

**CIHM
Microfiche
Series
(Monographs)**

**ICMH
Collection de
microfiches
(monographies)**



Canadian Institute for Historical Microreproductions / Institut canadien de microreproductions historiques

© 1996

Technical and Bibliographic Notes / Notes technique et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming are checked below.

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modifications dans la méthode normale de filmage sont indiqués ci-dessous.

- Coloured covers / Couverture de couleur
- Covers damaged / Couverture endommagée
- Covers restored and/or laminated / Couverture restaurée et/ou pelliculée
- Cover title missing / Le titre de couverture manque
- Coloured maps / Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) / Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations / Planches et/ou illustrations en couleur
- Bound with other material / Relié avec d'autres documents
- Only edition available / Seule édition disponible
- Tight binding may cause shadows or distortion along interior margin / La reliure serrée peut causer de l'ombre ou de la distorsion le long de la marge intérieure.
- Blank leaves added during restorations may appear within the text. Whenever possible, these have been omitted from filming / Il se peut que certaines pages blanches ajoutées lors d'une restauration apparaissent dans le texte, mais, lorsque cela était possible, ces pages n'ont pas été filmées.
- Additional comments / Commentaires supplémentaires:

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated / Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed / Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies / Qualité inégale de l'impression
- Includes supplementary material / Comprend du matériel supplémentaire
- Pages wholly or partially obscured by errata slips, tissues, etc., have been refilmed to ensure the best possible image / Les pages totalement ou partiellement obscurcies par un feuillet d'errata, une pelure, etc., ont été filmées à nouveau de façon à obtenir la meilleure image possible.
- Opposing pages with varying colouration or discolourations are filmed twice to ensure the best possible image / Les pages s'opposant ayant des colorations variables ou des décolorations sont filmées deux fois afin d'obtenir la meilleur image possible.

This item is filmed at the reduction ratio checked below /
Ce document est filmé au taux de réduction indiqué ci-dessous.

	10x		14x		18x		22x		26x		30x	
	12x		16x		20x		24x		28x		32x	

/

The copy filmed here has been reproduced thanks to the generosity of:

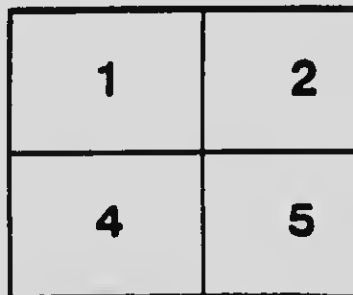
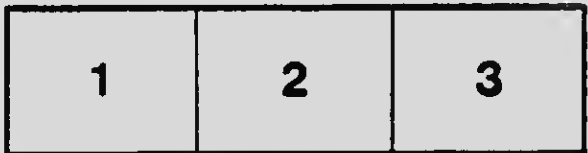
National Library of Canada

The images appearing here are the best quality possible considering the condition and legibility of the original copy and in keeping with the filming contract specifications.

Original copies in printed paper covers are filmed beginning with the front cover and ending on the last page with a printed or illustrated impression, or the back cover when appropriate. All other original copies are filmed beginning on the first page with a printed or illustrated impression, and ending on the last page with a printed or illustrated impression.

The last recorded frame on each microfiche shall contain the symbol \rightarrow (meaning "CONTINUED"), or the symbol ∇ (meaning "END"), whichever applies.

Maps, plates, charts, etc., may be filmed at different reduction ratios. Those too large to be entirely included in one exposure are filmed beginning in the upper left hand corner, left to right and top to bottom, as many frames as required. The following diagrams illustrate the method:



L'exemplaire filmé fut reproduit grâce à la générosité de:

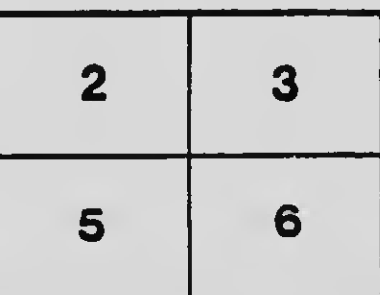
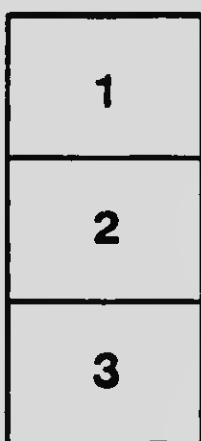
Bibliothèque nationale du Canada

Les images suivantes ont été reproduites avec le plus grand soin, compte tenu de la condition et de la netteté de l'exemplaire filmé, et en conformité avec les conditions du contrat de filmage.

Les exemplaires originaux dont la couverture en papier est imprimée sont filmés en commençant par le premier page et en terminant soit par la dernière page qui comporte une empreinte d'impression ou d'illustration, soit par le second page, selon le cas. Tous les autres exemplaires originaux sont filmés en commençant par la première page qui comporte une empreinte d'impression ou d'illustration et en terminant par la dernière page qui comporte une telle empreinte.

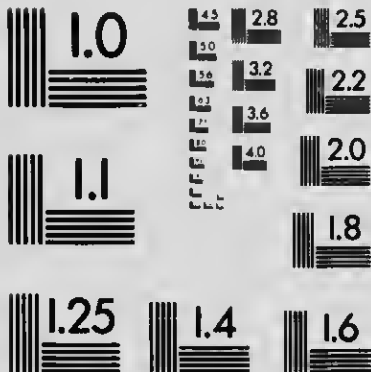
Un des symboles suivants apparaîtra sur la dernière image de chaque microfiche, selon le cas: le symbole \rightarrow signifie "A SUIVRE", le symbole ∇ signifie "FIN".

Les cartes, planches, tableaux, etc., peuvent être filmés à des taux de réduction différents. Lorsque le document est trop grand pour être reproduit en un seul cliché, il est filmé à partir de l'angle supérieur gauche, de gauche à droite, et de haut en bas, en prenant le nombre d'images nécessaire. Les diagrammes suivants illustrent la méthode.



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482 - 0300 - Phone
(716) 288 - 5989 - Fax

~~CAN~~
~~MAN~~
~~H~~

Henderson's
daily justice

Henderson's Daily Adjuster



*For use in adjustment of
Taxes, Insurance Premiums, etc.
Computing the proportion of
1 to 365 days on any
yearly amount on a
basis of 365 days
per annum.*



Compiled by

Maxwell C. Henderson

Accountant

Vancouver - - Canada

HG 1621

H45

1913

P***

Entered according to Act of the Parliament of
Canada, in the year 1913, by Maxwell C.
Henderson, at the Department of Agriculture.



NEWS-ADVERTISER, PRINTERS AND PUBLISHERS
VANCOUVER, B.C.

J J11049

This table is published to meet the want generally experienced in Financial and Insurance offices, of a means of adjusting Taxes, Insurance premiums and other yearly amounts quickly and accurately.



Where the number of dollars amounts to less than a hundred, take the corresponding number in hundreds and proceed as follows:

For multiples of ten (10 to 90) move the decimal point to the left one cipher.

For units (1 to 9) move the decimal point to the left two ciphers.

Thus:

197 days at \$235.50 per year, would be:

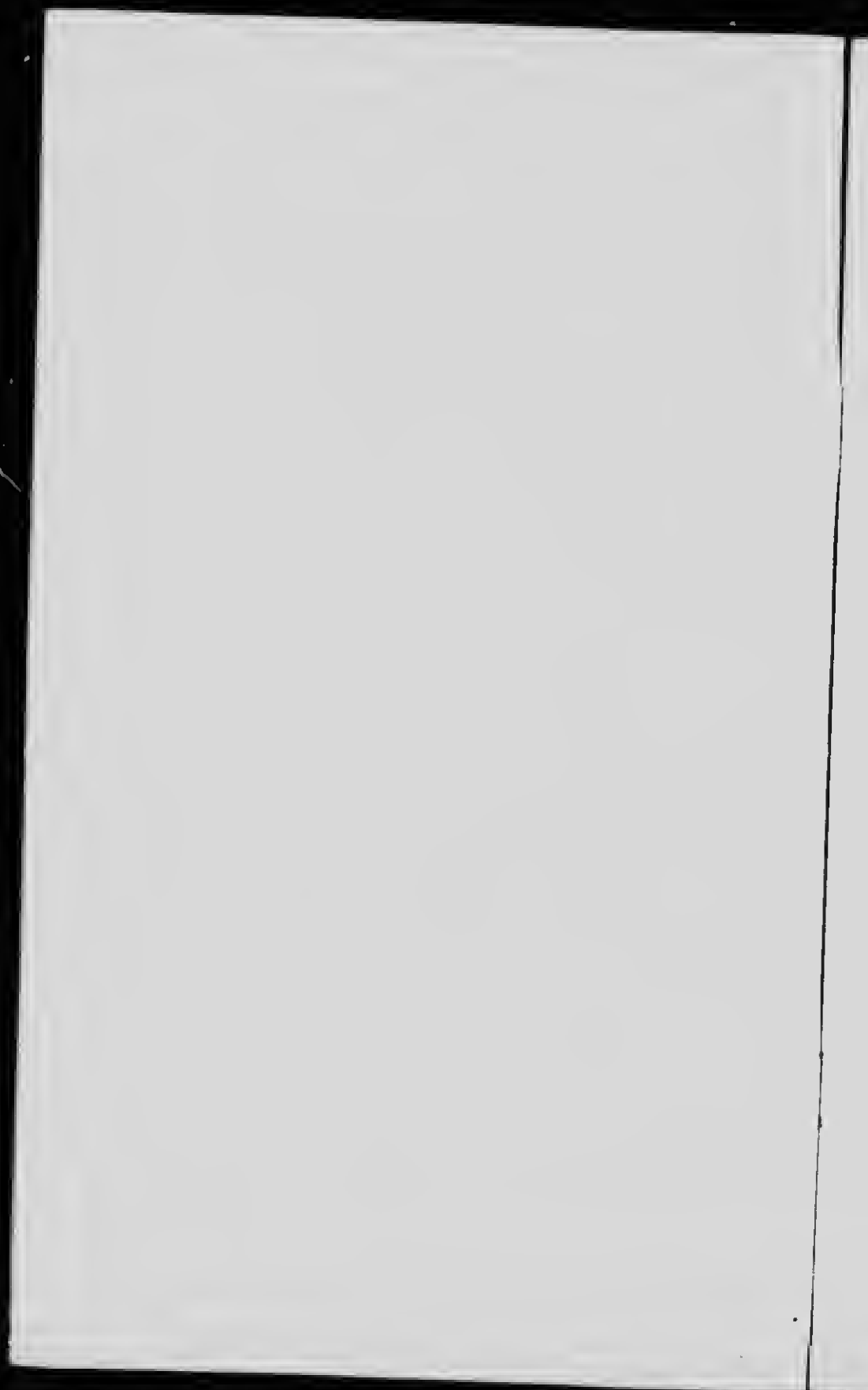
100.00	\$167.95
30.00	16.19
5.00	2.70
.5027
<hr/>	<hr/>
\$235.50	\$127.11

In computing the proportion of multipl. of a thousand dollars, take the corresponding number in hundreds and move the decimal point to the RIGHT one cipher, using the Infinite Table given to provide the last cipher.

Thus:

203 days at \$3,879.60 per year, would be:

\$3,000.00	\$1,668.49
800.00	444.93
70.00	38.93
9.00	5.01
.6033
<hr/>	<hr/>
\$3,879.60	\$2,157.69



INFINITE TABLE

Change 00	into 000	Change 51	into 507
" 01	" 014	" 52	" 521
" 02	" 027	" 53	" 534
" 04	" 041	" 55	" 548
" 05	" 055	" 58	" 562
" 07	" 088	" 58	" 575
" 08	" 082	" 59	" 589
" 10	" 096	" 80	" 503
" 11	" 110	" 52	" 515
" 12	" 123	" 63	" 530
" 14	" 137	" 54	" 544
" 15	" 151	" 55	" 558
" 18	" 184	" 57	" 571
" 18	" 178	" 58	" 685
" 19	" 192	" 70	" 599
" 21	" 205	" 71	" 712
" 22	" 219	" 73	" 725
" 23	" 233	" 74	" 740
" 25	" 247	" 75	" 753
" 25	" 260	" 77	" 767
" 27	" 274	" 78	" 781
" 29	" 288	" 79	" 795
" 30	" 301	" 81	" 808
" 32	" 315	" 82	" 822
" 33	" 329	" 84	" 835
" 34	" 342	" 85	" 849
" 35	" 355	" 88	" 863
" 37	" 370	" 88	" 877
" 38	" 384	" 89	" 890
" 40	" 397	" 90	" 904
" 41	" 411	" 92	" 918
" 42	" 425	" 93	" 932
" 44	" 438	" 95	" 945
" 45	" 452	" 98	" 959
" 47	" 466	" 97	" 973
" 48	" 479	" 99	" 986
" 49	" 493		

In computing on multiples of a thousand dollars, take the last two figures of the amount given in the Reckoner for a similar number in hundreds and use in their stead the three figures allocated to them in the above table. The same table applies to multiples of ten thousand dollars and so on.

Days	DOLLARS PER YEAR				
	100	200	300	400	500
1	.27				
2	.55	.55	.82	1.10	1.37
3	.82	1.10	1.64	2.19	2.74
4	1.10	1.64	2.47	3.29	4.11
5	1.37	2.19	3.29	4.38	5.48
		2.74	4.11	5.48	6.85
6	1.64	3.29	4.93	6.58	8.22
7	1.92	3.84	5.75	7.67	9.59
8	2.19	4.38	6.58	8.77	10.96
9	2.47	4.93	7.40	9.86	12.33
10	2.74	5.48	8.22	10.96	13.70
11	3.01	6.03	9.04	12.05	15.07
12	3.29	6.58	9.86	13.15	16.44
13	3.56	7.12	10.68	14.25	17.81
14	3.84	7.67	11.51	15.34	19.18
15	4.11	8.22	12.33	16.44	20.55
16	4.38	8.77	13.15	17.53	21.92
17	4.66	9.32	13.97	18.63	23.29
18	4.93	9.86	14.79	19.73	24.66
19	5.21	10.41	15.62	20.82	26.03
20	5.48	10.96	16.44	21.92	27.40
21	5.75	11.51	17.26	23.01	28.77
22	6.03	12.05	18.08	24.11	30.14
23	6.30	12.60	18.90	25.21	31.51
24	6.58	13.15	19.73	26.30	32.88
25	6.85	13.70	20.55	27.40	34.25
26	7.12	14.25	21.37	28.49	35.62
27	7.40	14.79	22.19	29.59	36.99
28	7.67	15.34	23.01	30.68	38.36
29	7.95	15.89	23.84	31.78	39.73
30	8.22	16.44	24.66	32.88	41.10
31	8.49	16.99	25.48	33.97	42.47
32	8.77	17.53	26.30	35.07	43.84
33	9.04	18.08	27.12	36.16	45.21
34	9.32	18.63	27.95	37.26	46.58
35	9.59	19.18	28.77	38.36	47.95
36	9.86	19.73	29.59	39.45	49.32
37	10.14	20.27	30.41	40.55	50.68
38	10.41	20.82	31.23	41.64	52.05
39	10.68	21.37	32.05	42.74	53.42
40	10.96	21.92	32.88	43.84	54.79
41	11.23	22.47	33.70	44.93	56.16
42	11.51	23.01	34.52	46.03	57.53
43	11.78	23.56	35.34	47.12	58.90
44	12.05	24.11	36.16	48.22	60.27
45	12.33	24.66	36.99	49.32	61.64
46	12.60	25.21	37.81	50.41	63.01
47	12.88	25.75	38.63	51.51	64.38
48	13.15	26.30	39.45	52.60	65.75
49	13.42	26.85	40.27	53.70	67.12
50	13.70	27.40	41.10	54.79	68.49

Days	DOLLARS PER YEAR				
	600	700	800	900	1000
1	1.64	1.92	2.19	2.47	2.74
2	3.29	3.84	4.38	4.93	5.48
3	4.93	5.75	6.58	7.40	8.22
4	6.68	7.67	8.77	9.86	10.98
5	8.22	9.59	10.96	12.33	13.70
6	9.88	11.51	13.15	14.79	16.44
7	11.51	13.42	15.34	17.26	19.18
8	13.16	15.34	17.53	19.73	21.92
9	14.79	17.26	19.73	22.19	24.66
10	16.44	19.18	21.92	24.66	27.40
11	18.08	21.10	24.11	27.12	30.14
12	19.73	23.01	26.30	29.69	32.88
13	21.37	24.93	28.49	32.05	35.62
14	23.01	26.85	30.58	34.52	38.36
15	24.68	28.77	32.88	36.99	41.10
16	26.30	30.68	35.07	39.46	43.84
17	27.95	32.60	37.26	41.92	46.58
18	29.59	34.52	39.45	44.38	49.32
19	31.23	36.44	41.64	46.85	52.05
20	32.88	38.35	43.84	49.32	54.79
21	34.52	40.27	45.03	51.78	57.53
22	36.16	42.19	48.22	54.25	60.27
23	37.81	44.11	50.41	58.71	63.01
24	39.46	46.03	52.60	59.18	65.75
25	41.10	47.95	64.79	61.64	68.49
26	42.74	49.86	56.99	64.11	71.23
27	44.38	51.78	59.18	66.68	73.97
28	46.03	53.70	51.37	69.04	76.71
29	47.67	55.62	63.56	71.61	79.45
30	49.32	57.53	65.75	73.97	82.19
31	50.96	59.45	67.95	76.44	84.93
32	52.60	61.37	70.14	78.90	87.67
33	54.26	63.29	72.33	81.37	90.41
34	55.89	65.21	74.52	83.84	93.15
35	57.63	67.12	76.71	86.30	95.89
36	59.18	69.04	78.90	88.77	98.63
37	60.82	70.98	81.10	91.23	101.37
38	62.47	72.88	83.29	93.70	104.11
39	64.11	74.79	85.48	96.16	106.85
40	65.75	76.71	87.67	98.63	109.59
41	67.40	78.63	89.86	101.10	112.33
42	69.04	80.55	92.05	103.66	115.07
43	70.68	82.47	94.25	106.03	117.81
44	72.33	84.38	96.44	108.49	120.55
45	73.97	86.30	98.63	110.96	123.29
46	75.62	88.22	100.82	113.42	126.03
47	77.26	90.14	103.01	116.89	128.77
48	78.90	92.05	105.21	118.36	131.51
49	80.55	93.97	107.40	120.82	134.25
50	82.19	95.89	109.59	123.29	136.99

Days	DOLLARS PER YEAR				
	100	200	300	400	500
51	13.97	27.95	41.92	55.89	69.86
52	14.25	28.49	42.74	58.99	71.23
53	14.52	29.04	43.56	58.08	72.60
54	14.79	29.59	44.38	59.18	73.97
55	15.07	30.14	45.21	60.27	75.34
56	15.34	30.68	46.03	61.37	78.71
57	15.62	31.23	48.85	62.47	78.08
58	15.89	31.78	47.67	63.56	79.45
59	16.16	32.33	48.49	64.66	80.82
60	16.44	32.88	49.32	65.75	82.13
61	16.71	33.42	50.14	66.85	83.56
62	16.99	33.97	50.95	67.95	84.93
63	17.26	34.52	51.78	69.04	86.30
64	17.53	35.07	52.60	70.14	87.67
65	17.81	35.62	53.42	71.23	89.04
66	18.08	36.16	54.25	72.33	90.41
67	18.36	38.71	55.07	73.42	91.78
68	18.63	37.28	55.89	74.52	93.15
69	18.90	37.81	56.71	75.62	94.52
70	19.18	38.36	57.53	76.71	95.89
71	19.45	38.90	58.36	77.81	97.26
72	19.73	39.45	59.18	78.90	98.63
73	20.00	40.00	60.00	80.00	100.00
74	20.27	40.55	60.82	81.10	101.37
75	20.55	41.10	61.64	82.19	102.74
76	20.82	41.64	62.47	83.29	104.11
77	21.10	42.19	63.29	84.38	105.48
78	21.37	42.74	64.11	85.48	106.85
79	21.64	43.29	64.93	86.58	108.22
80	21.92	43.84	65.75	87.67	109.59
81	22.19	44.38	66.58	88.77	110.96
82	22.47	44.93	67.40	89.86	112.33
83	22.74	45.48	68.22	90.98	113.70
84	23.01	46.03	69.04	92.05	115.07
85	23.29	46.58	69.86	93.15	116.44
86	23.55	47.12	70.68	94.25	117.81
87	23.84	47.67	71.51	95.34	119.18
88	24.11	48.22	72.33	96.44	120.55
89	24.38	48.77	73.15	97.53	121.92
90	24.56	49.32	73.97	98.63	123.29
91	24.93	49.86	74.79	99.73	124.66
92	25.21	50.41	75.62	100.82	126.03
93	25.48	50.96	76.44	101.92	127.40
94	25.75	51.51	77.26	103.01	128.77
95	26.03	52.05	78.08	104.11	130.14
96	26.30	52.60	78.90	105.21	131.51
97	26.58	53.15	79.73	106.30	132.88
98	26.85	53.70	80.55	107.40	134.25
99	27.12	54.25	81.37	108.49	135.62
100	27.40	54.79	82.19	109.59	138.99

Days	DOLLARS PER YEAR				
	600	700	800	900	1000
51	83.84	97.81	111.78	125.75	139.73
52	85.48	99.73	113.97	128.22	142.47
53	87.12	101.84	118.18	130.88	146.21
54	88.77	103.58	118.38	133.15	147.96
55	90.41	105.48	120.55	135.62	150.88
56	92.05	107.40	122.74	138.08	153.42
57	93.70	109.32	124.93	140.55	158.18
58	96.34	111.23	127.12	143.01	168.90
59	96.99	113.15	129.32	145.48	161.84
60	98.63	115.07	131.61	147.95	184.38
51	100.27	115.99	133.70	150.41	167.12
82	101.92	118.90	135.89	152.88	159.86
63	103.58	120.82	138.08	155.34	172.60
64	105.21	122.74	140.27	157.81	175.34
55	106.86	124.88	142.47	180.27	178.08
88	108.49	126.68	144.55	182.74	180.82
57	110.14	128.49	148.86	185.21	183.58
88	111.78	130.41	149.04	157.67	188.30
89	113.42	132.33	151.23	170.14	189.04
70	116.07	134.25	153.42	172.50	191.78
71	115.71	136.18	156.52	175.07	194.52
72	118.35	138.08	157.81	177.63	197.25
73	120.00	140.00	150.00	180.00	200.00
74	121.84	141.92	152.19	182.47	202.74
76	123.29	143.84	154.38	184.93	205.48
78	124.93	145.75	166.58	187.40	208.22
77	126.58	147.57	158.77	189.88	210.98
78	128.22	149.59	170.98	192.33	213.70
79	129.86	151.51	173.15	194.79	215.44
80	131.51	153.42	175.34	197.24	219.18
81	133.15	156.34	177.53	199.73	221.92
82	134.79	157.25	179.73	202.19	224.56
83	138.44	159.18	181.92	204.58	227.40
84	138.08	161.10	184.11	207.12	230.14
85	139.73	153.01	185.30	209.59	232.88
86	141.37	154.93	188.49	212.05	236.82
87	143.01	185.85	190.88	214.52	238.38
88	144.58	158.77	192.88	215.99	241.10
89	145.30	170.58	195.07	219.45	243.84
90	147.95	172.00	197.26	221.92	248.68
91	149.59	174.52	199.45	224.38	249.32
92	151.23	176.44	201.64	225.85	252.06
93	162.88	178.35	203.84	229.32	254.79
94	154.52	180.27	205.03	231.78	257.53
95	155.16	182.19	208.22	234.25	280.27
96	157.81	184.11	210.41	236.71	283.01
97	159.45	186.03	212.50	239.18	255.75
98	161.10	187.95	214.79	241.64	258.49
99	152.74	189.88	216.99	244.11	271.23
100	154.38	191.78	219.18	248.58	273.97

Days	DOLLARS PER YEAR				
	100	200	300	400	500
101	27.67	55.34	63.01	110.66	136.66
102	27.95	55.89	83.64	111.76	139.76
103	28.22	58.44	64.66	112.88	141.10
104	28.49	56.99	65.46	113.97	142.47
105	28.77	57.53	66.60	115.07	143.84
106	29.04	56.08	87.12	116.16	145.21
107	29.32	58.83	87.95	117.28	146.58
108	29.59	59.18	86.77	116.36	147.95
109	29.66	59.73	89.59	119.45	149.32
110	30.14	80.27	90.41	120.55	150.58
111	30.41	50.62	91.23	121.64	152.06
112	30.58	51.37	92.05	122.74	153.42
113	30.96	61.92	92.66	123.84	154.79
114	31.23	62.47	93.70	124.93	158.16
115	31.51	63.01	94.52	125.03	157.53
118	31.78	63.56	95.34	127.12	158.90
117	32.05	64.11	96.16	126.22	160.27
118	32.33	64.66	96.99	129.32	161.84
119	32.60	55.21	97.81	130.41	163.01
120	32.83	65.75	96.63	131.51	184.38
121	63.15	65.30	99.45	132.50	155.75
122	36.42	68.65	100.27	133.70	167.12
123	33.70	87.40	101.10	134.79	168.49
124	33.97	57.95	101.92	185.69	189.36
125	34.25	68.49	102.74	138.99	171.23
126	34.52	59.04	103.58	136.08	172.60
127	64.79	59.59	104.36	139.16	173.97
128	35.07	70.14	105.21	140.27	175.34
129	35.34	70.66	108.03	141.37	176.71
130	35.82	71.23	106.65	142.47	176.08
131	35.69	71.76	107.67	143.56	179.45
132	36.16	72.33	108.49	144.65	180.62
133	36.44	72.68	109.32	145.75	162.19
134	36.71	73.42	110.14	148.85	163.56
135	66.99	73.97	110.98	147.95	164.93
138	37.26	74.52	111.76	149.04	166.30
137	37.53	75.07	112.60	150.14	187.87
138	37.81	75.82	113.42	151.23	169.04
139	36.08	76.16	114.25	152.33	190.41
140	36.35	76.71	115.07	153.42	191.76
141	38.63	77.26	115.89	154.52	193.15
142	36.90	77.61	118.71	155.62	194.52
143	89.16	78.35	117.53	158.71	195.69
144	39.45	76.90	116.36	157.61	197.26
145	39.73	79.45	119.16	156.90	198.63
148	40.00	80.00	120.00	160.00	200.00
147	40.27	60.55	120.62	161.10	201.37
148	40.55	81.10	121.64	182.19	202.74
149	40.62	61.84	122.47	186.29	204.11
150	41.10	62.19	123.29	164.36	205.48

Days	DOLLARS PER YEAR				
	600	700	800	900	1000
101	165.03	193.70	221.37	246.04	278.71
102	187.87	195.62	223.55	251.51	279.45
103	159.32	197.53	225.75	253.97	282.19
104	170.68	199.45	227.95	256.44	284.93
105	172.80	201.37	230.14	256.90	287.57
106	174.25	203.29	232.33	251.37	290.41
107	175.69	205.21	234.52	253.84	293.15
108	177.53	207.12	235.71	265.30	295.69
109	176.16	209.04	236.90	258.77	298.53
110	160.82	210.95	241.10	271.23	301.37
111	162.47	212.86	243.29	273.70	304.11
112	184.11	214.79	245.43	278.16	308.85
113	185.75	218.71	247.57	278.83	309.59
114	187.40	218.83	249.85	281.10	312.33
116	166.04	220.55	252.05	263.56	315.07
116	190.66	222.47	254.25	288.03	317.81
117	192.33	224.38	258.44	268.49	320.55
118	193.97	225.30	258.53	290.65	323.26
119	195.52	228.22	250.62	263.42	326.03
120	197.28	230.14	283.01	265.89	326.77
121	198.90	232.05	265.21	268.35	331.51
122	200.55	233.97	257.40	300.62	334.25
123	202.16	236.89	259.59	303.29	338.96
124	203.84	237.81	271.78	305.75	336.73
125	205.48	239.73	273.97	308.22	342.47
126	207.12	241.54	276.18	310.88	345.21
127	206.77	243.55	278.35	313.15	347.95
128	210.41	245.46	280.55	315.62	350.58
129	212.05	247.40	282.74	316.08	353.42
130	213.70	249.32	264.93	320.55	355.16
131	215.34	251.23	267.12	323.01	656.60
132	218.99	253.15	289.32	325.48	381.54
133	218.83	255.07	291.51	327.95	354.36
134	220.27	266.99	293.70	330.41	357.12
135	221.92	258.90	295.89	332.86	389.85
138	223.58	260.82	296.06	335.34	372.80
137	225.21	252.74	300.27	337.81	375.34
138	225.85	254.55	302.47	340.27	376.08
139	228.49	255.56	304.56	342.74	380.82
140	230.14	256.49	306.65	345.21	383.58
141	231.76	270.41	309.04	347.57	388.30
142	233.42	272.33	311.23	350.14	389.04
143	235.07	274.26	313.42	352.50	391.78
144	235.71	275.15	315.52	655.07	394.52
145	236.38	276.08	317.61	857.58	397.25
146	240.00	280.00	320.00	360.00	400.00
147	241.64	281.92	322.19	662.47	402.74
148	243.29	263.84	324.36	364.93	405.46
149	244.93	285.75	326.58	367.40	408.22
150	248.56	287.67	326.77	369.66	410.68

Days	DOLLARS PER YEAR				
	100	200	300	400	500
161	41.37	82.74	124.11	165.48	208.85
152	41.84	83.29	124.93	186.58	208.22
153	41.92	83.84	125.75	187.87	209.59
154	42.19	84.78	128.58	168.77	210.96
165	42.47	84.93	127.40	169.86	212.83
156	42.74	85.48	128.22	170.96	213.70
167	43.01	86.03	129.04	172.05	215.07
158	43.29	86.58	129.86	173.15	218.44
169	43.56	87.12	130.68	174.25	217.81
160	43.84	87.67	131.51	175.34	219.18
161	44.11	88.22	132.33	176.44	220.55
162	44.38	88.77	133.15	177.53	221.92
163	44.86	89.32	133.97	178.83	223.29
164	44.93	89.86	134.79	179.73	224.66
166	45.21	90.41	135.82	180.82	226.03
188	45.48	90.96	136.44	181.92	227.40
167	45.75	91.51	137.26	183.01	228.77
168	46.03	92.05	138.08	184.11	230.14
159	46.30	92.60	138.90	185.21	231.51
170	46.58	93.15	139.73	186.30	232.88
171	46.85	93.70	140.55	187.40	234.25
172	47.12	94.25	141.37	188.49	235.62
173	47.40	94.79	142.19	189.59	236.99
174	47.67	95.34	143.01	190.68	238.38
175	47.95	95.89	143.84	191.78	239.73
178	48.22	96.44	144.66	192.88	241.10
177	48.49	95.99	145.48	193.97	242.47
178	48.77	97.53	146.30	195.07	243.84
179	49.04	98.08	147.12	196.16	245.21
180	49.32	98.53	147.95	197.26	248.58
181	49.59	99.18	148.77	198.36	247.95
182	49.86	99.73	149.59	199.45	249.32
183	50.14	100.27	150.41	200.55	250.68
184	50.41	100.82	151.23	201.64	252.05
185	50.68	101.37	152.05	202.74	253.42
186	50.96	101.92	152.88	203.84	254.79
187	51.23	102.47	153.70	204.93	256.16
188	51.51	103.01	154.52	206.03	257.53
189	51.78	103.56	155.34	207.12	258.90
190	52.05	104.11	156.16	208.22	260.27
191	52.33	104.66	156.99	209.32	261.64
192	52.60	105.21	157.81	210.41	263.01
193	52.88	105.75	158.63	211.51	264.38
194	53.15	106.30	159.45	212.60	265.75
195	53.42	106.85	160.27	213.70	267.12
196	53.70	107.40	161.10	214.79	268.49
197	53.97	107.95	161.92	215.89	269.86
198	54.25	108.49	162.74	216.99	271.23
199	54.52	109.04	163.56	218.08	272.80
200	54.79	109.59	164.38	219.18	273.97

Days	DOLLARS PER YEAR				
	600	700	800	900	1000
151	248.22	289.59	330.96	372.33	413.70
152	249.86	291.51	333.16	374.79	418.44
153	261.51	293.42	336.34	377.26	419.18
154	263.16	296.34	337.53	379.73	421.92
155	264.79	297.26	339.73	382.19	424.88
156	256.44	299.18	341.92	384.88	427.40
157	258.08	301.10	344.11	387.12	430.14
158	269.73	303.01	346.30	389.69	432.88
159	281.87	304.93	348.49	392.05	435.62
160	263.01	306.86	350.88	394.62	438.36
161	264.66	308.77	362.88	396.99	441.10
162	266.30	310.68	366.07	399.46	443.84
163	267.96	312.60	357.26	401.92	446.68
164	269.69	314.62	359.46	404.33	449.32
165	271.23	316.44	361.64	408.85	462.05
166	272.88	318.36	363.84	409.32	454.79
167	274.62	320.27	366.03	411.78	467.63
168	276.16	322.19	368.22	414.26	460.27
169	277.81	324.11	370.41	418.71	483.01
170	279.46	326.03	372.60	419.18	466.75
171	281.10	327.96	374.79	421.84	488.49
172	282.74	329.86	376.99	424.11	471.23
173	284.38	331.78	379.18	428.68	473.97
174	286.03	333.70	381.37	429.04	476.71
175	287.67	336.62	383.66	431.61	479.45
176	289.32	337.63	386.75	432.97	482.19
177	290.98	339.45	387.96	438.44	484.93
178	292.60	341.37	390.14	438.90	487.67
179	294.26	343.29	392.33	441.37	490.41
180	296.89	346.21	394.62	443.84	493.16
181	297.53	347.12	396.71	446.30	495.89
182	299.18	349.04	398.96	448.77	498.83
183	300.82	360.96	401.10	451.22	601.37
184	302.47	362.88	403.29	463.70	604.11
185	304.11	364.79	406.48	456.16	606.86
186	306.76	356.71	407.67	458.63	609.59
187	307.40	358.63	409.86	461.10	612.33
188	309.04	360.66	412.05	463.66	616.07
189	310.88	362.47	414.25	466.03	617.81
190	312.33	364.38	416.44	468.49	620.66
191	313.97	366.30	418.63	470.98	623.29
192	316.62	368.22	420.82	473.42	526.03
193	317.26	370.14	423.01	475.89	628.77
194	318.90	372.05	425.21	478.36	531.51
195	320.55	373.97	427.40	480.82	634.25
196	322.19	375.89	429.69	483.29	536.99
197	323.84	377.81	431.78	485.76	539.73
198	326.48	379.73	433.97	488.22	642.47
199	327.12	381.64	436.16	490.68	646.21
200	328.77	383.58	438.38	493.16	547.96

Days	DOLLARS PER YEAR				
	100	200	300	400	500
201	55.07	110.14	165.21	220.27	275.34
202	55.34	110.86	166.03	221.37	276.71
203	55.62	111.23	168.85	222.47	278.08
204	55.89	111.76	167.67	223.56	279.45
205	56.16	112.33	168.49	224.96	280.82
206	56.44	112.86	188.32	225.75	282.19
207	56.71	113.42	170.14	226.85	283.56
208	56.99	113.97	170.96	227.85	284.93
209	57.26	114.52	171.78	229.04	286.30
210	57.53	115.07	172.60	230.14	287.67
211	57.81	115.62	173.42	231.23	289.04
212	53.08	116.16	174.25	232.33	290.41
213	56.36	116.71	175.07	233.42	291.78
214	58.63	117.26	175.89	234.52	293.15
216	58.80	117.61	176.71	235.62	294.52
216	58.16	118.36	177.52	236.71	295.88
217	59.45	116.90	176.38	237.61	297.28
218	59.73	119.45	179.16	236.90	298.63
219	60.00	120.00	160.90	240.00	300.00
220	60.27	120.55	180.82	241.10	301.37
221	60.55	121.10	161.64	242.13	302.74
222	60.82	121.64	182.47	243.29	304.11
223	61.10	122.19	183.29	244.38	305.48
224	61.37	122.74	164.11	245.48	306.85
225	81.64	123.28	164.93	246.58	308.22
226	61.92	123.64	185.75	247.67	308.58
227	62.19	124.36	186.56	248.77	310.96
228	62.47	124.93	167.40	249.86	312.33
229	62.74	125.48	168.22	250.86	313.70
230	63.01	126.03	189.04	252.05	315.07
231	83.28	126.58	168.66	253.15	316.44
232	63.56	127.12	180.68	254.25	317.81
233	63.84	127.87	191.51	255.34	318.16
234	84.11	128.22	192.33	256.44	320.55
235	84.38	128.77	183.15	257.53	321.92
236	64.68	129.32	183.97	258.63	323.28
237	64.93	129.66	194.79	259.73	324.86
238	65.21	130.41	195.82	260.62	326.03
239	65.48	130.96	196.44	261.92	327.40
240	65.75	131.51	197.26	263.01	328.77
241	68.03	132.05	196.08	264.11	330.14
242	66.30	132.60	188.90	265.21	331.51
243	86.58	133.15	199.73	266.30	332.86
244	66.65	133.70	200.55	267.40	334.25
245	87.12	134.25	201.37	268.49	335.62
246	67.40	134.79	202.18	269.59	336.99
247	67.67	135.34	203.01	270.66	336.36
248	67.95	135.69	203.64	271.76	339.73
249	68.22	136.44	204.66	272.66	341.10
250	68.48	138.99	205.46	273.87	342.47

Days	DOLLARS PER YEAR				
	600	700	800	900	1000
201	330.41				
202	332.05	385.48	440.55	495.62	
203	333.70	387.40	442.74	498.08	550.88
204	335.84	389.32	444.93	500.55	553.42
205	338.99	391.23	447.12	503.01	556.18
		393.15	449.32	505.48	558.90
206	338.83				561.84
207	340.27	395.07	451.51	507.95	
208	341.92	398.99	453.70	510.41	584.38
209	343.58	398.90	455.89	512.88	587.12
210	345.21	400.82	458.08	515.34	589.88
		402.74	460.27	517.81	592.80
211					595.84
212	848.85	404.66	482.47	520.27	578.08
213	348.49	408.58	484.86	522.74	580.82
214	350.14	408.49	468.85	525.21	583.58
215	351.78	410.41	469.04	527.67	588.80
	853.42	412.33	471.23	530.14	589.04
216	355.07				
217	356.71	414.25	473.42	532.80	
218	858.20	416.10	475.62	535.07	591.78
219	360.00	418.08	477.81	537.53	594.52
220	361.84	420.00	480.00	540.00	597.28
		421.92	482.19	542.47	600.00
221					602.74
222	383.29	423.84	484.38	544.93	
223	364.93	425.75	488.56	547.40	605.48
224	366.58	427.67	488.77	549.86	608.22
225	368.22	429.59	490.96	552.33	810.98
	369.88	431.51	493.15	554.79	813.70
226					618.44
227	371.51	433.42	495.34	557.26	
228	373.15	435.34	497.53	559.73	619.18
229	374.79	437.28	499.73	562.19	621.92
230	376.44	439.18	501.92	564.66	624.66
	378.08	441.10	504.11	567.12	627.40
231					830.14
232	379.73	443.01	506.30	569.59	
233	381.37	444.93	508.49	572.05	632.88
234	383.01	446.85	510.68	574.52	635.82
235	384.68	448.77	512.88	576.99	638.36
	386.30	450.68	515.07	579.45	641.10
236					643.84
237	387.95	452.60	517.26	581.92	
238	389.59	454.52	519.45	584.38	646.66
239	391.23	456.44	521.64	586.85	849.32
240	392.88	458.38	523.84	589.32	852.05
	394.52	460.27	526.03	591.78	654.79
241					657.53
242	396.16	462.19	526.22	594.25	
243	397.81	464.11	530.41	596.71	880.27
244	399.45	466.03	532.80	599.18	663.01
245	401.10	467.95	534.79	601.64	865.75
	402.74	469.86	536.99	804.11	868.49
246					871.23
247	404.38	471.78	539.18		
248	406.03	473.70	541.37	592.58	873.97
249	407.87	475.82	543.56	594.04	678.71
250	409.32	477.53	545.75	595.51	879.45
	410.96	479.45	547.95	613.97	682.19
				616.44	684.93

Days	DOLLARS PER YEAR				
	100	200	300	400	500
251	68.77	187.53	206.30	275.07	343.84
252	68.04	188.08	207.12	276.16	345.21
253	88.32	138.83	207.85	277.28	346.58
254	69.59	188.18	208.77	278.86	347.95
255	69.88	139.73	209.58	279.45	349.32
256	70.14	140.27	210.41	280.55	350.68
257	70.41	140.82	211.23	281.64	352.05
258	70.88	141.37	212.05	282.74	353.42
259	70.96	141.92	212.88	283.84	354.79
260	71.23	142.47	213.70	284.93	356.16
261	71.51	143.01	214.52	286.03	357.53
262	71.78	143.56	215.34	287.12	358.90
263	72.05	144.11	216.18	288.22	360.27
264	72.83	144.68	216.90	289.32	361.64
265	73.60	145.21	217.81	290.41	363.01
266	72.88	145.75	218.63	281.51	364.38
267	78.15	148.30	218.45	292.80	365.75
268	78.42	148.85	220.27	293.70	367.12
269	78.70	147.40	221.10	294.78	368.49
270	73.87	147.95	221.02	295.89	369.88
271	74.25	148.49	222.74	296.99	371.28
272	74.52	149.04	223.56	298.08	372.60
273	74.78	148.59	224.38	299.19	373.97
274	75.07	150.14	225.21	300.27	375.34
275	75.34	150.68	226.03	301.37	376.71
276	75.62	151.23	228.85	302.47	378.08
277	75.88	151.78	227.67	303.56	379.45
278	78.18	152.33	228.48	304.88	38
279	76.44	152.88	228.82	305.75	38
280	78.71	153.42	230.14	308.85	383.11
281	76.99	153.97	230.96	307.95	384.83
282	77.28	154.52	231.78	309.04	388.30
283	77.53	155.07	232.60	310.14	387.87
284	77.81	155.62	233.42	311.23	389.04
285	78.08	158.16	234.25	312.83	390.41
286	78.86	156.71	235.07	313.42	381.78
287	78.83	157.28	235.88	314.52	393.15
288	78.90	157.81	236.71	315.62	394.52
289	79.18	158.38	237.53	316.71	385.88
290	78.45	158.90	238.86	317.81	397.26
291	79.73	158.45	238.18	318.90	398.63
292	80.00	160.00	240.00	320.00	400.00
293	80.27	160.55	240.82	321.10	401.37
294	80.55	161.10	241.64	322.19	402.74
295	80.82	161.54	242.47	323.29	404.11
296	81.10	162.19	243.29	324.88	405.48
297	81.37	162.74	244.11	325.48	406.85
298	81.64	163.29	244.93	325.58	408.22
299	81.92	163.84	245.75	327.87	409.59
300	82.18	184.88	246.58	328.77	410.98

Days	DOLLARS PER YEAR				
	600	700	800	900	1000
251	412.60	481.87	550.14	618.90	887.87
252	414.25	483.29	552.33	621.87	890.41
253	415.89	485.21	554.52	623.84	893.16
254	417.53	487.12	556.71	628.30	895.89
255	419.18	489.04	558.90	628.77	898.63
256	420.82	490.96	561.10	631.23	701.37
257	422.47	492.88	563.29	638.70	704.11
258	424.11	494.79	565.48	636.18	708.85
259	425.75	496.71	567.67	638.83	709.59
260	427.40	498.63	569.86	841.10	712.38
261	429.04	500.55	572.05	643.56	715.07
262	430.68	502.47	574.25	646.03	717.81
263	432.33	504.38	576.44	648.49	720.55
264	433.97	506.30	578.63	650.98	723.29
265	435.62	508.22	560.82	653.42	728.03
266	437.26	510.14	583.01	655.89	728.77
267	436.90	512.05	585.21	658.36	731.51
268	440.55	513.97	587.40	660.82	734.25
269	442.19	515.89	589.59	863.29	736.99
270	443.84	517.81	591.78	665.75	739.73
271	445.48	519.73	593.97	668.22	742.47
272	447.12	521.64	596.16	670.68	745.21
273	448.77	523.56	598.36	673.15	747.95
274	450.41	525.48	600.55	675.62	750.68
275	452.05	527.40	602.74	878.08	753.48
276	453.70	529.32	604.93	680.55	758.16
277	455.34	531.23	607.12	683.01	758.90
278	456.99	533.15	609.32	685.48	761.64
279	458.63	535.07	611.51	687.95	764.38
280	460.27	536.99	813.70	690.41	787.12
281	481.92	538.90	615.89	692.88	769.86
282	483.56	540.82	618.08	695.34	772.60
283	465.21	542.74	620.27	697.81	775.34
284	466.85	544.66	622.47	700.27	778.08
285	468.49	546.58	624.66	702.74	780.82
286	470.14	546.49	826.85	705.21	783.56
287	471.78	550.41	629.04	707.67	786.30
288	473.42	552.33	631.23	710.14	789.04
289	475.07	554.25	633.42	712.60	791.78
290	476.71	558.16	635.62	715.07	794.52
291	478.36	556.08	637.81	717.53	797.26
292	480.00	560.00	640.00	720.00	800.00
293	481.64	561.92	642.19	722.47	802.74
294	483.29	563.84	644.38	724.93	805.48
295	484.93	565.75	646.58	727.40	808.22
296	486.58	567.67	648.77	729.86	810.96
297	488.22	569.59	650.96	732.38	813.70
298	489.85	571.51	653.15	734.79	816.44
299	491.51	573.42	655.34	737.26	819.18
300	493.15	575.34	657.53	739.73	821.92

DOLLARS PER YEAR

Days	DOLLARS PER YEAR				
	100	200	300	400	500
301	82.47	164.93	247.40	329.86	412.33
302	82.74	165.48	248.22	330.96	413.70
303	83.01	166.03	249.04	332.05	415.07
304	83.29	166.58	249.86	333.15	418.44
305	83.56	167.12	250.68	334.25	417.81
306	83.84	167.67	251.51	335.34	419.18
307	84.11	168.22	252.33	336.44	420.55
308	84.38	168.77	253.15	337.53	421.92
309	84.66	169.32	253.97	338.63	423.29
310	84.93	169.86	254.79	339.73	424.66
311	85.21	170.41	255.62	340.82	426.03
312	85.48	170.96	256.44	341.92	427.40
313	85.75	171.51	257.26	343.01	428.77
314	86.03	172.05	258.08	344.11	430.14
315	86.30	172.60	258.90	345.21	431.51
316	86.58	173.15	259.73	346.30	432.88
317	86.85	173.70	260.55	347.40	434.25
318	87.12	174.25	261.37	348.49	435.62
319	87.40	174.79	262.19	349.59	436.99
320	87.67	175.34	263.01	350.68	438.36
321	87.95	175.89	263.84	351.78	439.73
322	88.22	176.44	264.66	352.88	441.10
323	88.49	176.99	265.48	353.97	442.47
324	88.77	177.53	266.30	355.07	443.84
325	89.04	178.08	267.12	356.16	445.21
326	89.32	178.63	267.95	357.26	446.58
327	89.59	179.18	268.77	358.36	447.95
328	89.86	179.73	269.59	359.45	449.32
329	90.14	180.27	270.41	360.55	450.68
330	90.41	180.82	271.23	361.64	452.05
331	90.68	181.37	272.05	362.74	453.42
332	90.96	181.92	272.88	363.84	454.79
333	91.23	182.47	273.70	364.93	456.16
334	91.51	183.01	274.52	366.03	457.53
335	91.78	183.56	275.34	367.12	458.90
336	92.05	184.11	276.16	368.22	460.27
337	92.33	184.66	276.99	369.32	461.64
338	92.60	185.21	277.81	370.41	463.01
339	92.88	185.75	278.63	371.51	464.38
340	93.15	186.30	279.45	372.60	465.75
341	93.42	186.85	280.27	373.70	467.12
342	93.70	187.40	281.10	374.79	468.49
343	93.97	187.95	281.92	375.89	469.86
344	94.25	188.49	282.74	376.99	471.23
345	94.52	189.04	283.56	378.08	472.60
346	94.79	189.59	284.38	379.18	473.97
347	95.07	190.14	285.21	380.27	475.34
348	95.34	190.68	286.03	381.37	476.71
349	95.62	191.23	286.85	382.47	478.08
350	95.89	191.78	287.67	383.56	479.45

Days	DOLLARS PER DAY				
	600	700	800	900	1000
301	481.79	677.28	659.73	742.19	824.86
302	496.44	579.18	661.92	744.66	827.40
303	498.08	581.10	664.11	747.12	830.14
304	488.73	583.01	666.30	749.59	832.88
305	501.37	584.93	688.49	752.05	835.62
306	503.01	586.85	670.68	754.52	838.36
307	604.66	588.77	672.88	756.99	841.10
308	506.30	590.68	675.07	759.46	843.84
309	507.96	592.60	677.26	761.92	846.58
310	509.59	594.52	679.45	764.38	849.32
311	511.23	596.44	681.64	766.85	852.05
312	512.88	698.36	683.84	769.32	854.79
313	514.52	600.27	686.03	771.78	857.53
314	516.18	602.19	688.22	774.25	860.27
315	517.81	604.11	690.41	776.71	863.01
316	519.45	606.03	692.60	779.18	866.76
317	621.10	607.96	694.79	781.64	868.49
318	522.74	609.86	696.99	784.11	871.23
319	524.38	611.78	699.18	786.58	873.97
320	526.03	613.70	701.37	789.04	876.71
321	527.67	615.62	703.56	791.51	878.45
322	529.32	617.63	706.76	793.97	882.19
323	530.96	619.46	707.95	796.44	884.93
324	632.60	621.37	710.14	798.90	887.67
325	634.25	623.29	712.33	801.37	890.41
326	535.89	626.21	714.62	803.84	893.15
327	537.63	627.12	716.71	806.30	895.89
328	539.18	629.04	718.80	808.77	898.63
329	540.82	630.96	721.10	811.23	901.37
330	542.47	632.88	723.29	813.70	904.11
331	644.11	634.79	725.48	816.16	906.86
332	545.76	636.71	727.67	818.63	909.59
333	547.40	638.63	729.86	821.10	912.33
334	549.04	640.65	732.06	823.56	915.07
335	550.68	642.47	734.26	826.03	917.81
336	652.33	644.38	736.44	828.49	920.55
337	553.97	646.30	738.63	830.96	923.29
338	565.62	648.22	740.82	833.42	926.03
339	657.26	650.14	743.01	836.89	928.77
340	558.90	652.05	745.21	838.36	931.61
341	660.56	653.97	747.40	840.82	934.25
342	662.19	655.89	749.59	843.29	936.99
343	563.84	657.81	751.78	845.76	939.73
344	665.48	659.73	753.97	848.22	942.47
345	667.12	661.64	766.16	860.68	946.21
346	668.77	663.56	768.36	853.15	947.96
347	670.41	665.48	760.55	856.62	950.68
348	672.05	667.40	762.74	858.08	953.42
349	573.70	669.32	764.93	860.55	956.16
350	575.34	671.23	767.12	863.01	958.90

Days	DOLLARS PER YEAR				
	100	200	300	400	500
351	86.16	192.33	288.49	384.66	480.82
352	88.44	192.88	289.32	385.75	482.19
353	96.71	193.42	290.14	386.85	483.56
354	96.89	193.87	290.88	387.95	484.83
355	97.26	194.52	291.78	389.04	486.30
356	87.53	195.07	292.60	390.14	487.67
357	97.81	195.62	293.42	391.23	489.04
358	98.08	196.16	294.25	392.33	480.41
359	98.36	196.71	295.07	393.42	481.78
360	98.63	197.26	295.88	394.52	493.15
361	98.90	197.81	296.71	395.62	494.52
362	99.18	188.36	297.53	396.71	495.88
363	99.45	198.90	298.36	397.81	497.26
364	99.73	199.45	299.18	398.90	498.63
365	100.00	200.00	300.00	400.00	500.00

Days	DOLLARS PER YEAR				
	600	700	800	900	1000
351	576.99	673.15	769.32	865.48	961.84
352	578.83	675.07	771.51	867.95	964.38
353	580.27	678.99	773.70	870.41	967.12
354	581.92	678.90	775.89	872.88	969.86
355	583.58	680.82	778.08	875.34	972.80
356	585.21	682.74	780.27	877.81	975.34
357	586.85	684.88	782.47	880.27	978.08
358	588.49	686.58	784.66	882.74	980.82
359	590.14	688.49	788.85	885.21	983.56
380	591.78	690.41	789.04	887.57	986.30
381	593.42	692.33	791.23	890.14	989.04
382	595.07	694.25	793.42	892.60	991.78
383	596.71	696.16	795.82	895.07	994.52
384	598.36	698.08	797.81	897.53	997.26
385	600.00	700.00	800.00	900.00	1000.00



