

**TABLE 3.**

Present value of \$1.00 due yearly (at end of any half year) for any No. of years from 1 to 30.  
Interest at rates as under, compounded.

**HALF-YEARLY.**

Yrs.	6	6½	6¾	6⅘	6½	6¾	6⅘	6¾	7
1	.97087	.97029	.96970	.96911	.96852	.96794	.96735	.96677	.96618
1½	.94260	.94145	.94031	.93917	.93804	.93690	.93577	.93464	.93351
2	1.88602	1.88377	1.88152	1.87927	1.87703	1.87480	1.87257	1.87035	1.86813
2½	1.83108	1.82778	1.82450	1.82122	1.81795	1.81469	1.81144	1.80819	1.80495
3	2.74862	2.74377	2.73891	2.73407	2.72925	2.72444	2.71965	2.71487	2.71010
3½	2.66857	2.66222	2.65591	2.64961	2.64334	2.63709	2.63086	2.62464	2.61845
4	3.56172	3.55342	3.54513	3.53683	3.52866	3.52047	3.51232	3.50419	3.49609
4½	3.45798	3.44781	3.43770	3.42762	3.41759	3.40760	3.39765	3.38773	3.37787
5	4.32813	4.31567	4.30323	4.29085	4.27854	4.26627	4.25407	4.24192	4.22982
5½	4.20207	4.18741	4.17282	4.15830	4.14386	4.12949	4.11519	4.10094	4.08679
6	5.05056	5.03329	5.01608	4.99896	4.98195	4.96501	4.94818	4.93143	4.91477
6½	4.90345	4.88370	4.86407	4.84454	4.82513	4.80583	4.78664	4.76754	4.74857
7	5.73151	5.70889	5.68638	5.66400	5.64177	5.61966	5.59771	5.57588	5.55417
7½	5.56457	5.53923	5.51406	5.48904	5.46419	5.43949	5.41496	5.39058	5.36635
8	6.37337	6.34494	6.31667	6.28859	6.26071	6.23301	6.20552	6.17820	6.15106
8½	6.18774	6.15638	6.12525	6.09433	6.06364	6.03317	6.00293	5.97289	5.94306
9	6.97839	6.94375	6.90934	6.87519	6.84130	6.80766	6.77429	6.74116	6.70827
9½	6.77513	6.73740	6.69996	6.66281	6.62596	6.58939	6.55313	6.51714	6.48142
10	7.54867	7.50750	7.46664	7.42611	7.38592	7.34605	7.30653	7.26732	7.22842
10½	7.32881	7.28440	7.24037	7.19671	7.15343	7.11052	7.06799	7.02581	6.98398
11	8.08622	8.03825	7.99067	7.94352	7.89679	7.85047	7.80458	7.75909	7.71399
11½	7.85070	7.79938	7.74852	7.69813	7.64822	7.59876	7.54978	7.50124	7.45313
12	8.59291	8.53792	8.48342	8.42945	8.37600	8.32306	8.27064	8.21872	8.16728
12½	8.34263	8.28411	8.22634	8.16905	8.11235	8.05620	8.00063	7.94559	7.89109
13	9.07052	9.00834	8.94676	8.88583	8.82552	8.76583	8.70677	8.64831	8.59043
13½	8.80633	8.74065	8.67564	8.61133	8.54772	8.48477	8.42252	8.36090	8.29993
14	9.52071	9.45122	9.38245	9.31445	9.24719	9.18066	9.11488	9.04982	8.98544
14½	9.24341	9.17037	9.09812	9.02671	8.95611	8.88630	8.81731	8.74906	8.68158
15	9.94505	9.86817	9.79213	9.71699	9.64272	9.56932	9.49678	9.42508	9.35419
15½	9.65530	9.57493	9.49539	9.41682	9.33920	9.26250	9.18674	9.11185	9.03786
16	10.34504	10.26071	10.17736	10.09505	10.01375	9.93345	9.85415	9.77582	9.69842
16½	10.04373	9.95580	9.86895	9.78320	9.69855	9.61496	9.53244	9.45093	9.37045
17	10.72207	10.63027	10.53960	10.45011	10.36179	10.27461	10.18857	10.10363	10.01976
17½	10.40977	10.31437	10.22027	10.12730	10.03563	9.94518	9.85594	9.76785	9.68093
18	11.07745	10.97819	10.88021	10.78358	10.68827	10.59424	10.50151	10.41002	10.31974
18½	10.75481	10.65195	10.55050	10.45046	10.35183	10.25456	10.15866	10.06405	9.97076
19	11.41243	11.30574	11.20049	11.09676	10.99451	10.89370	10.79435	10.69638	10.59977
19½	11.08003	10.96977	10.86108	10.75397	10.64843	10.54442	10.44194	10.34089	10.24132
20	11.72819	11.61411	11.50166	11.39089	11.28178	11.17427	11.06838	10.96402	10.86118
20½	11.38659	11.26898	11.15312	11.03902	10.92666	10.81599	10.70702	10.59964	10.49390
21	12.02581	11.90443	11.78485	11.66713	11.55125	11.43713	11.32481	11.21417	11.10521
21½	11.67555	11.55067	11.42773	11.30673	11.18765	11.07043	10.95508	10.84148	10.72967
22	12.30636	12.17775	12.05114	11.92657	11.80402	11.68341	11.56477	11.44797	11.33302
22½	11.94792	11.81587	11.68595	11.55815	11.43246	11.30881	11.18720	11.06751	10.94978
23	12.57080	12.43507	12.30153	12.17023	12.04113	11.91415	11.78931	11.66649	11.54568
23½	12.20466	12.06554	11.92876	11.79428	11.66211	11.53215	11.40441	11.27877	11.15524
24	12.82006	12.67732	12.53698	12.39907	12.26354	12.13033	11.99943	11.87073	11.74420
24½	12.44666	12.30060	12.15707	12.01605	11.87752	11.74140	11.60767	11.47622	11.34705
25	13.05501	12.90539	12.75838	12.61399	12.47218	12.33287	12.19606	12.06162	11.92952
25½	12.67476	12.52189	12.37176	12.22433	12.07959	11.93744	11.79788	11.66076	11.52610
26	13.27647	13.12011	12.96656	12.81583	12.66789	12.52263	12.38006	12.24008	12.10252
26½	12.88978	12.73023	12.57363	12.41994	12.26914	12.12111	11.97587	11.83324	11.69325
27	13.48522	13.32226	13.16232	13.00540	12.85147	12.70042	12.55224	12.40678	12.26401
27½	13.09245	12.92637	12.76345	12.60365	12.44694	12.29320	12.14242	11.99445	11.84929
28	13.68199	13.51257	13.34639	13.18344	13.02367	12.86699	12.71336	12.56263	12.41477
28½	13.28345	13.11103	12.94194	12.77619	12.61372	12.45443	12.29829	12.14512	11.99495
29	13.86746	13.69174	13.51947	13.35065	13.18521	13.02305	12.86413	12.70829	12.55550
29½	13.46355	13.28488	13.10978	12.93823	12.77017	12.60548	12.44414	12.28594	12.13092
30	14.04226	13.86042	13.68222	13.50769	13.33673	13.16926	13.00522	12.84433	12.68688
30½	13.63329	13.44855	13.26760	13.09042	12.91693	12.74700	12.58062	12.41756	12.25786

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