

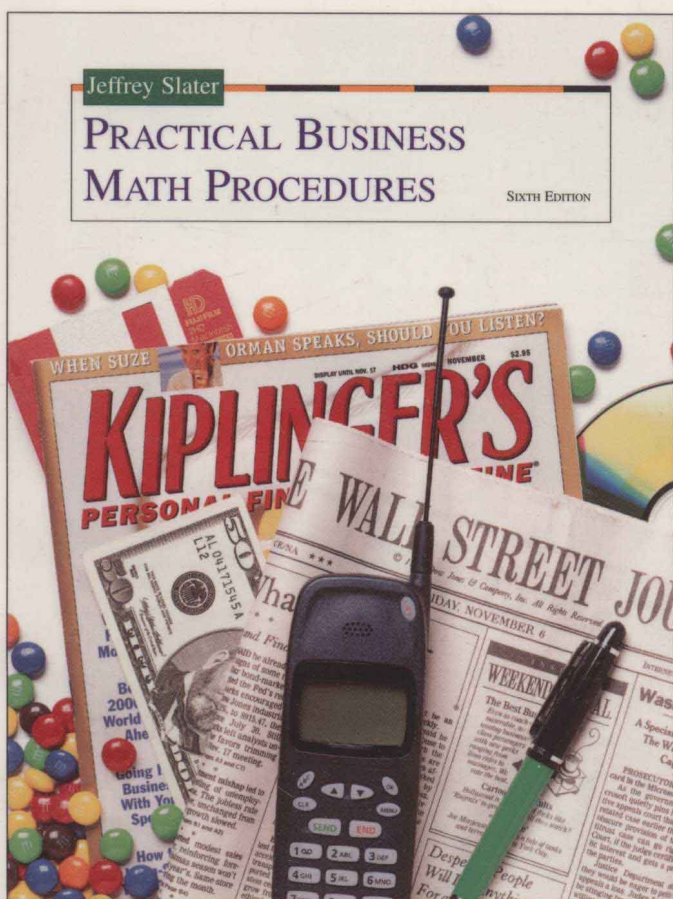
BUSINESS MATH HANDBOOK AND STUDY GUIDE

to accompany

Jeffrey Slater

PRACTICAL BUSINESS MATH PROCEDURES

SIXTH EDITION



Contents

Study Guide Contents	Inside front cover
Amortization (Mortgages)	44
Amount of Annuity (1/2% to 15%)	1–30
APR	37–41
Auto Insurance	42–43
Calculator Reference Guide	105–107
Common Fraction to Decimal Conversions	31
Compound Interest (1/2% to 15%)	1–30
Daily Compound Interest (360 days)	35
Exact Days-in-a-Year Calendar	Inside back cover
Fire Insurance	43
Foreign Currency	31
Life Insurance	42
Loan Amortization Table	44
MACRS	36
Measurements	31
Nonforfeiture Options	42
Payroll: Percentage	34
Payroll: Wage Bracket	32–33
Present Value (1/2% to 15%)	1–30
Present Value of an Annuity (1/2% to 15%)	1–30
Rebate Fractions	35
Short Rate	43
Sinking Fund (1/2% to 15%)	1–30
Study Guide	45–104

Now Includes Calculator Reference Guide

BUSINESS MATH HANDBOOK AND STUDY GUIDE
to accompany

PRACTICAL BUSINESS MATH PROCEDURES

Jeffrey Slater

North Shore Community College

Danvers, Massachusetts

Sixth Edition

 **Irwin
McGraw-Hill**

Boston Burr Ridge, IL Dubuque, IA Madison, WI New York San Francisco St. Louis
Bangkok Bogotá Caracas Lisbon London Madrid
Mexico City Milan New Delhi Seoul Singapore Sydney Taipei Toronto

McGraw-Hill Higher Education 
A Division of The McGraw-Hill Companies

Business Math Handbook and Study Guide to accompany
PRACTICAL BUSINESS MATH PROCEDURES

Copyright © 2000, 1997, 1994, 1991 by The McGraw-Hill Companies, Inc. All rights reserved.
Printed in the United States of America.

The contents of, or parts thereof, may be reproduced for use with
PRACTICAL BUSINESS MATH PROCEDURES, 6/e
Slater

provided such reproductions bear copyright notice and may not be reproduced in
any form for any other purpose without permission of the publisher.

1 2 3 4 5 6 7 8 9 0 BAW/PCC 9 0 9 8 7 6 5 4 3 2 1 0 9

ISBN 0-07-233152-6

<http://www.mhhe.com>

1/2%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0050	0.9950	1.0000	0.9950	1.0000
2	1.0100	0.9901	2.0050	1.9851	0.4988
3	1.0151	0.9851	3.0150	2.9702	0.3317
4	1.0202	0.9802	4.0301	3.9505	0.2481
5	1.0253	0.9754	5.0503	4.9259	0.1980
6	1.0304	0.9705	6.0755	5.8964	0.1646
7	1.0355	0.9657	7.1059	6.8621	0.1407
8	1.0407	0.9609	8.1414	7.8230	0.1228
9	1.0459	0.9561	9.1821	8.7791	0.1089
10	1.0511	0.9513	10.2280	9.7304	0.0978
11	1.0564	0.9466	11.2792	10.6770	0.0887
12	1.0617	0.9419	12.3356	11.6189	0.0811
13	1.0670	0.9372	13.3973	12.5562	0.0746
14	1.0723	0.9326	14.4643	13.4887	0.0691
15	1.0777	0.9279	15.5365	14.4166	0.0644
16	1.0831	0.9233	16.6142	15.3399	0.0602
17	1.0885	0.9187	17.6973	16.2586	0.0565
18	1.0939	0.9141	18.7858	17.1728	0.0532
19	1.0994	0.9096	19.8797	18.0824	0.0503
20	1.1049	0.9051	20.9791	18.9874	0.0477
21	1.1104	0.9006	22.0840	19.8880	0.0453
22	1.1160	0.8961	23.1945	20.7841	0.0431
23	1.1216	0.8916	24.3104	21.6757	0.0411
24	1.1272	0.8872	25.4320	22.5629	0.0393
25	1.1328	0.8828	26.5591	23.4457	0.0377
26	1.1385	0.8784	27.6919	24.3240	0.0361
27	1.1442	0.8740	28.8304	25.1980	0.0347
28	1.1499	0.8697	29.9746	26.0677	0.0334
29	1.1556	0.8653	31.1245	26.9331	0.0321
30	1.1614	0.8610	32.2801	27.7941	0.0310
31	1.1672	0.8567	33.4414	28.6508	0.0299
32	1.1730	0.8525	34.6087	29.5033	0.0289
33	1.1789	0.8482	35.7817	30.3515	0.0279
34	1.1848	0.8440	36.9606	31.1956	0.0271
35	1.1907	0.8398	38.1454	32.0354	0.0262
36	1.1967	0.8356	39.3361	32.8710	0.0254
37	1.2027	0.8315	40.5328	33.7025	0.0247
38	1.2087	0.8274	41.7355	34.5299	0.0240
39	1.2147	0.8232	42.9441	35.3531	0.0233
40	1.2208	0.8191	44.1589	36.1723	0.0226
41	1.2269	0.8151	45.3797	36.9873	0.0220
42	1.2330	0.8110	46.6066	37.7983	0.0215
43	1.2392	0.8070	47.8396	38.6053	0.0209
44	1.2454	0.8030	49.0788	39.4083	0.0204
45	1.2516	0.7990	50.3242	40.2072	0.0199
46	1.2579	0.7950	51.5759	41.0022	0.0194
47	1.2642	0.7910	52.8337	41.7932	0.0189
48	1.2705	0.7871	54.0979	42.5804	0.0185
49	1.2768	0.7832	55.3684	43.3635	0.0181
50	1.2832	0.7793	56.6452	44.1428	0.0177

1%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0100	0.9901	1.0000	0.9901	1.0000
2	1.0201	0.9803	2.0100	1.9704	0.4975
3	1.0303	0.9706	3.0301	2.9410	0.3300
4	1.0406	0.9610	4.0604	3.9020	0.2463
5	1.0510	0.9515	5.1010	4.8534	0.1960
6	1.0615	0.9420	6.1520	5.7955	0.1625
7	1.0721	0.9327	7.2135	6.7282	0.1386
8	1.0829	0.9235	8.2857	7.6517	0.1207
9	1.0937	0.9143	9.3685	8.5660	0.1067
10	1.1046	0.9053	10.4622	9.4713	0.0956
11	1.1157	0.8963	11.5668	10.3676	0.0865
12	1.1268	0.8874	12.6825	11.2551	0.0788
13	1.1381	0.8787	13.8093	12.1337	0.0724
14	1.1495	0.8700	14.9474	13.0037	0.0669
15	1.1610	0.8613	16.0969	13.8650	0.0621
16	1.1726	0.8528	17.2579	14.7179	0.0579
17	1.1843	0.8444	18.4304	15.5622	0.0543
18	1.1961	0.8360	19.6147	16.3983	0.0510
19	1.2081	0.8277	20.8109	17.2260	0.0481
20	1.2202	0.8195	22.0190	18.0455	0.0454
21	1.2324	0.8114	23.2392	18.8570	0.0430
22	1.2447	0.8034	24.4716	19.6604	0.0409
23	1.2572	0.7954	25.7163	20.4558	0.0389
24	1.2697	0.7876	26.9735	21.2434	0.0371
25	1.2824	0.7798	28.2432	22.0231	0.0354
26	1.2953	0.7720	29.5256	22.7952	0.0339
27	1.3082	0.7644	30.8209	23.5596	0.0324
28	1.3213	0.7568	32.1291	24.3164	0.0311
29	1.3345	0.7493	33.4504	25.0658	0.0299
30	1.3478	0.7419	34.7849	25.8077	0.0287
31	1.3613	0.7346	36.1327	26.5423	0.0277
32	1.3749	0.7273	37.4941	27.2696	0.0267
33	1.3887	0.7201	38.8690	27.9897	0.0257
34	1.4026	0.7130	40.2577	28.7027	0.0248
35	1.4166	0.7059	41.6603	29.4086	0.0240
36	1.4308	0.6989	43.0769	30.1075	0.0232
37	1.4451	0.6920	44.5076	30.7995	0.0225
38	1.4595	0.6852	45.9527	31.4847	0.0218
39	1.4741	0.6784	47.4122	32.1630	0.0211
40	1.4889	0.6717	48.8864	32.8347	0.0205
41	1.5038	0.6650	50.3752	33.4997	0.0199
42	1.5188	0.6584	51.8790	34.1581	0.0193
43	1.5340	0.6519	53.3978	34.8100	0.0187
44	1.5493	0.6454	54.9317	35.4554	0.0182
45	1.5648	0.6391	56.4811	36.0945	0.0177
46	1.5805	0.6327	58.0459	36.7272	0.0172
47	1.5963	0.6265	59.6263	37.3537	0.0168
48	1.6122	0.6203	61.2226	37.9739	0.0163
49	1.6283	0.6141	62.8348	38.5881	0.0159
50	1.6446	0.6080	64.4632	39.1961	0.0155

1½%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0150	0.9852	1.0000	0.9852	1.0000
2	1.0302	0.9707	2.0150	1.9559	0.4963
3	1.0457	0.9563	3.0452	2.9122	0.3284
4	1.0614	0.9422	4.0909	3.8544	0.2444
5	1.0773	0.9283	5.1522	4.7826	0.1941
6	1.0934	0.9145	6.2295	5.6972	0.1605
7	1.1098	0.9010	7.3230	6.5982	0.1366
8	1.1265	0.8877	8.4328	7.4859	0.1186
9	1.1434	0.8746	9.5593	8.3605	0.1046
10	1.1605	0.8617	10.7027	9.2222	0.0934
11	1.1780	0.8489	11.8632	10.0711	0.0843
12	1.1960	0.8364	13.0412	10.9075	0.0767
13	1.2135	0.8240	14.2368	11.7315	0.0702
14	1.2318	0.8119	15.4503	12.5433	0.0647
15	1.2502	0.7999	16.6821	13.3432	0.0599
16	1.2690	0.7880	17.9323	14.1312	0.0558
17	1.2880	0.7764	19.2013	14.9076	0.0521
18	1.3073	0.7649	20.4893	15.6725	0.0488
19	1.3270	0.7536	21.7966	16.4261	0.0459
20	1.3469	0.7425	23.1236	17.1686	0.0432
21	1.3671	0.7315	24.4704	17.9001	0.0409
22	1.3876	0.7207	25.8375	18.6208	0.0387
23	1.4084	0.7100	27.2250	19.3308	0.0367
24	1.4295	0.6995	28.6334	20.0304	0.0349
25	1.4510	0.6892	30.0629	20.7196	0.0333
26	1.4727	0.6790	31.5138	21.3986	0.0317
27	1.4948	0.6690	32.9866	22.0676	0.0303
28	1.5172	0.6591	34.4813	22.7267	0.0290
29	1.5400	0.6494	35.9986	23.3760	0.0278
30	1.5631	0.6398	37.5385	24.0158	0.0266
31	1.5865	0.6303	39.1016	24.6461	0.0256
32	1.6103	0.6210	40.6881	25.2671	0.0246
33	1.6345	0.6118	42.2984	25.8789	0.0236
34	1.6590	0.6028	43.9329	26.4817	0.0228
35	1.6839	0.5939	45.5919	27.0755	0.0219
36	1.7091	0.5851	47.2758	27.6606	0.0212
37	1.7348	0.5764	48.9849	28.2371	0.0204
38	1.7608	0.5679	50.7197	28.8050	0.0197
39	1.7872	0.5595	52.4805	29.3645	0.0191
40	1.8140	0.5513	54.2677	29.9158	0.0184
41	1.8412	0.5431	56.0817	30.4589	0.0178
42	1.8688	0.5351	57.9229	30.9940	0.0173
43	1.8969	0.5272	59.7917	31.5212	0.0167
44	1.9253	0.5194	61.6886	32.0405	0.0162
45	1.9542	0.5117	63.6139	32.5523	0.0157
46	1.9835	0.5042	65.5681	33.0564	0.0153
47	2.0133	0.4967	67.5516	33.5531	0.0148
48	2.0435	0.4894	69.5649	34.0425	0.0144
49	2.0741	0.4821	71.6084	34.5246	0.0140
50	2.1052	0.4750	73.6825	34.9996	0.0136

2%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0200	0.9804	1.0000	0.9804	1.0000
2	1.0404	0.9612	2.0200	1.9416	0.4951
3	1.0612	0.9423	3.0604	2.8839	0.3268
4	1.0824	0.9238	4.1216	3.8077	0.2426
5	1.1041	0.9057	5.2040	4.7134	0.1922
6	1.1262	0.8880	6.3081	5.6014	0.1585
7	1.1487	0.8706	7.4343	6.4720	0.1345
8	1.1717	0.8535	8.5829	7.3255	0.1165
9	1.1951	0.8368	9.7546	8.1622	0.1025
10	1.2190	0.8203	10.9497	8.9826	0.0913
11	1.2434	0.8043	12.1687	9.7868	0.0822
12	1.2682	0.7885	13.4120	10.5753	0.0746
13	1.2936	0.7730	14.6803	11.3483	0.0681
14	1.3195	0.7579	15.9739	12.1062	0.0626
15	1.3459	0.7430	17.2934	12.8492	0.0578
16	1.3728	0.7284	18.6392	13.5777	0.0537
17	1.4002	0.7142	20.0120	14.2918	0.0500
18	1.4282	0.7002	21.4122	14.9920	0.0467
19	1.4568	0.6864	22.8405	15.6784	0.0438
20	1.4859	0.6730	24.2973	16.3514	0.0412
21	1.5157	0.6598	25.7832	17.0112	0.0388
22	1.5460	0.6468	27.2989	17.6580	0.0366
23	1.5769	0.6342	28.8449	18.2922	0.0347
24	1.6084	0.6217	30.4218	18.9139	0.0329
25	1.6406	0.6095	32.0302	19.5234	0.0312
26	1.6734	0.5976	33.6708	20.1210	0.0297
27	1.7069	0.5859	35.3442	20.7069	0.0283
28	1.7410	0.5744	37.0511	21.2812	0.0270
29	1.7758	0.5631	38.7921	21.8443	0.0258
30	1.8114	0.5521	40.5679	22.3964	0.0247
31	1.8476	0.5412	42.3793	22.9377	0.0236
32	1.8845	0.5306	44.2269	23.4683	0.0226
33	1.9222	0.5202	46.1114	23.9885	0.0217
34	1.9607	0.5100	48.0336	24.4985	0.0208
35	1.9999	0.5000	49.9943	24.9986	0.0200
36	2.0399	0.4902	51.9942	25.4888	0.0192
37	2.0807	0.4806	54.0340	25.9694	0.0185
38	2.1223	0.4712	56.1147	26.4406	0.0178
39	2.1647	0.4619	58.2370	26.9025	0.0172
40	2.2080	0.4529	60.4017	27.3554	0.0166
41	2.2522	0.4440	62.6098	27.7994	0.0160
42	2.2972	0.4353	64.8620	28.2347	0.0154
43	2.3432	0.4268	67.1592	28.6615	0.0149
44	2.3900	0.4184	69.5024	29.0799	0.0144
45	2.4378	0.4102	71.8924	29.4901	0.0139
46	2.4866	0.4022	74.3302	29.8923	0.0135
47	2.5363	0.3943	76.8168	30.2865	0.0130
48	2.5871	0.3865	79.3532	30.6731	0.0126
49	2.6388	0.3790	81.9402	31.0520	0.0122
50	2.6916	0.3715	84.5790	31.4236	0.0118

2 1/2 %

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0250	0.9756	1.0000	0.9756	1.0000
2	1.0506	0.9518	2.0250	1.9274	0.4938
3	1.0769	0.9286	3.0756	2.8560	0.3251
4	1.1038	0.9060	4.1525	3.7620	0.2408
5	1.1314	0.8839	5.2563	4.6458	0.1902
6	1.1597	0.8623	6.3877	5.5081	0.1566
7	1.1887	0.8413	7.5474	6.3494	0.1325
8	1.2184	0.8207	8.7361	7.1701	0.1145
9	1.2489	0.8007	9.9545	7.9709	0.1005
10	1.2801	0.7812	11.2034	8.7521	0.0893
11	1.3121	0.7621	12.4835	9.5142	0.0801
12	1.3449	0.7436	13.7955	10.2578	0.0725
13	1.3785	0.7254	15.1404	10.9832	0.0660
14	1.4130	0.7077	16.5189	11.6909	0.0605
15	1.4483	0.6905	17.9319	12.3814	0.0558
16	1.4845	0.6736	19.3802	13.0550	0.0516
17	1.5216	0.6572	20.8647	13.7122	0.0479
18	1.5597	0.6412	22.3863	14.3534	0.0447
19	1.5986	0.6255	23.9460	14.9789	0.0418
20	1.6386	0.6103	25.5446	15.5892	0.0391
21	1.6796	0.5954	27.1832	16.1845	0.0368
22	1.7216	0.5809	28.8628	16.7654	0.0346
23	1.7646	0.5667	30.5844	17.3321	0.0327
24	1.8087	0.5529	32.3490	17.8850	0.0309
25	1.8539	0.5394	34.1577	18.4244	0.0293
26	1.9003	0.5262	36.0117	18.9506	0.0278
27	1.9478	0.5134	37.9120	19.4640	0.0264
28	1.9965	0.5009	39.8598	19.9649	0.0251
29	2.0464	0.4887	41.8563	20.4535	0.0239
30	2.0976	0.4767	43.9027	20.9303	0.0228
31	2.1500	0.4651	46.0002	21.3954	0.0217
32	2.2038	0.4538	48.1502	21.8492	0.0208
33	2.2588	0.4427	50.3540	22.2919	0.0199
34	2.3153	0.4319	52.6128	22.7238	0.0190
35	2.3732	0.4214	54.9282	23.1451	0.0182
36	2.4325	0.4111	57.3014	23.5562	0.0175
37	2.4933	0.4011	59.7339	23.9573	0.0167
38	2.5557	0.3913	62.2272	24.3486	0.0161
39	2.6196	0.3817	64.7829	24.7303	0.0154
40	2.6851	0.3724	67.4025	25.1028	0.0148
41	2.7522	0.3633	70.0875	25.4661	0.0143
42	2.8210	0.3545	72.8397	25.8206	0.0137
43	2.8915	0.3458	75.6607	26.1664	0.0132
44	2.9638	0.3374	78.5522	26.5038	0.0127
45	3.0379	0.3292	81.5160	26.8330	0.0123
46	3.1138	0.3211	84.5539	27.1542	0.0118
47	3.1917	0.3133	87.6678	27.4675	0.0114
48	3.2715	0.3057	90.8595	27.7731	0.0110
49	3.3533	0.2982	94.1310	28.0714	0.0106
50	3.4371	0.2909	97.4842	28.3623	0.0103

3%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0300	0.9709	1.0000	0.9709	1.0000
2	1.0609	0.9426	2.0300	1.9135	0.4926
3	1.0927	0.9151	3.0909	2.8286	0.3235
4	1.1255	0.8885	4.1836	3.7171	0.2390
5	1.1593	0.8626	5.3091	4.5797	0.1884
6	1.1941	0.8375	6.4684	5.4172	0.1546
7	1.2299	0.8131	7.6625	6.2303	0.1305
8	1.2668	0.7894	8.8923	7.0197	0.1125
9	1.3048	0.7664	10.1591	7.7861	0.0984
10	1.3439	0.7441	11.4639	8.5302	0.0872
11	1.3842	0.7224	12.8078	9.2526	0.0781
12	1.4258	0.7014	14.1920	9.9540	0.0705
13	1.4685	0.6810	15.6178	10.6350	0.0640
14	1.5126	0.6611	17.0863	11.2961	0.0585
15	1.5580	0.6419	18.5989	11.9379	0.0538
16	1.6047	0.6232	20.1569	12.5611	0.0496
17	1.6528	0.6050	21.7616	13.1661	0.0460
18	1.7024	0.5874	23.4144	13.7535	0.0427
19	1.7535	0.5703	25.1169	14.3238	0.0398
20	1.8061	0.5537	26.8704	14.8775	0.0372
21	1.8603	0.5375	28.6765	15.4150	0.0349
22	1.9161	0.5219	30.5368	15.9369	0.0327
23	1.9736	0.5067	32.4529	16.4436	0.0308
24	2.0328	0.4919	34.4265	16.9355	0.0290
25	2.0938	0.4776	36.4593	17.4131	0.0274
26	2.1566	0.4637	38.5530	17.8768	0.0259
27	2.2213	0.4502	40.7096	18.3270	0.0246
28	2.2879	0.4371	42.9309	18.7641	0.0233
29	2.3566	0.4243	45.2188	19.1885	0.0221
30	2.4273	0.4120	47.5754	19.6004	0.0210
31	2.5001	0.4000	50.0027	20.0004	0.0200
32	2.5751	0.3883	52.5027	20.3888	0.0190
33	2.6523	0.3770	55.0778	20.7658	0.0182
34	2.7319	0.3660	57.7302	21.1318	0.0173
35	2.8139	0.3554	60.4621	21.4872	0.0165
36	2.8983	0.3450	63.2759	21.8323	0.0158
37	2.9852	0.3350	66.1742	22.1672	0.0151
38	3.0748	0.3252	69.1594	22.4925	0.0145
39	3.1670	0.3158	72.2342	22.8082	0.0138
40	3.2620	0.3066	75.4012	23.1148	0.0133
41	3.3599	0.2976	78.6633	23.4124	0.0127
42	3.4607	0.2890	82.0232	23.7014	0.0122
43	3.5645	0.2805	85.4839	23.9819	0.0117
44	3.6715	0.2724	89.0484	24.2543	0.0112
45	3.7816	0.2644	92.7198	24.5187	0.0108
46	3.8950	0.2567	96.5014	24.7754	0.0104
47	4.0119	0.2493	100.3965	25.0247	0.0100
48	4.1323	0.2420	104.4084	25.2667	0.0096
49	4.2562	0.2350	108.5406	25.5017	0.0092
50	4.3839	0.2281	112.7968	25.7298	0.0089

3½%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0350	0.9662	1.0000	0.9662	1.0000
2	1.0712	0.9335	2.0350	1.8997	0.4914
3	1.1087	0.9019	3.1062	2.8016	0.3219
4	1.1475	0.8714	4.2149	3.6731	0.2373
5	1.1877	0.8420	5.3625	4.5150	0.1865
6	1.2293	0.8135	6.5501	5.3285	0.1527
7	1.2723	0.7860	7.7794	6.1145	0.1285
8	1.3168	0.7594	9.0517	6.8739	0.1105
9	1.3629	0.7337	10.3685	7.6077	0.0964
10	1.4106	0.7089	11.7314	8.3166	0.0852
11	1.4600	0.6849	13.1420	9.0015	0.0761
12	1.5111	0.6618	14.6019	9.6633	0.0685
13	1.5640	0.6394	16.1130	10.3027	0.0621
14	1.6187	0.6178	17.6770	10.9205	0.0566
15	1.6753	0.5969	19.2957	11.5174	0.0518
16	1.7340	0.5767	20.9710	12.0941	0.0477
17	1.7947	0.5572	22.7050	12.6513	0.0440
18	1.8575	0.5384	24.4997	13.1897	0.0408
19	1.9225	0.5202	26.3571	13.7098	0.0379
20	1.9898	0.5026	28.2796	14.2124	0.0354
21	2.0594	0.4856	30.2694	14.6980	0.0330
22	2.1315	0.4692	32.3288	15.1671	0.0309
23	2.2061	0.4533	34.4604	15.6204	0.0290
24	2.2833	0.4380	36.6665	16.0584	0.0273
25	2.3632	0.4231	38.9498	16.4815	0.0257
26	2.4460	0.4088	41.3130	16.8903	0.0242
27	2.5316	0.3950	43.7590	17.2854	0.0229
28	2.6202	0.3817	46.2905	17.6670	0.0216
29	2.7119	0.3687	48.9107	18.0358	0.0204
30	2.8068	0.3563	51.6226	18.3920	0.0194
31	2.9050	0.3442	54.4294	18.7363	0.0184
32	3.0067	0.3326	57.3344	19.0689	0.0174
33	3.1119	0.3213	60.3411	19.3902	0.0166
34	3.2209	0.3105	63.4530	19.7007	0.0158
35	3.3336	0.3000	66.6739	20.0007	0.0150
36	3.4503	0.2898	70.0075	20.2905	0.0143
37	3.5710	0.2800	73.4577	20.5705	0.0136
38	3.6960	0.2706	77.0287	20.8411	0.0130
39	3.8254	0.2614	80.7247	21.1025	0.0124
40	3.9593	0.2526	84.5501	21.3551	0.0118
41	4.0978	0.2440	88.5093	21.5991	0.0113
42	4.2413	0.2358	92.6072	21.8349	0.0108
43	4.3897	0.2278	96.8484	22.0627	0.0103
44	4.5433	0.2201	101.2381	22.2828	0.0099
45	4.7023	0.2127	105.7814	22.4954	0.0095
46	4.8669	0.2055	110.4838	22.7009	0.0091
47	5.0373	0.1985	115.3507	22.8994	0.0087
48	5.2136	0.1918	120.3880	23.0912	0.0083
49	5.3961	0.1853	125.6015	23.2766	0.0080
50	5.5849	0.1791	130.9976	23.4556	0.0076

4%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0400	0.9615	1.0000	0.9615	1.0000
2	1.0816	0.9246	2.0400	1.8861	0.4902
3	1.1249	0.8890	3.1216	2.7751	0.3203
4	1.1699	0.8548	4.2465	3.6299	0.2355
5	1.2167	0.8219	5.4163	4.4518	0.1846
6	1.2653	0.7903	6.6330	5.2421	0.1508
7	1.3159	0.7599	7.8983	6.0021	0.1266
8	1.3686	0.7307	9.2142	6.7327	0.1085
9	1.4233	0.7026	10.5828	7.4353	0.0945
10	1.4802	0.6756	12.0061	8.1109	0.0833
11	1.5395	0.6496	13.4863	8.7605	0.0741
12	1.6010	0.6246	15.0258	9.3851	0.0666
13	1.6651	0.6006	16.6268	9.9856	0.0601
14	1.7317	0.5775	18.2919	10.5631	0.0547
15	1.8009	0.5553	20.0236	11.1184	0.0499
16	1.8730	0.5339	21.8245	11.6523	0.0458
17	1.9479	0.5134	23.6975	12.1657	0.0422
18	2.0258	0.4936	25.6454	12.6593	0.0390
19	2.1068	0.4746	27.6712	13.1339	0.0361
20	2.1911	0.4564	29.7781	13.5903	0.0336
21	2.2788	0.4388	31.9692	14.0292	0.0313
22	2.3699	0.4220	34.2479	14.4511	0.0292
23	2.4647	0.4057	36.6179	14.8568	0.0273
24	2.5633	0.3901	39.0826	15.2470	0.0256
25	2.6658	0.3751	41.6459	15.6221	0.0240
26	2.7725	0.3607	44.3117	15.9828	0.0226
27	2.8834	0.3468	47.0842	16.3296	0.0212
28	2.9987	0.3335	49.9675	16.6631	0.0200
29	3.1187	0.3207	52.9662	16.9837	0.0189
30	3.2434	0.3083	56.0849	17.2920	0.0178
31	3.3731	0.2965	59.3283	17.5885	0.0169
32	3.5081	0.2851	62.7014	17.8735	0.0159
33	3.6484	0.2741	66.2095	18.1476	0.0151
34	3.7943	0.2636	69.8578	18.4112	0.0143
35	3.9461	0.2534	73.6521	18.6646	0.0136
36	4.1039	0.2437	77.5982	18.9083	0.0129
37	4.2681	0.2343	81.7022	19.1426	0.0122
38	4.4388	0.2253	85.9702	19.3679	0.0116
39	4.6164	0.2166	90.4091	19.5845	0.0111
40	4.8010	0.2083	95.0254	19.7928	0.0105
41	4.9931	0.2003	99.8264	19.9930	0.0100
42	5.1928	0.1926	104.8195	20.1856	0.0095
43	5.4005	0.1852	110.0122	20.3708	0.0091
44	5.6165	0.1780	115.4127	20.5488	0.0087
45	5.8412	0.1712	121.0292	20.7200	0.0083
46	6.0748	0.1646	126.8704	20.8847	0.0079
47	6.3178	0.1583	132.9452	21.0429	0.0075
48	6.5705	0.1522	139.2630	21.1951	0.0072
49	6.8333	0.1463	145.8335	21.3415	0.0069
50	7.1067	0.1407	152.6669	21.4822	0.0066

4½%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0450	0.9569	1.0000	0.9569	1.0000
2	1.0920	0.9157	2.0450	1.8727	0.4890
3	1.1412	0.8763	3.1370	2.7490	0.3188
4	1.1925	0.8386	4.2782	3.5875	0.2337
5	1.2462	0.8025	5.4707	4.3900	0.1828
6	1.3023	0.7679	6.7169	5.1579	0.1489
7	1.3609	0.7348	8.0191	5.8927	0.1247
8	1.4221	0.7032	9.3800	6.5959	0.1066
9	1.4861	0.6729	10.8021	7.2688	0.0926
10	1.5530	0.6439	12.2882	7.9127	0.0814
11	1.6229	0.6162	13.8412	8.5289	0.0722
12	1.6959	0.5897	15.4640	9.1186	0.0647
13	1.7722	0.5643	17.1599	9.6828	0.0583
14	1.8519	0.5400	18.9321	10.2228	0.0528
15	1.9353	0.5167	20.7840	10.7395	0.0481
16	2.0224	0.4945	22.7193	11.2340	0.0440
17	2.1134	0.4732	24.7417	11.7072	0.0404
18	2.2085	0.4528	26.8551	12.1600	0.0372
19	2.3079	0.4333	29.0635	12.5933	0.0344
20	2.4117	0.4146	31.3714	13.0079	0.0319
21	2.5202	0.3968	33.7831	13.4047	0.0296
22	2.6337	0.3797	36.3033	13.7844	0.0275
23	2.7522	0.3634	38.9370	14.1478	0.0257
24	2.8760	0.3477	41.6892	14.4955	0.0240
25	3.0054	0.3327	44.5652	14.8282	0.0224
26	3.1407	0.3184	47.5706	15.1466	0.0210
27	3.2820	0.3047	50.7113	15.4513	0.0197
28	3.4297	0.2916	53.9933	15.7429	0.0185
29	3.5840	0.2790	57.4230	16.0219	0.0174
30	3.7453	0.2670	61.0070	16.2889	0.0164
31	3.9139	0.2555	64.7523	16.5444	0.0154
32	4.0900	0.2445	68.6662	16.7889	0.0146
33	4.2740	0.2340	72.7562	17.0229	0.0137
34	4.4664	0.2239	77.0302	17.2468	0.0130
35	4.6673	0.2143	81.4965	17.4610	0.0123
36	4.8774	0.2050	86.1639	17.6660	0.0116
37	5.0969	0.1962	91.0412	17.8622	0.0110
38	5.3262	0.1878	96.1381	18.0500	0.0104
39	5.5659	0.1797	101.4643	18.2297	0.0099
40	5.8164	0.1719	107.0302	18.4016	0.0093
41	6.0781	0.1645	112.8466	18.5661	0.0089
42	6.3516	0.1574	118.9247	18.7235	0.0084
43	6.6374	0.1507	125.2763	18.8742	0.0080
44	6.9361	0.1442	131.9137	19.0184	0.0076
45	7.2482	0.1380	138.8498	19.1563	0.0072
46	7.5744	0.1320	146.0980	19.2884	0.0068
47	7.9153	0.1263	153.6724	19.4147	0.0065
48	8.2714	0.1209	161.5877	19.5356	0.0062
49	8.6437	0.1157	169.8592	19.6513	0.0059
50	9.0326	0.1107	178.5028	19.7620	0.0056

5%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0500	0.9524	1.0000	0.9524	1.0000
2	1.1025	0.9070	2.0500	1.8594	0.4878
3	1.1576	0.8638	3.1525	2.7232	0.3172
4	1.2155	0.8227	4.3101	3.5459	0.2320
5	1.2763	0.7835	5.5256	4.3295	0.1810
6	1.3401	0.7462	6.8019	5.0757	0.1470
7	1.4071	0.7107	8.1420	5.7864	0.1228
8	1.4775	0.6768	9.5491	6.4632	0.1047
9	1.5513	0.6446	11.0265	7.1078	0.0907
10	1.6289	0.6139	12.5779	7.7217	0.0795
11	1.7103	0.5847	14.2068	8.3064	0.0704
12	1.7959	0.5568	15.9171	8.8632	0.0628
13	1.8856	0.5303	17.7129	9.3936	0.0565
14	1.9799	0.5051	19.5986	9.8986	0.0510
15	2.0789	0.4810	21.5785	10.3796	0.0463
16	2.1829	0.4581	23.6574	10.8378	0.0423
17	2.2920	0.4363	25.8403	11.2741	0.0387
18	2.4066	0.4155	28.1323	11.6896	0.0355
19	2.5270	0.3957	30.5389	12.0853	0.0327
20	2.6533	0.3769	33.0659	12.4622	0.0302
21	2.7860	0.3589	35.7192	12.8211	0.0280
22	2.9253	0.3418	38.5051	13.1630	0.0260
23	3.0715	0.3256	41.4304	13.4886	0.0241
24	3.2251	0.3101	44.5019	13.7986	0.0225
25	3.3864	0.2953	47.7270	14.0939	0.0210
26	3.5557	0.2812	51.1133	14.3752	0.0196
27	3.7335	0.2678	54.6690	14.6430	0.0183
28	3.9201	0.2551	58.4024	14.8981	0.0171
29	4.1161	0.2429	62.3225	15.1411	0.0160
30	4.3219	0.2314	66.4386	15.3724	0.0151
31	4.5380	0.2204	70.7606	15.5928	0.0141
32	4.7649	0.2099	75.2986	15.8027	0.0133
33	5.0032	0.1999	80.0635	16.0025	0.0125
34	5.2533	0.1904	85.0667	16.1929	0.0118
35	5.5160	0.1813	90.3200	16.3742	0.0111
36	5.7918	0.1727	95.8360	16.5468	0.0104
37	6.0814	0.1644	101.6278	16.7113	0.0098
38	6.3855	0.1566	107.7092	16.8679	0.0093
39	6.7047	0.1491	114.0946	17.0170	0.0088
40	7.0400	0.1420	120.7993	17.1591	0.0083
41	7.3920	0.1353	127.8393	17.2944	0.0078
42	7.7616	0.1288	135.2312	17.4232	0.0074
43	8.1496	0.1227	142.9928	17.5459	0.0070
44	8.5571	0.1169	151.1424	17.6628	0.0066
45	8.9850	0.1113	159.6995	17.7741	0.0063
46	9.4342	0.1060	168.6845	17.8801	0.0059
47	9.9059	0.1009	178.1187	17.9810	0.0056
48	10.4012	0.0961	188.0246	18.0772	0.0053
49	10.9213	0.0916	198.4258	18.1687	0.0050
50	11.4674	0.0872	209.3470	18.2559	0.0048

5½%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0550	0.9479	1.0000	0.9479	1.0000
2	1.1130	0.8985	2.0550	1.8463	0.4866
3	1.1742	0.8516	3.1680	2.6979	0.3157
4	1.2388	0.8072	4.3423	3.5051	0.2303
5	1.3070	0.7651	5.5811	4.2703	0.1792
6	1.3788	0.7252	6.8880	4.9955	0.1452
7	1.4547	0.6874	8.2669	5.6830	0.1210
8	1.5347	0.6516	9.7216	6.3346	0.1029
9	1.6191	0.6176	11.2562	6.9522	0.0888
10	1.7081	0.5854	12.8753	7.5376	0.0777
11	1.8021	0.5549	14.5835	8.0925	0.0686
12	1.9012	0.5260	16.3856	8.6185	0.0610
13	2.0058	0.4986	18.2868	9.1171	0.0547
14	2.1161	0.4726	20.2925	9.5896	0.0493
15	2.2325	0.4479	22.4086	10.0376	0.0446
16	2.3553	0.4246	24.6411	10.4622	0.0406
17	2.4848	0.4024	26.9963	10.8646	0.0370
18	2.6215	0.3815	29.4811	11.2461	0.0339
19	2.7656	0.3616	32.1026	11.6076	0.0312
20	2.9178	0.3427	34.8682	11.9504	0.0287
21	3.0782	0.3249	37.7860	12.2752	0.0265
22	3.2475	0.3079	40.8642	12.5832	0.0245
23	3.4261	0.2919	44.1117	12.8750	0.0227
24	3.6146	0.2767	47.5379	13.1517	0.0210
25	3.8134	0.2622	51.1524	13.4139	0.0195
26	4.0231	0.2486	54.9658	13.6625	0.0182
27	4.2444	0.2356	58.9889	13.8981	0.0170
28	4.4778	0.2233	63.2333	14.1214	0.0158
29	4.7241	0.2117	67.7112	14.3331	0.0148
30	4.9839	0.2006	72.4353	14.5337	0.0138
31	5.2581	0.1902	77.4192	14.7239	0.0129
32	5.5472	0.1803	82.6772	14.9042	0.0121
33	5.8523	0.1709	88.2245	15.0751	0.0113
34	6.1742	0.1620	94.0768	15.2370	0.0106
35	6.5138	0.1535	100.2510	15.3905	0.0100
36	6.8721	0.1455	106.7648	15.5361	0.0094
37	7.2500	0.1379	113.6369	15.6740	0.0088
38	7.6488	0.1307	120.8869	15.8047	0.0083
39	8.0695	0.1239	128.5357	15.9287	0.0078
40	8.5133	0.1175	136.6051	16.0461	0.0073
41	8.9815	0.1113	145.1184	16.1575	0.0069
42	9.4755	0.1055	154.0999	16.2630	0.0065
43	9.9966	0.1000	163.5753	16.3630	0.0061
44	10.5465	0.0948	173.5720	16.4578	0.0058
45	11.1265	0.0899	184.1184	16.5477	0.0054
46	11.7385	0.0852	195.2449	16.6329	0.0051
47	12.3841	0.0807	206.9834	16.7137	0.0048
48	13.0652	0.0765	219.3674	16.7902	0.0046
49	13.7838	0.0725	232.4326	16.8627	0.0043
50	14.5419	0.0688	246.2164	16.9315	0.0041

6%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0600	0.9434	1.0000	0.9434	1.0000
2	1.1236	0.8900	2.0600	1.8334	0.4854
3	1.1910	0.8396	3.1836	2.6730	0.3141
4	1.2625	0.7921	4.3746	3.4651	0.2286
5	1.3382	0.7473	5.6371	4.2124	0.1774
6	1.4185	0.7050	6.9753	4.9173	0.1434
7	1.5036	0.6651	8.3938	5.5824	0.1191
8	1.5938	0.6274	9.8975	6.2098	0.1010
9	1.6895	0.5919	11.4913	6.8017	0.0870
10	1.7908	0.5584	13.1808	7.3601	0.0759
11	1.8983	0.5268	14.9716	7.8869	0.0668
12	2.0122	0.4970	16.8699	8.3838	0.0593
13	2.1329	0.4688	18.8821	8.8527	0.0530
14	2.2609	0.4423	21.0150	9.2950	0.0476
15	2.3966	0.4173	23.2759	9.7122	0.0430
16	2.5404	0.3936	25.6725	10.1059	0.0390
17	2.6928	0.3714	28.2128	10.4773	0.0354
18	2.8543	0.3503	30.9056	10.8276	0.0324
19	3.0256	0.3305	33.7599	11.1581	0.0296
20	3.2071	0.3118	36.7855	11.4699	0.0272
21	3.3996	0.2942	39.9927	11.7641	0.0250
22	3.6035	0.2775	43.3922	12.0416	0.0230
23	3.8197	0.2618	46.9958	12.3034	0.0213
24	4.0489	0.2470	50.8155	12.5504	0.0197
25	4.2919	0.2330	54.8644	12.7834	0.0182
26	4.5494	0.2198	59.1563	13.0032	0.0169
27	4.8223	0.2074	63.7057	13.2105	0.0157
28	5.1117	0.1956	68.5280	13.4062	0.0146
29	5.4184	0.1846	73.6397	13.5907	0.0136
30	5.7435	0.1741	79.0580	13.7648	0.0126
31	6.0881	0.1643	84.8015	13.9291	0.0118
32	6.4534	0.1550	90.8896	14.0840	0.0110
33	6.8406	0.1462	97.3430	14.2302	0.0103
34	7.2510	0.1379	104.1836	14.3681	0.0096
35	7.6861	0.1301	111.4346	14.4982	0.0090
36	8.1472	0.1227	119.1206	14.6210	0.0084
37	8.6361	0.1158	127.2679	14.7368	0.0079
38	9.1542	0.1092	135.9039	14.8460	0.0074
39	9.7035	0.1031	145.0581	14.9491	0.0069
40	10.2857	0.0972	154.7616	15.0463	0.0065
41	10.9028	0.0917	165.0473	15.1380	0.0061
42	11.5570	0.0865	175.9501	15.2245	0.0057
43	12.2504	0.0816	187.5071	15.3062	0.0053
44	12.9855	0.0770	199.7575	15.3832	0.0050
45	13.7646	0.0727	212.7430	15.4558	0.0047
46	14.5905	0.0685	226.5076	15.5244	0.0044
47	15.4659	0.0647	241.0980	15.5890	0.0041
48	16.3938	0.0610	256.5639	15.6500	0.0039
49	17.3775	0.0575	272.9577	15.7076	0.0037
50	18.4201	0.0543	290.3351	15.7619	0.0034

6½%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0650	0.9390	1.0000	0.9390	1.0000
2	1.1342	0.8817	2.0650	1.8206	0.4843
3	1.2079	0.8278	3.1992	2.6485	0.3126
4	1.2865	0.7773	4.4072	3.4258	0.2269
5	1.3701	0.7299	5.6936	4.1557	0.1756
6	1.4591	0.6853	7.0637	4.8410	0.1416
7	1.5540	0.6435	8.5229	5.4845	0.1173
8	1.6550	0.6042	10.0768	6.0887	0.0992
9	1.7626	0.5674	11.7318	6.6561	0.0852
10	1.8771	0.5327	13.4944	7.1888	0.0741
11	1.9992	0.5002	15.3715	7.6890	0.0651
12	2.1291	0.4697	17.3707	8.1587	0.0576
13	2.2675	0.4410	19.4998	8.5997	0.0513
14	2.4149	0.4141	21.7673	9.0138	0.0459
15	2.5718	0.3888	24.1821	9.4027	0.0414
16	2.7390	0.3651	26.7540	9.7678	0.0374
17	2.9170	0.3428	29.4930	10.1106	0.0339
18	3.1067	0.3219	32.4100	10.4325	0.0309
19	3.3086	0.3022	35.5167	10.7347	0.0282
20	3.5236	0.2838	38.8253	11.0185	0.0258
21	3.7527	0.2665	42.3489	11.2850	0.0236
22	3.9966	0.2502	46.1016	11.5352	0.0217
23	4.2564	0.2349	50.0982	11.7701	0.0200
24	4.5330	0.2206	54.3546	11.9907	0.0184
25	4.8277	0.2071	58.8876	12.1979	0.0170
26	5.1415	0.1945	63.7153	12.3924	0.0157
27	5.4757	0.1826	68.8568	12.5750	0.0145
28	5.8316	0.1715	74.3325	12.7465	0.0135
29	6.2107	0.1610	80.1641	12.9075	0.0125
30	6.6144	0.1512	86.3747	13.0587	0.0116
31	7.0443	0.1420	92.9891	13.2006	0.0108
32	7.5022	0.1333	100.0334	13.3339	0.0100
33	7.9898	0.1252	107.5355	13.4591	0.0093
34	8.5091	0.1175	115.5254	13.5766	0.0087
35	9.0622	0.1103	124.0345	13.6870	0.0081
36	9.6513	0.1036	133.0967	13.7906	0.0075
37	10.2786	0.0973	142.7480	13.8879	0.0070
38	10.9467	0.0914	153.0266	13.9792	0.0065
39	11.6583	0.0858	163.9733	14.0650	0.0061
40	12.4161	0.0805	175.6316	14.1455	0.0057
41	13.2231	0.0756	188.0476	14.2212	0.0053
42	14.0826	0.0710	201.2707	14.2922	0.0050
43	14.9980	0.0667	215.3533	14.3588	0.0046
44	15.9728	0.0626	230.3513	14.4214	0.0043
45	17.0111	0.0588	246.3241	14.4802	0.0041
46	18.1168	0.0552	263.3352	14.5354	0.0038
47	19.2944	0.0518	281.4519	14.5873	0.0036
48	20.5485	0.0487	300.7463	14.6359	0.0033
49	21.8842	0.0457	321.2948	14.6816	0.0031
50	23.3066	0.0429	343.1789	14.7245	0.0029

7%

PERIOD	COMPOUND INTEREST	PRESENT VALUE	AMOUNT OF ANNUITY	PRESENT VALUE OF ANNUITY	SINKING FUND
1	1.0700	0.9346	1.0000	0.9346	1.0000
2	1.1449	0.8734	2.0700	1.8080	0.4831
3	1.2250	0.8163	3.2149	2.6243	0.3111
4	1.3108	0.7629	4.4399	3.3872	0.2252
5	1.4026	0.7130	5.7507	4.1002	0.1739
6	1.5007	0.6663	7.1533	4.7665	0.1398
7	1.6058	0.6227	8.6540	5.3893	0.1156
8	1.7182	0.5820	10.2598	5.9713	0.0975
9	1.8385	0.5439	11.9780	6.5152	0.0835
10	1.9672	0.5083	13.8164	7.0236	0.0724
11	2.1049	0.4751	15.7836	7.4987	0.0634
12	2.2522	0.4440	17.8884	7.9427	0.0559
13	2.4098	0.4150	20.1406	8.3576	0.0497
14	2.5785	0.3878	22.5505	8.7455	0.0443
15	2.7590	0.3624	25.1290	9.1079	0.0398
16	2.9522	0.3387	27.8880	9.4466	0.0359
17	3.1588	0.3166	30.8402	9.7632	0.0324
18	3.3799	0.2959	33.9990	10.0591	0.0294
19	3.6165	0.2765	37.3789	10.3356	0.0268
20	3.8697	0.2584	40.9954	10.5940	0.0244
21	4.1406	0.2415	44.8651	10.8355	0.0223
22	4.4304	0.2257	49.0057	11.0612	0.0204
23	4.7405	0.2109	53.4360	11.2722	0.0187
24	5.0724	0.1971	58.1766	11.4693	0.0172
25	5.4274	0.1842	63.2489	11.6536	0.0158
26	5.8074	0.1722	68.6763	11.8258	0.0146
27	6.2139	0.1609	74.4837	11.9867	0.0134
28	6.6488	0.1504	80.6975	12.1371	0.0124
29	7.1143	0.1406	87.3464	12.2777	0.0114
30	7.6123	0.1314	94.4606	12.4090	0.0106
31	8.1451	0.1228	102.0728	12.5318	0.0098
32	8.7153	0.1147	110.2179	12.6466	0.0091
33	9.3253	0.1072	118.9332	12.7538	0.0084
34	9.9781	0.1002	128.2585	12.8540	0.0078
35	10.6766	0.0937	138.2366	12.9477	0.0072
36	11.4239	0.0875	148.9131	13.0352	0.0067
37	12.2236	0.0818	160.3370	13.1170	0.0062
38	13.0792	0.0765	172.5606	13.1935	0.0058
39	13.9948	0.0715	185.6398	13.2649	0.0054
40	14.9744	0.0668	199.6346	13.3317	0.0050
41	16.0226	0.0624	214.6090	13.3941	0.0047
42	17.1442	0.0583	230.6317	13.4524	0.0043
43	18.3443	0.0545	247.7758	13.5070	0.0040
44	19.6284	0.0509	266.1201	13.5579	0.0038
45	21.0024	0.0476	285.7485	13.6055	0.0035
46	22.4726	0.0445	306.7509	13.6500	0.0033
47	24.0456	0.0416	329.2234	13.6916	0.0030
48	25.7288	0.0389	353.2691	13.7305	0.0028
49	27.5298	0.0363	378.9978	13.7668	0.0026
50	29.4569	0.0339	406.5277	13.8007	0.0025