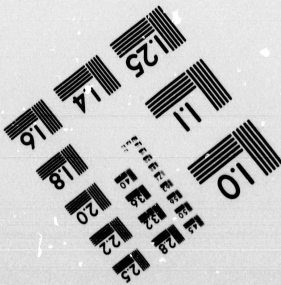
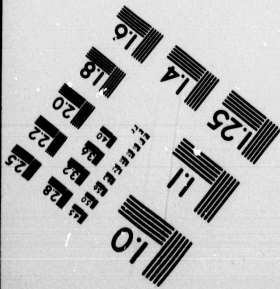
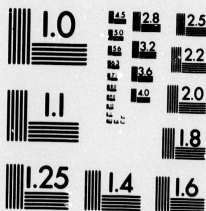


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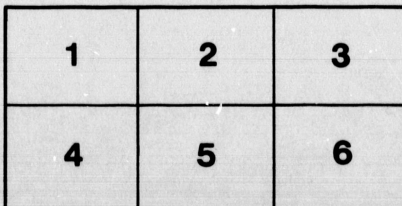
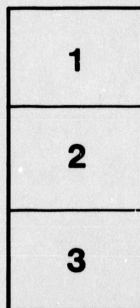
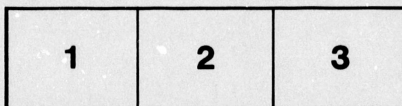
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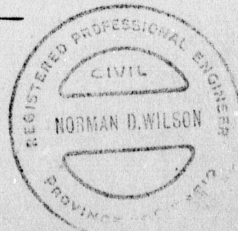
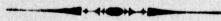
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ANDREWS'
VALUATION TABLES
-AT-
COMPOUND INTEREST

-BY-
WALTER S. ANDREWS,
ACCOUNTANT,
The North of Scotland Canadian Mortgage Company,
TORONTO.



Toronto:
PRINTED BY HUNTER, ROSE & CO.
1884.

1884
(20)

Entered according to the Act of the Parliament of Canada, in the year one thousand eight hundred and eighty-four, by WALTER S. ANDREWS, in the Office of the Minister of Agriculture at Ottawa.

79279

PREFACE.

The want of Tables containing rates for the Valuation of Debentures, Stocks, Mortgages, Deferred Payments, &c., applicable to the lower rates of Interest now prevailing, having become almost a necessity to those dealing in these Securities, the compiler issues this work fully confident that in it the want will be supplied.

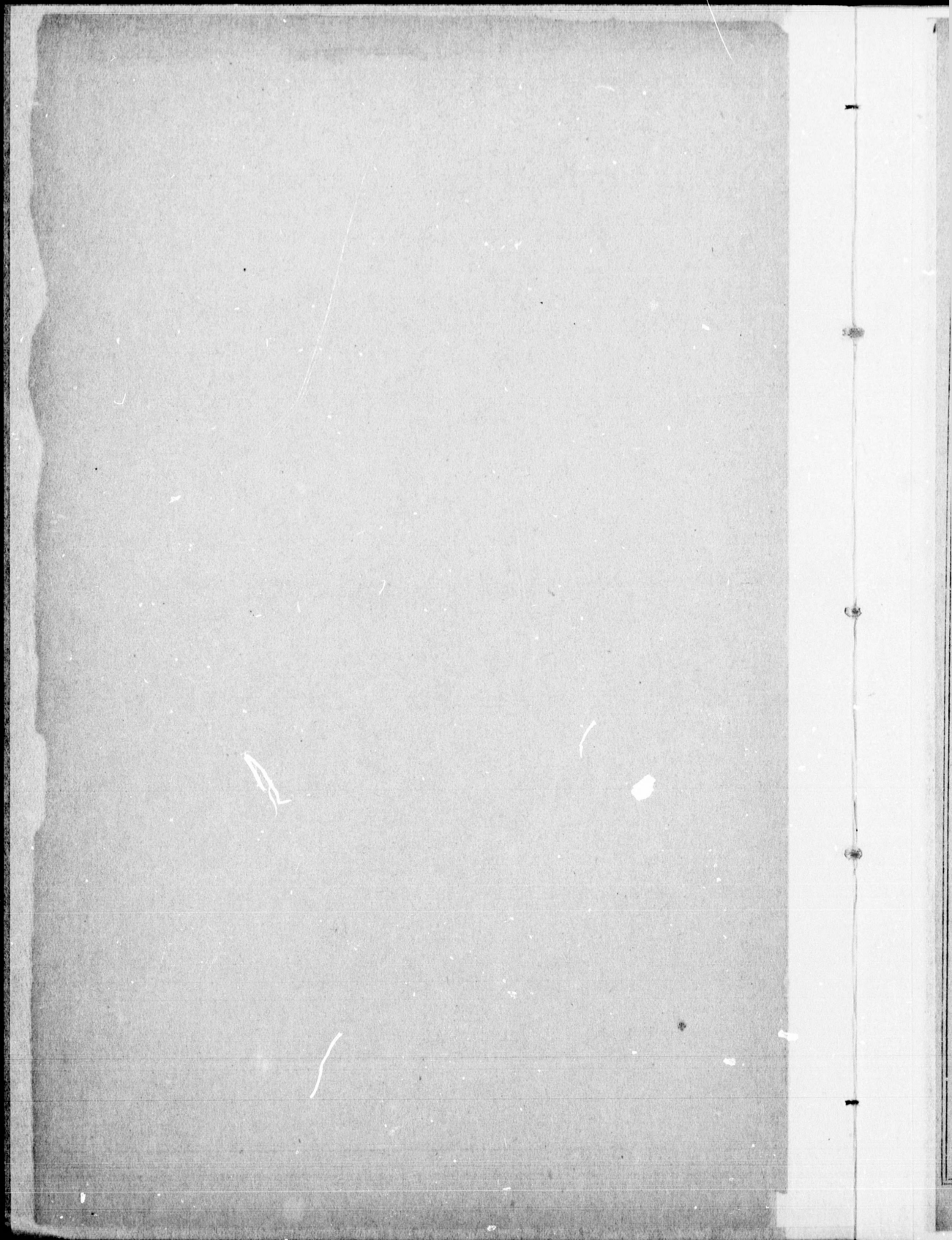
The rates range from 2% to 7%, and are calculated yearly and half-yearly at every $\frac{1}{8}$ % between these figures.

They are arranged. First.—To show the value of a single payment due at the end of any half-year, from 6 months to 30 years.

Second.—The value of a payment due half-yearly for any number of half-years from 1 to 60 (30 years).

Third.—The value of a payment due yearly (at end of any half-year) for any number of years from 1 to 30.

Other calculations, full explanations of which are given, may be made from these Tables.



EXAMPLES.

It is understood that the rates as set forth, signify PER ANNUM, payable yearly or half yearly as specified.

The Tables are arranged to shew the value of a single payment and half yearly and yearly instalments due at any time within 30 years, interest being compounded yearly and half yearly from 2% to 7% and including every $\frac{1}{2}$ % between these rates.

The value of a single payment and half yearly instalments due at any time within 15 years at every $\frac{1}{4}$ % from $7\frac{1}{4}$ % to 14% may also be found from the yearly tables herein by halving the rate required and doubling the time. Examples of this are given among others.

TABLE 1.—Shews the present value of \$1.00 due at end of any half year from 6 months to 30 years.

TABLE 2.—Shews the present value of an instalment of \$1.00 payable half yearly for any No. of half years from 1 to 60 (30 years).

TABLE 3.—Shews the present value of an instalment of \$1.00 payable yearly (at end of any half year) for any No. of years from 1 to 30 years.

Example 1.—Required the present value of \$1,000 due in $7\frac{1}{2}$ years. Interest at $5\frac{1}{4}$ % half yearly.

By Table 1.—Value of \$1.00 due in $7\frac{1}{2}$ years at $5\frac{1}{4}$ % half yearly = .67796.
 $.67796 \times \$1,000 = \677.96 . Present value.

Example 2.—Required the value on 1st March, 1883, of a paid up Endowment Life Insurance Policy for \$2,000, due on 18th November, 1882. Interest at $5\frac{1}{2}$ % yearly.

By Table 1.—Value of \$1.00 due in 6 years at $5\frac{1}{2}$ % yearly =	.72525
$.72525 \times \$2,000$	1450.50
Add interest from 18th Nov. 1882, to 1 March, 1883	
103 days @ $5\frac{1}{2}$ % on 1450.50	22.51
	1473.01
Less interest from 1 Mch., '83, to 18 Nov., '82,	
262 days @ $5\frac{1}{2}$ % on \$22.51	88
Value on 1st March, 1883.	\$1472.13

NOTE.—As this payment falls due in less than 6 years, the value is greater than that assumed, viz., .72525. Interest is therefore added from the date of such value

EXAMPLES.

to 1st March, but as this interest is not earned, but only accrued, interest is deducted upon it from 1st March, to date when earned, say 18th Nov. If to the value given above, interest is added to 18th Nov., 1883, at which date the payment is due in 5 years the result will be as under.

Present value - - -	1472.13	
Add 262 days int. at $5\frac{1}{2}\%$	58.13	
	<u> </u>	<u>\$1530.26</u>

By Table 1.—Value of \$1.00 due in 5 yrs. at $5\frac{1}{2}\%$ = $.76513 \times \$2,000$ \$1530.26

Example 3.—Same as Example 2, but interest payable half-yearly.

By Table 1.—Value of \$1.00 due in 6 years at $5\frac{1}{2}\%$ half-yearly = $.72213$

	$.72213 \times \$2,000$	1444.26
Int. from 18 Nov. to 1 March, 103 days at $5\frac{1}{2}\%$		22.40
		<u>1466.66</u>
Less int. from 1 Mch. to 18 May, 78 days on $\$22.40$		26

	Value on 1 March '83	\$1466.40
Add int. from 1 Mch. to 18 May 78 days on 1466.40		17.22

Value on 18 May '83 (payment due in $5\frac{1}{2}$ yrs.) \$1483.62

By Table 1.—Value of \$1.00 due in $5\frac{1}{2}$ yrs. at $5\frac{1}{2}\%$ half-yearly $.74199 \times \$2,000$ \$1483.98

It will be observed that there is a difference in these values of $\frac{3}{10}\%$, the explanation of which is as follows: The half-yearly tables are calculated on the basis of even half years, whereas taken by days the half year varies from 181 to 184 days, consequently when interest payable half-yearly, is calculated by days, as in the above example, there will be a difference in the result as compared with the tables proportionate to the magnitude of the sum.

To avoid repetition it may be stated that when the true value is required on any day of the year, the formula used in Example 2 will apply to all calculations in which interest is to be payable yearly and the formula in Example 3, to all in which interest is payable half yearly.

In calculating the value of interest-bearing debentures it is customary to value accrued interest (if any), at par. This is erroneous, for it is manifest that the accrued interest should be of the same relative value as the balance of the security. In cases where the debentures are sold at a premium the advantage is to the ~~buyer~~ and when sold at a discount the ~~seller~~ derives the benefit.

Seller

Buyer

Example 4.—Required the value of 39 half yearly instalments of \$1,000 each the first due 6 months hence, to yield interest at $4\frac{1}{2}\%$ half yearly.

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By Table 2.—Value of 39 half yearly inst. of \$1.00 (19½ yrs.) at 4½% half yearly.
 $25.51362 \times \$1.00 = \underline{\underline{\$25,513.62}}$ Value.

Should the value be required upon any day within the 6 months, interest less interest upon interest (as shown in Example 3), is to be added to this value.

To find the value of a deferred annuity—from the value of the annuity for the whole term, that is from the present until the last payment becomes due, deduct the value for the term the payments are deferred. The remainder will be the present value.

Example 5.—Required the value of 19 half yearly instalments of \$1,000 each, the first due 10½ years hence to yield 4½% half yearly.

By Table 2.—Value of 39 half yearly inst. of \$1.00 (19½ years) at 4½% half yearly = 25.51362
 “ “ 20 “ “ (10 years) at 4½% half yearly = 15.86884
 $\underline{\underline{9.64478}}$
 $9.64478 \times \$1,000 = \underline{\underline{\$9,644.78}}$

Example 6.—A mortgage of \$1,000 repayable in 5 yearly instalments of \$200 each and bearing interest at 8% yearly.
 Required the value to yield 6¼% half yearly.

By Table 1.—Val. of \$1.00 due in 1 yr. at 6¼% ½ yrly = .94031 × \$280 = 263.29
 “ “ 2 “ “ = .88419 × 264 = 233.43
 “ “ 3 “ “ = .83141 × 248 = 206.19
 “ “ 4 “ “ = .78179 × 232 = 181.37
 “ “ 5 “ “ = .73512 × 216 = 158.78
 $\underline{\underline{\$1043.06}}$

Example 7.—A mortgage of \$1,000 repayable at the end of 5 years and bearing interest at 8% yearly.
 Required the value to yield 6¼% half yearly.

By Table 1.—Val. of \$1.00 due in 5 yrs at 6¼% ½ yrly = .73512 × 1.000 = 735.12
 “ 3.— “ \$1.00 due yly. for 5 yrs “ = 417282
 $417282 \times \$80$ (amount of each inst. of interest) = $\underline{\underline{333.83}}$
 $\underline{\underline{\$1,068.95}}$

Example 8.—Required the value of \$10,000 of debentures having 23½ years to run and bearing interest at 5% payable half yearly, to yield 5½% half yearly.

EXAMPLES.

By Table 1.—Value of \$1.00 due in $23\frac{1}{2}$ yrs. at $5\frac{3}{8}\% \frac{1}{2}$ y'ly.— $27155 \times \$10,000 =$
[2715.50
 " 2.— " \$1.00 due $\frac{1}{2}$ yly for $23\frac{1}{2}$ yrs " = $25\text{-}90053$
 $25\text{-}90053 \times \$250$ (amount of each half yly. inst) 6473.13
\$9190.63

Example 9.—Required the value of \$10,000 of Debentures, having $23\frac{1}{2}$ years to run, and bearing interest at 5% payable yearly to yield $5\frac{3}{8}\%$ half yearly.

By Table 1.—Value of \$1.00 due in $23\frac{1}{2}$ yrs. at $5\frac{3}{8}\% \frac{1}{2}$ yly.— $27155 \times \$10,000 =$
[2715.50
 " 3.— " \$1.00 due yly. for $23\frac{1}{2}$ yrs. (24 payts) " $13\text{-}26377$
 $13\text{-}26377 \times \$500$ (amount of each yearly inst.) 6631.88
\$9347.38

Example 10.—Required the value of 15 Debentures of \$1,000 each, one due each year until the end of the term, without interest, to yield $5\frac{3}{8}\%$ half yearly.

By Table 3.—Value of \$1.00 due y'ly for 15 yr's at $5\frac{3}{8}\%$ half yearly = $9\text{-}73687 \times$
[\$1,000 \$9736.87

Interest as shown in Example 3 to be added if necessary.

To find the sum to which a single payment will amount in a given term, interest being compounded :

Divide the payment by the present value for the term and at the rate required.

Example 11.—To what sum will a single payment of \$100 amount in 20 years.

Interest being compounded half yearly at $5\frac{1}{2}\%$.

By Table 1.—Value of \$1.00 due in 20 years at $5\frac{1}{2}\%$ half yearly = $\cdot 33785$.
 $\$100 \div \cdot 33785 = \295.99 .

To find the amount required to discharge an obligation by half yearly or yearly instalments covering principal and interest: Divide the amount of the obligation by the present value of the instalment for the term and at the rate required.

Example 12.—A municipality wishes to borrow \$10,000 at $5\frac{3}{8}\%$ half yearly, to be repaid in 15 years by half yearly instalments. Required the amount of each instalment.

By Table 2.—Value of $30 \frac{1}{2}$ yly. inst. of \$1.00 (15 yrs.) at $5\frac{3}{8}\% \frac{1}{2}$ yly.— $19\text{-}92105$.
 $\$10,000 \div 19\text{-}92105 = \501.98 . Amount of each instalment.

Required the value of above at $5\frac{3}{8}\%$ half yearly.

EXAMPLES.

9

By Table 2.—Value of 30 $\frac{1}{2}$ yly. inst. of \$1.00 (15 yrs.) at 5 $\frac{1}{4}$ % $\frac{1}{2}$ yly. = 19·92105.
 $19·92105 \times \$501.98 = \underline{\underline{\$9,999.97}}$. (Say \$10,000.)

Example 13.—Required the amount of a yearly instalment to continue 10 years to repay a loan of \$8,500, with interest yearly at 6 $\frac{1}{4}$ %.

By Table 3.—Value of 10 yearly inst. of \$1.00 at 6 $\frac{1}{4}$ % yearly = 7·27369.
 $\$8,500 \div 7·27369 = \underline{\underline{\$1,168.59}}$. Amount of each inst.

Required the value of above at 6 $\frac{1}{4}$ % yly.

By Table 3.—Value of 10 yearly inst. of \$1.00 at 6 $\frac{1}{4}$ % yearly = 7·27369.
 $7·27369 \times \$1,168.59 = \underline{\underline{\$8,499.96}}$. (Say \$8,500.)

To find the value of a single payment or of half yearly instalments up to 15 years at higher rates than those herein. Interest half yearly.

Use Table 1 yearly for single payments and Table 3 yearly for half yearly instalments. Divide the required rate by 2 and double the required time.

Example 14.—Required the present value of \$1,000, due in 10 $\frac{1}{2}$ years to yield 7 $\frac{1}{4}$ % half yearly.

By Table 1.—Value of \$1.00 due in 21 years at 3 $\frac{1}{8}$ % yearly = ·45006.
 $\cdot45006 \times \$1,000 = \underline{\underline{\$450.06}}$. Present value.

Example 15.—Required the present value of an instalment of \$1,000 payable half yearly for 9 years, to yield 8 $\frac{1}{4}$ % half yearly.

By Table 3.—Value of \$1.00 due yearly for 18 years at 4 $\frac{1}{8}$ % yearly = 12·53167.
 $12·53167 \times \$1,000 = \underline{\underline{\$12,531.67}}$. Present value.

TABLE 1.

Present value of \$1.00 due at end of any half-year from 6 months to 30 years, interest at rate
as under, Compounded.

YEARLY.

Yrs.	2	2½	3	3½	4	4½	5	5½	6
½	.99015	.98954	.98894	.98833	.98773	.98713	.98653	.98593	
1	.98039	.97919	.97800	.97680	.97561	.97442	.97324	.97205	
1½	.97073	.96895	.96718	.96540	.96364	.96188	.96012	.95837	
2	.96117	.95882	.95647	.95414	.95181	.94950	.94719	.94489	
2½	.95170	.94879	.94589	.94301	.94014	.93727	.93443	.93159	
3	.94232	.93887	.93543	.93201	.92860	.92521	.92184	.91849	
3½	.93304	.92905	.92508	.92113	.91720	.91330	.90942	.90556	
4	.92385	.91933	.91484	.91038	.90595	.90154	.89717	.89282	
4½	.91474	.90972	.90472	.89976	.89483	.88994	.88508	.88025	
5	.90573	.90020	.89471	.88926	.88385	.87848	.87315	.86787	
5½	.89681	.89079	.88481	.87889	.87301	.86718	.86139	.85565	
6	.88797	.88147	.87502	.86863	.86230	.85601	.84978	.84361	
6½	.87922	.87225	.86534	.85850	.85172	.84500	.83834	.83174	
7	.87056	.86313	.85577	.84848	.84127	.83412	.82704	.82004	
7½	.86198	.85410	.84630	.83858	.83094	.82338	.81590	.80849	
8	.85349	.84517	.83694	.82880	.82075	.81278	.80491	.79712	
8½	.84508	.83633	.82768	.81913	.81067	.80232	.79406	.78590	
9	.83676	.82758	.81852	.80957	.80073	.79199	.78336	.77484	
9½	.82851	.81893	.80947	.80013	.79090	.78180	.77281	.76394	
10	.82035	.81036	.80051	.79079	.78120	.77173	.76240	.75319	
10½	.81227	.80189	.79165	.78156	.77161	.76180	.75213	.74259	
11	.80426	.79350	.78290	.77244	.76214	.75200	.74199	.73214	
11½	.79634	.78520	.77423	.76343	.75279	.74231	.73200	.72183	
12	.78849	.77699	.76567	.75452	.74356	.73276	.72213	.71168	
12½	.78072	.76886	.75720	.74572	.73443	.72333	.71241	.70166	
13	.77303	.76082	.74882	.73702	.72542	.71402	.70281	.69179	
13½	.76542	.75287	.74053	.72842	.71652	.70483	.69334	.68205	
14	.75788	.74499	.73234	.71992	.70773	.69575	.68400	.67246	
14½	.75041	.73720	.72424	.71152	.69904	.68680	.67478	.66299	
15	.74301	.72949	.71623	.70322	.69047	.67796	.66569	.65366	
15½	.73569	.72186	.70830	.69502	.68199	.66923	.65672	.64446	
16	.72845	.71431	.70047	.68691	.67362	.66061	.64787	.63540	
16½	.72127	.70684	.69272	.67889	.66536	.65211	.63915	.62645	
17	.71416	.69945	.68505	.67087	.65719	.64372	.63053	.61764	
17½	.70713	.69213	.67747	.66314	.64913	.63543	.62204	.60895	
18	.70016	.68490	.66998	.65541	.64117	.62725	.61366	.60038	
18½	.69325	.67773	.66257	.64776	.63330	.61918	.60539	.59193	
19	.68643	.67064	.65523	.64020	.62553	.61121	.59723	.58360	
19½	.67967	.66363	.64799	.63273	.61785	.60334	.58919	.57539	
20	.67297	.65669	.64082	.62535	.61027	.59558	.58125	.56729	
20½	.66634	.64982	.63373	.61805	.60278	.58791	.57342	.55931	
21	.65978	.64303	.62672	.61084	.59539	.58034	.56569	.55143	
21½	.65327	.63630	.61978	.60371	.58808	.57287	.55807	.54367	
22	.64684	.62965	.61292	.59667	.58086	.56550	.55055	.53602	
22½	.64047	.62306	.60614	.58971	.57374	.55822	.54314	.52848	
23	.63416	.61654	.59944	.58283	.56670	.55103	.53582	.52104	
23½	.62791	.61010	.59281	.57603	.55974	.54394	.52860	.51371	
24	.62172	.60372	.58625	.56931	.55288	.53694	.52148	.50648	
24½	.61560	.59740	.57976	.56266	.54609	.53003	.51445	.49936	
25	.60953	.59115	.57335	.55610	.53939	.52320	.50752	.49233	
25½	.60352	.58497	.56700	.54961	.53277	.51647	.50068	.48540	
26	.59758	.57885	.56073	.54320	.52623	.50982	.49394	.47857	
26½	.59169	.57280	.55453	.53686	.51978	.50326	.48728	.47184	
27	.58586	.56681	.54839	.53060	.51340	.49678	.48072	.46520	
27½	.58009	.56088	.54232	.52441	.50710	.49038	.47424	.45865	
28	.57437	.55501	.53632	.51829	.50088	.48407	.46785	.45219	
28½	.56871	.54921	.53039	.51224	.49473	.47784	.46155	.44583	
29	.56311	.54347	.52452	.50626	.48866	.47169	.45533	.43956	
29½	.55756	.53778	.51872	.50036	.48266	.46562	.44920	.43337	
30	.55207	.53216	.51298	.49452	.47674	.45963	.44314	.42727	

TABLE 1.

Present value of \$1.00 due at end of any half-year from 6 months to 30 years, interest at rates as under, Compounded.

HALF-YEARLY.

Yrs.	2	2½	3	3½	4	4½	5	5½	6
½	.99010	.98949	.98887	.98826	.98765	.98704	.98644	.98583	.98522
1	.98030	.97908	.97787	.97667	.97546	.97426	.97306	.97186	.97066
1½	.97059	.96879	.96699	.96520	.96342	.96164	.95986	.95809	.95632
2	.96098	.95860	.95624	.95388	.95152	.94918	.94684	.94451	.94219
2½	.95147	.94853	.94560	.94268	.93978	.93688	.93400	.93112	.92826
3	.94205	.93855	.93508	.93162	.92817	.92475	.92133	.91793	.91454
3½	.93272	.92869	.92467	.92069	.91672	.91277	.90883	.90492	.90102
4	.92348	.91892	.91439	.90988	.90540	.90094	.89651	.89210	.88771
4½	.91434	.90926	.90422	.89920	.89422	.88927	.88435	.87945	.87456
5	.90529	.89970	.89416	.88865	.88318	.87775	.87235	.86699	.86164
5½	.89632	.89024	.88421	.87822	.87228	.86638	.86052	.85471	.84892
6	.88745	.88088	.87437	.86791	.86151	.85515	.84885	.84259	.83636
6½	.87866	.87162	.86465	.85773	.85087	.84407	.83734	.83065	.82401
7	.86996	.86246	.85503	.84766	.84037	.83314	.82598	.81888	.81183
7½	.86135	.85339	.84551	.83772	.82999	.82235	.81478	.80728	.80000
8	.85282	.84442	.83611	.82788	.81975	.81169	.80372	.79584	.78802
8½	.84438	.83554	.82681	.81817	.80963	.80118	.79282	.78456	.77636
9	.83602	.82676	.81761	.80857	.79963	.79080	.78207	.77344	.76490
9½	.82774	.81807	.80851	.79908	.78976	.78055	.77146	.76248	.75360
10	.81954	.80946	.79952	.78970	.78001	.77044	.76100	.75167	.74244
10½	.81143	.80095	.79062	.78043	.77038	.76046	.75068	.74102	.73146
11	.80340	.79253	.78183	.77127	.76087	.75061	.74050	.73052	.72064
11½	.79544	.78420	.77313	.76222	.75147	.74089	.73045	.72017	.71000
12	.78757	.77596	.76453	.75328	.74220	.73129	.72054	.70996	.70000
12½	.77977	.76780	.75602	.74444	.73303	.72181	.71077	.69990	.69000
13	.77205	.75973	.74761	.73570	.72398	.71246	.70113	.68998	.68000
13½	.76440	.75174	.73930	.72707	.71505	.70323	.69162	.68021	.67000
14	.75684	.74384	.73107	.71853	.70622	.69412	.68224	.67057	.66000
14½	.74934	.73602	.72294	.71010	.69750	.68513	.67299	.66106	.65000
15	.74192	.72828	.71489	.70177	.68889	.67625	.66386	.65170	.64000
15½	.73458	.72062	.70694	.69353	.68038	.66749	.65486	.64246	.63000
16	.72730	.71304	.69908	.68539	.67198	.65885	.64597	.63336	.62000
16½	.72010	.70555	.69130	.67735	.66369	.65031	.63721	.62438	.61000
17	.71297	.69813	.68361	.66940	.65549	.64189	.62857	.61553	.60000
17½	.70591	.69079	.67600	.66154	.64740	.63357	.62004	.60681	.59000
18	.69892	.68353	.66848	.65378	.63941	.62536	.61163	.59821	.58000
18½	.69200	.67634	.66105	.64611	.63152	.61726	.60334	.58973	.57000
19	.68515	.66924	.65369	.63852	.62372	.60926	.59515	.58138	.56000
19½	.67837	.66220	.64642	.63103	.61602	.60137	.58709	.57314	.55000
20	.67165	.65523	.63923	.62363	.60841	.59358	.57912	.56502	.54000
20½	.66500	.64834	.63212	.61631	.60090	.58589	.57126	.55701	.53000
21	.65842	.64153	.62508	.60907	.59348	.57830	.56352	.54911	.52000
21½	.65190	.63478	.61813	.60193	.58616	.57081	.55587	.54133	.51000
22	.64545	.62811	.61125	.59486	.57892	.56341	.54833	.53366	.50000
22½	.63905	.62151	.60445	.58788	.57177	.55612	.54090	.52610	.49000
23	.63273	.61497	.59773	.58098	.56471	.54891	.53356	.51864	.48000
23½	.62646	.60851	.59108	.57416	.55774	.54180	.52632	.51129	.47000
24	.62026	.60211	.58450	.56743	.55086	.53478	.51918	.50405	.46000
24½	.61412	.59578	.57800	.56077	.54406	.52785	.51214	.49691	.45000
25	.60804	.58952	.57157	.55419	.53734	.52101	.50520	.48986	.44000
25½	.60202	.58332	.56521	.54768	.53071	.51427	.49834	.48292	.43000
26	.59606	.57718	.55892	.54125	.52415	.50760	.49158	.47608	.42000
26½	.59016	.57112	.55271	.53490	.51768	.50103	.48492	.46933	.41000
27	.58431	.56511	.54656	.52862	.51129	.49454	.47834	.46268	.40000
27½	.57853	.55917	.54048	.52242	.50498	.48813	.47185	.45612	.39000
28	.57280	.55329	.53446	.51629	.49874	.48181	.46545	.44966	.38000
28½	.56713	.54748	.52852	.51023	.49259	.47556	.45914	.44329	.37000
29	.56151	.54172	.52264	.50424	.48651	.46940	.45291	.43701	.36000
29½	.55595	.53602	.51682	.49833	.48050	.46332	.44677	.43081	.35000
30	.55045	.53039	.51107	.49248	.47457	.45732	.44071	.42471	.34000

TABLE 1.

Present value of \$1.00 due at end of any half-year from 6 months to 30 years, interest at rates as under, Compounded.

YEARLY.

Yrs.	3	3½	3¾	3⅘	3½	3¾	3⅘	3½
½	.98533	.98473	.98414	.98354	.98295	.98235	.98176	.98117
1	.97087	.96970	.96852	.96735	.96618	.96502	.96386	.96270
1½	.95663	.95489	.95316	.95143	.94971	.94799	.94628	.94457
2	.94260	.94031	.93804	.93577	.93351	.93126	.92902	.92678
2½	.92877	.92596	.92316	.92037	.91759	.91483	.91207	.90933
3	.91514	.91182	.90851	.90522	.90194	.89868	.89544	.89221
3½	.90172	.89790	.89410	.89032	.88656	.88282	.87911	.87541
4	.88849	.88419	.87991	.87567	.87144	.86724	.86307	.85893
4½	.87545	.87069	.86595	.86125	.85658	.85194	.84733	.84275
5	.86261	.85739	.85222	.84708	.84197	.83691	.83188	.82688
5½	.84995	.84431	.83870	.83313	.82762	.82214	.81671	.81131
6	.83748	.83141	.82539	.81942	.81350	.80763	.80181	.79604
6½	.82520	.81872	.81230	.80593	.79963	.79338	.78719	.78105
7	.81309	.80622	.79941	.79267	.78599	.77938	.77283	.76634
7½	.80116	.79391	.78673	.77962	.77259	.76562	.75873	.75191
8	.78941	.78179	.77425	.76679	.75941	.75211	.74490	.73775
8½	.77783	.76985	.76196	.75417	.74646	.73884	.73131	.72386
9	.76642	.75810	.74988	.74175	.73373	.72580	.71797	.71023
9½	.75517	.74652	.73798	.72955	.72122	.71299	.70488	.69686
10	.74409	.73512	.72627	.71754	.70892	.70041	.69202	.68374
10½	.73318	.72390	.71475	.70573	.69683	.68805	.67940	.67086
11	.72242	.71285	.70341	.69411	.68495	.67591	.66701	.65823
11½	.71182	.70196	.69225	.68269	.67327	.66398	.65484	.64584
12	.70138	.69125	.68127	.67145	.66178	.65227	.64290	.63368
12½	.69109	.68069	.67045	.66040	.65050	.64076	.63117	.62175
13	.68095	.67030	.65983	.64953	.63940	.62945	.61966	.61004
13½	.67096	.66007	.64936	.63884	.62850	.61834	.60836	.59855
14	.66112	.64999	.63906	.62832	.61778	.60743	.59726	.58728
14½	.65142	.64006	.62892	.61798	.60725	.59671	.58637	.57622
15	.64186	.63029	.61894	.60781	.59689	.58618	.57568	.56537
15½	.63245	.62067	.60912	.59781	.58671	.57584	.56518	.55473
16	.62317	.61119	.59946	.58797	.57671	.56567	.55487	.54428
16½	.61403	.60186	.58995	.57829	.56687	.55569	.54475	.53403
17	.60502	.59267	.58059	.56877	.55720	.54589	.53481	.52398
17½	.59614	.58362	.57138	.55941	.54770	.53625	.52506	.51411
18	.58739	.57471	.56231	.55020	.53836	.52679	.51548	.50443
18½	.57878	.56594	.55339	.54114	.52918	.51749	.50608	.49493
19	.57029	.55730	.54461	.53224	.52016	.50836	.49685	.48561
19½	.56192	.54879	.53597	.52348	.51129	.49939	.48779	.47647
20	.55368	.54041	.52747	.51486	.50257	.49058	.47889	.46750
20½	.54555	.53216	.51910	.50639	.49400	.48192	.47016	.45870
21	.53755	.52403	.51087	.49805	.48557	.47342	.46158	.45006
21½	.52966	.51603	.50276	.48985	.47729	.46506	.45316	.44158
22	.52189	.50815	.49479	.48179	.46915	.45686	.44490	.43327
22½	.51424	.50039	.48694	.47386	.46115	.44879	.43679	.42511
23	.50669	.49275	.47921	.46606	.45329	.44087	.42882	.41711
23½	.49926	.48523	.47161	.45839	.44556	.43309	.42100	.40925
24	.49193	.47782	.46413	.45085	.43796	.42545	.41332	.40155
24½	.48472	.47053	.45676	.44343	.43049	.41794	.40578	.39399
25	.47761	.46334	.44952	.43613	.42315	.41057	.39838	.38657
25½	.47060	.45627	.44239	.42895	.41593	.40332	.39111	.37929
26	.46369	.44930	.43537	.42189	.40884	.39621	.38398	.37215
26½	.45689	.44245	.42846	.41494	.40187	.38921	.37698	.36514
27	.45019	.43569	.42167	.40811	.39501	.38235	.37010	.35826
27½	.44359	.42904	.41498	.40140	.38828	.37560	.36335	.35152
28	.43708	.42248	.40839	.39479	.38165	.36897	.35672	.34490
28½	.43067	.41603	.40191	.38829	.37515	.36246	.35022	.33840
29	.42435	.40968	.39554	.38190	.36875	.35606	.34383	.33203
29½	.41812	.40343	.38926	.37561	.36246	.34978	.33756	.32578
30	.41199	.39727	.38309	.36943	.35628	.34361	.33140	.31965

TABLE 1.

Present value of \$1.00 due at end of any half-year from 6 months to 30 years, interest at rates as under, Compounded.

HALF-YEARLY.

Yrs.	3	3½	3¾	3½	3½	3¾	3¾	3¾
1½	.98522	.98462	.98401	.98340	.98280	.98220	.98160	.98099
1	.97066	.96947	.96828	.96709	.96590	.96471	.96353	.96235
1½	.95632	.95455	.95279	.95104	.94929	.94754	.94580	.94406
2	.94218	.93987	.93756	.93525	.93296	.93067	.92839	.92611
2½	.92826	.92541	.92257	.91973	.91691	.91410	.91130	.90851
3	.91454	.91117	.90781	.90447	.90114	.89783	.89453	.89124
3½	.90103	.89715	.89330	.88946	.88564	.88185	.87807	.87430
4	.88771	.88335	.87901	.87470	.87041	.86615	.86190	.85769
4½	.87459	.86976	.86496	.86018	.85544	.85073	.84604	.84138
5	.86167	.85638	.85113	.84591	.84073	.83558	.83047	.82539
5½	.84893	.84320	.83752	.83187	.82627	.82071	.81519	.80970
6	.83639	.83023	.82412	.81807	.81206	.80610	.80018	.79431
6½	.82403	.81746	.81095	.80449	.79809	.79175	.78545	.77922
7	.81185	.80488	.79798	.79114	.78436	.77765	.77100	.76441
7½	.79985	.79250	.78522	.77801	.77087	.76381	.75681	.74988
8	.78803	.78031	.77266	.76510	.75762	.75021	.74288	.73562
8½	.77639	.76830	.76031	.75240	.74459	.73685	.72921	.72164
9	.76491	.75648	.74815	.73992	.73178	.72374	.71579	.70793
9½	.75361	.74484	.73619	.72764	.71919	.71085	.70261	.69447
10	.74247	.73338	.72442	.71556	.70682	.69820	.68968	.68127
10½	.73150	.72210	.71283	.70369	.69467	.68577	.67699	.66832
11	.72069	.71099	.70143	.69201	.68272	.67356	.66453	.65562
11½	.71004	.70005	.69022	.68053	.67098	.66157	.65230	.64316
12	.69954	.68928	.67918	.66923	.65944	.64979	.64029	.63093
12½	.68921	.67868	.66832	.65813	.64810	.63822	.62851	.61894
13	.67902	.66824	.65763	.64721	.63695	.62686	.61694	.60718
13½	.66899	.65796	.64712	.63647	.62599	.61570	.60558	.59564
14	.65910	.64784	.63677	.62590	.61523	.60474	.59444	.58432
14½	.64936	.63787	.62659	.61552	.60465	.59397	.58350	.57321
15	.63976	.62806	.61657	.60530	.59425	.58340	.57276	.56232
15½	.63031	.61839	.60671	.59526	.58403	.57301	.56222	.55163
16	.62099	.60888	.59701	.58538	.57398	.56281	.55187	.54114
16½	.61182	.59951	.58746	.57566	.56411	.55279	.54171	.53086
17	.60277	.59029	.57807	.56611	.55441	.54295	.53174	.52077
17½	.59387	.58121	.56883	.55672	.54487	.53329	.52196	.51087
18	.58509	.57227	.55973	.54748	.53550	.52379	.51235	.50116
18½	.57644	.56346	.55079	.53839	.52629	.51447	.50292	.49163
19	.56792	.55479	.54197	.52946	.51724	.50531	.49366	.48229
19½	.55953	.54626	.53331	.52067	.50834	.49631	.48458	.47312
20	.55126	.53785	.52478	.51203	.49960	.48748	.47566	.46413
20½	.54312	.52958	.51639	.50353	.49101	.47880	.46690	.45531
21	.53509	.52143	.50813	.49518	.48256	.47028	.45831	.44665
21½	.52718	.51341	.50000	.48696	.47426	.46191	.44988	.43817
22	.51939	.50551	.49201	.47888	.46611	.45368	.44160	.42984
22½	.51171	.49773	.48414	.47093	.45809	.44561	.43347	.42167
23	.50415	.49008	.47640	.46312	.45021	.43767	.42549	.41365
23½	.49670	.48254	.46878	.45543	.44247	.42988	.41766	.40579
24	.48936	.47511	.46129	.44787	.43486	.42223	.40997	.39808
24½	.48213	.46780	.45391	.44044	.42738	.41471	.40243	.39051
25	.47500	.46061	.44665	.43313	.42003	.40733	.39502	.38309
25½	.46798	.45352	.43951	.42594	.41280	.40008	.38775	.37581
26	.46107	.44654	.43248	.41888	.40570	.39295	.38061	.36867
26½	.45426	.43967	.42557	.41192	.39873	.38596	.37361	.36166
27	.44754	.43291	.41876	.40509	.39187	.37909	.36673	.35478
27½	.44093	.42625	.41207	.39837	.38513	.37234	.35998	.34804
28	.43441	.41969	.40548	.39175	.37851	.36571	.35336	.34143
28½	.42799	.41323	.39899	.38525	.37200	.35920	.34685	.33491
29	.42167	.40688	.39261	.37886	.36560	.35281	.34047	.32857
29½	.41544	.40062	.38634	.37257	.35931	.34653	.33420	.32232
30	.40930	.39445	.38016	.36639	.35313	.34036	.32805	.31620

TABLE 1.

Present value of \$1.00 due at end of any half-year from 6 months to 30 years, interest at rates as under, Compounded.

YEARLY.

Yrs.	4	4½	4¾	4⅘	4½	4¾	4⅘	4½
1	.98058	.97999	.97940	.97882	.97823	.97765	.97706	.97648
1½	.96154	.96038	.95923	.95808	.95694	.95579	.95465	.95352
2	.94287	.94117	.93948	.93779	.93611	.93443	.93276	.93109
2½	.92456	.92234	.92013	.91793	.91573	.91354	.91136	.90919
3	.90660	.90388	.90118	.89848	.89580	.89312	.89046	.88781
3½	.88900	.88580	.88262	.87945	.87630	.87316	.87004	.86693
4	.87173	.86808	.86444	.86082	.85722	.85364	.85008	.84654
4½	.85480	.85071	.84663	.84259	.83856	.83456	.83059	.82663
5	.83820	.83369	.82920	.82474	.82031	.81591	.81153	.80719
5½	.82193	.81701	.81212	.80727	.80245	.79767	.79292	.78821
6	.80597	.80066	.79539	.79017	.78498	.77984	.77474	.76967
6½	.79031	.78464	.77901	.77343	.76790	.76241	.75697	.75157
7	.77497	.76894	.76297	.75705	.75118	.74537	.73960	.73389
7½	.75992	.75356	.74725	.74101	.73483	.72870	.72264	.71663
8	.74516	.73848	.73186	.72531	.71883	.71242	.70607	.69978
8½	.73069	.72370	.71679	.70995	.70318	.69649	.68987	.68332
9	.71650	.70922	.70203	.69491	.68788	.68092	.67405	.66725
9½	.70259	.69503	.68757	.68019	.67291	.66570	.65859	.65156
10	.68894	.68113	.67341	.66578	.65826	.65082	.64348	.63623
10½	.67556	.66750	.65954	.65168	.64393	.63628	.62872	.62127
11	.66245	.65414	.64595	.63788	.62991	.62205	.61430	.60666
11½	.64958	.64105	.63265	.62436	.61620	.60815	.60021	.59239
12	.63697	.62823	.61962	.61114	.60279	.59455	.58645	.57846
12½	.62460	.61566	.60686	.59819	.58966	.58126	.57300	.56485
13	.61247	.60334	.59436	.58552	.57683	.56827	.55985	.55157
13½	.60057	.59127	.58212	.57312	.56427	.55557	.54701	.53860
14	.58891	.57944	.57013	.56098	.55199	.54315	.53447	.52593
14½	.57748	.56785	.55839	.54910	.53997	.53101	.52221	.51356
15	.56626	.55648	.54689	.53747	.52822	.51914	.51023	.50148
15½	.55527	.54535	.53562	.52608	.51672	.50754	.49853	.48969
16	.54448	.53444	.52459	.51494	.50547	.49619	.48709	.47817
16½	.53391	.52375	.51379	.50403	.49447	.48510	.47592	.46693
17	.52354	.51327	.50320	.49335	.48371	.47426	.46501	.45594
17½	.51337	.50300	.49284	.48290	.47318	.46366	.45434	.44522
18	.50340	.49293	.48269	.47267	.46288	.45329	.44392	.43475
18½	.49363	.48307	.47275	.46266	.45280	.44316	.43373	.42453
19	.48404	.47340	.46301	.45286	.44294	.43325	.42379	.41454
19½	.47464	.46393	.45348	.44327	.43330	.42357	.41407	.40479
20	.46543	.45465	.44414	.43388	.42387	.41410	.40457	.39527
20½	.45639	.44555	.43499	.42469	.41464	.40485	.39529	.38598
21	.44752	.43644	.42603	.41569	.40562	.39580	.38623	.37690
21½	.43883	.42790	.41726	.40689	.39679	.38695	.37737	.36803
22	.43031	.41934	.40866	.39827	.38815	.37830	.36871	.35938
22½	.42196	.41095	.40025	.38983	.37970	.36984	.36026	.35093
23	.41376	.40273	.39200	.38157	.37144	.36158	.35199	.34267
23½	.40573	.39467	.38393	.37349	.36335	.35350	.34392	.33461
24	.39785	.38677	.37602	.36558	.35544	.34559	.33603	.32674
24½	.39012	.37904	.36828	.35784	.34770	.33787	.32833	.31906
25	.38255	.37145	.36069	.35026	.34014	.33032	.32080	.31156
25½	.37512	.36402	.35326	.34284	.33273	.32293	.31344	.30423
26	.36783	.35674	.34599	.33557	.32549	.31571	.30625	.29707
26½	.36069	.34960	.33886	.32847	.31840	.30866	.29922	.29009
27	.35369	.34260	.33188	.32151	.31147	.30176	.29233	.28326
27½	.34682	.33575	.32505	.31470	.30469	.29501	.28566	.27660
28	.34008	.32903	.31835	.30803	.29806	.28842	.27910	.27010
28½	.33348	.32245	.31180	.30151	.29157	.28197	.27270	.26374
29	.32700	.31600	.30537	.29512	.28522	.27567	.26645	.25754
29½	.32065	.30967	.29909	.28887	.27902	.26951	.26034	.25148
30	.31443	.30348	.29292	.28275	.27294	.26348	.25437	.24557
30½	.30832	.29741	.28689	.27676	.26700	.25759	.24853	.23979

TABLE 1.

Present value of \$1.00 due at end of any half-year from 6 months to 30 years, interest at rates as under, Compounded.

HALF-YEARLY.

Yrs.	4	4½	4¾	4⅘	4½	4⅝	4¾	4⅘
1	.98039	.97979	.97919	.97859	.97800	.97740	.97680	.97620
1½	.96117	.95999	.95882	.95765	.95647	.95531	.95414	.95298
2	.94232	.94059	.93887	.93715	.93543	.93371	.93201	.93030
2½	.92385	.92158	.91933	.91708	.91484	.91261	.91038	.90816
3	.90573	.90296	.90020	.89745	.89471	.89198	.88926	.88655
3½	.88797	.88471	.88147	.87824	.87502	.87182	.86863	.86546
4	.87056	.86684	.86313	.85944	.85577	.85212	.84848	.84486
4½	.85349	.84932	.84517	.84104	.83694	.83286	.82880	.82476
5	.83676	.83216	.82758	.82304	.81852	.81403	.80957	.80514
5½	.82035	.81534	.81036	.80542	.80051	.79563	.79079	.78598
6	.80426	.79886	.79350	.78818	.78290	.77765	.77244	.76727
6½	.78849	.78272	.77699	.77131	.76567	.76007	.75452	.74902
7	.77303	.76690	.76082	.75480	.74882	.74289	.73702	.73119
7½	.75788	.75140	.74499	.73864	.73234	.72610	.71992	.71380
8	.74302	.73622	.72949	.72283	.71623	.70969	.70322	.69681
8½	.72845	.72134	.71431	.70735	.70047	.69365	.68691	.68023
9	.71416	.70676	.69945	.69221	.68505	.67797	.67097	.66404
9½	.70016	.69248	.68490	.67739	.66998	.66265	.65541	.64824
10	.68643	.67849	.67064	.66289	.65524	.64767	.64020	.63282
10½	.67297	.66478	.65669	.64870	.64082	.63303	.62535	.61776
11	.65978	.65134	.64303	.63482	.62672	.61872	.61084	.60306
11½	.64684	.63818	.62965	.62123	.61293	.60474	.59667	.58871
12	.63416	.62528	.61654	.60793	.59944	.59107	.58283	.57470
12½	.62172	.61265	.60372	.59492	.58625	.57771	.56931	.56103
13	.60953	.60027	.59115	.58218	.57335	.56465	.55610	.54768
13½	.59758	.58814	.57885	.56972	.56073	.55189	.54320	.53465
14	.58586	.57625	.56681	.55752	.54839	.53942	.53060	.52192
14½	.57438	.56461	.55501	.54559	.53632	.52723	.51829	.50950
15	.56311	.55320	.54347	.53391	.52452	.51531	.50626	.49738
15½	.55207	.54202	.53216	.52248	.51298	.50366	.49452	.48555
16	.54125	.53107	.52108	.51129	.50169	.49228	.48305	.47399
16½	.53063	.52033	.51024	.50035	.49065	.48115	.47184	.46271
17	.52023	.50982	.49963	.48964	.47986	.47028	.46089	.45170
17½	.51003	.49952	.48923	.47916	.46930	.45965	.45020	.44095
18	.50003	.48942	.47905	.46890	.45897	.44926	.43976	.43046
18½	.49022	.47953	.46908	.45886	.44887	.43910	.42956	.42022
19	.48061	.46984	.45932	.44904	.43899	.42913	.41959	.41022
19½	.47119	.46035	.44976	.43943	.42933	.41943	.40986	.40046
20	.46195	.45104	.44041	.43002	.41989	.41000	.40035	.39093
20½	.45289	.44193	.43124	.42082	.41065	.40073	.39106	.38163
21	.44401	.43300	.42227	.41181	.40161	.39167	.38199	.37255
21½	.43530	.42425	.41348	.40299	.39277	.38282	.37313	.36368
22	.42677	.41567	.40488	.39437	.38413	.37417	.36447	.35503
22½	.41840	.40727	.39645	.38592	.37568	.36571	.35602	.34658
23	.41020	.39904	.38820	.37766	.36741	.35744	.34776	.33833
23½	.40215	.39098	.38013	.36958	.35933	.34937	.33969	.33028
24	.39427	.38308	.37222	.36167	.35142	.34147	.33181	.32242
24½	.38654	.37534	.36447	.35392	.34369	.33375	.32411	.31475
25	.37896	.36775	.35689	.34635	.33612	.32621	.31659	.30726
25½	.37153	.36032	.34946	.33893	.32873	.31883	.30925	.29995
26	.36424	.35304	.34219	.33168	.32149	.31163	.30207	.29281
26½	.35710	.34591	.33507	.32458	.31442	.30458	.29507	.28585
27	.35010	.33892	.32810	.31763	.30750	.29770	.28822	.27905
27½	.34323	.33207	.32127	.31083	.30073	.29097	.28153	.27240
28	.33650	.32536	.31459	.30418	.29412	.28439	.27500	.26592
28½	.32991	.31878	.30804	.29767	.28764	.27797	.26862	.25959
29	.32344	.31234	.30163	.29129	.28131	.27168	.26239	.25342
29½	.31709	.30603	.29536	.28506	.27512	.26554	.25630	.24739
30	.31088	.29984	.28921	.27896	.26907	.25954	.25036	.24150
30½	.30478	.29378	.28319	.27298	.26315	.25368	.24455	.23575

TABLE 1.

Present value of \$1.00 due at end of any half-year from 6 months to 30 years, interest at rates as under, Compounded.

YEARLY.

Yrs.	5	5½	5¼	5¾	5½	5¾	5¼	5½
1	.97590	.97532	.97474	.97416	.97359	.97301	.97243	.97186
1½	.95238	.95125	.95012	.94899	.94787	.94675	.94563	.94451
2	.92943	.92777	.92612	.92447	.92283	.92119	.91956	.91793
2½	.90703	.90487	.90273	.90058	.89845	.89633	.89421	.89210
3	.88517	.88254	.87992	.87732	.87472	.87213	.86956	.86699
3½	.86384	.86076	.85770	.85464	.85161	.84859	.84559	.84260
4	.84302	.83952	.83603	.83257	.82912	.82569	.82228	.81889
4½	.82270	.81880	.81491	.81105	.80722	.80340	.79961	.79584
5	.80288	.79859	.79433	.79010	.78589	.78172	.77757	.77345
5½	.78353	.77888	.77427	.76968	.76513	.76062	.75613	.75168
6	.76464	.75966	.75471	.74980	.74492	.74009	.73529	.73053
6½	.74622	.74091	.73564	.73042	.72525	.72011	.71502	.70997
7	.72823	.72262	.71706	.71155	.70609	.70067	.69531	.68999
7½	.71068	.70479	.69895	.69316	.68744	.68176	.67614	.67057
8	.69355	.68739	.68129	.67525	.66928	.66336	.65750	.65170
8½	.67684	.67043	.66408	.65780	.65160	.64545	.63938	.63336
9	.66053	.65388	.64731	.64081	.63439	.62803	.62175	.61554
9½	.64461	.63774	.63096	.62425	.61763	.61108	.60461	.59822
10	.62907	.62200	.61502	.60812	.60131	.59459	.58794	.58138
10½	.61391	.60665	.59949	.59241	.58543	.57854	.57174	.56502
11	.59912	.59168	.58434	.57711	.56997	.56292	.55598	.54912
11½	.58468	.57708	.56962	.56229	.55501	.54773	.54065	.53367
12	.57059	.56283	.55520	.54767	.54025	.53294	.52575	.51865
12½	.55684	.54894	.54117	.53352	.52598	.51856	.51125	.50406
13	.54342	.53540	.52750	.51973	.51209	.50456	.49716	.48987
13½	.53032	.52218	.51418	.50630	.49856	.49094	.48345	.47609
14	.51754	.50929	.50119	.49322	.48539	.47769	.47013	.46269
14½	.50507	.49672	.48853	.48048	.47257	.46480	.45717	.44967
15	.49290	.48447	.47619	.46806	.46009	.45225	.44456	.43701
15½	.48102	.47251	.46416	.45597	.44793	.44005	.43231	.42472
16	.46943	.46085	.45244	.44419	.43610	.42817	.42039	.41276
16½	.45811	.44947	.44101	.43271	.42458	.41661	.40880	.40115
17	.44707	.43838	.42987	.42153	.41337	.40537	.39753	.38986
17½	.43630	.42756	.41901	.41064	.40245	.39443	.38658	.37889
18	.42578	.41701	.40843	.40003	.39182	.38378	.37592	.36823
18½	.41552	.40672	.39811	.38969	.38147	.37342	.36556	.35786
19	.40551	.39668	.38805	.37962	.37139	.36334	.35548	.34779
19½	.39573	.38689	.37825	.36982	.36158	.35353	.34568	.33801
20	.38620	.37734	.36870	.36026	.35203	.34399	.33615	.32849
20½	.37689	.36804	.35938	.35095	.34273	.33471	.32688	.31925
21	.36781	.35894	.35031	.34188	.33368	.32567	.31787	.31027
21½	.35894	.35009	.34146	.33305	.32486	.31688	.30911	.30154
22	.35029	.34145	.33283	.32445	.31628	.30833	.30059	.29305
22½	.34185	.33302	.32443	.31606	.30793	.30001	.29230	.28480
23	.33361	.32480	.31623	.30790	.29979	.29191	.28424	.27679
23½	.32557	.31678	.30824	.29994	.29187	.28403	.27641	.26900
24	.31773	.30896	.30046	.29219	.28416	.27636	.26879	.26143
24½	.31007	.30134	.29287	.28464	.27666	.26890	.26138	.25407
25	.30260	.29390	.28547	.27729	.26935	.26165	.25417	.24692
25½	.29530	.28665	.27826	.27012	.26223	.25458	.24717	.23997
26	.28819	.27967	.27123	.26314	.25531	.24771	.24035	.23322
26½	.28124	.27267	.26438	.25634	.24866	.24103	.23373	.22666
27	.27446	.26594	.25770	.24972	.24200	.23452	.22728	.22028
27½	.26785	.25938	.25119	.24327	.23561	.22819	.22102	.21408
28	.26139	.25298	.24485	.23698	.22938	.22203	.21493	.20806
28½	.25509	.24674	.23866	.23086	.22332	.21604	.20900	.20220
29	.24895	.24065	.23263	.22489	.21742	.21021	.20324	.19651
29½	.24295	.23471	.22676	.21908	.21168	.20453	.19764	.19098
30	.23709	.22891	.22103	.21342	.20609	.19901	.19219	.18561
30½	.23138	.22326	.21545	.20791	.20064	.19364	.18689	.18038

TABLE 1.

Present value of \$1.00 due at end of any half-year from 6 months to 30 years, interest at rates as under, Compounded.

HALF-YEARLY.

Yrs.	5	5½	5¼	5¾	5½	5¾	5¼	5½
1	.97561	.97507	.97442	.97383	.97324	.97264	.97205	.97146
1½	.95184	.95066	.94950	.94834	.94719	.94602	.94489	.94374
2	.92866	.92690	.92521	.92352	.92184	.92016	.91849	.91681
2½	.90595	.90374	.90154	.89935	.89717	.89498	.89282	.89065
3	.88385	.88117	.87848	.87581	.87315	.87050	.86787	.86523
3½	.86230	.85915	.85601	.85289	.84978	.84668	.84361	.84054
4	.84127	.83769	.83412	.83057	.82704	.82353	.82004	.81655
4½	.82075	.81675	.81278	.80883	.80491	.80099	.79712	.79325
5	.80073	.79635	.79199	.78767	.78336	.77908	.77484	.77061
5½	.78120	.77645	.77173	.76705	.76240	.75777	.75319	.74862
6	.76214	.75705	.75200	.74698	.74199	.73704	.73214	.72726
6½	.74356	.73814	.73276	.72743	.72213	.71688	.71168	.70651
7	.72542	.71970	.71402	.70839	.70281	.69727	.69179	.68635
7½	.70773	.70171	.69575	.68985	.68400	.67819	.67246	.66676
8	.69047	.68418	.67796	.67179	.66569	.65964	.65366	.64773
8½	.67362	.66709	.66061	.65421	.64787	.64160	.63540	.62925
9	.65719	.65042	.64372	.63709	.63053	.62405	.61764	.61129
9½	.64117	.63417	.62725	.62042	.61366	.60697	.60038	.59385
10	.62553	.61833	.61121	.60418	.59723	.59037	.58360	.57690
10½	.61027	.60288	.59558	.58837	.58125	.57422	.56729	.56044
11	.59539	.58781	.58034	.57297	.56569	.55852	.55143	.54445
11½	.58087	.57313	.56550	.55797	.55055	.54324	.53602	.52891
12	.56670	.55881	.55103	.54337	.53582	.52838	.52104	.51382
12½	.55288	.54485	.53694	.52915	.52148	.51392	.50648	.49915
13	.53939	.53123	.52320	.51530	.50752	.49986	.49233	.48491
13½	.52624	.51796	.50982	.50181	.49394	.48619	.47857	.47107
14	.51340	.50502	.49678	.48868	.48072	.47289	.46520	.45763
14½	.50088	.49240	.48407	.47589	.46785	.45995	.45219	.44457
15	.48866	.48010	.47169	.46344	.45533	.44737	.43956	.43188
15½	.47674	.46810	.45963	.45131	.44314	.43513	.42727	.41956
16	.46512	.45641	.44787	.43950	.43128	.42323	.41533	.40759
16½	.45377	.44500	.43641	.42799	.41974	.41165	.40373	.39595
17	.44270	.43389	.42525	.41679	.40851	.40039	.39244	.38465
17½	.43191	.42305	.41437	.40588	.39757	.38944	.38148	.37368
18	.42137	.41248	.40377	.39526	.38693	.37879	.37081	.36301
18½	.41109	.40217	.39345	.38492	.37658	.36842	.36045	.35266
19	.40107	.39212	.38338	.37484	.36650	.35835	.35038	.34259
19½	.39129	.38233	.37358	.36503	.35669	.34854	.34059	.33282
20	.38174	.37277	.36402	.35548	.34714	.33901	.33107	.32332
20½	.37243	.36346	.35471	.34618	.33785	.32973	.32182	.31409
21	.36335	.35438	.34564	.33712	.32881	.32071	.31282	.30513
21½	.35449	.34552	.33679	.32829	.32001	.31194	.30408	.29642
22	.34584	.33689	.32818	.31970	.31145	.30341	.29558	.28796
22½	.33740	.32847	.31979	.31133	.30311	.29511	.28732	.27974
23	.32918	.32027	.31161	.30319	.29500	.28703	.27929	.27176
23½	.32115	.31227	.30364	.29525	.28710	.27918	.27149	.26401
24	.31331	.30446	.29587	.28752	.27942	.27155	.26390	.25647
24½	.30567	.29686	.28830	.28000	.27194	.26412	.25652	.24915
25	.29822	.28944	.28093	.27267	.26466	.25689	.24936	.24204
25½	.29094	.28221	.27374	.26553	.25758	.24986	.24239	.23514
26	.28385	.27516	.26674	.25858	.25068	.24303	.23561	.22843
26½	.27692	.26828	.25992	.25182	.24398	.23638	.22903	.22191
27	.27017	.26158	.25327	.24523	.23745	.22991	.22263	.21558
27½	.26358	.25504	.24679	.23881	.23109	.22363	.21641	.20942
28	.25715	.24867	.24048	.23256	.22491	.21751	.21036	.20345
28½	.25088	.24246	.23433	.22647	.21889	.21156	.20448	.19764
29	.24476	.23640	.22833	.22054	.21303	.20577	.19877	.19200
29½	.23879	.23049	.22249	.21477	.20733	.20014	.19321	.18652
30	.23297	.22474	.21680	.20915	.20178	.19467	.18781	.18120
30½	.22728	.21912	.21125	.20368	.19638	.18934	.18256	.17603

TABLE 1.

Present value of \$1.00 due at end of any half year from 6 months to 30 years, interest at rates as under compounded.

YEARLY.

Yrs.	6	6½	6¼	6¾	6½	6¾	6¼	6½	7
½	.97129	.97071	.97014	.96957	.96900	.96844	.96787	.96730	.96674
1	.94340	.94228	.94118	.94007	.93897	.93787	.93677	.93567	.93458
1½	.91631	.91469	.91308	.91147	.90986	.90826	.90667	.90508	.90349
2	.89000	.88790	.88581	.88373	.88166	.87959	.87753	.87548	.87344
2½	.86444	.86190	.85937	.85684	.85433	.85183	.84934	.84686	.84438
3	.83962	.83666	.83371	.83077	.82785	.82494	.82205	.81917	.81630
3½	.81551	.81215	.80881	.80549	.80219	.79890	.79563	.79238	.78914
4	.79209	.78837	.78466	.78098	.77732	.77368	.77007	.76647	.76290
4½	.76935	.76528	.76124	.75722	.75323	.74926	.74532	.74141	.73752
5	.74726	.74287	.73851	.73418	.72988	.72561	.72137	.71717	.71299
5½	.72580	.72111	.71646	.71184	.70726	.70271	.69819	.69372	.68927
6	.70496	.69999	.69507	.69018	.68533	.68053	.67576	.67103	.66634
6½	.68472	.67949	.67431	.66918	.66409	.65905	.65405	.64909	.64418
7	.66506	.65959	.65418	.64882	.64351	.63824	.63303	.62787	.62275
7½	.64596	.64028	.63465	.62908	.62356	.61810	.61269	.60734	.60203
8	.62741	.62152	.61570	.60993	.60423	.59859	.59300	.58748	.58201
8½	.60940	.60332	.59732	.59138	.58550	.57969	.57395	.56827	.56265
9	.59190	.58565	.57948	.57338	.56735	.56140	.55551	.54969	.54393
9½	.57490	.56850	.56218	.55593	.54977	.54368	.53766	.53171	.52584
10	.55839	.55185	.54539	.53902	.53273	.52651	.52038	.51433	.50835
10½	.54236	.53569	.52911	.52262	.51621	.50989	.50366	.49751	.49144
11	.52679	.52000	.51331	.50672	.50021	.49380	.48748	.48124	.47509
11½	.51166	.50477	.49799	.49130	.48471	.47821	.47181	.46551	.45929
12	.49697	.48999	.48312	.47635	.46968	.46312	.45665	.45028	.44401
12½	.48270	.47564	.46869	.46185	.45512	.44850	.44198	.43556	.42924
13	.46884	.46171	.45470	.44780	.44102	.43434	.42778	.42132	.41496
13½	.45538	.44819	.44112	.43418	.42735	.42063	.41403	.40754	.40116
14	.44230	.43506	.42795	.42096	.41410	.40736	.40073	.39422	.38782
14½	.42960	.42232	.41517	.40816	.40126	.39450	.38785	.38133	.37492
15	.41727	.40995	.40278	.39574	.38883	.38205	.37539	.36886	.36245
15½	.40528	.39795	.39075	.38369	.37677	.36999	.36333	.35680	.35039
16	.39365	.38629	.37909	.37202	.36510	.35831	.35165	.34513	.33873
16½	.38234	.37498	.36777	.36070	.35378	.34700	.34035	.33384	.32747
17	.37136	.36400	.35679	.34972	.34281	.33606	.32942	.32293	.31657
17½	.36070	.35334	.34613	.33908	.33219	.32544	.31883	.31237	.30604
18	.35034	.34299	.33580	.32877	.32189	.31516	.30859	.30216	.29586
18½	.34028	.33295	.32577	.31876	.31191	.30522	.29867	.29228	.28602
19	.33051	.32319	.31605	.30906	.30224	.29558	.28907	.28272	.27651
19½	.32102	.31373	.30661	.29966	.29288	.28625	.27979	.27347	.26731
20	.31180	.30454	.29746	.29054	.28380	.27722	.27080	.26453	.25842
20½	.30285	.29562	.28857	.28170	.27500	.26847	.26209	.25588	.24982
21	.29416	.28696	.27996	.27313	.26648	.25999	.25367	.24752	.24151
21½	.28571	.27856	.27160	.26482	.25822	.25179	.24552	.23942	.23348
22	.27751	.27040	.26349	.25676	.25021	.24384	.23763	.23159	.22571
22½	.26954	.26248	.25562	.24895	.24246	.23614	.23000	.22402	.21820
23	.26180	.25480	.24799	.24137	.23494	.22869	.22261	.21670	.21095
23½	.25428	.24733	.24059	.23403	.22766	.22147	.21545	.20961	.20393
24	.24698	.24009	.23340	.22691	.22060	.21448	.20853	.20276	.19715
24½	.23989	.23306	.22643	.22000	.21376	.20771	.20183	.19613	.19059
25	.23300	.22623	.21967	.21331	.20714	.20115	.19535	.18971	.18425
25½	.22631	.21961	.21311	.20682	.20072	.19480	.18907	.18351	.17812
26	.21981	.21318	.20675	.20053	.19450	.18865	.18299	.17751	.17220
26½	.21350	.20693	.20058	.19442	.18847	.18270	.17711	.17171	.16647
27	.20737	.20087	.19459	.18851	.18263	.17693	.17142	.16609	.16093
27½	.20141	.19499	.18878	.18277	.17696	.17135	.16591	.16066	.15558
28	.19563	.18928	.18314	.17721	.17148	.16594	.16058	.15541	.15040
28½	.19001	.18374	.17768	.17182	.16616	.16070	.15542	.15032	.14540
29	.18456	.17836	.17237	.16659	.16101	.15563	.15043	.14541	.14056
29½	.17926	.17313	.16722	.16152	.15602	.15072	.14560	.14065	.13589
30	.17411	.16806	.16223	.15661	.15119	.14596	.14092	.13606	.13137

TABLE 1.

Present value of \$1.00 due at end of any half-year from 6 months to 30 years, interest at rates as under, Compounded.

HALF YEARLY.

Yrs.	6	6½	6¼	6¾	6½	6¾	6¼	6¾	7
½	.970874	.97029	.96970	.96911	.968523	.96794	.96735	.96677	.966184
1	.942596	.94145	.94031	.93917	.938037	.93690	.93577	.93464	.933511
1½	.915142	.91348	.91182	.91016	.908510	.90686	.90522	.90358	.901943
2	.888487	.88633	.88419	.88205	.879913	.87779	.87567	.87355	.871442
2½	.862609	.86000	.85739	.85480	.852216	.84964	.84708	.84452	.841973
3	.837484	.83444	.83141	.82839	.825391	.82240	.81942	.81645	.813501
3½	.813092	.80965	.80622	.80281	.799410	.79603	.79267	.78932	.785991
4	.789409	.78559	.78179	.77801	.774247	.77051	.76679	.76309	.759412
4½	.766417	.76225	.75810	.75397	.749876	.74580	.74175	.73773	.733731
5	.744094	.73960	.73512	.73068	.726272	.72189	.71754	.71321	.708919
5½	.722421	.71762	.71285	.70811	.703411	.69874	.69411	.68951	.684946
6	.701380	.69629	.69125	.68624	.681270	.67634	.67145	.66660	.661783
6½	.680952	.67560	.67030	.66504	.659826	.65465	.64953	.64445	.639404
7	.661118	.65553	.64999	.64450	.639056	.63366	.62832	.62304	.617782
7½	.641862	.63605	.63029	.62459	.618941	.61335	.60781	.60232	.596891
8	.623167	.61715	.61119	.60529	.599458	.59368	.58797	.58231	.576706
8½	.605016	.59881	.59267	.58660	.580589	.57465	.56877	.56296	.557204
9	.587395	.58102	.57471	.56848	.562314	.55622	.55020	.54425	.538361
9½	.570286	.56375	.55730	.55092	.544614	.53839	.53224	.52616	.520156
10	.553676	.54700	.54041	.53390	.527471	.52113	.51486	.50867	.502566
10½	.537549	.53075	.52403	.51741	.510868	.50442	.49805	.49177	.485571
11	.521893	.51498	.50815	.50142	.494788	.48824	.48179	.47543	.469151
11½	.506692	.49967	.49275	.48593	.479213	.47259	.46606	.45963	.453286
12	.491934	.48483	.47782	.47092	.464129	.45744	.45085	.44435	.437957
12½	.477606	.47042	.46334	.45638	.449520	.44277	.43613	.42959	.423147
13	.463695	.45644	.44930	.44228	.435370	.42857	.42189	.41531	.408838
13½	.450189	.44288	.43569	.42862	.421666	.41483	.40811	.40151	.395012
14	.437077	.42972	.42248	.41538	.408393	.40153	.39479	.38816	.381654
14½	.424346	.41695	.40968	.40254	.395538	.38866	.38190	.37526	.368748
15	.411987	.40456	.39727	.39011	.383088	.37620	.36943	.36279	.356278
15½	.399987	.39254	.38523	.37806	.371029	.36413	.35737	.35074	.344230
16	.388337	.38087	.37356	.36638	.359350	.35246	.34570	.33908	.332590
16½	.377026	.36956	.36224	.35506	.348039	.34116	.33442	.32781	.321343
17	.366045	.35857	.35126	.34410	.337084	.33022	.32350	.31692	.310476
17½	.355383	.34792	.34061	.33347	.326474	.31963	.31294	.30639	.299977
18	.345032	.33758	.33029	.32316	.316197	.30938	.30272	.29620	.289833
18½	.334983	.32755	.32028	.31318	.306244	.29946	.29284	.28636	.280032
19	.325226	.31782	.31058	.30351	.296605	.28986	.28328	.27684	.270562
19½	.315754	.30837	.30117	.29413	.287268	.28057	.27403	.26764	.261413
20	.306557	.29921	.29204	.28505	.278226	.27157	.26508	.25875	.252573
20½	.297628	.29032	.28319	.27624	.269468	.26286	.25643	.25015	.244031
21	.288959	.28169	.27461	.26771	.260986	.25444	.24806	.24184	.235779
21½	.280543	.27332	.26629	.25944	.252771	.24628	.23996	.23380	.227806
22	.272372	.26520	.25822	.25142	.244815	.23838	.23212	.22603	.220102
22½	.264439	.25732	.25039	.24366	.237109	.23074	.22454	.21852	.212659
23	.256737	.24967	.24281	.23613	.229645	.22334	.21721	.21126	.205468
23½	.249259	.24225	.23545	.22884	.222417	.21618	.21012	.20424	.198520
24	.241999	.23506	.22831	.22177	.215416	.20925	.20326	.19745	.191806
24½	.234950	.22807	.22140	.21492	.208635	.20254	.19663	.19089	.185320
25	.228107	.22129	.21469	.20828	.202068	.19604	.19021	.18454	.179053
25½	.221463	.21472	.20818	.20184	.195707	.18976	.18400	.17841	.172998
26	.215013	.20834	.20187	.19561	.189547	.18367	.17799	.17248	.167148
26½	.208750	.20215	.19576	.18957	.183581	.17779	.17218	.16675	.161496
27	.202670	.19614	.18982	.18371	.177802	.17209	.16656	.16121	.156035
27½	.196767	.19031	.18407	.17804	.172205	.16657	.16112	.15585	.150758
28	.191036	.18466	.17849	.17254	.166785	.16123	.15586	.15067	.145660
28½	.185472	.17917	.17308	.16721	.161535	.15606	.15077	.14566	.140731
29	.180070	.17385	.16784	.16204	.156450	.15105	.14585	.14082	.135975
29½	.174825	.16868	.16275	.15704	.151526	.14621	.14109	.13614	.131377
30	.169733	.16367	.15782	.15219	.146756	.14152	.13648	.13162	.126934

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TABLE 2.

Present value of \$1.00 due half yearly for any No. of half years from 1 to 60 (30 years). Interest at rates as under compounded.

YEARLY.

Yrs.	2	2½	3	3½	4	4½	5	5½
1	.99015	.98954	.98894	.98833	.98773	.98713	.98653	.98593
1½	1.97064	1.96873	1.96694	1.96513	1.96334	1.96155	1.95977	1.95798
2	2.94127	2.93768	2.93412	2.93053	2.92698	2.92343	2.91989	2.91635
2½	3.90244	3.89650	3.89059	3.88467	3.87879	3.87293	3.86708	3.86124
3	4.85414	4.84529	4.83648	4.82768	4.81893	4.81020	4.80151	4.79283
3½	5.79646	5.78416	5.77191	5.75969	5.74753	5.73541	5.72335	5.71132
4	6.72950	6.71321	6.69699	6.68082	6.66473	6.64871	6.63277	6.61688
4½	7.653.5	7.63254	7.61183	7.59120	7.57068	7.55025	7.52994	7.50970
5	8.56809	8.54226	8.51655	8.49096	8.46551	8.44019	8.41502	8.38995
5½	9.47382	9.44246	9.41126	9.38022	9.34936	9.31867	9.28817	9.25782
6	10.37063	10.33325	10.29607	10.25911	10.22237	10.18585	10.14956	10.11347
6½	11.25860	11.21472	11.17109	11.12774	11.08467	11.04186	11.00034	10.95908
7	12.13782	12.08697	12.03643	11.98624	11.93639	11.88686	11.83768	11.78882
7½	13.00838	12.95010	12.89220	12.83472	12.77766	12.72098	12.66472	12.60886
8	13.87036	13.80420	13.73850	13.67330	13.60860	13.54436	13.48062	13.41735
8½	14.72385	14.64937	14.57544	14.50210	14.42935	14.35714	14.28553	14.21447
9	15.56893	15.48570	15.40312	15.32123	15.24002	15.15946	15.07959	15.00037
9½	16.40569	16.31328	16.22164	16.13080	16.04075	15.95145	15.86295	15.77521
10	17.23420	17.13227	17.03111	16.93093	16.83165	16.73325	16.63576	16.53915
10½	18.05455	17.94257	17.83162	17.72172	17.61285	17.50498	17.39816	17.29234
11	18.86682	18.74446	18.62327	18.50328	18.38446	18.26678	18.15029	18.03493
11½	19.67108	19.53796	19.40617	19.27572	19.14660	19.01878	18.89228	18.76707
12	20.46742	20.32316	20.18049	20.03915	19.89939	19.76109	19.62428	19.48890
12½	21.25591	21.10015	20.94307	20.79567	20.64295	20.49385	20.34641	20.20058
13	22.03663	21.86901	21.70327	21.53939	21.37738	21.21718	21.05882	20.90224
13½	22.80966	22.62983	22.45209	22.27641	22.10280	21.93120	21.76163	21.59403
14	23.57508	23.38270	23.19262	23.00483	22.81932	22.63603	22.45497	22.27608
14½	24.33296	24.12769	23.92406	23.72245	23.52705	23.33178	23.13897	22.94854
15	25.08337	24.86489	24.64920	24.43627	24.22609	24.01858	23.81375	23.61153
15½	25.82638	25.59438	25.36543	25.13949	24.91656	24.69654	24.47944	24.26519
16	26.56207	26.31624	26.07373	25.83451	25.59855	25.36577	25.13616	24.90965
16½	27.29052	27.03055	26.77420	26.52142	26.27217	26.02638	25.78403	25.54505
17	28.01179	27.73739	27.46692	27.20031	26.93753	26.67849	26.42318	26.17150
17½	28.72595	28.43684	28.15197	27.87128	27.59472	27.32221	27.05371	26.78914
18	29.43308	29.12897	28.82944	28.53442	28.24385	27.95764	27.67575	27.39809
18½	30.13324	29.81387	29.49942	29.18983	28.88502	28.58489	28.28941	27.99847
19	30.82649	30.49160	30.16199	29.83759	29.51832	29.20407	28.89480	28.59040
19½	31.51292	31.16224	30.81722	30.47779	30.14385	29.81528	29.49203	29.17400
20	32.19259	31.82587	31.48521	31.11052	30.76170	30.41862	30.08122	29.74939
20½	32.86556	32.48256	32.10603	31.73587	31.37197	31.01420	30.66247	30.31668
21	33.53190	33.13238	32.72976	32.35392	31.97475	31.60211	31.23589	30.87599
21½	34.19168	33.77541	33.36648	32.96476	32.57014	32.18245	31.80158	31.42742
22	34.84495	34.41171	33.98626	33.56847	33.15822	32.75532	32.35965	31.97109
22½	35.49179	35.04136	34.59918	34.16514	33.73908	33.32082	32.91020	32.50711
23	36.13226	35.66442	35.20532	34.75485	34.31282	33.87904	33.45334	33.03559
23½	36.76642	36.28096	35.80476	35.33768	34.87952	34.43007	33.98916	33.55663
24	37.39433	36.89106	36.39757	35.91371	35.43926	34.97401	34.51776	34.07034
24½	38.01605	37.49478	36.98382	36.48302	35.99214	35.51095	35.03924	34.57682
25	38.63165	38.09218	37.56358	37.04568	36.53823	36.04098	35.55369	35.07618
25½	39.24118	38.68333	38.13693	37.60178	37.07762	36.56418	36.06121	35.56851
26	39.84470	39.26830	38.70393	38.15139	37.61039	37.08065	36.56189	36.05391
26½	40.44228	39.84715	39.26466	38.69459	38.13662	37.59047	37.05583	36.53248
27	41.03397	40.41995	39.81919	39.23145	38.65640	38.09973	37.54311	37.00432
27½	41.61983	40.98676	40.36758	39.76205	39.16980	38.59051	38.02383	37.46952
28	42.19992	41.54764	40.90990	40.28646	39.67690	39.08089	38.49807	37.92817
28½	42.77429	42.10265	41.44622	40.80475	40.17778	39.56496	38.96592	38.38036
29	43.34300	42.65186	41.97661	41.31699	40.67251	40.04280	39.42747	38.82619
29½	43.90611	43.19533	42.50113	41.82325	41.16117	40.51449	39.88280	39.26575
30	44.46367	43.73311	43.01985	42.32361	41.64383	40.98011	40.33200	39.69912
30½	45.01574	44.26527	43.53283	42.81813	42.12057	41.43974	40.77514	40.12639

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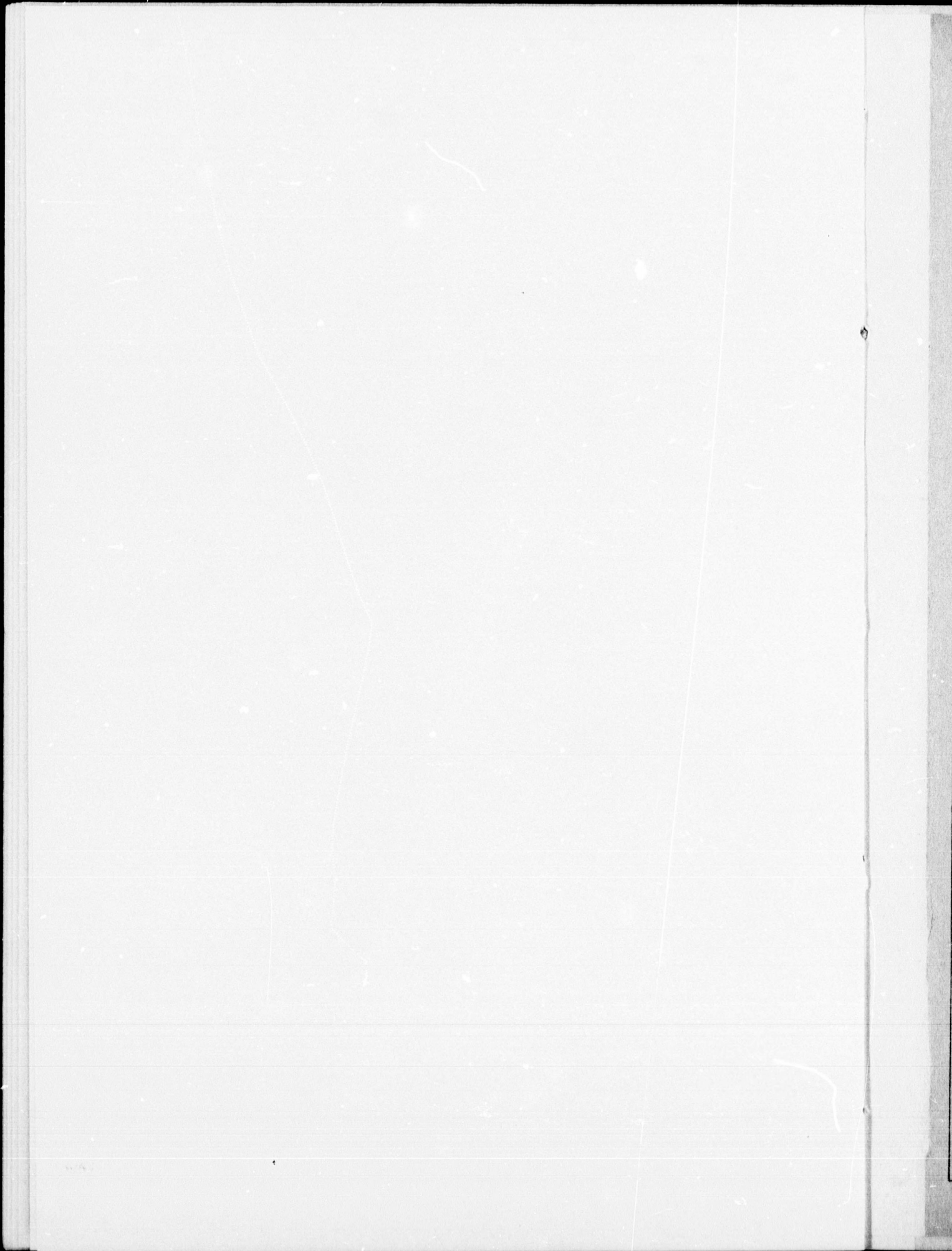


TABLE 2.

Present value of \$1.00 due half yearly for any No. of half years from 1 to 60 (30 years). Interest at rates as under compounded.

HALF-YEARLY.

Vrs.	2	2½	3	3½	4	4½	5	5½
1	.99010	.98949	.98887	.98826	.98765	.98704	.98644	.98583
1½	1.97040	1.96857	1.96674	1.96493	1.96312	1.96130	1.95950	1.95769
2	2.94099	2.93736	2.93373	2.93013	2.92653	2.92294	2.91936	2.91578
2½	3.90197	3.89596	3.88997	3.88401	3.87806	3.87212	3.86620	3.86029
3	4.85343	4.84449	4.83557	4.82669	4.81783	4.80900	4.80020	4.79141
3½	5.79548	5.78304	5.77065	5.75831	5.74601	5.73375	5.72153	5.70934
4	6.72819	6.71173	6.69532	6.67900	6.66273	6.64652	6.63036	6.61426
4½	7.65168	7.63065	7.60971	7.58888	7.56812	7.54746	7.52687	7.50636
5	8.56602	8.53991	8.51393	8.48808	8.46234	8.43673	8.41122	8.38581
5½	9.47130	9.43961	9.40809	9.37673	9.34553	9.31448	9.28357	9.25280
6	10.36763	10.32985	10.29230	10.25495	10.21780	10.18086	10.14409	10.10751
6½	11.25508	11.21073	11.16667	11.12286	11.07931	11.03601	10.99294	10.95010
7	12.13374	12.08235	12.03132	11.98059	11.93018	11.88008	11.83028	11.78075
7½	13.00370	12.94481	12.88635	12.82825	12.77055	12.71322	12.65626	12.59963
8	13.86505	13.79820	13.73186	13.66597	13.60055	13.53557	13.47104	13.40691
8½	14.71787	14.64262	14.56797	14.49385	14.42029	14.34726	14.27476	14.20275
9	15.56225	15.47816	15.39478	15.31202	15.22992	15.14844	15.06758	14.98731
9½	16.39827	16.30492	16.21239	16.12059	16.02955	15.93924	15.84965	15.76075
10	17.22601	17.12299	17.02090	16.91967	16.81931	16.71979	16.62111	16.52323
10½	18.04555	17.93245	17.82042	17.70937	17.59932	17.49023	17.38211	17.27490
11	18.85698	18.73340	18.61104	18.48980	18.36969	18.25069	18.13279	18.01592
11½	19.66038	19.52593	19.39287	19.26107	19.13056	19.00130	18.87329	18.74644
12	20.45582	20.31013	20.16600	20.02329	19.88204	19.74219	19.60374	19.46661
12½	21.24339	21.08609	20.93053	20.77657	20.62423	20.47348	20.32428	20.17657
13	22.02316	21.85389	21.68655	21.52101	21.35727	21.19529	21.03505	20.87647
13½	22.79520	22.61362	22.43416	22.25671	22.08125	21.90775	21.73618	21.56645
14	23.55961	23.36536	23.17346	22.98378	22.79630	22.61098	22.42780	22.24666
14½	24.31644	24.10920	23.90453	23.70231	23.50252	23.30510	23.11004	22.91723
15	25.06679	24.84522	24.62747	24.41241	24.20002	23.99023	23.78303	23.57829
15½	25.80771	25.57350	25.34236	25.11418	24.88891	24.66648	24.44689	24.22999
16	26.54229	26.29412	26.04930	25.80771	25.56929	25.33397	25.10175	24.87245
16½	27.26959	27.00716	26.74838	26.49310	26.24127	25.99282	25.74772	25.50581
17	27.98969	27.71271	27.43968	27.17045	26.90496	26.64313	26.38493	26.13019
17½	28.70267	28.41084	28.12329	27.83985	27.56046	27.28502	27.01350	26.74572
18	29.40858	29.10163	28.79929	28.50139	28.20786	27.91859	27.63354	27.35253
18½	30.10750	29.78516	29.46777	29.15517	28.84727	28.54395	28.24517	27.95074
19	30.79951	30.46150	30.12882	29.80128	29.47878	29.16121	28.84851	28.54047
19½	31.48466	31.13074	30.78251	30.43980	30.10250	29.77087	29.44366	29.12185
20	32.16303	31.79294	31.42893	31.07083	30.71852	30.37184	30.03074	29.69499
20½	32.83469	32.44817	32.06816	31.69446	31.32693	30.96542	30.60986	30.26001
21	33.49969	33.09651	32.70028	32.31077	31.92783	31.55131	31.18112	30.81702
21½	34.15811	33.73804	33.32536	32.91984	32.52132	32.12961	31.74464	31.36613
22	34.81001	34.37282	33.94349	33.52177	33.10747	32.70042	32.30051	31.90746
22½	35.45545	35.00093	34.55474	34.11663	33.68639	33.26383	32.84884	32.44112
23	36.09451	35.62244	35.15919	34.70451	34.25817	33.81995	33.38974	32.96722
23½	36.72724	36.23741	35.75692	35.28549	34.82288	34.36886	33.92330	33.48586
24	37.35370	36.84592	36.34800	35.85965	35.38062	34.91066	34.44962	33.99715
24½	37.97396	37.44803	36.93250	36.42708	35.93148	35.44544	34.96880	34.50120
25	38.58808	38.04381	37.51050	37.08785	36.47554	35.97329	35.48094	34.99811
25½	39.19612	38.63333	38.08207	37.64204	37.01238	36.49430	35.98614	35.48797
26	39.79814	39.21665	38.64728	38.08972	37.54358	37.00857	36.48448	35.97089
26½	40.39419	39.79383	39.20620	38.63097	38.06773	37.51617	36.97606	36.44697
27	40.98435	40.36495	39.75891	39.16587	38.58542	38.02720	37.46098	36.91630
27½	41.56866	40.93006	40.30547	39.69449	39.09671	38.51174	37.93932	37.37898
28	42.14719	41.4923	40.84595	40.21691	39.60169	38.99987	38.41117	37.83510
28½	42.71999	42.04252	41.38041	40.73320	40.10043	39.48168	38.87662	38.28476
29	43.28712	42.59000	41.90893	41.24343	40.59302	39.95724	39.33576	38.72805
29½	43.84863	43.13172	42.43157	41.74767	41.07952	40.42664	39.78867	39.16506
30	44.40459	43.66774	42.94839	42.24600	41.56002	40.88996	40.23544	39.59587
30½	44.95504	44.19813	43.45946	42.73848	42.03459	41.34728	40.67615	40.02058

TABLE 2.

Present value of \$1.00 due half-yearly for any No. of half-years from 1 to 60 (30 years). Interest at rates as under, compounded.

YEARLY.

Yrs.	3	3½	3¾	3⅘	3½	3⅝	3¾	3⅞
½	.98533	.98473	.98414	.98354	.98295	.98235	.98176	.98117
1	1.95620	1.95443	1.95266	1.95089	1.94913	1.94737	1.94562	1.94387
1½	2.91283	2.90932	2.90582	2.90232	2.89884	2.89536	2.89190	2.88844
2	3.85543	3.84963	3.84386	3.83809	3.83235	3.82662	3.82092	3.81522
2½	4.78420	4.77559	4.76702	4.75846	4.74994	4.74145	4.73299	4.72455
3	5.69934	5.68741	5.67553	5.66368	5.65188	5.64013	5.62843	5.61676
3½	6.60106	6.58531	6.56963	6.55400	6.53844	6.52295	6.50754	6.49217
4	7.48955	7.46950	7.44954	7.42967	7.40988	7.39019	7.37061	7.35110
4½	8.36500	8.34019	8.31549	8.29092	8.26646	8.24213	8.21794	8.19385
5	9.22761	9.19758	9.16771	9.13800	9.10843	9.07904	9.04982	9.02073
5½	10.07756	10.04189	10.00641	9.97113	9.93605	9.90118	9.86653	9.83204
6	10.91504	10.87330	10.83180	10.79055	10.74955	10.70881	10.66834	10.62808
6½	11.74024	11.69202	11.64410	11.59648	11.54918	11.50219	11.45553	11.40913
7	12.55333	12.49824	12.44351	12.38915	12.33517	12.28157	12.22836	12.17547
7½	13.35449	13.29215	13.23024	13.16877	13.10776	13.04719	12.98709	12.92738
8	14.14390	14.07394	14.00449	13.93556	13.86717	13.79930	13.73199	13.66513
8½	14.92173	14.84379	14.76645	14.68973	14.61363	14.53814	14.46330	14.38899
9	15.68815	15.60189	15.51633	15.43148	15.34736	15.26394	15.18127	15.09922
9½	16.44332	16.34841	16.25431	16.16103	16.06858	15.97693	15.88615	15.79608
10	17.18741	17.08353	16.98058	16.87857	16.77750	16.67734	16.57817	16.47982
10½	17.92059	17.80743	17.69533	17.58430	17.47433	17.36539	17.25757	17.15068
11	18.64301	18.52028	18.39874	18.27841	18.15928	18.04130	17.92458	17.80891
11½	19.35483	19.22224	19.09099	18.96110	18.83255	18.70528	18.57942	18.45475
12	20.05621	19.91349	19.77226	19.63255	19.49433	19.35755	19.22232	19.08843
12½	20.74730	20.59418	20.44271	20.29295	20.14483	19.99831	19.85349	19.71018
13	21.42825	21.26448	21.10254	20.94248	20.78423	20.62776	20.47315	20.32022
13½	22.09921	21.92455	21.75190	21.58132	21.41273	21.24610	21.08151	20.91877
14	22.76033	22.57454	22.39096	22.20964	22.03051	21.85353	21.67877	21.50605
14½	23.41175	23.21460	23.01988	22.82762	22.63776	22.45024	22.26514	22.08227
15	24.05361	23.84489	23.63882	23.43543	23.23465	23.03642	22.84082	22.64764
15½	24.68606	24.46556	24.24794	24.03324	23.82136	23.61226	23.40600	23.20237
16	25.30923	25.07675	24.84740	24.62121	24.39807	24.17793	23.96087	23.74665
16½	25.92326	25.67861	25.43735	25.19950	24.96494	24.73362	24.50562	24.28068
17	26.52828	26.27128	26.01794	25.76827	25.52214	25.27951	25.04043	24.80466
17½	27.12442	26.85490	26.58932	26.32768	26.06984	25.81576	25.56549	25.31877
18	27.71181	27.42961	27.15163	26.87788	26.60820	26.34255	26.08097	25.82320
18½	28.29059	27.99555	27.70502	27.41902	27.13738	26.86004	26.58705	26.31813
19	28.86088	28.55285	28.24963	27.95126	27.65754	27.36840	27.08390	26.80374
19½	29.42280	29.10164	28.78560	28.47474	28.16883	27.86779	27.57169	27.28021
20	29.97648	29.64205	29.31307	28.98960	28.67140	28.35837	28.05058	27.74771
20½	30.52203	30.17421	29.83217	29.49599	29.16540	28.84029	28.52074	28.20641
21	31.05958	30.69824	30.34304	29.99404	29.65097	29.31371	28.98232	28.65647
21½	31.58924	31.21427	30.84580	30.48389	30.12826	29.77877	29.43548	29.09805
22	32.11113	31.72242	31.34059	30.96568	30.59741	30.23563	29.88038	29.53132
22½	32.62537	32.22281	31.82753	31.43954	31.05856	30.68442	30.31717	29.95643
23	33.13206	32.71556	32.30674	31.90560	31.51185	31.12529	30.74599	30.37354
23½	33.63132	33.20079	32.77835	32.36399	31.95741	31.55838	31.16699	30.78279
24	34.12325	33.67861	33.24248	32.81484	32.39537	31.98383	31.58031	31.18434
24½	34.60797	34.14914	33.69924	33.25827	32.82586	32.40177	31.98609	31.57833
25	35.08558	34.61248	34.14876	33.69440	33.24901	32.81234	32.38447	31.96490
25½	35.55618	35.06875	34.59115	34.12335	33.66494	33.21566	32.77558	32.34419
26	36.01987	35.51805	35.02652	34.54524	34.07378	33.61187	33.15956	32.71634
26½	36.47676	35.96050	35.45498	34.96018	34.47565	34.00108	33.53654	33.08148
27	36.92695	36.39619	35.87665	35.36829	34.87066	34.38343	33.90664	33.43974
27½	37.37054	36.82523	36.29163	35.76969	35.25894	34.75903	34.26919	33.79126
28	37.80762	37.24771	36.70002	36.16448	35.64059	35.12800	34.62671	34.13616
28½	38.23829	37.66374	37.10193	36.55277	36.01574	35.49046	34.97693	34.47456
29	38.66264	38.07342	37.49747	36.93467	36.38449	35.84652	35.32076	34.80659
29½	39.08076	38.47685	37.88673	37.31028	36.74695	36.19630	35.65832	35.13237
30	39.49276	38.87412	38.26982	37.67971	37.10323	36.53991	35.98972	35.45202

TABLE 2.

Present value of \$1.00 due half yearly for any No. of half years from 1 to 60 (30 years). Interest at rates as under compounded.

HALF-YEARLY.

Yrs.	3	3½	3¾	3⅘	3½	3¾	3⅘	3½	3¾
1	.98522	.98462	.98401	.98340	.98280	.98220	.98160	.98099	
1½	1.95588	1.95409	1.95229	1.95049	1.94870	1.94691	1.94513	1.94334	
2	2.91220	2.90864	2.90508	2.90153	2.89798	2.89445	2.89093	2.88740	
2½	3.85438	3.84851	3.84264	3.83678	3.83094	3.82512	3.81932	3.81351	
3	4.78265	4.77392	4.76521	4.75651	4.74785	4.73922	4.73062	4.72202	
3½	5.69719	5.68509	5.67302	5.66098	5.64900	5.63705	5.62515	5.61326	
4	6.59821	6.58224	6.56632	6.55044	6.53464	6.51890	6.50322	6.48756	
4½	7.48593	7.46559	7.44533	7.42514	7.40505	7.38505	7.36512	7.34525	
5	8.36052	8.33535	8.31029	8.28532	8.26049	8.23578	8.21116	8.18663	
5½	9.22218	9.19173	9.16142	9.13123	9.10122	9.07136	9.04163	9.01202	
6	10.07112	10.03493	9.99894	9.96310	9.92749	9.89207	9.85682	9.82172	
6½	10.90751	10.86516	10.82306	10.78117	10.73955	10.69817	10.65700	10.61603	
7	11.73153	11.68262	11.63401	11.58566	11.53764	11.48992	11.44245	11.39525	
7½	12.54338	12.48750	12.43199	12.37680	12.32201	12.26757	12.21345	12.15966	
8	13.34323	13.28000	13.21721	13.15481	13.09288	13.03138	12.97026	12.90954	
8½	14.13126	14.06031	13.98987	13.91991	13.85050	13.78159	13.71314	13.64516	
9	14.90765	14.82861	14.75018	14.67231	14.59508	14.51844	14.44235	14.36680	
9½	15.67256	15.58509	15.49833	15.41223	15.32686	15.24218	15.15814	15.07473	
10	16.42617	16.32993	16.23452	16.13987	16.04606	15.95303	15.86075	15.76920	
10½	17.16864	17.06331	16.95894	16.85543	16.75288	16.65123	16.55043	16.45047	
11	17.90014	17.78541	17.67177	17.55912	17.44755	17.33700	17.22742	17.11879	
11½	18.62082	18.49640	18.37320	18.25113	18.13027	18.01056	17.89195	17.77441	
12	19.33086	19.19645	19.06342	18.93166	18.80125	18.67213	18.54425	18.41757	
12½	20.03041	19.88573	19.74260	19.60089	19.46069	19.32192	19.18454	19.04850	
13	20.71961	20.56441	20.41092	20.25902	20.10878	19.96014	19.81305	19.66744	
13½	21.39863	21.23265	21.06855	20.90623	20.74573	20.58700	20.42999	20.27462	
14	22.06762	21.89061	21.71567	21.54270	21.37173	21.20270	21.03557	20.87026	
14½	22.72672	22.53845	22.35244	22.16860	21.98695	21.80744	21.63001	21.45458	
15	23.37608	23.17632	22.97903	22.78412	22.59160	22.40141	22.21351	22.02779	
15½	24.01584	23.80438	23.59560	23.38942	23.18585	22.98481	22.78627	22.59011	
16	24.64615	24.42277	24.20231	23.98468	23.76983	23.55782	23.34849	23.14174	
16½	25.26714	25.03165	24.79932	24.57006	24.34386	24.12063	23.90036	23.68288	
17	25.87895	25.63116	25.38678	25.14572	24.90797	24.67342	24.44207	24.21374	
17½	26.48173	26.22145	25.96485	25.71183	25.46238	25.21637	24.97381	24.73451	
18	27.07559	26.80266	26.53368	26.26855	26.00725	25.74966	25.49577	25.24538	
18½	27.66068	27.37493	27.09341	26.81603	26.54275	26.27345	26.00812	25.74654	
19	28.23713	27.93839	27.64419	27.35442	27.06904	26.78792	26.51104	26.23817	
19½	28.80505	28.49318	28.18616	27.88388	27.58628	27.29323	27.00470	26.72046	
20	29.36458	29.03944	28.71947	28.40455	28.09463	27.78954	27.48928	27.19358	
20½	29.91585	29.57729	29.24425	28.91658	28.59423	28.27702	27.96494	27.65771	
21	30.45896	30.10687	29.76064	29.42011	29.08524	28.75582	28.43184	28.11302	
21½	30.99405	30.62830	30.26877	29.91529	29.56780	29.22610	28.89015	28.55967	
22	31.52123	31.14171	30.76877	30.40225	30.04207	29.68801	29.34003	28.99784	
22½	32.04062	31.64722	31.26078	30.88113	30.50817	30.14169	29.78163	29.42768	
23	32.55234	32.14495	31.74492	31.35206	30.96626	30.58730	30.21510	29.84935	
23½	33.05649	32.63503	32.22132	31.81518	31.41647	31.02497	30.64057	30.26300	
24	33.55319	33.11757	32.69010	32.27061	31.85894	31.45485	31.05827	30.66879	
24½	34.04255	33.59268	33.15139	32.71848	32.29380	31.87708	31.46821	31.06687	
25	34.52468	34.06048	33.60530	33.15892	32.72118	32.29179	31.87065	31.45733	
25½	34.99969	34.52109	34.05195	33.59205	33.14121	32.69912	32.26567	31.84047	
26	35.46767	34.97461	34.49146	34.01799	33.55401	33.09920	32.65342	32.21628	
26½	35.92874	35.42115	34.92894	34.43687	33.95972	33.49215	33.04303	32.58495	
27	36.38300	35.86082	35.34951	34.84879	34.35845	33.87811	33.40704	32.94661	
27½	36.83054	36.29373	35.76827	35.25388	34.75032	34.25720	33.77437	33.30139	
28	37.27147	36.71998	36.18034	35.65225	35.13545	34.62954	34.13435	33.64943	
28½	37.70588	37.13967	36.58582	36.04400	35.51395	34.99525	34.48771	33.99086	
29	38.13387	37.55290	36.98481	36.42925	35.88595	35.35445	34.83456	34.32580	
29½	38.55554	37.95978	37.37742	36.80811	36.25155	35.70726	35.17503	34.65437	
30	38.97097	38.36040	37.76376	37.18068	36.61086	36.05379	35.50923	34.97669	
30½	39.38027	38.75485	38.14392	37.54707	36.96399	36.39415	35.83728	35.29289	

TABLE 2.

Present value of \$1.00 due half yearly for any No. of half years from 1 to 60 (30 years). Interest at rates as under compounded.

YEARLY.

Yrs.	4	4½	4¾	4⅝	4½	4⅝	4¾	4⅝
1	.98058	.97999	.97940	.97882	.97823	.97765	.97706	.97648
1½	1.94212	1.94037	1.93863	1.93690	1.93517	1.93344	1.93171	1.93000
2	2.88499	2.88154	2.87811	2.87469	2.87128	2.86787	2.86447	2.86109
2½	3.80955	3.80388	3.79824	3.79262	3.78701	3.78141	3.77583	3.77028
3	4.71615	4.70776	4.69942	4.69110	4.68281	4.67453	4.66629	4.65809
3½	5.60515	5.59356	5.58204	5.57055	5.55911	5.54769	5.53633	5.52502
4	6.47688	6.46164	6.44648	6.43137	6.41633	6.40133	6.38641	6.37156
4½	7.33168	7.31235	7.29311	7.27396	7.25480	7.23589	7.21700	7.19819
5	8.16988	8.14604	8.12231	8.09870	8.07520	8.05180	8.02853	8.00538
5½	8.99181	8.96305	8.93443	8.90597	8.87765	8.84947	8.82145	8.79359
6	9.79778	9.76371	9.72982	9.69614	9.66263	9.62931	9.59619	9.56326
6½	10.58809	10.54835	10.50883	10.46957	10.43053	10.39172	10.35316	10.31483
7	11.36306	11.31729	11.27180	11.22662	11.18171	11.13709	11.09276	11.04872
7½	12.12298	12.07085	12.01905	11.96763	11.91654	11.86579	11.81540	11.76535
8	12.86814	12.80933	12.75091	12.69294	12.63537	12.57821	12.52147	12.46513
8½	13.59883	13.53303	13.46770	13.40289	13.33855	13.27470	13.21134	13.14845
9	14.31533	14.24225	14.16973	14.09780	14.02643	13.95562	13.88539	13.81570
9½	15.01792	14.93728	14.85730	14.77799	14.69934	14.62132	14.54398	14.46726
10	15.70686	15.61841	15.53071	15.44377	15.35760	15.27214	15.18746	15.10349
10½	16.38242	16.28591	16.19025	16.09545	16.00153	15.90842	15.81618	15.72476
11	17.04487	16.94005	16.83620	16.73333	16.63144	16.53047	16.43048	16.33142
11½	17.69445	17.58110	17.46885	17.35769	17.24764	17.13862	17.03069	16.92381
12	18.33142	18.20933	18.08847	17.96883	17.85043	17.73317	17.61714	17.50227
12½	18.95602	18.82499	18.69533	18.56702	18.44009	18.31443	18.19014	18.06712
13	19.56349	19.42833	19.28969	19.15254	19.01692	18.88270	18.74999	18.61869
13½	20.16906	20.01960	19.87181	19.72566	19.58119	19.43827	19.29700	19.15729
14	20.75797	20.59904	20.44194	20.28664	20.13318	19.98142	19.83147	19.68322
14½	21.33545	21.16689	21.00033	20.83574	20.67315	20.51243	20.35368	20.19678
15	21.90171	21.72337	21.54722	21.37321	21.20137	21.03157	20.86391	20.69826
15½	22.45698	22.26872	22.08284	21.89929	21.71809	21.53911	21.36244	21.18795
16	23.00146	22.80316	22.60743	22.41423	22.22356	22.03530	21.84953	21.66612
16½	23.53537	23.32691	23.12122	22.91826	22.71803	22.52040	22.32545	22.13305
17	24.05891	23.84018	23.62442	23.41161	23.20174	22.99466	22.79046	22.58899
17½	24.57228	24.34318	24.11726	23.89451	23.67492	23.45832	23.24480	23.03421
18	25.07568	24.83611	24.59995	24.36718	24.13780	23.91161	23.68872	23.46896
18½	25.56931	25.31918	25.07270	24.82984	24.59060	24.35477	24.12245	23.89349
19	26.05335	25.79258	25.53571	25.28270	25.03354	24.78802	24.54624	24.30803
19½	26.52799	26.25651	25.98919	25.72597	25.46684	25.21159	24.96031	24.71282
20	26.99342	26.71116	26.43333	26.15985	25.89071	25.62569	25.36488	25.10809
20½	27.44981	27.15671	26.86832	26.58454	26.30535	26.03054	25.76017	25.49407
21	27.89733	27.59335	27.29435	27.00023	26.71097	26.42634	26.14640	25.87097
21½	28.33616	28.02125	27.71161	27.40712	27.10776	26.81329	26.52377	26.23900
22	28.76647	28.44059	28.12027	27.80539	27.49591	27.19159	26.89248	26.59838
22½	29.18843	28.85154	28.52052	28.19522	27.87561	27.56143	27.25274	26.94931
23	29.60219	29.25427	28.91252	28.57679	28.24705	27.92301	27.60473	27.29198
23½	30.00792	29.64894	29.29645	28.95028	28.61040	28.27651	27.94865	27.62559
24	30.40577	30.03571	29.67247	29.31586	28.96534	28.62210	28.28468	27.95333
24½	30.79589	30.41475	30.04075	29.67370	29.31354	28.95997	28.61301	28.27239
25	31.17844	30.78620	30.40144	30.02396	29.65368	29.29029	28.93381	28.58395
25½	31.55356	31.15022	30.75470	30.36680	29.98641	29.61322	29.24725	28.88818
26	31.92139	31.50696	31.10069	30.70237	30.31190	29.92893	29.55350	29.18525
26½	32.28208	31.85656	31.43955	31.03084	30.63030	30.23759	29.85272	29.47534
27	32.63577	32.19916	31.77143	31.35235	30.94177	30.53935	30.14508	29.75860
27½	32.98259	32.53491	32.09648	31.66705	31.24646	30.83436	30.43074	30.03520
28	33.32267	32.86394	32.41483	31.97508	31.54452	31.12278	30.70984	30.30630
28½	33.65615	33.18639	32.72663	32.27659	31.83609	31.40475	30.98254	30.56904
29	33.98315	33.50239	33.03200	32.57171	32.12131	31.68042	31.24899	30.82658
29½	34.30380	33.81206	33.33109	32.86058	32.40033	31.94993	31.50933	31.07806
30	34.61823	34.11554	33.62401	33.14333	32.67327	32.21341	31.76370	31.32363
30½	34.92655	34.41295	33.91090	33.42009	32.94027	32.47100	32.01223	31.56342

TABLE 2.

Present value of \$1.00 due half-yearly for any No. of half-years from 1 to 60 (30 years). Interest at rates as under, compounded.

HALF-YEARLY.

Yrs.	4	4 $\frac{1}{8}$	4 $\frac{1}{4}$	4 $\frac{3}{8}$	4 $\frac{1}{2}$	4 $\frac{5}{8}$	4 $\frac{3}{4}$	4 $\frac{7}{8}$
1	.98039	.97979	.97919	.97859	.97800	.97740	.97680	.97620
1 $\frac{1}{2}$	1.94156	1.93978	1.93801	1.93624	1.93447	1.93271	1.93094	1.92918
2	2.88388	2.88037	2.87688	2.87339	2.86990	2.86642	2.86295	2.85948
2 $\frac{1}{2}$	3.80773	3.80195	3.79621	3.79047	3.78474	3.77903	3.77333	3.76764
3	4.71346	4.70491	4.69641	4.68792	4.67945	4.67101	4.66259	4.65419
3 $\frac{1}{2}$	5.60143	5.58962	5.57788	5.56616	5.55448	5.54283	5.53122	5.51965
4	6.47199	6.45646	6.44101	6.42560	6.41025	6.39495	6.37970	6.36451
4 $\frac{1}{2}$	7.32548	7.30578	7.28616	7.26664	7.24718	7.22781	7.20850	7.18927
5	8.16224	8.13794	8.11376	8.08968	8.06571	8.04184	8.01807	7.99441
5 $\frac{1}{2}$	8.98258	8.95328	8.92412	8.89510	8.86622	8.83747	8.80886	8.78039
6	9.78685	9.75214	9.71762	9.68328	9.64911	9.61512	9.58130	9.54766
6 $\frac{1}{2}$	10.57534	10.53486	10.49461	10.45459	10.41478	10.37519	10.33582	10.29668
7	11.34837	11.30176	11.25543	11.20939	11.16360	11.11808	11.07284	11.02787
7 $\frac{1}{2}$	12.10625	12.05316	12.00042	11.94803	11.89594	11.84418	11.79276	11.74167
8	12.84926	12.78938	12.72991	12.67086	12.61216	12.55387	12.49598	12.43848
8 $\frac{1}{2}$	13.57771	13.51072	13.44422	13.37821	13.31263	13.24752	13.18289	13.11871
9	14.29187	14.21748	14.14367	14.07042	13.99768	13.92549	13.85386	13.78275
9 $\frac{1}{2}$	14.99203	14.90996	14.82857	14.74781	14.66766	14.58814	14.50927	14.43099
10	15.67846	15.58845	15.49921	15.41070	15.32290	15.23581	15.14947	15.06381
10 $\frac{1}{2}$	16.35143	16.25323	16.15590	16.05940	15.96371	15.86884	15.77482	15.68157
11	17.01121	16.90457	16.79893	16.69422	16.59043	16.48756	16.38566	16.28463
11 $\frac{1}{2}$	17.65805	17.54275	17.42858	17.31545	17.20335	17.09230	16.98233	16.87334
12	18.29220	18.16803	18.04512	17.92338	17.80279	17.68337	17.56516	17.44804
12 $\frac{1}{2}$	18.91395	18.78068	18.64884	18.51830	18.38904	18.26108	18.13447	18.00907
13	19.52345	19.38095	19.23999	19.10048	18.96238	18.82573	18.69057	18.55675
13 $\frac{1}{2}$	20.12104	19.96909	19.81884	19.67020	19.52311	19.37762	19.23377	19.09140
14	20.70690	20.54534	20.38565	20.22772	20.07150	19.91704	19.76437	19.61332
14 $\frac{1}{2}$	21.28127	21.10995	20.94066	20.77331	20.60783	20.44427	20.28266	20.12282
15	21.84438	21.66315	21.48413	21.30722	21.13235	20.95958	20.78892	20.62020
15 $\frac{1}{2}$	22.39646	22.20517	22.01629	21.82970	21.64533	21.46324	21.28344	21.10575
16	22.93770	22.73624	22.53737	22.34099	22.14702	21.95552	21.76649	21.57974
16 $\frac{1}{2}$	23.46833	23.25637	23.04761	22.84134	22.63767	22.43667	22.23833	22.04245
17	23.98856	23.76639	23.54724	23.33098	23.11753	22.90695	22.69922	22.49415
17 $\frac{1}{2}$	24.49859	24.26591	24.03647	23.81014	23.58683	23.36660	23.14942	22.93510
18	24.99862	24.75533	24.51552	24.27904	24.04579	23.81586	23.58918	23.36556
18 $\frac{1}{2}$	25.48884	25.23486	24.98460	24.73790	24.49467	24.25496	24.01874	23.78578
19	25.96945	25.70470	25.44392	25.18694	24.93366	24.68414	24.43833	24.19600
19 $\frac{1}{2}$	26.44064	26.16505	25.89368	25.62637	25.36299	25.10362	24.84819	24.59646
20	26.90259	26.61609	26.33409	26.05639	25.78288	25.51362	25.24854	24.98739
20 $\frac{1}{2}$	27.35548	27.05802	26.76533	26.47721	26.19352	25.91435	25.63960	25.36902
21	27.79949	27.49102	27.18760	26.88902	26.59513	26.30602	26.02159	25.74157
21 $\frac{1}{2}$	28.23479	27.91527	27.60108	27.29201	26.98790	26.68884	26.39472	26.10525
22	28.66156	28.33094	28.00596	27.68638	27.37203	27.06301	26.75919	26.46028
22 $\frac{1}{2}$	29.07996	28.73821	28.40241	28.07230	27.74771	27.42872	27.11521	26.80686
23	29.49016	29.13725	28.79061	28.44996	28.11512	27.78616	27.46297	27.14519
23 $\frac{1}{2}$	29.89231	29.52823	29.17074	28.81954	28.47444	28.13553	27.80266	27.47547
24	30.28658	29.91131	29.54296	29.18121	28.82586	28.47700	28.13447	27.79789
24 $\frac{1}{2}$	30.67312	30.28665	29.90743	29.53513	29.16955	28.81075	28.45858	28.11264
25	31.05208	30.65440	30.26432	29.88148	29.50567	29.13696	28.77517	28.41990
25 $\frac{1}{2}$	31.42361	31.01472	30.61378	30.22041	29.83440	29.45579	29.08442	28.71985
26	31.78785	31.36776	31.95597	30.55209	30.15589	29.76742	29.38649	29.01266
26 $\frac{1}{2}$	32.14495	31.71367	31.29104	30.87667	30.47031	30.07200	29.68156	29.29851
27	32.49505	32.05259	31.61914	31.19430	30.77781	30.36970	29.96978	29.57756
27 $\frac{1}{2}$	32.83825	32.38466	31.94041	31.50513	31.07854	30.66067	30.25131	29.84996
28	33.17479	32.71002	32.25500	31.80931	31.37265	30.94506	30.52631	30.11588
28 $\frac{1}{2}$	33.50469	33.02880	32.56304	32.10698	31.66030	31.22303	30.79493	30.37547
29	33.82813	33.34114	32.86467	32.39827	31.94161	31.49471	31.05732	30.62889
29 $\frac{1}{2}$	34.14523	33.64717	33.16003	32.68333	32.21673	31.76025	31.31362	30.87628
30	34.45610	33.94701	33.44924	32.96229	32.48580	32.01979	31.56398	31.11778
30 $\frac{1}{2}$	34.76089	34.24079	33.73243	33.23527	32.74895	32.27347	31.80853	31.35353

TABLE 2.

Present value of \$1.00 due half yearly for any No. of half years from 1 to 60 (30 years). Interest at rates as under compounded.

YEARLY.

Yrs.	5	5½	5¼	5¾	5½	5¾	5¼	5¾
1	.97590	.97532	.97474	.97416	.97359	.97301	.97243	.97186
1½	1.92828	1.92657	1.92486	1.92315	1.92146	1.91976	1.91806	1.91637
2	2.85771	2.85434	2.85098	2.84762	2.84429	2.84095	2.83762	2.83430
2½	3.76474	3.75921	3.75371	3.74820	3.74274	3.73728	3.73183	3.72640
3	4.64991	4.64175	4.63363	4.62552	4.61746	4.60941	4.60139	4.59339
3½	5.51375	5.50251	5.49133	5.48016	5.46907	5.45800	5.44698	5.43599
4	6.35677	6.34203	6.32736	6.31273	6.29819	6.28369	6.26926	6.25488
4½	7.17947	7.16083	7.14227	7.12378	7.10541	7.08709	7.06887	7.05072
5	7.98235	7.95942	7.93660	7.91388	7.89130	7.86881	7.84644	7.82417
5½	8.76588	8.73830	8.71087	8.68356	8.65643	8.62943	8.60257	8.57585
6	9.53052	9.49796	9.46558	9.43336	9.40135	9.36952	9.33786	9.30638
6½	10.27674	10.23887	10.20122	10.16378	10.12660	10.08963	10.05288	10.01635
7	11.00497	10.96149	10.91828	10.87533	10.83269	10.79030	10.74819	10.70634
7½	11.71565	11.66628	11.61723	11.56849	11.52013	11.47206	11.42433	11.37691
8	12.40920	12.35367	12.29852	12.24374	12.18941	12.13542	12.08183	12.02861
8½	13.08604	13.02410	12.96260	12.90154	12.84101	12.78087	12.72121	12.66197
9	13.74657	13.67798	13.60631	13.54235	13.47540	13.40890	13.34296	13.27751
9½	14.39118	14.31572	14.23727	14.16660	14.09303	14.01998	13.94757	13.87573
10	15.02025	14.93772	14.85229	14.77472	14.69434	14.61457	14.53551	14.45711
10½	15.63416	15.54437	15.45178	15.36713	15.27977	15.19311	15.10725	15.02213
11	16.23328	16.13605	16.03612	15.94424	15.84974	15.75603	15.66323	15.57125
11½	16.81796	16.71313	16.60570	16.50643	16.40465	16.30376	16.20388	16.10492
12	17.38855	17.27596	17.16090	17.05410	16.94490	16.83670	16.72963	16.62357
12½	17.94539	17.82490	17.70207	17.58762	17.47088	17.35526	17.24088	17.12763
13	18.48871	18.36030	18.22957	18.10735	17.98297	17.85982	17.73804	17.61750
13½	19.01903	18.88248	18.74375	18.61365	18.48153	18.35076	18.22149	18.09359
14	19.53657	19.39177	19.24494	19.10687	18.96692	18.82845	18.69162	18.55628
14½	20.04164	19.88849	19.73347	19.58735	19.43949	19.29325	19.14879	19.00595
15	20.53454	19.37296	20.20966	20.05541	19.89958	19.74550	19.59335	19.44296
15½	21.01556	19.84547	20.67382	20.51138	20.34751	20.18555	20.02566	19.86768
16	21.48499	20.30632	21.12626	20.95557	20.78361	20.61372	20.44605	20.28044
16½	21.94310	20.75579	21.56727	21.38828	21.20819	21.03033	20.85485	20.68159
17	22.39017	21.19417	21.99714	21.80981	21.62156	21.43570	21.25238	21.07145
17½	22.82647	21.62173	22.41615	22.22045	22.02401	21.83013	21.63896	21.45034
18	23.25225	22.03874	22.82458	22.62048	22.41583	22.21391	22.01488	21.81857
18½	23.66777	22.44546	23.22269	23.01017	22.79730	22.58733	22.38044	22.17643
19	24.07328	22.84214	23.61074	23.38979	23.16869	22.95067	22.73592	22.52422
19½	24.46901	23.22903	23.98899	23.75961	23.53027	23.30420	23.08160	22.86223
20	24.85521	23.60637	24.35769	24.11987	23.88230	23.64819	23.41775	23.19072
20½	25.23210	23.97441	24.71707	24.47082	24.22503	23.98290	23.74463	23.50997
21	25.59991	24.33335	25.06738	24.81270	24.55871	24.30857	24.06250	23.82024
21½	25.95885	24.68344	25.40884	25.14575	24.88357	24.62545	24.37161	24.12178
22	26.30914	25.02489	25.74167	25.47020	25.19985	24.93378	24.67220	24.41483
22½	26.65099	25.35791	26.06610	25.78626	25.50778	25.23379	24.96450	24.69963
23	26.98460	25.68271	26.38233	26.09416	25.80757	25.52570	25.24874	24.97642
23½	27.31017	26.00949	26.69057	26.39410	26.09944	25.80973	25.52515	25.24542
24	27.62790	26.32845	27.00103	26.68629	26.38360	26.08609	25.79394	25.50685
24½	27.93797	26.63979	27.28390	26.97093	26.66026	26.35499	26.05532	25.76092
25	28.24057	26.94369	27.56937	27.24822	26.92961	26.61664	26.30949	26.00784
25½	28.53587	27.24034	27.84763	27.51834	27.19184	26.87122	26.55666	26.24781
26	28.82406	27.52991	28.11886	27.78148	27.44715	27.11893	26.79701	26.48103
26½	29.10530	27.81258	28.38324	28.03782	27.69571	27.35996	27.03074	26.70769
27	29.37976	29.00852	28.64094	28.28754	27.93771	27.59448	27.25802	26.92797
27½	29.64761	29.26790	28.89213	28.53081	28.17332	27.82267	27.47904	27.14205
28	29.90900	29.52088	29.13698	28.76779	28.40270	28.04470	27.69397	27.35011
28½	30.16400	29.76762	29.37564	28.99865	28.62602	28.26074	27.90297	27.55231
29	30.41304	30.00827	29.60827	29.22354	28.84344	28.47095	28.10621	27.74882
29½	30.65599	30.24298	29.83503	29.44262	29.05512	28.67548	28.30385	27.93980
30	30.89308	30.47189	30.05606	29.65604	29.26121	28.87449	28.49604	28.12541
30½	31.12446	30.69515	30.27151	29.86395	29.46185	29.06813	28.68293	28.30579

TABLE 2.

Present value of \$1.00 due half-yearly for any No. of half-years from 1 to 60 (30 years). Interest at rates as under, compounded.

HALF-YEARLY.

Yrs.	5	5½	5¼	5⅝	5½	5¾	5¾	5¾	5¾
1	.97561	.97502	.97442	.97383	.97324	.97264	.97205	.97146	
1½	1.92742	1.92567	1.92392	1.92217	1.92043	1.91868	1.91694	1.91520	
2	2.85602	2.85257	2.84913	2.84569	2.84227	2.83884	2.83543	2.83201	
2½	3.76197	3.75631	3.75067	3.74504	3.73944	3.73382	3.72825	3.72266	
3	4.64582	4.63748	4.62915	4.62085	4.61259	4.60432	4.59612	4.58789	
3½	5.50812	5.49663	5.48516	5.47374	5.46237	5.45100	5.43973	5.42843	
4	6.34939	6.33432	6.31928	6.30431	6.28941	6.27453	6.25977	6.24498	
4½	7.17014	7.15107	7.13206	7.11314	7.09432	7.07552	7.05689	7.03823	
5	7.97087	7.94742	7.92405	7.90081	7.87768	7.85460	7.83173	7.80884	
5½	8.75207	8.72387	8.69578	8.66786	8.64008	8.61237	8.58492	8.55746	
6	9.51421	9.48092	9.44778	9.41484	9.38207	9.34941	9.31706	9.28472	
6½	10.25777	10.21906	10.18054	10.14227	10.10420	10.06629	10.02874	9.99123	
7	10.98319	10.93876	10.89456	10.85066	10.80701	10.76356	10.72053	10.67758	
7½	11.69092	11.64047	11.59031	11.54051	11.49101	11.44175	11.39299	11.34434	
8	12.38139	12.32465	12.26827	12.21230	12.15670	12.10139	12.04665	11.99207	
8½	13.05501	12.99174	12.92888	12.86651	12.80457	12.74299	12.68205	12.62132	
9	13.71220	13.64216	13.57260	13.50360	13.43510	13.36704	13.29969	13.23261	
9½	14.35337	14.27633	14.19985	14.12402	14.04876	13.97401	13.90007	13.82646	
10	14.97890	14.89466	14.81106	14.72820	14.64599	14.56438	14.48367	14.40336	
10½	15.58917	15.49754	15.40664	15.31657	15.22724	15.13860	15.05096	14.96380	
11	16.18455	16.08535	15.98698	15.88954	15.79295	15.69712	15.60239	15.50825	
11½	16.76541	16.65848	16.55248	16.44751	16.34350	16.24036	16.13841	16.03716	
12	17.33211	17.21729	17.10351	16.99088	16.87932	16.76874	16.65945	16.55098	
12½	17.88499	17.76214	17.64045	17.52003	17.40080	17.28266	17.16593	17.05013	
13	18.42438	18.29337	18.16365	18.03533	17.90832	17.78252	17.65826	17.53504	
13½	18.95061	18.81133	18.67347	18.53714	18.40226	18.26871	18.13683	18.00611	
14	19.46401	19.31635	19.17025	19.02582	18.88297	18.74160	18.60203	18.46374	
14½	19.96489	19.80875	19.65432	19.50171	19.35083	19.20155	19.05422	18.90831	
15	20.45355	20.28885	20.12601	19.96515	19.80616	19.64892	19.49378	19.34019	
15½	20.93029	20.75695	20.58564	20.41646	20.24930	20.08405	19.92105	19.75975	
16	21.39541	21.21336	21.03351	20.85596	20.68058	20.50728	20.33638	20.16734	
16½	21.84918	21.65836	21.46992	21.28395	21.10033	20.91893	20.74011	20.56329	
17	22.29188	22.09225	21.89517	21.70074	21.50883	21.31932	21.13255	20.94794	
17½	22.72379	22.51530	22.30954	22.10662	21.90641	21.70876	21.51403	21.32162	
18	23.14516	22.92778	22.71331	22.50188	22.29334	22.08755	21.88484	21.68463	
18½	23.55625	23.32995	23.10676	22.88680	22.66992	22.45597	22.24529	22.03729	
19	23.95732	23.72207	23.49014	23.26164	23.03642	22.81432	22.59567	22.37988	
19½	24.34860	24.10440	23.86372	23.62667	23.39310	23.16286	22.93626	22.71270	
20	24.73034	24.47717	24.22774	23.98215	23.74025	23.50187	23.26733	23.03602	
20½	25.10277	24.84063	24.58245	24.32833	24.07810	23.83160	23.58915	23.35011	
21	25.46612	25.19501	24.92809	24.66545	24.40691	24.15231	23.90197	23.65524	
21½	25.82061	25.54053	25.26488	24.99374	24.72692	24.46425	24.20605	23.95166	
22	26.16645	25.87742	25.59306	25.31344	25.03837	24.76766	24.50163	24.23962	
22½	26.50385	26.20589	25.91285	25.62477	25.34147	25.06277	24.78895	24.51936	
23	26.83302	26.52616	26.22446	25.92796	25.63647	25.34980	25.06824	24.79112	
23½	27.15417	26.83843	26.52810	26.22321	25.92357	25.62898	25.33973	25.05513	
24	27.46748	27.14289	26.82397	26.51073	26.20299	25.90053	25.60363	25.31160	
24½	27.77315	27.43975	27.11227	26.79073	26.47493	26.16465	25.86015	25.56075	
25	28.07137	27.72919	27.39320	27.06340	26.73959	26.42154	26.10951	25.80279	
25½	28.36231	28.01140	27.66694	27.32893	26.99717	26.67140	26.35190	26.03793	
26	28.64616	28.28656	27.93368	27.58751	27.24785	26.91443	26.58751	26.26636	
26½	28.92308	28.55484	28.19360	27.83933	27.49183	27.15081	26.81654	26.48827	
27	29.19325	28.81642	28.44687	28.08456	27.72927	27.38072	27.03917	26.70385	
27½	29.45683	29.07146	28.69366	28.32337	27.96036	27.60435	27.25558	26.91527	
28	29.71398	29.32013	28.93414	28.55593	28.18527	27.82186	27.46594	27.11672	
28½	29.96486	29.56259	29.16847	28.78240	28.40415	28.03342	27.67042	27.31436	
29	30.20962	29.79899	29.39680	29.00294	28.61718	28.23919	27.86919	27.50636	
29½	30.44841	30.02948	29.61929	29.21771	28.82451	28.43933	28.06240	27.69288	
30	30.68137	30.25422	29.83609	29.42686	29.02628	28.63400	28.25021	27.87408	
30½	30.90866	30.47334	30.04734	29.63054	29.22266	28.82334	28.43277	28.05011	

TABLE 2.

Present value of \$1.00 due half yearly for any No. of half years from 1 to 60 (30 years). Interest at rates as under compounded.

YEARLY.

Yrs.	6	6½	6¼	6¾	6½	6¾	6¼	6½	7
1	.97129	.97071	.97014	.96957	.96900	.96844	.96787	.96730	.96674
1½	1.91469	1.91299	1.91132	1.90964	1.90797	1.90631	1.90464	1.90297	1.90132
2	2.83100	2.82768	2.82440	2.82111	2.81783	2.81457	2.81131	2.80805	2.80481
2½	3.72100	3.71558	3.71021	3.70484	3.69949	3.69416	3.68884	3.68353	3.67825
3	4.58544	4.57748	4.56958	4.56168	4.55382	4.54599	4.53818	4.53039	4.52263
3½	5.42506	5.41414	5.40329	5.39245	5.38167	5.37093	5.36023	5.34956	5.33893
4	6.24057	6.22629	6.21210	6.19794	6.18386	6.16983	6.15586	6.14194	6.12807
4½	7.03266	7.01466	6.99676	6.97892	6.96118	6.94351	6.92593	6.90841	6.89097
5	7.80201	7.77994	7.75800	7.73614	7.71441	7.69277	7.67125	7.64982	7.62849
5½	8.54927	8.52281	8.49651	8.47032	8.44429	8.41838	8.39262	8.36699	8.34148
6	9.27507	9.24392	9.21297	9.18216	9.15155	9.12109	9.09081	9.06071	9.03075
6½	9.98003	9.94391	9.90804	9.87234	9.83688	9.80162	9.76657	9.73174	9.69709
7	10.66475	10.62340	10.58235	10.54152	10.50097	10.46067	10.42062	10.38083	10.34127
7½	11.32981	11.28299	11.23653	11.19034	11.14448	11.09891	11.05365	11.00870	10.96420
8	11.97577	11.92327	11.87118	11.81942	11.76804	11.71701	11.66634	11.61604	11.56605
8½	12.60318	12.54479	12.48688	12.42935	12.37227	12.31560	12.25934	12.20352	12.14806
9	13.21258	13.14811	13.08420	13.02073	12.95777	12.89529	12.83329	12.77179	12.71071
9½	13.80448	13.73376	13.66368	13.59411	13.52512	13.45669	13.38880	13.32148	13.25464
10	14.37938	14.30226	14.22586	14.15004	14.07489	14.00037	13.92646	13.85319	13.78048
10½	14.93777	14.85411	14.77125	14.68906	14.60762	14.52688	14.44684	14.36752	14.28883
11	15.48013	15.38980	15.30036	15.21168	15.12383	15.03677	14.95050	14.86503	14.78027
11½	16.00692	15.90980	15.81367	15.71840	15.62404	15.53057	15.43798	15.34627	15.25536
12	16.51858	16.41457	16.31166	16.20970	16.10875	16.00878	15.90979	15.81178	15.71465
12½	17.01555	16.90456	16.79478	16.68605	16.57843	16.47190	16.36644	16.26206	16.15866
13	17.49825	17.38020	17.26347	17.14790	17.03355	16.92040	16.80842	16.69762	16.58790
13½	17.96709	17.84191	17.71817	17.59370	17.47457	17.35474	17.23620	17.11894	17.00286
14	18.42247	18.29010	18.15929	18.02988	17.90192	17.77537	17.65023	17.52648	17.40402
14½	18.86477	18.72516	18.58724	18.45084	18.31602	18.18273	18.05096	17.92070	17.79184
15	19.29437	19.14748	19.00241	18.85900	18.71728	18.57723	18.43881	18.30203	18.16676
15½	19.71164	19.55743	19.40519	19.25474	19.10611	18.95928	18.81420	18.67089	18.52921
16	20.11692	19.95538	19.79594	19.63843	19.48288	19.32927	19.17753	19.02769	18.87960
16½	20.51057	20.34167	20.17503	20.01045	19.84798	19.68758	19.52918	19.37282	19.21833
17	20.89291	20.71665	20.54280	20.37115	20.20176	20.03458	19.86953	19.70666	19.54580
17½	21.26427	21.08065	20.89953	20.72087	20.54457	20.37064	20.19895	20.02959	19.86237
18	21.62497	21.43399	21.24572	21.05995	20.87676	20.69608	20.51778	20.34196	20.16841
18½	21.97531	21.77698	21.58152	21.38872	21.19865	21.01124	20.82637	20.64412	20.46427
19	22.31559	22.10993	21.90729	21.70748	21.51056	21.31646	21.12504	20.93640	20.75029
19½	22.64610	22.43312	22.22334	22.01654	21.81280	21.61204	21.41411	21.21912	21.02680
20	22.96712	22.74685	22.52995	22.31620	22.10568	21.89329	21.69390	21.49259	21.29411
20½	23.27892	23.05139	22.82741	22.60674	22.38948	22.17551	21.96470	21.75712	21.55253
21	23.58177	23.34701	23.11598	22.88844	22.66448	22.44398	22.22679	22.01300	21.80235
21½	23.87593	23.63397	23.39594	23.16157	22.93096	22.70397	22.48046	22.26052	22.04386
22	24.16164	23.91253	23.66754	23.42639	23.18918	22.95576	22.72598	22.49994	22.27734
22½	24.43915	24.18293	23.93103	23.68315	23.43939	23.19960	22.96361	22.73153	22.50305
23	24.70869	24.44541	24.18665	23.93210	23.68185	23.43574	23.19361	22.95555	22.72125
23½	24.97049	24.70021	24.43464	24.17347	23.91679	23.66443	23.41622	23.17225	22.93220
24	25.22477	24.94754	24.67523	24.40750	24.14445	23.88590	23.63167	23.38186	23.13613
24½	25.47175	25.18763	24.90863	24.63441	24.36505	24.10038	23.84020	23.58462	23.33328
25	25.71164	25.42069	25.13506	24.85441	24.57881	24.30809	24.04203	23.78075	23.52387
25½	25.94464	25.64692	25.35473	25.06772	24.78595	24.50924	24.23738	23.97046	23.70812
26	26.17095	25.86653	25.56784	25.27454	24.98667	24.70404	24.42645	24.15397	23.88624
26½	26.39076	26.07971	25.77459	25.47507	25.18117	24.89269	24.60944	24.33148	24.05844
27	26.60426	26.28664	25.97517	25.66949	25.36964	25.07539	24.78655	24.50319	24.22491
27½	26.81163	26.48751	26.16976	25.85800	25.55227	25.25232	24.95797	24.66928	24.38584
28	27.01304	26.68250	26.35854	26.04077	25.72923	25.42367	25.12388	24.82994	24.54142
28½	27.20867	26.87178	26.54168	26.21799	25.90071	25.58961	25.28446	24.98535	24.69182
29	27.39868	27.05552	26.71936	26.38980	26.06687	25.75031	25.43988	25.13567	24.83722
29½	27.58324	27.23388	26.89173	26.55639	26.22788	25.90594	25.59031	25.28108	24.97778
30	27.76250	27.40701	27.05896	26.71791	26.38390	26.05666	25.73591	25.42173	25.11367
30½	27.93661	27.57500	27.22118	26.87452	26.53509	26.20262	25.87683	25.56779	25.24504

TABLE 2.

Present value of \$1.00 due half yearly for any No. of half years from 1 to 60 (30 years). Interest at rates as under compounded.

HALF-YEARLY.

Yrs.	6	6½	6¾	6⅞	6⅞	6¾	6½	6	7
1	.97087	.97029	.96970	.96911	.96852	.96794	.96735	.96677	.96618
1½	1.91347	1.91174	1.91001	1.90828	1.90656	1.90484	1.90312	1.90141	1.89969
2	2.82861	2.82522	2.82183	2.81844	2.81507	2.81170	2.80834	2.80499	2.80164
2½	3.71710	3.71155	3.70602	3.70049	3.69498	3.68949	3.68401	3.67854	3.67308
3	4.57971	4.57155	4.56341	4.55529	4.54720	4.53913	4.53109	4.52306	4.51505
3½	5.41719	5.40599	5.39482	5.38368	5.37259	5.36153	5.35051	5.33951	5.32855
4	6.23028	6.21564	6.20104	6.18649	6.17200	6.15756	6.14318	6.12883	6.11454
4½	7.01969	7.00123	6.98283	6.96450	6.94625	6.92807	6.90997	6.89192	6.87396
5	7.78611	7.76348	7.74093	7.71847	7.69612	7.67387	7.65172	7.62965	7.60769
5½	8.53020	8.50308	8.47605	8.44915	8.42239	8.39576	8.36926	8.34286	8.31661
6	9.25262	9.22070	9.18890	9.15726	9.12581	9.09450	9.06337	9.03237	9.00155
6½	9.95400	9.91699	9.88015	9.84350	9.80708	9.77084	9.73482	9.69897	9.66333
7	10.63496	10.59259	10.55045	10.50854	10.46690	10.42549	10.38435	10.34342	10.30274
7½	11.29607	11.24812	11.20044	11.15304	11.10596	11.05915	11.01267	10.96646	10.92052
8	11.93794	11.88417	11.83073	11.77763	11.72490	11.67250	11.62048	11.56878	11.51741
8½	12.56110	12.50132	12.44192	12.38292	12.32436	12.26618	12.20845	12.15109	12.09412
9	13.16612	13.10013	13.03459	12.96952	12.90495	12.84083	12.77722	12.71405	12.65132
9½	13.75351	13.68115	13.60930	13.53800	13.46726	13.39705	13.32742	13.25830	13.18968
10	14.32380	14.24490	14.16660	14.08892	14.01187	13.93544	13.85966	13.78446	13.70984
10½	14.87748	14.79190	14.70701	14.62282	14.53935	14.45657	14.37452	14.29313	14.21240
11	15.41502	15.32265	15.23104	15.14023	15.05021	14.96099	14.87257	14.78490	14.69797
11½	15.93692	15.83763	15.73919	15.64165	15.54500	15.44923	15.35436	15.26033	15.16713
12	16.44361	16.33730	16.23194	16.12758	16.02421	15.92182	15.82142	15.72196	15.62041
12½	16.93554	16.82213	16.70976	16.59850	16.48834	16.37926	16.27127	16.16431	16.05837
13	17.41315	17.29255	17.17310	17.05488	16.93786	16.82203	16.70740	16.59390	16.48152
13½	17.87684	17.74899	17.62240	17.49716	17.37323	17.25060	17.12929	17.00921	16.89035
14	18.32703	18.19187	18.05809	17.92578	17.79490	17.66543	17.53740	17.41072	17.28537
14½	18.76411	18.62159	18.48057	18.34116	18.20329	18.06696	17.93219	17.79888	17.66702
15	19.18845	19.03854	18.89025	18.74370	18.59883	18.45562	18.31409	18.17414	18.03577
15½	19.60044	19.44310	19.28752	19.13381	18.98192	18.83182	18.68352	18.53693	18.39205
16	20.00043	19.83564	19.67275	19.51187	19.35295	19.19595	19.04089	18.88767	18.73628
16½	20.38877	20.21651	20.04631	19.87825	19.71230	19.54841	19.38659	19.22675	19.06887
17	20.76579	20.58607	20.40855	20.23331	20.06034	19.88957	19.72101	19.55456	19.39021
17½	21.13184	20.94464	20.75981	20.57741	20.39742	20.21979	20.04451	19.87148	19.70069
18	21.48722	21.29256	21.10042	20.91088	20.72359	20.53942	20.35745	20.17787	20.00066
18½	21.83225	21.63014	21.43071	21.23404	21.04009	20.84880	20.66017	20.47407	20.29049
19	22.16724	21.95769	21.75099	21.54722	21.34633	21.14826	20.95301	20.76043	20.57053
19½	22.49246	22.27551	22.06157	21.85073	21.64294	21.43812	21.23629	21.03727	20.84109
20	22.80822	22.58388	22.36274	22.14486	21.93021	21.71869	21.51032	21.30491	21.10250
20½	23.11477	22.88509	22.65478	22.42991	22.20843	21.99026	21.77540	21.56366	21.35507
21	23.41240	23.17341	22.93797	22.70615	22.47790	22.25312	22.03183	21.81381	21.59910
21½	23.70136	23.45510	23.21258	22.97386	22.73889	22.50756	22.27989	22.05565	21.83488
22	23.98190	23.72842	23.47887	23.23330	22.99166	22.75384	22.51985	22.28945	22.06269
22½	24.25427	23.99362	23.73709	23.48472	23.23647	22.99222	22.75197	22.51548	22.28279
23	24.51871	24.25094	23.98748	23.72838	23.47358	23.22296	22.97651	22.73400	22.49545
23½	24.77545	24.50061	24.23029	23.96451	23.70323	23.44630	23.19372	22.94526	22.70092
24	25.02471	24.74286	24.46574	24.19335	23.92564	23.66248	23.40384	23.14950	22.89944
24½	25.26671	24.97792	24.69405	24.41512	24.14106	23.87173	23.60710	23.34695	23.09125
25	25.50166	25.20599	24.91545	24.63004	24.34969	24.07427	23.80373	23.53784	23.27657
25½	25.72976	25.42728	25.13014	24.83832	24.55176	24.27031	23.99394	23.72238	23.45562
26	25.95123	25.64200	25.33832	25.04016	24.74747	24.46007	24.17794	23.90079	23.62862
26½	26.16624	25.85034	25.54019	25.23577	24.93702	24.64374	24.35593	24.07327	23.79577
27	26.37499	26.05249	25.73595	25.42534	25.12060	24.82153	24.52811	24.24002	23.95726
27½	26.57766	26.24863	25.92577	25.60905	25.29840	24.99362	24.69467	24.40123	24.11330
28	26.77443	26.43894	26.10984	25.78709	25.47060	25.16019	24.85579	24.55708	24.26405
28½	26.96546	26.62360	26.28833	25.95963	25.63739	25.32142	25.01165	24.70775	24.40971
29	27.15094	26.80277	26.46141	26.12684	25.79892	25.47748	25.16242	24.85341	24.55045
29½	27.33101	26.97662	26.62925	26.28888	25.95537	25.62853	25.30827	24.99423	24.68642
30	27.50583	27.14530	26.79200	26.44592	26.10690	25.77474	25.44936	25.13037	24.81780
30½	27.67553	27.30897	26.94982	26.59811	26.25366	25.91626	25.58584	25.26190	24.94474

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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.

YEARLY.

Yrs.	2	2½	3	3½	4	4½	5	5½
1	.99015	.98954	.98894	.98833	.98773	.98713	.98653	.98593
1½	.98039	.97919	.97800	.97680	.97561	.97442	.97324	.97205
2	1.96088	1.95849	1.95612	1.95373	1.95137	1.94901	1.94675	1.94430
2½	1.94156	1.93801	1.93447	1.93094	1.92742	1.92392	1.92042	1.91694
3	2.91253	2.90728	2.90201	2.89674	2.89151	2.88628	2.88108	2.87589
3½	2.88388	2.87688	2.86990	2.86295	2.85602	2.84913	2.84226	2.83543
4	3.84562	3.83633	3.82700	3.81787	3.80871	3.79958	3.79050	3.78145
4½	3.80773	3.79621	3.78474	3.77333	3.76197	3.75067	3.73943	3.72825
5	4.76036	4.74605	4.73181	4.71763	4.70354	4.68952	4.67558	4.66170
5½	4.71346	4.69641	4.67945	4.66259	4.64583	4.62915	4.61258	4.59612
6	5.65717	5.63684	5.61662	5.59652	5.57655	5.55670	5.53697	5.51735
6½	5.60143	5.57788	5.55448	5.53122	5.50813	5.48516	5.46237	5.43973
7	6.53639	6.50909	6.48196	6.45502	6.42827	6.40170	6.37531	6.34909
7½	6.47199	6.44101	6.41025	6.37970	6.34939	6.31928	6.28941	6.25977
8	7.39837	7.36319	7.32826	7.29360	7.25921	7.22508	7.19121	7.15758
8½	7.32548	7.28618	7.24718	7.20850	7.17014	7.13206	7.09431	7.05689
9	8.24345	8.19952	8.15594	8.11273	8.06988	8.02740	7.98527	7.94348
9½	8.16224	8.11376	8.06571	8.01807	7.97087	7.92405	7.87768	7.83173
10	9.07196	9.01845	8.96541	8.91286	8.86078	8.80920	8.75808	8.70742
10½	8.98258	8.92412	8.86622	8.80886	8.75206	8.69578	8.64008	8.58492
11	9.88423	9.82034	9.75706	9.69442	9.63239	9.57100	9.51021	9.45001
11½	9.78685	9.71762	9.64911	9.58130	9.51421	9.44778	9.38207	9.31706
12	10.68057	10.60554	10.53129	10.45785	10.38518	10.31331	10.24221	10.17184
12½	10.57534	10.49461	10.41478	10.33582	10.25776	10.18054	10.10420	10.02874
13	11.46129	11.37440	11.28849	11.20357	11.11961	11.03664	10.95462	10.87350
13½	11.34837	11.25543	11.16360	11.07284	10.98318	10.89456	10.80701	10.72053
14	12.22671	12.12727	12.02902	11.93199	11.83613	11.74147	11.64796	11.55555
14½	12.10625	12.00042	11.89594	11.79276	11.69091	11.59031	11.49101	11.39299
15	12.97712	12.86447	12.75326	12.64351	12.53517	12.42827	12.32274	12.21854
15½	12.84926	12.72991	12.61217	12.49598	12.38138	12.26827	12.15670	12.04665
16	13.71281	13.58633	13.46156	13.33853	13.21716	13.09750	12.97946	12.86300
16½	13.57771	13.44422	13.31263	13.18289	13.05500	12.92888	12.80457	12.68205
17	14.43408	14.29317	14.15428	14.01742	13.88252	13.74961	13.61861	13.48945
17½	14.29187	14.14367	13.99768	13.85386	13.71220	13.57260	13.43511	13.29969
18	15.14121	14.98530	14.83175	14.68056	14.53165	14.38504	14.24065	14.09840
18½	15.00203	14.82857	14.66766	14.50927	14.35336	14.19985	14.04877	13.90007
19	15.83446	15.66303	15.49432	15.32832	15.16495	15.00422	14.84604	14.69033
19½	15.67846	15.49921	15.32290	15.14947	14.97889	14.81106	14.64600	14.48367
20	16.51413	16.32666	16.14231	15.96105	15.78280	15.60756	15.43523	15.26572
20½	16.35143	16.15590	15.96371	15.77482	15.58916	15.40664	15.22725	15.05096
21	17.18047	16.97648	16.77604	16.57910	16.38558	16.19547	16.00365	15.82503
21½	17.01121	16.79893	16.59043	16.38566	16.18455	15.98698	15.79295	15.60239
22	17.83374	17.61278	17.39582	17.18281	16.97366	16.76834	16.56672	16.36870
22½	17.65805	17.42858	17.20335	16.98233	16.76541	16.55248	16.34350	16.13841
23	18.47421	18.23584	18.00196	17.77252	17.54740	17.32656	17.10986	16.89718
23½	18.29220	18.04512	17.80279	17.56516	17.33211	17.10351	16.87932	16.65945
24	19.10212	18.84594	18.59477	18.34855	18.10714	17.87050	17.63846	17.41089
24½	18.91393	18.64834	18.38904	18.13447	17.88499	17.64045	17.40080	17.16593
25	19.71772	19.44334	19.17453	18.91121	18.65323	18.40053	18.15291	17.91025
25½	19.52346	19.23999	18.96238	18.69057	18.42438	18.16365	17.90832	17.65826
26	20.32124	20.02831	19.74153	19.46082	19.18600	18.91700	18.65359	18.39565
26½	20.12104	19.81884	19.52311	19.23377	18.95061	18.67347	18.40226	18.13683
27	20.91293	20.60111	20.29606	19.99768	19.70578	19.42026	19.14087	18.86749
27½	20.70690	20.38565	20.07150	19.76437	19.46401	19.17025	18.88297	18.60203
28	21.49302	21.16199	20.83838	20.52209	20.21288	19.91064	19.61511	19.32614
28½	21.28127	20.94066	20.60783	20.28266	19.96489	19.65432	19.35083	19.05422
29	22.06173	21.71120	21.36877	21.03433	20.70761	20.38848	20.07666	19.77197
29½	21.84438	21.48413	21.13235	20.78892	20.45355	20.12601	19.80616	19.49378
30	22.61929	22.24898	21.88749	21.53469	21.19027	20.85410	20.52586	20.20534
30½	22.39646	22.01629	21.64533	21.28344	20.93029	20.58564	20.24930	19.92105

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.	2	2½	3	3½	4	4½	5	5½	6	6½	7	7½	8	8½	9	9½	10	10½	11	11½	12	12½	13	13½	14	14½	15	15½	16	16½	17	17½	18	18½	19	19½	20	20½	21	21½	22	22½	23	23½	24	24½	25	25½	26	26½	27	27½	28	28½	29	29½	30																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
1	.99010	.98949	.98887	.98826	.98765	.98704	.98644	.98583	.98522	.98461	.98400	.98339	.98278	.98217	.98156	.98095	.98034	.97973	.97912	.97851	.97790	.97729	.97668	.97607	.97546	.97485	.97424	.97363	.97302	.97241	.97180	.97119	.97058	.96997	.96936	.96875	.96814	.96753	.96692	.96631	.96570	.96509	.96448	.96387	.96326	.96265	.96204	.96143	.96082	.96021	.95960	.95899	.95838	.95777	.95716	.95655	.95594	.95533	.95472	.95411	.95350	.95289	.95228	.95167	.95106	.95045	.94984	.94923	.94862	.94801	.94740	.94679	.94618	.94557	.94496	.94435	.94374	.94313	.94252	.94191	.94130	.94069	.94008	.93947	.93886	.93825	.93764	.93703	.93642	.93581	.93520	.93459	.93398	.93337	.93276	.93215	.93154	.93093	.93032	.92971	.92910	.92849	.92788	.92727	.92666	.92605	.92544	.92483	.92422	.92361	.92300	.92239	.92178	.92117	.92056	.91995	.91934	.91873	.91812	.91751	.91690	.91629	.91568	.91507	.91446	.91385	.91324	.91263	.91202	.91141	.91080	.91019	.90958	.90897	.90836	.90775	.90714	.90653	.90592	.90531	.90470	.90409	.90348	.90287	.90226	.90165	.90104	.90043	.89982	.89921	.89860	.89799	.89738	.89677	.89616	.89555	.89494	.89433	.89372	.89311	.89250	.89189	.89128	.89067	.89006	.88945	.88884	.88823	.88762	.88701	.88640	.88579	.88518	.88457	.88396	.88335	.88274	.88213	.88152	.88091	.88030	.87969	.87908	.87847	.87786	.87725	.87664	.87603	.87542	.87481	.87420	.87359	.87298	.87237	.87176	.87115	.87054	.86993	.86932	.86871	.86810	.86749	.86688	.86627	.86566	.86505	.86444	.86383	.86322	.86261	.86200	.86139	.86078	.86017	.85956	.85895	.85834	.85773	.85712	.85651	.85590	.85529	.85468	.85407	.85346	.85285	.85224	.85163	.85102	.85041	.84980	.84919	.84858	.84797	.84736	.84675	.84614	.84553	.84492	.84431	.84370	.84309	.84248	.84187	.84126	.84065	.84004	.83943	.83882	.83821	.83760	.83699	.83638	.83577	.83516	.83455	.83394	.83333	.83272	.83211	.83150	.83089	.83028	.82967	.82906	.82845	.82784	.82723	.82662	.82601	.82540	.82479	.82418	.82357	.82296	.82235	.82174	.82113	.82052	.81991	.81930	.81869	.81808	.81747	.81686	.81625	.81564	.81503	.81442	.81381	.81320	.81259	.81198	.81137	.81076	.81015	.80954	.80893	.80832	.80771	.80710	.80649	.80588	.80527	.80466	.80405	.80344	.80283	.80222	.80161	.80100	.80039	.79978	.79917	.79856	.79795	.79734	.79673	.79612	.79551	.79490	.79429	.79368	.79307	.79246	.79185	.79124	.79063	.79002	.78941	.78880	.78819	.78758	.78697	.78636	.78575	.78514	.78453	.78392	.78331	.78270	.78209	.78148	.78087	.78026	.77965	.77904	.77843	.77782	.77721	.77660	.77599	.77538	.77477	.77416	.77355	.77294	.77233	.77172	.77111	.77050	.76989	.76928	.76867	.76806	.76745	.76684	.76623	.76562	.76501	.76440	.76379	.76318	.76257	.76196	.76135	.76074	.76013	.75952	.75891	.75830	.75769	.75708	.75647	.75586	.75525	.75464	.75403	.75342	.75281	.75220	.75159	.75098	.75037	.74976	.74915	.74854	.74793	.74732	.74671	.74610	.74549	.74488	.74427	.74366	.74305	.74244	.74183	.74122	.74061	.73999	.73938	.73877	.73816	.73755	.73694	.73633	.73572	.73511	.73450	.73389	.73328	.73267	.73206	.73145	.73084	.73023	.72962	.72901	.72840	.72779	.72718	.72657	.72596	.72535	.72474	.72413	.72352	.72291	.72230	.72169	.72108	.72047	.71986	.71925	.71864	.71803	.71742	.71681	.71620	.71559	.71498	.71437	.71376	.71315	.71254	.71193	.71132	.71071	.71010	.70949	.70888	.70827	.70766	.70705	.70644	.70583	.70522	.70461	.70400	.70339	.70278	.70217	.70156	.70095	.70034	.69973	.69912	.69851	.69790	.69729	.69668	.69607	.69546	.69485	.69424	.69363	.69302	.69241	.69180	.69119	.69058	.68997	.68936	.68875	.68814	.68753	.68692	.68631	.68570	.68509	.68448	.68387	.68326	.68265	.68204	.68143	.68082	.68021	.67960	.67899	.67838	.67777	.67716	.67655	.67594	.67533	.67472	.67411	.67350	.67289	.67228	.67167	.67106	.67045	.66984	.66923	.66862	.66801	.66740	.66679	.66618	.66557	.66496	.66435	.66374	.66313	.66252	.66191	.66130	.66069	.66008	.65947	.65886	.65825	.65764	.65703	.65642	.65581	.65520	.65459	.65398	.65337	.65276	.65215	.65154	.65093	.65032	.64971	.64910	.64849	.64788	.64727	.64666	.64605	.64544	.64483	.64422	.64361	.64300	.64239	.64178	.64117	.64056	.63995	.63934	.63873	.63812	.63751	.63690	.63629	.63568	.63507	.63446	.63385	.63324	.63263	.63202	.63141	.63080	.63019	.62958	.62897	.62836	.62775	.62714	.62653	.62592	.62531	.62470	.62409	.62348	.62287	.62226	.62165	.62104	.62043	.61982	.61921	.61860	.61799	.61738	.61677	.61616	.61555	.61494	.61433	.61372	.61311	.61250	.61189	.61128	.61067	.61006	.60945	.60884	.60823	.60762	.60701	.60640	.60579	.60518	.60457	.60396	.60335	.60274	.60213	.60152	.60091	.60030	.59969	.59908	.59847	.59786	.59725	.59664	.59603	.59542	.59481	.59420	.59359	.59298	.59237	.59176	.59115	.59054	.58993	.58932	.58871	.58810	.58749	.58688	.58627	.58566	.58505	.58444	.58383	.58322	.58261	.58200	.58139	.58078	.58017	.57956	.57895	.57834	.57773	.57712	.57651	.57590	.57529	.57468	.57407	.57346	.57285	.57224	.57163	.57102	.57041	.56980	.56919	.56858	.56797	.56736	.56675	.56614	.56553	.56492	.56431	.56370	.56309	.56248	.56187	.56126	.56065	.56004	.55943	.55882	.55821	.55760	.55699	.55638	.55577	.55516	.55455	.55394	.55333	.55272	.55211	.55150	.55089	.55028	.54967	.54906	.54845	.54784	.54723	.54662	.54601	.54540	.54479	.54418	.54357	.54296	.54235	.54174	.54113	.54052	.53991	.53930	.53869	.53808	.53747	.53686	.53625	.53564	.53503	.53442	.53381	.53320	.53259	.53198	.53137	.53076	.53015	.52954	.52893	.52832	.52771	.52710	.52649	.52588	.52527	.52466	.52405	.52344	.52283	.52222	.52161	.52100	.52039	.51978	.51917	.51856	.51795	.51734	.51673	.51612	.51551	.51490	.51429	.51368	.51307	.51246	.51185	.51124	.51063	.51002	.50941	.50880	.50819	.50758	.50697	.50636	.50575	.50514	.50453	.50392	.50331	.50270	.50209	.50148	.50087	.50026	.49965	.49904	.49843	.49782	.49721	.49660	.49599	.49538	.49477	.49416	.49355	.49294	.49233	.49172	.49111	.49050	.48989	.48928	.48867	.48806	.48745	.48684	.48623	.48562	.48501	.48440	.48379	.48318	.48257	.48196	.48135	.48074	.48013	.47952	.47891	.47830	.47769	.47708	.47647	.47586	.47525	.47464	.47403	.47342	.47281	.47220	.47159	.47098	.47037	.46976	.46915	.46854	.46793	.46732	.46671	.46610	.46549	.46488	.46427	.46366	.46305	.46244	.46183	.46122	.46061	.46000	.45939	.45878	.45817	.45756	.45695	.45634	.45573	.45512	.45451	.45390	.45329	.45268	.45207	.45146	.45085	.45024	.44963	.44902	.44841	.44780	.44719	.44658	.44597	.44536	.44475	.44414	.44353	.44292	.44231	.44170	.44109	.44048	.43987	.43926	.43865	.43804	.43743	.43682	.43621	.43560	.43499	.43438	.43377	.43316	.43255	.43194	.43133	.43072	.43011	.42950	.42889	.42828	.42767	.42706	.42645	.42584	.42523	.42462	.42401	.42340	.42279	.42218	.42157	.42096	.42035	.41974	.41913	.41852	.41791	.41730	.41669	.41608	.41547	.41486	.41425	.41364	.41303	.41242	.41181	.41120	.41059	.40998	.40937	.40876	.40815	.40754	.40693	.40632	.40571	.40510	.40449	.40388	.40327	.40266	.40205	.40144	.40083	.40022	.39961	.39900	.39839	.39778	.39717	.39656	.39595	.39534	.39473	.39412	.39351	.39290	.39229	.39168	.39107	.39046	.38985	.38924	.38863	.38802	.38741	.38680	.38619	.38558	.38497	.38436	.38375	.38314	.38253	.38192	.38131	.38070	.38009	.37948	.37887	.37826	.37765	.37704	.37643	.37582	.37521	.37460	.37399	.37338	.37277	.37216	.37155	.37094	.37033	.36972	.36911	.36850	.36789	.36728	.36667	.36606	.36545	.36484	.36423	.36362	.36301	.36240	.36179	.36118	.36057	.35996	.35935	.35874	.35813	.35752	.35691	.35630	.35569	.35508	.35447	.35386	.35325	.35264	.35203	.35142	.35081	.35020	.34959	.34898	.34837	.34776	.34715	.34654	.34593	.34532</

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.

YEARLY.

Yrs.	3	3½	3¾	3½	3½	3¾	3¾	3¾
½	.98533	.98473	.98414	.98354	.98295	.98235	.98176	.98117
1	.97087	.96970	.96852	.96735	.96618	.96502	.96386	.96270
1½	1.94196	1.93962	1.93730	1.93497	1.93226	1.93034	1.92804	1.92574
2	1.91347	1.91001	1.90656	1.90312	1.89969	1.89628	1.89287	1.88948
2½	2.87073	2.86558	2.86044	2.85534	2.85025	2.84517	2.84011	2.83507
3	2.82861	2.82183	2.81507	2.80834	2.80164	2.79496	2.78831	2.78169
3½	3.77245	3.76348	3.75456	3.74566	3.73681	3.72799	3.71922	3.71048
4	3.71710	3.70602	3.69498	3.68401	3.67308	3.66220	3.65138	3.64062
4½	4.64790	4.63417	4.62051	4.60691	4.59339	4.57993	4.56655	4.55323
5	4.57971	4.56341	4.54720	4.53109	4.51505	4.49911	4.48326	4.46750
5½	5.49785	5.47848	5.45921	5.44004	5.42101	5.40207	5.38326	5.36454
6	5.41719	5.39482	5.37259	5.35051	5.32855	5.30674	5.28507	5.26354
6½	6.32305	6.29720	6.27151	6.24597	6.22064	6.19545	6.17045	6.14559
7	6.23028	6.20104	6.17200	6.14318	6.11454	6.08612	6.05790	6.02988
7½	7.12421	7.09111	7.05824	7.02559	6.99323	6.96107	6.92918	6.89750
8	7.01969	6.98283	6.94625	6.90997	6.87396	6.83823	6.80280	6.76763
8½	7.90204	7.86096	7.82020	7.77976	7.73969	7.69991	7.66049	7.62136
9	7.78611	7.74093	7.69612	7.65172	7.60769	7.56403	7.52077	7.47786
9½	8.65721	8.60748	8.55818	8.50931	8.46091	8.41290	8.36537	8.31822
10	8.53020	8.47605	8.42239	8.36926	8.31661	8.26444	8.21279	8.16160
10½	9.39039	9.33138	9.27293	9.21504	9.15774	9.10095	9.04477	8.98908
11	9.25262	9.18890	9.12581	9.06337	9.00155	8.94035	8.87979	8.81983
11½	10.10221	10.03334	9.96518	9.89773	9.83101	9.76493	9.69961	9.63492
12	9.95400	9.88015	9.80708	9.73482	9.66333	9.59262	9.52269	9.45351
12½	10.79330	10.71403	10.63563	10.55813	10.48151	10.40569	10.33078	10.25667
13	10.63496	10.55045	10.46690	10.38435	10.30274	10.22207	10.14236	10.06355
13½	11.46426	11.37410	11.28499	11.19697	11.11001	11.02403	10.93914	10.85522
14	11.29607	11.20044	11.10596	11.01267	10.92052	10.82950	10.73962	10.65083
14½	12.11568	12.01416	11.91391	11.81495	11.71726	11.62074	11.52551	11.43144
15	11.93794	11.83073	11.72490	11.62048	11.51741	11.41568	11.31530	11.21320
15½	12.74813	12.63483	12.52303	12.41276	12.30397	12.19658	12.09069	11.98617
16	12.56110	12.44192	12.32436	12.20845	12.09412	11.98135	11.87017	11.76048
16½	13.36216	13.23669	13.11298	12.99105	12.87084	12.75227	12.63544	12.52020
17	13.16612	13.03459	12.90495	12.77722	12.65132	12.52724	12.40498	12.28446
17½	13.95830	13.82031	13.68436	13.55046	13.41854	13.28852	13.16050	13.03431
18	13.75351	13.60930	13.46726	13.32742	13.18968	13.05403	12.92046	12.78889
18½	14.53708	14.38625	14.23775	14.09160	13.94772	13.80601	13.66658	13.52924
19	14.32380	14.16660	14.01187	13.85966	13.70984	13.56239	13.41731	13.27450
19½	15.09900	14.93504	14.77372	14.61508	14.45901	14.30540	14.15437	14.00571
20	14.87748	14.70701	14.53935	14.37452	14.21240	14.05297	13.89620	13.74200
20½	15.64455	15.46720	15.29282	15.12147	14.95301	14.78732	14.62453	14.46441
21	15.41502	15.23104	15.05021	14.87257	14.69797	14.52639	14.35779	14.19206
21½	16.17421	15.98323	15.79558	15.61132	15.43030	15.25238	15.07769	14.90599
22	15.93692	15.73919	15.54500	15.35436	15.16713	14.98325	14.80269	14.62533
22½	16.68845	16.48362	16.28252	16.08518	15.89145	15.70117	15.51448	15.33110
23	16.44361	16.23194	16.02421	15.82042	15.62041	15.42412	15.23151	15.04244
23½	17.18771	16.96885	16.75413	16.54357	16.33701	16.13426	15.93548	15.74035
24	16.93554	16.70976	16.48834	16.27127	16.05837	15.84957	15.64482	15.44399
24½	17.67243	17.43938	17.21089	16.98700	16.76750	16.55220	16.34126	16.13434
25	17.41315	17.17310	16.93786	16.70740	16.48152	16.26014	16.04320	15.83056
25½	18.14303	17.89565	17.65328	17.41595	17.18343	16.95552	16.73237	16.51363
26	17.87684	17.62240	17.37323	17.12929	16.89035	16.65635	16.42718	16.20271
26½	18.59992	18.33810	18.08174	17.83089	17.58530	17.34473	17.10935	16.87877
27	18.32703	18.05809	17.79490	17.53740	17.28536	17.03870	16.79729	16.56097
27½	19.04351	18.76714	18.49672	18.23229	17.97358	17.72033	17.47270	17.23029
28	18.76411	18.48057	18.20329	17.93219	17.66702	17.40767	17.15401	16.90587
28½	19.47418	19.18317	18.89863	18.62058	18.34873	18.08279	17.82292	17.56869
29	19.18845	18.89025	18.59883	18.31409	18.03577	17.76373	17.49784	17.23790
29½	19.89230	19.58660	19.28789	18.99619	18.71119	18.43257	18.16048	17.89447
30	19.60044	19.28752	18.98192	18.68352	18.39205	18.10734	17.82925	17.55755

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.	3	3½	3¾	3⅘	3½	3¾	3⅘	3½
1	.98522	.98462	.98401	.98340	.98280	.98220	.98160	.98099
1½	.97066	.96947	.96828	.96709	.96590	.96471	.96353	.96235
2	1.94154	1.93917	1.93680	1.93444	1.93209	1.92974	1.92740	1.92505
2½	1.91284	1.90934	1.90584	1.90234	1.89886	1.89538	1.89192	1.88846
3	2.86980	2.86458	2.85937	2.85417	2.84900	2.84384	2.83870	2.83356
3½	2.82738	2.82051	2.81365	2.80681	2.80000	2.79321	2.78645	2.77970
4	3.77083	3.76173	3.75267	3.74363	3.73464	3.72569	3.71677	3.70786
4½	3.71509	3.70386	3.69266	3.68151	3.67041	3.65936	3.64835	3.63739
5	4.64542	4.63149	4.61763	4.60381	4.59008	4.57642	4.56281	4.54924
5½	4.57676	4.56024	4.54379	4.52742	4.51114	4.49494	4.47882	4.46278
6	5.49435	5.47469	5.45515	5.43568	5.41635	5.39713	5.37800	5.35894
6½	5.41315	5.39047	5.36791	5.34549	5.32320	5.30104	5.27900	5.25709
7	6.31838	6.29215	6.26610	6.24017	6.21444	6.18888	6.16345	6.13816
7½	6.22500	6.19535	6.16589	6.13663	6.10756	6.07869	6.05000	6.02150
8	7.11823	7.08465	7.05132	7.01818	6.98531	6.95269	6.92026	6.88804
8½	7.01303	6.97566	6.93855	6.90173	6.86518	6.82890	6.79288	6.75712
9	7.89462	7.85295	7.81163	7.77058	7.72990	7.68954	7.64947	7.60968
9½	7.77794	7.73214	7.68670	7.64165	7.59696	7.55264	7.50867	7.46505
10	8.64823	8.59779	8.54782	8.49822	8.44909	8.40039	8.35208	8.30415
10½	8.52041	8.46552	8.41112	8.35721	8.30378	8.25084	8.19835	8.14632
11	9.37973	9.31989	9.26065	9.20191	9.14376	9.08616	9.02907	8.97247
11½	9.24110	9.17651	9.11255	9.04922	8.98650	8.92440	8.86288	8.80194
12	10.08977	10.01994	9.95087	9.88244	9.81474	9.74773	9.68137	9.61563
12½	9.94064	9.86579	9.79173	9.71845	9.64594	9.57419	9.50317	9.43287
13	10.77898	10.69862	10.61919	10.54057	10.46284	10.38595	10.30988	10.23457
13½	10.61966	10.53403	10.44936	10.36566	10.28289	10.20105	10.12011	10.04005
14	11.44797	11.35658	11.26631	11.17704	11.08883	11.00165	10.91546	10.83021
14½	11.27876	11.18187	11.08613	10.99156	10.89812	10.80579	10.71455	10.62437
15	12.09732	11.99445	11.89290	11.79256	11.69348	11.59562	11.49896	11.40342
15½	11.91852	11.80993	11.70270	11.59686	11.49237	11.38919	11.28731	11.18669
16	12.72763	12.61284	12.49961	12.38782	12.27751	12.16863	12.06118	11.95505
16½	12.53951	12.41881	12.29971	12.18224	12.06635	11.95200	11.83918	11.72783
17	13.33945	13.21235	13.08707	12.96348	12.84162	12.72142	12.60289	12.48591
17½	13.14228	13.00910	12.87778	12.74835	12.62076	12.49495	12.37092	12.24860
18	13.93332	13.79356	13.65590	13.52020	13.38649	13.25471	13.12485	12.99678
18½	13.72737	13.58137	13.43751	13.29585	13.15626	13.01874	12.88327	12.74976
19	14.50976	14.35702	14.20668	14.05859	13.91273	13.76918	13.62777	13.48841
19½	14.29529	14.13616	13.97948	13.82529	13.67350	13.52405	13.37693	13.23205
20	15.06929	14.90328	14.73999	14.57926	14.42112	14.26549	14.11235	13.96153
20½	14.84655	14.67401	14.50426	14.33732	14.17310	14.01163	13.85259	13.69618
21	15.61241	15.43286	15.25638	15.08279	14.91213	14.74429	14.57925	14.41684
21½	15.38164	15.19544	15.01239	14.83250	14.65566	14.48181	14.31090	14.14283
22	16.13959	15.94627	15.75638	15.56975	15.38639	15.20620	15.02913	14.85501
22½	15.90103	15.70095	15.50440	15.31138	15.12177	14.93549	14.75250	14.57267
23	16.65130	16.44400	16.24052	16.04068	15.84448	15.65181	15.46260	15.27668
23½	16.40518	16.19103	15.98080	15.77450	15.57198	15.37316	15.17799	14.98632
24	17.14800	16.92654	16.70930	16.49611	16.28695	16.08169	15.88026	15.68247
24½	16.89454	16.66614	16.44209	16.22237	16.00684	15.79539	15.58796	15.38440
25	17.63013	17.39434	17.16321	16.93655	16.71433	16.49640	16.28269	16.07298
25½	17.36954	17.12675	16.88874	16.65550	16.42687	16.20272	15.98298	15.76749
26	18.09811	17.84786	17.60272	17.36249	17.12713	16.89648	16.67044	16.44879
26½	17.83061	17.57329	17.32122	17.07438	16.83257	16.59567	16.36359	16.13616
27	18.55237	18.28753	18.02829	17.77441	17.52586	17.28244	17.04405	16.81045
27½	18.27815	18.00620	17.73998	17.47947	17.22444	16.97476	16.73032	16.49094
28	18.99330	18.71378	18.44036	18.17278	17.91099	17.65408	17.40403	17.15849
28½	18.71256	18.42589	18.14546	17.87122	17.60295	17.34047	17.08368	16.83237
29	19.42129	19.12701	18.83935	18.55303	18.28299	18.01398	17.75088	17.49343
29½	19.13423	18.83277	18.53807	18.25003	17.96855	17.69328	17.42415	17.16094
30	19.83673	19.52763	19.22569	18.93060	18.64230	18.36051	18.08508	17.81575
30½	19.54353	19.22722	18.91823	18.61647	18.32168	18.03364	17.75220	17.47714

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.

YEARLY.

Yrs.	4	4½	4¾	5	5½	5¾	6	6½
1	.98058	.97999	.97940	.97882	.97823	.97765	.97706	.97648
1½	.96154	.96038	.95923	.95808	.95694	.95579	.95465	.95352
2	1.92345	1.92116	1.91888	1.91661	1.91434	1.91208	1.90982	1.90757
2½	1.88609	1.88272	1.87936	1.87601	1.87267	1.86933	1.86602	1.86271
3	2.83005	2.82504	2.82006	2.81509	2.81014	2.80520	2.80028	2.79538
3½	2.77509	2.76852	2.76198	2.75546	2.74896	2.74249	2.73606	2.72964
4	3.70178	3.69312	3.68450	3.67591	3.66736	3.65884	3.65036	3.64192
4½	3.62990	3.61923	3.60861	3.59805	3.58753	3.57705	3.56664	3.55627
5	4.53998	4.52681	4.51370	4.50065	4.48767	4.47475	4.46189	4.44911
5½	4.45182	4.43624	4.42073	4.40532	4.38998	4.37472	4.35956	4.34448
6	5.34595	5.32747	5.30909	5.29082	5.27265	5.25459	5.23663	5.21878
6½	5.24214	5.22088	5.19974	5.17875	5.15787	5.13713	5.11653	5.09605
7	6.12092	6.09641	6.07206	6.04787	6.02383	5.99996	5.97623	5.95267
7½	6.00205	5.97444	5.94699	5.91976	5.89270	5.86583	5.83917	5.81268
8	6.86608	6.83489	6.80392	6.77318	6.74266	6.71238	6.68230	6.65245
8½	6.73274	6.69814	6.66378	6.62971	6.59589	6.56232	6.52904	6.49600
9	7.58258	7.54411	7.50595	7.46809	7.43054	7.39330	7.35635	7.31970
9½	7.43533	7.39317	7.35135	7.30990	7.26879	7.22802	7.18762	7.14756
10	8.27152	8.22524	8.17936	8.13387	8.08880	8.04412	7.99983	7.95593
10½	8.11090	8.06067	8.01089	7.96158	7.91272	7.86430	7.81635	7.76883
11	8.93397	8.87938	8.82531	8.77175	8.71871	8.66617	8.61413	8.56259
11½	8.76048	8.70172	8.64354	8.58594	8.52892	8.47245	8.41656	8.36122
12	9.57094	9.50761	9.44493	9.38289	9.32150	9.26072	9.20058	9.14105
12½	9.38507	9.31738	9.25039	9.18413	9.11858	9.05371	8.98956	8.92607
13	10.18341	10.11095	10.03929	9.96841	9.89833	9.82899	9.76043	9.69262
13½	9.98565	9.90865	9.83251	9.75725	9.68285	9.60928	9.53657	9.46467
14	10.77232	10.69039	10.60942	10.52939	10.45032	10.37214	10.29490	10.21855
14½	10.56312	10.47650	10.39090	10.30635	10.22283	10.14029	10.05878	9.97823
15	11.33858	11.24687	11.15631	11.06686	10.97854	10.89128	10.80513	10.72003
15½	11.11839	11.02185	10.92652	10.83243	10.73955	10.64783	10.55731	10.46792
16	11.88306	11.78131	11.68090	11.58180	11.48401	11.38747	11.29222	11.19820
16½	11.65230	11.54560	11.44031	11.33646	11.23401	11.13293	11.03323	10.93485
17	12.40660	12.29458	12.18410	12.07515	11.96772	11.86173	11.75723	11.65414
17½	12.16567	12.04860	11.93315	11.81936	11.70719	11.59659	11.48757	11.38007
18	12.91000	12.78751	12.66679	12.54782	12.43060	12.31502	12.20115	12.08889
18½	12.65930	12.53167	12.40590	12.28202	12.15999	12.03975	11.92131	11.80460
19	13.39404	13.26091	13.12980	13.00068	12.87354	12.74827	12.62494	12.50343
19½	13.13394	12.99560	12.86938	12.74529	12.62329	12.50332	12.38538	12.26939
20	13.85947	13.71556	13.57394	13.43456	13.29741	13.16237	13.02951	12.89870
20½	13.59033	13.44115	13.29437	13.14998	13.00794	12.86817	12.73067	12.59537
21	14.30699	14.15220	13.99997	13.85025	13.70303	13.55817	13.41574	13.27560
21½	14.02916	13.86905	13.71162	13.55687	13.40472	13.25512	13.10804	12.96340
22	14.73730	14.57152	14.40863	14.24852	14.09118	13.93647	13.78445	13.63498
22½	14.45111	14.28000	14.11187	13.94670	13.78442	13.62496	13.46829	13.31433
23	15.15106	14.97427	14.80063	14.63009	14.46262	14.29805	14.13644	13.97765
23½	14.85684	14.67467	14.49580	14.32019	14.14777	13.97846	13.81221	13.64894
24	15.54891	15.36104	15.17665	14.99567	14.81806	14.64364	14.47247	14.30439
24½	15.24696	15.05371	14.86407	14.67803	14.49548	14.31633	14.14054	13.96800
25	15.93146	15.73249	15.53734	15.34593	15.15820	14.97396	14.79327	14.61595
25½	15.62208	15.41773	15.21734	15.02087	14.82821	14.63926	14.45397	14.27223
26	16.29929	16.08923	15.88333	15.68150	15.48369	15.28967	15.09952	14.91302
26½	15.98277	15.76733	15.55620	15.34934	15.14661	14.94792	14.75320	14.56232
27	16.65298	16.43183	16.21521	16.00301	15.79516	15.59143	15.39188	15.19628
27½	16.32959	16.10308	15.88124	15.66404	15.45130	15.24293	15.03885	14.83892
28	16.99306	16.76086	16.53356	16.31104	16.09322	15.87985	15.67098	15.46638
28½	16.66306	16.42553	16.19304	15.96555	15.74287	15.52490	15.31155	15.10266
29	17.32006	17.07686	16.83893	16.60616	16.37844	16.15552	15.93743	15.72392
29½	16.98371	16.73520	16.49213	16.25442	16.02189	15.79441	15.57189	15.35414
30	17.63449	17.38034	17.13185	16.88891	16.65138	16.41900	16.19180	15.96949
30½	17.29203	17.03261	16.77902	16.53118	16.28889	16.05200	15.82042	15.59393

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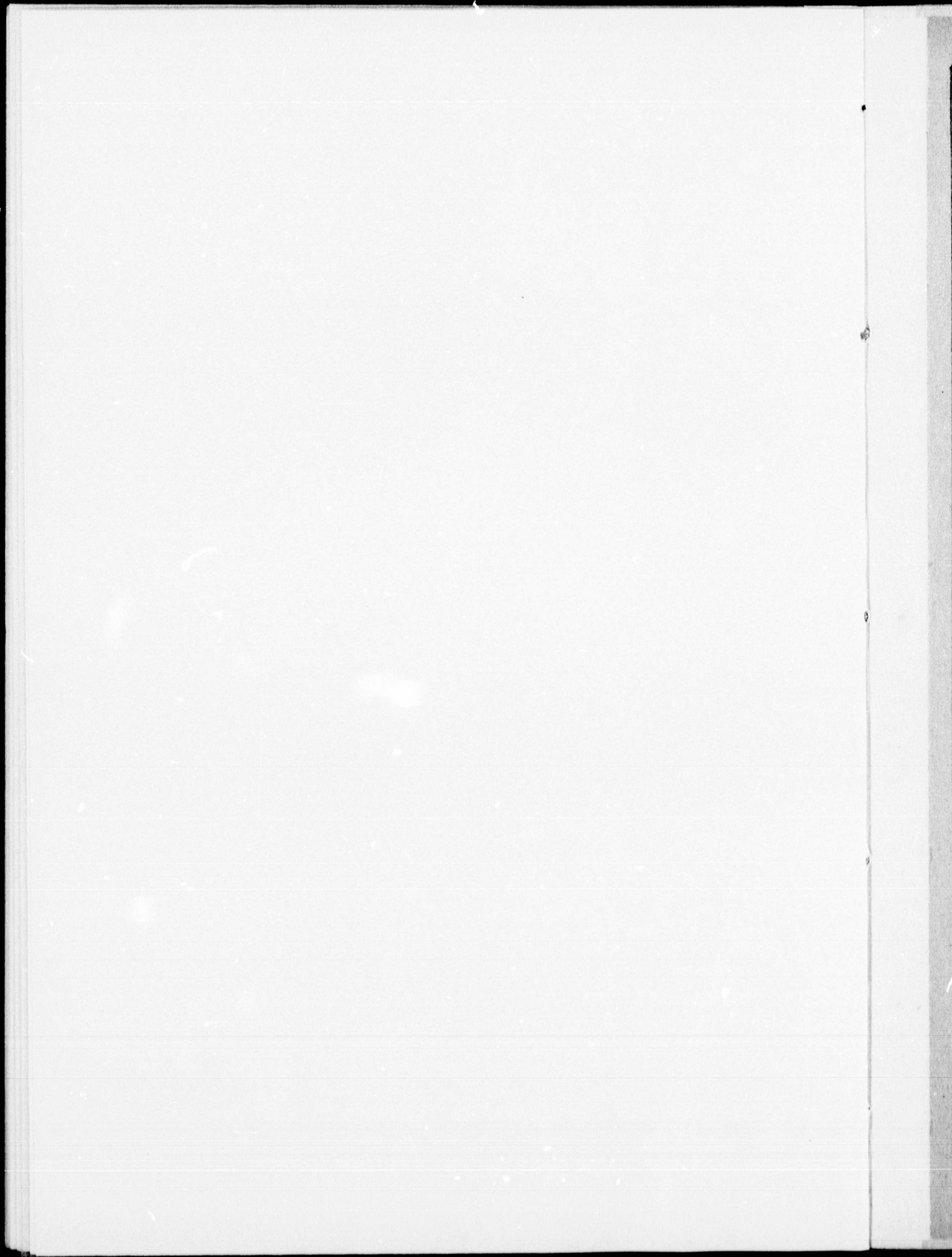


TABLE 3.

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.	4	4½	4¾	4⅘	4½	4⅝	4¾	4⅘
1	.98039	.97979	.97919	.97859	.97800	.97740	.97680	.97620
1½	.96117	.95999	.95882	.95765	.95647	.95531	.95414	.95298
2	1.92271	1.92038	1.91806	1.91574	1.91343	1.91111	1.90881	1.90650
2½	1.88502	1.88157	1.87815	1.87473	1.87131	1.86792	1.86452	1.86114
3	2.82844	2.82334	2.81826	2.81319	2.80814	2.80309	2.79807	2.79305
3½	2.77299	2.76628	2.75962	2.75297	2.74633	2.73974	2.73315	2.72660
4	3.69900	3.69018	3.68139	3.67263	3.66391	3.65521	3.64655	3.63791
4½	3.62648	3.61560	3.60479	3.59401	3.58327	3.57260	3.56195	3.55136
5	4.53576	4.52234	4.50897	4.49567	4.48243	4.46924	4.45612	4.44305
5½	4.44683	4.43094	4.41515	4.39943	4.38378	4.36823	4.35274	4.33734
6	5.34002	5.32120	5.30247	5.28385	5.26533	5.24689	5.22856	5.21032
6½	5.23532	5.21366	5.19214	5.17074	5.14945	5.12830	5.10726	5.08636
7	6.11305	6.08810	6.06329	6.03865	6.01415	5.98978	5.96558	5.94151
7½	5.99320	5.96506	5.93713	5.90938	5.88179	5.85440	5.82718	5.80016
8	6.85607	6.82432	6.79278	6.76148	6.73038	6.69947	6.66880	6.63832
8½	6.72165	6.68640	6.65144	6.61673	6.58226	6.54805	6.51409	6.48039
9	7.57023	7.53108	7.49223	7.45369	7.41543	7.37744	7.33977	7.30236
9½	7.42181	7.37888	7.33634	7.29412	7.25224	7.21070	7.16950	7.12863
10	8.25666	8.20957	8.16287	8.11658	8.07067	8.02511	7.97997	7.93518
10½	8.09478	8.04366	7.99303	7.94282	7.89306	7.84373	7.79485	7.74639
11	8.91644	8.86091	8.80590	8.75140	8.69739	8.64383	8.59081	8.53824
11½	8.74162	8.68184	8.62268	8.56405	8.50599	8.44847	8.39152	8.33510
12	9.55060	9.48619	9.42244	9.35933	9.29683	9.23490	9.17364	9.11294
12½	9.36334	9.29449	9.22640	9.15897	9.09224	9.02618	8.96083	8.89613
13	10.16013	10.08646	10.01359	9.94151	9.87018	9.79955	9.72974	9.66062
13½	9.96092	9.88263	9.80525	9.72869	9.65297	9.57807	9.50403	9.43076
14	10.74599	10.66271	10.58040	10.49903	10.41857	10.33897	10.26034	10.18254
14½	10.53530	10.44724	10.36026	10.27428	10.18929	10.10530	10.02232	9.94028
15	11.30910	11.21591	11.12387	11.03294	10.94309	10.85428	10.76660	10.67992
15½	11.08737	10.98926	10.89242	10.79676	10.70227	10.60896	10.51684	10.42583
16	11.85035	11.74698	11.64495	11.54423	11.44478	11.34656	11.24965	11.15391
16½	11.61800	11.50959	11.40266	11.29711	11.19292	11.09011	10.98868	10.88854
17	12.37058	12.25680	12.14458	12.03387	11.92464	11.81684	11.71054	11.60561
17½	12.12803	12.00911	11.89189	11.77627	11.66222	11.54976	11.43888	11.32949
18	12.87061	12.74622	12.62363	12.50277	12.38361	12.26610	12.15030	12.03607
18½	12.61825	12.48864	12.36097	12.23513	12.11109	11.98886	11.86844	11.74971
19	13.35122	13.21606	13.08295	12.95181	12.82260	12.69528	12.56989	12.44629
19½	13.08944	12.94899	12.81073	12.67456	12.54042	12.40834	12.27830	12.15017
20	13.81317	13.66710	13.52336	13.38183	13.24249	13.10528	12.97024	12.83722
20½	13.54233	13.39092	13.24197	13.09538	12.95107	12.80907	12.66936	12.53180
21	14.25718	14.10010	13.94563	13.79364	13.64410	13.49695	13.35223	13.20977
21½	13.97763	13.81517	13.65545	13.49837	13.34384	13.19189	13.04249	12.89548
22	14.68395	14.51577	14.35051	14.18801	14.02823	13.87112	13.71670	13.56480
22½	14.39603	14.22244	14.05190	13.88429	13.71952	13.55760	13.39851	13.24206
23	15.09415	14.91481	14.73871	14.56567	14.39564	14.22856	14.06446	13.90313
23½	14.79818	14.61342	14.43203	14.25387	14.07885	13.90697	13.73820	13.57234
24	15.48842	15.29789	15.11093	14.92734	14.74706	14.57003	14.39627	14.22555
24½	15.18472	14.98876	14.79650	14.60779	14.42254	14.24072	14.06231	13.88709
25	15.86738	15.66564	15.46782	15.27369	15.08318	14.89624	14.71286	14.53281
25½	15.55625	15.34908	15.14596	14.94672	14.75127	14.55955	14.37156	14.18704
26	16.23162	16.01868	15.81001	15.60537	15.40467	15.20787	15.01493	14.82562
26½	15.91335	15.69499	15.48103	15.27130	15.06569	14.86413	14.66663	14.47289
27	16.58172	16.35760	16.13811	15.92300	15.71217	15.50557	15.30315	15.10467
27½	16.25658	16.02706	15.80230	15.58213	15.36642	15.15510	14.94816	14.74529
28	16.91822	16.68296	16.45270	16.22718	16.00629	15.78996	15.57815	15.37059
28½	16.58649	16.34584	16.11034	15.87980	15.65406	15.43307	15.21678	15.00488
29	17.24166	16.99530	16.75433	16.51847	16.28760	16.06164	15.84054	15.62401
29½	16.90358	16.65187	16.40570	16.16426	15.92918	15.69861	15.47308	15.25227
30	17.55254	17.29514	17.04354	16.79743	16.55667	16.32118	16.09090	15.86551
30½	17.20836	16.94565	16.68889	16.43784	16.19233	15.95229	15.71763	15.48802

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.

YEARLY.

Yrs.	5	5½	5¼	5¾	5½	5¾	5¼	5¾
1	.97590	.97532	.97474	.97416	.97359	.97301	.97243	.97186
1½	.95238	.95125	.95012	.94899	.94787	.94675	.94563	.94451
2	1.90533	1.90309	1.90086	1.89863	1.89642	1.89420	1.89199	1.88979
2½	1.85941	1.85612	1.85284	1.84957	1.84632	1.84308	1.83984	1.83661
3	2.79050	2.78563	2.78078	2.77595	2.77114	2.76633	2.76155	2.75678
3½	2.72325	2.71688	2.71054	2.70421	2.69793	2.69167	2.68542	2.67921
4	3.63352	3.62515	3.61681	3.60852	3.60026	3.59202	3.58383	3.57567
4½	3.54595	3.53568	3.52545	3.51526	3.50515	3.49507	3.48503	3.47505
5	4.43640	4.42374	4.41114	4.39862	4.38615	4.37374	4.36140	4.34912
5½	4.32948	4.31456	4.29972	4.28494	4.27028	4.25569	4.24117	4.22673
6	5.20104	5.18340	5.16585	5.14842	5.13107	5.11383	5.09669	5.07965
6½	5.07569	5.05547	5.03536	5.01536	4.99553	4.97580	4.95619	4.93670
7	5.92927	5.90602	5.88291	5.85997	5.83716	5.81450	5.79200	5.76964
7½	5.78637	5.76026	5.73431	5.70852	5.68297	5.65756	5.63233	5.60727
8	6.62282	6.59341	6.56420	6.53522	6.50644	6.47786	6.44950	6.42134
8½	6.46321	6.43069	6.39840	6.36632	6.33457	6.30301	6.27170	6.24063
9	7.28335	7.24729	7.20791	7.17603	7.14083	7.10589	7.07125	7.03688
9½	7.10782	7.06843	7.02935	6.99057	6.95220	6.91409	6.87632	6.83885
10	7.91242	7.86929	7.82293	7.78415	7.74214	7.70048	7.65912	7.61826
10½	7.72173	7.67508	7.62884	7.58298	7.53763	7.49263	7.44805	7.40387
11	8.51154	8.46097	8.40727	8.36126	8.31211	8.26340	8.21517	8.16738
11½	8.30641	8.25216	8.19842	8.14517	8.09254	8.04036	7.98870	7.93754
12	9.03213	9.02380	8.96247	8.90893	8.85236	8.79634	8.74092	8.68603
12½	8.86325	8.80110	8.73959	8.67869	8.61852	8.55892	8.49996	8.44160
13	9.62555	9.55920	9.48997	9.42866	9.36445	9.30090	9.23808	9.17590
13½	9.39357	9.32328	9.25377	9.18499	9.11708	9.04986	8.98341	8.91769
14	10.14309	10.06849	9.99116	9.92188	9.84984	9.77859	9.70821	9.63859
14½	9.89864	9.82000	9.74230	9.66547	9.58965	9.51466	9.44058	9.36736
15	10.63599	10.55296	10.46735	10.38994	10.30993	10.23084	10.15277	10.07560
15½	10.37966	10.29251	10.20646	10.12144	10.03758	9.95471	9.87289	9.79208
16	11.10542	11.01381	10.91979	10.83413	10.74603	10.65901	10.57316	10.48836
16½	10.83777	10.74198	10.64747	10.55415	10.46216	10.37132	10.28169	10.19323
17	11.55249	11.45219	11.34966	11.25566	11.15940	11.06438	10.97069	10.87822
17½	11.27407	11.16954	11.06648	10.96479	10.86461	10.76575	10.66826	10.57212
18	11.97827	11.86920	11.75809	11.65569	11.55122	11.44816	11.34661	11.24645
18½	11.68959	11.57626	11.46459	11.35448	11.24607	11.13917	11.03382	10.92998
19	12.38378	12.26588	12.14614	12.03531	11.92261	11.81150	11.70209	11.59424
19½	12.08532	11.96315	11.84284	11.72430	11.60765	11.49270	11.37950	11.26799
20	12.76998	12.64322	12.51484	12.39557	12.27464	12.15549	12.03824	11.92273
20½	12.46221	12.33119	12.20222	12.07525	11.95038	11.82741	11.70638	11.58724
21	13.13779	13.00216	12.86515	12.73745	12.60832	12.48116	12.35611	12.23300
21½	12.82115	12.68128	12.54368	12.40830	12.27524	12.14429	12.01549	11.88878
22	13.48808	13.34361	13.19798	13.06190	12.92460	12.78949	12.65670	12.52605
22½	13.16300	13.01430	12.86810	12.72436	12.58317	12.44430	12.30779	12.17358
23	13.82169	13.66841	13.51421	13.36980	13.22439	13.08140	12.94094	12.80284
23½	13.48857	13.33108	13.17635	13.02430	12.87504	12.72833	12.58420	12.44258
24	14.13942	13.97737	13.81467	13.66199	13.50855	13.35776	13.20973	13.06427
24½	13.79000	13.63242	13.46921	13.30894	13.15170	12.99723	12.84558	12.69665
25	14.42202	14.27127	14.10014	13.93928	13.77790	13.61941	13.46390	13.31119
25½	14.09394	13.91907	13.74747	13.57906	13.41393	13.25181	13.09275	12.93662
26	14.73021	14.55084	14.37137	14.20242	14.03321	13.86712	13.70425	13.54441
26½	14.37518	14.19174	14.01185	13.83540	13.66250	13.49284	13.32647	13.16328
27	15.00467	14.81678	14.62907	14.45214	14.27521	14.10164	13.93153	13.76469
27½	14.64303	14.45112	14.26304	14.07867	13.89810	13.72103	13.54749	13.37736
28	15.26606	15.06976	14.87392	14.68912	14.50459	14.32367	14.14646	13.97275
28½	14.89813	14.69786	14.50170	14.30953	14.12142	13.93707	13.75649	13.57956
29	15.51501	15.31041	15.10655	14.91401	14.72201	14.53388	14.34970	14.16926
29½	15.14107	14.93257	14.72846	14.52861	14.33310	14.14160	13.95413	13.77054
30	15.75210	15.53932	15.32758	15.12743	14.92810	14.73289	14.54189	14.35487
30½	15.37245	15.15583	14.94390	14.73652	14.53374	14.33524	14.14102	13.95092

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.

YEARLY.

Yrs.	6	6½	6¼	6¾	6½	6¾	6¼	6¾	7
½	.97125	.97071	.97014	.96957	.96900	.96844	.96787	.96730	.96674
1	.94340	.94228	.94118	.94007	.93897	.93787	.93677	.93567	.93458
1½	1.88760	1.88540	1.88322	1.88104	1.87886	1.87670	1.87454	1.87238	1.87023
2	1.83339	1.83018	1.82699	1.82380	1.82063	1.81746	1.81430	1.81115	1.80802
2½	2.75204	2.74730	2.74259	2.73788	2.73319	2.72853	2.72388	2.71924	2.71461
3	2.67301	2.66684	2.66070	2.65457	2.64848	2.64240	2.63635	2.63032	2.62432
3½	3.56755	3.55945	3.55140	3.54337	3.53538	3.52743	3.51951	3.51162	3.50375
4	3.46511	3.45521	3.44536	3.43555	3.42580	3.41608	3.40642	3.39679	3.38721
4½	4.33690	4.32473	4.31264	4.30059	4.28861	4.27669	4.26483	4.25303	4.24127
5	4.21236	4.19808	4.18387	4.16973	4.15568	4.14169	4.12779	4.11393	4.10020
5½	5.06270	5.04584	5.02910	5.01243	4.99587	4.97940	4.96302	4.94675	4.93054
6	4.91732	4.89807	4.87894	4.85991	4.84101	4.82222	4.80355	4.78493	4.76654
6½	5.74742	5.72533	5.70341	5.68161	5.65996	5.63845	5.61707	5.59584	5.57472
7	5.56238	5.53766	5.51312	5.48873	5.46452	5.44046	5.41658	5.39286	5.36929
7½	6.39338	6.36561	6.33806	6.31069	6.28352	6.25655	6.22976	6.20318	6.17675
8	6.20979	6.17918	6.14881	6.11866	6.08875	6.05905	6.02958	6.00034	5.97130
8½	7.00278	6.96893	6.93538	6.90207	6.86902	6.83624	6.80371	6.77145	6.73940
9	6.80169	6.76483	6.72830	6.69204	6.65610	6.62045	6.58509	6.55003	6.51523
9½	7.57768	7.53743	7.49756	7.45800	7.41879	7.37992	7.34137	7.30316	7.26524
10	7.36009	7.31668	7.27364	7.23106	7.18883	7.14696	7.10547	7.06436	7.02358
10½	8.12004	8.07312	8.02661	7.98062	7.93500	7.88981	7.84503	7.80067	7.75668
11	7.88637	7.83668	7.78700	7.73778	7.68904	7.64076	7.59295	7.54560	7.49877
11½	8.63170	8.57789	8.52466	8.47192	8.41971	8.36802	8.31684	8.26618	8.21597
12	8.38384	8.32667	8.27012	8.21413	8.15873	8.10388	8.04960	7.99588	7.94269
12½	9.11440	9.05353	8.99333	8.93377	8.87483	8.81652	8.75882	8.70174	8.64521
13	8.85268	8.78838	8.72482	8.66193	8.59974	8.53822	8.47738	8.41720	8.35765
13½	9.56978	9.50172	9.43447	9.36795	9.30218	9.23715	9.17285	9.10928	9.04637
14	9.29498	9.22344	9.15277	9.08289	9.01384	8.94558	8.87810	8.81142	8.74547
14½	9.99938	9.92404	9.8496	9.77611	9.70344	9.63165	9.56070	9.49061	9.42129
15	9.71225	9.63339	9.55556	9.47863	9.40267	9.32763	9.25349	9.18028	9.10791
15½	10.40466	10.32199	10.24039	10.15980	10.08021	10.00164	9.92403	9.84741	9.77168
16	10.10590	10.01968	9.93463	9.85065	9.76776	9.68594	9.60515	9.52541	9.44665
16½	10.78700	10.69697	10.60816	10.52050	10.43399	10.34864	10.26438	10.18125	10.09915
17	10.47726	10.38368	10.29142	10.20037	10.11058	10.02200	9.93456	9.84834	9.76322
17½	11.14770	11.05031	10.95429	10.85958	10.76618	10.67408	10.58321	10.49362	10.40519
18	10.82760	10.72667	10.62722	10.52914	10.43247	10.33716	10.24315	10.15050	10.05909
18½	11.48798	11.38326	11.28006	11.17834	11.07809	10.97930	10.88188	10.78590	10.69121
19	11.15812	11.04986	10.94327	10.83820	10.73471	10.63274	10.53223	10.43322	10.33560
19½	11.80900	11.69699	11.58667	11.47800	11.37097	11.26555	11.16167	11.05937	10.95852
20	11.46992	11.35440	11.24072	11.12874	11.01851	10.90996	10.80302	10.69775	10.59401
20½	12.11185	11.99261	11.87524	11.75970	11.64597	11.53402	11.42376	11.31525	11.20834
21	11.76408	11.64136	11.52068	11.40187	11.28493	11.16995	11.05669	10.94527	10.83553
21½	12.39756	12.27117	12.14684	12.02452	11.90419	11.78581	11.66928	11.55467	11.44182
22	12.04158	11.91176	11.78417	11.65863	11.53520	11.41379	11.29423	11.17686	11.06124
22½	12.66710	12.53365	12.40246	12.27347	12.14665	12.02195	11.89928	11.77869	11.66002
23	12.30338	12.16656	12.03216	11.90000	11.77014	11.64248	11.51693	11.39356	11.27219
23½	12.92138	12.78098	12.64305	12.50750	12.37431	12.24342	12.11473	11.98830	11.86395
24	12.55036	12.40665	12.26556	12.12691	11.99074	11.85696	11.72547	11.59632	11.46933
24½	13.16127	13.01404	12.86948	12.72750	12.58807	12.45113	12.31656	12.18443	12.05454
25	12.78336	12.63288	12.48523	12.34022	12.19788	12.05811	11.92081	11.78603	11.65358
25½	13.38758	13.23365	13.08259	12.93432	12.78879	12.64593	12.50563	12.36794	12.23266
26	13.00317	12.84606	12.69198	12.54075	12.39237	12.24676	12.10380	11.96354	11.82578
26½	13.60108	13.44058	13.28317	13.12874	12.97726	12.82863	12.68274	12.53965	12.39913
27	13.21053	13.04693	12.88657	12.72926	12.57500	12.42369	12.27523	12.12963	11.98671
27½	13.80249	13.63557	13.47195	13.31151	13.15422	12.99998	12.84865	12.70031	12.55471
28	13.40616	13.23621	13.06972	12.90647	12.74648	12.58963	12.43581	12.28504	12.13711
28½	13.99250	13.81931	13.64963	13.48333	13.32038	13.16068	13.00407	12.85063	12.70011
29	13.59072	13.41457	13.24209	13.07306	12.90749	12.74526	12.58624	12.43045	12.27767
29½	14.17176	13.99244	13.81625	13.64485	13.47640	13.31140	13.14967	12.99128	12.83600
30	13.76483	13.58263	13.40432	13.22967	13.05868	12.89122	12.72715	12.56651	12.40904

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	6⅝	6¾	6⅞	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	12.84443	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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