" nature may aſſiſt the judgment of any Gentle-
" man, not uſed to the calculation of them.

" If, inſtead of giving five *per cent.* for the
" loan of 100 *l.* I agree with the lender, to give
" him 10 *l. per ann.* till the debt is diſcharged,
" it is plain, that the firſt year's payment, muſt
" be conſidered, as having diſcharged the intereſt
" of the debt for that year, and 5 *l.* of the prin-
" cipal; ſo that I now only owe 95 *l.* the intereſt
" of which, being but 4 *l.* 15 *s.* the ſecond payment
" of 10 *l.* diſcharges 5 *l.* 5 *s.* of the remaining
" debt, and reduces it to 89 *l.* 15 *s.* and it will
" be found, that my debt, will be reduced to leſs
" than 10 *l.* in fourteen years. From whence I
" conclude, that when the intereſt of money is
" five *per cent.* an annuity of 10 *l.* for fourteen
" years, is not worth 100 *l.* but the ſame annuity
" for fifteen years, is worth more than 100 *l.*

" On the ſame principle, the value of any an-
" nuity may be found, by any perſon, very little
" acquainted with figures; and there are tables
" ready calculated, for the uſe of perſons, who
" have not leiſure or inclination, to calculate
" themſelves. By theſe tables, it will be found,
" that an annuity of 100 *l.* for twenty-nine years,
" is worth 1698 *l.* and a fraction, when intereſt
" is at four *per cent.* that it is worth 1514 *l.* and a
" fraction, at five *per cent.* and 1359 *l.* and a frac-
" tion, at ſix *per cent.*

" The next article which we may expect, is a
" lottery. It is an uſual method, to give the ſub-
" ſcribers to a loan, a certain number of lottery