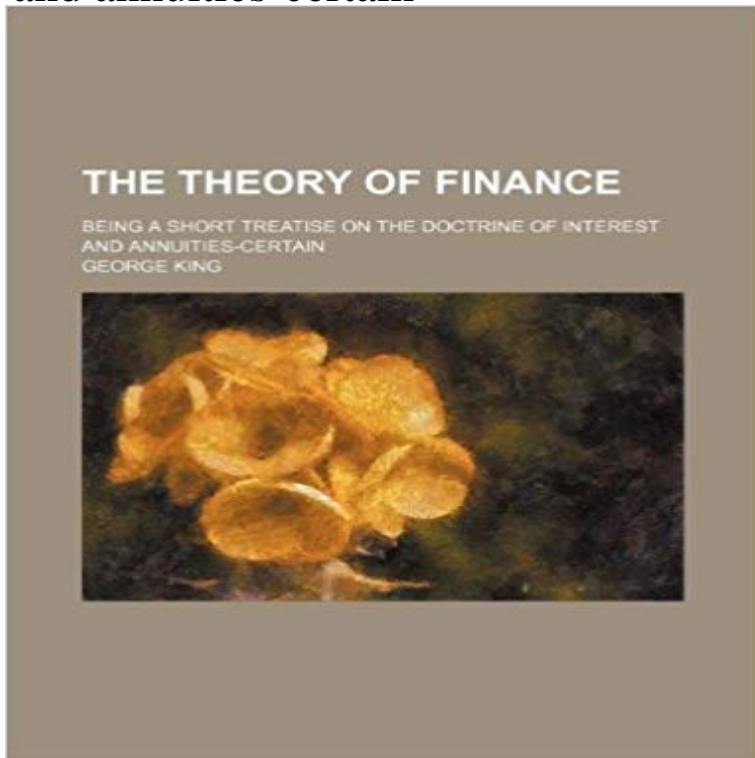


The theory of finance; being a short treatise on the doctrine of interest and annuities-certain



This historic book may have numerous typos and missing text. Purchasers can download a free scanned copy of the original book (without typos) from the publisher. Not indexed. Not illustrated. 1898 Excerpt: ...at intervals of one-half per cent. in the rate of interest. A A2 whence $p = -0.024273$ and $i = 0.0324273$ By formula F, changing the signs as in this case both numerator and denominator are negative, $1 - 2.0839 \times 10^{-5}419$ $p = 0.0560044 = 0.0560044$ and $i = 0.0324271$ The true value of i , correct to seven places of decimals, is 0.0324252 . Collecting together for comparison the results of the various formulas, we have Equations (44) and (45) are simply equations (34) and (37) so displayed that they may be compared, and they show that in equation (34) we neglect part of each power of p . Seeing then that formulas A and C are identical in form, and therefore equally easily applied, while C is the more accurate of the two, that is the one which should be used. 55. Formula A was first published by Mr. Francis Baily in the appendix, page 129, of his work on the Doctrine of Interest and Annuities. In the same place he investigated other formulas which do not require the aid of interest tables for their application, but at the present day these formulas have no practical importance, owing to the number and extent of the interest tables which are available. Formula C is due to Mr. George Barrett, who, in writing to Mr. Baily, suggests it as an improvement on formula A. (See the extract of a letter from Barrett to Baily, J.I.A., vol. iv., p. 189). To Professor De Morgan we owe formula B. It is given by him in a paper, J.I.A., vol. viii., p. 67; and Mr. MLauchlan has supplied formula D, J.I.A., vol. xviii., p. 295. Formulas E and F were devised by Mr. G. F. Hardy, and published by him in a paper, J.I.A., vol. xxiii., p. 266. 56. The principles by which equation (34) was reduced from a quadratic into the simple equation (36) may

obviously be extended. We may retain all terms of the original expans...

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