459
22.9898	23.1944	23.4014	<b>22</b>	23.6107	23.8223	24.0363
24.0856	24.3104	24.5379	<b>23</b>	24.7681	25.0010	25.2366
25.1859	25.4320	25.6810	<b>24</b>	25.9332	26.1885	26.4469
26.2909	26.5591	26.8308	<b>25</b>	27.1061	27.3849	27.6673
27.4004	27.6919	27.9874	<b>26</b>	28.2868	28.5903	28.8979
28.5146	28.8304	29.1506	<b>27</b>	29.4754	29.8047	30.1387
29.6334	29.9745	30.3207	<b>28</b>	30.6719	31.0282	31.3898
30.7569	31.1244	31.4975	<b>29</b>	31.8763	32.2609	32.6514
31.8850	32.2800	32.6813	<b>30</b>	33.0889	33.5029	33.9235
33.0179	33.4414	33.8719	<b>31</b>	34.3094	34.7542	35.2062
34.1554	34.6086	34.0695	<b>32</b>	35.5382	36.0148	36.4996
35.2978	35.7817	36.2741	<b>33</b>	36.7751	37.2849	37.8038
36.4448	36.9606	37.4857	<b>34</b>	38.0203	38.5646	39.1188
37.5967	38.1454	38.7043	<b>35</b>	39.2737	39.8538	40.4448
38.7533	39.3361	39.9301	<b>36</b>	40.5356	41.1527	41.7818
39.9148	40.5328	41.1630	<b>37</b>	41.8058	42.4614	43.1300
41.0811	41.7354	42.4031	<b>38</b>	43.0845	43.7798	44.4894
42.2523	42.9441	43.6505	<b>39</b>	44.3717	45.1082	45.8602
43.4283	44.1588	44.9051	<b>40</b>	45.6675	46.4465	47.2423
44.6093	45.3796	46.1671	<b>41</b>	46.9720	47.7948	48.6360
45.7952	46.6065	47.4364	<b>42</b>	48.2851	49.1533	50.0413
46.9860	47.8396	48.7131	<b>43</b>	49.6070	50.5219	51.4583
48.1818	49.0788	49.9972	<b>44</b>	50.9378	51.9009	52.8871
49.3825	50.3242	51.2889	<b>45</b>	52.2773	53.2901	54.3279
50.5883	51.5758	52.5881	<b>46</b>	53.6259	54.6898	55.7806
51.7991	52.8337	53.8948	<b>47</b>	54.9834	56.1000	57.2454
53.0149	54.0978	55.2092	<b>48</b>	56.3499	57.5207	58.7225
54.2358	55.3683	56.5313	<b>49</b>	57.7256	58.9521	60.2118
55.4618	56.6452	57.8611	<b>50</b>	59.1104	60.3943	61.7136

## Robinsonian Table No. 27.

### MONTHLY VALUES

Of \$1.00 paid at the end of each month—with

Interest compounded **MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

<b>11%</b>	<b>12%</b>	<b>13%</b>	<b>Mos.</b>	<b>14%</b>	<b>15%</b>	<b>16%</b>
1.0000	1.0000	1.0000	<b>1</b>	1.0000	1.0000	1.0000
2.0092	2.0100	2.0108	<b>2</b>	2.0117	2.0125	2.0133
3.0276	3.0301	3.0326	<b>3</b>	3.0351	3.0377	3.0402
4.0553	4.0604	4.0655	<b>4</b>	4.0705	4.0756	4.0807
5.0925	5.1010	5.1095	<b>5</b>	5.1180	5.1266	5.1351
6.1392	6.1520	6.1649	<b>6</b>	6.1777	6.1907	6.2036
7.1955	7.2135	7.2317	<b>7</b>	7.2498	7.2680	7.2863
8.2614	8.2857	8.3100	<b>8</b>	8.3344	8.3589	8.3835
9.3372	9.3685	9.4000	<b>9</b>	9.4316	9.4634	9.4952
10.4227	10.4622	10.5019	<b>10</b>	10.5417	10.5817	10.6218
11.5183	11.5668	11.6156	<b>11</b>	11.6647	11.7139	11.7635
12.6239	12.6825	12.7415	<b>12</b>	12.8007	12.8604	12.9203
13.7396	13.8093	13.8795	<b>13</b>	13.9501	14.0211	14.0926
14.8655	14.9474	15.0299	<b>14</b>	15.1128	15.1964	15.2805
16.0018	16.0969	16.1927	<b>15</b>	16.2892	16.3863	16.4842
17.1485	17.2579	17.3681	<b>16</b>	17.4792	17.5912	17.7040
18.3057	18.4304	18.5563	<b>17</b>	18.6831	18.8111	18.9401
19.4735	19.6147	19.7573	<b>18</b>	19.9011	20.0462	20.1926
20.6520	20.8109	20.9713	<b>19</b>	21.1333	21.2968	21.4618
21.8413	22.0190	22.1985	<b>20</b>	22.3798	22.5630	22.7480
23.0415	23.2392	23.4390	<b>21</b>	23.6409	23.8450	24.0513
24.2527	24.4716	24.6929	<b>22</b>	24.9167	25.1431	25.3720
25.4750	25.7163	25.9604	<b>23</b>	26.2074	26.4574	26.7103
26.7086	26.9735	27.2417	<b>24</b>	27.5132	27.7881	28.0664
27.9534	28.2432	28.5368	<b>25</b>	28.8342	29.1354	29.4406
29.2096	29.5256	29.8459	<b>26</b>	30.1706	30.4996	30.8332
30.4774	30.8209	31.1693	<b>27</b>	31.5226	31.8809	32.2443
31.7568	32.1291	32.5069	<b>28</b>	32.8903	33.2794	33.6742
33.0479	33.4504	33.8591	<b>29</b>	34.2740	34.6954	35.1232
34.3508	34.7849	35.2259	<b>30</b>	35.6739	36.1291	36.5915
35.6657	36.1327	36.6075	<b>31</b>	37.0901	37.5807	38.0794
36.9926	37.4941	38.0041	<b>32</b>	38.5228	39.0504	39.5871
38.3317	38.8690	39.1579	<b>33</b>	39.9722	40.5386	41.1149
39.6831	40.2577	40.8428	<b>34</b>	41.4386	42.0453	42.6631
41.0469	41.6603	42.2853	<b>35</b>	42.9220	43.5709	44.2320
42.4231	43.0769	43.7433	<b>36</b>	44.4228	45.1155	45.8217
43.8120	44.5076	45.2172	<b>37</b>	45.9411	46.6794	47.4327
45.2136	45.9527	46.7071	<b>38</b>	47.4770	48.2629	49.0651
46.6281	47.4122	48.2131	<b>39</b>	49.0309	49.8662	50.7193
48.0555	48.8864	49.7354	<b>40</b>	50.6030	51.4896	52.3956
49.4960	50.3752	51.2742	<b>41</b>	52.1933	53.1332	54.0942
50.9497	51.8790	52.8297	<b>42</b>	53.8023	54.7973	55.8155
52.4168	53.3978	54.4020	<b>43</b>	55.4300	56.4823	57.5597
53.8972	54.9318	55.9913	<b>44</b>	57.0766	58.1883	59.3271
55.3913	56.4811	57.5979	<b>45</b>	58.7425	59.9157	61.1182
56.8991	58.0459	59.2210	<b>46</b>	60.4279	61.6646	62.9331
58.4206	59.6263	60.8635	<b>47</b>	62.1329	63.4354	64.7722
59.9562	61.2226	62.5228	<b>48</b>	63.8577	65.2284	66.6358
61.5057	62.8348	64.2001	<b>49</b>	65.6027	67.0437	68.5243
63.0696	64.4632	65.8956	<b>50</b>	67.3681	68.8818	70.4379

# Robinsonian Table No. 27.

## MONTHLY VALUES

Of \$1.00 paid at the **end** of each month—with

**Interest compounded MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
56.6929	57.9284	59.1986	<b>51</b>	60.5045	61.8472	63.2279
57.9291	59.2180	60.5439	<b>52</b>	61.9079	63.3111	64.7548
59.1704	60.5141	61.8971	<b>53</b>	63.3206	64.7859	66.2944
60.4170	61.8167	63.2581	<b>54</b>	64.7427	66.2718	67.8469
61.6687	63.1258	64.6271	<b>55</b>	66.1743	67.7688	69.4123
62.9257	64.4414	66.0041	<b>56</b>	67.6155	69.2771	70.9907
64.1879	65.7636	67.3892	<b>57</b>	69.0663	70.7967	72.5823
65.4553	67.0924	68.7823	<b>58</b>	70.5267	72.3277	74.1871
66.7280	68.4279	70.1835	<b>59</b>	71.9969	73.8701	75.8054
68.0061	69.7700	71.5929	<b>60</b>	73.4769	75.4241	77.4371
69.2894	71.1189	73.0105	<b>61</b>	74.9667	76.9898	79.0824
70.5781	72.4745	74.4364	<b>62</b>	76.4665	78.5672	80.7414
71.8722	73.8368	75.8706	<b>63</b>	77.9763	80.1565	82.4142
73.1717	75.2060	77.3132	<b>64</b>	79.4961	81.7577	84.1010
74.4766	76.5821	78.7642	<b>65</b>	81.0261	83.3709	85.8019
75.7869	77.9650	80.2237	<b>66</b>	82.5662	84.9961	87.5169
77.1027	79.3548	81.6916	<b>67</b>	84.1167	86.6336	89.2462
78.4239	80.7516	83.1682	<b>68</b>	85.6775	88.2834	90.9899
79.7507	82.1553	84.6533	<b>69</b>	87.2487	89.9455	92.7482
81.0830	83.5661	86.1471	<b>70</b>	88.8303	91.6201	94.5211
82.4208	84.9839	87.6497	<b>71</b>	90.4225	93.3072	96.3087
83.7643	86.4089	89.1609	<b>72</b>	92.0253	95.0070	98.1113
85.1133	87.8409	90.6810	<b>73</b>	93.6388	96.7196	99.9289
86.4679	89.2801	92.2100	<b>74</b>	95.2631	98.4450	101.7616
87.8282	90.7265	93.7479	<b>75</b>	96.8982	100.1833	103.6097
89.1941	92.1801	95.2948	<b>76</b>	98.5442	101.9347	105.4731
90.5658	93.6410	96.8507	<b>77</b>	100.2011	103.6992	107.3520
91.9431	95.1092	98.4156	<b>78</b>	101.8691	105.4769	109.2466
93.3263	96.5848	99.9897	<b>79</b>	103.5483	107.2680	111.1570
94.7151	98.0677	101.5730	<b>80</b>	105.2386	109.0725	113.0833
96.1098	99.5581	103.1655	<b>81</b>	106.9402	110.8906	115.0257
97.5102	101.0558	104.7673	<b>82</b>	108.6531	112.7223	116.9842
98.9165	102.5611	106.3784	<b>83</b>	110.3775	114.5677	118.9591
100.3287	104.0739	107.9990	<b>84</b>	112.1133	116.4269	120.9504
101.7467	105.5943	109.6290	<b>85</b>	113.8607	118.3001	122.9583
103.1706	107.1223	111.2685	<b>86</b>	115.6198	120.1874	124.9830
104.6005	108.6579	112.9175	<b>87</b>	117.3906	122.0888	127.0245
106.0363	110.2012	114.5762	<b>88</b>	119.1732	124.0045	129.0831
107.4782	111.7522	116.2446	<b>89</b>	120.9677	125.9345	131.1587
108.9260	113.3109	117.9227	<b>90</b>	122.7741	127.8790	133.2517
110.3798	114.8775	119.6106	<b>91</b>	124.5926	129.8381	135.3622
111.8398	116.4519	121.3083	<b>92</b>	126.4233	131.8119	137.4902
113.3058	118.0341	123.0159	<b>93</b>	128.2661	133.8005	139.6359
114.7779	119.6243	124.7335	<b>94</b>	130.1212	135.8040	141.7996
116.2561	121.2224	126.4611	<b>95</b>	131.9887	137.8225	143.9812
117.7405	122.8285	128.1988	<b>96</b>	133.8686	139.8562	146.1811
119.2311	124.4427	129.9466	<b>97</b>	135.7610	141.9051	148.3993
120.7279	126.0649	131.7047	<b>98</b>	137.6661	143.9694	150.6359
122.2309	127.6952	133.4729	<b>99</b>	139.5839	146.0491	152.8912
123.7402	129.3337	135.2515	<b>100</b>	141.5144	148.1445	155.1653

# Robinsonian Table No. 27.

## MONTHLY VALUES

Of \$1.00 paid at the end of each month—with

Interest compounded **MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
64.6477	66.1078	67.6095	<b>51</b>	69.1541	70.7428	72.3771
66.2403	67.7689	69.3419	<b>52</b>	70.9609	72.6271	74.3421
67.8475	69.4466	71.0932	<b>53</b>	72.7887	74.5349	76.3334
69.4694	71.1410	72.8633	<b>54</b>	74.6379	76.4666	78.3511
71.1062	72.8525	74.6527	<b>55</b>	76.5087	78.4225	80.3958
72.7580	74.5810	76.4614	<b>56</b>	78.4013	80.4027	82.4678
74.4250	76.3268	78.2898	<b>57</b>	80.3160	82.4078	84.5673
76.1072	78.0901	80.1379	<b>58</b>	82.2530	84.4379	86.6949
77.8049	79.8710	82.0061	<b>59</b>	84.2126	86.4933	88.8508
79.5181	81.6697	83.8944	<b>60</b>	86.1951	88.5745	91.0355
81.2470	83.4864	85.8033	<b>61</b>	88.2007	90.6817	93.2493
82.9918	85.3212	87.7328	<b>62</b>	90.2297	92.8152	95.4926
84.7525	87.1744	89.6833	<b>63</b>	92.2824	94.9754	97.7659
86.5294	89.0462	91.6548	<b>64</b>	94.3591	97.1626	100.0694
88.3226	90.9366	93.6478	<b>65</b>	96.4599	99.3771	102.4037
90.1322	92.8460	95.6623	<b>66</b>	98.5853	101.6193	104.7691
91.9584	94.7745	97.6986	<b>67</b>	100.7354	103.8896	107.1660
93.8014	96.7222	99.7570	<b>68</b>	102.9107	106.1882	109.5949
95.6612	98.6894	101.8377	<b>69</b>	105.1113	108.5156	112.0561
97.5381	100.6763	103.9410	<b>70</b>	107.3376	110.8720	114.5502
99.4322	102.6831	106.0670	<b>71</b>	109.5899	113.2579	117.0776
101.3437	104.7099	108.2161	<b>72</b>	111.8684	115.6736	119.6386
103.2727	106.7570	110.3884	<b>73</b>	114.1738	118.1195	122.2338
105.2193	108.8246	112.5843	<b>74</b>	116.5056	120.5960	124.8636
107.1839	110.9128	114.8039	<b>75</b>	118.8648	123.1035	127.5284
109.1664	113.0220	117.0477	<b>76</b>	121.2516	125.6423	130.2288
111.1671	115.1522	119.3157	<b>77</b>	123.6662	128.2128	132.9652
113.1861	117.3037	121.6083	<b>78</b>	126.1089	130.8155	135.7380
115.2236	119.4767	123.9257	<b>79</b>	128.5802	133.4507	138.5479
117.2798	121.6715	126.2682	<b>80</b>	131.0803	136.1188	141.3952
119.3549	123.8882	128.6361	<b>81</b>	133.6096	138.8203	144.2804
121.4490	126.1271	131.0297	<b>82</b>	136.1684	141.5555	147.2042
123.5623	128.3884	133.4492	<b>83</b>	138.7570	144.3250	150.1669
125.6949	130.6723	135.8949	<b>84</b>	141.3758	147.1290	153.1691
127.8471	132.9790	138.3671	<b>85</b>	144.0252	149.9682	156.2114
130.0191	135.3088	140.8660	<b>86</b>	146.7055	152.8428	159.2942
132.2109	137.6619	143.3921	<b>87</b>	149.4171	155.7533	162.4181
134.4228	140.0385	145.9455	<b>88</b>	152.1603	158.7002	165.5837
136.6551	142.4389	148.5266	<b>89</b>	154.9355	161.6840	168.7915
138.9077	144.8633	151.1356	<b>90</b>	157.7431	164.7050	172.0420
141.1811	147.3119	153.7729	<b>91</b>	160.5834	167.7638	175.3359
143.4752	149.7850	156.4388	<b>92</b>	163.4569	170.8609	178.6737
145.7904	152.2829	159.1335	<b>93</b>	166.3639	173.9966	182.0561
148.1268	154.8057	161.8575	<b>94</b>	169.3048	177.1716	185.4835
150.4846	157.3538	164.6109	<b>95</b>	172.2800	180.3862	188.9566
152.8641	159.9273	167.3942	<b>96</b>	175.2899	183.6411	192.4760
155.2653	162.5266	170.2077	<b>97</b>	178.3350	186.9366	196.0424
157.6886	165.1518	173.0516	<b>98</b>	181.4155	190.2733	199.6563
160.1341	167.8033	175.9263	<b>99</b>	184.5321	193.6517	203.3183
162.6020	170.4814	178.8322	<b>100</b>	187.6849	197.0723	207.0292

# Robinsonian Table No. 27.

## MONTHLY VALUES

Of \$1.00 paid at the **end** of each month—with

**Interest compounded MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
125.2558	130.9804	137.0405	<b>101</b>	143.4579	150.2556	157.4583
126.7777	132.6353	138.8399	<b>102</b>	145.4143	152.3825	159.7705
128.3060	134.2984	140.6498	<b>103</b>	147.3837	154.5254	162.1019
129.8406	135.9699	142.4703	<b>104</b>	149.3663	156.6843	164.4528
131.3816	137.6498	144.3013	<b>105</b>	151.3620	158.8595	166.8232
132.9290	139.3380	146.1431	<b>106</b>	153.3711	161.0509	169.2134
134.4829	141.0347	147.9956	<b>107</b>	155.3936	163.2588	171.6235
136.0432	142.7399	149.8589	<b>108</b>	157.4295	165.4832	174.0537
137.6100	144.4536	151.7331	<b>109</b>	159.4791	167.7243	176.5042
139.1834	146.1759	153.6182	<b>110</b>	161.5423	169.9823	178.9750
140.7633	147.9067	155.5143	<b>111</b>	163.6192	172.2572	181.4665
142.3499	149.6463	157.4215	<b>112</b>	165.7100	174.5491	183.9787
143.9430	151.3945	159.3398	<b>113</b>	167.8147	176.8582	186.5119
145.5427	153.1515	161.2692	<b>114</b>	169.9335	179.1846	189.0661
147.1492	154.9172	163.2100	<b>115</b>	172.0664	181.5285	191.6417
148.7623	156.6918	165.1620	<b>116</b>	174.2135	183.8900	194.2387
150.3821	158.4753	167.1255	<b>117</b>	176.3749	186.2692	196.8573
152.0087	160.2677	169.1004	<b>118</b>	178.5508	188.6662	199.4978
153.6421	162.0690	171.0868	<b>119</b>	180.7411	191.0812	202.1603
155.2823	163.8793	173.0848	<b>120</b>	182.9460	193.5143	204.8450
156.9293	165.6987	175.0945	<b>121</b>	185.1657	195.9656	207.5520
158.5832	167.5272	177.1159	<b>122</b>	187.4001	198.4354	210.2816
160.2439	169.3649	179.1490	<b>123</b>	189.6494	200.9236	213.0340
161.9116	171.2117	181.1941	<b>124</b>	191.9138	203.4306	215.8093
163.5862	173.0678	183.2510	<b>125</b>	194.1923	205.9563	218.6077
165.2678	174.9331	185.3200	<b>126</b>	196.4878	208.5010	221.4294
166.9565	176.8078	187.4010	<b>127</b>	198.7977	211.0647	224.2746
168.6521	178.6918	189.4942	<b>128</b>	201.1231	213.6477	227.1436
170.3548	180.5853	191.5996	<b>129</b>	203.4639	216.2501	230.0365
172.0646	182.4882	193.7172	<b>130</b>	205.8203	218.8719	232.9534
173.7816	184.4006	195.8473	<b>131</b>	208.1924	221.5135	235.8947
175.5057	186.3226	197.9897	<b>132</b>	210.5804	224.1748	238.8605
177.2369	188.2542	200.1446	<b>133</b>	212.9843	226.8561	241.8510
178.9754	190.1955	202.3122	<b>134</b>	215.4042	229.5576	244.8664
180.7212	192.1465	204.4923	<b>135</b>	217.8402	232.2793	247.9070
182.4742	194.1072	206.6852	<b>136</b>	220.2925	235.0213	250.9729
184.2345	196.0778	208.8908	<b>137</b>	222.7611	237.7840	254.0643
186.0021	198.0582	211.1094	<b>138</b>	225.2461	240.5674	257.1815
187.7771	200.0484	213.3409	<b>139</b>	227.7478	243.3716	260.3247
189.5595	202.0487	215.5853	<b>140</b>	230.2661	246.1969	263.4941
191.3494	204.0589	217.8429	<b>141</b>	232.8012	249.0434	266.6898
193.1467	206.0792	220.1137	<b>142</b>	235.3532	251.9112	269.9123
194.9514	208.1096	222.3977	<b>143</b>	237.9222	254.8006	273.1615
196.7637	210.1502	224.6950	<b>144</b>	240.5084	257.7116	276.4379
198.5836	212.2009	227.0057	<b>145</b>	243.1118	260.6444	279.7415
200.4110	214.2619	229.3299	<b>146</b>	245.7325	263.5992	283.0727
202.2461	216.3332	231.6677	<b>147</b>	248.3707	266.5762	286.4316
204.0887	218.4149	234.0191	<b>148</b>	251.0265	269.5756	289.8186
205.9391	220.5070	236.3842	<b>149</b>	253.7001	272.5974	293.2337
207.7972	222.6095	238.7631	<b>150</b>	256.3914	275.6419	296.6773



## Robinsonian Table No. 27.

### MONTHLY VALUES

Of \$1.00 paid at the **end** of each month—with

**Interest compounded MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
165.0925	173.1862	181.7695	<b>101</b>	190.8746	200.5357	210.7896
167.6055	175.9180	184.7387	<b>102</b>	194.1015	204.0424	214.6002
170.1422	178.6772	187.7400	<b>103</b>	197.3660	207.5930	218.4615
172.7019	181.4640	190.7739	<b>104</b>	200.6686	211.1879	222.3743
175.2850	184.2780	193.8406	<b>105</b>	204.0097	214.8277	226.3393
177.8917	187.1214	196.9405	<b>106</b>	207.3898	218.5131	230.3572
180.5224	189.9926	200.0741	<b>107</b>	210.8094	222.2445	234.4286
183.1772	192.8926	203.2415	<b>108</b>	214.2688	226.0226	238.5543
185.8563	195.8215	206.4433	<b>109</b>	217.7686	229.8478	242.7350
188.5600	198.7797	209.6798	<b>110</b>	221.3093	233.7209	246.9715
191.2885	201.7675	212.9513	<b>111</b>	224.8912	237.6424	251.2645
194.0420	204.7852	216.2583	<b>112</b>	228.5149	241.6130	255.6147
196.8207	207.8330	219.6011	<b>113</b>	232.1809	245.6331	260.0228
199.6249	210.9114	222.9801	<b>114</b>	235.8897	249.7035	264.4898
202.4548	214.0205	226.3957	<b>115</b>	239.6418	253.8248	269.0164
205.3106	217.1607	229.8483	<b>116</b>	243.4376	257.9977	273.6032
208.1926	220.3323	233.3384	<b>117</b>	247.2777	262.2226	278.2513
211.1010	223.5356	236.8662	<b>118</b>	251.1626	266.5004	282.9613
214.0361	226.7710	240.4322	<b>119</b>	255.0928	270.8317	287.7341
216.9981	230.0387	244.0369	<b>120</b>	259.0689	275.2171	292.5706
219.9873	233.3391	247.6807	<b>121</b>	263.0914	279.6573	297.4715
223.0038	236.6724	251.3639	<b>122</b>	267.1608	284.1530	302.4378
226.0480	240.0392	255.0870	<b>123</b>	271.2777	288.7049	307.4703
229.1202	243.4396	258.8504	<b>124</b>	275.4426	293.3137	312.5699
232.2204	246.8740	262.6546	<b>125</b>	279.6561	297.9801	317.7375
235.3491	250.3427	266.5000	<b>126</b>	283.9187	302.7049	322.9740
238.5065	253.8461	270.3871	<b>127</b>	288.2311	307.4887	328.2803
241.6928	257.3846	274.3163	<b>128</b>	292.5938	312.3323	333.6574
244.9083	260.9584	278.2881	<b>129</b>	297.0074	317.2365	339.1062
248.1533	264.5680	282.3029	<b>130</b>	301.4725	322.2019	344.6276
251.4280	268.3137	286.3612	<b>131</b>	305.9897	327.2294	350.2226
254.7328	271.8958	290.4634	<b>132</b>	310.5595	332.3198	355.8922
258.0678	275.6148	294.6101	<b>133</b>	315.1827	337.4738	361.6375
261.4334	279.3709	298.8017	<b>134</b>	319.8599	342.6922	367.4593
264.8299	283.1648	303.0387	<b>135</b>	324.5916	347.9759	373.3588
268.2575	286.9963	307.3216	<b>136</b>	329.3785	353.3256	379.3369
271.7166	290.8663	311.6509	<b>137</b>	334.2212	358.7421	385.3947
275.2073	294.7749	316.0272	<b>138</b>	339.1205	364.2264	391.5333
278.7300	298.7227	320.4508	<b>139</b>	344.0769	369.7793	397.7537
282.2851	302.7099	324.9223	<b>140</b>	349.0911	375.4015	404.0571
285.8727	306.7370	329.4423	<b>141</b>	354.1638	381.0940	410.4446
289.4932	310.8044	334.0113	<b>142</b>	359.2957	386.8577	416.9172
293.1469	314.9124	338.6298	<b>143</b>	364.4875	392.6934	423.4760
296.8340	319.0615	343.2982	<b>144</b>	369.7399	398.6021	430.1224
300.5550	323.2521	348.0173	<b>145</b>	375.0535	404.5846	436.8574
304.3101	327.4847	352.7875	<b>146</b>	380.4291	410.6419	443.6821
308.0996	331.7595	357.6094	<b>147</b>	385.8675	416.7749	450.5979
311.9239	336.0771	362.4835	<b>148</b>	391.3693	422.9846	457.6059
315.7832	340.4379	367.4104	<b>149</b>	396.9352	429.2719	464.7073
319.6778	344.8423	372.3906	<b>150</b>	402.5661	435.6378	471.9034

# Robinsonian Table No. 27.

## MONTHLY VALUES

Of \$1.00 paid at the end of each month—with

### Interest compounded MONTHLY

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
209.6630	224.7226	241.1559	<b>151</b>	259.1007	278.7092	300.1497
211.5366	226.8462	243.5626	<b>152</b>	261.8280	281.7995	303.6509
213.4180	228.9804	245.9834	<b>153</b>	264.5735	284.9130	307.1813
215.3073	231.1253	248.4183	<b>154</b>	267.3373	288.0498	310.7412
217.2044	233.2809	250.8674	<b>155</b>	270.1196	291.2102	314.3307
219.1094	235.4473	253.3308	<b>156</b>	272.9204	294.3943	317.9501
221.0223	237.6246	255.8085	<b>157</b>	275.7399	297.6022	321.5997
222.9433	239.8127	258.3008	<b>158</b>	278.5781	300.8343	325.2797
224.8722	242.0118	260.8075	<b>159</b>	281.4353	304.0905	328.9904
226.8092	244.2218	263.3289	<b>160</b>	284.3115	307.3712	332.7319
228.7542	246.4429	265.8650	<b>161</b>	287.2070	310.6765	336.5047
230.7074	248.6752	268.4159	<b>162</b>	290.1217	314.0065	340.3089
232.6686	250.9185	270.9816	<b>163</b>	293.0558	317.3616	344.1448
234.6381	253.1731	273.5623	<b>164</b>	296.0095	320.7418	348.0127
236.6157	255.4390	276.1581	<b>165</b>	298.9829	324.1474	351.9128
238.6016	257.7162	278.7690	<b>166</b>	301.9761	327.5785	355.8454
240.5958	260.0048	281.3952	<b>167</b>	304.9893	331.0353	359.8108
242.5983	262.3048	284.0367	<b>168</b>	308.0226	334.5181	363.8092
244.6091	264.6163	286.6936	<b>169</b>	311.0761	338.0270	367.8409
246.6283	266.9394	289.3659	<b>170</b>	314.1499	341.5622	371.9063
248.6559	269.2741	292.0539	<b>171</b>	317.2442	345.1239	376.0055
250.6920	271.6205	294.7575	<b>172</b>	320.3592	348.7123	380.1389
252.7366	273.9786	297.4770	<b>173</b>	323.4949	352.3277	384.3067
254.7896	276.3485	300.3123	<b>174</b>	326.6516	355.9701	388.5093
256.8513	278.7302	302.9635	<b>175</b>	329.8292	359.6399	392.7468
258.9215	281.1239	305.7308	<b>176</b>	333.0281	363.3372	397.0197
261.0003	283.5295	308.5142	<b>177</b>	336.2483	367.0622	401.3282
263.0878	285.9471	311.3139	<b>178</b>	339.4899	370.8152	405.6726
265.1840	288.3769	314.1299	<b>179</b>	342.7532	374.5963	410.0532
267.2889	290.8187	316.9623	<b>180</b>	346.0382	378.4058	414.4703
269.4026	293.2723	319.8112	<b>181</b>	349.3451	382.2438	418.9243
271.5252	295.7392	322.6768	<b>182</b>	352.6741	386.1106	423.4153
273.6565	298.2179	325.5591	<b>183</b>	356.0253	390.0065	427.9438
275.7967	300.7090	328.4582	<b>184</b>	359.3988	393.9315	432.5100
277.9459	303.2125	331.3742	<b>185</b>	362.7948	397.8860	437.1142
280.1040	305.7286	334.3072	<b>186</b>	366.2134	401.8701	441.7568
282.2711	308.2573	337.2573	<b>187</b>	369.6548	405.8842	446.4381
284.4472	310.7985	340.2247	<b>188</b>	373.1192	409.9283	451.1585
286.6324	313.3525	343.2093	<b>189</b>	376.6066	414.0028	455.9181
288.8267	315.9193	346.2114	<b>190</b>	380.1174	418.1078	460.7174
291.0302	318.4989	349.2309	<b>191</b>	383.6515	422.2436	465.5567
293.2428	321.0914	352.2681	<b>192</b>	387.2092	426.4104	470.4364
295.4647	323.6968	355.3230	<b>193</b>	390.7905	430.6085	475.3567
297.6958	326.3153	358.3957	<b>194</b>	394.3958	434.8381	480.3180
299.9362	328.9469	361.4804	<b>195</b>	398.0251	439.0994	485.3206
302.1859	331.5916	364.5950	<b>196</b>	401.6786	443.3926	490.3650
304.4450	334.2496	367.7218	<b>197</b>	405.3565	447.7180	495.4513
306.7135	336.9208	370.8669	<b>198</b>	409.0589	452.0759	500.5801
308.9915	339.6054	374.0303	<b>199</b>	412.7859	456.4665	505.7516
311.2790	342.3035	377.2121	<b>200</b>	416.5378	460.8900	510.9662

# Robinsonian Table No. 27.

## MONTHLY VALUES

Of \$1.00 paid at the **end** of each month—with

Interest compounded **MONTHLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
323.6082	349.2907	377.4249	<b>151</b>	408.2627	442.0833	479.1954
327.5746	353.7836	382.5136	<b>152</b>	414.0258	448.6093	486.5847
331.5774	358.3214	387.6575	<b>153</b>	419.8561	455.2170	494.0725
335.6169	362.9046	392.8572	<b>154</b>	425.7544	461.9072	501.6601
339.6933	367.5337	398.1131	<b>155</b>	431.7216	468.6810	509.3489
343.8072	372.2090	403.4260	<b>156</b>	437.7583	475.5395	517.1402
347.9588	376.9311	408.7965	<b>157</b>	443.8655	482.4838	525.0354
352.1484	381.7004	414.2251	<b>158</b>	450.0439	489.5148	533.0359
356.3764	386.5174	419.7125	<b>159</b>	456.2944	496.6337	541.1431
360.6432	391.3826	425.2594	<b>160</b>	462.6179	503.8417	549.3583
364.9491	396.2964	430.8664	<b>161</b>	469.0151	511.1397	557.6831
369.2945	401.2594	436.5341	<b>162</b>	475.4869	518.5289	566.1188
373.6797	406.2720	442.2632	<b>163</b>	482.0343	526.0105	574.6671
378.1051	411.3347	448.0544	<b>164</b>	488.6580	533.5857	583.3293
382.5710	416.4480	453.9083	<b>165</b>	495.3590	541.2555	592.1070
387.0779	421.6125	459.8257	<b>166</b>	502.1382	549.0212	601.0018
391.6261	426.8286	465.8071	<b>167</b>	508.9965	556.8840	610.0152
396.2160	432.0969	471.8534	<b>168</b>	515.9348	564.8450	619.1847
400.8480	437.4179	477.9651	<b>169</b>	522.9540	572.9056	628.4040
405.5225	442.7921	484.1431	<b>170</b>	530.0551	581.0669	637.7827
410.2397	448.2200	490.3879	<b>171</b>	537.2391	589.3302	647.2865
415.0003	453.7022	496.7005	<b>172</b>	544.5069	597.6969	656.9170
419.8044	459.2392	503.0814	<b>173</b>	551.8595	606.1681	666.6759
424.6527	464.8316	509.5315	<b>174</b>	559.2978	614.7452	676.5649
429.5453	470.4799	516.0514	<b>175</b>	566.8230	623.4295	686.5858
434.4828	476.1847	522.6419	<b>176</b>	574.4359	632.2224	696.7402
439.4656	481.9466	529.3039	<b>177</b>	582.1377	641.1251	707.0301
444.4940	487.7660	536.0380	<b>178</b>	589.9293	650.1392	717.4572
449.5685	493.6437	542.8451	<b>179</b>	597.8118	659.2659	728.0233
454.6896	499.5801	549.7259	<b>180</b>	605.7863	668.5068	738.7303
459.8576	505.5759	556.6813	<b>181</b>	613.8538	677.8631	749.5800
465.0729	511.6317	563.7120	<b>182</b>	622.0154	687.3364	760.5744
470.3361	517.7480	570.8189	<b>183</b>	630.2722	696.9281	771.7154
475.6475	523.9255	578.0027	<b>184</b>	638.6254	706.6397	783.0049
481.0076	530.1647	585.2644	<b>185</b>	647.0760	716.4727	794.4450
486.4168	536.4664	592.6048	<b>186</b>	655.6253	726.4286	806.0376
491.8757	542.8310	600.0247	<b>187</b>	664.2742	736.5090	817.7848
497.3845	549.2594	607.5250	<b>188</b>	673.0241	746.7153	829.6886
502.9439	555.7520	615.1065	<b>189</b>	681.8760	757.0493	841.7511
508.5542	562.3095	622.7701	<b>190</b>	690.8313	767.5124	853.9744
514.2159	568.9326	630.5168	<b>191</b>	699.8910	778.1063	866.3607
519.9296	575.6219	638.3474	<b>192</b>	709.0564	788.8326	878.9122
525.6956	582.3781	646.2628	<b>193</b>	718.3287	799.6930	891.6310
531.5145	589.2019	654.2640	<b>194</b>	727.7092	810.6892	904.5195
537.3867	596.0939	662.3519	<b>195</b>	737.1991	821.8228	917.5797
543.3128	603.0548	670.5274	<b>196</b>	746.7998	833.0956	930.8141
549.2931	610.0854	678.7914	<b>197</b>	756.5124	844.5093	944.2250
555.3283	617.1862	687.1450	<b>198</b>	766.3384	856.0656	957.8146
561.4188	624.3581	695.5890	<b>199</b>	776.2790	867.7665	971.5855
567.5652	631.6017	704.1246	<b>200</b>	786.3356	879.6135	985.5400

# Robinsonian Table No. 28.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
1.0042	1.0050	1.0058	<b>1</b>	1.0067	1.0075	1.0083
2.0125	2.0150	2.0175	<b>2</b>	2.0200	2.0225	2.0250
3.0250	3.0300	3.0350	<b>3</b>	3.0400	3.0450	3.0500
4.0418	4.0502	4.0585	<b>4</b>	4.0669	4.0753	4.0838
5.0627	5.0753	5.0879	<b>5</b>	5.1005	5.1132	5.1258
6.0878	6.1055	6.1231	<b>6</b>	6.1408	6.1585	6.1763
7.1173	7.1410	7.1647	<b>7</b>	7.1884	7.2122	7.2361
8.1510	8.1815	8.2120	<b>8</b>	8.2427	8.2734	8.3042
9.1889	9.2270	9.2653	<b>9</b>	9.3036	9.3421	9.3807
10.2314	10.2782	10.3251	<b>10</b>	10.3723	10.4196	10.4672
11.2780	11.3343	11.3909	<b>11</b>	11.4477	11.5047	11.5620
12.3288	12.3954	12.4624	<b>12</b>	12.5297	12.5973	12.6652
13.3843	13.4624	13.5409	<b>13</b>	13.6199	13.6993	13.7790
14.4440	14.5344	14.6253	<b>14</b>	14.7168	14.8087	14.9013
15.5079	15.6114	15.7155	<b>15</b>	15.8203	15.9257	16.0318
16.5767	16.6944	16.8130	<b>16</b>	16.9324	17.0527	17.1737
17.6496	17.7825	17.9163	<b>17</b>	18.0512	18.1871	18.3240
18.7267	18.8755	19.0255	<b>18</b>	19.1767	19.3290	19.4826
19.8089	19.9749	20.1423	<b>19</b>	20.3112	20.4815	20.6533
20.8953	21.0793	21.2650	<b>20</b>	21.4524	21.6415	21.8323
21.9858	22.1887	22.3935	<b>21</b>	22.6002	22.8089	23.0197
23.0816	23.3046	23.5299	<b>22</b>	23.7576	23.9875	24.2198
24.1815	24.4256	24.6722	<b>23</b>	24.9216	25.1736	25.4283
25.2856	25.5515	25.8204	<b>24</b>	26.0922	26.3671	26.6452
26.3952	26.6843	26.9768	<b>25</b>	27.2728	27.5724	27.8755
27.5089	27.8220	28.1391	<b>26</b>	28.4601	28.7852	29.1142
28.6267	28.9648	29.3072	<b>27</b>	29.6541	30.0054	30.3613
29.7502	30.1146	30.4840	<b>28</b>	30.8584	31.2379	31.6226
30.8778	31.2694	31.6666	<b>29</b>	32.0695	32.4780	32.8923
32.0095	32.4292	32.8551	<b>30</b>	33.2872	33.7255	34.1703
33.1471	33.5964	34.0526	<b>31</b>	34.5157	34.9860	35.4634
34.2888	34.7085	35.2559	<b>32</b>	35.7510	36.2539	36.7648
35.4347	35.9457	36.4651	<b>33</b>	36.9929	37.5294	38.0746
36.5865	37.1304	37.6836	<b>34</b>	38.2462	38.8183	39.4002
37.7424	38.3201	38.9080	<b>35</b>	39.5061	40.1148	40.7341
38.9026	39.5149	40.1382	<b>36</b>	40.7728	41.4188	42.0764
40.0689	40.7174	41.3782	<b>37</b>	42.0512	42.7369	43.4354
41.2393	41.9250	42.6240	<b>38</b>	43.3364	44.0625	44.8027
42.4139	43.1376	43.8756	<b>39</b>	44.6282	45.3957	46.1783
43.5948	44.3583	45.1374	<b>40</b>	45.9324	46.7437	47.5715
44.7798	45.5840	46.4050	<b>41</b>	47.2433	48.0991	48.9730
45.9690	46.8147	47.6784	<b>42</b>	48.5608	49.4621	50.3828
47.1648	48.0537	48.9624	<b>43</b>	49.8912	50.8406	51.8110
48.3646	49.2978	50.2522	<b>44</b>	51.2282	52.2265	53.2475
49.5687	50.5469	51.5478	<b>45</b>	52.5720	53.6200	54.6924
50.7794	51.8046	52.8543	<b>46</b>	53.9291	55.0296	56.1565
51.9942	53.0673	54.1667	<b>47</b>	55.2929	56.4468	57.6289
53.2133	54.3351	55.4849	<b>48</b>	56.6634	57.8714	59.1097
54.4392	55.6118	56.8144	<b>49</b>	58.0479	59.3130	60.6106
55.6692	56.8934	58.1497	<b>50</b>	59.4389	60.7620	62.1198

# Robinsonian Table No. 28.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

<b>11%</b>	<b>12%</b>	<b>13%</b>	<b>Mos.</b>	<b>14%</b>	<b>15%</b>	<b>16%</b>
1.0092	1.0100	1.0108	<b>1</b>	1.0117	1.0125	1.0133
2.0275	2.0306	2.0325	<b>2</b>	2.0350	2.0375	2.0400
3.0550	3.0600	3.0650	<b>3</b>	3.0700	3.0750	3.0800
4.0922	4.1006	4.1090	<b>4</b>	4.1175	4.1259	4.1344
5.1385	5.1512	5.1639	<b>5</b>	5.1766	5.1894	5.2021
6.1940	6.2118	6.2296	<b>6</b>	6.2475	6.2653	6.2832
7.2600	7.2839	7.3079	<b>7</b>	7.3320	7.3561	7.3803
8.3351	8.3660	8.3971	<b>8</b>	8.4282	8.4594	8.4908
9.4193	9.4582	9.4971	<b>9</b>	9.5361	9.5753	9.6145
10.5149	10.5627	10.6108	<b>10</b>	10.6590	10.7075	10.7561
11.6195	11.6773	11.7353	<b>11</b>	11.7936	11.8521	11.9109
12.7334	12.8019	12.8707	<b>12</b>	12.9399	13.0093	13.0791
13.8593	13.9399	14.0210	<b>13</b>	14.1025	14.1845	14.2668
14.9943	15.0879	15.1821	<b>14</b>	15.2768	15.3721	15.4679
16.1385	16.2460	16.3540	<b>15</b>	16.4628	16.5722	16.6823
17.2957	17.4184	17.5420	<b>16</b>	17.6665	17.7918	17.9180
18.4619	18.6009	18.7409	<b>17</b>	18.8819	19.0240	19.1671
19.6374	19.7933	19.9505	<b>18</b>	20.1090	20.2686	20.4296
20.8265	21.0013	21.1775	<b>19</b>	21.3552	21.5345	21.7153
22.0249	22.2192	22.4153	<b>20</b>	22.6132	22.8129	23.0144
23.2324	23.4471	23.6639	<b>21</b>	23.8828	24.1037	24.3267
24.4545	24.6916	24.9311	<b>22</b>	25.1731	25.4175	25.6644
25.6858	25.9461	26.2091	<b>23</b>	26.4750	26.7438	27.0155
26.9263	27.2105	27.4980	<b>24</b>	27.7887	28.0826	28.3798
28.1823	28.4927	28.8067	<b>25</b>	29.1245	29.4461	29.7715
29.4474	29.7848	30.1263	<b>26</b>	30.4721	30.8222	31.1766
30.7217	31.0869	31.4567	<b>27</b>	31.8313	32.2107	32.5950
32.0125	32.4077	32.8083	<b>28</b>	33.2143	33.6258	34.0429
33.3175	33.7386	34.1708	<b>29</b>	34.6090	35.0535	35.5042
34.6216	35.0795	35.5440	<b>30</b>	36.0154	36.4936	36.9788
35.9481	36.4403	36.9399	<b>31</b>	37.4472	37.9623	38.4852
37.2838	37.8111	38.3467	<b>32</b>	38.8907	39.4434	40.0049
38.6287	39.1919	39.7642	<b>33</b>	40.3459	40.9371	41.5380
39.9920	40.5938	41.2058	<b>34</b>	41.8283	42.4613	43.1051
41.3644	42.0057	42.6583	<b>35</b>	43.3223	43.9980	44.6856
42.7460	43.4276	44.1216	<b>36</b>	44.8280	45.5473	46.2795
44.1470	44.8719	45.6104	<b>37</b>	46.3627	47.1291	47.9090
45.5572	46.3262	47.1100	<b>38</b>	47.9090	48.7234	49.5536
46.9765	47.7904	48.6205	<b>39</b>	49.4670	50.3303	51.2107
48.4163	49.2783	50.1581	<b>40</b>	51.0558	51.9719	52.9068
49.8652	50.7762	51.7064	<b>41</b>	52.6562	53.6260	54.6163
51.3233	52.2842	53.2657	<b>42</b>	54.2683	55.2927	56.3391
52.8030	53.8170	54.8535	<b>43</b>	55.9131	56.9963	58.1036
54.2918	55.3598	56.4523	<b>44</b>	57.5696	58.7125	59.8815
55.7897	56.9127	58.0618	<b>45</b>	59.2377	60.4411	61.6727
57.3103	58.4918	59.7016	<b>46</b>	60.9405	62.2092	63.5083
58.8401	60.0809	61.3523	<b>47</b>	62.6550	63.9897	65.3573
60.3790	61.6801	63.0138	<b>48</b>	64.3811	65.7827	67.2196
61.9416	63.3069	64.7073	<b>49</b>	66.1438	67.6175	69.1291
63.5134	64.9437	66.4116	<b>50</b>	67.9183	69.4647	71.0521

# Robinsonian Table No. 28.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
56.9034	58.1801	59.4909	<b>51</b>	60.8367	62.2185	63.6374
58.1447	59.4760	60.8437	<b>52</b>	62.2489	63.6927	65.1761
59.3901	60.7769	62.2024	<b>53</b>	63.6679	65.1743	66.7231
60.6397	62.0828	63.5670	<b>54</b>	65.0934	66.6635	68.2784
61.8966	63.3982	64.9436	<b>55</b>	66.5341	68.1709	69.8557
63.1576	64.7186	66.3261	<b>56</b>	67.9813	69.6859	71.4413
64.4227	66.0441	67.7144	<b>57</b>	69.4353	71.2084	73.0353
65.6953	67.3793	69.1152	<b>58</b>	70.9049	72.7500	74.6523
66.9721	68.7195	70.5219	<b>59</b>	72.3811	74.2990	76.2776
68.2530	70.0647	71.9344	<b>60</b>	73.8640	75.8556	77.9112
69.5416	71.4200	73.3598	<b>61</b>	75.3631	77.4320	79.5688
70.8343	72.7804	74.7911	<b>62</b>	76.8689	79.0159	81.2347
72.1312	74.1457	76.2282	<b>63</b>	78.3813	80.6073	82.9090
73.4359	75.5214	77.6787	<b>64</b>	79.9105	82.2194	84.6082
74.7448	76.9021	79.1351	<b>65</b>	81.4464	83.8389	86.3158
76.0578	78.2879	80.5972	<b>66</b>	82.9889	85.4660	88.0317
77.3789	79.6843	82.0732	<b>67</b>	84.5488	87.1145	89.7736
78.7041	81.0857	83.5550	<b>68</b>	86.1154	88.7705	91.5239
80.0335	82.4922	85.0427	<b>69</b>	87.6887	90.4340	93.2852
81.3712	83.9096	86.5446	<b>70</b>	89.2799	92.1197	95.0682
82.7130	85.3321	88.0524	<b>71</b>	90.8779	93.8130	96.8622
84.0590	86.7596	89.5659	<b>72</b>	92.4825	95.5137	98.6646
85.4134	88.1984	91.0942	<b>73</b>	94.1057	97.2376	100.4951
86.7719	89.6422	92.6284	<b>74</b>	95.7356	98.9689	102.3340
88.1347	91.0910	94.1683	<b>75</b>	97.3721	100.7078	104.1812
89.5061	92.5514	95.7235	<b>76</b>	99.0279	102.4706	106.0577
90.8816	94.0169	97.2845	<b>77</b>	100.6904	104.2409	107.9425
92.2614	95.4873	98.8513	<b>78</b>	102.3596	106.0187	109.8357
93.6500	96.9698	100.4337	<b>79</b>	104.0486	107.8214	111.7593
95.0427	98.4572	102.0220	<b>80</b>	105.7443	109.6315	113.6913
96.4396	99.9496	103.6162	<b>81</b>	107.4467	111.4491	115.6316
97.8456	101.4544	105.2264	<b>82</b>	109.1697	113.2925	117.6035
99.2558	102.9641	106.8425	<b>83</b>	110.8994	115.1434	119.5838
100.6701	104.4789	108.4645	<b>84</b>	112.6357	117.0018	121.5724
102.0938	106.0063	110.1030	<b>85</b>	114.3933	118.8868	123.5938
103.5216	107.5387	111.7474	<b>86</b>	116.1575	120.7793	125.6236
104.9535	109.0761	113.3976	<b>87</b>	117.9284	122.6793	127.6617
106.3950	110.6264	115.0649	<b>88</b>	119.7212	124.6069	129.7339
107.8406	112.1818	116.7381	<b>89</b>	121.5208	126.5420	131.8144
109.2904	113.7422	118.4171	<b>90</b>	123.3270	128.4846	133.9032
110.7500	115.3159	120.1137	<b>91</b>	125.1558	130.4557	136.0274
112.2137	116.8946	121.8161	<b>92</b>	126.9913	132.4343	138.1600
113.6816	118.4783	123.5243	<b>93</b>	128.8335	134.4205	140.3008
115.1594	120.0757	125.2507	<b>94</b>	130.6991	136.4361	142.4783
116.6414	121.6781	126.9830	<b>95</b>	132.5713	138.4593	144.6642
118.1276	123.2855	128.7210	<b>96</b>	134.4502	140.4899	146.8583
119.6239	124.9069	130.4777	<b>97</b>	136.3532	142.5511	149.0905
121.1245	126.5334	132.2403	<b>98</b>	138.2628	144.6198	151.3310
122.6292	128.1648	134.0086	<b>99</b>	140.1792	146.6960	153.5798
124.1443	129.8106	135.7962	<b>100</b>	142.1204	148.8037	155.8680

# Robinsonian Table No. 28.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
65.0944	66.5905	68.1268	<b>51</b>	69.7044	71.3245	72.9883
66.7002	68.2664	69.8756	<b>52</b>	71.5293	73.2286	74.9748
68.3153	69.9523	71.6353	<b>53</b>	73.3658	75.1451	76.9747
69.9395	71.6182	73.4059	<b>54</b>	75.2141	77.0742	78.9879
71.5898	73.3747	75.2119	<b>55</b>	77.1032	79.0501	81.0544
73.2492	75.1111	77.0288	<b>56</b>	79.0040	81.0386	83.1342
74.9178	76.8576	78.8566	<b>57</b>	80.9165	83.0395	85.2274
76.6137	78.6362	80.7217	<b>58</b>	82.8722	85.0900	87.3771
78.3188	80.4248	82.5976	<b>59</b>	84.8396	87.1530	89.5401
80.0330	82.2233	84.4844	<b>60</b>	86.8186	89.2285	91.7165
81.7759	84.0556	86.4105	<b>61</b>	88.8432	91.3563	93.9527
83.5278	85.8978	88.3474	<b>62</b>	90.8794	93.4967	96.2023
85.2890	87.7500	90.2952	<b>63</b>	92.9273	95.6495	98.4651
87.0799	89.6375	92.2842	<b>64</b>	95.0231	97.8577	100.7913
88.8801	91.5350	94.2840	<b>65</b>	97.1306	100.0783	103.1309
90.6894	93.4425	96.2947	<b>66</b>	99.2497	102.3114	105.4837
92.5299	95.3870	98.3488	<b>67</b>	101.4193	104.6028	107.9035
94.3795	97.3414	100.4136	<b>68</b>	103.6006	106.9067	110.3366
96.2384	99.3058	102.4893	<b>69</b>	105.7935	109.2231	112.7831
98.1397	101.3089	104.6105	<b>70</b>	108.0394	111.6009	115.3002
100.0302	103.3219	106.7424	<b>71</b>	110.2970	113.9911	117.8306
101.9399	105.3450	108.8852	<b>72</b>	112.5662	116.3939	120.3744
103.8835	107.4084	111.0756	<b>73</b>	114.8912	118.8614	122.9927
105.8363	109.4819	113.2769	<b>74</b>	117.2278	121.3413	125.6244
107.7983	111.5653	115.4890	<b>75</b>	119.5761	123.8337	128.2694
109.7956	113.6910	117.7510	<b>76</b>	121.9828	126.3941	130.9930
111.8021	115.8267	120.0238	<b>77</b>	124.4012	128.9670	133.7299
113.8177	117.9723	122.3074	<b>78</b>	126.8312	131.5525	136.4802
115.8702	120.1620	124.6432	<b>79</b>	129.3226	134.2094	139.3132
117.9319	122.3618	126.9899	<b>80</b>	131.8256	136.8788	142.1596
120.0027	124.5715	129.3474	<b>81</b>	134.3403	139.5607	145.0194
122.1119	126.8272	131.7595	<b>82</b>	136.9193	142.3177	147.9663
124.2303	129.0929	134.1824	<b>83</b>	139.5099	145.0872	150.9266
126.3578	131.3686	136.6162	<b>84</b>	142.1122	147.8692	153.9002
128.5252	133.6923	139.1070	<b>85</b>	144.7819	150.7301	156.9655
130.7018	136.0260	141.6087	<b>86</b>	147.4632	153.6034	160.0442
132.8876	138.3697	144.1212	<b>87</b>	150.1562	156.4893	163.1362
135.1149	140.7634	146.6933	<b>88</b>	152.9196	159.4579	166.3246
137.3514	143.1671	149.2763	<b>89</b>	155.6948	162.4390	169.5265
139.5970	145.5808	151.8701	<b>90</b>	158.4816	165.4327	172.7416
141.8858	148.0466	154.5262	<b>91</b>	161.3422	168.5131	176.0582
144.1838	150.5224	157.1932	<b>92</b>	164.2145	171.6060	179.3881
146.4909	153.0082	159.8709	<b>93</b>	167.0985	174.7114	182.7313
148.8429	155.5483	162.6137	<b>94</b>	170.0596	177.9078	186.1810
151.2041	158.0984	165.3673	<b>95</b>	173.0324	181.1167	189.6441
153.5744	160.6584	168.1317	<b>96</b>	176.0169	184.3381	193.1205
155.9914	163.2750	170.9640	<b>97</b>	179.0821	187.6548	196.7088
158.4175	165.9016	173.8071	<b>98</b>	182.1590	190.9840	200.3104
160.8527	168.5382	176.6610	<b>99</b>	185.2475	194.3257	203.9253
163.3364	171.2336	179.5857	<b>100</b>	188.4204	197.7673	207.6577

# Robinsonian Table No. 28.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

**Interest compounded QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
125.6638	131.4614	137.5896	<b>101</b>	144.0682	150.9189	158.1645
127.1870	133.1173	139.3888	<b>102</b>	146.0228	153.0416	160.4693
128.7212	134.7879	141.2077	<b>103</b>	148.0029	155.1969	162.8149
130.2594	136.4634	143.0325	<b>104</b>	149.9897	157.3598	165.1688
131.8019	138.1440	144.8631	<b>105</b>	151.9832	159.5301	167.5310
133.3552	139.8397	146.7140	<b>106</b>	154.0031	161.7340	169.9355
134.9127	141.5405	148.5707	<b>107</b>	156.0297	163.9455	172.3482
136.4744	143.2462	150.4332	<b>108</b>	158.0629	166.1645	174.7693
138.0472	144.9674	152.3166	<b>109</b>	160.1233	168.4182	177.2341
139.6242	146.6936	154.2058	<b>110</b>	162.1904	170.6795	179.7071
141.2053	148.4249	156.1008	<b>111</b>	164.2641	172.9482	182.1885
142.7979	150.1720	158.0172	<b>112</b>	166.3659	175.2528	184.7151
144.3945	151.9241	159.9395	<b>113</b>	168.4743	177.5649	187.2500
145.9954	153.6813	161.8675	<b>114</b>	170.5894	179.8845	189.7933
147.6079	155.4547	163.8176	<b>115</b>	172.7333	182.2412	192.3332
149.2245	157.2331	165.7735	<b>116</b>	174.8839	184.6053	194.9815
150.8453	159.0165	167.7352	<b>117</b>	177.0412	186.9769	197.5881
152.4780	160.8166	169.7195	<b>118</b>	179.2281	189.3868	200.2430
154.1149	162.6216	171.7096	<b>119</b>	181.4218	191.8041	202.9062
155.7559	164.4317	173.7056	<b>120</b>	183.6220	194.2289	205.5778
157.4091	166.2589	175.7247	<b>121</b>	185.8528	196.6931	208.2993
159.0664	168.0910	177.7497	<b>122</b>	188.0903	199.1648	211.0291
160.7279	169.9282	179.7804	<b>123</b>	190.3345	201.6441	213.7672
162.4017	171.7828	181.8350	<b>124</b>	192.6100	204.1639	216.5570
164.0798	173.6425	183.8954	<b>125</b>	194.8923	206.6912	219.3550
165.7620	175.5071	185.9616	<b>126</b>	197.1812	209.2260	222.1614
167.4568	177.3897	188.0522	<b>127</b>	199.5024	211.8027	225.0211
169.1558	179.2772	190.1487	<b>128</b>	201.8302	214.3869	227.8891
170.8590	181.1697	192.2509	<b>129</b>	204.1648	216.9786	230.7654
172.5751	183.0806	194.3782	<b>130</b>	206.5325	219.6135	233.6968
174.2953	184.9964	196.5114	<b>131</b>	208.9070	222.2558	236.6365
176.0197	186.9173	198.6503	<b>132</b>	211.2881	224.9057	239.5846
177.7573	188.8569	200.8149	<b>133</b>	213.7033	227.5999	242.5895
179.4990	190.8014	202.9854	<b>134</b>	216.1253	230.3017	245.6027
181.2450	192.7510	205.1617	<b>135</b>	218.5538	233.0110	248.6242
183.0043	194.7198	207.3643	<b>136</b>	221.0175	235.7661	251.7044
184.7678	196.6935	209.5728	<b>137</b>	223.4879	238.5287	254.7929
186.5355	198.6723	211.7870	<b>138</b>	225.9649	241.2988	257.8898
188.3169	200.6707	214.0283	<b>139</b>	228.4780	244.1160	261.0472
190.1025	202.6740	216.2754	<b>140</b>	230.9978	246.9408	264.2130
191.8922	204.6824	218.5283	<b>141</b>	233.5242	249.7730	267.3871
193.6959	206.7108	220.8089	<b>142</b>	236.0877	252.6538	270.6236
195.5038	208.7442	223.0953	<b>143</b>	238.6579	255.5421	273.8685
197.3159	210.7826	225.3875	<b>144</b>	241.2347	258.4379	277.1215
199.1422	212.8415	227.7081	<b>145</b>	243.8496	261.3837	280.4394
200.9727	214.9054	230.0346	<b>146</b>	246.4712	264.3370	283.7654
202.8073	216.9744	232.3638	<b>147</b>	249.0994	267.2977	287.0998
204.6565	219.0642	234.7281	<b>148</b>	251.7667	270.3100	290.5008
206.5099	221.1591	237.0953	<b>149</b>	254.4407	273.3297	293.9098
208.2674	223.2590	239.4683	<b>150</b>	257.1214	276.3569	297.3273



# Robinsonian Table No. 28.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

## Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
165.8292	173.9390	182.5212	<b>101</b>	191.6050	201.2214	211.4034
168.3312	176.6543	185.4675	<b>102</b>	194.8012	204.6879	215.1624
170.8834	179.4309	188.4875	<b>103</b>	198.0855	208.2590	219.0445
173.4448	182.2174	191.5184	<b>104</b>	201.3815	211.8426	222.9400
176.0153	185.0140	194.5602	<b>105</b>	204.6892	215.4387	226.8489
178.6379	187.8741	197.6787	<b>106</b>	208.0889	219.1442	230.8868
181.2698	190.7442	200.8081	<b>107</b>	211.5003	222.8622	234.9382
183.9107	193.6244	203.9484	<b>108</b>	214.9233	226.5927	239.0028
186.6057	196.5706	207.1687	<b>109</b>	218.4424	230.4376	243.2028
189.3099	199.5269	210.3998	<b>110</b>	221.9732	234.2950	247.4162
192.0233	202.4931	213.6417	<b>111</b>	225.5157	238.1649	251.6429
194.7926	205.5281	216.9670	<b>112</b>	229.1583	242.1545	256.0115
197.5712	208.5730	220.3031	<b>113</b>	232.8127	246.1565	260.3934
200.3589	211.6279	223.6501	<b>114</b>	236.4787	250.1711	264.7886
203.2047	214.7542	227.0838	<b>115</b>	240.2493	254.3107	269.3325
206.0597	217.8905	230.5283	<b>116</b>	244.0315	258.4629	273.8897
208.9238	221.0368	233.9837	<b>117</b>	247.8255	262.6275	278.4602
211.8481	224.2571	237.5293	<b>118</b>	251.7284	266.9229	283.1863
214.7815	227.4875	241.0858	<b>119</b>	255.6431	271.2307	287.9258
217.7242	230.7279	244.6532	<b>120</b>	259.5694	275.5511	292.6786
220.7292	234.0451	248.3144	<b>121</b>	263.6093	280.0079	297.5943
223.7433	237.3724	251.9865	<b>122</b>	267.6610	284.4773	302.5234
226.7666	240.7097	255.6694	<b>123</b>	271.7243	288.9592	307.4657
229.8545	244.1268	259.4500	<b>124</b>	275.9061	293.5837	312.5786
232.9515	247.5539	263.2414	<b>125</b>	280.0995	298.2207	317.7048
236.0577	250.9910	267.0436	<b>126</b>	284.3046	302.8702	322.8444
239.2307	254.5109	270.9474	<b>127</b>	288.6332	307.6686	328.1623
242.4129	258.0408	274.8621	<b>128</b>	292.9734	312.4794	333.4935
245.6043	261.5807	278.7876	<b>129</b>	297.3253	317.3028	338.8381
248.8648	265.2065	282.8186	<b>130</b>	301.8058	322.2816	344.3693
252.1345	268.8423	286.8604	<b>131</b>	306.2979	327.2729	349.9138
255.4134	272.4881	290.9131	<b>132</b>	310.8017	332.2767	355.4717
258.7038	276.2230	295.0755	<b>133</b>	315.4394	337.4426	361.2246
262.1235	279.9679	299.2488	<b>134</b>	320.0887	342.6211	366.9909
265.4923	283.7228	303.4328	<b>135</b>	324.7497	347.8121	372.7705
268.9351	287.5700	307.7308	<b>136</b>	329.5501	353.1722	378.7541
272.3871	291.4272	312.0397	<b>137</b>	334.3622	358.5449	384.7511
275.8483	295.2945	316.3594	<b>138</b>	339.1860	363.9300	390.7613
279.3861	299.2574	320.7975	<b>139</b>	344.1548	369.4916	396.9848
282.9330	303.2303	325.2463	<b>140</b>	349.1353	375.0658	403.2217
286.4891	307.2123	329.7061	<b>141</b>	354.1275	380.6424	409.4718
290.1244	311.2954	334.2887	<b>142</b>	359.2706	386.4230	415.9448
293.7689	315.3876	338.8822	<b>143</b>	364.4255	392.2062	422.4311
297.4226	319.4897	343.4865	<b>144</b>	369.5919	398.0018	428.9307
301.1581	323.6946	348.2185	<b>145</b>	374.9155	403.9894	435.6631
304.9028	327.9095	352.9612	<b>146</b>	380.2508	409.9894	442.4088
308.6567	332.1344	357.7148	<b>147</b>	385.5977	416.0019	449.1679
312.4952	336.4657	362.6009	<b>148</b>	391.1080	422.2144	456.1701
316.3429	340.8071	367.4978	<b>149</b>	396.6299	428.4395	463.1857
320.1997	345.1584	372.4056	<b>150</b>	402.1636	434.6770	470.2146

# Robinsonian Table No. 28.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
210.2398	225.3803	241.8710	<b>151</b>	259.8422	279.4371	300.8133
212.1163	227.5066	244.2795	<b>152</b>	262.5697	282.5248	304.3077
213.9970	229.6379	246.6939	<b>153</b>	265.3038	285.6200	307.8104
215.8928	231.7910	249.1388	<b>154</b>	268.0792	288.7696	311.3339
217.7928	233.9492	251.5895	<b>155</b>	270.8612	291.9268	314.9656
219.6970	236.1124	254.0461	<b>156</b>	273.6499	295.0914	318.5557
221.6165	238.2980	256.5339	<b>157</b>	276.4809	298.3121	322.2187
223.5403	240.4885	259.0275	<b>158</b>	279.3185	301.5403	325.8900
225.4682	242.6841	261.5269	<b>159</b>	282.1629	304.7760	329.5696
227.4118	244.9025	264.0583	<b>160</b>	285.0506	308.0693	333.3243
229.3596	247.1259	266.5955	<b>161</b>	287.9451	311.3701	337.0874
231.3115	249.3544	269.1386	<b>162</b>	290.8461	314.6784	340.8588
233.2795	251.6061	271.7144	<b>163</b>	293.7918	318.0460	344.7077
235.2516	253.8629	274.2961	<b>164</b>	296.7441	321.4211	348.5648
237.2279	256.1247	276.8835	<b>165</b>	299.7031	324.8037	352.4303
239.2205	258.4103	279.5045	<b>166</b>	302.7077	328.2472	356.3756
241.2173	260.7009	282.1314	<b>167</b>	305.7191	331.6983	360.3291
243.2183	262.9966	284.7640	<b>168</b>	308.7371	335.1568	364.2911
245.2359	265.3165	287.4310	<b>169</b>	311.8020	338.6780	368.3352
247.2576	267.6415	290.1038	<b>170</b>	314.8736	342.2066	372.3876
249.2835	269.9715	292.7824	<b>171</b>	317.9519	345.7428	376.4483
251.3264	272.3264	295.4961	<b>172</b>	321.0782	349.3434	380.5937
253.3734	274.6862	298.2157	<b>173</b>	324.2112	352.9515	384.7475
255.4245	277.0511	300.9411	<b>174</b>	327.3509	356.5670	388.9096
257.4930	279.4413	303.7024	<b>175</b>	330.5399	360.2488	393.1588
259.5656	281.8366	306.4695	<b>176</b>	333.7356	363.9380	397.4164
261.6424	284.2368	309.2425	<b>177</b>	336.9379	367.6348	401.6823
263.7367	286.6630	312.0523	<b>178</b>	340.1908	371.3996	406.0380
265.8352	289.0942	314.8679	<b>179</b>	343.4504	375.1718	410.4020
267.9379	291.5304	317.6893	<b>180</b>	346.7167	378.9516	414.7743
270.0585	293.9930	320.5483	<b>181</b>	350.0348	382.8012	419.2391
272.1832	296.4607	323.4132	<b>182</b>	353.3596	386.6583	423.7123
274.3121	298.9334	326.2838	<b>183</b>	356.6910	390.5230	428.1937
276.4592	301.4330	329.1930	<b>184</b>	360.0756	394.4594	432.7703
278.6105	303.9377	332.1080	<b>185</b>	363.4669	398.4033	437.3553
280.7660	306.4474	335.0288	<b>186</b>	366.8648	402.3548	441.9486
282.9400	308.9846	337.9890	<b>187</b>	370.3173	406.3799	446.6398
285.1182	311.5268	340.9550	<b>188</b>	373.7764	410.4126	451.3394
287.3006	314.0741	343.9268	<b>189</b>	377.2421	414.4527	456.0473
289.5018	316.6494	346.9389	<b>190</b>	380.7637	418.5686	460.8560
291.7073	319.2298	349.9568	<b>191</b>	384.2920	422.6920	465.6731
293.9168	321.8152	352.9805	<b>192</b>	387.8270	426.8229	470.4984
296.1457	324.4292	356.0454	<b>193</b>	391.4192	431.0316	475.4278
298.3787	327.0483	359.1161	<b>194</b>	395.0180	435.2478	480.3651
300.6158	329.6724	362.1927	<b>195</b>	398.6235	439.4714	485.3109
302.8725	332.3258	365.3113	<b>196</b>	402.2877	443.7750	490.3635
305.1334	334.9841	368.4358	<b>197</b>	405.9585	448.0860	495.4244
307.3985	337.6475	371.5661	<b>198</b>	409.6360	452.4045	500.4937
309.6835	340.3407	374.7394	<b>199</b>	413.3736	456.8051	505.6728
311.9727	343.0390	377.9185	<b>200</b>	417.1178	461.2131	510.8602

# Robinsonian Table No. 28.

## MONTHLY VALUES

Of \$1.00 paid at the **first** of each month—with

### Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
324.1441	349.6200	377.4508	<b>151</b>	407.8672	441.1230	477.4975
328.0976	354.0916	382.5068	<b>152</b>	413.5824	447.5814	484.7937
332.0602	358.5732	387.5737	<b>153</b>	419.3093	454.0524	492.1032
336.1133	363.1689	392.7833	<b>154</b>	425.2129	460.7405	499.6779
340.1755	367.7746	398.0037	<b>155</b>	431.1282	467.4412	507.2660
344.2469	372.3904	403.2349	<b>156</b>	437.0551	474.1543	514.8673
348.4117	377.1243	408.6141	<b>157</b>	443.1658	481.0938	522.7456
352.5856	381.8682	414.0041	<b>158</b>	449.2881	488.0457	530.6371
356.7687	386.6221	419.4050	<b>159</b>	455.4221	495.0101	538.5420
361.0482	391.4983	424.9594	<b>160</b>	461.7470	502.2103	546.7359
365.3369	396.3845	430.5246	<b>161</b>	468.0836	509.4229	554.9431
369.6348	401.2807	436.1007	<b>162</b>	474.4318	516.6480	563.1637
374.0323	406.3035	441.8359	<b>163</b>	480.9785	524.1186	571.6859
378.4390	411.3363	447.5820	<b>164</b>	487.5369	531.6017	580.2214
382.8548	416.3792	453.3390	<b>165</b>	494.1070	539.0973	588.7703
387.3735	421.5529	459.2610	<b>166</b>	500.8832	546.8485	597.6339
391.9013	426.7367	465.1938	<b>167</b>	507.6711	554.6122	606.5108
396.4383	431.9305	471.1375	<b>168</b>	514.4707	562.3885	615.4011
401.0815	437.2598	477.2523	<b>169</b>	521.4845	570.4308	624.6197
405.7338	442.5991	483.3780	<b>170</b>	528.5100	578.4857	633.8518
410.3953	447.9484	489.5144	<b>171</b>	535.5472	586.5530	643.0971
415.1665	453.4379	495.8283	<b>172</b>	542.8069	594.8974	652.6851
419.9468	458.9374	502.1531	<b>173</b>	550.0783	603.2544	662.2864
424.7362	464.4469	508.4887	<b>174</b>	557.3613	611.6238	671.9010
429.6388	470.1014	515.0081	<b>175</b>	564.8755	620.2816	681.8730
434.5505	475.7658	521.5384	<b>176</b>	572.4014	628.9519	691.8583
439.4715	481.4403	528.0795	<b>177</b>	579.9390	637.6347	701.8570
444.5091	487.2647	534.8112	<b>178</b>	587.7166	646.6176	712.2285
449.5559	493.0991	541.5538	<b>179</b>	595.5059	655.6130	722.6132
454.6119	498.9435	548.3071	<b>180</b>	603.3068	664.6210	733.0113
459.7884	504.9430	555.2580	<b>181</b>	611.3571	673.9412	743.7981
464.9740	510.9524	562.2196	<b>182</b>	619.4190	683.2740	754.5983
470.1688	516.9718	569.1921	<b>183</b>	627.4926	692.6192	765.4118
475.4878	523.1515	576.3692	<b>184</b>	635.8250	702.2895	776.6306
480.8160	529.3413	583.5571	<b>185</b>	644.1691	711.9722	787.8627
486.1534	535.5410	590.7559	<b>186</b>	652.5248	721.6675	799.1082
491.6190	541.9064	598.1665	<b>187</b>	661.1493	731.7008	810.7763
497.0937	548.2818	605.5881	<b>188</b>	669.7854	741.7466	822.4578
502.5776	554.6672	613.0204	<b>189</b>	678.4332	751.8050	834.1526
508.1937	561.2239	620.6723	<b>190</b>	687.3599	762.2151	846.2879
513.8190	567.7906	628.3350	<b>191</b>	696.2983	772.6376	858.4366
519.4535	574.3972	636.0086	<b>192</b>	705.2483	783.0327	870.5987
525.2243	581.1209	643.9095	<b>193</b>	714.4879	793.8736	883.2200
531.0043	587.8846	651.8213	<b>194</b>	723.7391	804.6870	895.8546
536.7935	594.6582	659.7439	<b>195</b>	733.0020	815.5129	908.5026
542.7232	601.6148	667.9019	<b>196</b>	742.5654	826.7193	921.6293
548.6622	608.5814	676.0708	<b>197</b>	752.1404	837.9382	934.7693
554.6103	615.5580	684.2505	<b>198</b>	761.7271	849.1696	947.9227
560.7034	622.7236	692.6741	<b>199</b>	771.6256	860.7968	961.5750
566.8056	629.8991	701.1085	<b>200</b>	781.5357	872.4364	975.2407

# Robinsonian Table No. 29.

## MONTHLY VALUES

Of \$1.00 paid at the **end** of each month—with

Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
1.0000	1.0000	1.0000	<b>1</b>	1.0000	1.0000	1.0000
2.0042	2.0050	2.0058	<b>2</b>	2.0067	2.0075	2.0083
3.0125	3.0150	3.0175	<b>3</b>	3.0200	3.0225	3.0250
4.0251	4.0301	4.0351	<b>4</b>	4.0401	4.0452	4.0502
5.0418	5.0502	5.0585	<b>5</b>	5.0669	5.0753	5.0838
6.0627	6.0752	6.0878	<b>6</b>	6.1004	6.1130	6.1256
7.0879	7.1056	7.1233	<b>7</b>	7.1411	7.1589	7.1767
8.1173	8.1410	8.1647	<b>8</b>	8.1884	8.2122	8.2361
9.1509	9.1814	9.2118	<b>9</b>	9.2424	9.2730	9.3038
10.1891	10.2273	10.2656	<b>10</b>	10.3040	10.3426	10.3813
11.2314	11.2782	11.3251	<b>11</b>	11.3723	11.4196	11.4672
12.2778	12.3341	12.3906	<b>12</b>	12.4473	12.5042	12.5614
13.3290	13.3957	13.4628	<b>13</b>	13.5302	13.5980	13.6604
14.3843	14.4624	14.5409	<b>14</b>	14.6199	14.6993	14.7790
15.4438	15.5341	15.6249	<b>15</b>	15.7162	15.8080	15.9004
16.5081	16.6118	16.7160	<b>16</b>	16.8210	16.9266	17.0329
17.5767	17.6944	17.8130	<b>17</b>	17.9324	18.0527	18.1737
18.6493	18.7821	18.9158	<b>18</b>	19.0505	19.1862	19.3229
19.7271	19.8760	20.0262	<b>19</b>	20.1775	20.3301	20.4839
20.8089	20.9749	21.1423	<b>20</b>	21.3112	21.4815	21.6533
21.8950	22.0788	22.2643	<b>21</b>	22.4515	22.6404	22.8310
22.9862	23.1892	23.3942	<b>22</b>	23.6012	23.8102	24.0212
24.0816	24.3046	24.5299	<b>23</b>	24.7576	24.9875	25.2198
25.1812	25.4250	25.6715	<b>24</b>	25.9206	26.1723	26.4268
26.2861	26.5521	26.8212	<b>25</b>	27.0934	27.3686	27.6470
27.3952	27.6843	27.9768	<b>26</b>	28.2728	28.5724	28.8755
28.5084	28.8214	29.1382	<b>27</b>	29.4590	29.7837	30.1124
29.6272	29.9655	30.3082	<b>28</b>	30.6554	31.0071	31.3634
30.7502	31.1146	31.4840	<b>29</b>	31.8584	32.2379	32.6226
31.8773	32.2687	32.6656	<b>30</b>	33.0682	33.4763	33.8902
33.0101	33.4300	33.8562	<b>31</b>	34.2886	34.7274	35.1726
34.1471	34.5964	35.0526	<b>32</b>	35.5157	35.9860	36.4634
35.2882	35.7677	36.2548	<b>33</b>	36.7495	37.2520	37.7625
36.4353	36.9466	37.4663	<b>34</b>	37.9945	38.5314	39.0772
37.5865	38.1304	38.6836	<b>35</b>	39.2462	39.8183	40.4002
38.7418	39.3193	39.9068	<b>36</b>	40.5045	41.1127	41.7315
39.9033	40.5158	41.1395	<b>37</b>	41.7745	42.4211	43.0793
41.0689	41.7174	42.3782	<b>38</b>	43.0512	43.7369	44.4354
42.2386	42.9240	43.6226	<b>39</b>	44.3346	45.0603	45.7998
43.4146	44.1387	44.8771	<b>40</b>	45.6302	46.3982	47.1815
44.5948	45.3583	46.1374	<b>41</b>	46.9324	47.7437	48.5715
45.7791	46.5829	47.4035	<b>42</b>	48.2413	49.0966	49.9698
46.9698	47.8158	48.6800	<b>43</b>	49.5629	50.4648	51.3862
48.1648	49.0537	49.9624	<b>44</b>	50.8912	51.8406	52.8110
49.3638	50.2966	51.2506	<b>45</b>	52.2261	53.2238	54.2441
50.5695	51.5481	52.5495	<b>46</b>	53.5743	54.6230	55.6961
51.7794	52.8046	53.8543	<b>47</b>	54.9291	56.0296	57.1565
52.9934	54.0661	55.1650	<b>48</b>	56.2908	57.4438	58.6252
54.2142	55.3364	56.4868	<b>49</b>	57.6659	58.8746	60.1137
55.4392	56.6118	57.8144	<b>50</b>	59.0479	60.3130	61.6108

# Robinsonian Table No. 29.

## MONTHLY VALUES

Of \$1.00 paid at the **end** of each month—with

Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
1.0000	1.0000	1.0000	<b>1</b>	1.0000	1.0000	1.0000
2.0092	2.0100	2.0108	<b>2</b>	2.0117	2.0125	2.0133
3.0275	3.0300	3.0325	<b>3</b>	3.0350	3.0375	3.0400
4.0553	4.0603	4.0654	<b>4</b>	4.0704	4.0755	4.0805
5.0922	5.1006	5.1090	<b>5</b>	5.1175	5.1259	5.1344
6.1383	6.1509	6.1636	<b>6</b>	6.1762	6.1889	6.2016
7.1945	7.2124	7.2303	<b>7</b>	7.2483	7.2663	7.2843
8.2600	8.2839	8.3079	<b>8</b>	8.3320	8.3561	8.3803
9.3346	9.3654	9.3964	<b>9</b>	9.4274	9.4585	9.4897
10.4201	10.4591	10.4982	<b>10</b>	10.5374	10.5767	10.6162
11.5149	11.5627	11.6108	<b>11</b>	11.6590	11.7075	11.7561
12.6188	12.6764	12.7343	<b>12</b>	12.7924	12.8507	12.9093
13.7344	13.8032	13.8722	<b>13</b>	13.9416	14.0113	14.0814
14.8593	14.9399	15.0210	<b>14</b>	15.1025	15.1845	15.2668
15.9933	16.0867	16.1806	<b>15</b>	16.2751	16.3701	16.4656
17.1399	17.2475	17.3559	<b>16</b>	17.4650	17.5747	17.6852
18.2957	18.4184	18.5420	<b>17</b>	18.6665	18.7918	18.9180
19.4606	19.5993	19.7390	<b>18</b>	19.8797	20.0215	20.1642
20.6390	20.7953	20.9528	<b>19</b>	21.1118	21.2717	21.4331
21.8265	22.0013	22.1775	<b>20</b>	22.3552	22.5345	22.7153
23.0233	23.2173	23.4130	<b>21</b>	23.6105	23.8098	24.0108
24.2343	24.4494	24.6666	<b>22</b>	24.8860	25.1074	25.3310
25.4545	25.6916	25.9311	<b>23</b>	26.1731	26.4175	26.6644
26.6839	26.9438	27.2064	<b>24</b>	27.4719	27.7401	28.0112
27.9285	28.2132	28.5012	<b>25</b>	28.7924	29.0869	29.3847
29.1823	29.4927	29.8067	<b>26</b>	30.1245	30.4461	30.7715
30.4452	30.7821	31.1231	<b>27</b>	31.4684	31.8179	32.1717
31.7243	32.0899	32.4603	<b>28</b>	32.8355	33.2156	33.6007
33.0125	33.4077	33.8083	<b>29</b>	34.2143	34.6258	35.0429
34.3099	34.7356	35.1671	<b>30</b>	35.6048	36.0486	36.4986
35.6245	36.0829	36.5481	<b>31</b>	37.0202	37.4992	37.9852
36.9481	37.4403	37.9399	<b>32</b>	38.4472	38.9623	39.4852
38.2810	38.8076	39.3426	<b>33</b>	39.8859	40.4379	40.9985
39.6319	40.1957	40.7688	<b>34</b>	41.3513	41.9434	42.5452
40.9920	41.5938	42.2058	<b>35</b>	42.8283	43.4613	44.1051
42.3612	43.0018	43.6537	<b>36</b>	44.3170	44.9918	45.6784
43.7495	44.4319	45.1266	<b>37</b>	45.8340	46.5542	47.2875
45.1470	45.8719	46.6104	<b>38</b>	47.3627	48.1291	48.9099
46.5536	47.3219	48.1049	<b>39</b>	48.9030	49.7165	50.5456
47.9804	48.7951	49.6261	<b>40</b>	50.4736	51.3379	52.2195
49.4163	50.2783	51.1581	<b>41</b>	52.0558	52.9719	53.9068
50.8614	51.7716	52.7009	<b>42</b>	53.6497	54.6184	55.6074
52.3276	53.2893	54.2718	<b>43</b>	55.2756	56.3011	57.3488
53.8030	54.8170	55.8535	<b>44</b>	56.9131	57.9963	59.1036
55.2875	56.3547	57.4461	<b>45</b>	58.5624	59.7041	60.8717
56.7943	57.9183	59.0685	<b>46</b>	60.2456	61.4504	62.6833
58.3103	59.4918	60.7016	<b>47</b>	61.9405	63.2092	64.5083
59.8354	61.0754	62.3456	<b>48</b>	63.6471	64.9805	66.3466
61.3839	62.6861	64.0210	<b>49</b>	65.3896	66.7927	68.2312
62.9416	64.3069	65.7073	<b>50</b>	67.1438	68.6175	70.1291

# Robinsonian Table No. 29.

## MONTHLY VALUES

Of \$1.00 paid at the **end** of each month—with

### Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
56.6683	57.8921	59.1478	<b>51</b>	60.4365	61.7588	63.1158
57.9044	59.1815	60.4929	<b>52</b>	61.8394	63.2220	64.6418
59.1447	60.4760	61.8437	<b>53</b>	63.2489	64.6927	66.1761
60.3892	61.7755	63.2004	<b>54</b>	64.6652	66.1709	67.7187
61.6408	63.0843	64.5691	<b>55</b>	66.0963	67.6672	69.2830
62.8966	64.3982	65.9436	<b>56</b>	67.5341	69.1709	70.8557
64.1565	65.7171	67.3239	<b>57</b>	68.9785	70.6822	72.4367
65.4238	67.0457	68.7167	<b>58</b>	70.4383	72.2123	74.0403
66.6953	68.3793	70.1152	<b>59</b>	71.9049	73.7500	75.6523
67.9710	69.7179	71.5196	<b>60</b>	73.3781	75.2951	77.2726
69.2542	71.0664	72.9368	<b>61</b>	74.8672	76.8598	78.9165
70.5416	72.4200	74.3598	<b>62</b>	76.3631	78.4320	80.5688
71.8331	73.7786	75.7887	<b>63</b>	77.8656	80.0117	82.2294
73.1324	75.1475	77.2308	<b>64</b>	79.3847	81.6118	83.9146
74.4359	76.5214	78.6787	<b>65</b>	80.9105	83.2194	85.6082
75.7435	77.9003	80.1325	<b>66</b>	82.4429	84.8345	87.3101
77.0591	79.2898	81.5999	<b>67</b>	83.9925	86.4707	89.0377
78.3789	80.6843	83.0732	<b>68</b>	85.5488	88.1145	90.7736
79.7028	82.0838	84.5523	<b>69</b>	87.1118	89.7657	92.5179
81.0349	83.4942	86.0455	<b>70</b>	88.6925	91.4390	94.2889
82.3712	84.9096	87.5446	<b>71</b>	90.2799	93.1197	96.0682
83.7116	86.3301	89.0495	<b>72</b>	91.8740	94.8080	97.8558
85.0604	87.7617	90.5689	<b>73</b>	93.4865	96.5190	99.6713
86.4134	89.1984	92.0942	<b>74</b>	95.1057	98.2376	101.4951
87.7705	90.6400	93.6254	<b>75</b>	96.7315	99.9637	103.3272
89.1362	92.0932	95.1715	<b>76</b>	98.3764	101.7134	105.1883
90.5061	93.5514	96.7235	<b>77</b>	100.0279	103.4706	107.0577
91.8801	95.0146	98.2813	<b>78</b>	101.6861	105.2353	108.9354
93.2630	96.4897	99.8546	<b>79</b>	103.3640	107.0246	110.8432
94.6500	97.9698	101.4338	<b>80</b>	105.0486	108.8214	112.7593
96.0411	99.4548	103.0187	<b>81</b>	106.7399	110.6256	114.6838
97.4413	100.9521	104.6197	<b>82</b>	108.4515	112.4553	116.6395
98.8456	102.4544	106.2264	<b>83</b>	110.1697	114.2925	118.6035
100.2541	103.9617	107.8391	<b>84</b>	111.8947	116.1372	120.5759
101.6719	105.4815	109.4681	<b>85</b>	113.6406	118.0082	122.5807
103.0938	107.0063	111.1030	<b>86</b>	115.3933	119.8868	124.5938
104.5198	108.5361	112.7437	<b>87</b>	117.1525	121.7728	126.6153
105.9553	110.0788	114.4014	<b>88</b>	118.9336	123.6861	128.6704
107.3950	111.6264	116.0649	<b>89</b>	120.7212	125.6069	130.7339
108.8388	113.1791	117.7343	<b>90</b>	122.5156	127.5352	132.8057
110.2923	114.7450	119.4210	<b>91</b>	124.3324	129.4917	134.9124
111.7500	116.3159	121.1137	<b>92</b>	126.1558	131.4557	137.0274
113.2118	117.8918	122.8121	<b>93</b>	127.9859	133.4272	139.1508
114.6835	119.4813	124.5285	<b>94</b>	129.8392	135.4279	141.3104
116.1594	121.0757	126.2507	<b>95</b>	131.6991	137.4361	143.4783
117.6395	122.6752	127.9788	<b>96</b>	133.5656	139.4518	145.6546
119.1296	124.2886	129.7254	<b>97</b>	135.4561	141.4977	147.8684
120.6239	125.9069	131.4777	<b>98</b>	137.3532	143.5511	150.0905
122.1224	127.5303	133.2359	<b>99</b>	139.2569	145.6120	152.3210
123.6313	129.1680	135.0132	<b>100</b>	141.1853	147.7041	154.5903

# Robinsonian Table No. 29.

## MONTHLY VALUES

Of \$1.00 paid at the end of each month—with

Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
64.5084	65.9376	67.4044	<b>51</b>	68.9097	70.4547	72.0404
66.0997	67.5970	69.1346	<b>52</b>	70.7137	72.3354	74.0010
67.7002	69.2664	70.8756	<b>53</b>	72.5293	74.2286	75.9748
69.3099	70.9457	72.6275	<b>54</b>	74.3566	76.1343	77.9621
70.9452	72.6552	74.4143	<b>55</b>	76.2241	78.0859	80.0015
72.5898	74.3747	76.2119	<b>56</b>	78.1032	80.0501	82.0544
74.2434	76.1041	78.0204	<b>57</b>	79.9940	82.0268	84.1205
75.9240	77.8652	79.8656	<b>58</b>	81.9273	84.0521	86.2421
77.6137	79.6362	81.7217	<b>59</b>	83.8722	86.0900	88.3771
79.3128	81.4172	83.5886	<b>60</b>	85.8288	88.1403	90.5254
81.0397	83.2314	85.4941	<b>61</b>	87.8302	90.2421	92.7324
82.7759	85.0556	87.4105	<b>62</b>	89.8432	92.3563	94.9527
84.5212	86.8898	89.3377	<b>63</b>	91.8678	94.4831	97.1864
86.2960	88.7586	91.3055	<b>64</b>	93.9396	96.6641	99.4822
88.0799	90.6375	93.2842	<b>65</b>	96.0231	98.8577	101.7913
89.8731	92.5264	95.2737	<b>66</b>	98.1182	101.0637	104.1138
91.6969	94.4517	97.3058	<b>67</b>	100.2629	103.3270	106.5020
93.5299	96.3870	99.3488	<b>68</b>	102.4193	105.6028	108.9035
95.3721	98.3322	101.4026	<b>69</b>	104.5874	107.8911	111.3184
97.2483	100.3156	103.5011	<b>70</b>	106.8075	110.2397	113.8026
99.1297	102.3089	105.6105	<b>71</b>	109.0394	112.6009	116.3002
101.0223	104.3122	107.7307	<b>72</b>	111.2829	114.9745	118.8111
102.9483	106.3553	109.8977	<b>73</b>	113.5812	117.4117	121.3953
104.8835	108.4084	112.0756	<b>74</b>	115.8912	119.8614	123.9927
106.8279	110.4718	114.2644	<b>75</b>	118.2128	122.3235	126.6036
108.8072	112.5763	116.5023	<b>76</b>	120.5920	124.8526	129.2916
110.7956	114.6910	118.7510	<b>77</b>	122.9828	127.3941	131.9930
112.7932	116.8157	121.0105	<b>78</b>	125.3853	129.9482	134.7077
114.8271	118.9839	123.3214	<b>79</b>	127.8481	132.5725	137.5038
116.8702	121.1620	125.6432	<b>80</b>	130.3226	135.2094	140.3132
118.9225	123.2502	127.9758	<b>81</b>	132.8087	137.8587	143.1360
121.0126	125.3837	130.3622	<b>82</b>	135.3582	140.5820	146.0445
123.1119	127.5272	132.7595	<b>83</b>	137.9193	143.3177	148.9663
125.2204	130.0807	135.1675	<b>84</b>	140.4921	146.0659	151.9015
127.3682	132.3815	137.6319	<b>85</b>	143.1311	148.8918	154.9268
129.5252	134.6923	140.1070	<b>86</b>	145.7819	151.7301	157.9655
131.6914	137.0131	142.5930	<b>87</b>	148.4443	154.5809	161.0175
133.8986	139.3832	145.1377	<b>88</b>	151.1761	157.5132	164.1644
136.1149	141.7634	147.6933	<b>89</b>	153.9196	160.4579	167.3246
138.3404	144.1535	150.2598	<b>90</b>	156.6748	163.4152	170.4982
140.6085	146.5950	152.8876	<b>91</b>	159.5027	166.4579	173.7715
142.8858	149.0466	155.5262	<b>92</b>	162.3422	169.5131	177.0582
145.1723	151.5081	158.1757	<b>93</b>	165.1934	172.5808	180.3581
147.5030	154.0232	160.8893	<b>94</b>	168.1207	175.7380	183.7629
149.8429	156.5483	163.6137	<b>95</b>	171.0596	178.9078	187.1810
152.1920	159.0834	166.3489	<b>96</b>	174.0102	182.0900	190.6125
154.5871	161.6742	169.1510	<b>97</b>	177.0403	185.3662	194.1540
156.9914	164.2750	171.9640	<b>98</b>	180.0821	188.6548	197.7088
159.4048	166.8859	174.7878	<b>99</b>	183.1356	191.9559	201.2770
161.8660	169.5547	177.6813	100	186.2722	195.3554	204.9607

# Robinsonian Table No. 29.

## MONTHLY VALUES

Of \$1.00 paid at the **end** of each month—with

## Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
125.1443	130.8106	136.7962	<b>101</b>	143.1204	149.8037	156.8680
126.6615	132.4583	138.5851	<b>102</b>	145.0621	151.9108	159.1540
128.1892	134.1206	140.3935	<b>103</b>	147.0292	154.0501	161.4803
129.7212	135.7879	142.2077	<b>104</b>	149.0029	156.1969	163.8149
131.2572	137.4601	144.0278	<b>105</b>	150.9833	158.3513	166.1578
132.8041	139.1474	145.8680	<b>106</b>	152.9899	160.5389	168.5425
134.3552	140.8397	147.7140	<b>107</b>	155.0031	162.7340	170.9355
135.9105	142.5370	149.5658	<b>108</b>	157.0230	164.9367	173.3368
137.4768	144.2497	151.4383	<b>109</b>	159.0698	167.1737	175.7812
139.0472	145.9674	153.3166	<b>110</b>	161.1233	169.4182	178.2341
140.6218	147.6901	155.2007	<b>111</b>	163.1834	171.6702	180.6952
142.2078	149.4286	157.1060	<b>112</b>	165.2713	173.9578	183.2010
143.7979	151.1720	159.0172	<b>113</b>	167.3659	176.2528	185.7151
145.3921	152.9205	160.9342	<b>114</b>	169.4671	178.5553	188.2376
146.9979	154.6851	162.8730	<b>115</b>	171.5969	180.8945	190.8062
148.6079	156.4547	164.8176	<b>116</b>	173.7333	183.2412	193.3832
150.2220	158.2293	166.7681	<b>117</b>	175.8765	185.5953	195.9685
151.8479	160.0204	168.7409	<b>118</b>	178.0490	187.9873	198.6016
153.4780	161.8166	170.7195	<b>119</b>	180.2281	190.3868	201.2430
155.1123	163.6177	172.7040	<b>120</b>	182.4140	192.7937	203.8927
156.7586	165.4358	174.7114	<b>121</b>	184.6301	195.3297	206.5918
158.4091	167.2589	176.7247	<b>122</b>	186.8528	197.6931	209.2993
160.0637	169.0870	178.7438	<b>123</b>	189.0823	200.1541	212.0150
161.7306	170.9324	180.7865	<b>124</b>	191.3428	202.6552	214.7818
163.4017	172.7828	182.8350	<b>125</b>	193.6100	205.1639	217.5570
165.0770	174.6383	184.8893	<b>126</b>	195.8839	207.6800	220.3404
166.7648	176.5115	186.9679	<b>127</b>	198.1898	210.2376	223.1766
168.4568	178.3897	189.0522	<b>128</b>	200.5024	212.8027	226.0211
170.1530	180.2728	191.1424	<b>129</b>	202.8216	215.3753	228.8739
171.8619	182.1742	193.2574	<b>130</b>	205.1737	217.9907	231.7812
173.5751	184.0806	195.3782	<b>131</b>	207.5325	220.6135	234.6968
175.2924	185.9919	197.5049	<b>132</b>	209.8980	223.2438	237.6208
177.0227	187.9219	199.6570	<b>133</b>	212.2973	225.9181	240.6010
178.7573	189.8569	201.8149	<b>134</b>	214.7033	228.5999	243.5895
180.4960	191.7968	203.9787	<b>135</b>	217.1160	231.2893	246.5863
182.2481	193.7558	206.1686	<b>136</b>	219.5634	234.0239	249.6412
184.0043	195.7198	208.3643	<b>137</b>	222.0175	236.7661	252.7044
185.7647	197.6888	210.5659	<b>138</b>	224.4783	239.5158	255.7760
187.5387	199.6772	212.7942	<b>139</b>	226.9748	242.3122	258.9074
189.3169	201.6707	215.0283	<b>140</b>	229.4780	245.1160	262.0472
191.0993	203.6691	217.2683	<b>141</b>	231.9879	247.9274	265.1954
192.8955	205.6874	219.5357	<b>142</b>	234.5345	250.7868	268.4053
194.6959	207.7108	221.8089	<b>143</b>	237.0877	253.6538	271.6236
196.5005	209.7391	224.0880	<b>144</b>	239.6476	256.5283	274.8502
198.3193	211.7878	226.3951	<b>145</b>	242.2453	259.4522	278.1407
200.1422	213.8415	228.7081	<b>146</b>	244.8496	262.3837	281.4394
201.9693	215.9002	231.0270	<b>147</b>	247.4606	265.3226	284.7465
203.8108	217.9797	233.3746	<b>148</b>	250.1103	268.3126	288.1194
205.6565	220.0642	235.7281	<b>149</b>	252.7667	271.3100	291.5006
207.5064	222.1537	238.0875	<b>150</b>	255.4298	274.3149	294.8902



## Robinsonian Table No. 29.

### MONTHLY VALUES

Of \$1.00 paid at the end of each month—with

Interest compounded **QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
164.3364	172.2336	180.5857	<b>101</b>	189.4204	198.7673	208.6577
166.8159	174.9224	183.5009	<b>102</b>	192.5803	202.1918	212.3680
169.3451	177.6717	186.4888	<b>103</b>	195.8271	205.7192	216.1996
171.8834	180.4309	189.4875	<b>104</b>	199.0855	209.2590	220.0445
174.4309	183.2001	192.4971	<b>105</b>	202.3556	212.8114	223.9028
177.0298	186.0321	195.5825	<b>106</b>	205.7164	216.4716	227.8881
179.6379	188.8741	198.6787	<b>107</b>	209.0889	220.1442	231.8868
182.2552	191.7261	201.7858	<b>108</b>	212.4731	223.8294	235.8989
184.9259	194.6434	204.9718	<b>109</b>	215.9519	227.6272	240.0442
187.6057	197.5706	208.1687	<b>110</b>	219.4424	231.4376	244.2028
190.2947	200.5079	211.3763	<b>111</b>	222.9446	235.2605	248.3748
193.0391	203.5130	214.6662	<b>112</b>	226.5457	239.2012	252.6865
195.7926	206.5281	217.9670	<b>113</b>	230.1583	243.1545	257.0115
198.5554	209.5531	221.2786	<b>114</b>	233.7827	247.1202	261.3498
201.3754	212.6487	224.6757	<b>115</b>	237.5102	251.2092	265.8345
204.2047	215.7542	228.0838	<b>116</b>	241.2493	255.3107	270.3325
207.0431	218.8697	231.5026	<b>117</b>	245.0001	259.4248	274.8438
209.9410	222.0584	235.0106	<b>118</b>	248.8584	263.6676	279.5084
212.8481	225.2571	238.5293	<b>119</b>	252.7284	267.9229	284.1863
215.7643	228.4658	242.0589	<b>120</b>	256.6101	272.1907	288.8776
218.7421	231.7505	245.6813	<b>121</b>	260.6039	276.5931	293.7293
221.7292	235.0451	249.3144	<b>122</b>	264.6093	281.0079	298.5943
224.7253	238.3498	252.9584	<b>123</b>	268.6264	285.4353	303.4727
227.7853	241.7333	256.6987	<b>124</b>	272.7604	290.0033	308.5190
230.8545	245.1268	260.4500	<b>125</b>	276.9061	294.5837	313.5786
233.9328	248.5303	264.2120	<b>126</b>	281.0634	299.1767	318.6516
237.0772	252.0156	268.0743	<b>127</b>	285.3424	303.9164	323.9003
240.2307	255.5109	271.9474	<b>128</b>	289.6332	308.6686	329.1623
243.3934	259.0162	275.8314	<b>129</b>	293.9356	313.4333	334.4376
246.6245	262.6064	279.8196	<b>130</b>	298.3648	318.3512	339.8968
249.8648	266.2065	283.8186	<b>131</b>	302.8058	323.2816	345.3693
253.1142	269.8167	287.8284	<b>132</b>	307.2583	328.2245	350.8551
256.4345	273.5148	291.9466	<b>133</b>	311.8430	333.3273	356.5332
259.7638	277.2230	296.0755	<b>134</b>	316.4394	338.4426	362.2246
263.1024	280.9412	300.2153	<b>135</b>	321.0474	343.5704	367.9294
266.5142	284.7506	304.4677	<b>136</b>	325.7929	348.8651	373.8351
269.9351	288.5700	308.7308	<b>137</b>	330.5501	354.1722	379.7541
273.3652	292.3994	313.0048	<b>138</b>	335.3190	359.4918	385.6865
276.8710	296.3234	317.3957	<b>139</b>	340.2311	364.9855	391.8290
280.3861	300.2574	321.7975	<b>140</b>	345.1548	370.4916	397.9848
283.9102	304.2014	326.2100	<b>141</b>	350.0902	376.0103	404.1540
287.5128	308.2434	330.7439	<b>142</b>	355.1746	381.7104	410.5427
291.1244	312.2954	335.2887	<b>143</b>	360.2706	387.4230	416.9448
294.7453	316.3574	339.8443	<b>144</b>	365.3784	393.1482	423.3601
298.4471	320.5210	344.5260	<b>145</b>	370.6411	399.0625	430.0049
302.1581	324.6946	349.2185	<b>146</b>	375.9155	404.9894	436.6631
305.8783	328.8782	353.9218	<b>147</b>	381.2016	410.9287	443.3346
309.6822	333.1669	358.7559	<b>148</b>	386.6490	417.0653	450.2457
313.4952	337.4657	363.6009	<b>149</b>	392.1080	423.2144	457.1701
317.3174	341.7745	368.4567	<b>150</b>	397.5787	429.3761	464.1079

# Robinsonian Table No. 29.

## MONTHLY VALUES

Of \$1.00 paid at the end of each month—with

## Interest compounded QUARTERLY

AT THE ANNUAL RATES IN THE HEADING.

5%	6%	7%	Mos.	8%	9%	10%
209.3710	224.2645	240.4763	<b>151</b>	258.1327	277.3723	298.3476
211.2398	226.3803	242.8710	<b>152</b>	260.8422	280.4371	301.8133
213.1127	228.5010	245.2715	<b>153</b>	263.5584	283.5095	305.2874
215.0007	230.6435	247.7022	<b>154</b>	266.3154	286.6358	308.8315
216.8928	232.7910	250.1388	<b>155</b>	269.0792	289.7696	312.3839
218.7891	234.9435	252.5812	<b>156</b>	271.8496	292.9109	315.9446
220.7008	237.1183	255.0546	<b>157</b>	274.6619	296.1078	319.5775
222.6165	239.2980	257.5339	<b>158</b>	277.4809	299.3121	323.2187
224.5365	241.4827	260.0189	<b>159</b>	280.3065	302.5239	326.8682
226.4721	243.6901	262.5357	<b>160</b>	283.1753	305.7929	330.5921
228.4118	245.9025	265.0583	<b>161</b>	286.0506	309.0693	334.3243
230.3557	248.1199	267.5867	<b>162</b>	288.9327	312.3532	338.0649
232.3155	250.3605	270.1477	<b>163</b>	291.8589	315.6959	341.8821
234.2795	252.6061	272.7144	<b>164</b>	294.7918	319.0460	345.7077
236.2476	254.8567	275.2870	<b>165</b>	297.7313	322.4037	349.5415
238.2320	257.1310	277.8929	<b>166</b>	300.7162	325.8217	353.4544
240.2205	259.4103	280.5045	<b>167</b>	303.7077	329.2472	357.3756
242.2132	261.6946	283.1220	<b>168</b>	306.7060	332.6803	361.3051
244.2225	264.0031	285.7736	<b>169</b>	309.7507	336.1754	365.3160
246.2359	266.3165	288.4310	<b>170</b>	312.8020	339.6780	369.3352
248.2534	268.6350	291.0942	<b>171</b>	315.8601	343.1881	373.3627
250.2878	270.9782	293.7922	<b>172</b>	318.9658	346.7620	377.4741
252.3264	273.3264	296.4961	<b>173</b>	322.0782	350.3434	381.5937
254.3691	275.6795	299.2058	<b>174</b>	325.1973	353.9323	385.7218
256.4289	278.0579	301.9512	<b>175</b>	328.3653	357.5868	389.9361
258.4930	280.4413	304.7024	<b>176</b>	331.5399	361.2488	394.1588
260.5612	282.8297	307.4594	<b>177</b>	334.7212	364.9183	398.3898
262.6469	285.2439	310.2529	<b>178</b>	337.9527	368.6552	402.7097
264.7367	287.6630	313.0523	<b>179</b>	341.1908	372.3996	407.0380
266.8307	290.0872	315.8575	<b>180</b>	344.4356	376.1514	411.3745
268.9425	292.5376	318.7000	<b>181</b>	347.7319	379.9726	415.8027
271.0585	294.9930	321.5483	<b>182</b>	351.0348	383.8012	420.2391
273.1786	297.4535	324.4025	<b>183</b>	354.3444	387.6373	424.6839
275.3168	299.9407	327.2948	<b>184</b>	357.7067	391.5446	429.2230
277.4592	302.4330	330.1930	<b>185</b>	361.0756	395.4594	433.7703
279.6058	304.9303	333.0970	<b>186</b>	364.4512	399.3817	438.3260
281.7708	307.4549	336.0401	<b>187</b>	367.8809	403.3770	442.9787
283.9400	309.9846	338.9890	<b>188</b>	371.3173	407.3799	447.6398
286.1134	312.5192	341.9437	<b>189</b>	374.7603	411.3903	452.3092
288.3055	315.0818	344.9384	<b>190</b>	378.2587	415.4757	457.0784
290.5018	317.6494	347.9389	<b>191</b>	381.7637	419.5686	461.8560
292.7023	320.2220	350.9452	<b>192</b>	385.2755	423.6691	466.6419
294.9219	322.8231	353.9924	<b>193</b>	388.8440	427.8466	471.5306
297.1457	325.4292	357.0454	<b>194</b>	392.4192	432.0316	476.4276
299.3736	328.0404	360.1043	<b>195</b>	396.0010	436.2241	481.3329
301.6210	330.6806	363.2049	<b>196</b>	399.6410	440.4958	486.3441
303.8725	333.3258	366.3113	<b>197</b>	403.2877	444.7750	491.3635
306.1283	335.9760	369.4236	<b>198</b>	406.9410	449.0617	496.3913
308.4038	338.6558	372.5786	<b>199</b>	410.6539	453.4296	501.5279
310.6835	341.3407	375.7394	<b>200</b>	414.3736	457.8051	506.6728

## Robinsonian Table No. 29.

### MONTHLY VALUES

Of \$1.00 paid at the **end** of each month—with

**Interest compounded QUARTERLY**

AT THE ANNUAL RATES IN THE HEADING.

11%	12%	13%	Mos.	14%	15%	16%
321.2262	346.1923	373.4483	<b>151</b>	403.2171	435.7433	471.2960
325.1441	350.6200	378.4508	<b>152</b>	408.8672	442.1230	478.4975
329.0712	355.0577	383.4641	<b>153</b>	414.5289	448.5152	485.7123
333.0876	359.6083	388.6183	<b>154</b>	420.3651	455.1216	493.1884
337.1133	364.1689	393.7833	<b>155</b>	426.2129	461.7405	500.6779
341.1481	368.7395	398.9592	<b>156</b>	432.0724	468.3720	508.1807
345.2753	373.4269	404.2812	<b>157</b>	438.1133	475.2266	515.9565
349.4117	378.1243	409.6141	<b>158</b>	444.1658	482.0938	523.7456
353.5572	382.8317	414.9578	<b>159</b>	450.2300	488.9734	531.5480
357.7981	387.6601	420.4532	<b>160</b>	456.4826	496.0856	539.6353
362.0482	392.4983	425.9594	<b>161</b>	462.7470	503.2103	547.7359
366.3075	397.3466	431.4765	<b>162</b>	469.0230	510.3474	555.8499
370.6653	402.3201	437.1508	<b>163</b>	475.4949	517.7268	564.2612
375.0323	407.3035	442.8359	<b>164</b>	481.9785	525.1186	572.6859
379.4085	412.2970	448.5319	<b>165</b>	488.4738	532.5230	581.1239
383.8864	417.4200	454.3910	<b>166</b>	495.1727	540.1795	589.8722
388.3734	422.5529	460.2610	<b>167</b>	501.8832	547.8485	598.6339
392.8697	427.6959	466.1417	<b>168</b>	508.6054	555.5301	607.4088
397.4710	432.9729	472.1916	<b>169</b>	515.5391	563.4742	616.5076
402.0815	438.2598	478.2523	<b>170</b>	522.4845	571.4308	625.6197
406.7011	443.5568	484.3238	<b>171</b>	529.4416	579.3999	634.7452
411.4292	448.9924	490.5707	<b>172</b>	536.6184	587.6424	644.2085
416.1665	454.4379	496.8283	<b>173</b>	543.8069	595.8974	653.6851
420.9129	459.8935	503.0969	<b>174</b>	551.0070	604.1649	663.1750
425.7713	465.4924	509.5471	<b>175</b>	558.4355	612.7170	673.0173
430.6388	471.1014	516.0081	<b>176</b>	565.8755	621.2816	682.8730
435.5155	476.7203	522.4800	<b>177</b>	573.3273	629.8586	692.7420
440.5077	482.4875	529.1402	<b>178</b>	581.0161	638.7319	702.9786
445.5091	488.2647	535.8112	<b>179</b>	588.7166	647.6176	713.2285
450.5197	494.0519	542.4931	<b>180</b>	596.4287	656.5158	723.4917
455.6494	499.9924	549.3701	<b>181</b>	604.3871	665.7223	734.1382
460.7884	505.9430	556.2580	<b>182</b>	612.3571	674.9412	744.7981
465.9365	511.9035	563.1566	<b>183</b>	620.3387	684.1727	755.4714
471.2075	518.0225	570.2575	<b>184</b>	628.5760	693.7248	766.5443
476.4878	524.1515	577.3692	<b>185</b>	636.8250	703.2895	777.6306
481.7772	530.2906	584.4917	<b>186</b>	645.0856	712.8666	788.7302
487.1935	536.5935	591.8237	<b>187</b>	653.6116	722.7775	800.2466
492.6190	542.9064	599.1665	<b>188</b>	662.1493	732.7008	811.7763
498.0536	549.2293	606.5202	<b>189</b>	670.6986	742.6366	823.3194
503.6191	555.7216	614.0908	<b>190</b>	679.5234	752.9196	835.2970
509.1937	562.2239	621.6723	<b>191</b>	688.3599	763.2151	847.2879
514.7776	568.7362	629.2646	<b>192</b>	697.2080	773.5230	859.2922
520.4964	575.4235	637.0816	<b>193</b>	706.3421	784.1921	871.7494
526.2243	582.1209	644.9095	<b>194</b>	715.4879	794.8736	884.2200
531.9614	588.8283	652.7482	<b>195</b>	724.6453	805.5676	896.7039
537.8378	595.7165	660.8196	<b>196</b>	734.0995	816.6372	909.6599
543.7232	602.6148	668.9019	<b>197</b>	743.5654	827.7193	922.6293
549.6179	609.5231	676.9950	<b>198</b>	753.0429	838.8139	935.6120
555.6560	616.6183	685.3291	<b>199</b>	762.8284	850.2991	949.0869
561.7034	623.7236	693.6741	<b>200</b>	772.6256	861.7968	962.5750

**ROBINSONIAN INTEREST AND MATURITY TABLE.—No. 30**  
**Amount of \$1.00 paid each WEEK, with interest compounded SEMI-ANNUALLY.**

4%	5%	6%	7%	8%	9%	Years.	10%	11%	12%	13%	14%	15%	16%
26.27	26.34	26.41	26.47	26.54	26.61	1/2	26.68	26.74	26.81	26.88	26.95	27.01	27.08
53.07	53.33	53.60	53.87	54.14	54.41	1	54.68	54.96	55.23	55.50	55.78	56.05	56.33
80.40	81.00	81.62	82.23	82.85	83.47	1 1/2	84.09	84.72	85.35	85.99	86.63	87.27	87.91
108.27	109.37	110.47	111.58	112.70	113.83	2	114.97	116.12	117.28	118.45	119.63	120.82	122.03
136.71	138.44	140.19	141.96	143.75	145.56	2 1/2	147.40	149.25	151.13	153.03	154.95	156.89	158.87
165.71	168.24	170.80	173.40	176.04	178.72	3	181.44	184.20	187.01	189.86	192.75	195.68	198.66
195.30	198.78	202.33	205.94	209.62	213.37	3 1/2	217.19	221.08	225.04	229.07	233.18	237.37	241.63
225.47	230.09	234.80	239.62	244.55	249.58	4	254.72	259.98	265.35	270.84	276.45	282.18	288.04
256.25	262.18	268.25	274.48	280.87	287.42	4 1/2	294.13	301.02	308.08	315.32	322.75	330.36	338.16
287.65	295.07	302.70	310.56	318.64	326.96	5	335.52	344.32	353.38	362.70	372.28	382.15	392.30
319.67	328.78	338.19	347.90	357.93	368.28	5 1/2	378.97	390.00	401.39	413.15	425.29	437.82	450.76
352.34	363.34	374.74	386.55	398.78	411.46	6	424.59	438.19	452.28	466.88	482.00	497.67	513.90
385.65	398.76	412.39	426.55	441.28	456.58	6 1/2	472.49	489.03	506.23	524.11	542.69	562.01	582.09
419.64	435.07	451.16	467.95	485.47	503.74	7	522.79	542.67	563.41	585.05	607.62	631.17	655.74
454.30	472.28	491.10	510.80	531.43	553.01	7 1/2	575.61	599.26	624.03	649.96	677.10	705.52	735.28
489.65	510.43	532.24	555.16	579.22	604.50	8	631.06	658.97	688.28	719.08	751.44	785.45	821.18
525.72	549.52	574.61	601.06	628.93	658.31	8 1/2	689.29	721.95	756.39	792.70	830.99	871.37	913.96
562.50	589.60	618.26	648.57	680.63	714.55	9	750.43	788.40	828.58	871.10	916.10	963.74	1014.15
600.22	630.68	663.21	697.74	734.39	773.31	9 1/2	814.63	858.51	905.11	954.60	1007.18	1063.03	1122.36
638.29	672.78	709.51	748.63	790.31	834.72	10	882.03	932.47	986.22	1043.53	1104.62	1169.77	1239.23
677.33	715.94	757.20	801.31	848.46	898.88	10 1/2	952.81	1010.49	1072.21	1138.23	1208.89	1284.51	1365.45
717.14	760.17	806.32	855.83	908.94	965.94	11	1027.13	1092.81	1163.35	1239.10	1320.46	1407.86	1501.77
757.76	805.52	856.92	912.25	971.84	1036.02	11 1/2	1105.16	1179.66	1259.96	1346.52	1439.84	1540.47	1648.99
799.18	851.99	909.03	970.65	1037.25	1109.25	12	1187.09	1271.28	1362.37	1460.92	1567.57	1683.01	1807.99
841.44	899.63	962.71	1031.10	1105.28	1185.77	12 1/2	1273.12	1367.95	1470.92	1582.76	1704.25	1836.25	1979.71
884.53	948.46	1017.99	1093.66	1176.03	1265.74	13	1363.45	1469.93	1585.98	1712.52	1850.49	2000.98	2165.17
928.50	998.51	1074.94	1158.41	1249.62	1349.30	13 1/2	1458.30	1577.52	1707.95	1850.71	2006.97	2178.07	2365.46
973.34	1049.81	1133.59	1225.43	1326.14	1436.63	14	1557.89	1691.02	1837.24	1997.88	2174.40	2368.44	2581.78
1019.07	1102.39	1194.00	1294.79	1405.73	1527.88	14 1/2	1662.46	1810.77	1974.28	2154.62	2353.55	2573.08	2815.40
1065.72	1156.29	1256.23	1366.58	1488.49	1623.23	15	1772.26	1937.11	2119.55	2321.55	2545.25	2793.08	3097.71

**TABLE No. 30—Continued.**

YEARS.	17%	18%	19%	20%
1/2	27.15	27.22	27.28	27.35
1	56.60	56.88	57.16	57.44
1 1/2	88.56	89.21	89.87	90.53
2	123.24	124.46	125.69	126.93
2 1/2	160.88	162.87	164.91	166.97
3	201.68	204.75	207.86	211.02
3 1/2	245.97	250.39	254.89	259.47
4	294.02	300.14	306.39	312.77
4 1/2	346.16	354.37	362.78	371.40
5	402.74	413.48	424.52	435.89
5 1/2	464.12	477.90	492.14	506.83
6	530.71	548.13	566.17	584.86
6 1/2	602.97	624.68	647.24	670.70
7	681.37	708.11	736.01	765.12
7 1/2	766.44	799.06	833.21	868.98
8	858.73	898.19	939.65	983.23
8 1/2	958.87	1006.24	1056.20	1108.90
9	1067.52	1124.02	1183.82	1247.14
9 1/2	1185.41	1252.39	1323.57	1399.20
10	1313.31	1392.32	1476.59	1566.47
10 1/2	1452.09	1544.85	1644.15	1750.47
11	1602.67	1711.10	1827.62	1952.87
11 1/2	1766.04	1892.31	2028.53	2175.50
12	1943.31	2089.84	2248.52	2430.40
12 1/2	2135.63	2305.14	2489.42	2689.79
13	2344.31	2539.81	2752.19	2986.12
13 1/2	2570.72	2795.61	3042.03	3312.08
14	2816.38	3074.43	3358.31	3670.64
14 1/2	3082.92	3378.35	3704.63	4065.06
15	3372.12	3709.61	4083.85	4498.91

(See explanation of this table in its regular order:—Table A.)

**Robinsonian Maturity Key-Table.**

\$25 SHARE	\$40 SHARE	\$50 SHARE	\$60 SHARE	PAY-MENT	\$75 SHARE	\$100 SHARE	\$125 SHARE	\$200 SHARE	\$250 SHARE
500.00	800.00	1000.00	1200.00	.05	1500.00	2000.00	2500.00	4000.00	5000.00
250.00	400.00	500.00	600.00	.10	750.00	1000.00	1250.00	2000.00	2500.00
166.67	266.67	333.33	400.00	.15	500.00	666.67	833.33	1333.33	1667.00
125.00	200.00	250.00	300.00	.20	375.00	500.00	625.00	1000.00	1250.00
100.00	160.00	200.00	240.00	.25	300.00	400.00	500.00	800.00	1000.00
83.33	133.33	166.67	200.00	.30	250.00	333.33	416.67	666.67	833.33
71.43	114.29	142.86	171.43	.35	214.29	285.71	357.14	571.43	714.29
62.50	100.00	125.00	150.00	.40	187.50	250.00	312.50	500.00	625.00
55.56	88.89	111.11	133.33	.45	166.67	222.22	277.78	444.44	555.56
50.00	80.00	100.00	120.00	.50	150.00	200.00	250.00	400.00	500.00
45.45	72.73	90.91	109.09	.55	136.36	181.82	227.27	363.63	454.55
41.67	66.67	83.33	100.00	.60	125.00	166.67	208.33	333.33	416.67
38.46	61.54	76.92	92.31	.65	115.38	153.85	192.31	307.69	384.62
35.71	57.14	71.43	85.71	.70	107.14	142.86	178.57	285.71	357.14
33.33	53.33	66.67	80.00	.75	100.00	133.33	166.67	266.67	333.33
31.25	45.30	62.50	75.00	.80	93.75	125.00	156.25	250.00	312.50
29.41	47.06	58.82	70.59	.85	88.24	117.65	147.06	235.29	294.12
27.78	44.44	55.56	66.67	.90	83.33	111.11	138.89	222.22	277.78
26.32	42.11	52.63	63.16	.95	78.95	105.26	131.58	210.53	263.16
25.00	40.00	50.00	60.00	1.00	75.00	100.00	125.00	200.00	250.00
20.00	32.00	40.00	48.00	1.25	60.00	80.00	100.00	160.00	200.00
16.67	26.67	33.33	40.00	1.50	50.00	66.67	83.33	133.33	166.67
14.29	22.86	28.57	34.29	1.75	42.86	57.14	71.43	114.29	142.86
12.50	20.00	25.00	30.00	2.00	37.50	50.00	62.50	100.00	125.00
10.00	16.00	20.00	24.00	2.50	30.00	40.00	50.00	80.00	100.00
8.33	13.33	16.67	20.00	3.00	25.00	33.33	41.67	66.67	83.33
7.14	11.43	14.29	17.14	3.50	21.43	28.57	35.71	57.14	71.43
6.25	10.00	12.50	15.00	4.00	18.75	25.00	31.25	50.00	62.50
5.56	8.89	11.11	13.33	4.50	16.67	22.22	27.78	44.44	55.56
5.00	8.00	10.00	12.00	5.00	15.00	20.00	25.00	40.00	50.00

**ROBINSONIAN INTEREST AND MATURITY TABLE.—No. 30**  
**Amount of \$1.00 paid each WEEK, with interest compounded SEMI-ANNUALLY.**

4%	5%	6%	7%	8%	9%	Years.	10%	11%	12%	13%	14%	15%	16%
26.27	26.34	26.41	26.47	26.54	26.61	1/2	26.68	26.74	26.81	26.88	26.95	27.01	27.08
53.07	53.33	53.60	53.87	54.14	54.41	1	54.68	54.96	55.23	55.50	55.78	56.05	56.33
80.40	81.00	81.62	82.23	82.85	83.47	1 1/2	84.09	84.72	85.35	85.99	86.63	87.27	87.91
108.27	109.37	110.47	111.58	112.70	113.83	2	114.97	116.12	117.28	118.45	119.63	120.82	122.03
136.71	138.44	140.19	141.96	143.75	145.56	2 1/2	147.40	149.25	151.13	153.03	154.95	156.89	158.87
165.71	168.24	170.80	173.40	176.04	178.72	3	181.44	184.20	187.01	189.86	192.75	195.68	198.66
195.30	198.78	202.33	205.94	209.62	213.37	3 1/2	217.19	221.08	225.04	229.07	233.18	237.37	241.63
225.47	230.09	234.80	239.62	244.55	249.58	4	254.72	259.98	265.35	270.84	276.45	282.18	288.04
256.25	262.18	268.25	274.48	280.87	287.42	4 1/2	294.13	301.02	308.08	315.32	322.75	330.36	338.16
287.65	295.07	302.70	310.56	318.64	326.96	5	335.52	344.32	353.38	362.70	372.28	382.15	392.30
319.67	328.78	338.19	347.90	357.93	368.28	5 1/2	378.97	390.00	401.39	413.15	425.29	437.82	450.76
352.34	363.34	374.74	386.55	398.78	411.46	6	424.59	438.19	452.28	466.88	482.00	497.67	513.90
385.65	398.76	412.39	426.55	441.28	456.58	6 1/2	472.49	489.03	506.23	524.11	542.69	562.01	582.09
419.64	435.07	451.16	467.95	485.47	503.74	7	522.79	542.67	563.41	585.05	607.62	631.17	655.74
454.30	472.28	491.10	510.80	531.43	553.01	7 1/2	575.61	599.26	624.03	649.96	677.10	705.52	735.28
489.65	510.43	532.24	555.16	579.22	604.50	8	631.06	658.97	688.28	719.08	751.44	785.45	821.18
525.72	549.52	574.61	601.06	628.93	658.31	8 1/2	689.29	721.95	756.39	792.70	830.99	871.37	913.96
562.50	589.60	618.26	648.57	680.63	714.55	9	750.43	788.40	828.58	871.10	916.10	963.74	1014.15
600.02	630.68	663.21	697.74	734.39	773.31	9 1/2	814.63	858.51	905.11	954.60	1007.18	1063.03	1122.86
638.29	672.78	709.51	748.63	790.31	834.72	10	882.03	932.47	986.22	1043.53	1104.62	1169.77	1239.23
677.33	715.94	757.20	801.31	848.46	898.88	10 1/2	952.81	1010.49	1072.21	1138.23	1208.89	1284.51	1365.45
717.14	760.17	806.32	855.83	908.94	965.94	11	1027.13	1092.81	1163.35	1239.10	1320.46	1407.86	1501.77
757.76	805.52	856.92	912.25	971.84	1036.02	11 1/2	1105.16	1179.66	1259.96	1346.52	1439.84	1540.47	1648.99
799.18	851.99	909.03	970.65	1037.25	1109.25	12	1187.09	1271.28	1362.37	1460.92	1567.57	1683.01	1807.99
841.44	899.63	962.71	1031.10	1105.28	1185.77	12 1/2	1273.12	1367.95	1470.92	1582.76	1704.25	1836.25	1979.71
884.53	948.46	1017.99	1093.66	1176.03	1265.74	13	1363.45	1469.93	1585.98	1712.52	1850.49	2000.98	2165.17
928.50	998.51	1074.94	1158.41	1249.62	1349.30	13 1/2	1458.30	1577.52	1707.95	1850.71	2006.97	2178.07	2365.46
973.34	1049.81	1133.59	1225.43	1326.14	1436.63	14	1557.89	1691.02	1837.24	1997.88	2174.40	2368.44	2581.78
1019.07	1102.39	1194.00	1294.79	1405.73	1527.88	14 1/2	1662.46	1810.77	1974.28	2154.62	2353.55	2573.08	2815.40
1065.72	1156.29	1256.23	1366.58	1488.49	1623.25	15	1772.26	1937.11	2119.55	2321.55	2545.25	2793.08	3067.71

**TABLE No. 30—Continued.**

Years.	17%	18%	19%	20%
1½	27.15	27.22	27.28	27.35
1	56.60	56.88	57.16	57.44
1½	88.56	89.21	89.87	90.53
2	123.24	124.46	125.69	126.93
2½	160.86	162.87	164.91	166.97
3	201.68	204.75	207.86	211.02
3½	245.97	250.39	254.89	259.47
4	294.02	300.14	306.39	312.77
4½	346.16	354.37	362.78	371.40
5	404.12	413.48	424.52	435.89
5½	464.12	477.90	492.14	506.83
6	530.71	548.13	566.17	584.86
6½	602.97	624.68	647.24	670.70
7	681.37	708.11	736.01	765.12
7½	765.44	799.06	833.21	868.98
8	858.73	898.19	939.65	983.23
8½	958.87	1006.24	1056.20	1108.90
9	1067.52	1124.02	1183.82	1247.14
9½	1185.41	1252.39	1323.59	1399.20
10	1313.31	1392.32	1470.57	1566.47
10½	1452.09	1544.85	1644.15	1750.47
11	1602.67	1711.10	1827.62	1952.87
11½	1766.04	1892.31	2028.53	2175.50
12	1943.31	2089.84	2248.52	2420.40
12½	2135.63	2305.14	2489.42	2689.79
13	2344.31	2539.81	2753.19	2986.12
13½	2570.72	2795.61	3042.03	3312.08
14	2816.38	3074.43	3358.31	3670.64
14½	3082.92	3378.35	3704.63	4065.06
15	3372.12	3709.61	4083.85	4498.91

(See explanation of this table in its regular order:—Table A.)

**Robinsonian Maturity Key-Table.**

\$25 SHARE	\$40 SHARE	\$50 SHARE	\$60 SHARE	PAY-MENT SHARE	\$75 SHARE	\$100 SHARE	\$125 SHARE	\$200 SHARE	\$250 SHARE
500.00	800.00	1000.00	1200.00	.05	1500.00	2000.00	2500.00	4000.00	5000.00
250.00	400.00	500.00	600.00	.10	750.00	1000.00	1250.00	2000.00	2500.00
166.67	266.67	333.33	400.00	.15	500.00	666.67	833.33	1333.00	1667.00
125.00	200.00	250.00	300.00	.20	375.00	500.00	625.00	1000.00	1250.00
100.00	160.00	200.00	240.00	.25	300.00	400.00	500.00	800.00	1000.00
83.33	133.33	166.67	200.00	.30	250.00	333.33	416.67	666.67	833.33
71.43	114.29	142.86	171.43	.35	214.29	285.71	357.14	571.43	714.29
62.50	100.00	125.00	150.00	.40	187.50	250.00	312.50	500.00	625.00
55.56	88.89	111.11	133.33	.45	166.67	222.22	277.78	444.44	555.56
50.00	80.00	100.00	120.00	.50	150.00	200.00	250.00	400.00	500.00
45.45	72.73	90.91	109.09	.55	136.36	181.82	227.27	363.63	454.55
41.67	66.67	83.33	100.00	.60	125.00	166.67	208.33	333.33	416.67
38.46	61.54	76.92	92.31	.65	115.38	153.85	192.31	307.69	384.62
35.71	57.14	71.44	85.71	.70	107.14	142.86	178.57	285.71	357.14
33.33	53.33	66.67	80.00	.75	100.00	133.33	166.67	266.67	333.33
31.25	45.00	62.50	75.00	.80	93.75	125.00	156.25	250.00	312.50
29.41	47.06	58.82	70.59	.85	88.24	117.65	147.06	235.29	294.12
27.78	44.44	55.56	66.67	.90	83.33	111.11	138.89	222.22	277.78
26.32	42.11	52.63	63.16	.95	78.95	105.26	131.58	210.53	263.16
25.00	40.00	50.00	60.00	1.00	75.00	100.00	125.00	200.00	250.00
20.00	32.00	40.00	48.00	1.25	60.00	80.00	100.00	160.00	200.00
16.67	26.67	33.33	40.00	1.50	50.00	66.67	83.33	133.33	166.67
14.29	22.86	28.57	34.29	1.75	42.86	57.14	71.43	114.29	142.86
12.50	20.00	25.00	30.00	2.00	37.50	50.00	62.50	100.00	125.00
10.00	16.00	20.00	24.00	2.50	30.00	40.00	50.00	80.00	100.00
8.33	13.33	16.67	20.00	3.00	25.00	33.33	41.67	66.67	83.33
7.14	11.43	14.29	17.14	3.50	21.43	28.57	35.71	57.14	71.43
6.25	10.00	12.50	15.00	4.00	18.75	25.00	31.25	50.00	62.50
5.56	8.89	11.11	13.33	4.50	16.67	22.22	27.78	44.44	55.56
5.00	8.00	10.00	12.00	5.00	15.00	20.00	25.00	40.00	50.00

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