
TABLES,

THAT EXHIBIT THE RELATIONS BETWEEN CAPITAL AND INCOME,
AND THAT SOLVE ALL QUESTIONS DEPENDING ON THE OPERATION
OF COMPOUND-INTEREST.

THE TABLES hereafter, which formed part of the volume entitled "DOCTRINE OF COMPOUND-INTEREST," are thought proper to be now reproduced, considering their extensive and perpetual utility; after having destroyed the remainder of that volume, with the exception only of a very few copies. The practical purpose of those tables merely requires that their arrangement and application should be clearly explained.

On the first appearance thereof, a great number amongst men of business lapsed into a singular mistake. As the express stipulation of Compound-interest in reciprocal contracts is by law forbidden, they conceived at a first glance that they could have nothing to do with a book thus described; forgetting that a multitude of transactions, in which they are daily concerned, — such as when valuing terminable annuities comparatively with those in perpetuity, and in many other instances, — necessarily involve, as a matter of course, the consideration of compound-interest; whatever the letter of the law may expressly provide on this subject.

We have here to understand that Capital accumulates in more elevated proportions, not only when the rate of interest is superior, but also when its instalments embrace only short periods, such as the half-yearly, or else the quarterly,

substituted for an annual periodicity; whence the necessity, on tabulating the various relations, either between an original and an improved capital, or between the capital and the income produced by it, to refer each set of computed results, to every distinct consideration of that income. Therefore the results for practical application, so as immediately to solve without error any propounded question, are here separately classed; with distinct reference, *first* to specific rates of interest, from that of *three* to that of *six per centum per annum*, as also proceeding by successive differences of *one-quarter per cent.*; and *secondly*, to the special intervals of accretion, whether *Annually*, *Half-yearly*, or *Quarterly*.

In every one of those cases, distinctly, there are *six* series of results, the enumeration of which follows; they being sufficient towards the solution of all questions that may arise of this nature, whenever the income of invested capital is regular and not contingent, but a matter of certainty.

A *first* class of questions relates to the IMPROVED PRINCIPAL; and one column of the tables accordingly states the gradual accumulation, at compound-interest, of each *unit* in any originally invested capital.

The counterpart of those respective statements is given in another column, solving a *second* class of questions, or that of the DISCOUNTED PRINCIPAL; being the *present value*, expressed by a decimal fraction, of each *unit* in any sum certainly forthcoming at a future period referred to.

A *third* class of questions relates to the CUMULATED ANNUITY; respecting which there is a column that indicates the gradually increasing capital, formed by a periodic accession of further income, in addition to its preceding instalments, and each time improved collectively with such capital.

The counterpart of this *third* class constitutes a *fourth*, of questions concerning the ANNUITY FOR CUMULATION. The latter denomination however involves some obscurity, which will disappear on substituting the more appropriate denomination of REDEMPTION-FUND; and the corresponding statements, in a specific column, shew the fractional part of *unity*, which at each instalment should be appropriated for improvement at compound-interest, so as to produce an entire and requisite capital, here represented by *unity*, at the expiry of any term of years.

A *fifth* class of questions is that of the present VALUE OF THE ANNUITY, to be continued during a specific term of years, but no longer; and the appropriate column, of those tables, expresses all such values by a quantity of years' purchase of the understood income for a whole year, whether this accrued by a single instalment, or by a plurality of instalments.

A *sixth* and last class of questions is the counterpart of the preceding one; and the column thereto answering shall, under the denomination of RATIO OF THE ANNUITY, solve any inquiry concerning the proportion of income produced during a limited time only, by any capital here represented by *unity*, and supposed to be invested in that particular shape.

The tables thus constructed are of *thirteen parts*; each part embraces an extent of *four pages*, referring to a specific rate of interest, and successively to all periods of time not exceeding *one hundred years*. Further each page has *three* subdivisions, comparatively exhibiting the divergent results of annual, of half-yearly, and of quarterly instalments; the rate of interest for one year, as also the considered period of years, being respectively alike in those three cases. Although any rates inferior to *three* or superior

to *six per cent.* are excluded from the tabulation, our intelligent readers will perceive that in all such instances the tables are still available; requiring only to deal with the inferior rates of interest as if they referred to half-yearly instalments, at a double rate per annum; and with the superior rates by supposing them referable to a period of two years, whence only half that rate to a single year represented by half-years in the tables.

But the question may occasionally consist of the required term of years, for producing any pre-stated result, under a certain datum of the rated interest. In all cases of this description the tables will immediately point out two proximate periods, the one superior and the other inferior to that which is required, — any difference being then no more than a fraction either of a whole year, of a half-year, or of a quarter; — and then the precise difference must be proportionate with any small quantities in which the two proximate results, announced by the table, may differ between themselves, as also from the previously stated quantity.

Lastly, the thirteen sets of tables are headed by indications of the prices of public stock, funded at 3, at $3\frac{1}{2}$, at 4, and at 5 *per cent. per ann.*, as corresponding with any specified rate of interest. It is always to be considered, that such stated prices are those of the bare stock, exclusive of any portion which may have accrued of the next forthcoming dividend, and which portion is usually understood to be sold with that stock.

The various objects to which all tables of this kind may apply have been so often mentioned and described in other books, that our reverting to those objects, or reproducing special examples of such application, would be useless.

Tables,

SOLVING THE QUESTIONS THAT DEPEND ON

Compound Interest,

ACCRUING EITHER ANNUALLY, HALF-YEARLY, OR QUARTERLY.

RATE OF INTEREST: 3 per Cent. per Ann.—CORRESPONDING VALUE OF

Years	RATIO OF INTEREST: ANNUALLY, 0.03.			RATIO OF INTEREST: HALF-YEARLY, 0.015.			RATIO OF INTEREST: QUARTERLY, 0.0075.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
0	1.0000 000	1.0000 000	0.9708 71	1.0000 000	0.5000 000	0.4730 11	1.0000 000	0.2500 000	0.2381 59
1	1.0300 000	1.0300 000	0.9708 71	1.0150 000	0.5300 000	0.4730 11	1.0150 000	0.5000 000	0.4911 31
2	1.0600 000	2.0600 000	1.9131 70	1.0300 000	1.0600 000	0.9708 71	1.0300 000	1.0113 091	0.9613 50
3	1.0900 000	3.0900 000	2.8281 612	1.0450 000	1.5950 000	1.4561 00	1.0450 000	1.5221 60	1.4611 30
4	1.1200 000	4.1200 000	3.717 031	1.0600 000	2.1300 000	1.9271 02	1.0600 000	2.0531 59	1.9111 31
5	1.1500 000	5.1500 000	4.579 707	1.0750 000	2.6650 000	2.3981 03	1.0750 000	2.5841 58	2.3811 32
6	1.1800 000	6.1800 000	5.417 131	1.0900 000	3.2000 000	2.8691 04	1.0900 000	3.1151 57	2.8511 33
7	1.2100 000	7.2100 000	6.231 211	1.1050 000	3.7350 000	3.3401 05	1.1050 000	3.6461 56	3.3311 34
8	1.2400 000	8.2400 000	7.021 291	1.1200 000	4.2700 000	3.8111 06	1.1200 000	4.1771 55	3.8011 35
9	1.2700 000	9.2700 000	7.787 371	1.1350 000	4.8050 000	4.2821 07	1.1350 000	4.7081 54	4.2711 36
10	1.3000 000	10.3000 000	8.529 451	1.1500 000	5.3400 000	4.7531 08	1.1500 000	5.2391 53	4.7411 37
11	1.3300 000	11.3300 000	9.247 531	1.1650 000	5.8750 000	5.2241 09	1.1650 000	5.7701 52	5.2111 38
12	1.3600 000	12.3600 000	9.941 611	1.1800 000	6.4100 000	5.6951 10	1.1800 000	6.3011 51	5.6811 39
13	1.3900 000	13.3900 000	10.611 691	1.1950 000	6.9450 000	6.1661 11	1.1950 000	6.8321 50	6.1511 40
14	1.4200 000	14.4200 000	11.257 771	1.2100 000	7.4800 000	6.6371 12	1.2100 000	7.3631 49	6.6211 41
15	1.4500 000	15.4500 000	11.879 851	1.2250 000	8.0150 000	7.1081 13	1.2250 000	7.8941 48	7.1011 42
16	1.4800 000	16.4800 000	12.477 931	1.2400 000	8.5500 000	7.5791 14	1.2400 000	8.4251 47	7.5811 43
17	1.5100 000	17.5100 000	13.052 011	1.2550 000	9.0850 000	8.0501 15	1.2550 000	8.9561 46	8.0611 44
18	1.5400 000	18.5400 000	13.602 091	1.2700 000	9.6200 000	8.5211 16	1.2700 000	9.4871 45	8.5311 45
19	1.5700 000	19.5700 000	14.127 171	1.2850 000	10.1550 000	8.9921 17	1.2850 000	10.0181 44	8.9911 46
20	1.6000 000	20.6000 000	14.627 251	1.3000 000	10.6900 000	9.4631 18	1.3000 000	10.5491 43	9.4611 47
21	1.6300 000	21.6300 000	15.102 331	1.3150 000	11.2250 000	9.9341 19	1.3150 000	11.0801 42	9.9311 48
22	1.6600 000	22.6600 000	15.552 411	1.3300 000	11.7600 000	10.4051 20	1.3300 000	11.6111 41	10.4011 49
23	1.6900 000	23.6900 000	15.977 491	1.3450 000	12.2950 000	10.8761 21	1.3450 000	12.1421 40	10.8711 50
24	1.7200 000	24.7200 000	16.377 571	1.3600 000	12.8300 000	11.3471 22	1.3600 000	12.6731 39	11.3411 51
25	1.7500 000	25.7500 000	16.752 651	1.3750 000	13.3650 000	11.8181 23	1.3750 000	13.2041 38	11.8111 52

PERPETUAL STOCK: 3 p. C. 100; 3 1/2 p. C. 116,6667; 4 p. C. 133,3333; 5 p. C. 166,6667.

Years	RATIO OF INTEREST: ANNUALLY, 0.03.			RATIO OF INTEREST: HALF-YEARLY, 0.015.			RATIO OF INTEREST: QUARTERLY, 0.0075.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
0	1.0000 000	1.0000 000	1.0000 000	1.0000 000	1.0000 000	1.0000 000	1.0000 000	1.0000 000	1.0000 000
1	0.9708 717	1.0300 000	1.0540 000	0.9708 717	1.0300 000	1.0540 000	0.9708 717	1.0300 000	1.0540 000
2	0.9427 434	2.0600 000	1.1180 000	0.9427 434	2.0600 000	1.1180 000	0.9427 434	2.0600 000	1.1180 000
3	0.9156 151	3.0900 000	1.1820 000	0.9156 151	3.0900 000	1.1820 000	0.9156 151	3.0900 000	1.1820 000
4	0.8894 868	4.1200 000	1.2460 000	0.8894 868	4.1200 000	1.2460 000	0.8894 868	4.1200 000	1.2460 000
5	0.8643 585	5.1500 000	1.3100 000	0.8643 585	5.1500 000	1.3100 000	0.8643 585	5.1500 000	1.3100 000
6	0.8402 302	6.1800 000	1.3740 000	0.8402 302	6.1800 000	1.3740 000	0.8402 302	6.1800 000	1.3740 000
7	0.8171 019	7.2100 000	1.4380 000	0.8171 019	7.2100 000	1.4380 000	0.8171 019	7.2100 000	1.4380 000
8	0.7949 736	8.2400 000	1.5020 000	0.7949 736	8.2400 000	1.5020 000	0.7949 736	8.2400 000	1.5020 000
9	0.7738 453	9.2700 000	1.5660 000	0.7738 453	9.2700 000	1.5660 000	0.7738 453	9.2700 000	1.5660 000
10	0.7537 170	10.3000 000	1.6300 000	0.7537 170	10.3000 000	1.6300 000	0.7537 170	10.3000 000	1.6300 000
11	0.7345 887	11.3300 000	1.6940 000	0.7345 887	11.3300 000	1.6940 000	0.7345 887	11.3300 000	1.6940 000
12	0.7164 604	12.3600 000	1.7580 000	0.7164 604	12.3600 000	1.7580 000	0.7164 604	12.3600 000	1.7580 000
13	0.6993 321	13.3900 000	1.8220 000	0.6993 321	13.3900 000	1.8220 000	0.6993 321	13.3900 000	1.8220 000
14	0.6832 038	14.4200 000	1.8860 000	0.6832 038	14.4200 000	1.8860 000	0.6832 038	14.4200 000	1.8860 000
15	0.6680 755	15.4500 000	1.9500 000	0.6680 755	15.4500 000	1.9500 000	0.6680 755	15.4500 000	1.9500 000
16	0.6539 472	16.4800 000	2.0140 000	0.6539 472	16.4800 000	2.0140 000	0.6539 472	16.4800 000	2.0140 000
17	0.6408 189	17.5100 000	2.0780 000	0.6408 189	17.5100 000	2.0780 000	0.6408 189	17.5100 000	2.0780 000
18	0.6286 906	18.5400 000	2.1420 000	0.6286 906	18.5400 000	2.1420 000	0.6286 906	18.5400 000	2.1420 000
19	0.6175 623	19.5700 000	2.2060 000	0.6175 623	19.5700 000	2.2060 000	0.6175 623	19.5700 000	2.2060 000
20	0.6074 340	20.6000 000	2.2700 000	0.6074 340	20.6000 000	2.2700 000	0.6074 340	20.6000 000	2.2700 000
21	0.5983 057	21.6300 000	2.3340 000	0.5983 057	21.6300 000	2.3340 000	0.5983 057	21.6300 000	2.3340 000
22	0.5891 774	22.6600 000	2.3980 000	0.5891 774	22.6600 000	2.3980 000	0.5891 774	22.6600 000	2.3980 000
23	0.5810 491	23.6900 000	2.4620 000	0.5810 491	23.6900 000	2.4620 000	0.5810 491	23.6900 000	2.4620 000
24	0.5739 208	24.7200 000	2.5260 000	0.5739 208	24.7200 000	2.5260 000	0.5739 208	24.7200 000	2.5260 000
25	0.5677 925	25.7500 000	2.5900 000	0.5677 925	25.7500 000	2.5900 000	0.5677 925	25.7500 000	2.5900 000

RATE of INTEREST: 3 per Cent. per Ann.—CORRESPONDING VALUE of

Years	RATIO of INTEREST: ANNUALLY, 0.03.			RATIO of INTEREST: HALF-YEARLY, 0.015.			RATIO of INTEREST: QUARTERLY, 0.0075.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
	26	2,126.913	20,551.042	17,176.03	2,169.744	20,962.446	17,574.37	2,175.324	20,171.031	18,048.60
27	2,232.190	20,700.613	18,377.03	2,234.279	21,147.846	18,415.27	2,241.242	20,370.806	18,489.43
28	2,347.877	20,850.228	19,674.11	2,309.631	21,328.711	19,257.41	2,309.631	20,547.959	19,078.81
29	2,473.635	21,000.889	21,071.45	2,385.340	21,505.692	20,111.71	2,379.511	20,722.425	19,722.42
30	2,609.823	21,152.607	22,470.41	2,472.001	21,679.000	21,022.41	2,472.001	20,902.511	20,435.61
31	2,756.910	21,305.383	24,075.29	2,569.733	21,848.852	22,001.23	2,569.733	21,087.999	21,169.27
32	2,915.453	21,459.216	25,994.66	2,678.517	22,015.782	23,048.13	2,678.517	21,278.601	21,465.32
33	3,085.910	21,614.106	28,235.11	2,798.772	22,179.880	24,266.32	2,798.772	21,473.101	21,771.21
34	3,268.840	21,769.953	30,804.78	2,930.827	22,342.245	25,660.86	2,930.827	21,672.499	22,088.27
35	3,464.700	21,926.757	33,714.45	3,075.022	22,503.180	27,248.24	3,075.022	21,876.606	22,416.31
36	3,674.050	22,084.519	36,974.82	3,232.707	22,662.290	29,038.44	3,232.707	22,085.433	22,755.92
37	3,897.460	22,243.240	40,606.77	3,404.342	22,819.670	31,042.56	3,404.342	22,298.880	23,106.71
38	4,135.500	22,402.921	44,632.19	3,590.487	22,975.730	33,280.84	3,590.487	22,517.907	23,469.28
39	4,388.750	22,563.562	49,064.00	3,792.612	23,130.470	35,778.11	3,792.612	22,742.514	23,843.12
40	4,657.700	22,725.163	54,024.12	4,012.287	23,284.880	38,552.36	4,012.287	22,973.581	24,227.81
41	4,942.950	22,887.724	59,624.45	4,250.112	23,438.970	41,623.59	4,250.112	23,211.108	24,623.84
42	5,245.000	23,051.245	65,978.99	4,506.717	23,594.740	45,037.80	4,506.717	23,455.105	25,031.91
43	5,564.450	23,215.726	73,201.74	4,782.752	23,752.690	48,826.68	4,782.752	23,704.572	25,452.64
44	5,901.800	23,381.167	81,417.81	5,079.867	23,912.820	53,023.13	5,079.867	23,959.519	25,885.52
45	6,257.650	23,547.568	90,752.20	5,398.712	24,075.120	57,660.04	5,398.712	24,220.946	26,330.17
46	6,632.600	23,714.929	101,440.93	5,740.047	24,239.490	62,773.51	5,740.047	24,488.993	26,786.13
47	7,027.350	23,883.250	113,620.00	6,105.632	24,405.940	68,378.84	6,105.632	24,763.750	27,253.05
48	7,442.500	24,052.531	127,427.43	6,496.227	24,574.470	74,524.04	6,496.227	25,045.817	27,730.54
49	7,878.650	24,222.772	142,900.00	6,912.712	24,745.080	81,259.11	6,912.712	25,335.194	28,218.24
50	8,336.400	24,394.073	159,286.77	7,356.067	24,917.870	88,634.04	7,356.067	25,632.881	28,715.81
51	8,816.350	24,566.434	176,747.00	7,827.272	25,092.840	96,700.41	7,827.272	25,938.878	29,222.92
52	9,319.100	24,739.855	195,340.77	8,327.217	25,270.090	105,509.04	8,327.217	26,253.185	29,740.17
53	9,845.250	24,914.336	215,127.00	8,856.802	25,449.620	115,104.81	8,856.802	26,575.802	30,267.17
54	10,395.400	25,089.877	236,266.77	9,417.817	25,631.430	125,551.24	9,417.817	26,906.829	30,803.52
55	10,969.250	25,266.478	258,810.00	10,011.172	25,815.520	136,860.41	10,011.172	27,246.256	31,349.87
56	11,567.400	25,444.139	282,816.77	10,636.007	26,001.890	149,083.54	10,636.007	27,594.083	31,906.87
57	12,190.450	25,622.860	308,347.00	11,293.272	26,190.640	162,271.11	11,293.272	27,950.310	32,474.12
58	12,838.900	25,802.641	335,461.77	11,984.027	26,381.770	176,474.24	11,984.027	28,315.037	33,051.22
59	13,513.450	25,983.482	364,220.00	12,709.232	26,575.280	191,744.91	12,709.232	28,688.364	33,637.87
60	14,214.700	26,165.383	394,682.77	13,460.007	26,772.170	208,139.24	13,460.007	29,070.291	34,233.67
61	14,943.350	26,348.344	426,900.00	14,237.412	26,972.340	225,723.51	14,237.412	29,460.818	34,838.22
62	15,700.100	26,532.365	460,933.77	15,042.567	27,175.790	244,632.84	15,042.567	29,859.945	35,451.17
63	16,485.550	26,717.446	506,845.00	15,876.672	27,382.620	264,965.11	15,876.672	30,267.672	36,071.92
64	17,300.400	26,903.587	554,684.77	16,740.007	27,592.830	286,778.44	16,740.007	30,684.999	36,700.07
65	18,145.350	27,090.788	604,510.00	17,634.012	27,806.520	309,122.51	17,634.012	31,111.926	37,335.12
66	19,021.100	27,279.049	656,381.77	18,558.967	28,023.690	332,057.44	18,558.967	31,548.453	37,976.87
67	19,928.350	27,468.370	710,350.00	19,515.272	28,244.340	356,644.11	19,515.272	31,995.580	38,624.82
68	20,867.700	27,658.751	767,466.77	20,504.317	28,468.570	382,903.44	20,504.317	32,453.307	39,278.67
69	21,839.850	27,850.192	827,782.00	21,526.402	28,696.380	410,866.51	21,526.402	32,921.634	39,944.92
70	22,845.400	28,042.693	891,357.77	22,582.917	28,927.770	440,606.44	22,582.917	33,390.561	40,623.17
71	23,885.150	28,236.254	959,243.00	23,675.272	29,162.740	472,198.11	23,675.272	33,860.088	41,312.12
72	24,960.700	28,430.875	1,031,498.77	24,804.867	29,401.290	505,713.44	24,804.867	34,330.215	42,010.37
73	26,072.850	28,626.556	1,108,174.00	26,000.212	29,643.520	541,228.51	26,000.212	34,801.042	42,726.42
74	27,221.300	28,823.297	1,189,329.77	27,273.767	29,889.530	588,750.44	27,273.767	35,272.569	43,450.07
75	28,406.750	29,021.098	1,275,026.00	28,636.012	30,139.340	638,356.51	28,636.012	35,744.806	44,181.12
76	29,629.800	29,219.959	1,365,323.77	30,088.567	30,392.250	690,126.44	30,088.567	36,217.733	44,928.17
77	30,891.150	29,419.880	1,460,283.00	31,635.912	30,648.260	744,141.11	31,635.912	36,691.360	45,680.72
78	32,191.500	29,620.861	1,560,966.77	33,280.667	30,907.270	800,484.44	33,280.667	37,165.687	46,438.87
79	33,531.550	29,822.902	1,667,437.00	35,035.412	31,169.280	860,071.51	35,035.412	37,640.714	47,202.12
80	34,912.000	30,026.003	1,779,754.77	36,903.767	31,434.290	922,988.44	36,903.767	38,116.341	47,970.17
81	36,333.750	30,230.164	1,898,080.00	38,888.412	31,702.300	989,581.11	38,888.412	38,592.568	48,743.12
82	37,797.500	30,435.385	2,022,473.77	40,993.067	31,973.310	1,060,527.44	40,993.067	39,069.395	49,520.67
83	39,304.850	30,641.666	2,153,087.00	43,221.412	32,247.320	1,135,014.51	43,221.412	39,546.722	50,302.42
84	40,856.400	30,849.007	2,290,000.77	45,577.067	32,524.330	1,213,170.44	45,577.067	40,024.549	51,088.17
85	42,453.750	31,057.408	2,433,484.00	48,064.612	32,804.340	1,294,175.11	48,064.612	40,502.976	51,877.12
86	44,097.500	31,266.869	2,583,608.77	50,688.867	33,087.350	1,378,818.44	50,688.867	40,981.903	52,669.17
87	45,789.350	31,477.390	2,740,543.00	53,454.412	33,373.360	1,467,071.51	53,454.412	41,461.330	53,463.42
88	47,530.800	31,688.971	2,904,448.77	56,366.867	33,662.370	1,558,034.44	56,366.867	41,941.257	54,259.67
89	49,323.550	31,901.612	3,075,485.00	59,421.012	33,954.380	1,651,807.11	59,421.012	42,421.684	55,057.42
90	51,168.300	32,115.313	3,253,821.77	62,622.467	34,249.390	1,748,291.44	62,622.467	42,902.611	55,856.47
91	53,066.550	32,330.074	3,439,630.00	65,976.812	34,547.400	1,847,528.51	65,976.812	43,384.038	56,656.42
92	55,018.800	32,545.895	3,633,081.77	69,480.667	34,848.410	1,949,421.44	69,480.667	43,865.965	57,457.17
93	57,025.550	32,762.776	3,834,347.00	73,140.712	35,152.420	2,053,964.11	73,140.712	44,348.392	58,258.42
94	59,087.300	32,980.717	4,043,600.77	76,963.867	35,459.430	2,161,179.44	76,963.867	44,831.319	59,059.67
95	61,204.550	33,199.718	4,261,023.00	80,956.912	35,769.440	2,271,261.51	80,956.912	45,314.746	59,860.92
96	63,377.800	33,419.779	4,486,800.77	85,126.867	36,082.450	2,384,116.44	85,126.867	45,798.673	60,662.17
97	65,607.550	33,640.890	4,720,203.00	89,470.712	36,398.460	2,500,151.11	89,470.712	46,282.999	61,463.42
98	67,894.300	33,863.051	4,961,400.77	94,095.467	36,717.470	2,619,471.44	94,095.467	46,767.726	62,264.17
99	70,238.550	34,086.262	5,210,670.00	98,909.012	37,039.480	2,741,983.51	98,909.012	47,252.853	63,065.42
100	72,641.800	34,310.523	5,468,283.77	103,909.467	37,364.490	2,867,794.44	103,909.467	47,738.380	63,866.67

PERPETUAL STOCK: 3 p.C. 100; 3 1/2 p.C. 116,666 2/3; 4 p.C. 133,333 1/3; 5 p.C. 166,666 2/3.

Years	RATIO of INTEREST: ANNUALLY, 0.03.			RATIO of INTEREST: HALF-YEARLY, 0.015.			RATIO of INTEREST: QUARTERLY, 0.0075.		
	Discounted Principal.	Annuity for Accumulation.							

RATE OF INTEREST: $3\frac{1}{2}$ per Cent. per Ann.—CORRESPONDING VALUE OF

Years	RATIO OF INTEREST: ANNUALLY, 0.0325.			RATIO OF INTEREST: HALF-YEARLY, 0.01625.			RATIO OF INTEREST: QUARTERLY, 0.008125.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
0	....	....	....	....	....	....	....	....	....
1	1.0325 000	1.0000 000	0.9783 23	1.0162 500	0.5000 000	0.4920 03	1.0081 250	0.2500 000	0.2479 13
2	....	....	....	....	....	....	....	....	....
3	1.0676 503	2.0325 000	1.9783 60	1.0325 000	1.0000 000	0.9783 23	1.0162 500	0.5000 000	0.4920 03
4	....	....	....	....	....	....	....	....	....
5	1.1027 031	3.0650 503	2.9150 70	1.0676 503	2.0325 000	1.9783 60	1.0325 000	1.0000 000	0.9783 23
6	....	....	....	....	....	....	....	....	....
7	1.1377 559	4.0976 006	3.8521 81	1.1027 031	3.0650 503	2.9150 70	1.0676 503	2.0325 000	1.9783 60
8	....	....	....	....	....	....	....	....	....
9	1.1728 087	5.1301 509	4.7892 92	1.1377 559	4.0976 006	3.8521 81	1.1027 031	3.0650 503	2.9150 70
10	....	....	....	....	....	....	....	....	....
11	1.2078 615	6.1627 012	5.7264 03	1.1728 087	5.1301 509	4.7892 92	1.1377 559	4.0976 006	3.8521 81
12	....	....	....	....	....	....	....	....	....
13	1.2429 143	7.1952 516	6.6635 14	1.2078 615	6.1627 012	5.7264 03	1.1728 087	5.1301 509	4.7892 92
14	....	....	....	....	....	....	....	....	....
15	1.2779 671	8.2278 020	7.6006 25	1.2429 143	7.1952 516	6.6635 14	1.2078 615	6.1627 012	5.7264 03
16	....	....	....	....	....	....	....	....	....
17	1.3130 199	9.2603 524	8.5377 36	1.2779 671	8.2278 020	7.6006 25	1.2429 143	7.1952 516	6.6635 14
18	....	....	....	....	....	....	....	....	....
19	1.3480 727	10.2929 028	9.4748 47	1.3130 199	9.2603 524	8.5377 36	1.2779 671	8.2278 020	7.6006 25
20	....	....	....	....	....	....	....	....	....
21	1.3831 255	11.3254 532	10.4119 58	1.3480 727	10.2929 028	9.4748 47	1.3130 199	9.2603 524	8.5377 36
22	....	....	....	....	....	....	....	....	....
23	1.4181 783	12.3580 036	11.3490 69	1.3831 255	11.3254 532	10.4119 58	1.3480 727	10.2929 028	9.4748 47
24	....	....	....	....	....	....	....	....	....
25	1.4532 311	13.3905 540	12.2861 80	1.4181 783	12.3580 036	11.3490 69	1.3831 255	11.3254 532	10.4119 58

PERPET. STOCK: 3 p.C. 92,3077; $3\frac{1}{2}$ p.C. 107,6923; 4 p.C. 123,0769; 5 p.C. 153,8462.

Years	RATIO OF INTEREST: ANNUALLY, 0.0325.			RATIO OF INTEREST: HALF-YEARLY, 0.01625.			RATIO OF INTEREST: QUARTERLY, 0.008125.		
	Discounted Principal.	Annuity for Cumulation	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation	Ratio of Annuity.
0	....	....	....	....	....	....	....	....	....
1	0.9683 230	1.0000 000	1.0325 000	0.9683 230	1.0000 000	1.0325 000	0.9683 230	1.0000 000	1.0325 000
2	....	....	....	....	....	....	....	....	....
3	0.9330 360	0.920 049	0.5215 019	0.9330 360	0.920 049	0.5215 019	0.9330 360	0.920 049	0.5215 019
4	....	....	....	....	....	....	....	....	....
5	0.9077 490	0.327 510	0.3552 310	0.9077 490	0.327 510	0.3552 310	0.9077 490	0.327 510	0.3552 310
6	....	....	....	....	....	....	....	....	....
7	0.8824 620	0.6301 373	0.2760 373	0.8824 620	0.6301 373	0.2760 373	0.8824 620	0.6301 373	0.2760 373
8	....	....	....	....	....	....	....	....	....
9	0.8571 750	0.9330 436	0.2068 436	0.8571 750	0.9330 436	0.2068 436	0.8571 750	0.9330 436	0.2068 436
10	....	....	....	....	....	....	....	....	....
11	0.8318 880	1.2359 500	0.1376 500	0.8318 880	1.2359 500	0.1376 500	0.8318 880	1.2359 500	0.1376 500
12	....	....	....	....	....	....	....	....	....
13	0.8066 010	1.5388 563	0.0684 563	0.8066 010	1.5388 563	0.0684 563	0.8066 010	1.5388 563	0.0684 563
14	....	....	....	....	....	....	....	....	....
15	0.7813 140	1.8417 627	0.0092 627	0.7813 140	1.8417 627	0.0092 627	0.7813 140	1.8417 627	0.0092 627
16	....	....	....	....	....	....	....	....	....
17	0.7560 270	2.1446 691	0.0000 691	0.7560 270	2.1446 691	0.0000 691	0.7560 270	2.1446 691	0.0000 691
18	....	....	....	....	....	....	....	....	....
19	0.7307 400	2.4475 755	0.0000 755	0.7307 400	2.4475 755	0.0000 755	0.7307 400	2.4475 755	0.0000 755
20	....	....	....	....	....	....	....	....	....
21	0.7054 530	2.7504 819	0.0000 819	0.7054 530	2.7504 819	0.0000 819	0.7054 530	2.7504 819	0.0000 819
22	....	....	....	....	....	....	....	....	....
23	0.6801 660	3.0533 883	0.0000 883	0.6801 660	3.0533 883	0.0000 883	0.6801 660	3.0533 883	0.0000 883
24	....	....	....	....	....	....	....	....	....
25	0.6548 790	3.3562 947	0.0000 947	0.6548 790	3.3562 947	0.0000 947	0.6548 790	3.3562 947	0.0000 947

RATE OF INTEREST: 3 1/4 per Cent. per Ann.—CORRESPONDING VALUE OF

Years	RATIO of INTEREST: ANNUALLY, 0.0325.			RATIO of INTEREST: HALF-YEARLY, 0.01625.			RATIO of INTEREST: QUARTERLY, 0.008125.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
26	2,597.973	32,904.511	17,373.21	2,312.191	10,375.081	17,472.00	2,720.121	10,616.704	17,566.28
27	2,375.454	42,201.438	17,794.99	2,329.771	12,704.921	17,821.17	2,760.602	12,953.176	17,929.29
28	2,148.217	41,272.975	18,201.29	2,347.199	15,114.367	18,222.91	2,802.015	15,330.999	18,334.21
29	2,222.019	47,021.595	18,591.81	2,364.592	17,600.622	18,668.75	2,844.311	17,929.413	18,731.18
30	2,610.681	49,519.790	18,971.92	2,381.940	20,164.317	19,157.00	2,887.512	20,481.466	19,117.50
31	2,632.051	52,169.167	19,352.05	2,400.259	22,804.101	19,683.09	2,931.719	23,157.540	19,683.09
32	2,787.995	54,855.372	19,712.31	2,418.549	25,524.929	20,247.11	2,976.931	25,870.120	20,247.11
33	2,872.406	57,600.172	20,060.51	2,436.810	28,327.815	20,849.32	3,023.150	28,620.123	20,849.32
34	2,966.209	60,511.412	20,397.43	2,455.043	31,203.861	21,480.50	3,070.384	31,410.759	21,480.50
35	3,060.361	63,578.033	20,724.09	2,473.249	34,155.311	22,140.76	3,118.633	34,230.759	22,140.76
36	3,165.817	66,811.69	21,041.61	2,491.428	37,182.020	22,830.21	3,167.897	37,091.431	22,830.21
37	3,283.687	69,207.651	21,350.33	2,509.580	40,283.509	23,549.86	3,218.176	40,000.000	23,549.86
38	3,371.912	71,769.023	21,649.94	2,527.705	43,460.354	24,299.71	3,269.470	42,810.000	24,299.71
39	3,461.608	74,500.516	21,940.21	2,545.804	46,723.199	25,080.76	3,321.780	45,620.000	25,080.76
40	3,591.011	77,421.583	22,222.43	2,563.878	50,071.609	25,893.03	3,375.107	48,530.000	25,893.03
41	3,711.030	81,415.781	22,477.99	2,581.928	53,506.195	26,736.51	3,429.451	51,540.000	26,736.51
42	3,831.659	85,486.797	22,731.69	2,599.954	57,027.603	27,611.21	3,484.802	54,650.000	27,611.21
43	3,951.886	90,638.418	22,991.16	2,617.956	60,636.581	28,517.14	3,541.161	57,860.000	28,517.14
44	4,061.714	96,971.566	23,254.47	2,635.934	64,334.681	29,454.31	3,598.528	61,170.000	29,454.31
45	4,171.169	103,599.299	23,521.51	2,653.889	68,122.550	30,422.74	3,656.903	64,580.000	30,422.74
46	4,351.149	108,21.677	23,793.21	2,671.822	72,000.845	31,432.53	3,716.284	68,090.000	31,432.53
47	4,496.676	112,57.131	24,059.61	2,689.734	75,969.312	32,483.78	3,776.671	71,700.000	32,483.78
48	4,612.198	117,00.730	24,321.06	2,707.625	80,028.601	33,576.49	3,838.064	75,410.000	33,576.49
49	4,730.610	121,70.657	24,578.09	2,725.496	84,169.466	34,710.66	3,900.463	79,220.000	34,710.66
50	4,918.335	126,70.303	24,831.76	2,743.347	88,393.559	35,886.31	3,963.867	83,130.000	35,886.31
51	5,106.726	132,45.117	25,073.17	2,761.178	92,701.631	37,103.54	4,028.276	87,140.000	37,103.54
52	5,273.370	138,36.114	25,312.92	2,778.989	97,094.341	38,362.46	4,093.690	91,250.000	38,362.46
53	5,417.901	145,81.681	25,551.20	2,796.780	101,572.351	39,663.07	4,160.110	95,460.000	39,663.07
54	5,562.324	153,81.497	25,788.11	2,814.551	106,136.321	40,995.48	4,227.535	99,770.000	40,995.48
55	5,707.000	162,47.031	26,023.60	2,832.302	110,786.001	42,368.69	4,295.964	104,180.000	42,368.69
56	5,851.401	171,79.533	26,257.39	2,850.033	115,521.141	43,782.70	4,364.397	108,690.000	43,782.70
57	6,106.029	181,91.107	26,491.09	2,867.744	120,342.401	45,237.51	4,432.834	113,300.000	45,237.51
58	6,391.017	192,90.100	26,725.37	2,885.435	125,250.351	46,733.02	4,501.274	118,010.000	46,733.02
59	6,695.314	204,86.319	26,960.60	2,903.106	130,245.651	48,269.23	4,570.717	122,820.000	48,269.23
60	6,910.211	217,80.211	27,196.39	2,920.757	135,328.951	49,846.24	4,640.163	127,730.000	49,846.24
61	7,035.791	231,70.705	27,432.19	2,938.388	140,500.001	51,463.95	4,710.602	132,740.000	51,463.95
62	7,161.322	246,57.931	27,668.49	2,955.999	145,760.651	53,122.46	4,781.042	137,850.000	53,122.46
63	7,287.003	262,42.846	27,904.78	2,973.590	151,109.651	54,821.77	4,852.483	143,060.000	54,821.77
64	7,412.834	279,25.931	28,141.07	2,991.161	156,546.651	56,561.98	4,923.924	148,370.000	56,561.98
65	7,538.725	297,07.117	28,377.26	3,008.712	162,069.651	58,342.19	4,995.365	153,780.000	58,342.19
66	8,033.111	315,81.659	28,613.45	3,026.243	167,679.651	60,162.40	5,066.806	159,290.000	60,162.40
67	8,328.133	335,51.482	28,849.64	3,043.754	173,376.651	62,022.61	5,138.247	164,900.000	62,022.61
68	8,623.155	356,21.305	29,085.83	3,061.245	179,161.651	63,922.82	5,210.688	170,610.000	63,922.82
69	9,018.177	377,91.128	29,321.02	3,078.716	185,034.651	65,863.03	5,283.129	176,420.000	65,863.03
70	9,313.199	399,60.951	29,556.21	3,096.167	191,004.651	67,843.24	5,355.570	182,330.000	67,843.24
71	9,608.221	422,30.774	29,791.40	3,113.598	197,071.651	69,863.45	5,428.011	188,340.000	69,863.45
72	10,003.243	446,00.597	30,026.59	3,131.009	203,234.651	71,923.66	5,500.452	194,450.000	71,923.66
73	10,408.265	470,70.420	30,261.78	3,148.400	209,493.651	74,023.87	5,572.893	200,660.000	74,023.87
74	10,813.287	496,40.243	30,496.97	3,165.771	215,848.651	76,164.08	5,645.334	207,070.000	76,164.08
75	11,218.309	523,10.066	30,732.16	3,183.122	222,299.651	78,344.29	5,717.775	213,680.000	78,344.29
76	11,623.331	550,80.889	30,967.35	3,200.453	228,846.651	80,564.50	5,790.216	220,390.000	80,564.50
77	12,028.353	579,50.712	31,202.54	3,217.764	235,489.651	82,824.71	5,862.657	227,200.000	82,824.71
78	12,433.375	609,20.535	31,437.73	3,235.055	242,228.651	85,124.92	5,935.098	234,110.000	85,124.92
79	12,838.397	639,90.358	31,672.92	3,252.326	249,063.651	87,465.13	6,007.539	241,120.000	87,465.13
80	13,243.419	671,60.181	31,908.11	3,269.577	256,004.651	89,845.34	6,080.980	248,230.000	89,845.34
81	13,648.441	704,30.004	32,143.30	3,286.808	263,051.651	92,265.55	6,153.421	255,440.000	92,265.55
82	14,053.463	738,00.827	32,378.49	3,304.019	270,204.651	94,725.76	6,225.862	262,750.000	94,725.76
83	14,458.485	772,70.650	32,613.68	3,321.210	277,464.651	97,225.97	6,298.303	270,160.000	97,225.97
84	14,863.507	808,40.473	32,848.87	3,338.381	284,831.651	99,766.18	6,370.744	277,670.000	99,766.18
85	15,268.529	845,10.296	33,084.06	3,355.532	292,305.651	102,346.39	6,443.185	285,280.000	102,346.39
86	15,673.551	882,80.119	33,319.25	3,372.663	299,886.651	104,966.60	6,515.626	292,990.000	104,966.60
87	16,078.573	921,50.942	33,554.44	3,389.774	307,574.651	107,626.81	6,588.067	300,800.000	107,626.81
88	16,483.595	961,20.765	33,789.63	3,406.865	315,369.651	110,327.02	6,660.508	308,710.000	110,327.02
89	16,888.617	1,001,90.588	34,024.82	3,423.936	323,271.651	113,067.23	6,732.949	316,720.000	113,067.23
90	17,293.639	1,043,60.411	34,260.01	3,441.007	331,281.651	115,847.44	6,805.390	324,830.000	115,847.44
91	17,698.661	1,086,30.234	34,495.20	3,458.058	339,398.651	118,667.65	6,877.831	333,040.000	118,667.65
92	18,103.683	1,130,00.057	34,730.39	3,475.089	347,631.651	121,527.86	6,950.272	341,350.000	121,527.86
93	18,508.705	1,174,70.880	34,965.58	3,492.100	356,071.651	124,428.07	7,022.713	349,760.000	124,428.07
94	18,913.727	1,220,40.703	35,200.77	3,509.091	364,718.651	127,368.28	7,095.154	358,270.000	127,368.28
95	19,318.749	1,267,10.526	35,435.96	3,526.062	373,473.651	130,348.49	7,167.595	366,880.000	130,348.49
96	19,723.771	1,314,80.349	35,671.15	3,543.013	382,336.651	133,368.70	7,240.036	375,590.000	133,368.70
97	20,128.793	1,363,50.172	35,906.34	3,560.044	391,307.651	136,428.91	7,312.477	384,400.000	136,428.91
98	20,533.815	1,413,20.995	36,141.53	3,577.055	400,386.651	139,529.12	7,384.918	393,310.000	139,529.12
99	20,938.837	1,463,90.818	36,376.72	3,594.046	409,573.651	142,669.33	7,457.359	402,320.000	142,669.33
100	21,343.859	1,515,60.641	36,611.91	3,611.017	418,868.651	145,849.54	7,529.799	411,430.000	145,849.54
Value of Perpetual Ann. 30,769.23									

PERPET. STOCK: 3 p.C. 92,3077; 3 1/4 p.C. 107,6923; 4 p.C. 123,0769; 5 p.C. 153,8462.

Years	RATIO of INTEREST: ANNUALLY, 0.0325.			RATIO of INTEREST: HALF-YEARLY, 0.01625.			RATIO of INTEREST: QUARTERLY, 0.008125.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
26	0.4332 699	0.0250 529	0.0575 591	0.4324 619	0.0247 672	0.0572 672	0.4310 565	0.0246 204	0.0571 504
27	0.4216 650	0.0236 959	0.0561 959	0.4107 614	0.0234 154	0.0559 154	0.4172 991	0.0232 747	0.0557 747
28	0.4093 930	0.0224 351	0.0549 351	0.4034 793	0.0221 659	0.0546 659	0.4040 930	0.0220 303	0.0545 303
29	0.3953 800	0.0212 638	0.0537 638	0.3926 156	0.0210 081	0.0535 081	0.3911 392	0.0208 784	0.0533 784
30	0.3803 717	0.0201 017	0.0526 017	0.3801 601	0.0199 329	0.0524 329	0.3786 601	0.0198 061	0.0523 061
31	0.3710 293	0.0191 717	0.0516 717	0.3600 996	0.0197 532	0.0514 322	0.3566 201	0.0198 120	0.0513 120
32									

RATE OF INTEREST: 3½ per Cent. per Ann.—CORRESPONDING VALUE OF

Years	RATIO OF INTEREST: ANNUALLY, 0.035.			RATIO OF INTEREST: HALF-YEARLY, 0.0175.			RATIO OF INTEREST: QUARTERLY, 0.00875.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
0	....	....	....	....	....	....	1.0000 000	0.0000 000	0.0000 000
1	1.0350 000	1.0000 000	0.9991 81	1.0175 000	0.5000 000	0.991 400	1.0175 000	0.5000 000	0.991 400
2	1.0712 250	2.0350 000	1.9983 91	1.0351 000	1.0000 000	0.971 312	1.0351 000	1.0000 000	0.971 312
3	1.1077 179	3.1002 250	2.991 616	1.0527 000	1.5000 000	0.921 920	1.0527 000	1.5000 000	0.921 920
4	1.1453 230	4.1719 179	3.973 000	1.0700 000	2.0000 000	0.851 520	1.0700 000	2.0000 000	0.851 520
5	1.1839 863	5.2502 679	4.943 032	1.0879 000	2.5000 000	0.761 020	1.0879 000	2.5000 000	0.761 020
6	1.2236 533	6.3352 522	5.891 533	1.1064 000	3.0000 000	0.651 020	1.1064 000	3.0000 000	0.651 020
7	1.2642 793	7.4269 075	6.811 511	1.1255 000	3.5000 000	0.521 020	1.1255 000	3.5000 000	0.521 020
8	1.3058 090	8.5252 666	7.703 936	1.1451 000	4.0000 000	0.371 020	1.1451 000	4.0000 000	0.371 020
9	1.3492 974	9.6302 496	8.569 626	1.1652 000	4.5000 000	0.201 020	1.1652 000	4.5000 000	0.201 020
10	1.3946 968	10.7419 323	9.409 605	1.1858 000	5.0000 000	0.011 020	1.1858 000	5.0000 000	0.011 020
11	1.4419 607	11.8604 992	9.224 552	1.2069 000	5.5000 000	....	1.2069 000	5.5000 000	....
12	1.4910 607	13.0869 952	9.014 333	1.2285 000	6.0000 000	....	1.2285 000	6.0000 000	....
13	1.5419 561	14.4213 030	8.779 271	1.2506 000	6.5000 000	....	1.2506 000	6.5000 000	....
14	1.6166 915	15.8649 996	8.512 052	1.2732 000	7.0000 000	....	1.2732 000	7.0000 000	....
15	1.6753 488	17.4193 681	8.203 741	1.2963 000	7.5000 000	....	1.2963 000	7.5000 000	....
16	1.7946 756	22.705 016	12.65 132	1.3207 000	8.0000 000	....	1.3207 000	8.0000 000	....
17	1.8574 892	24.499 091	13.18 968	1.3464 000	8.5000 000	....	1.3464 000	8.5000 000	....
18	1.9225 013	26.357 181	13.70 984	1.3733 000	9.0000 000	....	1.3733 000	9.0000 000	....
19	1.9907 829	28.279 062	14.21 210	1.4014 000	9.5000 000	....	1.4014 000	9.5000 000	....
20	2.0594 315	30.269 471	14.69 797	1.4307 000	10.0000 000	....	1.4307 000	10.0000 000	....
21	2.1315 116	32.328 902	15.16 712	1.4612 000	10.5000 000	....	1.4612 000	10.5000 000	....
22	2.2061 145	34.460 414	15.62 011	1.4929 000	11.0000 000	....	1.4929 000	11.0000 000	....
23	2.2833 285	36.666 528	16.05 837	1.5258 000	11.5000 000	....	1.5258 000	11.5000 000	....
24	2.3632 450	38.949 857	16.48 151	1.5599 000	12.0000 000	....	1.5599 000	12.0000 000	....
25	2.4459 640	41.311 900	16.89 040	1.5952 000	12.5000 000	....	1.5952 000	12.5000 000	....

PERPETUAL STOCK: 3 p. C. 85,7143; 3½ p. C. 100; 4 p. C. 114,2857; 5 p. C. 142,8571.

Years	RATIO OF INTEREST: ANNUALLY, 0.035.			RATIO OF INTEREST: HALF-YEARLY, 0.0175.			RATIO OF INTEREST: QUARTERLY, 0.00875.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
0	....	....	....	....	....	....	0.9913 250	1.0000 000	4.0350 000
1	0.9661 836	1.0000 000	1.0350 000	0.9661 836	2.0000 000	2.0350 000	0.9417 471	1.9912 181	2.0292 181
2	0.9335 107	0.9911 035	0.5391 035	0.9335 107	0.9911 035	0.5391 035	0.8912 028	1.9217 311	1.9297 311
3	0.9019 427	0.9719 312	0.5391 312	0.9019 427	0.9719 312	0.5391 312	0.8392 777	1.8088 076	1.8088 076
4	0.8714 422	0.9527 511	0.5391 511	0.8714 422	0.9527 511	0.5391 511	0.7858 181	1.6622 316	1.6622 316
5	0.8419 731	0.9335 811	0.5391 811	0.8419 731	0.9335 811	0.5391 811	0.7319 118	1.4916 028	1.4916 028
6	0.8135 060	0.9144 110	0.5392 110	0.8135 060	0.9144 110	0.5392 110	0.6774 377	1.2911 118	1.2911 118
7	0.7859 910	0.8952 410	0.5392 410	0.7859 910	0.8952 410	0.5392 410	0.6224 618	1.0611 118	1.0611 118
8	0.7594 116	0.8760 710	0.5392 710	0.7594 116	0.8760 710	0.5392 710	0.5670 877	0.8111 118	0.8111 118
9	0.7337 310	0.8569 010	0.5393 010	0.7337 310	0.8569 010	0.5393 010	0.5116 136	0.5411 118	0.5411 118
10	0.7089 180	0.8377 310	0.5393 310	0.7089 180	0.8377 310	0.5393 310	0.4551 400	0.4111 118	0.4111 118
11	0.6849 457	0.8185 610	0.5393 610	0.6849 457	0.8185 610	0.5393 610	0.3976 664	0.3411 118	0.3411 118
12	0.6617 833	0.8000 910	0.5393 910	0.6617 833	0.8000 910	0.5393 910	0.3392 928	0.2711 118	0.2711 118
13	0.6394 012	0.7826 210	0.5394 210	0.6394 012	0.7826 210	0.5394 210	0.2819 192	0.1911 118	0.1911 118
14	0.6177 818	0.7661 510	0.5394 510	0.6177 818	0.7661 510	0.5394 510	0.2245 456	0.1111 118	0.1111 118
15	0.5966 906	0.7506 810	0.5394 810	0.5966 906	0.7506 810	0.5394 810	0.1671 720	0.0311 118	0.0311 118
16	0.5767 059	0.7362 110	0.5395 110	0.5767 059	0.7362 110	0.5395 110	0.1168 984	....	....
17	0.5578 038	0.7228 410	0.5395 410	0.5578 038	0.7228 410	0.5395 410	0.0694 248	....	....
18	0.5398 611	0.7104 710	0.5395 710	0.5398 611	0.7104 710	0.5395 710	0.0219 512	....	....
19	0.5228 557	0.6991 010	0.5396 010	0.5228 557	0.6991 010	0.5396 010	0.0000 000	....	....
20	0.5067 639	0.6887 310	0.5396 310	0.5067 639	0.6887 310	0.5396 310	....	....	....
21	0.4915 709	0.6793 610	0.5396 610	0.4915 709	0.6793 610	0.5396 610	....	....	....
22	0.4772 506	0.6710 910	0.5396 910	0.4772 506	0.6710 910	0.5396 910	....	....	....
23	0.4637 856	0.6638 210	0.5397 210	0.4637 856	0.6638 210	0.5397 210	....	....	....
24	0.4510 572	0.6575 510	0.5397 510	0.4510 572	0.6575 510	0.5397 510	....	....	....
25	0.4391 470	0.6522 810	0.5397 810	0.4391 470	0.6522 810	0.5397 810	....	....	....

Years.	RATIO OF INTEREST: ANNUALLY, 0.035.			RATIO OF INTEREST: HALF-YEARLY, 0.0175.			RATIO OF INTEREST: QUARTERLY, 0.00875.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
26	2.4459 526	41.313 102	16.63 035	2.4618 457	41.352 742	16.67 066	2.4745 025	42.129 813	17.02 511
27	2.5115 671	43.759 060	17.28 537	2.5318 700	43.319 112	17.37 516	2.5525 508	43.635 991	17.42 056
28	2.6201 720	46.590 677	17.66 702	2.6419 670	45.914 318	17.73 621	2.6631 277	47.032 078	17.80 245
29	2.7118 700	49.910 199	18.01 577	2.7352 450	49.578 437	18.12 577	2.7472 079	49.920 225	18.17 126
30	2.8007 937	51.523 671	18.29 201	2.8218 164	52.37 617	18.38 199	2.8445 276	52.703 704	18.52 744
31	2.8850 315	51.429 471	18.73 628	2.9117 972	55.104 276	18.82 626	2.9355 070	55.505 350	18.87 121
32	2.9667 076	57.551 503	19.06 797	2.9351 079	58.151 631	19.15 841	2.9592 581	58.570 290	19.20 483
33	3.1119 424	60.341 210	19.39 021	3.1424 732	61.213 318	19.47 941	3.1541 117	61.650 565	19.52 445
34	3.2206 603	63.453 152	19.70 088	3.2531 231	61.303 282	19.78 917	3.2701 110	61.990 318	19.63 459
35	3.3333 905	65.674 013	20.00 026	3.3602 282	67.663 381	20.00 025	3.3860 750	66.173 829	20.13 351
36	3.4502 661	70.007 603	20.29 050	3.4872 020	71.063 139	20.37 822	3.5131 530	70.42 232	20.42 439
37	3.5710 254	73.572 192	20.57 033	3.6150 302	74.580 263	20.67 763	3.6403 126	73.150 610	20.70 137
38	3.6960 113	77.088 895	20.84 109	3.7477 974	78.222 767	20.97 731	3.7592 311	78.034 227	20.97 110
39	3.8253 717	80.724 906	21.10 250	3.8867 652	81.992 292	21.10 818	3.8925 431	81.644 671	21.23 130
40	3.9592 597	84.550 278	21.35 507	4.0303 921	85.996 921	21.35 977	4.0363 821	85.523 072	21.38 276
41	4.0978 530	88.569 538	21.59 910	4.1848 420	89.950 261	21.61 317	4.1935 136	90.071 017	21.72 451
42	4.2412 580	92.681 371	21.83 428	4.3402 674	91.122 520	21.91 227	4.3425 120	91.94 430	21.96 000
43	4.3897 020	96.898 629	22.06 069	4.4976 226	92.451 261	22.14 027	4.4747 619	92.279 690	22.18 622
44	4.5433 416	101.223 633	22.28 879	4.6568 991	102.93 917	22.36 412	4.6531 215	103.01 205	22.40 529
45	4.7023 526	105.70 107	22.49 545	4.7653 000	107.58 231	22.57 500	4.7777 610	107.50 746	22.61 627
46	4.8669 411	110.38 403	22.70 092	4.9395 021	112.38 940	22.78 027	4.9778 991	113.36 259	22.82 022
47	5.0372 810	115.35 077	22.89 912	5.1078 165	117.36 376	22.97 712	5.1140 204	118.40 204	22.91 718
48	5.2133 190	120.58 826	23.09 125	5.2801 515	122.51 169	23.16 052	5.3261 905	123.61 403	23.20 740
49	5.3960 616	126.03 183	23.27 637	5.4748 511	127.83 312	23.34 277	5.5153 790	129.01 803	23.31 111
50	5.5849 269	131.69 791	23.45 561	5.6801 501	133.37 809	23.53 074	5.7109 631	131.59 900	23.56 451
51	5.7803 093	137.58 204	23.62 872	5.8962 715	139.09 363	23.70 571	5.9134 661	134.33 538	23.73 066
52	5.9827 133	143.58 324	23.79 577	6.0234 639	145.01 324	23.86 897	6.1321 920	141.37 501	23.88 503
53	6.1921 053	149.84 505	23.95 726	6.2629 664	151.14 190	24.02 905	6.3163 313	152.50 090	24.06 512
54	6.4088 350	156.34 066	24.11 350	6.5120 411	157.48 000	24.18 283	6.5631 717	159.00 501	24.21 926
55	6.6331 412	163.09 109	24.26 425	6.7419 571	164.03 292	24.33 357	6.7079 294	165.63 003	24.36 251
56	6.8653 011	170.08 003	24.40 971	6.9799 207	170.85 628	24.47 810	7.0829 601	172.54 457	24.51 245
57	7.1055 616	177.44 531	24.55 044	7.2261 764	177.90 793	24.61 769	7.2867 791	179.67 653	24.65 131
58	7.3532 022	185.13 592	24.68 613	7.4815 651	185.10 757	24.75 252	7.3471 515	187.00 147	24.78 571
59	7.6086 020	193.18 820	24.81 771	7.7457 111	192.74 461	24.88 275	7.4147 029	194.70 825	24.91 526
60	7.8719 929	199.51 620	24.94 474	8.0191 029	200.54 192	25.00 855	8.0919 177	202.62 622	25.04 057
61	8.1533 241	206.39 477	25.06 737	8.2923 109	206.63 745	25.13 005	8.3708 735	210.82 426	25.16 142
62	8.4432 079	212.51 200	25.18 567	8.5654 349	212.01 243	25.24 741	8.6560 750	218.10 501	25.27 166
63	8.7413 702	219.08 601	25.30 036	8.8399 071	217.61 325	25.36 076	8.9439 722	224.10 501	25.37 828
64	9.0482 025	226.12 253	25.41 067	9.1150 930	223.63 982	25.47 025	9.2022 511	231.09 727	25.49 288
65	9.3637 007	233.72 228	25.51 715	9.3903 738	231.95 351	25.57 601	9.3921 314	238.03 233	25.60 517
66	9.6841 652	241.91 058	25.62 111	9.6751 302	239.57 545	25.67 816	9.6737 067	245.39 162	25.70 675
67	10.0223 132	250.70 376	25.72 058	10.0223 792	247.53 694	25.77 003	10.0223 792	252.49 701	25.80 476
68	10.3734 911	259.62 669	25.81 619	10.3734 911	255.83 019	25.86 113	10.3734 911	260.00 000	25.89 111
69	10.7370 029	268.80 084	25.91 011	10.7370 029	264.52 751	25.95 110	10.7370 029	267.79 452	25.97 911
70	11.1122 253	278.30 787	26.00 040	11.1122 253	273.50 190	26.03 329	11.1122 253	275.97 888	26.07 988
71	11.5017 774	288.03 069	26.08 734	11.5017 774	282.82 654	26.12 020	11.5017 774	284.63 141	26.16 403
72	11.9044 336	297.97 446	26.17 135	11.9044 336	292.38 477	26.20 293	11.9044 336	292.66 026	26.24 725
73	12.3203 988	308.13 446	26.25 259	12.3203 988	302.18 181	26.28 205	12.3203 988	301.11 570	26.32 681
74	12.7497 223	318.51 779	26.33 022	12.7497 223	312.24 533	26.35 811	12.7497 223	300.30 813	26.36 371
75	13.1926 550	329.13 001	26.40 462	13.1926 550	322.56 900	26.43 120	13.1926 550	310.36 723	26.40 371
76	13.6500 500	340.00 000	26.47 600	13.6500 500	333.15 300	26.50 200	13.6500 500	321.15 300	26.51 900
77	14.1229 617	351.22 856	26.54 450	14.1229 617	344.56 731	26.57 021	14.1229 617	332.26 731	26.58 021
78	14.6114 617	362.82 000	26.61 000	14.6114 617	356.26 000	26.63 500	14.6114 617	343.70 000	26.64 500
79	15.1155 610	374.78 115	26.67 261	15.1155 610	368.24 115	26.70 000	15.1155 610	355.00 000	26.71 000
80	15.6359 738	387.10 679	26.73 261	15.6359 738	380.40 361	26.76 711	15.6359 738	366.66 667	26.76 711
81	16.1724 308	400.00 000	26.81 011	16.1724 308	393.33 521	26.83 211	16.1724 308	378.66 667	26.81 011
82	16.7249 070	413.22 856	26.88 461	16.7249 070	406.52 521	26.90 461	16.7249 070	391.00 000	26.90 461
83	17.2934 617	426.90 000	26.95 611	17.2934 617	420.00 000	26.97 461	17.2934 617	404.00 000	26.97 461
84	17.8780 269	440.93 913	27.02 309	17.8780 269	433.80 000	27.04 200	17.8780 269	417.00 000	27.04 200
85	18.4787 029	455.34 000	27.08 600	18.4787 029	447.95 361	27.11 111	18.4787 029	430.00 000	27.11 111
86	19.0954 617	470.14 617	27.14 617	19.0954 617	462.46 617	27.17 261	19.0954 617	443.33 333	27.17 261
87	19.7292 029	485.37 029	27.20 429	19.7292 029	476.84 617	27.23 671	19.7292 029	457.00 000	27.23 671
88	20.3809 617	501.00 617	27.26 029	20.3809 617	491.48 617	27.29 371	20.3809 617	471.00 000	27.29 371
89	21.0507 029	517.14 029	27.31 429	21.0507 029	506.38 617	27.35 261	21.0507 029	485.33 333	27.35 261
90	21.7384 617	533.78 617	27.36 617	21.7384 617	521.54 617	27.39 711	21.7384 617	500.00 000	27.39 711
91	22.4442 029	550.83 029	27.41 617	22.4442 029	537.06 617	27.43 821	22.4442 029	515.00 000	27.43 821
92	23.1680 617	568.38 617	27.46 429	23.1680 617	552.95 617	27.47 591	23.1680 617	530.00 000	27.47 591
93	23.9109 029	586.44 029	27.51 029	23.9109 029	569.21 029	27.51 029	23.9109 029	545.00 000	27.51 029
94	24.6728 617	605.00 617	27.55 429	24.6728 617	585.84 617	27.54 261	24.6728 617	560.00 000	27.54 261
95	25.4538 029	624.17 029	27.59 591	25.4538 029	602.85 029	27.57 111	25.4538 029	575.00 000	27.57 111
96	26.2538 617	643.84 617	27.63 261	26.2538 617	620.26 617	27.60 000	26.2538 617	590.00 000	27.60 000
97	27.0729 029	664.03 029	27.67 591	27.0729 029	638.06 029	27.62 911	27.0729 029	605.00 000	27.62 911
98	27.9110 617	684.74 617	27.71 617	27.9110 617	656.26 617	27.65 821	27.9110 617	620.00 000	27.65 821
99	28.7682 029	706.00 029	27.75 261	28.7682 029	674.87 029	27.68 821	28.7682 029	635.00 000	27.68 821
100	29.6444 617	727.81 617	27.79 029	29.6444 617	693.89 617	27.71 821	29.6444 617	650.00 000	27.71 821
Value of Perpetual Ann.	28.57 113			28.57 113					28.57 113

Years.	RATIO OF INTEREST: ANNUALLY, 0.035.			RATIO OF INTEREST: HALF-YEARLY, 0.0175.			RATIO OF INTEREST: QUARTERLY, 0.00875.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
26	0.4000 577	0.0212 051	0.0592 051	0.4037 019	0.0230 933	0.0591 033	0.4071 019	0.0249 815	0.0590 015
27	0.3950 122	0.0220 521	0.0578 521	0.3998 053	0.0249 815	0.0575 511	0.4043 019	0.0268 697	0.0574 031
28	0.3910 511	0.0228 026	0.0565 026	0.3956 087	0.0268 697	0.0570 015	0.4015 019	0.0287 579	0.0568 047
29	0.3870 802	0.0235 454	0.0551 454	0.3914 122	0.0287 579	0.0565 015	0.3987 019	0.0306 461	0.0562 063
30	0.3831 093	0.0242 882							

Years.	RATIO of INTEREST: ANNUALLY, 0.0375.			RATIO of INTEREST: HALF-YEARLY, 0.01875.			RATIO of INTEREST: QUARTERLY, 0.009375.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
0
1	1.0375 000	1.0000 000	0.9631 55	1.0187 500	0.5000 000	0.497 90	1.0011 750	0.5000 000	0.5176 13
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Years.	RATIO of INTEREST: ANNUALLY, 0.0375.			RATIO of INTEREST: HALF-YEARLY, 0.01875.			RATIO of INTEREST: QUARTERLY, 0.009375.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
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RATE OF INTEREST: 3 1/4 per Cent. per Ann.—CORRESPONDING VALUE OF

Year	RATIO OF INTEREST: ANNUALLY, 0.0375.			RATIO OF INTEREST: HALF-YEARLY, 0.0175.			RATIO OF INTEREST: QUARTERLY, 0.00975.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
26	2,642 001	42,781 200	16,127 18	2,673 403	43,305 742	16,516 48	2,631 531	41,710 748	16,562 41
27	2,701 5 6	43,383 848	16,797 29	2,707 023	43,917 711	16,837 16	2,735 218	42,327 247	16,932 61
28	2,762 4 30	44,047 548	17,531 01	2,764 025	44,540 666	17,213 42	2,767 025	42,963 534	17,299 24
29	2,824 662	44,778 811	17,327 81	2,822 523	45,184 690	17,587 49	2,818 536	43,621 482	17,662 60
30	2,888 144	45,572 237	17,629 24	2,882 972	45,850 258	17,948 61	2,861 166	44,303 100	17,973 78
31	2,952 660	46,433 609	18,119 67	2,948 890	46,538 133	18,277 66	2,926 469	45,010 814	18,097 68
32	3,018 231	47,367 335	18,486 55	3,015 502	47,249 473	18,545 08	2,996 160	45,742 291	18,359 60
33	3,084 860	48,378 360	18,751 30	3,082 132	47,984 635	18,811 92	3,067 113	46,499 507	18,623 71
34	3,152 545	49,471 693	19,023 31	3,149 863	48,744 246	19,078 66	3,138 533	47,282 333	18,890 78
35	3,221 286	50,652 347	19,313 01	3,218 601	49,529 319	19,346 07	3,208 032	48,090 085	19,161 41
36	3,291 083	51,925 330	19,618 73	3,288 469	50,338 084	19,626 54	3,278 829	48,923 113	19,436 90
37	3,361 936	53,295 663	19,940 85	3,359 477	51,172 683	19,912 91	3,350 793	49,781 629	19,717 16
38	3,433 845	54,768 358	20,280 71	3,431 543	52,032 683	20,200 92	3,423 950	50,665 901	20,002 39
39	3,506 810	56,349 425	20,638 83	3,503 675	52,929 220	20,501 94	3,498 411	51,576 354	20,292 61
40	3,580 841	58,044 980	21,015 51	3,576 878	53,862 660	20,816 07	3,574 689	52,523 451	20,587 81
41	3,655 938	59,861 240	21,413 32	3,651 139	54,834 221	21,143 25	3,652 829	53,506 610	20,887 31
42	3,732 102	61,805 317	21,832 80	3,726 467	55,847 306	21,491 62	3,731 987	54,526 310	21,190 41
43	3,809 333	63,884 320	22,274 52	3,802 863	56,902 340	21,860 37	3,802 212	55,583 112	21,506 53
44	3,887 631	66,095 371	22,739 97	3,878 407	58,000 664	22,250 15	3,873 461	56,676 671	21,825 25
45	3,967 006	68,446 480	23,229 65	3,955 065	59,142 660	22,660 35	3,949 665	57,805 910	22,156 87
46	4,048 558	70,945 657	23,744 06	4,032 839	60,330 660	23,091 52	4,026 952	58,971 250	22,502 33
47	4,132 387	73,592 002	24,283 72	4,110 822	61,565 000	23,543 30	4,105 433	60,174 000	22,862 85
48	4,218 494	76,395 615	24,848 15	4,190 017	62,847 920	24,016 21	4,185 162	61,414 500	23,237 85
49	4,306 879	79,355 506	25,437 87	4,270 524	64,170 640	24,510 83	4,275 211	62,693 250	23,627 85
50	4,397 542	82,481 685	26,052 37	4,352 343	65,535 580	25,026 76	4,361 110	64,011 500	24,031 33
51	4,490 483	85,784 258	26,692 12	4,435 476	66,944 000	25,563 63	4,448 453	65,380 500	24,449 05
52	4,585 702	89,273 325	27,356 62	4,520 023	68,398 640	26,123 06	4,536 380	66,811 500	24,881 33
53	4,683 209	92,959 996	28,046 48	4,606 985	69,900 880	26,704 66	4,625 697	68,306 500	25,328 61
54	4,783 414	96,846 371	28,761 21	4,695 362	71,471 160	27,307 66	4,716 444	69,856 500	25,791 33
55	4,886 226	100,935 450	29,501 42	4,785 165	73,112 000	27,932 66	4,809 681	71,471 500	26,269 05
56	4,991 645	105,240 240	30,266 62	4,876 494	74,824 000	28,579 33	4,905 468	73,156 500	26,761 33
57	5,100 672	109,765 750	31,057 62	4,969 249	76,608 000	29,247 25	4,993 867	74,911 500	27,268 61
58	5,212 307	114,516 980	31,874 92	5,063 532	78,466 000	29,936 11	5,083 867	76,736 500	27,791 33
59	5,327 550	119,499 930	32,718 02	5,159 345	80,399 000	30,645 62	5,175 543	78,628 500	28,329 05
60	5,446 301	124,720 600	33,587 42	5,256 688	82,408 000	31,376 48	5,263 961	80,586 500	28,881 33
61	5,568 560	130,186 000	34,482 72	5,355 561	84,494 000	32,129 33	5,353 961	82,611 500	29,448 61
62	5,694 327	135,893 120	35,403 62	5,455 964	86,658 000	32,904 88	5,443 561	84,704 500	30,031 33
63	5,823 602	141,848 870	36,350 72	5,557 997	88,900 000	33,702 88	5,534 761	86,866 500	30,630 05
64	5,956 385	148,060 250	37,323 62	5,661 760	91,222 000	34,523 08	5,627 561	89,098 500	31,244 77
65	6,093 676	154,536 270	38,323 02	5,767 263	93,635 000	35,365 28	5,722 061	91,391 500	31,875 49
66	6,234 475	161,286 940	39,348 52	5,874 506	96,139 000	36,229 38	5,818 261	93,755 500	32,521 21
67	6,379 782	168,321 310	40,400 22	5,983 489	98,732 000	37,114 98	5,915 061	96,180 500	33,182 93
68	6,529 597	175,649 380	41,478 62	6,094 212	101,415 000	38,021 68	6,013 561	98,675 500	33,860 65
69	6,683 920	183,281 150	42,583 42	6,206 675	104,188 000	38,949 68	6,133 761	101,240 500	34,554 37
70	6,842 751	191,226 620	43,715 22	6,320 888	107,052 000	39,899 68	6,255 661	103,875 500	35,264 09
71	6,996 088	199,495 890	44,874 62	6,436 851	110,007 000	40,871 28	6,379 261	106,580 500	35,989 81
72	7,154 931	208,098 960	46,061 22	6,554 574	113,153 000	41,865 28	6,504 561	109,355 500	36,731 53
73	7,318 280	217,046 830	47,275 42	6,674 057	116,493 000	42,881 48	6,631 561	112,190 500	37,489 25
74	7,486 135	226,350 500	48,516 82	6,795 300	120,036 000	43,919 68	6,760 561	115,085 500	38,262 97
75	7,658 496	236,021 970	49,785 02	6,918 313	123,783 000	44,979 68	6,891 561	118,040 500	39,052 69
76	7,835 363	246,072 240	51,080 62	7,043 096	127,735 000	46,061 28	7,024 561	121,055 500	39,858 41
77	8,016 736	256,513 310	52,403 22	7,170 649	131,894 000	47,164 68	7,157 561	124,130 500	40,680 13
78	8,202 615	267,357 180	53,753 42	7,300 972	136,261 000	48,289 68	7,292 561	127,275 500	41,517 85
79	8,393 000	278,616 850	55,130 82	7,434 065	140,837 000	49,436 68	7,428 561	130,490 500	42,371 57
80	8,588 891	290,304 320	56,535 02	7,569 928	145,632 000	50,605 68	7,572 561	133,775 500	43,241 29
81	8,789 288	302,442 590	57,966 42	7,708 561	150,646 000	51,796 68	7,774 561	137,130 500	44,126 01
82	8,995 191	315,044 660	59,424 62	7,850 964	155,879 000	52,999 68	7,919 561	140,565 500	45,026 73
83	9,206 600	328,124 530	60,909 42	7,997 137	161,332 000	54,224 68	8,067 561	144,080 500	45,942 45
84	9,423 615	341,696 200	62,421 42	8,147 080	167,006 000	55,471 68	8,217 561	147,675 500	46,874 17
85	9,646 236	355,773 670	63,960 22	8,299 793	172,903 000	56,740 68	8,369 561	151,350 500	47,821 89
86	9,874 463	370,371 940	65,526 42	8,455 276	179,024 000	58,031 68	8,523 561	155,105 500	48,785 61
87	10,108 296	385,506 010	67,119 62	8,613 629	185,379 000	59,344 68	8,679 561	158,940 500	49,765 33
88	10,347 735	401,191 880	68,740 42	8,773 852	191,969 000	60,679 68	8,837 561	162,855 500	50,761 05
89	10,592 780	417,444 550	70,388 42	8,936 045	198,794 000	62,036 68	8,897 561	166,850 500	51,772 77
90	10,843 431	434,280 020	72,063 22	9,100 208	205,854 000	63,415 68	8,959 561	170,925 500	52,799 49
91	11,099 688	451,714 290	73,764 42	9,266 441	213,149 000	64,816 68	9,023 561	175,080 500	53,841 21
92	11,361 551	469,763 360	75,492 62	9,434 744	220,679 000	66,239 68	9,089 561	179,315 500	54,897 93
93	11,629 020	488,444 230	77,247 42	9,605 117	228,444 000	67,684 68	9,157 561	183,630 500	55,969 65
94	11,902 095	507,774 000	79,029 42	9,777 560	236,444 000	69,151 68	9,227 561	188,025 500	57,056 37
95	12,180 776	527,769 670	80,838 22	9,952 073	244,679 000	70,641 68	9,299 561	192,500 500	58,158 09
96	12,465 163	548,447 140	82,673 42	10,128 746	253,149 000	72,154 68	9,373 561	197,055 500	59,274 81
97	12,756 256	569,823 410	84,534 62	10,307 579	261,854 000	73,691 68	9,449 561	201,690 500	60,405 53
98	13,054 055	591,916 480	86,421 42	10,489 572	270,794 000	75,253 68	9,527 561	206,405 500	61,551 25
99	13,358 560	614,744 250	88,334 62	10,674 725	280,069 000	76,841 68	9,607 561	211,190 500	62,712 97
100	13,669 771	638,324 720	90,274 42	10,863 048	289,689 000	78,455 68	9,689 561	216,055 500	63,889 69
Value of Perpetual Ann. 26,666 67									

PERPETUAL STOCK: 3 p. C. 80; 3 1/4 p. C. 93,3333; 4 p. C. 106,6667; 5 p. C. 133,3333.

Year	RATIO OF INTEREST: ANNUALLY, 0.0375.			RATIO OF INTEREST: HALF-YEARLY, 0.0175.			RATIO OF INTEREST: QUARTERLY, 0.00975.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
26	0.339 066	0.033 747	0.064 717	0.336 150	0.030 438	0.065 438	0.3709 021	0.028 777	0.0603 777
27	0.3701 017	0.029 331	0.053 331	0.367 317	0.027 166	0.052 166	0.3550 272	0.025 577	0.0590 577
28	0.379 246	0.029 951	0.052 951	0.353 596	0.020 918	0.051 918	0.3516 535	0.023 395	0.0578 345
29	0.3138 369	0.019 499	0.037 499	0.319 693	0.019 506	0.0368 526	0.3397 700	0.019 125	0.0567 125
30	0.3111 033	0.019 076	0.036 076	0.320 520	0.018 079	0.0358 079	0.3263 581	0.018 076	0.0556 076
31	0.3191 249	0.017 045	0.035 045	0.316 076	0.017 516	0.0348 516	0.3111 015	0.017 967	0.0546 967
32	0.3270 794	0.016 013	0.034 013	0.305 565	0.016 227	0.03			

Years	RATIO of INTEREST: ANNUALLY, 0.04.			RATIO of INTEREST: HALF-YEARLY, 0.02.			RATIO of INTEREST: QUARTERLY, 0.01.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
1	1.0100 000	1.0000 000	0.9615 38	1.0100 000	0.5000 000	0.9707 00	1.0100 000	0.2500 000	0.9715 45
2	1.0200 000	2.0100 000	1.8260 93	1.0200 000	1.0000 000	1.8260 93	1.0200 000	0.5000 000	1.8260 93
3	1.0300 000	3.0100 000	2.7150 91	1.0300 000	1.5000 000	2.7150 91	1.0300 000	0.7500 000	2.7150 91
4	1.0400 000	4.0100 000	3.6150 91	1.0400 000	2.0000 000	3.6150 91	1.0400 000	1.0000 000	3.6150 91
5	1.0500 000	5.0100 000	4.5250 91	1.0500 000	2.5000 000	4.5250 91	1.0500 000	1.2500 000	4.5250 91
6	1.0600 000	6.0100 000	5.4450 91	1.0600 000	3.0000 000	5.4450 91	1.0600 000	1.5000 000	5.4450 91
7	1.0700 000	7.0100 000	6.3750 91	1.0700 000	3.5000 000	6.3750 91	1.0700 000	1.7500 000	6.3750 91
8	1.0800 000	8.0100 000	7.3150 91	1.0800 000	4.0000 000	7.3150 91	1.0800 000	2.0000 000	7.3150 91
9	1.0900 000	9.0100 000	8.2650 91	1.0900 000	4.5000 000	8.2650 91	1.0900 000	2.2500 000	8.2650 91
10	1.1000 000	10.0100 000	9.2250 91	1.1000 000	5.0000 000	9.2250 91	1.1000 000	2.5000 000	9.2250 91
11	1.1100 000	11.0100 000	10.1950 91	1.1100 000	5.5000 000	10.1950 91	1.1100 000	2.7500 000	10.1950 91
12	1.1200 000	12.0100 000	11.1750 91	1.1200 000	6.0000 000	11.1750 91	1.1200 000	3.0000 000	11.1750 91
13	1.1300 000	13.0100 000	12.1650 91	1.1300 000	6.5000 000	12.1650 91	1.1300 000	3.2500 000	12.1650 91
14	1.1400 000	14.0100 000	13.1650 91	1.1400 000	7.0000 000	13.1650 91	1.1400 000	3.5000 000	13.1650 91
15	1.1500 000	15.0100 000	14.1750 91	1.1500 000	7.5000 000	14.1750 91	1.1500 000	3.7500 000	14.1750 91
16	1.1600 000	16.0100 000	15.1950 91	1.1600 000	8.0000 000	15.1950 91	1.1600 000	4.0000 000	15.1950 91
17	1.1700 000	17.0100 000	16.2250 91	1.1700 000	8.5000 000	16.2250 91	1.1700 000	4.2500 000	16.2250 91
18	1.1800 000	18.0100 000	17.2650 91	1.1800 000	9.0000 000	17.2650 91	1.1800 000	4.5000 000	17.2650 91
19	1.1900 000	19.0100 000	18.3150 91	1.1900 000	9.5000 000	18.3150 91	1.1900 000	4.7500 000	18.3150 91
20	1.2000 000	20.0100 000	19.3750 91	1.2000 000	10.0000 000	19.3750 91	1.2000 000	5.0000 000	19.3750 91
21	1.2100 000	21.0100 000	20.4450 91	1.2100 000	10.5000 000	20.4450 91	1.2100 000	5.2500 000	20.4450 91
22	1.2200 000	22.0100 000	21.5250 91	1.2200 000	11.0000 000	21.5250 91	1.2200 000	5.5000 000	21.5250 91
23	1.2300 000	23.0100 000	22.6150 91	1.2300 000	11.5000 000	22.6150 91	1.2300 000	5.7500 000	22.6150 91
24	1.2400 000	24.0100 000	23.7150 91	1.2400 000	12.0000 000	23.7150 91	1.2400 000	6.0000 000	23.7150 91
25	1.2500 000	25.0100 000	24.8250 91	1.2500 000	12.5000 000	24.8250 91	1.2500 000	6.2500 000	24.8250 91

Years	RATIO of INTEREST: ANNUALLY, 0.01.			RATIO of INTEREST: HALF-YEARLY, 0.02.			RATIO of INTEREST: QUARTERLY, 0.01.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
1	0.9615 381	1.0000 000	1.0100 000	0.9615 381	1.0000 000	1.0100 000	0.9615 381	1.0000 000	1.0100 000
2	0.9215 562	0.9901 961	0.5301 961	0.9215 562	0.9901 961	0.5301 961	0.9215 562	0.9901 961	0.5301 961
3	0.8815 743	0.9803 921	0.5301 961	0.8815 743	0.9803 921	0.5301 961	0.8815 743	0.9803 921	0.5301 961
4	0.8415 924	0.9705 880	0.5301 961	0.8415 924	0.9705 880	0.5301 961	0.8415 924	0.9705 880	0.5301 961
5	0.8016 105	0.9607 839	0.5301 961	0.8016 105	0.9607 839	0.5301 961	0.8016 105	0.9607 839	0.5301 961
6	0.7616 286	0.9509 798	0.5301 961	0.7616 286	0.9509 798	0.5301 961	0.7616 286	0.9509 798	0.5301 961
7	0.7216 467	0.9411 757	0.5301 961	0.7216 467	0.9411 757	0.5301 961	0.7216 467	0.9411 757	0.5301 961
8	0.6816 648	0.9313 716	0.5301 961	0.6816 648	0.9313 716	0.5301 961	0.6816 648	0.9313 716	0.5301 961
9	0.6416 829	0.9215 675	0.5301 961	0.6416 829	0.9215 675	0.5301 961	0.6416 829	0.9215 675	0.5301 961
10	0.6017 010	0.9117 634	0.5301 961	0.6017 010	0.9117 634	0.5301 961	0.6017 010	0.9117 634	0.5301 961
11	0.5617 191	0.9019 593	0.5301 961	0.5617 191	0.9019 593	0.5301 961	0.5617 191	0.9019 593	0.5301 961
12	0.5217 372	0.8921 552	0.5301 961	0.5217 372	0.8921 552	0.5301 961	0.5217 372	0.8921 552	0.5301 961
13	0.4817 553	0.8823 511	0.5301 961	0.4817 553	0.8823 511	0.5301 961	0.4817 553	0.8823 511	0.5301 961
14	0.4417 734	0.8725 470	0.5301 961	0.4417 734	0.8725 470	0.5301 961	0.4417 734	0.8725 470	0.5301 961
15	0.4017 915	0.8627 429	0.5301 961	0.4017 915	0.8627 429	0.5301 961	0.4017 915	0.8627 429	0.5301 961
16	0.3618 096	0.8529 388	0.5301 961	0.3618 096	0.8529 388	0.5301 961	0.3618 096	0.8529 388	0.5301 961
17	0.3218 277	0.8431 347	0.5301 961	0.3218 277	0.8431 347	0.5301 961	0.3218 277	0.8431 347	0.5301 961
18	0.2818 458	0.8333 306	0.5301 961	0.2818 458	0.8333 306	0.5301 961	0.2818 458	0.8333 306	0.5301 961
19	0.2418 639	0.8235 265	0.5301 961	0.2418 639	0.8235 265	0.5301 961	0.2418 639	0.8235 265	0.5301 961
20	0.2018 820	0.8137 224	0.5301 961	0.2018 820	0.8137 224	0.5301 961	0.2018 820	0.8137 224	0.5301 961
21	0.1619 001	0.8039 183	0.5301 961	0.1619 001	0.8039 183	0.5301 961	0.1619 001	0.8039 183	0.5301 961
22	0.1219 182	0.7941 142	0.5301 961	0.1219 182	0.7941 142	0.5301 961	0.1219 182	0.7941 142	0.5301 961
23	0.0819 363	0.7843 101	0.5301 961	0.0819 363	0.7843 101	0.5301 961	0.0819 363	0.7843 101	0.5301 961
24	0.0419 544	0.7745 060	0.5301 961	0.0419 544	0.7745 060	0.5301 961	0.0419 544	0.7745 060	0.5301 961
25	0.0019 725	0.7647 019	0.5301 961	0.0019 725	0.7647 019	0.5301 961	0.0019 725	0.7647 019	0.5301 961

RATE OF INTEREST. 4 per Cent. per Ann.—CORRESPONDING VALUE OF

Years	RATIO OF INTEREST: ANNUALLY, 0.01.			RATIO OF INTEREST: HALF-YEARLY, 0.02.			RATIO OF INTEREST: QUARTERLY, 0.01.				
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.		
26	2.7721 648	41.311 715	15.982 77	2.8203 282	45.098 205	16.072 47	2.8116 431	45.268 003	16.117 07		
27	2.8233 626	47.061 214	16.529 59	2.9134 614	47.839 539	16.419 14	2.9229 238	48.224 145	16.464 45		
28	2.9247 631	49.972 303	16.663 66	3.0311 631	50.779 132	16.732 33	3.0479 519	51.196 231	16.727 50		
29	3.1166 515	52.960 246	16.901 71	3.1836 514	53.849 609	17.072 61	3.2176 659	52.261 173	17.117 56		
30	3.2433 975	56.014 931	17.072 03	3.3610 528	57.025 770	17.380 41	3.3003 149	53.529 672	17.435 13		
31	3.3731 334	59.238 335	17.528 19	3.4433 614	60.329 611	17.676 32	3.4443 950	60.859 295	17.730 70		
32	3.5060 507	62.701 169	17.473 53	3.5514 912	63.767 311	17.970 71	3.5736 491	64.346 152	18.024 74		
33	3.6423 811	65.509 57	18.117 63	3.6769 736	67.374 339	18.271 65	3.6769 736	67.374 339	18.271 65		
34	3.7913 163	69.557 903	18.111 20	3.8412 503	71.166 263	18.576 78	3.8412 503	71.166 263	18.576 78		
35	3.9450 690	73.652 253	18.664 61	3.9295 562	75.023 952	18.791 31	4.0270 926	75.023 952	18.791 31		
36	4.1039 326	77.806 314	18.901 20	4.1611 304	79.050 509	18.992 61	4.1990 186	79.163 330	19.031 59		
37	4.2670 699	81.702 245	19.112 33	4.2292 504	83.231 261	19.255 33	4.2967 714	83.109 203	19.297 67		
38	4.4348 133	85.700 330	19.367 49	4.3011 522	87.603 004	19.419 57	4.3708 362	87.415 933	19.430 77		
39	4.6163 660	89.109 150	19.581 48	4.3861 192	92.152 920	19.683 10	4.4480 005	92.032 604	19.683 10		
40	4.8010 606	93.053 516	19.792 77	4.4742 572	96.883 979	19.948 26	4.5230 264	96.883 979	19.948 26		
41	4.9730 615	97.020 536	19.991 65	4.5621 669	101.81 017	20.071 37	4.6111 471	102.81 369	20.110 83		
42	5.1527 639	101.018 960	20.183 61	4.6514 321	106.93 330	20.292 70	4.7002 621	106.93 330	20.292 70		
43	5.3404 933	105.040 330	20.370 79	4.7414 334	112.26 334	20.416 71	4.7892 536	112.26 334	20.416 71		
44	5.5361 151	109.114 908	20.548 01	4.8321 513	117.80 833	20.543 52	4.8401 478	117.80 833	20.543 52		
45	5.8111 757	113.252 939	20.730 04	4.9241 331	123.57 033	20.793 45	4.9381 030	123.57 033	20.793 45		
46	6.0748 627	117.547 637	20.884 65	5.0182 537	129.58 069	20.856 81	5.0292 856	129.58 069	20.856 81		
47	6.3478 156	121.91 513	21.012 91	5.1143 304	135.82 526	21.113 81	5.1223 911	135.82 526	21.113 81		
48	6.5295 682	126.36 331	21.124 11	5.2124 331	142.30 117	21.212 11	5.2192 107	142.30 117	21.212 11		
49	6.8333 194	130.91 373	21.211 47	5.3124 377	149.01 619	21.319 77	5.3183 691	149.01 619	21.319 77		
50	7.1666 833	135.66 700	21.282 18	5.4144 491	156.01 313	21.431 18	5.4191 178	156.01 313	21.431 18		
51	7.5099 507	140.71 377	21.347 43	5.5184 528	163.31 323	21.548 18	5.5224 691	163.31 323	21.548 18		
52	7.8633 227	146.16 472	21.417 51	5.6244 379	170.91 545	21.671 71	5.6274 820	170.91 545	21.671 71		
53	7.9910 511	147.43 191	21.474 67	5.7324 331	178.96 621	21.803 77	5.7354 331	178.96 621	21.803 77		
54	8.3138 113	152.84 339	21.528 08	5.8424 378	187.30 611	21.945 75	5.8454 378	187.30 611	21.945 75		
55	8.6463 659	158.15 917	21.578 61	5.9544 491	195.97 929	22.097 12	5.9574 491	195.97 929	22.097 12		
56	8.9922 216	163.57 354	21.626 03	6.0684 612	204.99 608	22.259 09	6.0714 612	204.99 608	22.259 09		
57	9.3519 103	169.19 776	21.671 45	6.1844 359	214.37 922	22.431 71	6.1874 359	214.37 922	22.431 71		
58	9.7249 729	175.04 197	21.714 97	6.3024 379	224.11 999	22.614 67	6.3054 379	224.11 999	22.614 67		
59	10.1115 626	181.11 593	21.756 41	6.4224 378	234.21 611	22.808 17	6.4254 378	234.21 611	22.808 17		
60	10.5119 627	187.49 059	21.796 19	6.5444 491	244.67 940	23.012 70	6.5474 491	244.67 940	23.012 70		
61	10.9449 413	194.11 611	21.834 19	6.6684 612	255.51 908	23.227 67	6.6714 612	255.51 908	23.227 67		
62	11.3780 029	201.01 273	21.869 79	6.7944 379	266.71 377	23.453 33	6.7974 379	266.71 377	23.453 33		
63	11.8113 153	208.11 873	21.903 29	6.9214 378	278.21 376	23.689 86	6.9244 378	278.21 376	23.689 86		
64	12.2446 476	215.41 193	21.934 65	7.0504 377	290.01 375	23.937 31	7.0534 377	290.01 375	23.937 31		
65	12.7089 735	222.91 638	21.963 61	7.1814 491	302.11 637	24.195 76	7.1844 491	302.11 637	24.195 76		
66	13.1613 623	230.71 712	21.991 11	7.3144 379	314.51 636	24.464 21	7.3174 379	314.51 636	24.464 21		
67	13.6133 112	238.71 912	22.017 15	7.4494 378	327.21 635	24.742 66	7.4524 378	327.21 635	24.742 66		
68	14.0749 626	246.91 912	22.041 51	7.5864 377	340.11 634	25.030 11	7.5894 377	340.11 634	25.030 11		
69	14.5471 710	255.21 773	22.064 01	7.7244 376	353.21 633	25.327 56	7.7274 376	353.21 633	25.327 56		
70	15.0301 618	263.71 616	22.085 51	7.8644 491	366.51 632	25.634 01	7.8674 491	366.51 632	25.634 01		
71	16.104 483	272.41 281	22.106 01	8.0064 612	380.11 631	25.949 46	8.0094 612	380.11 631	25.949 46		
72	16.842 262	281.31 656	22.125 51	8.1504 379	393.91 630	26.273 91	8.1534 379	393.91 630	26.273 91		
73	17.515 951	290.41 632	22.144 01	8.2964 378	407.91 629	26.607 36	8.2994 378	407.91 629	26.607 36		
74	18.216 501	299.71 478	22.161 51	8.4444 491	422.11 628	26.950 81	8.4474 491	422.11 628	26.950 81		
75	18.945 253	309.21 187	22.178 01	8.5944 612	436.51 627	27.303 26	8.5974 612	436.51 627	27.303 26		
76	19.703 663	318.91 662	22.193 51	8.7464 379	451.11 626	27.665 71	8.7494 379	451.11 626	27.665 71		
77	20.491 187	328.71 969	22.208 01	8.9004 378	465.91 625	28.037 16	8.9034 378	465.91 625	28.037 16		
78	21.310 635	338.71 047	22.221 51	9.0564 491	480.91 624	28.418 61	9.0594 491	480.91 624	28.418 61		
79	22.168 260	348.91 171	22.234 01	9.2144 612	496.11 623	28.809 06	9.2174 612	496.11 623	28.809 06		
80	23.059 799	359.21 638	22.245 51	9.3744 379	511.51 622	29.209 51	9.3774 379	511.51 622	29.209 51		
81	23.971 701	369.71 478	22.256 01	9.5364 491	527.11 621	29.619 06	9.5394 491	527.11 621	29.619 06		
82	24.903 663	380.41 657	22.265 51	9.7004 612	542.91 620	30.038 51	9.7034 612	542.91 620	30.038 51		
83	25.857 689	391.31 753	22.274 01	9.8664 379	558.91 619	30.467 06	9.8694 379	558.91 619	30.467 06		
84	26.833 603	402.41 512	22.281 51	10.0344 491	575.11 618	30.905 51	10.0374 491	575.11 618	30.905 51		
85	28.043 605	413.71 012	22.288 01	10.2044 612	591.51 617	31.353 06	10.2074 612	591.51 617	31.353 06		
86	29.485 312	425.21 373	22.293 51	10.3764 379	608.11 616	31.810 51	10.3794 379	608.11 616	31.810 51		
87	30.991 963	436.91 940	22.298 01	10.5504 491	624.91 615	32.277 06	10.5534 491	624.91 615	32.277 06		
88	31.545 242	448.81 104	22.302 51	10.7264 612	641.91 614	32.753 51	10.7294 612	641.91 614	32.753 51		
89	32.207 651	460.91 628	22.307 01	10.9044 379	659.11 613	33.239 06	10.9074 379	659.11 613	33.239 06		
90	34.119 333	473.21 333	22.311 51	11.0844 491	676.51 612	33.734 51	11.0874 491	676.51 612	33.734 51		
91	35.424 107	485.71 067	22.316 01	11.2664 612	694.11 611	34.239 06	11.2694 612	694.11 611	34.239 06		
92	36.003 471	498.41 677	22.320 51	11.4504 379	711.91 610	34.753 51	11.4534 379	711.91 610	34.753 51		
93	36.970 610	511.31 024	22.325 01	11.6364 491	730.11 609	35.277 06	11.6394 491	730.11 609	35.277 06		
94	38.344 794	524.41 985	22.329 51	11.8244 612	748.51 608	35.810 51	11.8274 612	748.51 608	35.810 51		
95	41.511 356	537.71 645	22.334 01	12.0144 379	767.11 607	36.354 06	12.0174 379	767.11 607	36.354 06		
96	44.471 641	551.21 660	22.338 51	12.2064 491	786.11 606	36.907 51	12.2094 491	786.11 606	36.907 51		
97	47.428 715	564.91 679	22.343 01	12.4004 612	805.31 605	37.471 06	12.4034 612	805.31 605	37.471 06		
98	46.494 661	578.81 666	22.347 51	12.5964 379	824.71 604	38.044 51	12.5994 379	824.71 604	38.044 51		
99	48.562 450	592.91 613	22.352 01	12.7944 491	844.31 603	38.627 06	12.7974 491	844.31 603	38.627 06		
100	50.504 948	607.21 637	22.356 51	12.9944 612	864.11 602	39.219 51	12.9974 612	864.11 602	39.219 51		
Value of Perpetual Ann. 25.000 00			25.000 00			25.000 00			25.000 00		

PERPETUAL STOCK: 3 p.C. 75; 3 1/2 p.C. 87.5; 4 p.C. 100; 5 p.C. 125.

Years	RATIO OF INTEREST: ANNUALLY, 0.01.			RATIO OF INTEREST: HALF-YEARLY, 0.02.			R		
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Years	RATIO OF INTEREST: ANNUALLY, 0.0425.			RATIO OF INTEREST: HALF-YEARLY, 0.02125.			RATIO OF INTEREST: QUARTERLY, 0.010625.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
1	1.0125 000	1.0000 000	0.9592 33	1.0125 516	1.0106 250	0.9592 05	1.0125 000	0.9580 000	0.9173 72
2	1.0608 063	2.0125 000	1.8793 63	1.0777 830	2.0610 379	1.8793 03	1.0312 650	1.9760 492	1.9111 21
3	1.1329 933	3.1693 003	2.7619 70	1.1311 661	3.1613 632	2.7619 39	1.1114 767	2.9729 810	2.8599 07
4	1.1811 478	4.2623 018	3.6608 10	1.1851 936	4.2101 154	3.6608 10	1.1022 820	3.9731 777	3.8083 96
5	1.2313 466	5.4134 426	4.5797 82	1.2310 137	5.3592 323	4.5797 82	1.0930 812	4.9733 815	4.6972 41
6	1.2836 768	6.6177 962	5.5197 40	1.2820 166	6.4532 633	5.5197 40	1.0838 812	5.9735 815	5.6273 41
7	1.3382 332	7.8801 730	6.4899 93	1.3322 901	7.5970 730	6.4899 93	1.0746 812	6.9737 815	6.5574 41
8	1.3951 102	9.2097 102	7.4957 62	1.3322 919	8.7409 320	7.4957 62	1.0654 812	7.9739 815	7.4875 41
9	1.4544 021	10.6091 620	8.5313 50	1.3322 929	9.8847 910	8.5313 50	1.0562 812	8.9741 815	8.4176 41
10	1.5162 115	12.0802 223	9.6910 67	1.3322 930	11.0286 500	9.6910 67	1.0470 812	9.9743 815	9.3477 41
11	1.5806 536	13.6242 437	10.9813 37	1.3322 931	12.1725 090	10.9813 37	1.0378 812	10.9745 815	10.2778 41
12	1.6478 314	15.2431 091	12.4013 95	1.3322 932	13.3163 680	12.4013 95	1.0286 812	11.9747 815	11.2079 41
13	1.7178 612	16.9390 922	13.9513 13	1.3322 933	14.4602 270	13.9513 13	1.0194 812	12.9749 815	12.1380 41
14	1.7908 734	18.7160 766	15.6313 99	1.3322 934	15.6040 860	15.6313 99	1.0102 812	13.9751 815	13.0681 41
15	1.8669 855	20.5791 660	17.4413 85	1.3322 935	16.7479 450	17.4413 85	1.0010 812	14.9753 815	14.0082 41
16	1.9463 324	22.5326 615	19.3813 71	1.3322 936	17.8918 040	19.3813 71	0.9918 812	15.9755 815	15.0083 41
17	2.0290 516	24.5812 978	21.4513 57	1.3322 937	19.0356 630	21.4513 57	0.9826 812	16.9757 815	16.0084 41
18	2.1152 062	26.8327 029	23.6513 43	1.3322 938	20.1795 220	23.6513 43	0.9734 812	17.9759 815	17.0085 41
19	2.2051 059	29.2837 316	26.0813 29	1.3322 939	21.3233 810	26.0813 29	0.9642 812	18.9761 815	18.0086 41
20	2.2990 063	30.9322 501	28.7413 15	1.3322 940	22.4672 400	28.7413 15	0.9550 812	19.9763 815	19.0087 41
21	2.3976 098	32.8614 466	31.6313 01	1.3322 941	23.6110 990	31.6313 01	0.9458 812	20.9765 815	20.0088 41
22	2.4994 637	35.2589 018	34.7613 87	1.3322 942	24.7549 580	34.7613 87	0.9366 812	21.9767 815	21.0089 41
23	2.6046 505	37.7564 303	38.1413 73	1.3322 943	25.8988 170	38.1413 73	0.9274 812	22.9769 815	22.0090 41
24	2.7133 482	40.3611 134	41.8713 59	1.3322 944	27.0426 760	41.8713 59	0.9182 812	23.9771 815	23.0091 41
25	2.8307 505	43.0764 482	45.9513 45	1.3322 945	28.1865 350	45.9513 45	0.9090 812	24.9773 815	24.0092 41

Years	RATIO OF INTEREST: ANNUALLY, 0.0425.			RATIO OF INTEREST: HALF-YEARLY, 0.02125.			RATIO OF INTEREST: QUARTERLY, 0.010625.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
1	0.9592 336	1.0000 000	1.0125 000	0.9592 173	0.9091 067	1.0319 067	0.9991 867	1.0000 000	1.0425 000
2	0.9201 172	0.4093 971	0.5130 961	0.9191 346	0.1813 417	0.5260 417	0.9483 273	0.7831 797	0.8256 797
3	0.8829 161	0.3193 597	0.3920 597	0.8813 701	0.3160 593	0.3383 593	0.9022 637	0.1250 043	0.1603 183
4	0.8466 311	0.2319 150	0.2711 130	0.8431 603	0.2319 921	0.2711 921	0.8599 019	0.2985 605	0.3310 605
5	0.8112 199	0.1637 070	0.2262 070	0.8101 624	0.1616 117	0.2261 117	0.8287 297	0.2150 270	0.2581 270
6	0.7776 111	0.1193 173	0.1921 173	0.7753 065	0.1163 117	0.2030 117	0.8027 597	0.1623 532	0.2048 532
7	0.7457 528	0.0856 522	0.1601 522	0.7449 010	0.0811 600	0.1600 600	0.7807 290	0.1185 332	0.1630 332
8	0.7156 093	0.0619 619	0.1260 619	0.7151 091	0.0561 103	0.1261 103	0.7597 290	0.0843 840	0.1210 840
9	0.6871 076	0.0435 091	0.0930 091	0.6868 930	0.0423 740	0.0930 740	0.7407 290	0.0613 613	0.0891 613
10	0.6602 373	0.0303 301	0.0640 301	0.6600 419	0.0303 309	0.0640 309	0.7237 290	0.0443 443	0.0640 443
11	0.6349 497	0.0219 931	0.0460 931	0.6346 431	0.0219 542	0.0460 542	0.7087 290	0.0323 323	0.0460 542
12	0.6110 314	0.0160 334	0.0330 334	0.6107 416	0.0160 331	0.0330 331	0.6947 290	0.0233 333	0.0330 333
13	0.5884 182	0.0119 031	0.0240 031	0.5881 508	0.0119 142	0.0240 142	0.6817 290	0.0163 163	0.0240 142
14	0.5670 411	0.0081 002	0.0170 002	0.5667 561	0.0081 001	0.0170 001	0.6697 290	0.0113 113	0.0170 002
15	0.5468 220	0.0059 204	0.0120 204	0.5465 630	0.0059 201	0.0120 201	0.6587 290	0.0073 073	0.0120 204
16	0.5277 069	0.0043 104	0.0080 104	0.5274 701	0.0043 101	0.0080 101	0.6487 290	0.0053 053	0.0080 104
17	0.5096 411	0.0031 002	0.0058 002	0.5093 771	0.0031 001	0.0058 001	0.6397 290	0.0038 038	0.0058 002
18	0.4925 816	0.0022 000	0.0042 000	0.4922 841	0.0022 000	0.0042 000	0.6317 290	0.0027 027	0.0042 000
19	0.4764 765	0.0015 000	0.0030 000	0.4761 911	0.0015 000	0.0030 000	0.6247 290	0.0019 019	0.0030 000
20	0.4613 091	0.0010 000	0.0022 000	0.4610 981	0.0010 000	0.0022 000	0.6187 290	0.0013 013	0.0022 000
21	0.4471 561	0.0007 000	0.0016 000	0.4468 051	0.0007 000	0.0016 000	0.6137 290	0.0009 009	0.0016 000
22	0.4339 297	0.0005 000	0.0011 000	0.4336 121	0.0005 000	0.0011 000	0.6097 290	0.0006 006	0.0011 000
23	0.4216 816	0.0003 000	0.0008 000	0.4213 191	0.0003 000	0.0008 000	0.6067 290	0.0004 004	0.0008 000
24	0.4103 916	0.0002 000	0.0006 000	0.4100 261	0.0002 000	0.0006 000	0.6047 290	0.0003 003	0.0006 000
25	0.3999 291	0.0001 000	0.0004 000	0.3996 331	0.0001 000	0.0004 000	0.6037 290	0.0002 002	0.0004 000

Years	RATIO of INTEREST: ANNUALLY, 0.0425.			RATIO of INTEREST: HALF-YEARLY, 0.02125.			RATIO of INTEREST: QUARTERLY, 0.010625.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
25	2,0510 574	43,067 233	13,353 20	2,044 737	45,691 473	13,615 47	3,0016 764	47,033 979	13,691 65
26	3,0764 774	44,851 259	13,481 25	3,1126 603	49,769 659	13,970 16	3,112 654	50,148 124	13,935 14
27	3,6072 470	51,041 767	13,611 01	3,2053 511	52,053 291	14,328 16	3,2053 511	53,759 079	14,301 57
28	3,3133 310	53,111 935	13,742 13	3,2979 201	55,133 530	14,685 15	3,2979 201	55,618 630	14,647 37
29	3,4236 350	54,453 030	13,872 02	3,3906 092	58,223 062	15,042 15	3,3906 092	60,110 630	15,010 20
30	3,6337 745	61,071 163	14,003 24	3,4833 083	61,323 737	15,399 21	3,4833 083	62,747 640	15,271 19
31	3,7442 930	63,291 031	14,134 19	3,5760 075	64,424 731	15,756 27	3,5760 075	64,499 330	15,532 18
32	3,8547 115	65,511 119	14,265 14	3,6687 067	67,525 732	16,113 33	3,6687 067	67,250 011	15,793 17
33	3,9652 300	67,731 207	14,396 09	3,7614 059	70,626 733	16,470 39	3,7614 059	70,000 700	16,054 16
34	4,0757 485	70,000 295	14,527 04	3,8541 051	73,727 734	16,827 45	3,8541 051	73,751 075	16,315 15
35	4,1862 670	72,270 383	14,658 00	3,9468 043	76,828 735	17,184 51	3,9468 043	76,502 016	16,576 14
36	4,2967 855	74,540 471	14,789 00	4,0395 035	80,000 736	17,541 57	4,0395 035	80,253 057	16,837 13
37	4,4073 040	76,810 559	14,920 00	4,1322 027	83,172 737	17,898 63	4,1322 027	83,004 098	17,098 12
38	4,5178 225	79,080 647	15,051 00	4,2249 019	86,344 738	18,255 69	4,2249 019	86,755 139	17,359 11
39	4,6283 410	81,350 735	15,182 00	4,3176 011	89,516 739	18,612 75	4,3176 011	89,506 180	17,620 10
40	4,7388 595	83,620 823	15,313 00	4,4103 003	92,688 740	18,969 81	4,4103 003	92,257 221	17,881 09
41	4,8493 780	85,890 911	15,444 00	4,5030 000	95,860 741	19,326 87	4,5030 000	95,008 262	18,142 08
42	4,9598 965	88,161 000	15,575 00	4,5957 000	99,032 742	19,683 93	4,5957 000	99,759 303	18,403 07
43	5,0704 150	90,431 088	15,706 00	4,6884 000	102,204 743	20,041 00	4,6884 000	102,510 344	18,664 06
44	5,1809 335	92,701 177	15,837 00	4,7811 000	105,376 744	20,398 06	4,7811 000	105,261 385	18,925 05
45	5,2914 520	94,971 265	15,968 00	4,8738 000	108,548 745	20,755 12	4,8738 000	108,012 426	19,186 04
46	5,4019 705	97,241 354	16,099 00	4,9665 000	111,720 746	21,112 18	4,9665 000	111,763 467	19,447 03
47	5,5124 890	99,511 442	16,230 00	5,0592 000	114,892 747	21,469 24	5,0592 000	114,514 508	19,708 02
48	5,6229 075	101,781 531	16,361 00	5,1519 000	118,064 748	21,826 30	5,1519 000	118,265 549	19,969 01
49	5,7334 260	104,051 620	16,492 00	5,2446 000	121,236 749	22,183 36	5,2446 000	121,016 590	20,230 00
50	5,8439 445	106,321 709	16,623 00	5,3373 000	124,408 750	22,540 42	5,3373 000	124,767 631	20,491 00
51	5,9544 630	108,591 798	16,754 00	5,4300 000	127,580 751	22,897 48	5,4300 000	127,518 672	20,752 00
52	6,0649 815	110,861 887	16,885 00	5,5227 000	130,752 752	23,254 54	5,5227 000	130,269 713	21,013 00
53	6,1754 000	113,131 976	17,016 00	5,6154 000	133,924 753	23,611 60	5,6154 000	133,020 754	21,274 00
54	6,2859 185	115,402 065	17,147 00	5,7081 000	137,096 754	23,968 66	5,7081 000	136,771 795	21,535 00
55	6,3964 370	117,672 154	17,278 00	5,8008 000	140,268 755	24,325 72	5,8008 000	140,522 836	21,796 00
56	6,5069 555	119,942 243	17,409 00	5,8935 000	143,440 756	24,682 78	5,8935 000	144,273 877	22,057 00
57	6,6174 740	122,212 332	17,540 00	5,9862 000	146,612 757	25,039 84	5,9862 000	148,024 918	22,318 00
58	6,7279 925	124,482 421	17,671 00	6,0789 000	149,784 758	25,396 90	6,0789 000	151,775 959	22,579 00
59	6,8385 110	126,752 510	17,802 00	6,1716 000	152,956 759	25,753 96	6,1716 000	155,526 000	22,840 00
60	6,9490 295	129,022 600	17,933 00	6,2643 000	156,128 760	26,111 02	6,2643 000	159,277 041	23,101 00
61	7,0595 480	131,292 689	18,064 00	6,3570 000	159,300 761	26,468 08	6,3570 000	163,028 082	23,362 00
62	7,1700 665	133,562 778	18,195 00	6,4497 000	162,472 762	26,825 14	6,4497 000	166,779 123	23,623 00
63	7,2805 850	135,832 867	18,326 00	6,5424 000	165,644 763	27,182 20	6,5424 000	170,530 164	23,884 00
64	7,3910 035	138,102 956	18,457 00	6,6351 000	168,816 764	27,539 26	6,6351 000	174,281 205	24,145 00
65	7,5015 220	140,373 045	18,588 00	6,7278 000	171,988 765	27,896 32	6,7278 000	178,032 246	24,406 00
66	7,6120 405	142,643 134	18,719 00	6,8205 000	175,160 766	28,253 38	6,8205 000	181,783 287	24,667 00
67	7,7225 590	144,913 223	18,850 00	6,9132 000	178,332 767	28,610 44	6,9132 000	185,534 328	24,928 00
68	7,8330 775	147,183 312	18,981 00	7,0059 000	181,504 768	28,967 50	7,0059 000	189,285 369	25,189 00
69	7,9435 960	149,453 401	19,112 00	7,0986 000	184,676 769	29,324 56	7,0986 000	193,036 410	25,450 00
70	8,0541 145	151,723 490	19,243 00	7,1913 000	187,848 770	29,681 62	7,1913 000	196,787 451	25,711 00
71	8,1646 330	153,993 579	19,374 00	7,2840 000	191,020 771	30,038 68	7,2840 000	200,538 492	25,972 00
72	8,2751 515	156,263 668	19,505 00	7,3767 000	194,192 772	30,395 74	7,3767 000	204,289 533	26,233 00
73	8,3856 700	158,533 757	19,636 00	7,4694 000	197,364 773	30,752 80	7,4694 000	208,040 574	26,494 00
74	8,4961 885	160,803 846	19,767 00	7,5621 000	200,536 774	31,109 86	7,5621 000	211,791 615	26,755 00
75	8,6067 070	163,073 935	19,898 00	7,6548 000	203,708 775	31,466 92	7,6548 000	215,542 656	27,016 00
76	8,7172 255	165,344 024	20,029 00	7,7475 000	206,880 776	31,823 98	7,7475 000	219,293 697	27,277 00
77	8,8277 440	167,614 113	20,160 00	7,8402 000	210,052 777	32,181 04	7,8402 000	223,044 738	27,538 00
78	8,9382 625	169,884 202	20,291 00	7,9329 000	213,224 778	32,538 10	7,9329 000	226,795 779	27,799 00
79	9,0487 810	172,154 291	20,422 00	8,0256 000	216,396 779	32,895 16	8,0256 000	230,546 820	28,060 00
80	9,1592 995	174,424 380	20,553 00	8,1183 000	219,568 780	33,252 22	8,1183 000	234,297 861	28,321 00
81	9,2698 180	176,694 469	20,684 00	8,2110 000	222,740 781	33,609 28	8,2110 000	238,048 902	28,582 00
82	9,3803 365	178,964 558	20,815 00	8,3037 000	225,912 782	33,966 34	8,3037 000	241,800 943	28,843 00
83	9,4908 550	181,234 647	20,946 00	8,3964 000	229,084 783	34,323 40	8,3964 000	245,551 984	29,104 00
84	9,6013 735	183,504 736	21,077 00	8,4891 000	232,256 784	34,680 46	8,4891 000	249,303 025	29,365 00
85	9,7118 920	185,774 825	21,208 00	8,5818 000	235,428 785	35,037 52	8,5818 000	253,054 066	29,626 00
86	9,8224 105	188,044 914	21,339 00	8,6745 000	238,600 786	35,394 58	8,6745 000	256,805 107	29,887 00
87	9,9329 290	190,315 003	21,470 00	8,7672 000	241,772 787	35,751 64	8,7672 000	260,556 148	30,148 00
88	10,0434 475	192,585 092	21,601 00	8,8599 000	244,944 788	36,108 70	8,8599 000	264,307 189	30,409 00
89	10,1539 660	194,855 181	21,732 00	8,9526 000	248,116 789	36,465 76	8,9526 000	268,058 230	30,670 00
90	10,2644 845	197,125 270	21,863 00	9,0453 000	251,288 790	36,822 82	9,0453 000	271,809 271	30,931 00
91	10,3749 030	199,395 359	21,994 00	9,1380 000	254,460 791	37,179 88	9,1380 000	275,560 312	31,192 00
92	10,4854 215	201,665 448	22,125 00	9,2307 000	257,632 792	37,536 94	9,2307 000	279,311 353	31,453 00
93	10,5959 400	203,935 537	22,256 00	9,3234 000	260,804 793	37,894 00	9,3234 000	283,062 394	31,714 00
94	10,7064 585	206,205 626	22,387 00	9,4161 000	263,976 794	38,251 06	9,4161 000	286,813 435	31,975 00
95	10,8169 770	208,475 715	22,518 00	9,5088 000	267,148 795	38,608 12	9,5088 000	290,564 476	32,236 00
96	10,9274 955	210,745 804	22,649 00	9,6015 000	270,320 796	38,965 18	9,6015 000	294,315 517	32,497 00
97	11,0379 140	213,015 893	22,780 00	9,6942 000	273,492 797	39,322 24	9,6942 000	298,066 558	32,758 00
98	11,1484 325	215,285 982	22,911 00	9,7869 000	276,664 798	39,679 30	9,7869 000	301,817 599	33,019 00
99	11,2589 510	217,556 071	23,042 00	9,8796 000	279,836 799	40,036 36	9,8796 000	305,568 640	33,280 00
100	11,3694 695	219,826 160	23,173 00	9,9723 000	283,008 800	40,393 42	9,9723 000	309,319 681	33,541 00
Value of Perpetual Ann. 23,529 41									

Years	RATIO of INTEREST: ANNUALLY, 0.0425.			RATIO of INTEREST: HALF-YEARLY, 0.02125.			RATIO of INTEREST: QUARTERLY, 0.010625.		
	Discounted Principal.	Annuity for Accumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Accumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Accumulation.	Ratio of Annuity.
25	0.3320 610	0.0217 431	0.0642 041	0.3350 670	0.0214 163	0.0630 163	0.3311 412	0.0212 322	0.0637 322
26	0.3350 671	0.0204 471	0.0629 074	0.3382 149	0.0201 194	0.0618 194	0.3281 567	0.0200 409	0.0624 409
27	0.3381 131	0.0192 511	0.0617 519	0.3414 579	0.0198 225	0.0607 225	0.3252 811	0.0198 634	0.0612 634
28	0.3412 191	0.0181 551	0.0606 530	0.3447 039	0.0195 256	0.0596			

RATE OF INTEREST: $4\frac{1}{2}$ per Cent. per Ann.—CORRESPONDING VALUE OF

Year	RATIO of INTEREST: ANNUALLY, 0.045.			RATIO of INTEREST: HALF-YEARLY, 0.0225.			RATIO of INTEREST: QUARTERLY, 0.01125.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
0	1.0150 000	1.0000 000	0.9569 30	1.0153 063	1.0112 800	0.9672 35	1.0112 800	0.5500 000	0.5472 19
1	1.0300 000	1.0000 000	0.9569 30	1.0303 063	1.0312 800	0.9672 35	1.0312 800	0.5500 000	0.5472 19
2	1.0450 000	1.0000 000	0.9569 30	1.0453 063	1.0412 800	0.9672 35	1.0412 800	0.5500 000	0.5472 19
3	1.0600 000	1.0000 000	0.9569 30	1.0603 063	1.0612 800	0.9672 35	1.0612 800	0.5500 000	0.5472 19
4	1.0750 000	1.0000 000	0.9569 30	1.0753 063	1.0712 800	0.9672 35	1.0712 800	0.5500 000	0.5472 19
5	1.0900 000	1.0000 000	0.9569 30	1.0903 063	1.0912 800	0.9672 35	1.0912 800	0.5500 000	0.5472 19
6	1.1050 000	1.0000 000	0.9569 30	1.1053 063	1.1012 800	0.9672 35	1.1012 800	0.5500 000	0.5472 19
7	1.1200 000	1.0000 000	0.9569 30	1.1203 063	1.1212 800	0.9672 35	1.1212 800	0.5500 000	0.5472 19
8	1.1350 000	1.0000 000	0.9569 30	1.1353 063	1.1312 800	0.9672 35	1.1312 800	0.5500 000	0.5472 19
9	1.1500 000	1.0000 000	0.9569 30	1.1503 063	1.1512 800	0.9672 35	1.1512 800	0.5500 000	0.5472 19
10	1.1650 000	1.0000 000	0.9569 30	1.1653 063	1.1612 800	0.9672 35	1.1612 800	0.5500 000	0.5472 19
11	1.1800 000	1.0000 000	0.9569 30	1.1803 063	1.1812 800	0.9672 35	1.1812 800	0.5500 000	0.5472 19
12	1.1950 000	1.0000 000	0.9569 30	1.1953 063	1.1912 800	0.9672 35	1.1912 800	0.5500 000	0.5472 19
13	1.2100 000	1.0000 000	0.9569 30	1.2103 063	1.2112 800	0.9672 35	1.2112 800	0.5500 000	0.5472 19
14	1.2250 000	1.0000 000	0.9569 30	1.2253 063	1.2212 800	0.9672 35	1.2212 800	0.5500 000	0.5472 19
15	1.2400 000	1.0000 000	0.9569 30	1.2403 063	1.2412 800	0.9672 35	1.2412 800	0.5500 000	0.5472 19
16	1.2550 000	1.0000 000	0.9569 30	1.2553 063	1.2512 800	0.9672 35	1.2512 800	0.5500 000	0.5472 19
17	1.2700 000	1.0000 000	0.9569 30	1.2703 063	1.2712 800	0.9672 35	1.2712 800	0.5500 000	0.5472 19
18	1.2850 000	1.0000 000	0.9569 30	1.2853 063	1.2812 800	0.9672 35	1.2812 800	0.5500 000	0.5472 19
19	1.3000 000	1.0000 000	0.9569 30	1.3003 063	1.3012 800	0.9672 35	1.3012 800	0.5500 000	0.5472 19
20	1.3150 000	1.0000 000	0.9569 30	1.3153 063	1.3112 800	0.9672 35	1.3112 800	0.5500 000	0.5472 19
21	1.3300 000	1.0000 000	0.9569 30	1.3303 063	1.3312 800	0.9672 35	1.3312 800	0.5500 000	0.5472 19
22	1.3450 000	1.0000 000	0.9569 30	1.3453 063	1.3412 800	0.9672 35	1.3412 800	0.5500 000	0.5472 19
23	1.3600 000	1.0000 000	0.9569 30	1.3603 063	1.3612 800	0.9672 35	1.3612 800	0.5500 000	0.5472 19
24	1.3750 000	1.0000 000	0.9569 30	1.3753 063	1.3712 800	0.9672 35	1.3712 800	0.5500 000	0.5472 19
25	1.3900 000	1.0000 000	0.9569 30	1.3903 063	1.3912 800	0.9672 35	1.3912 800	0.5500 000	0.5472 19

PERPETUAL STOCK: 3 p. C. 66,6667; 3 1/2 p. C. 77,7778; 4 p. C. 88,8889; 5 p. C. 111,1111.

Year	RATIO of INTEREST: ANNUALLY, 0.045.			RATIO of INTEREST: HALF-YEARLY, 0.0225.			RATIO of INTEREST: QUARTERLY, 0.01125.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
0	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
1	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
2	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
3	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
4	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
5	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
6	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
7	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
8	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
9	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
10	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
11	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
12	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
13	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
14	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
15	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
16	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
17	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
18	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
19	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
20	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
21	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
22	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
23	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
24	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000
25	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000	0.9569 370	1.0000 000	1.0150 000

Years	RATIO OF INTEREST: ANNUALLY, 0.045.			RATIO OF INTEREST: HALF-YEARLY, 0.0225.			RATIO OF INTEREST: QUARTERLY, 0.01125.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
	26	3.1166 700	47.570 645	15.146 61	3.1166 705	48.455 070	15.235 15	3.2010 112	49.911 427	15.379 90
27	3.2000 046	50.711 324	15.451 30	3.2000 051	51.671 507	15.539 27	3.2853 029	52.166 094	15.531 19
28	3.2833 392	53.852 003	15.756 00	3.2833 397	54.432 687	15.800 15	3.3706 007	53.571 287	15.676 43
29	3.3666 738	57.000 682	16.060 69	3.3666 743	57.193 370	16.100 37	3.4559 004	55.031 514	15.812 74
30	3.4500 084	60.149 361	16.365 38	3.4500 089	60.386 053	16.371 48	3.5412 001	56.501 675	15.941 74
31	3.5333 430	63.300 040	16.670 07	3.5333 435	63.622 746	16.676 59	3.6265 008	58.000 826	16.071 76
32	3.6166 776	66.450 719	16.974 76	3.6166 781	66.859 441	16.981 70	3.7118 005	59.500 977	16.201 78
33	3.7000 122	69.600 398	17.279 45	3.7000 127	70.096 134	17.286 81	3.7971 002	61.001 128	16.331 80
34	3.7833 468	72.750 077	17.584 14	3.7833 473	73.342 827	17.591 92	3.8824 009	62.501 279	16.461 82
35	3.8666 814	75.900 756	17.888 83	3.8666 819	76.589 520	17.900 03	3.9677 006	64.001 430	16.591 84
36	3.9500 160	79.050 435	18.193 52	3.9500 165	79.836 213	18.205 14	4.0530 003	65.501 581	16.721 86
37	4.0333 506	82.200 114	18.498 21	4.0333 511	83.082 906	18.510 25	4.1383 000	67.001 732	16.851 88
38	4.1166 852	85.350 793	18.802 90	4.1166 857	86.329 600	18.815 36	4.2236 007	68.501 883	16.981 90
39	4.2000 198	88.500 472	19.107 59	4.2000 203	89.576 293	19.120 47	4.3089 004	70.002 034	17.111 92
40	4.2833 544	91.650 151	19.412 28	4.2833 549	92.822 986	19.425 58	4.3942 001	71.502 185	17.241 94
41	4.3666 890	94.800 830	19.716 97	4.3666 895	96.069 679	19.730 69	4.4795 008	73.002 336	17.371 96
42	4.4500 236	97.950 509	20.021 66	4.4500 241	99.316 372	20.035 80	4.5648 005	74.502 487	17.501 98
43	4.5333 582	101.100 188	20.326 35	4.5333 587	102.563 065	20.340 91	4.6501 002	76.002 638	17.631 10
44	4.6166 928	104.250 867	20.631 04	4.6166 933	104.809 758	20.645 02	4.7354 009	77.502 789	17.761 12
45	4.7000 274	107.400 546	20.935 73	4.7000 279	107.056 451	20.950 13	4.8207 006	79.002 940	17.891 14
46	4.7833 620	110.550 225	21.240 42	4.7833 625	111.303 144	21.255 24	4.9060 003	80.503 091	18.021 16
47	4.8666 966	113.700 904	21.545 11	4.8666 971	113.549 837	21.560 35	4.9913 000	82.003 242	18.151 18
48	4.9500 312	116.850 583	21.849 80	4.9500 317	115.796 530	21.865 46	5.0766 007	83.503 393	18.281 20
49	5.0333 658	120.000 262	22.154 49	5.0333 663	118.043 223	22.170 57	5.1619 004	85.003 544	18.411 22
50	5.1166 104	123.150 941	22.459 18	5.1166 109	120.289 916	22.475 68	5.2472 001	86.503 695	18.541 24
51	5.2000 450	126.300 620	22.763 87	5.2000 455	122.536 609	22.780 79	5.3325 008	88.003 846	18.671 26
52	5.2833 796	129.450 299	23.068 56	5.2833 801	124.783 302	23.085 90	5.4178 005	89.503 997	18.801 28
53	5.3666 142	132.600 978	23.373 25	5.3666 147	127.030 000	23.391 01	5.5031 002	91.004 148	18.931 30
54	5.4500 488	135.750 657	23.677 94	5.4500 493	129.276 693	23.696 12	5.5884 009	92.504 299	19.061 32
55	5.5333 834	138.900 336	23.982 63	5.5333 839	131.523 386	23.991 23	5.6737 006	94.004 450	19.191 34
56	5.6166 180	142.050 015	24.287 32	5.6166 185	133.770 079	24.296 34	5.7590 003	95.504 601	19.321 36
57	5.7000 526	145.200 694	24.592 01	5.7000 531	136.016 772	24.597 45	5.8443 000	97.004 752	19.451 38
58	5.7833 872	148.350 373	24.896 70	5.7833 877	138.263 465	24.898 56	5.9296 007	98.504 903	19.581 40
59	5.8666 218	151.500 052	25.201 39	5.8666 223	140.510 158	25.203 67	6.0149 004	100.005 054	19.711 42
60	5.9500 564	154.650 731	25.506 08	5.9500 569	142.756 851	25.508 78	6.1002 001	101.505 205	19.841 44
61	6.0333 910	157.800 410	25.810 77	6.0333 915	145.003 544	25.813 89	6.1855 008	103.005 356	19.971 46
62	6.1166 256	160.950 089	26.115 46	6.1166 261	147.250 237	26.119 00	6.2708 005	104.505 507	20.101 48
63	6.2000 602	164.100 768	26.420 15	6.2000 607	149.496 930	26.424 11	6.3561 002	106.005 658	20.231 50
64	6.2833 948	167.250 447	26.724 84	6.2833 953	151.743 623	26.729 22	6.4414 009	107.505 809	20.361 52
65	6.3666 294	170.400 126	27.029 53	6.3666 299	154.000 316	27.034 33	6.5267 006	109.005 960	20.491 54
66	6.4500 640	173.550 805	27.334 22	6.4500 645	156.257 009	27.339 44	6.6120 003	110.506 111	20.621 56
67	6.5333 986	176.700 484	27.638 91	6.5333 991	158.513 702	27.644 55	6.6973 000	112.006 262	20.751 58
68	6.6166 332	179.850 163	27.943 60	6.6166 337	160.770 395	27.949 66	6.7826 007	113.506 413	20.881 60
69	6.7000 678	183.000 842	28.248 29	6.7000 683	163.027 088	28.254 77	6.8679 004	115.006 564	21.011 62
70	6.7833 104	186.150 521	28.552 98	6.7833 109	165.283 781	28.559 88	6.9532 001	116.506 715	21.141 64
71	6.8666 450	189.300 200	28.857 67	6.8666 455	167.540 474	28.865 00	7.0385 008	118.006 866	21.271 66
72	6.9500 796	192.450 879	29.162 36	6.9500 801	169.797 167	29.170 11	7.1238 005	119.507 017	21.401 68
73	7.0333 142	195.600 558	29.467 05	7.0333 147	172.053 860	29.475 22	7.2091 002	121.007 168	21.531 70
74	7.1166 488	198.750 237	29.771 74	7.1166 493	174.310 553	29.780 33	7.2944 009	122.507 319	21.661 72
75	7.2000 834	201.900 916	30.076 43	7.2000 839	176.567 246	30.085 44	7.3797 006	124.007 470	21.791 74
76	7.2833 180	205.050 595	30.381 12	7.2833 185	178.823 939	30.390 55	7.4650 003	125.507 621	21.921 76
77	7.3666 526	208.200 274	30.685 81	7.3666 531	181.080 632	30.695 66	7.5503 000	127.007 772	22.051 78
78	7.4500 872	211.350 953	30.990 50	7.4500 877	183.337 325	30.995 77	7.6356 007	128.507 923	22.181 80
79	7.5333 218	214.500 632	31.295 19	7.5333 223	185.594 018	31.300 88	7.7209 004	130.008 074	22.311 82
80	7.6166 564	217.650 311	31.600 88	7.6166 569	187.850 711	31.606 00	7.8062 001	131.508 225	22.441 84
81	7.7000 910	220.800 990	31.905 57	7.7000 915	190.107 404	31.911 11	7.8915 008	133.008 376	22.571 86
82	7.7833 256	223.950 669	32.210 26	7.7833 261	192.364 097	32.216 22	7.9768 005	134.508 527	22.701 88
83	7.8666 602	227.100 348	32.514 95	7.8666 607	194.620 790	32.521 33	8.0621 002	136.008 678	22.831 90
84	7.9500 948	230.250 027	32.819 64	7.9500 953	196.877 483	32.826 44	8.1474 009	137.508 829	22.961 92
85	8.0333 294	233.400 706	33.124 33	8.0333 299	199.134 176	33.131 55	8.2327 006	139.008 980	23.091 94
86	8.1166 640	236.550 385	33.429 02	8.1166 645	201.390 869	33.436 66	8.3180 003	140.509 131	23.221 96
87	8.2000 986	239.700 064	33.733 71	8.2000 991	203.647 562	33.741 77	8.4033 000	142.009 282	23.351 98
88	8.2833 332	242.850 743	34.038 40	8.2833 337	205.904 255	34.046 88	8.4886 007	143.509 433	23.481 10
89	8.3666 678	246.000 422	34.343 09	8.3666 683	208.160 948	34.351 99	8.5739 004	145.009 584	23.611 12
90	8.4500 104	249.150 101	34.647 78	8.4500 109	210.417 641	34.657 10	8.6592 001	146.509 735	23.741 14
91	8.5333 450	252.300 780	34.952 47	8.5333 455	212.674 334	34.962 21	8.7445 008	148.009 886	23.871 16
92	8.6166 796	255.450 459	35.257 16	8.6166 801	214.931 027	35.267 32	8.8298 005	149.509 103	24.001 18
93	8.7000 142	258.600 138	35.561 85	8.7000 147	217.187 720	35.572 43	8.9151 002	151.009 254	24.131 20
94	8.7833 488	261.750 817	35.866 54	8.7833 493	219.444 413	35.877 54	9.0004 009	152.509 405	24.261 22
95	8.8666 834	264.900 496	36.171 23	8.8666 839	221.701 106	36.182 65	9.0857 006	154.009 556	24.391 24
96	8.9500 180	268.050 175	36.475 92	8.9500 185	223.957 799	36.487 76	9.1710 003	155.509 707	24.521 26
97	9.0333 526	271.200 854	36.780 61	9.0333 531	226.214 492	36.792 87	9.2563 000	157.009 858	24.651 28
98	9.1166 872	274.350 533	37.085 30	9.1166 877	228.471 185	37.097 98	9.3416 007	158.509 105	24.781 30
99	9.2000 218	277.500 212	37.390 00	9.2000 223	230.727 878	37.403 09	9.4269 004	160.009 256	24.911 32
100	9.2833 564	280.650 891	37.694 69	9.2833 569	232.984 571	37.708 20	9.5122 001	161.509 407	25.041 34
Value of Perpetual Ann.	82.222 22		22.222 22			22.222 22			22.222 22

RATE OF INTEREST: 4 1/2 per Cent. per Ann.—CORRESPONDING VALUE OF

Year	RATIO OF INTEREST: ANNUALLY, 0.0475.			RATIO OF INTEREST: HALF-YEARLY, 0.02375.			RATIO OF INTEREST: QUARTERLY, 0.011875.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
0
1	1.0377 500	0.5000 000	0.4881 000	1.0118 750	0.4881 000	0.4710 660
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PERPETUAL STOCK: 3 p. C. 63,1579; 3 1/2 p. C. 73,6842; 4 p. C. 84,2105; 5 p. C. 105,2632.

Year	RATIO OF INTEREST: ANNUALLY, 0.0475.			RATIO OF INTEREST: HALF-YEARLY, 0.02375.			RATIO OF INTEREST: QUARTERLY, 0.011875.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
0
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RATE OF INTEREST. 4 1/2 per Cent. per Ann.—CORRESPONDING VALUE OF

Years	RATIO OF INTEREST: ANNUALLY, 0.0475.			RATIO OF INTEREST: HALF-YEARLY, 0.02375.			RATIO OF INTEREST: QUARTERLY, 0.011875.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
26	3.3119 673	49.303 000	14.731 20	3.3099 995	50.296 700	14 810 75	3.4151 512	50.000 561	14.805 09
27	3.3007 319	52.616 920	15.001 15	3.3319 172	51.736 047	15.103 63	3.5703 011	51 501 300	15.169 33
28	3.2870 167	56.117 720	15.311 33	3.3727 102	53.320 214	15.577 43	3.7515 350	53.677 033	15.440 29
29	3.2712 000	59.811 730	15.651 99	3.4216 228	55.067 132	16.093 79	3.9519 323	55.743 013	15.699 14
30	3.2536 570	63.635 926	16.020 42	3.4791 671	56.983 102	16.641 24	4.1721 006	57.947 406	15.946 61
31	3.2347 007	67.679 513	16.427 60	3.5457 091	59.147 629	17.214 35	4.4224 611	60.305 613	16.182 12
32	3.2144 628	71.991 374	16.864 13	3.6216 920	61.599 431	17.819 431	4.6941 674	62.841 602	16.401 76
33	3.1929 911	76.599 337	17.330 41	3.7073 172	64.374 479	18.459 37	4.9886 725	65.593 373	16.604 04
34	3.1703 671	81.511 730	17.833 81	3.8029 330	67.441 920	19.137 03	5.3069 571	68.593 507	16.791 43
35	3.1467 119	86.749 419	18.374 90	3.9089 910	70.841 430	19.856 31	5.6491 929	71.863 974	17.020 80
36	3.1221 124	92.323 691	18.957 01	4.0266 330	74.601 600	20.619 65	6.0173 433	75.447 718	17.286 20
37	3.0967 993	98.250 406	19.583 62	4.1569 177	78.766 629	21.422 62	6.4124 911	79.391 101	17.593 78
38	3.0709 792	104.531 641	20.258 01	4.3009 223	83.381 416	22.261 17	6.8369 630	80.659 625	17.945 00
39	3.0449 520	111.170 428	20.984 73	4.4599 409	88.501 767	23.130 33	7.2924 324	82.293 573	18.343 43
40	3.0189 213	118.177 611	21.767 02	4.6353 878	94.166 111	24.035 10	7.7811 701	84.243 630	18.789 38
41	2.9929 872	125.567 813	22.601 19	4.8288 000	100.427 719	25.072 74	8.3061 618	86.463 637	19.286 24
42	2.9671 375	133.357 184	23.491 29	5.0416 249	107.341 649	26.251 62	8.8611 674	88.993 517	19.838 33
43	2.9414 620	141.550 300	24.440 51	5.2757 490	114.961 631	27.579 03	9.4511 672	91.883 466	20.451 66
44	2.9159 610	150.163 977	25.463 31	5.5334 720	123.471 783	29.053 29	10.0811 621	95.083 433	21.141 43
45	2.8907 150	159.216 475	26.565 23	5.8179 974	132.943 131	30.683 66	10.7561 607	98.653 071	21.923 02
46	2.8657 519	168.739 583	27.751 51	6.1316 245	143.421 612	32.473 41	11.4791 617	102.643 600	22.801 60
47	2.8410 223	178.749 020	29.027 42	6.4779 523	154.971 781	34.423 82	12.2541 628	107.113 611	23.781 61
48	2.8165 601	189.271 632	30.400 22	6.8599 800	167.661 967	36.543 17	13.0861 621	112.143 166	24.861 16
49	2.7923 131	200.333 302	31.876 13	7.2809 074	181.561 123	38.853 56	14.0791 621	117.783 022	26.041 62
50	2.7683 917	211.971 036	33.461 37	7.7459 264	196.841 601	41.363 30	15.2341 618	124.083 023	27.341 61
51	2.7447 416	224.311 020	35.161 16	8.2589 411	213.661 761	44.073 63	16.561 575	131.083 166	28.781 43
52	2.7214 170	237.371 170	36.991 69	8.8249 626	232.181 666	47.003 62	18.071 567	138.883 000	30.381 60
53	2.6983 402	251.171 030	38.961 17	9.4489 911	252.581 911	50.163 63	19.781 651	147.543 631	32.161 62
54	2.6755 124	265.761 921	41.081 21	10.1369 274	274.981 621	53.573 62	21.691 621	157.183 621	34.141 61
55	2.6531 212	281.181 510	43.361 67	10.8969 624	299.581 601	57.263 61	23.811 607	167.843 607	36.361 61
56	2.6311 011	297.471 214	45.811 04	11.7449 971	326.581 606	61.263 61	26.161 615	179.583 606	38.861 61
57	2.6093 714	314.671 026	48.441 03	12.6879 323	355.981 612	65.613 61	28.761 623	193.443 612	41.661 61
58	2.5879 117	332.811 510	51.261 00	13.7319 672	387.981 619	70.343 61	31.611 631	209.483 619	44.761 61
59	2.5668 611	351.931 972	54.281 02	14.8849 021	422.981 627	75.483 61	34.811 639	227.843 627	48.161 61
60	2.5461 113	372.101 636	57.511 03	16.1549 371	471.981 636	81.063 61	38.411 647	248.683 636	51.861 61
61	2.5258 615	393.471 424	60.961 04	17.5489 720	525.981 646	87.143 61	42.411 655	272.143 646	56.861 61
62	2.5060 117	416.071 641	64.641 05	19.0749 069	586.981 657	93.783 61	46.811 663	298.443 657	62.261 61
63	2.4867 619	440.941 630	68.561 06	20.7419 418	655.981 669	101.043 61	51.611 671	327.743 669	68.061 61
64	2.4680 121	468.121 620	72.741 07	22.5589 767	734.981 682	108.983 61	56.811 679	360.243 682	74.361 61
65	2.4498 623	497.671 610	77.191 08	24.5349 116	825.981 696	117.663 61	62.411 687	397.043 696	81.161 61
66	2.4321 125	529.641 600	81.931 09	26.6809 465	931.981 711	127.143 61	68.411 695	448.443 711	88.561 61
67	2.4149 627	564.071 590	86.971 10	29.0169 814	1055.981 727	137.583 61	74.811 703	505.843 727	96.561 61
68	2.3983 129	601.941 580	92.331 11	31.5529 163	1201.981 744	149.043 61	81.611 711	570.443 744	105.161 61
69	2.3822 631	642.311 570	97.991 12	34.3009 512	1372.981 762	161.663 61	88.811 719	643.443 762	114.561 61
70	2.3667 133	685.241 560	103.971 13	37.2729 861	1573.981 781	175.503 61	96.411 727	726.443 781	124.861 61
71	2.3517 635	730.781 550	110.291 14	40.4909 210	1801.981 801	190.723 61	104.411 735	820.443 801	136.161 61
72	2.3373 137	779.041 540	116.971 15	43.9669 559	2061.981 822	207.493 61	112.811 743	936.443 822	148.561 61
73	2.3234 639	829.171 530	124.031 16	47.7149 908	2351.981 844	225.863 61	121.611 751	1076.443 844	162.961 61
74	2.3099 141	881.241 520	131.491 17	51.7489 257	2669.981 867	245.893 61	130.811 759	1242.443 867	179.461 61
75	2.2968 643	935.311 510	139.371 18	56.0849 606	3024.981 891	267.643 61	140.411 767	1436.443 891	197.161 61
76	2.2842 145	991.441 500	147.691 19	60.7389 955	3424.981 916	291.163 61	150.411 775	1660.443 916	216.161 61
77	2.2720 647	1049.691 490	156.471 20	65.7289 304	3877.981 942	316.593 61	160.811 783	1916.443 942	236.561 61
78	2.2602 149	1110.121 480	165.731 21	71.0709 653	4392.981 969	344.463 61	171.611 791	2206.443 969	258.461 61
79	2.2488 651	1172.791 470	175.491 22	76.7809 002	4979.981 997	374.043 61	182.811 799	2534.443 997	281.861 61
80	2.2378 153	1237.641 460	185.771 23	82.8749 351	5649.981 1027	406.413 61	194.411 807	2904.443 1027	306.861 61
81	2.2272 655	1304.741 450	196.591 24	89.3689 700	6404.981 1078	441.643 61	206.411 815	3320.443 1078	333.461 61
82	2.2170 157	1374.141 440	207.971 25	96.2789 049	7259.981 1131	480.813 61	218.811 823	3786.443 1131	361.861 61
83	2.2072 659	1445.911 430	219.931 26	103.6309 398	8229.981 1186	524.043 61	231.611 831	4306.443 1186	392.261 61
84	2.1978 161	1519.111 420	232.491 27	111.3509 747	9331.981 1243	571.413 61	244.811 839	4884.443 1243	424.661 61
85	2.1888 663	1593.801 410	245.671 28	119.4649 096	10584.981 1302	622.913 61	258.411 847	5524.443 1302	459.061 61
86	2.1802 165	1670.041 400	259.501 29	127.9989 445	12007.981 1363	678.743 61	272.411 855	6230.443 1363	496.461 61
87	2.1719 667	1747.891 390	274.001 30	136.9789 794	13619.981 1426	739.413 61	286.811 863	7008.443 1426	536.861 61
88	2.1640 169	1827.411 380	289.191 31	146.4309 143	15449.981 1491	805.813 61	301.611 871	7862.443 1491	580.261 61
89	2.1564 671	1908.671 370	305.091 32	156.3809 492	17519.981 1558	878.143 61	316.811 879	8800.443 1558	626.661 61
90	2.1491 173	1991.741 360	321.731 33	166.8449 841	19864.981 1627	956.413 61	332.411 887	9928.443 1627	676.061 61
91	2.1421 675	2076.681 350	339.151 34	177.8489 190	22519.981 1698	1040.743 61	348.411 895	11252.443 1698	728.461 61
92	2.1353 177	2163.541 340	357.391 35	189.4189 539	25524.981 1771	1132.213 61	364.811 903	12770.443 1771	783.861 61
93	2.1287 679	2252.371 330	376.581 36	201.5809 888	28929.981 1846	1230.813 61	381.611 911	14498.443 1846	842.261 61
94	2.1223 181	2343.241 320	396.751 37	214.3609 237	32784.981 1923	1336.543 61	408.811 919	16452.443 1923	903.661 61
95	2.1161 683	2436.211 310	417.931 38	227.7949 586	37149.981 2002	1449.513 61	436.411 927	18658.443 2002	968.061 61
96	2.1101 183	2531.341 300	440.151 39	241.9189 935	42194.981 2083	1579.743 61	464.411 935	21122.443 2083	1036.461 61
97	2.1043 685	2628.691 290	463.451 40	256.7689 284	48009.981 2166	1727.313 61	492.811 943	23862.443 2166	1108.861 61
98	2.0987 185	2728.311 280	487.871 41	272.3809 633	54694.981 2251	1893.243 61	521.611 951	26994.443 2251	1185.261 61
99	2.0933 687	2830.271 270	513.451 42	288.7909 982	62379.981 2338	2077.543 61	550.811 959	30546.443 2338	1265.661 61
100	2.0881 187	2934.641 260	540.231 43	306.0349 331	71214.981 2427	2280.213 61	580.411 967	34586.443 2427	1350.061 61
Value of Perpetual Ann. 21.052 63									

PERPETUAL STOCK: 3 p. C. 63,1579; 3 1/2 p. C. 73,6842; 4 p. C. 84,2105; 5 p. C. 105,2632.

Years	RATIO OF INTEREST: ANNUALLY, 0.0475.			RATIO OF INTEREST: HALF-YEARLY, 0.02375.			RATIO OF INTEREST: QUARTERLY, 0.011875.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
26	0.2922 031	0.0202 819	0.0677 819	0.2950 611	0.0190 820	0.0673 820	0.2929 584	0.0196 813	0.0671 813
27	0.2956 516	0.0199 914	0.0664 914	0.2913 323	0.0189 129	0.0661 12			

RATE OF INTEREST: 5 per Cent. per Ann.—CORRESPONDING VALUE OF

Year	RATIO OF INTEREST: ANNUALLY, 0.05.			RATIO OF INTEREST: HALF-YEARLY, 0.025.			RATIO OF INTEREST: QUARTERLY, 0.0125.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
1	1.0000 000	1.0000 000	0.9323 81	1.0000 000	0.5000 000	0.4878 03	1.0125 000	0.5000 000	0.5000 000
2	1.0250 000	2.0500 000	1.8291 10	1.0250 000	1.0125 000	0.9737 12	1.0251 563	1.0125 000	0.9737 12
3	1.1025 000	3.1525 000	2.7322 48	1.1025 000	1.5150 000	1.4270 12	1.0379 707	1.5150 000	1.4270 12
4	1.1376 850	4.3126 850	3.5159 51	1.1376 850	2.0175 850	1.8229 07	1.0541 453	2.0175 850	1.8229 07
5	1.2762 816	5.5266 313	4.3291 77	1.2762 816	2.7938 666	2.5150 63	1.1104 801	2.7938 666	2.5150 63
6	1.3400 936	6.8019 158	5.0756 92	1.3400 936	3.7909 602	3.1740 05	1.1182 922	3.7909 602	3.1740 05
7	1.4071 004	8.1420 065	5.7863 73	1.4071 004	5.0080 606	3.7201 33	1.1322 706	5.0080 606	3.7201 33
8	1.4774 551	9.5191 009	6.4632 13	1.4774 551	6.5055 157	4.2707 32	1.1472 056	6.5055 157	4.2707 32
9	1.5513 282	11.0265 364	7.1078 52	1.5513 282	8.2568 449	4.7371 04	1.1631 072	8.2568 449	4.7371 04
10	1.6288 916	12.7777 193	7.7217 35	1.6288 916	10.3001 365	5.1200 09	1.1799 753	10.3001 365	5.1200 09
11	1.7103 394	14.7606 707	8.3064 14	1.7103 394	12.6505 760	5.4251 56	1.1978 251	12.6505 760	5.4251 56
12	1.7958 563	16.9117 187	8.8632 52	1.7958 563	15.3401 120	5.6560 55	1.2167 549	15.3401 120	5.6560 55
13	1.8856 491	19.2412 963	9.3935 73	1.8856 491	18.3107 511	5.8151 88	1.2367 647	18.3107 511	5.8151 88
14	1.9799 316	21.7698 632	9.8966 41	1.9799 316	21.5149 827	5.9000 05	1.2578 545	21.5149 827	5.9000 05
15	2.0789 282	24.5078 564	10.3719 66	2.0789 282	25.1000 000	5.9125 000	1.2800 233	25.1000 000	5.9125 000
16	2.1828 746	28.5677 492	10.8377 77	2.1828 746	29.5000 000	5.9437 500	1.3033 711	29.5000 000	5.9437 500
17	2.2920 183	32.8410 366	11.274 07	2.2920 183	34.7500 000	5.9937 500	1.3279 189	34.7500 000	5.9937 500
18	2.4066 192	38.1328 385	11.689 59	2.4066 192	40.0000 000	6.0625 000	1.3536 667	40.0000 000	6.0625 000
19	2.5269 502	44.5599 004	12.085 32	2.5269 502	46.2500 000	6.1500 000	1.3806 145	46.2500 000	6.1500 000
20	2.6532 977	52.2405 951	12.462 81	2.6532 977	53.5000 000	6.2562 500	1.4087 623	53.5000 000	6.2562 500
21	2.7859 626	61.2119 252	12.821 15	2.7859 626	61.7500 000	6.3812 500	1.4381 101	61.7500 000	6.3812 500
22	2.9252 607	71.5253 214	13.163 00	2.9252 607	71.0000 000	6.5250 000	1.4687 579	71.0000 000	6.5250 000
23	3.0715 238	83.3408 475	13.488 57	3.0715 238	81.2500 000	6.6875 000	1.5007 057	81.2500 000	6.6875 000
24	3.2250 999	96.7201 999	13.798 64	3.2250 999	92.5000 000	6.8600 000	1.5340 535	92.5000 000	6.8600 000
25	3.3863 549	111.727 099	14.093 94	3.3863 549	104.7500 000	7.0437 500	1.5688 013	104.7500 000	7.0437 500

PERPETUAL STOCK: 3 p. Cent. 60; 3 1/2 p. Cent. 70; 4 p. Cent. 80; 5 p. Cent. 100.

Year	RATIO OF INTEREST: ANNUALLY, 0.05.			RATIO OF INTEREST: HALF-YEARLY, 0.025.			RATIO OF INTEREST: QUARTERLY, 0.0125.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
1	0.9523 810	1.0000 000	1.0500 000	0.9523 810	1.0000 000	1.0376 513	0.9523 810	1.0000 000	1.0376 513
2	0.9070 295	0.4070 019	0.5378 019	0.9070 295	0.4070 019	0.5378 019	0.9070 295	0.4070 019	0.5378 019
3	0.8638 376	0.3112 063	0.3672 063	0.8638 376	0.3112 063	0.3672 063	0.8638 376	0.3112 063	0.3672 063
4	0.8227 055	0.2320 118	0.2820 118	0.8227 055	0.2320 118	0.2820 118	0.8227 055	0.2320 118	0.2820 118
5	0.7835 002	0.1609 748	0.2309 748	0.7835 002	0.1609 748	0.2309 748	0.7835 002	0.1609 748	0.2309 748
6	0.7462 154	0.1170 175	0.1970 175	0.7462 154	0.1170 175	0.1970 175	0.7462 154	0.1170 175	0.1970 175
7	0.7106 613	0.0828 198	0.1728 198	0.7106 613	0.0828 198	0.1728 198	0.7106 613	0.0828 198	0.1728 198
8	0.6766 391	0.0590 218	0.1537 218	0.6766 391	0.0590 218	0.1537 218	0.6766 391	0.0590 218	0.1537 218
9	0.6440 009	0.0426 901	0.1386 901	0.6440 009	0.0426 901	0.1386 901	0.6440 009	0.0426 901	0.1386 901
10	0.6126 132	0.0320 650	0.1275 650	0.6126 132	0.0320 650	0.1275 650	0.6126 132	0.0320 650	0.1275 650
11	0.5823 793	0.0240 809	0.1203 809	0.5823 793	0.0240 809	0.1203 809	0.5823 793	0.0240 809	0.1203 809
12	0.5530 375	0.0180 254	0.1168 254	0.5530 375	0.0180 254	0.1168 254	0.5530 375	0.0180 254	0.1168 254
13	0.5246 214	0.0136 558	0.1061 558	0.5246 214	0.0136 558	0.1061 558	0.5246 214	0.0136 558	0.1061 558
14	0.4970 619	0.0102 840	0.1010 840	0.4970 619	0.0102 840	0.1010 840	0.4970 619	0.0102 840	0.1010 840
15	0.4712 171	0.0076 423	0.0965 423	0.4712 171	0.0076 423	0.0965 423	0.4712 171	0.0076 423	0.0965 423
16	0.4469 115	0.0056 699	0.0922 699	0.4469 115	0.0056 699	0.0922 699	0.4469 115	0.0056 699	0.0922 699
17	0.4240 067	0.0042 991	0.0880 991	0.4240 067	0.0042 991	0.0880 991	0.4240 067	0.0042 991	0.0880 991
18	0.4024 207	0.0032 462	0.0845 462	0.4024 207	0.0032 462	0.0845 462	0.4024 207	0.0032 462	0.0845 462
19	0.3820 340	0.0024 450	0.0817 450	0.3820 340	0.0024 450	0.0817 450	0.3820 340	0.0024 450	0.0817 450
20	0.3628 095	0.0018 426	0.0792 426	0.3628 095	0.0018 426	0.0792 426	0.3628 095	0.0018 426	0.0792 426
21	0.3446 423	0.0014 061	0.0770 061	0.3446 423	0.0014 061	0.0770 061	0.3446 423	0.0014 061	0.0770 061
22	0.3274 499	0.0010 705	0.0750 705	0.3274 499	0.0010 705	0.0750 705	0.3274 499	0.0010 705	0.0750 705
23	0.3112 513	0.0008 308	0.0731 308	0.3112 513	0.0008 308	0.0731 308	0.3112 513	0.0008 308	0.0731 308
24	0.2959 680	0.0006 709	0.0714 709	0.2959 680	0.0006 709	0.0714 709	0.2959 680	0.0006 709	0.0714 709
25	0.2815 028	0.0005 525	0.0700 525	0.2815 028	0.0005 525	0.0700 525	0.2815 028	0.0005 525	0.0700 525

RATE OF INTEREST: 5 per Cent. per Ann.—CORRESPONDING VALUE OF

Years.	RATIO OF INTEREST: ANNUALLY, 0.05.			RATIO OF INTEREST: HALF-YEARLY, 0.025.			RATIO OF INTEREST: QUARTERLY, 0.0125.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
26	3.5556 787	51.113 454	11.375 18	3.6111 183	52.222 217	11.471 54	3.6281 486	52.796 671	11.565 26
27	3.7314 563	51.669 156	11.643 03	3.7939 819	53.878 499	11.728 42	3.8252 819	54.565 634	11.771 68
28	3.9201 391	52.248 523	11.898 13	3.9899 921	55.719 847	11.982 43	4.0201 623	56.443 211	11.925 68
29	4.1161 356	52.852 712	12.141 07	4.1977 832	57.733 664	12.234 20	4.2519 707	58.429 413	12.078 21
30	4.3219 424	53.483 618	12.372 45	4.3977 677	59.925 795	12.483 33	4.4102 132	60.531 653	12.231 31
31	4.5380 395	70.760 709	15.592 61	4.6253 931	72.450 502	15.673 37	4.6253 931	72.450 502	15.673 37
32	4.7649 415	73.291 679	15.802 68	4.8263 416	77.130 923	15.811 65	4.8263 416	77.130 923	15.811 65
33	5.0031 865	80.000 000	16.000 00	5.1021 078	82.000 000	16.000 00	5.1021 078	82.000 000	16.000 00
34	5.2531 400	85.000 000	16.192 99	5.2677 196	87.511 332	16.269 15	5.2677 196	87.511 332	16.269 15
35	5.5160 154	90.520 307	16.371 19	5.6321 029	92.642 057	16.438 93	5.6321 029	92.642 057	16.438 93
36	5.7918 161	93.836 323	16.546 85	5.9172 801	101.344 561	16.620 04	5.9172 801	101.344 561	16.620 04
37	6.0814 069	101.62 819	16.711 29	6.2167 677	104.33 513	16.782 91	6.2167 677	104.33 513	16.782 91
38	6.3854 773	107.70 353	16.867 09	6.5315 120	110.63 023	16.937 92	6.5315 120	110.63 023	16.937 92
39	6.7047 312	114.69 302	17.017 04	6.8221 791	117.61 311	17.083 47	6.8221 791	117.61 311	17.083 47
40	7.0399 827	120.79 977	17.159 09	7.0923 678	124.19 136	17.223 91	7.0923 678	124.19 136	17.223 91
41	7.3919 201	127.63 976	17.291 37	7.3745 522	131.49 104	17.359 58	7.3745 522	131.49 104	17.359 58
42	7.7615 876	133.23 175	17.413 31	7.9200 139	139.16 028	17.486 81	7.9200 139	139.16 028	17.486 81
43	8.1496 669	140.29 331	17.545 91	8.3608 023	147.21 777	17.607 91	8.3608 023	147.21 777	17.607 91
44	8.5571 503	148.19 304	17.662 77	8.7811 523	155.68 317	17.723 17	8.7811 523	155.68 317	17.723 17
45	8.9850 078	157.70 016	17.774 07	9.2028 563	164.57 713	17.832 12	9.2028 563	164.57 713	17.832 12
46	9.4342 502	168.68 516	17.870 07	9.6260 672	173.92 134	17.937 31	9.6260 672	173.92 134	17.937 31
47	9.9059 711	178.11 912	17.961 01	10.0516 931	183.73 061	18.039 70	10.0516 931	183.73 061	18.039 70
48	10.401 870	188.02 539	18.077 16	10.4792 611	194.03 228	18.131 30	10.4792 611	194.03 228	18.131 30
49	10.9221 333	198.42 666	18.168 72	10.9114 903	204.82 931	18.211 35	10.9114 903	204.82 931	18.211 35
50	11.467 400	209.31 600	18.255 92	11.3483 716	216.17 433	18.287 05	11.3483 716	216.17 433	18.287 05
51	12.030 770	220.81 540	18.339 90	11.7811 706	228.03 571	18.358 63	11.7811 706	228.03 571	18.358 63
52	12.612 208	232.65 617	18.410 07	12.2100 663	240.42 603	18.426 08	12.2100 663	240.42 603	18.426 08
53	13.211 919	244.89 064	18.467 40	12.6350 339	253.34 578	18.491 17	12.6350 339	253.34 578	18.491 17
54	13.829 626	257.57 392	18.513 14	13.0561 066	266.81 732	18.553 57	13.0561 066	266.81 732	18.553 57
55	14.465 631	270.71 562	18.548 47	13.4733 533	280.93 111	18.612 47	13.4733 533	280.93 111	18.612 47
56	15.120 413	284.31 823	18.573 54	13.8868 133	295.63 270	18.668 63	13.8868 133	295.63 270	18.668 63
57	15.794 783	298.38 566	18.589 12	14.2966 472	310.92 914	18.722 81	14.2966 472	310.92 914	18.722 81
58	16.489 372	312.92 143	18.595 54	14.7028 520	326.81 937	18.775 30	14.7028 520	326.81 937	18.775 30
59	17.204 701	327.93 402	18.593 75	15.1054 731	343.31 711	18.826 35	15.1054 731	343.31 711	18.826 35
60	17.940 186	343.42 372	18.584 29	15.5045 150	360.42 300	18.875 65	15.5045 150	360.42 300	18.875 65
61	18.696 145	359.49 591	18.568 27	15.9000 156	378.14 318	18.922 63	15.9000 156	378.14 318	18.922 63
62	19.472 083	376.16 603	18.544 07	16.2920 417	396.47 367	18.968 30	16.2920 417	396.47 367	18.968 30
63	20.268 511	393.44 066	18.510 90	16.6805 339	415.41 840	19.013 63	16.6805 339	415.41 840	19.013 63
64	21.085 009	411.32 333	18.468 19	17.0654 666	434.97 331	19.057 51	17.0654 666	434.97 331	19.057 51
65	21.921 986	429.80 000	18.416 27	17.4478 033	455.16 333	19.100 00	17.4478 033	455.16 333	19.100 00
66	22.780 061	448.87 702	18.354 56	17.8266 166	476.08 466	19.141 19	17.8266 166	476.08 466	19.141 19
67	23.658 641	468.55 961	18.283 39	18.2018 677	497.75 533	19.180 89	18.2018 677	497.75 533	19.180 89
68	24.557 236	488.85 330	18.202 16	18.5736 033	519.17 133	19.218 30	18.5736 033	519.17 133	19.218 30
69	25.475 358	509.75 307	18.110 28	18.9418 866	541.32 933	19.254 43	18.9418 866	541.32 933	19.254 43
70	26.412 426	531.25 532	18.008 16	19.3066 800	564.23 000	19.289 21	19.3066 800	564.23 000	19.289 21
71	27.368 077	553.35 609	17.895 07	19.6680 466	587.88 000	19.322 63	19.6680 466	587.88 000	19.322 63
72	28.342 841	576.05 249	17.770 42	20.0259 500	612.27 666	19.354 63	20.0259 500	612.27 666	19.354 63
73	29.335 239	599.34 988	17.634 63	20.3803 500	637.41 666	19.385 30	20.3803 500	637.41 666	19.385 30
74	30.345 811	623.24 333	17.488 16	20.7312 500	663.30 666	19.414 63	20.7312 500	663.30 666	19.414 63
75	31.374 077	647.73 900	17.331 42	21.0786 000	689.94 333	19.441 63	21.0786 000	689.94 333	19.441 63
76	32.420 533	672.93 300	17.164 89	21.4223 500	717.33 000	19.467 30	21.4223 500	717.33 000	19.467 30
77	33.484 811	698.83 100	16.989 00	21.7624 500	745.46 666	19.491 63	21.7624 500	745.46 666	19.491 63
78	34.566 533	725.43 000	16.803 21	22.1000 000	774.34 666	19.514 63	22.1000 000	774.34 666	19.514 63
79	35.665 333	752.72 700	16.607 00	22.4350 000	803.97 666	19.536 30	22.4350 000	803.97 666	19.536 30
80	36.781 000	780.81 900	16.400 89	22.7673 500	834.35 666	19.557 00	22.7673 500	834.35 666	19.557 00
81	37.913 233	809.71 300	16.184 27	23.0970 000	865.48 666	19.576 63	23.0970 000	865.48 666	19.576 63
82	39.061 666	839.41 300	15.957 50	23.4240 000	897.36 666	19.594 21	23.4240 000	897.36 666	19.594 21
83	40.225 811	869.91 500	15.720 49	23.7483 500	929.99 666	19.610 89	23.7483 500	929.99 666	19.610 89
84	41.405 333	901.21 500	15.473 63	24.0700 000	963.37 666	19.626 63	24.0700 000	963.37 666	19.626 63
85	42.600 000	933.31 500	15.216 42	24.3890 000	997.49 666	19.641 42	24.3890 000	997.49 666	19.641 42
86	43.819 533	966.21 500	14.949 39	24.7053 500	1032.35 666	19.655 21	24.7053 500	1032.35 666	19.655 21
87	45.063 500	1000.00 000	14.671 92	25.0190 000	1067.96 666	19.668 00	25.0190 000	1067.96 666	19.668 00
88	46.331 500	1035.26 500	14.384 50	25.3300 000	1104.32 666	19.679 89	25.3300 000	1104.32 666	19.679 89
89	47.623 000	1071.99 500	14.087 63	25.6383 500	1141.43 666	19.690 71	25.6383 500	1141.43 666	19.690 71
90	48.938 500	1109.19 500	13.781 63	25.9440 000	1179.29 666	19.700 50	25.9440 000	1179.29 666	19.700 50
91	50.277 500	1146.86 500	13.466 89	26.2460 000	1217.81 666	19.709 30	26.2460 000	1217.81 666	19.709 30
92	51.640 000	1185.00 000	13.143 89	26.5443 500	1256.99 666	19.717 21	26.5443 500	1256.99 666	19.717 21
93	53.026 500	1223.69 500	12.812 00	26.8390 000	1296.83 666	19.724 30	26.8390 000	1296.83 666	19.724 30
94	54.437 500	1262.94 500	12.471 63	27.1300 000	1337.32 666	19.730 63	27.1300 000	1337.32 666	19.730 63
95	55.873 500	1302.75 500	12.122 21	27.4173 500	1378.46 666	19.736 21	27.4173 500	1378.46 666	19.736 21
96	57.334 500	1343.13 500	11.764 27	27.7010 000	1420.25 666	19.741 00	27.7010 000	1420.25 666	19.741 00
97	58.821 000	1384.08 500	11.397 21	27.9810 000	1462.69 666	19.745 00	27.9810 000	1462.69 666	19.745 00
98	60.333 500	1425.61 500	11.021 50	28.2573 500	1505.78 666	19.748 21	28.2573 500	1505.78 666	19.748 21
99	61.871 500	1467.72 500	10.637 63	28.5300 000	1549.52 666	19.750 89	28.5300 000	1549.52 666	19.750 89
100	63.435 500	1510.41 500	10.245 63	28.8000 000	1593.91 666	19.752 89	28.8000 000	1593.91 666	19.752 89

PERPETUAL STOCK: 3 p. Cent. 60; 3 1/2 p. Cent. 70; 4 p. Cent. 80; 5 p. Cent. 100.

Years.	RATIO OF INTEREST: ANNUALLY, 0.05.			RATIO OF INTEREST: HALF-YEARLY, 0.025.			RATIO OF INTEREST: QUARTERLY, 0.0125.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
26	0.0812 407	0.0195 613	0.0625 613	0.0769 230	0.0191 489	0.0621 489	0.2747 567	0.0189 405	0.0689 405
27	0.0778 483	0.0192 919	0.0621 919	0.0735 793	0.0187 960	0.0617 960	0.2614 105	0.0176 973	0.0676 973
28	0.0750 916	0.0171 235	0.0621 235	0.0704 766	0.0187 419	0.0617 419	0.2487 402	0.0165 551	0.0665 551
29	0.0729 463	0.0160 355	0.0620 355	0.0677 848	0.0186 849	0.0616 849	0.2366 899	0.0155 040	0.0655 040
30	0.0713 775	0.0150 511	0.0619 511	0.0654 830	0.0187 008	0.0617 008	0.2252 141	0.0145	

RATE OF INTEREST: 5 1/2 per Cent. per Ann.—CORRESPONDING VALUE OF

Years	RATIO OF INTEREST: ANNUALLY, 0.0525.			RATIO OF INTEREST: HALF-YEARLY, 0.02625			RATIO OF INTEREST: QUARTERLY, 0.013125.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
1	1.0525 000	1.0000 000	0.9501 19	1.0331 001	1.0131 000	0.9719 59	1.0131 000	0.9500 000	0.9107 61
2	1.1077 563	2.0325 000	1.8320 44	1.1092 078	2.0001 378	1.0735 37	1.1013 704	2.0325 000	1.8320 44
3	1.1659 133	3.1602 363	2.7103 41	1.1662 049	3.0309 077	1.1613 06	1.1613 704	3.1602 363	2.7103 41
4	1.2271 829	4.3261 697	3.5251 55	1.2248 703	4.1120 032	1.2150 46	1.2150 704	4.3261 697	3.5251 55
5	1.2915 479	5.5332 936	4.2977 19	1.2892 813	5.0332 891	1.2819 01	1.2819 704	5.5332 936	4.2977 19
6	1.3593 512	6.8118 415	5.0333 63	1.3571 077	6.0118 190	1.3492 79	1.3492 704	6.8118 415	5.0333 63
7	1.4307 203	8.1641 957	5.7313 11	1.4285 061	7.0500 609	1.4198 60	1.4198 704	8.1641 957	5.7313 11
8	1.5058 331	9.5919 160	6.3963 95	1.5041 108	8.1519 769	1.4911 41	1.4911 704	9.5919 160	6.3963 95
9	1.5840 093	11.1140 749	7.0293 51	1.5817 737	9.3273 353	1.5613 11	1.5613 704	11.1140 749	7.0293 51
10	1.6660 960	12.725 630	7.6288 40	1.6637 491	10.5812 523	1.6393 30	1.6393 704	12.725 630	7.6288 40
11	1.7516 711	14.4293 734	8.1981 23	1.7493 842	11.9219 791	1.7133 00	1.7133 704	14.4293 734	8.1981 23
12	1.8408 438	16.2249 405	8.7393 91	1.8379 513	13.3493 531	1.7737 65	1.7737 704	16.2249 405	8.7393 91
13	1.9336 556	17.997 249	9.2537 71	1.9311 017	14.8658 180	1.8301 36	1.8301 704	17.997 249	9.2537 71
14	2.0300 605	19.842 103	9.7423 01	2.0279 621	16.4719 516	1.8831 36	1.8831 704	19.842 103	9.7423 01
15	2.1299 605	21.769 065	10.206 46	2.1258 096	18.1693 090	1.9331 02	1.9331 704	21.769 065	10.206 46
16	2.2325 333	23.783 491	10.647 47	2.2277 920	19.9581 753	1.9801 77	1.9801 704	23.783 491	10.647 47
17	2.3386 788	25.881 025	11.066 48	2.3312 004	21.8393 627	1.151 79	2.3312 704	25.881 025	11.066 48
18	2.4483 809	28.064 397	11.464 59	2.4351 405	23.8136 581	1.1553 40	2.4351 704	28.064 397	11.464 59
19	2.5617 476	30.339 478	11.842 84	2.5396 280	25.8803 581	1.1931 08	2.5396 704	30.339 478	11.842 84
20	2.6788 443	32.703 225	12.202 82	2.6448 060	28.0393 548	1.2291 84	2.6448 704	32.703 225	12.202 82
21	2.7996 279	35.157 769	12.548 68	2.7507 569	30.2919 750	1.2632 46	2.7507 704	35.157 769	12.548 68
22	2.9242 809	37.704 397	12.881 10	2.8574 836	32.6383 677	1.2956 44	2.8574 704	37.704 397	12.881 10
23	3.0528 059	40.336 778	13.196 35	2.9649 102	35.0793 001	1.3264 00	2.9649 704	40.336 778	13.196 35
24	3.1843 207	43.059 964	13.499 21	3.0730 836	37.6159 640	1.3556 15	3.0730 704	43.059 964	13.499 21
25	3.3188 893	45.878 511	13.787 47	3.1818 743	40.2583 749	1.3833 48	3.1818 704	45.878 511	13.787 47

PERPETUAL STOCK: 3 p. C. 57,1429; 3 1/2 p. C. 66,6667; 4 p. C. 76,1905; 5 p. C. 95,2381.

Years	RATIO OF INTEREST: ANNUALLY, 0.0525.			RATIO OF INTEREST: HALF-YEARLY, 0.02625.			RATIO OF INTEREST: QUARTERLY, 0.013125.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
1	0.9501 100	1.0000 000	1.0525 000	0.9191 971	0.9070 450	1.0705 450	0.9070 450	4.0000 000	4.0525 000
2	0.9227 657	0.4872 107	0.5397 107	0.9015 418	0.4007 375	0.5332 375	0.9015 418	0.9242 579	1.9669 606
3	0.8767 666	0.3164 300	0.3609 300	0.8560 112	0.3121 193	0.3616 193	0.8560 112	0.9616 364	1.3159 835
4	0.8119 137	0.2311 514	0.2636 514	0.8119 137	0.2279 206	0.2601 206	0.8119 137	0.9909 507	1.0330 664
5	0.7172 611	0.1000 733	0.2325 733	0.7172 611	0.1000 733	0.2325 733	0.7172 611	0.9909 507	1.0330 664
6	0.7356 435	0.1460 954	0.1985 954	0.7356 435	0.1460 954	0.1985 954	0.7356 435	0.9909 507	1.0330 664
7	0.6609 407	0.1918 209	0.1743 209	0.6609 407	0.1918 209	0.1743 209	0.6609 407	0.9909 507	1.0330 664
8	0.6640 812	0.1037 072	0.1562 072	0.6640 812	0.1037 072	0.1562 072	0.6640 812	0.9909 507	1.0330 664
9	0.6309 509	0.0097 606	0.1422 606	0.6309 509	0.0097 606	0.1422 606	0.6309 509	0.9909 507	1.0330 664
10	0.5991 659	0.0765 815	0.1310 815	0.5991 659	0.0765 815	0.1310 815	0.5991 659	0.9909 507	1.0330 664
11	0.5695 028	0.0694 747	0.1219 747	0.5695 028	0.0694 747	0.1219 747	0.5695 028	0.9909 507	1.0330 664
12	0.5411 713	0.0619 218	0.1144 218	0.5411 713	0.0619 218	0.1144 218	0.5411 713	0.9909 507	1.0330 664
13	0.5141 770	0.0555 640	0.1080 640	0.5141 770	0.0555 640	0.1080 640	0.5141 770	0.9909 507	1.0330 664
14	0.4885 892	0.0501 452	0.1026 452	0.4885 892	0.0501 452	0.1026 452	0.4885 892	0.9909 507	1.0330 664
15	0.4641 607	0.0454 771	0.0979 771	0.4641 607	0.0454 771	0.0979 771	0.4641 607	0.9909 507	1.0330 664
16	0.4410 079	0.0414 190	0.0939 190	0.4410 079	0.0414 190	0.0939 190	0.4410 079	0.9909 507	1.0330 664
17	0.4190 098	0.0378 630	0.0903 630	0.4190 098	0.0378 630	0.0903 630	0.4190 098	0.9909 507	1.0330 664
18	0.3981 091	0.0347 251	0.0872 251	0.3981 091	0.0347 251	0.0872 251	0.3981 091	0.9909 507	1.0330 664
19	0.3782 510	0.0319 392	0.0844 392	0.3782 510	0.0319 392	0.0844 392	0.3782 510	0.9909 507	1.0330 664
20	0.3593 833	0.0294 524	0.0819 524	0.3593 833	0.0294 524	0.0819 524	0.3593 833	0.9909 507	1.0330 664
21	0.3414 568	0.0272 214	0.0797 214	0.3414 568	0.0272 214	0.0797 214	0.3414 568	0.9909 507	1.0330 664
22	0.3244 245	0.0252 115	0.0777 115	0.3244 245	0.0252 115	0.0777 115	0.3244 245	0.9909 507	1.0330 664
23	0.3082 418	0.0233 936	0.0758 936	0.3082 418	0.0233 936	0.0758 936	0.3082 418	0.9909 507	1.0330 664
24	0.2928 664	0.0217 434	0.0742 434	0.2928 664	0.0217 434	0.0742 434	0.2928 664	0.9909 507	1.0330 664
25	0.2782 578	0.0202 407	0.0727 407	0.2782 578	0.0202 407	0.0727 407	0.2782 578	0.9909 507	1.0330 664

RATE OF INTEREST: 5 1/2 per Cent. per Ann.—CORRESPONDING VALUE OF

Years	RATIO OF INTEREST: ANNUALLY, 0.0525.			RATIO OF INTEREST: HALF-YEARLY, 0.02625.			RATIO OF INTEREST: QUARTERLY, 0.013125.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
26	3.7824 631	52.929 300	14.011 85	3.8173 779	51.235 770	14.091 81	3.8611 016	51.078 183	14.159 81
27	3.9810 426	56.781 763	14.261 04	4.0520 163	53.133 644	14.316 83	4.0929 973	53.030 368	14.329 26
28	4.1900 473	60.762 806	14.501 70	4.2975 391	55.088 843	14.584 53	4.3488 101	54.988 481	14.636 00
29	4.4100 448	64.952 233	14.731 40	4.5495 237	57.115 910	14.869 60	4.5011 917	57.009 879	14.850 74
30	4.6415 511	69.362 878	14.951 90	4.7333 233	59.225 910	15.163 21	4.7614 907	59.200 072	15.051 02
31	4.8832 325	74.001 429	15.163 60	4.9531 601	61.511 624	15.465 91	5.0135 100	61.504 960	15.262 46
32	5.1367 078	78.879 662	15.357 09	5.2003 059	63.979 417	15.779 07	5.2762 326	63.972 525	15.486 63
33	5.4116 469	84.001 369	15.527 87	5.4727 973	66.631 137	16.104 01	5.5713 950	66.631 137	15.723 03
34	5.6957 533	89.413 016	15.703 41	5.7692 233	69.478 233	16.444 21	5.8887 742	69.478 233	15.971 43
35	5.9947 856	95.131 774	15.875 23	6.0830 912	72.514 533	16.799 21	6.2201 820	72.514 533	16.231 47
36	6.3093 119	101.15 356	16.028 75	6.4159 263	75.849 979	17.168 01	6.5733 773	75.849 979	16.503 47
37	6.6407 615	107.41 307	16.179 33	6.7683 343	79.489 331	17.549 33	6.8488 101	79.489 331	16.787 01
38	6.9894 018	113.90 303	16.322 40	7.1401 001	83.439 614	17.943 61	7.1433 174	83.439 614	17.082 33
39	7.3563 448	121.67 323	16.458 31	7.5323 990	87.709 300	18.350 30	7.5593 774	87.709 300	17.389 43
40	7.7425 529	129.82 950	16.587 50	7.9479 233	92.319 130	18.769 07	8.0003 636	92.319 130	17.708 03
41	8.1480 369	138.47 213	16.710 21	8.3766 601	97.283 561	19.199 10	8.4796 631	97.283 561	18.038 20
42	8.5760 613	147.62 117	16.826 29	8.8283 926	102.519 926	19.640 12	8.9862 662	102.519 926	18.379 21
43	9.0271 476	157.29 803	16.935 81	9.2941 017	107.940 573	20.091 11	9.4619 749	107.940 573	18.731 39
44	9.5010 718	167.52 518	17.038 81	9.7726 516	113.564 231	20.552 11	9.8541 319	113.564 231	19.094 29
45	9.9998 780	178.32 625	17.137 83	10.2661 769	119.391 911	21.023 12	10.2633 324	119.391 911	19.467 21
46	10.5241 872	189.71 613	17.232 25	10.7753 531	125.433 535	21.503 51	10.7777 101	125.433 535	19.850 41
47	11.0747 427	201.73 100	17.322 12	11.3103 499	131.703 231	21.994 42	11.3133 311	131.703 231	20.244 21
48	11.6508 922	214.48 813	17.407 29	11.8713 672	138.231 614	22.496 81	11.8763 011	138.231 614	20.648 72
49	12.2531 069	227.99 303	17.487 50	12.4583 959	145.033 910	23.011 10	12.4513 711	145.033 910	21.064 43
50	12.8815 322	242.35 831	17.562 81	13.0713 952	152.119 131	23.538 29	13.0713 324	152.119 131	21.491 05
51	13.5363 376	257.59 303	17.633 30	13.7113 757	159.483 603	24.077 49	13.7113 324	159.483 603	21.928 20
52	14.2187 028	273.73 423	17.700 01	14.3783 127	167.139 127	24.628 82	14.3783 127	167.139 127	22.375 91
53	14.9291 117	290.80 483	17.763 83	15.0723 618	175.097 707	25.192 31	15.0723 618	175.097 707	22.834 33
54	15.6678 700	308.83 230	17.824 50	15.7933 910	183.379 612	25.768 21	15.7933 910	183.379 612	23.303 43
55	16.4350 757	327.85 100	17.882 73	16.5413 129	191.923 643	26.356 10	16.5413 129	191.923 643	23.782 23
56	17.2318 426	347.87 101	17.938 69	17.3163 892	200.753 533	26.956 10	17.3163 892	200.753 533	24.270 21
57	18.0587 518	368.91 833	18.000 00	18.1193 617	209.893 617	27.568 21	18.1193 617	209.893 617	24.767 21
58	18.9173 319	391.09 653	18.066 22	18.9503 614	219.353 614	28.192 31	18.9503 614	219.353 614	25.272 21
59	19.8093 333	414.44 499	18.127 00	19.8093 333	229.153 614	28.828 21	19.8093 333	229.153 614	25.786 21
60	20.7363 376	438.99 303	18.182 73	20.6913 376	239.303 614	29.476 21	20.6913 376	239.303 614	26.309 21
61	21.6993 426	464.73 100	18.234 29	21.5973 426	249.813 614	30.136 21	21.5973 426	249.813 614	26.841 21
62	22.6993 473	491.67 833	18.281 81	22.5273 473	260.693 614	30.808 21	22.5273 473	260.693 614	27.382 21
63	23.7363 518	519.87 614	18.325 31	23.4813 518	271.963 614	31.492 21	23.4813 518	271.963 614	27.933 21
64	24.8113 563	549.33 423	18.365 81	24.4593 563	283.633 614	32.187 21	24.4593 563	283.633 614	28.494 21
65	25.9243 608	580.07 230	18.403 31	25.4613 608	295.713 614	32.893 21	25.4613 608	295.713 614	29.065 21
66	27.0753 653	612.11 043	18.437 81	26.4873 653	308.203 614	33.610 21	26.4873 653	308.203 614	29.646 21
67	28.2643 700	645.46 833	18.469 31	27.5373 700	321.203 614	34.338 21	27.5373 700	321.203 614	30.237 21
68	29.4913 747	680.15 614	18.498 81	28.6113 747	334.713 614	35.077 21	28.6113 747	334.713 614	30.838 21
69	30.7563 794	716.20 423	18.526 31	29.7093 794	348.743 614	35.827 21	29.7093 794	348.743 614	31.449 21
70	32.0593 841	753.64 230	18.552 81	30.8313 841	363.293 614	36.588 21	30.8313 841	363.293 614	32.070 21
71	33.4013 888	792.47 043	18.577 81	31.9773 888	378.363 614	37.359 21	31.9773 888	378.363 614	32.701 21
72	34.7833 935	832.70 833	18.601 81	33.1473 935	393.963 614	38.141 21	33.1473 935	393.963 614	33.342 21
73	36.2053 982	874.35 614	18.624 81	34.3413 982	410.193 614	38.934 21	34.3413 982	410.193 614	33.993 21
74	37.6673 1029	917.43 423	18.646 81	35.5593 1029	427.063 614	39.738 21	35.5593 1029	427.063 614	34.654 21
75	39.1693 1076	961.97 230	18.667 81	36.7993 1076	444.583 614	40.553 21	36.7993 1076	444.583 614	35.325 21
76	40.7113 1123	1008.00 043	18.687 81	38.0613 1123	462.763 614	41.378 21	38.0613 1123	462.763 614	36.006 21
77	42.2933 1170	1055.54 833	18.706 81	39.3453 1170	481.613 614	42.213 21	39.3453 1170	481.613 614	36.697 21
78	43.9153 1217	1104.61 614	18.724 81	40.6513 1217	501.143 614	43.058 21	40.6513 1217	501.143 614	37.398 21
79	45.5773 1264	1155.21 423	18.741 81	41.9793 1264	521.443 614	43.913 21	41.9793 1264	521.443 614	38.109 21
80	47.2793 1311	1207.35 230	18.757 81	43.3293 1311	542.513 614	44.778 21	43.3293 1311	542.513 614	38.830 21
81	49.0213 1358	1261.04 043	18.772 81	44.7013 1358	564.363 614	45.653 21	44.7013 1358	564.363 614	39.561 21
82	50.8033 1405	1316.29 833	18.786 81	46.0953 1405	587.003 614	46.538 21	46.0953 1405	587.003 614	40.302 21
83	52.6253 1452	1373.13 614	18.800 81	47.5113 1452	610.433 614	47.433 21	47.5113 1452	610.433 614	41.053 21
84	54.4873 1500	1431.57 423	18.813 81	48.9493 1500	635.663 614	48.338 21	48.9493 1500	635.663 614	41.814 21
85	56.3893 1548	1491.63 230	18.826 81	50.4193 1548	662.703 614	49.253 21	50.4193 1548	662.703 614	42.585 21
86	58.3313 1596	1553.32 043	18.838 81	51.9213 1596	690.563 614	50.178 21	51.9213 1596	690.563 614	43.366 21
87	60.3133 1644	1616.66 833	18.850 81	53.4553 1644	719.263 614	51.113 21	53.4553 1644	719.263 614	44.157 21
88	62.3353 1692	1681.67 614	18.861 81	55.0213 1692	748.813 614	52.058 21	55.0213 1692	748.813 614	44.958 21
89	64.3973 1740	1748.37 423	18.872 81	56.6193 1740	779.223 614	53.013 21	56.6193 1740	779.223 614	45.769 21
90	66.5093 1788	1816.78 230	18.882 81	58.2493 1788	810.503 614	53.978 21	58.2493 1788	810.503 614	46.590 21
91	68.6713 1836	1886.91 043	18.892 81	59.9113 1836	842.663 614	54.953 21	59.9113 1836	842.663 614	47.421 21
92	70.8833 1884	1958.77 833	18.901 81	61.6053 1884	875.713 614	55.938 21	61.6053 1884	875.713 614	48.262 21
93	73.1453 1932	2032.39 614	18.910 81	63.3313 1932	909.663 614	56.933 21	63.3313 1932	909.663 614	49.113 21
94	75.4573 1980	2107.78 423	18.918 81	65.0893 1980	945.533 614	57.938 21	65.0893 1980	945.533 614	49.974 21
95	77.8193 2028	2184.96 230	18.926 81	66.8793 2028	982.333 614	58.953 21	66.8793 2028	982.333 614	50.845 21
96	80.2313 2076	2263.95 043	18.934 81	68.7013 2076	1020.083 614	59.978 21	68.7013 2076	1020.083 614	51.726 21
97	82.6933 2124	2344.77 833	18.941 81	70.5553 2124	1058.803 614	61.013 21	70.5553 2124	1058.803 614	52.617 21
98	85.2053 2172	2427.46 614	18.948 81	72.4413 2172	1108.413 614	62.058 21	72.4413 2172	1108.413 614	53.518 21
99	87.7673 2220	2512.04 423	18.955 81	74.3593 2220	1158.933 614	63.113 21	74.3593 2220	1158.933 614	54.429 21
100	90.3793 2268	2598.54 230	18.962 81	76.3093 2268	1210.383 614	64.178 21	76.3093 2268	1210.383 614	55.350 21
	Value of Perpetual Ann.	19.017 62				19.017 62			19.017 62

PERPETUAL STOCK: 3 p. C. 57,1429; 3 1/2 p. C. 60,6667; 4 p. C. 76,1905; 5 p. C. 95,2381.

Years	RATIO OF INTEREST: ANNUALLY, 0.0525.			RATIO OF INTEREST: HALF-YEARLY, 0.02625.			RATIO OF INTEREST: QUARTERLY, 0.013125.		
	Discounted Principal.	Annuity for Accumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Accumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Accumulation.	Ratio of Annuity.
26	0.2611 780	0.0181 602	0.0713 662	0.2529 173	0.0181 320	0.0709 330	0.2376 595	0.0182 222	0.0707 222
27	0.2511 605	0.0176 113	0.0701 113	0.2407 907	0.0172 017	0.0697 017	0.2215 640	0.0179 993	0.0694 963
28	0.2413 608	0.0171 574	0.0689 574	0.2293 271	0.0168 671				

RATE OF INTEREST: 5½ per Cent. per Ann.—CORRESPONDING VALUE OF

Year	RATIO OF INTEREST: ANNUALLY, 0.055.			RATIO OF INTEREST: HALF-YEARLY, 0.0275.			RATIO OF INTEREST: QUARTERLY, 0.01375.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
1	1.0350 000	1.0000 000	0.9478 67	1.0275 000	0.5000 000	0.4826 18	1.0137 500	0.2500 000	0.2416 09
2	1.1150 250	2.0350 000	1.8463 20	1.0547 500	1.0137 500	0.9702 12	1.0275 000	0.5000 000	0.4826 18
3	1.1742 414	3.1600 250	2.6729 33	1.1017 000	1.5175 000	1.4211 31	1.0412 500	0.7500 000	0.7242 36
4	1.2328 547	4.3122 604	3.5031 50	1.1592 733	2.0312 500	1.9762 91	1.0597 500	1.0000 000	0.9652 54
5	1.3009 600	5.5810 910	4.3702 84	1.2267 466	2.5650 000	2.9254 82	1.0792 500	1.2500 000	1.2368 68
6	1.3785 420	6.9650 510	5.2733 30	1.3042 200	3.1187 500	3.8467 04	1.0997 500	1.5000 000	1.5144 82
7	1.4656 792	8.4650 930	6.2102 67	1.3917 433	3.6925 000	4.7954 01	1.1212 500	1.7500 000	1.7980 96
8	1.5623 865	10.0800 730	7.1813 66	1.4892 666	4.2812 500	5.7697 04	1.1437 500	2.0000 000	2.0877 10
9	1.6696 918	11.8150 260	8.1904 95	1.5967 900	4.8812 500	6.7697 04	1.1672 500	2.2500 000	2.3923 26
10	1.7875 445	13.6700 354	9.2376 26	1.7143 133	5.4925 000	7.7954 01	1.1917 500	2.5000 000	2.7129 42
11	1.9159 924	15.6450 490	10.3127 56	1.8418 366	6.1150 000	8.8467 04	1.2172 500	2.7500 000	3.0495 58
12	1.9912 075	17.7400 591	11.4158 18	1.9793 600	6.7487 500	9.9224 01	1.2437 500	3.0000 000	3.4021 74
13	2.0657 739	19.9550 730	12.5469 48	2.1268 833	7.3937 500	11.0237 04	1.2712 500	3.2500 000	3.7707 90
14	2.1496 915	22.2900 822	13.7050 78	2.2844 066	8.0500 000	12.1494 01	1.2997 500	3.5000 000	4.1554 06
15	2.2431 765	24.7450 965	14.8892 08	2.4519 300	8.7175 000	13.2997 04	1.3292 500	3.7500 000	4.5570 22
16	2.3461 516	27.3200 165	16.0993 38	2.6294 533	9.3962 500	14.4744 01	1.3597 500	4.0000 000	4.9756 38
17	2.4586 267	30.0150 315	17.3354 68	2.8169 766	10.0862 500	15.6737 04	1.3912 500	4.2500 000	5.4112 54
18	2.5806 018	32.8300 515	18.5975 98	3.0145 000	10.7875 000	16.8974 01	1.4237 500	4.5000 000	5.8638 70
19	2.7120 769	35.7650 765	19.8857 28	3.2320 233	11.5000 000	18.1457 04	1.4572 500	4.7500 000	6.3334 86
20	2.8530 520	38.8200 165	21.1998 58	3.4695 466	12.2237 500	19.4184 01	1.4917 500	5.0000 000	6.8191 02
21	2.9935 271	41.9950 615	22.5400 88	3.7270 700	12.9587 500	20.7157 04	1.5272 500	5.2500 000	7.3207 18
22	3.1435 022	45.2900 215	23.9062 18	3.9955 933	13.7050 000	22.0374 01	1.5637 500	5.5000 000	7.8383 34
23	3.3030 773	48.7050 865	25.2983 48	4.2851 166	14.4625 000	23.3847 04	1.6012 500	5.7500 000	8.3719 50
24	3.4720 524	52.2400 565	26.7264 78	4.5956 400	15.2312 500	24.7574 01	1.6397 500	6.0000 000	8.9225 66
25	3.6505 275	55.9050 315	28.1906 08	4.9271 633	16.0112 500	26.1567 04	1.6792 500	6.2500 000	9.4891 82

PERPETUAL STOCK: 3 p. C. 54,5455; 3½ p. C. 63,6364; 4 p. C. 72,7273; 5 p. C. 90,9091.

Year	RATIO OF INTEREST: ANNUALLY, 0.055.			RATIO OF INTEREST: HALF-YEARLY, 0.0275.			RATIO OF INTEREST: QUARTERLY, 0.01375.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
1	0.9178 673	1.0000 000	1.0550 000	0.9178 673	0.9061 365	1.0114 365	0.9178 673	0.9061 365	1.0114 365
2	0.8264 524	0.4066 160	0.5116 180	0.8264 524	0.6186 649	0.7046 649	0.8264 524	0.6186 649	0.7046 649
3	0.8316 156	0.3156 511	0.3706 511	0.8316 156	0.4798 412	0.5318 412	0.8316 156	0.4798 412	0.5318 412
4	0.8078 107	0.2302 915	0.2652 915	0.8078 107	0.3785 966	0.4135 966	0.8078 107	0.3785 966	0.4135 966
5	0.7651 314	0.1791 764	0.2311 764	0.7651 314	0.3179 950	0.3619 950	0.7651 314	0.3179 950	0.3619 950
6	0.7252 458	0.1451 790	0.2001 790	0.7252 458	0.2629 950	0.3119 950	0.7252 458	0.2629 950	0.3119 950
7	0.6874 360	0.1202 644	0.1752 644	0.6874 360	0.2209 950	0.2719 950	0.6874 360	0.2209 950	0.2719 950
8	0.6515 909	0.1028 610	0.1578 610	0.6515 909	0.1908 819	0.2338 819	0.6515 909	0.1908 819	0.2338 819
9	0.6176 891	0.0888 595	0.1438 595	0.6176 891	0.1608 819	0.2038 819	0.6176 891	0.1608 819	0.2038 819
10	0.5854 306	0.0776 678	0.1326 678	0.5854 306	0.1308 631	0.1830 631	0.5854 306	0.1308 631	0.1830 631
11	0.5549 105	0.0685 707	0.1235 707	0.5549 105	0.1098 631	0.1630 631	0.5549 105	0.1098 631	0.1630 631
12	0.5259 815	0.0610 292	0.1160 292	0.5259 815	0.0938 628	0.1488 628	0.5259 815	0.0938 628	0.1488 628
13	0.4985 607	0.0546 813	0.1096 813	0.4985 607	0.0800 399	0.1347 628	0.4985 607	0.0800 399	0.1347 628
14	0.4725 694	0.0492 791	0.1042 791	0.4725 694	0.0683 613	0.1223 613	0.4725 694	0.0683 613	0.1223 613
15	0.4479 330	0.0446 256	0.0996 256	0.4479 330	0.0583 345	0.1112 613	0.4479 330	0.0583 345	0.1112 613
16	0.4245 811	0.0405 825	0.0955 825	0.4245 811	0.0498 350	0.1012 613	0.4245 811	0.0498 350	0.1012 613
17	0.4024 465	0.0370 480	0.0920 480	0.4024 465	0.0428 312	0.0922 613	0.4024 465	0.0428 312	0.0922 613
18	0.3814 650	0.0339 200	0.0889 200	0.3814 650	0.0368 226	0.0832 613	0.3814 650	0.0368 226	0.0832 613
19	0.3615 791	0.0311 601	0.0861 601	0.3615 791	0.0316 185	0.0747 613	0.3615 791	0.0316 185	0.0747 613
20	0.3427 290	0.0286 793	0.0836 793	0.3427 290	0.0272 155	0.0662 613	0.3427 290	0.0272 155	0.0662 613
21	0.3248 616	0.0264 648	0.0814 648	0.3248 616	0.0236 125	0.0587 613	0.3248 616	0.0236 125	0.0587 613
22	0.3079 257	0.0244 712	0.0794 712	0.3079 257	0.0206 920	0.0522 613	0.3079 257	0.0206 920	0.0522 613
23	0.2918 757	0.0226 696	0.0776 696	0.2918 757	0.0181 499	0.0467 613	0.2918 757	0.0181 499	0.0467 613
24	0.2766 565	0.0210 558	0.0760 558	0.2766 565	0.0157 394	0.0419 613	0.2766 565	0.0157 394	0.0419 613
25	0.2622 337	0.0195 494	0.0745 494	0.2622 337	0.0136 278	0.0378 613	0.2622 337	0.0136 278	0.0378 613

Table with 9 columns: Year, Ratio of Interest Annually 0.055, Ratio of Interest Half-Yearly 0.0275, Ratio of Interest Quarterly 0.01375. Each ratio has sub-columns for Improved Principal, Cumulated Annuity, and Value of Annuity.

Table with 12 columns: Ratio of Interest Annually 0.055, Ratio of Interest Half-Yearly 0.0275, Ratio of Interest Quarterly 0.01375. Each ratio has sub-columns for Discounted Principal, Annuity for Accumulation, and Ratio of Annuity.

Years	RATIO OF INTEREST: ANNUALLY, 0.0515.			RATIO OF INTEREST: HALF-YEARLY, 0.02575.			RATIO OF INTEREST: QUARTERLY, 0.012875.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
1	1.0575 000	1.0000 000	0.9156 47	1.0503 665	1.0113 750	0.9321 71	1.0327 518	1.0217 629	0.9650 70
2	1.1183 063	2.0575 000	1.8530 39	1.1200 551	2.0479 150	1.8611 10	1.1000 553	2.1033 706	1.0703 07
3	1.1826 089	3.1750 063	2.6251 24	1.1833 811	3.2210 719	2.7120 53	1.1670 620	3.2338 091	1.5064 51
4	1.2506 089	4.3581 151	3.4850 53	1.2515 233	4.4804 919	3.5204 27	1.2503 401	4.6103 791	2.3506 04
5	1.3223 189	5.6050 240	4.4411 60	1.3276 955	5.8230 522	4.5214 39	1.3203 618	5.7454 747	3.3107 21
6	1.3983 637	6.9315 429	5.5051 07	1.3658 607	7.1330 333	5.6313 43	1.3603 261	7.1010 014	4.4011 39
7	1.4789 811	8.3301 066	6.6323 20	1.4155 331	8.5211 010	6.8262 30	1.4103 123	8.4811 263	5.6116 10
8	1.5640 223	9.8090 877	7.8217 05	1.4720 460	9.9717 136	8.0212 95	1.4663 101	9.9709 051	6.9101 45
9	1.6539 581	11.373 110	9.0763 17	1.5389 767	11.706 551	9.2809 09	1.5329 631	11.826 010	8.3281 24
10	1.7490 562	13.027 061	10.4180 54	1.6166 531	13.576 002	10.629 76	1.6106 576	13.801 002	9.876 76
11	1.8499 269	14.776 120	11.8176 03	1.7053 124	15.581 520	12.1012 41	1.7003 280	15.769 318	11.515 19
12	1.9559 805	16.623 747	13.279 56	1.8053 920	17.733 366	13.750 88	1.8003 636	17.712 002	13.352 06
13	2.0684 493	18.581 728	14.809 10	1.9173 773	19.993 971	15.450 93	1.9123 511	19.821 551	15.297 07
14	2.1873 832	20.650 177	16.405 77	2.0413 697	22.374 295	17.309 74	2.0363 407	21.827 362	17.347 28
15	2.3131 593	22.837 562	18.078 06	2.1763 606	24.887 071	19.331 06	2.1313 284	23.969 798	19.511 72
16	2.4461 605	25.150 722	19.821 69	2.3223 506	27.530 202	21.530 58	2.2263 143	26.249 469	21.811 72
17	2.5868 211	27.596 228	21.636 26	2.4803 416	30.414 295	23.999 49	2.3213 000	28.674 418	24.241 48
18	2.7355 633	30.183 710	23.526 82	2.6503 326	33.544 350	26.738 74	2.4162 857	31.249 350	26.811 48
19	2.8928 582	32.919 273	25.497 38	2.8323 236	36.924 366	29.748 09	2.5112 714	33.974 283	29.521 48
20	3.0591 975	35.812 131	27.547 94	3.0263 146	40.559 333	33.037 43	2.6062 571	36.849 216	32.371 48
21	3.2351 014	38.871 329	29.678 50	3.2333 056	44.451 250	36.596 78	2.7012 428	40.864 149	35.361 48
22	3.4211 197	42.106 430	31.891 06	3.4533 068	48.611 116	40.436 13	2.8062 285	45.114 082	38.481 48
23	3.6178 311	45.527 550	34.188 62	3.6863 080	53.051 033	44.565 48	2.9212 142	49.609 015	41.741 48
24	3.8258 596	49.145 314	36.573 18	3.9323 092	57.871 000	49.074 83	3.0462 000	54.444 048	45.141 48
25	4.0458 465	52.971 243	39.048 74	4.1923 104	63.081 015	54.074 28	3.1812 000	60.000 000	48.681 48

Years	RATIO OF INTEREST: ANNUALLY, 0.0515.			RATIO OF INTEREST: HALF-YEARLY, 0.02575.			RATIO OF INTEREST: QUARTERLY, 0.012875.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
1	0.9156 265	1.0000 000	1.0575 000	0.9118 179	0.9030 207	1.0133 207	0.9118 179	0.9030 207	1.0133 207
2	0.8212 091	0.4050 260	0.5135 260	0.8178 132	0.4170 467	0.5361 467	0.8178 132	0.4170 467	0.5361 467
3	0.8155 001	0.3110 007	0.3733 007	0.8136 004	0.3101 609	0.3676 609	0.8136 004	0.3101 609	0.3676 609
4	0.7920 106	0.2294 412	0.2269 412	0.7911 151	0.2259 123	0.2234 123	0.7911 151	0.2259 123	0.2234 123
5	0.7661 329	0.1702 011	0.2337 011	0.7531 810	0.1734 070	0.2329 078	0.7531 810	0.1734 070	0.2329 078
6	0.7150 192	0.1112 600	0.2017 600	0.7116 751	0.1119 279	0.1991 279	0.7116 751	0.1119 279	0.1991 279
7	0.6761 412	0.0800 463	0.1775 463	0.6724 533	0.1180 475	0.1755 475	0.6724 533	0.1180 475	0.1755 475
8	0.6393 770	0.1019 163	0.1594 163	0.6353 930	0.1002 010	0.1577 010	0.6353 930	0.1002 010	0.1577 010
9	0.6016 118	0.0679 267	0.1154 267	0.6003 752	0.0663 650	0.1138 650	0.6003 752	0.0663 650	0.1138 650
10	0.5717 369	0.0767 633	0.1312 633	0.5672 873	0.0753 026	0.1320 826	0.5672 873	0.0753 026	0.1320 826
11	0.5406 496	0.0676 768	0.1251 768	0.5360 229	0.0661 285	0.1239 285	0.5360 229	0.0661 285	0.1239 285
12	0.5112 526	0.0601 477	0.1176 477	0.5061 816	0.0590 103	0.1165 103	0.5061 816	0.0590 103	0.1165 103
13	0.4834 539	0.0530 163	0.1113 163	0.4765 683	0.0527 733	0.1102 733	0.4765 683	0.0527 733	0.1102 733
14	0.4571 609	0.0484 257	0.1059 257	0.4521 934	0.0474 641	0.1049 641	0.4521 934	0.0474 641	0.1049 641
15	0.4323 091	0.0437 875	0.1012 875	0.4472 721	0.0428 967	0.1003 967	0.4472 721	0.0428 967	0.1003 967
16	0.4088 029	0.0397 603	0.0972 603	0.4037 243	0.0389 319	0.0964 319	0.4037 243	0.0389 319	0.0964 319
17	0.3865 749	0.0362 360	0.0937 360	0.3814 742	0.0354 630	0.0929 630	0.3814 742	0.0354 630	0.0929 630
18	0.3655 554	0.0331 305	0.0906 305	0.3564 564	0.0344 070	0.0899 070	0.3564 564	0.0344 070	0.0899 070
19	0.3459 789	0.0303 773	0.0878 773	0.3405 652	0.0336 985	0.0891 985	0.3405 652	0.0336 985	0.0891 985
20	0.3268 631	0.0279 235	0.0854 235	0.3210 149	0.0327 851	0.0877 851	0.3210 149	0.0327 851	0.0877 851
21	0.3091 093	0.0257 259	0.0832 259	0.3040 790	0.0321 243	0.0826 243	0.3040 790	0.0321 243	0.0826 243
22	0.2929 019	0.0237 403	0.0812 403	0.2973 205	0.0314 814	0.0816 814	0.2973 205	0.0314 814	0.0816 814
23	0.2781 045	0.0219 617	0.0794 617	0.2714 858	0.0308 278	0.0801 278	0.2714 858	0.0308 278	0.0801 278
24	0.2645 792	0.0203 478	0.0778 478	0.2655 236	0.0301 394	0.0794 394	0.2655 236	0.0301 394	0.0794 394
25	0.2471 671	0.0188 702	0.0763 702	0.2423 860	0.0294 962	0.0788 962	0.2423 860	0.0294 962	0.0788 962

RATE OF INTEREST: 5 1/4 per Cent. per Ann.—CORRESPONDING VALUE OF

Years	RATIO OF INTEREST: ANNUALLY, 0.0515.			RATIO OF INTEREST: HALF-YEARLY, 0.02575.			RATIO OF INTEREST: QUARTERLY, 0.01315.				
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.		
	26	4.9784 827	57.017 090	13.356 47	4.5662 833	50.511 092	13.108 22	4.4121 256	49.511 315	12.810 60	
27	4.5244 951	61.295 573	13.517 49	4.6099 537	62.973 142	13.672 73	4.6713 430	61.849 492	13.628 33		
28	4.7846 539	65.820 068	13.756 49	4.6901 801	77.160 324	13.815 15	4.8437 056	76.652 532	13.774 92		
29	5.0597 713	70.604 725	13.951 13	5.1757 230	72.621 305	14.011 14	5.2365 631	71.675 977	14.020 63		
30	5.3567 081	75.684 493	14.111 02	5.4776 073	77.871 431	14.216 32	5.5110 158	79.028 302	14.251 33		
31	5.6583 741	81.015 292	14.317 75	5.7970 073	83.427 719	14.431 30	5.8027 353	81.621 070	14.478 41		
32	5.9837 306	86.673 376	14.481 87	6.1332 221	89.300 210	14.656 64	6.2145 923	90.601 520	14.527 81		
33	6.3277 031	92.657 307	14.642 91	6.4920 645	95.531 626	14.712 18	6.5797 123	97.031 475	14.744 13		
34	6.6916 433	98.983 192	14.792 33	6.8717 894	102.11 833	14.800 48	6.8682 811	103.76 143	14.801 81		
35	7.0764 128	105.67 674	14.933 66	7.2752 915	109.00 663	14.929 99	7.2752 915	110.47 930	14.933 66		
36	7.4833 066	112.75 316	15.067 59	7.6967 001	116.45 374	15.131 75	7.6967 001	118.11 549	15.161 19		
37	7.9133 967	120.23 646	15.193 66	8.1337 067	124.37 316	15.256 20	8.1337 067	126.39 438	15.267 78		
38	8.3666 325	128.15 006	15.313 15	8.5880 178	132.73 374	15.373 91	8.5880 178	134.81 205	15.404 50		
39	8.8490 247	136.51 869	15.426 15	9.1596 404	141.50 070	15.483 12	9.1596 404	143.78 602	15.514 73		
40	9.3566 896	145.36 851	15.533 00	9.7537 910	150.53 530	15.590 18	9.7537 910	153.25 518	15.610 89		
41	9.8968 142	154.72 700	15.634 04	10.3719 000	160.33 009	15.689 41	10.3719 000	163.08 128	15.717 24		
42	10.4658 881	164.62 402	15.729 59	10.915 018	170.69 597	15.781 21	10.915 018	176.19 611	15.810 14		
43	11.067 669	175.08 920	15.819 94	11.485 821	181.66 645	15.871 97	11.485 821	186.15 439	15.897 88		
44	11.704 060	186.15 757	15.905 38	12.113 416	193.27 601	15.959 60	12.113 416	197.07 333	15.980 75		
45	12.377 018	197.86 163	15.976 18	12.819 950	205.56 135	16.031 72	12.819 950	202.63 117	16.059 02		
46	13.088 724	210.23 667	16.062 58	13.567 694	218.56 859	16.109 48	13.567 694	216.97 914	16.132 65		
47	13.811 325	223.32 740	16.134 83	14.359 031	232.31 132	16.184 03	14.359 031	231.09 074	16.150 78		
48	14.547 801	237.16 872	16.203 15	15.196 563	246.89 678	16.256 02	15.196 563	246.01 201	16.167 73		
49	15.308 811	251.80 592	16.269 73	16.082 928	262.31 100	16.321 09	16.082 928	262.31 100	16.181 22		
50	16.096 074	267.28 476	16.328 81	17.020 990	278.62 572	16.379 53	17.020 990	278.62 572	16.192 16		
51	17.110 001	283.63 364	16.386 61	18.013 766	295.89 130	16.425 06	18.013 766	295.89 130	16.415 45		
52	18.303 111	300.96 372	16.441 24	19.064 417	314.16 430	16.470 07	19.064 417	314.16 430	16.419 92		
53	19.537 975	319.26 913	16.492 90	20.176 411	333.50 210	16.515 34	20.176 411	333.50 210	16.517 50		
54	20.817 059	338.62 711	16.541 73	21.353 231	353.96 924	16.557 83	21.353 231	353.96 924	16.524 32		
55	21.618 115	359.09 817	16.589 94	22.596 692	375.62 913	16.612 73	22.596 692	375.62 913	16.633 53		
56	22.892 913	380.74 631	16.631 62	23.916 796	398.55 238	16.664 11	23.916 796	398.55 238	16.680 32		
57	24.299 256	403.63 923	16.672 93	25.311 781	422.81 331	16.714 21	25.311 781	422.81 331	16.717 77		
58	25.761 278	427.84 848	16.711 99	26.788 130	448.40 921	16.762 09	26.788 130	448.40 921	16.747 04		
59	27.273 362	453.41 977	16.748 93	28.350 562	475.66 242	16.777 87	28.350 562	475.66 242	16.792 23		
60	28.830 000	480.54 313	16.783 86	30.004 182	504.12 035	16.811 68	30.004 182	504.12 035	16.815 43		
61	30.476 310	509.15 321	16.816 88	31.751 222	534.05 604	16.815 62	31.751 222	534.05 604	16.826 88		
62	32.017 197	539.42 952	16.848 18	33.596 317	567.06 673	16.873 00	33.596 317	567.06 673	16.828 53		
63	33.858 166	571.41 072	16.877 63	35.526 479	603.15 616	16.902 26	35.526 479	603.15 616	16.914 54		
64	35.605 832	605.30 491	16.905 50	37.540 950	642.33 591	16.929 27	37.540 950	642.33 591	16.911 00		
65	37.663 012	641.10 994	16.931 99	39.735 417	684.74 331	16.953 74	39.735 417	684.74 331	16.925 99		
66	40.040 901	678.97 376	16.956 97	42.159 933	735.22 501	16.978 80	42.159 933	735.22 501	16.989 59		
67	42.513 318	719.01 475	16.980 38	44.818 982	790.59 100	17.001 53	44.818 982	790.59 100	17.011 88		
68	44.778 091	761.33 810	17.002 92	47.821 451	850.23 138	17.023 01	47.821 451	850.23 138	17.027 94		
69	47.332 831	806.13 619	17.024 03	49.775 719	915.75 164	17.043 31	49.775 719	915.75 164	17.032 82		
70	50.075 619	853.48 902	17.041 00	52.090 631	984.44 570	17.062 49	52.090 631	984.44 570	17.071 60		
71	52.951 077	903.56 454	17.062 89	55.075 570	1056.09 670	17.080 61	55.075 570	1056.09 670	17.083 34		
72	55.999 877	956.51 981	17.080 74	58.240 422	1132.8 769	17.097 73	58.240 422	1132.8 769	17.106 10		
73	59.219 870	1012.5 193	17.097 61	62.095 712	1215.9 697	17.113 91	62.095 712	1215.9 697	17.113 91		
74	62.625 013	1071.7 394	17.113 69	66.332 538	1306.5 659	17.129 50	66.332 538	1306.5 659	17.129 50		
75	66.225 931	1134.3 644	17.128 70	70.922 633	1405.8 722	17.143 64	70.922 633	1405.8 722	17.143 64		
76	70.033 913	1200.5 903	17.142 98	74.318 499	1515.1 043	17.157 59	74.318 499	1515.1 043	17.161 39		
77	74.060 895	1270.6 243	17.156 48	78.633 242	1635.4 912	17.170 19	78.633 242	1635.4 912	17.170 19		
78	78.319 326	1344.6 832	17.169 32	83.240 813	1760.2 750	17.182 38	83.240 813	1760.2 750	17.182 38		
79	82.822 762	1423.0 046	17.181 32	88.095 665	1894.7 124	17.193 89	88.095 665	1894.7 124	17.193 89		
80	87.565 070	1505.8 273	17.192 74	93.231 300	2040.0 748	17.204 77	93.231 300	2040.0 748	17.210 67		
81	92.621 212	1593.4 124	17.203 54	98.672 337	2198.6 493	17.215 05	98.672 337	2198.6 493	17.220 89		
82	97.946 932	1686.0 336	17.213 75	104.42 755	2371.9 401	17.224 77	104.42 755	2371.9 401	17.230 16		
83	103.57 888	1783.9 805	17.223 40	110.51 245	2561.6 688	17.233 94	110.51 245	2561.6 688	17.237 10		
84	109.53 467	1887.5 594	17.232 53	116.96 462	2769.7 759	17.242 62	116.96 462	2769.7 759	17.247 53		
85	115.83 991	1997.0 941	17.241 16	123.78 676	2998.4 219	17.250 81	123.78 676	2998.4 219	17.253 53		
86	122.49 330	2112.9 270	17.249 33	131.00 682	3250.9 881	17.258 55	131.00 682	3250.9 881	17.261 66		
87	129.53 667	2235.4 203	17.257 05	138.64 799	3528.6 348	17.265 87	138.64 799	3528.6 348	17.270 18		
88	136.98 502	2364.9 570	17.264 35	146.73 485	3834.5 192	17.272 78	146.73 485	3834.5 192	17.276 90		
89	144.86 166	2501.9 420	17.271 25	155.29 339	4171.3 634	17.279 31	155.29 339	4171.3 634	17.283 25		
90	153.19 121	2646.8 036	17.277 78	164.35 118	4540.8 091	17.285 49	164.35 118	4540.8 091	17.289 25		
91	161.99 070	2799.9 948	17.283 95	173.93 716	4947.6 028	17.291 32	173.93 716	4947.6 028	17.294 91		
92	171.31 469	2961.9 946	17.289 70	184.08 232	5395.5 644	17.296 83	184.08 232	5395.5 644	17.300 26		
93	181.16 548	3133.3 092	17.295 31	194.81 921	5897.7 688	17.302 04	194.81 921	5897.7 688	17.305 31		
94	191.58 228	3314.4 715	17.300 53	206.18 234	6458.3 815	17.306 96	206.18 234	6458.3 815	17.310 08		
95	202.59 827	3505.0 568	17.305 46	218.20 825	7081.5 347	17.311 61	218.20 825	7081.5 347	17.314 59		
96	214.21 767	3706.6 551	17.310 13	230.93 558	7770.8 797	17.316 00	230.93 558	7770.8 797	17.318 84		
97	226.56 691	3922.9 027	17.314 54	244.40 526	8531.1 350	17.320 15	244.40 526	8531.1 350	17.322 87		
98	239.59 450	4149.1 666	17.318 72	258.60 038	9378.0 536	17.323 07	258.60 038	9378.0 536	17.326 06		
99	253.37 119	4399.0 611	17.322 66	273.74 737	10315.4 324	17.327 77	273.74 737	10315.4 324	17.329 53		
100	267.91 003	4642.4 353	17.326 40	289.71 411	11352.1 149	17.331 97	289.71 411	11352.1 149	17.333 64		
Value of Perpetual Ann.			17.391 30	-----			17.391 30	-----			17.391 30

PERPETUAL STOCK: 3 p. C. 52,1739; 3 1/2 p. C. 60,8696; 4 p. C. 69,5652; 5 p. C. 86,9565.

Years	RATIO OF INTEREST: ANNUALLY, 0.0515.			RATIO OF INTEREST: HALF-YEARLY, 0.		
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RATE OF INTEREST: 6 per Cent. per Ann.—CORRESPONDING VALUE OF

Years.	RATIO OF INTEREST: ANNUALLY, 0.06.			RATIO OF INTEREST: HALF-YEARLY, 0.03.			RATIO OF INTEREST: QUARTERLY, 0.015.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
1	1.0000 000	1.0000 000	0.9133 93	1.0000 000	1.0150 000	0.9577 35	1.0150 000	0.9500 000	0.9463 03
2	1.1236 000	2.0600 000	1.8113 93	1.0300 000	2.0300 000	1.8113 93	1.0300 000	2.0300 000	1.8113 93
3	1.1910 160	3.1836 000	2.6730 18	1.1500 000	3.1500 000	2.6730 18	1.1500 000	3.1500 000	2.6730 18
4	1.2524 770	4.3746 160	3.4831 06	1.2700 000	4.3400 000	3.4831 06	1.2700 000	4.3400 000	3.4831 06
5	1.3302 256	5.6370 930	4.2123 64	1.3500 000	5.6000 000	4.2123 64	1.3500 000	5.6000 000	4.2123 64
6	1.4185 191	6.9733 163	4.9173 24	1.4300 000	6.9000 000	4.9173 24	1.4300 000	6.9000 000	4.9173 24
7	1.5036 303	8.3938 376	5.5023 82	1.5100 000	8.3000 000	5.5023 82	1.5100 000	8.3000 000	5.5023 82
8	1.5738 481	9.8974 679	6.0077 94	1.5800 000	9.8000 000	6.0077 94	1.5800 000	9.8000 000	6.0077 94
9	1.6691 790	11.4911 316	6.5016 91	1.6600 000	11.4000 000	6.5016 91	1.6600 000	11.4000 000	6.5016 91
10	1.7908 477	13.1800 795	7.0000 00	1.7500 000	13.1000 000	7.0000 00	1.7500 000	13.1000 000	7.0000 00
11	1.8982 966	14.9711 643	7.5000 00	1.8300 000	14.9000 000	7.5000 00	1.8300 000	14.9000 000	7.5000 00
12	2.0121 965	16.859 941	8.0000 00	1.9000 000	16.8000 000	8.0000 00	1.9000 000	16.8000 000	8.0000 00
13	2.1329 283	18.832 138	8.5000 00	1.9700 000	18.7000 000	8.5000 00	1.9700 000	18.7000 000	8.5000 00
14	2.2609 040	21.015 066	9.0000 00	2.0500 000	21.0000 000	9.0000 00	2.0500 000	21.0000 000	9.0000 00
15	2.3965 582	23.475 970	9.5000 00	2.1400 000	23.4000 000	9.5000 00	2.1400 000	23.4000 000	9.5000 00
16	2.5403 517	26.172 528	10.0000 00	2.2400 000	26.1000 000	10.0000 00	2.2400 000	26.1000 000	10.0000 00
17	2.6977 728	29.121 800	10.5000 00	2.3500 000	29.1000 000	10.5000 00	2.3500 000	29.1000 000	10.5000 00
18	2.8513 392	32.305 653	11.0000 00	2.4700 000	32.3000 000	11.0000 00	2.4700 000	32.3000 000	11.0000 00
19	3.0255 995	35.759 992	11.5000 00	2.6000 000	35.7000 000	11.5000 00	2.6000 000	35.7000 000	11.5000 00
20	3.2071 355	39.485 577	12.0000 00	2.7500 000	39.4000 000	12.0000 00	2.7500 000	39.4000 000	12.0000 00
21	3.3995 636	43.492 727	12.5000 00	2.9100 000	43.4000 000	12.5000 00	2.9100 000	43.4000 000	12.5000 00
22	3.6035 374	47.792 599	13.0000 00	3.0800 000	47.7000 000	13.0000 00	3.0800 000	47.7000 000	13.0000 00
23	3.8197 497	52.395 828	13.5000 00	3.2600 000	52.3000 000	13.5000 00	3.2600 000	52.3000 000	13.5000 00
24	4.0492 346	57.315 577	14.0000 00	3.4600 000	57.3000 000	14.0000 00	3.4600 000	57.3000 000	14.0000 00
25	4.2918 707	62.564 512	14.5000 00	3.6800 000	62.5000 000	14.5000 00	3.6800 000	62.5000 000	14.5000 00

PERPETUAL STOCK: 3 p. C. 30; 3 1/2 p. C. 58,3333; 4 p. C. 66,6667; 5 p. C. 83,3333.

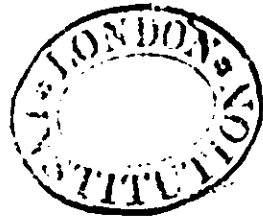
Years.	RATIO OF INTEREST: ANNUALLY, 0.06.			RATIO OF INTEREST: HALF-YEARLY, 0.03.			RATIO OF INTEREST: QUARTERLY, 0.015.		
	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.	Discounted Principal.	Annuity for Cumulation.	Ratio of Annuity.
1	0.9133 962	1.0000 000	1.0000 000	0.9708 737	2.0000 000	2.0600 000	0.9052 217	4.0000 000	4.0600 000
2	0.8099 965	0.4051 369	0.5131 369	0.9151 417	0.6170 607	0.7070 607	0.8202 603	0.7763 573	0.8363 573
3	0.6396 193	0.3141 090	0.3741 090	0.8081 071	0.4700 541	0.5340 541	0.7145 421	0.6421 008	0.7021 008
4	0.7970 937	0.2303 915	0.2843 915	0.6626 008	0.3767 092	0.4367 092	0.6010 507	0.5402 247	0.6062 247
5	0.7472 502	0.1773 954	0.2373 954	0.5748 813	0.3091 950	0.3691 950	0.5077 111	0.4743 301	0.5343 301
6	0.6690 571	0.1191 350	0.1791 350	0.4874 013	0.2591 950	0.3191 950	0.4315 922	0.4184 323	0.4784 323
7	0.6274 124	0.1010 359	0.1610 359	0.4130 915	0.2160 127	0.2760 127	0.3716 072	0.3737 307	0.4337 307
8	0.5910 975	0.0870 622	0.1470 622	0.3560 167	0.1960 617	0.2560 617	0.3189 332	0.3371 754	0.3971 754
9	0.5583 918	0.0753 609	0.1358 609	0.3110 937	0.1741 610	0.2341 610	0.2819 188	0.3007 200	0.3607 200
10	0.5282 946	0.0659 624	0.1269 624	0.2760 617	0.1580 617	0.2180 617	0.2489 188	0.2689 188	0.3289 188
11	0.5006 975	0.0587 622	0.1197 622	0.2500 617	0.1460 617	0.2060 617	0.2269 188	0.2469 188	0.3069 188
12	0.4752 946	0.0527 624	0.1137 624	0.2300 617	0.1370 617	0.1970 617	0.2149 188	0.2349 188	0.2949 188
13	0.4518 975	0.0477 622	0.1087 622	0.2150 617	0.1300 617	0.1910 617	0.2069 188	0.2269 188	0.2869 188
14	0.4294 946	0.0437 624	0.1047 624	0.2030 617	0.1240 617	0.1860 617	0.2009 188	0.2209 188	0.2809 188
15	0.4080 975	0.0404 622	0.1014 622	0.1930 617	0.1190 617	0.1820 617	0.1969 188	0.2169 188	0.2769 188
16	0.3876 946	0.0377 624	0.0987 624	0.1850 617	0.1150 617	0.1790 617	0.1939 188	0.2139 188	0.2739 188
17	0.3682 975	0.0355 622	0.0964 622	0.1780 617	0.1120 617	0.1760 617	0.1919 188	0.2119 188	0.2719 188
18	0.3498 946	0.0337 624	0.0944 624	0.1720 617	0.1090 617	0.1730 617	0.1909 188	0.2109 188	0.2709 188
19	0.3324 975	0.0322 622	0.0927 622	0.1670 617	0.1070 617	0.1710 617	0.1899 188	0.2099 188	0.2699 188
20	0.3160 946	0.0310 624	0.0912 624	0.1630 617	0.1050 617	0.1690 617	0.1899 188	0.2099 188	0.2699 188
21	0.2996 975	0.0300 622	0.0900 622	0.1600 617	0.1040 617	0.1680 617	0.1899 188	0.2099 188	0.2699 188
22	0.2842 946	0.0292 624	0.0890 624	0.1580 617	0.1030 617	0.1670 617	0.1899 188	0.2099 188	0.2699 188
23	0.2698 975	0.0286 622	0.0882 622	0.1570 617	0.1020 617	0.1660 617	0.1899 188	0.2099 188	0.2699 188
24	0.2564 946	0.0281 624	0.0876 624	0.1560 617	0.1010 617	0.1650 617	0.1899 188	0.2099 188	0.2699 188
25	0.2438 975	0.0277 622	0.0871 622	0.1550 617	0.1000 617	0.1640 617	0.1899 188	0.2099 188	0.2699 188

RATE of INTEREST: 6 per Cent. per Ann.—CORRESPONDING VALUE of

Years.	RATIO of INTEREST: ANNUALLY, 0.06.			RATIO of INTEREST: HALF-YEARLY, 0.03.			RATIO of INTEREST: QUARTERLY, 0.015.		
	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.	Improved Principal.	Cumulated Annuity.	Value of Annuity.
26	4.5403 830	59.150 311	13.003 17	4.6500 859	61.841 638	13.003 12	4.7610 116	61.733 527	13.123 53
27	4.8253 459	63.703 710	13.210 33	4.9341 218	65.501 710	13.210 33	5.0451 363	65.391 411	13.243 41
28	5.1116 067	68.520 112	13.426 16	5.2210 130	70.570 123	13.426 16	5.3560 512	71.050 570	13.511 11
29	5.4183 079	73.638 160	13.650 72	5.5331 010	75.940 010	13.650 72	5.6942 010	76.690 030	13.763 28
30	5.7431 912	79.058 160	13.881 83	5.8610 031	81.520 710	13.881 83	6.0393 030	82.342 037	14.071 61
31	6.0881 006	84.801 677	14.120 09	6.2041 017	87.360 635	14.120 09	6.3936 216	88.227 026	14.406 04
32	6.4533 007	90.829 778	14.368 03	6.5510 512	93.350 131	14.368 03	6.7141 970	93.360 630	14.768 13
33	6.8403 000	97.113 163	14.624 03	7.0110 022	100.50 137	14.624 03	7.1170 300	101.51 043	15.151 43
34	7.2510 033	103.743 373	14.888 03	7.4841 063	107.74 177	14.888 03	7.5924 613	109.50 307	15.556 41
35	7.6860 060	110.743 470	15.160 03	7.9710 019	115.09 703	15.160 03	8.0909 102	117.53 030	15.983 03
36	8.1472 020	118.12 007	15.440 00	8.4730 172	122.51 362	15.440 00	8.6111 637	125.53 073	16.431 50
37	8.6360 071	125.89 818	15.728 02	8.9913 784	131.03 064	15.728 02	9.1567 422	133.57 841	16.902 43
38	9.1542 023	134.00 411	16.024 02	9.5371 429	140.00 429	16.024 02	9.7494 245	142.12 815	17.405 02
39	9.7033 073	142.55 816	16.328 01	10.1090 050	149.50 100	16.328 01	10.382 406	153.37 313	17.938 06
40	10.283 710	151.46 197	16.640 00	10.6910 091	159.00 151	16.640 00	10.830 491	163.80 491	18.501 51
41	10.9002 661	160.74 768	16.960 02	11.2850 021	168.50 021	16.960 02	11.443 034	174.50 034	19.096 50
42	11.5537 033	170.41 034	17.292 03	11.8970 416	178.30 037	17.292 03	12.071 101	185.60 037	19.723 31
43	12.2450 453	180.46 738	17.636 18	12.5370 700	188.30 633	17.636 18	12.724 101	197.11 175	20.383 31
44	12.965 402	190.85 103	17.991 19	13.2090 362	198.50 370	17.991 19	13.402 101	209.03 160	21.077 77
45	13.7161 611	201.57 351	18.358 04	13.9030 407	209.50 413	18.358 04	14.105 367	221.36 612	21.801 09
46	14.498 487	212.65 812	18.738 03	14.619 363	221.30 912	18.738 03	14.829 316	234.03 193	22.553 06
47	15.313 917	224.10 061	19.130 07	15.350 302	233.80 036	19.130 07	15.569 311	247.03 550	23.333 06
48	16.163 872	236.00 433	19.534 03	16.107 506	247.02 509	19.534 03	16.324 311	260.37 830	24.141 06
49	17.047 804	248.35 810	19.950 03	16.881 404	260.53 073	19.950 03	17.094 311	274.05 919	24.977 12
50	17.965 131	261.16 300	20.378 05	17.671 012	274.33 307	20.378 05	17.879 029	288.07 711	25.840 19
51	18.917 361	274.43 066	20.818 01	18.486 017	288.43 071	20.818 01	18.678 034	302.42 030	26.732 11
52	19.905 033	288.16 034	21.270 03	19.326 016	302.91 036	21.270 03	19.490 034	317.00 036	27.653 03
53	20.928 038	302.34 031	21.736 03	20.191 012	317.77 036	21.736 03	20.324 034	331.82 036	28.604 03
54	21.987 030	317.06 031	22.216 03	21.089 008	332.91 036	22.216 03	21.136 034	346.88 036	29.585 03
55	23.083 022	332.33 031	22.709 03	22.020 004	348.33 031	22.709 03	21.921 034	362.68 036	30.596 03
56	24.217 014	348.15 031	23.216 03	22.983 001	364.04 031	23.216 03	22.780 034	379.21 036	31.637 03
57	25.389 006	364.52 031	23.737 03	23.977 001	380.04 031	23.737 03	23.713 034	396.47 036	32.708 03
58	26.599 001	381.44 031	24.272 03	24.992 001	396.33 031	24.272 03	24.721 034	414.47 036	33.810 03
59	27.847 001	398.91 031	24.821 03	26.028 001	412.91 031	24.821 03	25.804 034	433.21 036	34.943 03
60	29.134 001	416.93 031	25.384 03	27.085 001	430.78 031	25.384 03	26.962 034	452.29 036	36.107 03
61	30.461 001	435.50 031	25.961 03	28.163 001	448.91 031	25.961 03	28.195 034	471.62 036	37.302 03
62	31.828 001	454.62 031	26.552 03	29.262 001	467.30 031	26.552 03	29.504 034	491.20 036	38.527 03
63	33.235 001	474.29 031	27.157 03	30.382 001	485.95 031	27.157 03	30.888 034	511.03 036	39.782 03
64	34.682 001	494.51 031	27.776 03	31.523 001	504.86 031	27.776 03	32.347 034	531.11 036	41.067 03
65	36.170 001	515.28 031	28.409 03	32.685 001	524.03 031	28.409 03	33.881 034	551.44 036	42.382 03
66	37.699 001	536.61 031	29.056 03	33.868 001	543.46 031	29.056 03	35.490 034	572.02 036	43.727 03
67	39.269 001	558.50 031	29.717 03	35.072 001	563.15 031	29.717 03	37.174 034	592.85 036	45.102 03
68	40.881 001	580.95 031	30.392 03	36.297 001	583.09 031	30.392 03	38.933 034	613.93 036	46.507 03
69	42.535 001	603.96 031	31.081 03	37.543 001	603.29 031	31.081 03	40.767 034	635.26 036	47.942 03
70	44.232 001	627.53 031	31.784 03	38.810 001	623.65 031	31.784 03	42.676 034	656.84 036	49.407 03
71	45.973 001	651.66 031	32.501 03	40.098 001	644.67 031	32.501 03	44.660 034	678.67 036	50.902 03
72	47.758 001	676.35 031	33.232 03	41.407 001	666.36 031	33.232 03	46.719 034	700.75 036	52.427 03
73	49.588 001	701.60 031	33.977 03	42.737 001	688.72 031	33.977 03	48.854 034	723.08 036	53.982 03
74	51.463 001	727.41 031	34.736 03	44.088 001	711.75 031	34.736 03	51.065 034	745.66 036	55.567 03
75	53.384 001	753.78 031	35.509 03	45.460 001	735.45 031	35.509 03	53.352 034	768.49 036	57.182 03
76	55.351 001	780.71 031	36.296 03	46.853 001	759.82 031	36.296 03	55.715 034	791.57 036	58.827 03
77	57.364 001	808.20 031	37.097 03	48.267 001	784.86 031	37.097 03	58.154 034	814.90 036	60.502 03
78	59.423 001	836.25 031	37.912 03	49.692 001	810.57 031	37.912 03	60.668 034	838.48 036	62.207 03
79	61.528 001	864.86 031	38.741 03	51.128 001	836.94 031	38.741 03	63.257 034	862.31 036	63.942 03
80	63.680 001	894.03 031	39.584 03	52.575 001	863.97 031	39.584 03	65.921 034	886.39 036	65.707 03
81	65.880 001	923.76 031	40.441 03	54.033 001	891.66 031	40.441 03	68.660 034	910.72 036	67.502 03
82	68.128 001	954.05 031	41.312 03	55.502 001	919.91 031	41.312 03	71.474 034	935.30 036	69.327 03
83	70.425 001	984.90 031	42.207 03	56.982 001	948.72 031	42.207 03	74.363 034	960.13 036	71.182 03
84	72.771 001	1016.31 031	43.116 03	58.473 001	978.09 031	43.116 03	77.327 034	985.21 036	73.067 03
85	75.167 001	1048.28 031	44.039 03	59.975 001	1008.03 031	44.039 03	80.366 034	1010.54 036	74.982 03
86	77.614 001	1080.81 031	44.976 03	61.488 001	1038.44 031	44.976 03	83.480 034	1036.12 036	76.927 03
87	79.111 001	1113.90 031	45.927 03	63.012 001	1069.32 031	45.927 03	86.670 034	1061.95 036	78.902 03
88	80.658 001	1147.55 031	46.892 03	64.547 001	1100.67 031	46.892 03	89.936 034	1088.03 036	80.907 03
89	82.255 001	1181.76 031	47.871 03	66.093 001	1132.49 031	47.871 03	93.278 034	1114.36 036	82.942 03
90	83.902 001	1216.53 031	48.864 03	67.650 001	1164.78 031	48.864 03	96.696 034	1140.94 036	85.007 03
91	85.599 001	1251.86 031	49.871 03	69.218 001	1197.54 031	49.871 03	100.190 034	1167.77 036	87.102 03
92	87.346 001	1287.75 031	50.892 03	70.797 001	1230.77 031	50.892 03	103.760 034	1194.85 036	89.227 03
93	89.143 001	1324.20 031	51.927 03	72.387 001	1264.47 031	51.927 03	107.406 034	1222.18 036	91.382 03
94	90.990 001	1361.21 031	52.976 03	73.988 001	1298.64 031	52.976 03	111.128 034	1249.76 036	93.567 03
95	92.887 001	1398.78 031	54.039 03	75.600 001	1333.28 031	54.039 03	114.926 034	1277.59 036	95.782 03
96	94.834 001	1436.91 031	55.116 03	77.223 001	1368.39 031	55.116 03	118.800 034	1305.67 036	98.027 03
97	96.831 001	1475.60 031	56.207 03	78.857 001	1403.97 031	56.207 03	122.750 034	1334.00 036	100.302 03
98	98.878 001	1514.85 031	57.312 03	80.502 001	1440.02 031	57.312 03	126.776 034	1362.58 036	102.607 03
99	100.975 001	1554.66 031	58.431 03	82.158 001	1476.54 031	58.431 03	130.878 034	1391.41 036	104.942 03
100	103.122 001	1595.03 031	59.564 03	83.825 001	1513.53 031	59.564 03	135.056 034	1420.49 036	107.307 03
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27	0.2141 100	0.0160 013	0.0703 013	0.2150 128	0.0161 311	0.0701 311	0.2125 815	0.0161 937	0.0701 937
28	0.2141 100	0.0160 013	0.0703 013	0.2150 128	0.0161 311	0.0701 311	0.2125 815	0.0161 937	0.0701 937
29	0.2141 100	0.0160 013	0.0703 013	0.2150 128	0.0161 311	0.0701 311	0.2125 815	0.0161 937	0.0701 937
30	0.2141 100	0.0160 013	0.0703 013	0.2150 128	0.0161 311	0.0701 311	0.2125 815	0.0161 937	0.0701 937
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