

P R E F A C E .

The following Tables have been prepared from original calculations, and were intended primarily for the compiler's own use. They are more comprehensive and complete than any similar tables which have come under the author's observation, and believing that they would be so appreciated by others requiring their use, he has determined to print a limited number, and sell them at a price barely remunerative.

The formulæ on which the results shown in the tables depend may be found in any first-class treatise on arithmetic, but for reference are repeated here. The primary calculations represented in Table I. were made in the first place by the use of Logarithmic Tables and verified by ordinary Arithmetical processes. The Tables have been prepared and revised with great care, and may be confidently relied on.

The work is simply intended to show readily the instalments necessary to repay a loan, on the usual Building Society or Annuity principle, and to facilitate the valuation of Mortgages or other securities, at the various rates of interest given, and while the uses of the Tables will be obvious to most persons requiring them, a few explanations and examples are annexed, by consulting which, any one possessing a knowledge of the rudiments of arithmetic may readily determine the values of such securities.