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A
NEW METHOD
For VALUING of
ANNUITIES upon LIVES.

Shewing at Sight, as follows :

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| <p>I. How many Years, Months, &c. Purchase an Annuity upon Life, for any Age, from 30 to 73 Years, is worth, when Money yields 4, 5, 6, 7, or 8 <i>per Cent.</i> Interest.</p> <p>II. How much a Year 100<i>l.</i> is worth upon Life for any of the aforesaid Ages, &c.</p> <p>III. How many Years an Annuitant must live to receive the Value of the Money sunk.</p> <p>IV. The Value of the Buyers and Sellers Chances.</p> <p>V. The present Value of any Annuity upon Life, from 1000<i>l.</i> a Year, to one Pound a Year, for any Age, from 30 to 73 Years, when Money is worth 4, 5, 6, 7, or 8 <i>per Cent.</i></p> | <p>VI. How many Years, Months, &c. Purchase, Leaseholds are worth for any certain Number of Years under 100, at 3, 4, 5, 6, 7, 8, 9, and 10 <i>per Cent. per Annum.</i></p> <p>VII. The Annuity that 100<i>l.</i> is worth, if laid out upon Leaseholds; very useful for valuing of Buildings and Fines.</p> <p>VIII. The Increase of 100<i>l.</i> at 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 <i>per Cent. per Ann.</i></p> <p>IX. The Decrease of 100<i>l.</i> at 4, 5, 6, and 7 <i>per Cent. per Annum</i>; very useful for valuing of Fines, payable at certain Terms of Years in Lease.</p> <p>X. The Amount of 100<i>l.</i> a Year, if the Payment is forborn for any Number of Years, under 31, at 5 and 6 <i>per Cent.</i> very useful in settling of Accounts between Executors and Orphans.</p> |
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TOGETHER

With many useful EXAMPLES and INSTRUCTIONS for valuing of single Lives; two or more Lives; Lives taken in with other Lives; Reversion of Lives; Annuities in Expectation; Estates for any certain Term of Years, as Freeholds, Leaseholds, and Reversions, without any Decimals, &c. The Whole being made easy to a common Capacity.

By RICHARD HAYES.

The SECOND EDITION, Corrected.

L O N D O N :

Printed for W. MEADOWS, at the ANGEL in CORNHILL. 1746.



R E A D E R,



Have here tendered a Piece of great Use to the Publick in general, reduced into a much plainer and easier Method than has ever been hitherto published upon the Subject, and is made intelligible and useful to those who have not had the Opportunity of an Arithmetical Education, as well as to the compleatest Arithmetician. For herein you will find all the most necessary Questions between Buyer and Seller, relating to the Value of an Annuity upon a single Life, resolved at Sight; and with a little more Trouble, what relates to the valuing of two or more Lives, taking Lives in with other Lives, Reversion of Lives, and the Value of an Annuity in Expectation, according to the Propo-
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To the READER.

sals of the Mercers Company; and to render the Whole as practicable as possible, there is also added several Tables, shewing at one View, the Value of any Annuity upon a single Life, from 1000l. a Year to 1l. a Year, for all Ages, from 30 to 73 Years, at different Rates of Interest, i. e. if Money will yield 4, 5, 6, 7, or 8 per Cent. Interest; and then that the Buyer and Seller may be each sensible of the others Advantage, I have shewn them the Odds, by valuing their Chances to the usual Annuities given upon Life for 100l. when Money is worth but 5 per Cent. and have also compared the usual random Practice, and this new regular Method of fixing the Value of an Annuity upon each Age of Life together, that it may be more easily be seen which comes the nearest a Par.

These, and many other Things, you have in the following Pages, at a much easier Rate than they could be acquired by my self; besides a most tedious Labour in my vacant Hours, for many Years past, to bring it into such a practical Method for the Use of the Publick: Nay, it resolveth most Cases that happen in valuing Estates in general, without any Decimals, &c. as may be seen in the Table of the Contents; nor has the like ever yet appear'd in Print, of what you will find in the following Pages.

TABLE

TABLE of CONTENTS.

TO value the Lives of Minors Page 2
The Amount of an Annuity upon single Lives 3
The Value of single Lives according to the Practices of some Persons in the City of London } 5
A Table shewing how long an Annuitant must live before the Value of the Money sunk can be received, according to the aforesaid Practices } 6
The same explained } 6
To provide for a Family, an Example 7
A Table shewing the Increase of 100l. at 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 per Cent. per Annum } 9
Tables shewing how many Years, Months, &c. Purchase, an Annuity upon Life, of different Ages, is worth, according to a new Method, at 4, 5, 6, 7, and 8 per Cent. } 11
Examples explaining the Use of the same 15
The Annuity that 100l. is worth upon Life, after the new Method, when Money is valued at 4, 5, 6, 7, or 8 per Cent. } 16
Tables shewing the same 17
Example of the Use of the same 20
Tables shewing how many Years an Annuitant must live to receive the Value of the Money sunk, by the new Method when Money brings 4, 5, 6, 7, or 8 per Cent. Interest } 21
Example of the Use of the same 25
The Value of the Buyers and Sellers Chances 26
Tables shewing how many Years, Months, &c. Purchase, Leafholds are worth, for any Number of Years under 100 Years, at 3, 4, 5, 6, 7, 8, 9, and 10 per Cent. per Annum } 28
Of valuing Annuities upon two or three Lives, &c. 37
Rules for the same 37
Of valuing younger Ages 37
The valuing of three Lives 39
Rules for taking in more Lives 40
The Value of taking in one Life with two Lives 41
The Value of taking in two Lives with one Life 42
Reversion of Lives, and an Example 44
The Value of an Annuity for 99 Years in Reversion of one Life 45
The Value of Estates in Expectation, and are to come only in Case of surviving the incumbent Life } 45
B 2 An

The CONTENTS.

An Example of the same in the Mercers Company 45
 Another of a Church Benefice in Reversion 46
 Of Buildings, Fines, and Repairs of Leaseholds 48
 Tables for valuing the Rents of the same, it shewing how much a Year }
 100 l. is worth, if laid out upon any Lease under 100 Years, at 4, 5, } 49
 6, 7, 8, 9, and 10 per Cent. }
 Example of a Fine upon a Land Lease 56
 Another, Ditto 56
 Another for valuing the Rents of Buildings 57
 Another of a Shopkeeper, paying a Fine and Repairs 58
 If a Landlord abates any Rent towards repairing a Tenement, Rules for }
 valuing the same } 59
 Rules for valuing of Freeholds 60
 Ditto — — — Leaseholds 60
 Ditto — — — Freeholds in Reversion 60
 Ditto — — — Leaseholds in Reversion 60
 Ditto to make good Years lapsed in a Lease 61
 Of paying Fines for Cathedral and College Lands 61
 A Table shewing the Decrease of 100 l. at 4, 5, 6, and 7 per Cent. 62
 Example of valuing a Fine, payable at the Expiration of certain Years }
 in Lease } 64
 Of Orphans and Guardians, &c. 64
 A useful Table for settling Accounts between Orphans and Guardians, or }
 Executors; it shewing how much Money 100 l. a Year will arise to, }
 if the Payment is forborn for any Number of Years under 31, at 5- } 65
 and 6 per Cent. }
 An Example of the Use of the same 66
 Examples of the Author's practical Method of teaching Arithmetick 66
 A short Table of Interest for odd Days, at any Rate per Cent. 69
 Examples of the Use of the same 70
 Annuities upon Lives, valued at one View, from 1000 l. a Year to 1 l. }
 a Year, for any Age from 30 to 73 Years, when Money is worth 4, } 73
 5, 6, 7, or 8 per Cent. }

HAYES's



HAYES's
 NEW METHOD
 FOR VALUING
 ANNUITIES upon LIVES,
 At ONE VIEW.



THE Annuities calculated in the following Pages, shew at one View, the present Value upon the Life of a Person of any Age, from Thirty to Seventy and Three, according to the Chance of an Annuitant's living to the Extremity of the common oldest Age of Life: And this is done upon Suppositions of the various Degrees of Probability, which Lives of different Ages have to continue in Being.

To

Hayes's *New Method for*

To value the Lives of Minors.

Those of an Age under thirty Years, must be considered two Ways; *First*, The Annuity to be bought or sold upon such a single Life, must be supposed upon a Probability of enjoying the Annuity, according to Nature, more Years than it is possible for those of a mature Age, admitting that each should live to the Extremity of the common Age of the oldest Life.

And, *Secondly*, When an Annuity is bought or sold upon one or two Lives, of mature Years, in Conjunction with a Minor, then it must be considered what are the Chances of the Younger's surviving the older Lives.

As to the First, the Probability of the Younger's natural Life, may be of longer Duration than it is possible for one of mature Years, and may enjoy the Annuity, according to Nature, many Years after the Elder's natural Life is extinct; therefore it cannot be imagined, that the Seller will allow so large an Annuity for 100*l.* to the Younger as he will to the Elder, unless the Younger is so unhappy as to labour under some apparent chronical incurable Distemper, which, in all Probability, must shorten the Thread of his Life.

As for Example, *A* aged 18, and *B* aged 40, would buy each of them an Annuity of *C* upon each of their own single Lives. Now *A* being the youngest, it is probable for him to live many Years after *B*, according to Nature, and consequently *C* will not allow so great an Annuity upon *A*'s Life, as he will upon *B*'s.

And then it ought further to be considered, that if a Person sinks any Sum of Money upon so uncertain a Thing as Life, it must be thought to be done with a View of securing

valuing Annuities upon Lives. 3

curing a larger Annuity than he can propose to make by the Principle in his own Management, or he would not be so infatuated to part with a Property at his own Disposal during Life, and may be at his Death without some such immediate Advantage, and upon as good Security.

Then the Purchaser is to observe, that the greater Number of Years Purchase his Life is valued at, the less his Annuity will be; and the fewer Years his Life is valued at, the greater will be his Annuity. As for Example:

Suppose that an Annuitant aged 23 Years, receives for every 100*l.* sunk upon his own Life, 6*l.* a Year, then his Life will be valued, if discounted at the present legal Rate of Interest of five *per Cent.* at 16 Years $\frac{1}{4}$ Purchase, which is supposing his natural Life to be extinguished in 36 Years, for so many Years the Annuitant must live before the Value of the Money sunk can be received again: Or if he receives for his Life 7*l.* a Year for every 100*l.* sunk, and discounted at the present legal Rate of Interest as before, then his Life will be valued at fourteen Years $\frac{1}{4}$ Purchase, which is supposing his Life to be extinguished in 26 Years, being the Years before the Value of the Money sunk can be received. Thus much may be sufficient, at present, for valuing Annuities upon the single Life of a Minor, and to value them with those of mature Years. See more in the following Pages.

The Amount of Annuities upon a single Life.

A single Man or Woman, at the Age of 36, would buy an Annuity of 60*l.* a Year for his or her natural Life, valuing their Money at 5 *per Cent.* to know the Value of this Annuity, look in the Tables at the latter End of the Book, shewing the Value of Annuities upon Lives, at 5 *per*

4 Hayes's *New Method for*
per Cent. for Age 36, and then in the Column, for 60*l.* a Year; again, on the same Line, towards the right Hand, in the Column under Age 36, and you'll find that 60*l.* a Year upon the Life of one aged 36, is worth 733*l.* 3*s.* 6*d.*

Another Supposition.

A Person aged 34 would know how much 43*l.* a Year is worth for his Life, he being desirous to make such a Purchase, valuing his Money at the common Rate of 5 *per Cent.* Interest: He looks as before, and finds upon his own Life, being aged 34,

	l.	s.	d.	
That 40 <i>l.</i> a Year is worth	500	9	0	}
And 3 <i>l.</i> a Year is worth	37	10	8	
added together.				
Shews 43 <i>l.</i> a Year is worth	537	19	8	

Another.

Suppose that a Person aged 43 would buy an Annuity of 256*l.* a Year for his own natural Life, valuing his Money at the present Rate of 5 *per Cent.* Interest. To know the Value of the same, he looks into the Table of 5 *per Cent.* for his Age, and does as follows:

	l.	s.	d.	
200 <i>l.</i> a Year is worth	2217	14	9	}
50 —————	554	8	8	
6 —————	66	10	7	
added together:				
Shews 256 <i>l.</i> a Year is worth	2838	14	0	

valuing Annuities upon Lives. 5

The Value of single Lives, according to the Proposals and Practices of some Companies and Corporations in and about the City of London.

It is the Practice of some Companies and Corporations, who grant Annuities upon Lives, to give some certain Ages more, and others again less; and my Intention being only to make Things as easy as possible for the Publick's Service, shall in this Place exhibit the Value of the Annuitant's Life, according to the Annuities given by some Companies and Corporations, *viz.*

If the Annuitant receives 6 <i>l.</i> a Year for 100 <i>l.</i> his Life is valued at — — —	16 Years 8 Months Purchase.
If 7 <i>l.</i> a Year, it is valued at	14 Years 3 Months $\frac{1}{2}$ Purchase.
8 <i>l.</i> a Year, — — —	12 Years 6 Months Purchase.
9 <i>l.</i> a Year, — — —	11 Years $\frac{1}{2}$ Purchase.
10 <i>l.</i> a Year, — — —	10 Years Purchase.
11 <i>l.</i> a Year, — — —	9 Years $\frac{1}{4}$ Purchase
12 <i>l.</i> a Year, — — —	8 Years 6 Months Purchase.

This Method of Reckoning being compared with my following Calculations, and discounted at the same Rates of Interest, *viz.* at 4, 5, 6, 7, 8, and 10 *per Cent.* it will shew what Number of Years each Life is supposed to be extinguished in, and also the Number of Years the Annuitant ought for to live to receive the Value of his Principal. See the following Table.

A Table shewing the Annuitant, according to the foregoing Calculations, how many Years he must live before he can receive his Principal again, if he receives 6, 7, 8, 9, 10, 11, or 12l. a Year for 100l. sunk upon his own Life, discounting his Money at 4, 5, 6, 7, 8, and 10 per Cent. per Annum Interest upon Interest.

£. a Year.	Discount at 4 per Cent.		Discount at 5 per Cent.		Discount at 6 per Cent.		Discount at 7 per Cent.		Discount at 8 per Cent.		Discount at 10 per Cent.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months
6	28	0	36	0	fee	0	0	0	0	0	0	0
7	22	0	26	0	33	0	fee	0	0	0	0	0
8	17	0	20	0	24	0	30	0	fee	0	0	0
9	15	0	16	0	19	0	22	0	28	0	0	0
10	13	0	14	0	16	0	18	0	21	0	fee	0
11	11	0	12	6	13	2	15	0	17	0	25	0
12	10	6	11	0	12	0	13	0	14	9	19	0

The foregoing Table explained.

An Annuitant receiving 8l. a Year during his own natural Life, for 100l. sunk, he valuing his Money at 5 per Cent. being the present legal Rate of Interest, would know for how many Years he must receive the said Annuity to have the Value of his 100l. again?

He looks in the foregoing Table for the Annuity he receives, viz. 8l. a Year; and upon the same Line towards his right Hand, in the Column at 5 per Cent. being the Rate of Interest he values his Money at; and there he finds

1

finds 20 Years, which is the Number of Years he must enjoy this Annuity of 8l. a Year, before he can receive the Value of his 100l. sunk at 5 per Cent.

Some other Specimens, valuing the principal Money at 4 and 5 per Cent. according to the Interest made by the publick Stocks, when the Prices are high and the Dividends low, as may be seen at one View, in my Purchasers Pocket Companion.

If the Annuitant receives 6l. a Year, it will be 28 Years before the Value of the Principal 100l. is received, at 4 per Cent. and 36 Years at 5 per Cent.

If 7l. a Year, 22 Years at 4 per Cent. and 26 Years at 5 per Cent.
 8 ——— 17 ——— 4 ——— 20 ———
 9 ——— 15 ——— 4 ——— 16 ———
 10 ——— 13 ——— 4 ——— 14 ———
 11 ——— 11 ——— 4 ——— 12 Years $\frac{1}{2}$ at 5 per Cent.
 12 ——— 10 Years $\frac{1}{2}$ at 4 ——— 11 Years at 5 per Cent.

To provide for a Family.

A Clergyman, or Layman, aged 47 Years, holding a Benefice or Place during Life, and having a Family, would willingly make some certain Provision for them; but finding that his Income will let him lay up about 46l. a Year, and that upon no better Security than his own uncertain Life, therefore chuses rather to sell the Surplusage of his Income. The Question is, What Provision the said 46l. a Year will make for his Family, admitting the Money is valued at the common legal Rate of 5 per Cent. Interest.

To resolve this Question, I shall first value the Annuity, estimating the Chance according to the Probability of the Seller's living to the Extremity of the oldest Age of Life.

C 2

And

And lastly, by the Practices of some in the City of *London*.

First, The Value of this Annuity to the Chance of Age 47, is worth upon that Life at 5 per Cent. as may be seen in the Tables at the latter Part of this Book, shewing the Value of Annuities upon Life, as follows:

	l.	s.	d.	
40 l. a Year is worth	418	0	11	}
6 — — — — —	62	14	1	
	—————			added.

Shews 46 l. a Year is worth 480 15 0 certain for his Family.

Which Sum of Money put out at Interest, will be doubled and quadrupled, at the following Times, at the Rates under-mentioned:

At 5 per Cent. it will be doubled in 16 Years, to 96 l. 10 s. and in 32 Years and $\frac{1}{4}$ to 1923 l.

At 6 per Cent. in 12 or 13 Years, it will double itself to the first Sum, or in twenty-five Years, be quadrupled to the last.

At 7 per Cent. it is doubled in 11 Years $\frac{1}{2}$, or quadrupled in 23 Years.

The same Question valued another Way.

Lastly, Supposing the Seller would value his Annuity according to the Practices of some in *London*, the Securities being the same, and should allow but 9 l. a Year to the Buyer for his 100 l. valuing the Purchase Money at the Rate of 5 per Cent. to know what Provision it will make for his Family. Do as follows:

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Multiply

	l.
Multiply the Annuity, viz.	46 0 a Year
By the Value of the Purchase	11 $\frac{1}{2}$ Years Purchase
	—————
	506 0
	5 $\frac{1}{2}$
	—————

Shews 46 l. a Year is worth 511 $\frac{1}{2}$ certain for his Family.

And this 511 l. $\frac{1}{2}$, if let to lay out upon Interest, will increase to an incredible Sum, as may be seen in the two following Tables.

		<i>A Table shewing the Increase of 100 l. at 3, 4, 5, 6, and 7 per Cent. per Ann. Interest upon Interest.</i>														
		At 3 per Cent.			At 4 per Cent.			At 5 per Cent.			At 6 per Cent.			At 7 per C.		
100 l.	increases to	In Years	Months	qrs.	In Years	Months	qrs.	In Years	Months	qrs.	In Years	Months	qrs.	In Years	Months	qrs.
l.																
200		25	5	1	19	7	0	16	2	0	12	10	3	11	6	1
400		50	10	2	39	2	0	32	4	0	25	9	2	23	0	2
800		76	3	3	58	9	0	48	6	0	38	8	1	34	6	3
1600		101	9	0	78	4	0	64	8	0	51	7	0	46	1	0
3200		127	2	1	97	11	0	80	10	0	64	5	3	57	7	1
6400		152	7	2	117	6	0	97	0	0	77	4	2	69	1	2
12800		178	0	3	137	1	0	113	2	0	90	3	1	80	7	3
25600		203	6	0	156	8	0	129	4	0	103	2	0	92	2	0

A

A Table shewing the Increase of 100l. at 8, 9, 10, 11, and 12 per Cent. per Ann. Interest upon Interest.

100l. increases to l.	At 8 per Ct.			At 9 per Ct.			At 10 per Ct.			At 11 per Ct.			At 12 per Ct.		
	In Years	Months	qrs.	In Years	Months	qrs.	In Years	Months	qrs.	In Years	Months	qrs.	In Years	Months	qrs.
200	10	9	1	9	2	0	8	10	2	7	8	0	6	2	0
400	21	6	3	18	4	0	17	9	1	15	4	0	12	4	0
800	32	4	1	27	6	0	26	8	0	23	0	0	18	6	0
1600	43	1	3	36	8	0	35	6	2	30	8	0	24	8	0
3200	53	10	0	45	10	0	44	3	1	38	4	0	30	10	0
6400	64	7	2	55	0	0	53	1	0	46	0	0	37	0	0
12800	75	6	0	64	2	0	62	2	2	53	8	0	43	2	0
25600	86	4	2	73	4	0	71	1	1	61	4	0	49	4	0

The two Tables explained.

These two Tables shew what Sum of Money 100l. swells to in a small Space of Years, at Interest upon Interest, putting the Interest out again as often as it becomes due, and so letting it lie out Year after Year, at the several Rates of Interest therein mentioned: And by the same, the Purchaser may easily compute whether a shorter or longer Lease is the cheapest for purchasing.

So much for the customary Way of buying and selling Annuities upon single Lives. Now shall be exhibited the Years, Months, and 8 Parts of a Month's Purchase, the Life of some Ages are worth, being the Value of the Chance of the Probability of each Annuitant's living to the Extremity of the common oldest Life. See the following Tables.

THE

THE FOLLOWING

T A B L E S

S H E W

How many Years, Months, &c. Purchase an Annuity upon Life of any Age is worth, from Age 30, to Age 73, at 4, 5, 6, 7, and 8 per Cent. being the Value of the Chances of such Lives, according to the Probability of their living to the Extremity of the common oldest Age of Life.

The Value of Annuities upon Lives, being the Years, &c. Purchase the Annuities are worth.

Years Age	At 4 per Cent.						At 5 per Cent.								
	Years	Months	8th par.	Ages	Years	Months	8th par.	Ages	Years	Months	8th par.	Ages			
30	15	6	4	52	10	10	3	30	13	1	4	52	9	7	2
31	15	3	3	53	10	7	6	31	12	11	4	53	9	5	2
32	15	1	2	54	10	5	1	32	12	9	4	54	9	3	2
33	14	10	7	55	10	1	2	33	12	7	6	55	9	1	2
34	14	8	5	56	9	10	7	34	12	6	1	56	8	10	3
35	14	6	1	57	9	7	5	35	12	4	2	57	8	7	6
36	14	3	7	58	9	4	2	36	12	2	5	58	8	5	0
37	14	1	4	59	9	2	2	37	12	0	7	59	8	2	2
38	13	10	6	60	8	9	5	38	11	10	6	60	7	11	4
39	13	8	1	61	8	6	2	39	11	8	7	61	7	8	7
40	13	5	7	62	8	3	2	40	11	7	2	62	7	5	6
41	13	3	2	63	7	10	6	41	11	5	2	63	7	2	5
42	13	1	5	64	7	7	0	42	11	2	7	64	6	11	4
43	12	9	6	65	7	3	1	43	11	1	0	65	6	8	2
44	12	7	4	66	6	11	2	44	10	11	3	66	6	4	7
45	12	5	6	67	6	7	1	45	10	9	5	67	6	1	3
46	12	3	0	68	6	3	0	46	10	8	1	68	5	9	7
47	11	11	6	69	5	10	7	47	10	5	3	69	5	6	1
48	11	9	2	70	5	6	4	48	10	3	5	70	5	2	2
49	11	5	4	71	5	1	1	49	10	1	0	71	4	9	4
50	11	3	3	72	4	9	4	50	9	11	1	72	4	6	3
51	11	0	7	73	4	7	0	51	9	9	2	73	4	4	2

The Value of Annuities upon Lives, being the Years, &c. Purchase the Annuities are worth.

Ages	At 6 per Cent.						At 7 per Cent.								
	Years	Months	8th par.	Ages	Years	Months	8th par.	Ages	Years	Months	8th par.	Ages			
30	11	3	2	52	8	6	6	30	9	10	0	52	7	8	2
31	11	1	5	53	8	5	1	31	9	8	4	53	7	7	0
32	11	0	2	54	8	3	5	32	9	7	4	54	7	5	7
33	10	10	7	55	8	2	0	33	9	6	4	55	7	4	6
34	10	9	5	56	7	11	1	34	9	5	3	56	7	3	4
35	10	8	3	57	7	9	5	35	9	4	2	57	7	1	7
36	10	6	7	58	7	7	3	36	9	3	2	58	6	11	6
37	10	5	4	59	7	5	1	37	9	2	2	59	6	9	4
38	10	4	0	60	7	2	7	38	9	1	1	60	6	7	3
39	10	2	3	61	7	0	5	39	9	0	0	61	6	5	4
40	10	1	2	62	6	10	0	40	8	10	7	62	6	3	3
41	9	11	6	63	6	7	4	41	8	9	5	63	6	1	1
42	9	9	6	64	6	4	7	42	8	8	0	64	5	10	7
43	9	7	6	65	6	2	0	43	8	7	0	65	5	8	5
44	9	6	6	66	5	11	1	44	8	6	1	66	5	6	1
45	9	5	6	67	5	8	1	45	8	5	0	67	5	3	5
46	9	4	3	68	5	5	0	46	8	4	1	68	5	0	7
47	9	2	4	69	5	1	7	47	8	2	6	69	4	10	0
48	9	1	2	70	4	10	4	48	8	1	4	70	4	7	0
49	8	11	1	71	4	6	2	49	7	11	5	71	4	4	1
50	8	9	6	72	4	3	3	50	7	10	4	72	4	1	7
51	8	8	2	73	4	1	4	51	7	9	3	73	3	11	4

The Years, &c. Purchase Annuities are worth.							
At 8 per Cent.							
Ages	Years	Months	8th par.	Ages	Years	Months	8th par.
30	8	8	1	52	6	11	3
31	8	7	0	53	6	10	3
32	8	6	1	54	6	9	4
33	8	5	3	55	6	8	4
34	8	4	4	56	6	6	7
35	8	3	5	57	6	5	4
36	8	2	7	58	6	4	0
37	8	2	0	59	6	2	4
38	8	1	4	60	6	1	0
39	7	11	7	61	5	11	0
40	7	11	2	62	5	9	4
41	7	10	2	63	5	7	5
42	7	9	1	64	5	5	6
43	7	8	0	65	5	3	6
44	7	7	2	66	5	1	4
45	7	6	3	67	4	11	1
46	7	5	3	68	4	9	0
47	7	4	3	69	4	6	4
48	7	3	4	70	4	2	7
49	7	2	1	71	4	0	3
50	7	1	2	72	3	10	2
51	7	0	2	73	3	8	7

Ex-

Example of the Use of the foregoing Table.

A Person aged 36, would buy an Annuity upon his Life, and would know how many Years Purchase an Annuity upon his Life is worth, to value his Money at five *per Cent.* being the common Rate of Interest: He looks in the Table at 5 *per Cent.* for his Age, and the Years, Months, &c. standing upon the same Line, towards the right Hand, is the Value of the Purchase, *viz.*

Twelve Years, 2 Months, $\frac{1}{4}$ Purchase is the Value of an Annuity upon the Life of one aged 36. And,

Eleven Years, 7 Months, $\frac{3}{4}$ or $\frac{1}{4}$ Purchase, at 5 *per Cent.* is the Value of an Annuity upon the Life of one aged 40 Years.

The Annuity that 100 l. is worth, upon the Life of each, from 30 to 73.

Having in the foregoing Pages shown the customary Annuities allowed for 100 l. given by some Companies and Corporations, &c. in and about the City of *London*, to the Annuitant upon Life; I shall in the next Place insert a Table, wherein may be seen at one View, the Annuity that the Buyer ought to receive for 100 l. according to the Value of his Chance of a Probability of living to the Extremity of the common oldest Age of Life.

THE FOLLOWING

T A B L E S

S H E W T H E

Annuitant how much *per Annum* ought to be received for 100*l.* funk upon Life, being the Value of the Chance of Life, when Money goes at 4, 5, 6, 7, or 8 *per Cent. per Annum*, upon the Probability of living to the common oldest Age of Life.

A

*A Table shewing the Annuitants how much per Annum 100*l.* is worth, upon the following Ages of Life.*

Years of Age	At 4 per Cent.								At 5 per Cent.							
	l. s. d.			Age	l. s. d.			Age	l. s. d.			Age	l. s. d.			
	l.	s.	d.		l.	s.	d.		l.	s.	d.		l.	s.	d.	
30	6	8	8	52	9	4	1	30	7	12	4	52	10	8	2	
31	6	11	0	53	9	7	8	31	7	14	6	53	10	11	8	
32	6	12	4	54	9	11	8	32	7	16	2	54	10	15	7	
33	6	14	3	55	9	18	0	33	7	18	1	55	10	19	6	
34	6	15	10	56	10	1	9	34	7	19	10	56	11	5	7	
35	6	17	9	57	10	7	6	35	8	1	9	57	11	11	2	
36	7	0	0	58	10	13	7	36	8	3	8	58	11	17	6	
37	7	1	8	59	10	17	8	37	8	5	8	59	12	4	0	
38	7	3	10	60	11	7	3	38	8	8	0	60	12	11	0	
39	7	6	2	61	11	14	7	39	8	10	4	61	12	18	0	
40	7	8	0	62	12	3	8	40	8	12	3	62	13	7	6	
41	7	10	8	63	12	13	1	41	8	14	9	63	13	16	9	
42	7	13	8	64	13	3	7	42	8	18	0	64	14	7	4	
43	7	16	1	65	13	15	4	43	9	0	4	65	14	19	1	
44	7	18	5	66	14	9	3	44	9	2	5	66	15	12	4	
45	8	0	7	67	15	3	0	45	9	5	3	67	16	6	11	
46	8	3	0	68	15	19	8	46	9	7	4	68	17	3	8	
47	8	6	9	69	16	18	7	47	9	11	4	69	18	2	10	
48	8	9	9	70	18	0	8	48	9	14	0	70	19	4	11	
49	8	13	11	71	19	12	2	49	9	18	3	71	20	16	8	
50	8	17	0	72	20	16	8	50	10	1	3	72	22	0	10	
51	9	0	6	73	21	15	2	51	10	4	8	73	22	19	0	

A

Hayes's New Method for

A Table shewing how much per Annum 100l. is worth upon the following Ages of Life.

Years of Age	At 6 per Cent.						At 7 per Cent.								
	l.	s.	d.	Age	l.	s.	d.	Age	l.	s.	d.	Age	l.	s.	d.
	30	8	17	4	52	11	13	6	30	10	3	4	52	13	0
31	8	19	7	53	11	17	0	31	10	5	11	53	13	3	6
32	9	1	4	54	12	0	10	32	10	7	8	54	13	7	2
33	9	3	3	55	12	4	8	33	10	9	8	55	13	11	0
34	9	5	2	56	12	10	9	34	10	11	6	56	13	17	3
35	9	7	1	57	12	16	5	35	10	13	7	57	14	2	6
36	9	9	1	58	13	2	10	36	10	15	5	58	14	8	9
37	9	10	11	59	13	9	2	37	10	17	6	59	14	15	2
38	9	13	6	60	13	15	8	38	11	0	0	60	15	1	0
39	9	15	10	61	14	3	4	39	11	2	2	61	15	8	0
40	9	17	11	62	14	12	4	40	11	5	6	62	15	18	5
41	10	0	5	63	15	2	10	41	11	7	2	63	16	7	10
42	10	3	7	64	15	12	4	42	11	10	6	64	16	18	3
43	10	6	3	65	16	3	1	43	11	12	11	65	17	9	10
44	10	8	4	66	16	17	2	44	11	15	2	66	18	2	10
45	10	10	10	67	17	11	10	45	11	17	11	67	18	17	9
46	10	12	10	68	18	8	4	46	11	19	6	68	19	15	9
47	10	16	8	69	19	7	0	47	12	3	0	69	20	13	5
48	11	1	11	70	20	9	9	48	12	6	2	70	21	15	11
49	11	4	9	71	21	3	2	49	12	9	9	71	22	18	6
50	11	7	0	72	23	6	6	50	12	12	9	72	24	12	5
51	11	10	3	73	24	3	10	51	12	16	0	73	25	9	0

A

valuing Annuities upon Lives.

A Table shewing how much per Annum 100l. is worth, &c.

Years of Age	At 8 per Cent.						
	l.	s.	d.	Age	l.	s.	d.
30	11	10	2	52	14	7	8
31	11	13	0	53	14	11	0
32	11	15	0	54	14	14	6
33	11	17	0	55	14	17	0
34	11	18	5	56	15	3	2
35	12	0	9	57	15	9	4
36	12	2	9	58	15	15	10
37	12	4	10	59	16	2	4
38	12	7	5	60	16	8	11
39	12	10	0	61	16	17	7
40	12	12	0	62	17	5	2
41	12	14	9	63	17	15	2
42	12	18	0	64	18	5	0
43	13	0	7	65	18	16	5
44	13	3	0	66	19	9	4
45	13	5	2	67	20	4	0
46	13	8	2	68	21	1	0
47	13	11	11	69	22	0	0
48	13	14	0	70	23	2	6
49	13	18	5	71	24	15	4
50	14	1	5	72	25	18	10
51	14	4	8	73	26	14	6

Ex-

Example of the Use of the foregoing Tables.

A Person aged 43, having 100*l.* and being in no Way to improve the same, and finding at the common legal Rate of Interest, it will bring in no more than 5*l.* a Year; and rather than let it lie out at that Rate, would willingly sink the 100*l.* in an Annuity upon Life: The Query is, What Annuity the 100*l.* is worth upon Life of Age 43, when the common Rate of Interest is 5 *per Cent.* To answer this Question.

First, Look for the Table at the Rate of Interest, *viz.* 5 *per Cent.* and in the same Table for the Age 43, and the Sum annexed to it on the same Line towards the right Hand, is 9*l.* 4*d.* which is the Annuity that 100*l.* is worth upon the Life of an Annuitant, aged 43.

If Money goes at 6 *per Cent.* Interest, then 100*l.* will be worth 10*l.* 6*s.* 3*d.* a Year, during the Life of one aged 43 Years.

Or, if the common Rate of Interest is 4 *per Cent.* then 100*l.* is worth but 7*l.* 16*s.* 1*d.* a Year during the Life of the same Age, 43 Years.

Now I shall proceed to the next necessary Work, that is to say; If the Buyer receives the aforesaid Annuities for 100*l.* sunk upon Life, it will be convenient for to know how many Years the Annuitant must live before he can receive the Value of the 100*l.* that shall be so sunk upon Life, which may be seen in the following Tables.

THE

THE FOLLOWING

T A B L E S

S H E W

How many Years the Annuitant must live to receive the Value of 100*l.* sunk, if he receives an Annuity equivalent to the Value of his Chance of living to the Extremity of the common Age of the oldest Life, reckoning Interest for his Money, either at 4, 5, 6, 7, or 8 *per Cent. per Annum.*

E

A

Hayes's New Method for

valuing Annuities upon Lives.

A Table shewing how long an Annuitant must live to receive the Value of 100l. sunk, according to the Chances of Life.

Years aged	At 4 per Cent.						At 5 per Cent.								
	Years		Months		Aged		Years		Months		Aged				
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months			
30	25	0	0	52	15	0	0	30	22	0	0	52	14	0	0
31	24	0	0	53	14	0	0	31	21	0	0	53	14	0	0
32	24	0	0	54	14	0	0	32	21	0	0	54	13	0	0
33	23	0	0	55	14	0	0	33	21	0	0	55	13	0	0
34	23	0	0	56	13	0	0	34	20	0	0	56	12	0	0
35	22	0	0	57	13	0	0	35	20	0	0	57	12	0	0
36	22	0	0	58	12	0	0	36	20	0	0	58	12	0	0
37	21	0	0	59	12	0	0	37	19	0	0	59	11	0	0
38	21	0	0	60	11	0	0	38	19	0	0	60	11	0	0
39	20	0	0	61	11	0	0	39	19	0	0	61	11	0	0
40	20	0	0	62	11	0	0	40	18	0	0	62	10	0	0
41	20	0	0	63	10	0	0	41	18	0	0	63	10	0	0
42	19	0	0	64	10	0	0	42	17	0	0	64	9	0	0
43	19	0	0	65	9	0	0	43	17	0	0	65	9	0	0
44	18	0	0	66	9	0	0	44	17	0	0	66	8	0	0
45	18	0	0	67	8	0	0	45	16	0	0	67	8	0	0
46	17	0	0	68	8	0	0	46	16	0	0	68	8	0	0
47	17	0	0	69	7	0	0	47	16	0	0	69	7	0	0
48	17	0	0	70	7	0	0	48	16	0	0	70	7	0	0
49	16	0	0	71	7	0	0	49	15	0	0	71	6	0	0
50	16	0	0	72	6	0	0	50	15	0	0	72	6	0	0
51	15	0	0	73	5	0	0	51	14	0	0	73	5	0	0

A

A Table shewing how long an Annuitant must live to receive the Value of 100l. sunk, according to the Chances of Life.

Years aged	At 6 per Cent.						At 7 per Cent.								
	Years		Months		Aged		Years		Months		Aged				
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months			
30	20	0	0	52	13	0	0	30	18	0	0	52	12	0	0
31	19	0	0	53	13	0	0	31	17	0	0	53	12	0	0
32	19	0	0	54	12	0	0	32	17	0	0	54	11	0	0
33	19	0	0	55	12	0	0	33	17	0	0	55	11	0	0
34	18	0	0	56	12	0	0	34	17	0	0	56	11	0	0
35	18	0	0	57	11	0	0	35	16	0	0	57	11	0	0
36	18	0	0	58	11	0	0	36	16	0	0	58	10	0	0
37	17	0	0	59	11	0	0	37	16	0	0	59	10	0	0
38	17	0	0	60	11	0	0	38	15	0	0	60	10	0	0
39	17	0	0	61	10	0	0	39	15	0	0	61	9	0	0
40	16	0	0	62	10	0	0	40	15	0	0	62	9	0	0
41	16	0	0	63	10	0	0	41	15	0	0	63	9	0	0
42	16	0	0	64	9	0	0	42	14	0	0	64	8	0	0
43	15	0	0	65	9	0	0	43	14	0	0	65	8	0	0
44	15	0	0	66	8	0	0	44	14	0	0	66	8	0	0
45	15	0	0	67	8	0	0	45	14	0	0	67	7	0	0
46	15	0	0	68	7	0	0	46	13	0	0	68	7	0	0
47	14	0	0	69	7	0	0	47	13	0	0	69	7	0	0
48	14	0	0	70	7	0	0	48	13	0	0	70	6	0	0
49	14	0	0	71	6	0	0	49	13	0	0	71	6	0	0
50	13	0	0	72	6	0	0	50	13	0	0	72	5	0	0
51	13	0	0	73	5	0	0	51	12	0	0	73	5	0	0

E 2

A

A Table shewing how long an Annuitant must live, &c.

At 8 per Cent.

Years aged	Years		Aged		Years		Months	
	Years	Months	Years	Months	Years	Months	Years	Months
30	16	0	52	11	0	0	0	0
31	15	0	53	11	0	0	0	0
32	15	0	54	11	0	0	0	0
33	15	0	55	11	0	0	0	0
34	15	0	56	10	0	0	0	0
35	15	0	57	10	0	0	0	0
36	14	0	58	10	0	0	0	0
37	14	0	59	9	0	0	0	0
38	14	0	60	9	0	0	0	0
39	14	0	61	9	0	0	0	0
40	14	0	62	9	0	0	0	0
41	13	0	63	8	0	0	0	0
42	13	0	64	8	0	0	0	0
43	13	0	65	8	0	0	0	0
44	13	0	66	7	0	0	0	0
45	13	0	67	7	0	0	0	0
46	12	0	68	7	0	0	0	0
47	12	0	69	6	0	0	0	0
48	12	0	70	6	0	0	0	0
49	12	0	71	6	0	0	0	0
50	11	0	72	5	0	0	0	0
51	11	0	73	5	0	0	0	0

The

The Use of the foregoing Tables.

A Person aged 38, having a Desire to buy an Annuity, and the Seller agrees to let him have 8*l.* 8*s.* per Annum, during his natural Life; for 100*l.* Now the Buyer being sensible of his own infirm State of Health, and the Effect it has had in his Family, labouring under a Notion it may have the same upon himself, to the shortning of his Life; therefore would know how many Years he must live if he receives the said Annuity, to have the Value of his 100*l.* sunk, reckoning Interest at the common Rate of 5 per Cent.

In order to know the same, he looks in the Table, at 5 per Cent. for his Age, and there he finds 19 Years, which is the Number of Years he must receive his Annuity of 8*l.* 8*s.* before he can receive the Value of the 100*l.* sunk, if his Money is valued at 5 per Cent. the common legal Rate of Interest at this Time.

The Months, and Parts of Months, are omitted as needless, the Years being near enough to answer the Use, being only designed to shew the Buyer the Length of the Lease he must wear out before he can receive the Value of the Money sunk; also the Number of Years the Seller supposes a Life to be extinguished in. But for those who would know the Time, to a critical Exactness of Months, &c. there are Tables will serve for the Purpose in the following Pages, viz. That for valuing of Leaseholds for any certain Term of Years, and also the other Table, for valuing of Fines and Repairs. The next Thing I shall exhibit, will be the Value of the Buyers and Sellers Chances.

The

The Value of the Buyers and Sellers Chances, according to my foregoing Calculations, when Money yields but 5 per Cent. Interest.

If Age 26 receives 7*l.* a Year upon Life, for 100*l.* sunk, supposing the Annuitant to be healthy and well; out of 14 Buyers, there lives but 9 to receive the Value of the Money sunk; herein the Seller has not quite 5 Chances to the Buyer's 3.

If 8*l.* a Year is given upon the Life of Age 34, for 100*l.* then out of 9 Buyers there is but 6 Lives to receive the Value of the Money sunk; herein the Seller has just 3 Chances to 2.

If 9*l.* a Year is given upon the Life of Age 43, for 100*l.* then out of 27 Buyers there are but 17 Lives to receive the Value of the Money sunk; herein the Seller has more than 3 Chances to the Buyer's 2.

If 10*l.* a Year is given upon the Life of Age 50, for 100*l.* then out of 34 Buyers there are but 19 Lives to receive the Value of the Money sunk; herein the Seller has a greater Chance than for Age 43.

If 11*l.* a Year is given upon the Life of Age 55, for 100*l.* the Seller has much the same Chance as for Age 50.

If 12*l.* a Year is given upon the Life of Age 59, for 100*l.* the Seller has much the same Chance as for Age 50.

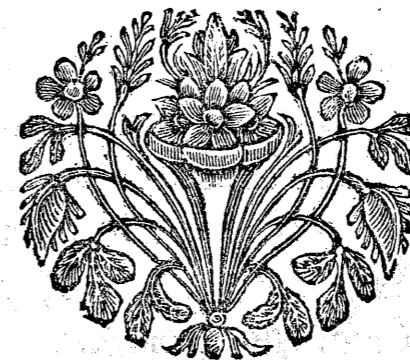
The same another Way.

Supposing the common Practices are to give 7, 8, 9, and 10*l.* a Year for Life upon any Age, from 40 to 50, for 100*l.* when Money yields at Interest but 5 per Cent. and

and for Brevity Sake, we will suppose the said Annuities are given upon the Life of Age 46, then the Chances are as follow:

If 7 <i>l.</i> a Year be given, then the Seller has about 12 Chances to the Buyers 5.			
8 <i>l.</i> Ditto	—————	9 Ditto	————— 4.
9 <i>l.</i> Ditto	—————	7 Ditto	————— 4.
10 <i>l.</i> Ditto	—————	4 Ditto	————— 3.

The like may soon be resolved, upon any Annuity given for Life of any Age, for 100*l.* let the Interest be what it will.



THE FOLLOWING

T A B L E S

SHEW AT SIGHT

How many Years, Months, and 8th Parts
of a Month's Purchase, Leasehold Estates
are worth for any Number of Years,
under 100, at 3, 4, 5, 6, 7, 8, 9, and
10 per Cent. per Annum.

At

At 3 per Cent. per Annum.

The Value of Leaseholds for any certain Number of Years.

Years in Lease	At 3 per Cent.				At 4 per Cent.				At 5 per Cent.				At 6 per Cent.				At 7 per Cent.				At 8 per Cent.				At 9 per Cent.				At 10 per Cent.			
	Years	Months	8th par.	Yrs. &c.	Years	Months	8th par.	Yrs. &c.	Years	Months	8th par.	Yrs. &c.	Years	Months	8th par.	Yrs. &c.	Years	Months	8th par.	Yrs. &c.	Years	Months	8th par.	Yrs. &c.	Years	Months	8th par.	Yrs. &c.	Years	Months	8th par.	Yrs. &c.
1	0	11	5	26	17	1	0	51	25	7	6	76	29	3	6																	
2	1	10	7	27	18	4	0	52	25	10	1	77	29	4	6																	
3	2	9	7	28	18	9	1	53	26	0	4	78	29	5	7																	
4	3	8	4	29	19	2	2	54	26	2	7	79	29	7	0																	
5	4	7	0	30	19	7	2	55	26	5	0	80	29	8	0																	
6	5	5	0	31	19	11	7	56	26	7	2	81	29	9	1																	
7	6	2	6	32	20	4	3	57	26	9	3	82	29	10	1																	
8	7	0	2	33	20	8	7	58	26	11	3	83	29	11	1																	
9	7	9	3	34	21	1	0	59	27	1	3	84	30	0	0																	
10	8	6	3	35	21	5	0	60	27	3	2	85	30	0	7																	
11	9	3	0	36	21	8	7	61	27	5	1	86	30	1	7																	
12	9	11	4	37	22	0	5	62	27	7	0	87	30	2	6																	
13	10	7	6	38	22	4	3	63	27	8	6	88	30	3	5																	
14	11	3	4	39	22	8	0	64	27	10	4	89	30	4	4																	
15	11	11	2	40	22	11	4	65	28	0	1	90	30	5	2																	
16	12	6	6	41	23	2	7	66	28	1	6	91	30	6	0																	
17	13	2	0	42	23	6	1	67	28	3	3	92	30	6	6																	
18	13	9	0	43	23	9	3	68	28	4	7	93	30	7	4																	
19	14	3	7	44	24	0	4	69	28	6	3	94	30	8	1																	
20	14	10	4	45	24	3	4	70	28	7	6	95	30	8	7																	
21	15	5	0	46	24	6	3	71	28	9	1	96	30	9	5																	
22	15	11	2	47	24	9	1	72	28	10	4	97	30	10	1																	
23	16	5	3	48	25	0	0	73	28	11	7	98	30	10	7																	
24	16	11	2	49	25	2	4	74	29	1	1	99	30	11	4																	
25	17	5	0	50	25	5	1	75	29	2	3	fee	30	11	0																	

F

At

Hayes's New Method for

At 4 per Cent. per Annum.

The Value of Leaseholds for any certain Number of Years.

Years in Lease	Years			Years			Years			Years					
	Years	Months	8th par.	Years	Months	8th par.	Years	Months	8th par.	Years	Months	8th par.			
1	0	11	4	26	15	11	7	51	21	7	3	76	23	8	6
2	1	10	5	27	16	4	0	52	21	9	0	77	23	9	3
3	2	9	2	28	16	8	0	53	21	10	4	78	23	10	0
4	3	7	4	29	16	11	6	54	21	11	7	79	23	10	4
5	4	5	3	30	17	3	4	55	22	1	2	80	23	11	0
6	5	2	7	31	17	7	1	56	22	2	5	81	23	11	4
7	6	0	0	32	17	10	4	57	22	3	6	82	23	11	7
8	6	8	6	33	18	1	6	58	22	5	0	83	24	0	3
9	7	5	2	34	18	5	0	59	22	6	2	84	24	0	7
10	8	1	3	35	18	8	0	60	22	7	4	85	24	1	2
11	8	9	1	36	18	10	7	61	22	8	5	86	24	1	5
12	9	4	5	37	19	1	6	62	22	9	5	87	24	2	0
13	9	11	7	38	19	4	4	63	22	10	5	88	24	2	3
14	10	6	6	39	19	7	0	64	22	11	5	89	24	2	6
15	11	1	4	40	19	9	4	65	23	0	4	90	24	3	1
16	11	7	7	41	19	11	7	66	23	1	4	91	24	3	4
17	12	2	0	42	20	2	2	67	23	2	4	92	24	3	7
18	12	9	1	43	20	4	4	68	23	3	1	93	24	4	2
19	13	1	5	44	20	6	5	69	23	4	0	94	24	4	4
20	13	7	0	45	20	8	5	70	23	4	6	95	24	4	6
21	14	0	3	46	20	10	5	71	23	5	1	96	24	5	1
22	14	5	3	47	21	0	4	72	23	6	1	97	24	5	3
23	14	10	3	48	21	2	3	73	23	6	7	98	24	5	5
24	15	3	0	49	21	4	1	74	23	7	4	99	24	6	0
25	15	7	4	50	21	5	7	75	23	8	0	fee	25	0	0

valuing Annuities upon Lives.

At 5 per Cent. per Annum.

The Value of Leaseholds for any certain Number of Years.

Years in Lease	Years			Years			Years			Years					
	Years	Months	8th par.	Years	Months	8th par.	Years	Months	8th par.	Years	Months	8th par.			
1	0	11	3	26	14	4	9	51	18	4	1	76	19	6	3
2	1	10	3	27	14	7	4	52	18	5	1	77	19	6	6
3	2	8	6	28	14	10	6	53	18	6	0	78	19	7	0
4	3	6	4	29	15	1	6	54	18	6	7	79	19	7	2
5	4	4	4	30	15	4	4	55	18	7	6	80	19	7	4
6	5	0	7	31	15	7	2	56	18	8	4	81	19	7	6
7	5	9	3	32	15	9	6	57	18	9	2	82	19	8	0
8	6	5	4	33	16	0	1	58	18	10	0	83	19	8	2
9	7	11	2	34	16	2	3	59	18	10	6	84	19	8	4
10	7	8	5	35	16	4	4	60	18	11	3	85	19	8	5
11	8	3	3	36	16	6	5	61	18	11	7	86	19	8	6
12	8	10	3	37	16	8	5	62	19	0	4	87	19	8	7
13	9	4	6	38	16	10	4	63	19	1	1	88	19	9	0
14	9	10	7	39	17	0	2	64	19	1	5	89	19	9	2
15	10	4	5	40	17	2	0	65	19	2	1	90	19	9	3
16	10	10	1	41	17	3	5	66	19	2	5	91	19	9	4
17	11	3	3	42	17	5	1	67	19	3	1	92	19	9	5
18	11	8	3	43	17	6	3	68	19	3	4	93	19	9	6
19	12	1	1	44	17	8	0	69	19	3	7	94	19	9	7
20	12	5	5	45	17	9	3	70	19	4	3	95	19	10	0
21	12	9	7	46	17	10	5	71	19	4	6	96	19	10	1
22	13	2	0	47	17	11	7	72	19	5	1	97	19	10	2
23	13	5	7	48	18	1	0	73	19	5	4	98	19	10	3
24	13	9	5	49	18	2	1	74	19	5	7	99	19	10	4
25	14	1	2	50	18	3	1	75	19	6	1	fee	20	0	0

Hayes's New Method for

At 6 per Cent. per Annum.

The Value of Leaseholds for any certain Number of Years.

Years in Lease	Years				Months				8th par.				
	Yrs.	Months	8th par.	Yrs. &c.	Yrs.	Months	8th par.	Yrs. &c.	Yrs.	Months	8th par.	Yrs. &c.	
1	0	11	3	26	13	0	1	51	15	9	7	76	16
2	1	10	0	27	13	2	5	52	15	10	4	77	16
3	2	8	1	28	13	4	7	53	15	11	0	78	16
4	3	5	4	29	13	7	1	54	15	11	4	79	16
5	4	2	5	30	13	9	2	55	15	11	7	80	16
6	4	10	0	31	13	11	2	56	16	0	4	81	16
7	5	7	0	32	14	1	0	57	16	0	7	82	16
8	6	2	4	33	14	2	6	58	16	1	2	83	16
9	6	9	5	34	14	4	4	59	16	1	5	84	16
10	7	4	3	35	14	6	0	60	16	2	0	85	16
11	7	10	5	36	14	7	5	61	16	2	3	86	16
12	8	4	5	37	14	7	7	62	16	2	5	87	16
13	8	10	3	38	14	10	2	63	16	3	0	88	16
14	9	3	5	39	14	11	4	64	16	3	2	89	16
15	9	8	5	40	15	0	4	65	16	3	6	90	16
16	10	1	3	41	15	1	6	66	16	4	0	91	16
17	10	5	7	42	15	2	6	67	16	4	2	92	16
18	10	10	0	43	15	3	6	68	16	4	4	93	16
19	11	2	0	44	15	4	5	69	16	4	6	94	16
20	11	5	6	45	15	5	4	70	16	5	0	95	16
21	11	9	2	46	15	6	3	71	16	5	1	96	16
22	12	0	4	47	15	7	1	72	16	5	2	97	16
23	12	3	5	48	15	7	7	73	16	5	3	98	16
24	12	6	5	49	15	8	5	74	16	5	4	99	16
25	12	9	4	50	15	9	2	75	16	5	5	fee	16

At

valuing Annuities upon Lives.

At 7 per Cent. per Annum.

The Value of Leaseholds for any certain Number of Years.

Years in Lease	Years				Months				8th par.				
	Yrs.	Months	8th par.	Yrs. &c.	Yrs.	Months	8th par.	Yrs. &c.	Yrs.	Months	8th par.	Yrs. &c.	
1	0	11	2	26	11	10	0	51	13	10	0	76	14
2	1	9	5	27	11	11	7	52	13	10	3	77	14
3	2	7	4	28	12	1	6	53	13	10	6	78	14
4	3	4	6	29	12	3	3	54	13	11	0	79	14
5	4	1	2	30	12	5	0	55	13	11	3	80	14
6	4	9	2	31	12	6	5	56	13	11	5	81	14
7	5	4	6	32	12	7	7	57	13	11	7	82	14
8	5	11	6	33	12	9	1	58	14	0	1	83	14
9	6	6	2	34	12	10	2	59	14	0	3	84	14
10	7	0	3	35	12	11	3	60	14	0	4	85	14
11	7	6	0	36	13	0	4	61	14	0	6	86	14
12	7	11	3	37	13	1	4	62	14	0	7	87	14
13	8	4	3	38	13	2	3	63	14	1	0	88	14
14	8	9	0	39	13	3	2	64	14	1	2	89	14
15	9	1	3	40	13	4	0	65	14	1	3	90	14
16	9	5	3	41	13	4	7	66	14	1	4	91	14
17	9	9	2	42	13	5	4	67	14	1	5	92	14
18	10	0	6	43	13	6	3	68	14	1	6	93	14
19	10	4	1	44	13	6	6	69	14	1	7	94	14
20	10	7	2	45	13	7	3	70	14	2	0	95	14
21	10	10	1	46	13	7	7	71	14	2	0	96	14
22	11	0	6	47	13	8	3	72	14	2	1	97	14
23	11	3	3	48	13	8	7	73	14	2	2	98	14
24	11	5	6	49	13	9	2	74	14	2	2	99	14
25	11	7	7	50	13	9	5	75	14	2	3	fee	14

At

Hayes's New Method for

At 8 per Cent. per Annum.

The Value of Leaseholds for any certain Number of Years.

Years in Lease	8th par.			Yrs. &c.			8th par.			Yrs. &c.		
	Years	Months	8th par.	Years	Months	8th par.	Years	Months	8th par.	Years	Months	8th par.
1	0	11	0	26	10	9	6	51	12	3	1	76
2	1	9	3	27	10	11	2	52	12	3	3	77
3	2	6	7	28	11	0	5	53	12	3	4	78
4	3	3	6	29	11	2	0	54	12	3	5	79
5	4	0	0	30	11	3	1	55	12	3	6	80
6	4	7	4	31	11	4	2	56	12	3	7	81
7	5	2	4	32	11	5	2	57	12	4	1	82
8	5	9	0	33	11	6	2	58	12	4	3	83
9	6	3	3	34	11	7	1	59	12	4	4	84
10	6	8	4	35	11	7	7	60	12	4	5	85
11	7	1	6	36	11	8	5	61	12	4	6	86
12	7	6	4	37	11	9	3	62	12	4	7	87
13	7	10	7	38	11	10	0	63	12	4	7	88
14	8	3	0	39	11	10	5	64	12	4	7	89
15	8	6	6	40	11	11	1	65	12	4	7	90
16	8	10	2	41	11	11	6	66	12	5	1	91
17	9	1	4	42	12	0	1	67	12	5	1	92
18	9	4	4	43	12	0	5	68	12	5	2	93
19	9	7	3	44	12	1	0	69	12	5	3	94
20	9	9	7	45	12	1	3	70	12	5	3	95
21	10	0	2	46	12	1	6	71	12	5	3	96
22	10	2	4	47	12	2	0	72	12	5	3	97
23	10	4	4	48	12	2	3	73	12	5	3	98
24	10	6	3	49	12	2	5	74	12	5	4	99
25	10	8	1	50	12	2	7	75	12	5	5	fee

valuing Annuities upon Lives.

At 9 per Cent. per Annum.

The Value of Leaseholds for any certain Number of Years.

Years in Lease	8th par.			Yrs. &c.			8th par.			Yrs. &c.		
	Years	Months	8th par.	Years	Months	8th par.	Years	Months	8th par.	Years	Months	8th par.
1	0	11	0	26	9	11	2	51	10	11	5	76
2	1	9	1	27	10	0	3	52	10	11	6	77
3	2	6	3	28	10	1	4	53	10	11	7	78
4	3	3	6	29	10	2	4	54	10	11	7	79
5	4	0	0	30	10	3	3	55	10	11	0	80
6	4	7	4	31	10	4	1	56	10	11	0	81
7	5	2	4	32	10	4	7	57	10	11	0	82
8	5	9	0	33	10	5	5	58	10	11	0	83
9	6	3	3	34	10	6	2	59	10	11	0	84
10	6	8	4	35	10	6	7	60	10	11	0	85
11	7	1	6	36	10	7	3	61	10	11	0	86
12	7	6	4	37	10	7	7	62	10	11	0	87
13	7	10	7	38	10	8	3	63	10	11	0	88
14	8	3	0	39	10	8	6	64	10	11	0	89
15	8	6	6	40	10	9	1	65	10	11	0	90
16	8	10	2	41	10	9	4	66	10	11	0	91
17	9	1	4	42	10	9	6	67	10	11	0	92
18	9	4	4	43	10	10	0	68	10	11	0	93
19	9	7	3	44	10	10	3	69	10	11	0	94
20	9	9	7	45	10	10	4	70	10	11	0	95
21	10	0	2	46	10	10	6	71	10	11	0	96
22	10	2	4	47	10	11	0	72	10	11	0	97
23	10	4	4	48	10	11	1	73	10	11	0	98
24	10	6	3	49	10	11	2	74	10	11	1	99
25	10	8	1	50	10	11	4	75	10	11	1	fee

At

Hayes's New Method for

At 10 per Cent. per Annum.

The Value of Leafholds for any certain Number of Years.

Years in Lease															
	Years	Months	8th par.	Yrs. &c.	Years	Months	8th par.	Yrs. &c.	Years	Months	8th par.	Yrs. &c.			
1	0	10	7	26	9	2	0	51	9	10	7	76	9	11	5
2	1	8	7	27	9	2	7	52	9	11	0	77	9	11	5
3	2	5	7	28	9	3	6	53	9	11	0	78	9	11	5
4	3	2	0	29	9	4	4	54	9	11	0	79	9	11	5
5	3	9	4	30	9	5	2	55	9	11	1	80	9	11	5
6	4	4	2	31	9	5	7	56	9	11	1	81	9	11	5
7	4	10	4	32	9	6	4	57	9	11	1	82	9	11	5
8	5	4	1	33	9	6	7	58	9	11	2	83	9	11	5
9	5	9	1	34	9	7	3	59	9	11	2	84	9	11	5
10	6	1	6	35	9	7	7	60	9	11	2	85	9	11	5
11	6	5	7	36	9	8	1	61	9	11	3	86	9	11	5
12	6	9	7	37	9	8	4	62	9	11	3	87	9	11	5
13	7	1	2	38	9	8	7	63	9	11	3	88	9	11	5
14	7	4	4	39	9	9	1	64	9	11	3	89	9	11	6
15	7	7	3	40	9	9	3	65	9	11	4	90	9	11	6
16	7	10	0	41	9	9	5	66	9	11	4	91	9	11	6
17	8	0	3	42	9	9	7	67	9	11	4	92	9	11	6
18	8	2	4	43	9	10	0	68	9	11	4	93	9	11	6
19	8	4	4	44	9	10	0	69	9	11	4	94	9	11	6
20	8	6	2	45	9	10	0	70	9	11	5	95	9	11	6
21	8	7	7	46	9	10	1	71	9	11	5	96	9	11	6
22	8	9	3	47	9	10	3	72	9	11	5	97	9	11	6
23	8	10	5	48	9	10	4	73	9	11	5	98	9	11	6
24	8	11	7	49	9	10	5	74	9	11	5	99	9	11	6
25	9	1	0	50	9	10	6	75	9	11	5	fee	10	00	0

Of

valuing Annuities upon Lives.

Of valuing Annuities upon two or three Lives, &c.

As Questions of this Nature cannot be resolved without comparing the Value of Uncertainties, with the Value of Certainties, viz. the Value of an uncertain Life, with the Value of Annuities or Leafholds upon a Certainty; it therefore obliged me, before I could proceed upon this Head, to calculate and insert some other Tables, as may be seen in the eight foregoing Pages, they shewing the Value of Leafhold Estates, or Annuities, for any certain Number of Years, under 100, or the Value of Freeholds at 3, 4, 5, 6, 7, 8, 9, and 10 per Cent. per Annum. The 1st, 5th, 9th, and 13th Columns shew the Number of Years the Annuity is to continue for, and the other Columns shew how many Years, Months, and 8th Parts of a Month's Purchase the said Annuities or Leafes are worth.

Valuing Annuities upon two Lives.

The Value of two Lives being given, to find the Value of an Annuity granted during the longest Life, or as long as either of them are in Being.

First, Find out how many Years Purchase the Life of each Age is valued at.

Secondly, Look in the Tables, shewing the Value of Leafholds or Annuities upon a Certainty, for the nearest equivalent Sum, to the Value of each Age.

Thirdly, These Sums added together, the Total will be the Number of Years the two Lives are valued at together, upon a Certainty.

Lastly, Look for the Number of Years both Lives are valued at together, in the Tables for valuing of Leafhold

G

Estates

Estates or Annuities for a certain Term of Years, and it will shew how many Years, Months, &c. Purchase an Annuity upon two Lives is worth.

Example, A aged 51, buys an Annuity on his own Life, and on the Life of *B*, aged 37 Years, and would know how many Years Purchase this Annuity is worth; he valuing his Money at the common Rate of 5 per Cent. Interest.

In the Tables at 5 per Cent. is found as follows:

Age 51, is valued at 9 Years, 9 Months, 2 Eights Purchase.
37, ——— 12 ——— 0 ——— 7 Eights certain.

In the Table shewing the Value of Leaseholds, or Annuities upon a Certainty, is found:

That 9 Years, 9 Months, &c. Purchase is near } 14 Years certain.
equal to the Value of an Annuity for }
And 12 Years, &c. is near equal to the Value } 19 Ditto
of an Annuity for }

These added together, shew the two Lives are } 33 Ditto
valued at }

Then look in the same Table again, for the Value of an Annuity for 33 Years certain, and there it appears, that the Value of an Annuity for 33 Years certain, is worth 16 Years and $\frac{1}{4}$ Months Purchase, and is the Value of an Annuity upon these two Lives.

of

Of valuing of younger Ages.

My Intention in the foregoing and following Propositions, being to make the Practices in valuing Annuities upon Lives easy to those who have not had Opportunity enough to acquire a competent Knowledge in Arithmetick, so as to make a tolerable Advance towards the Knowledge of the Value of an Annuity: I have therefore only laid down some general Rules in the second and third Pages of this Book for valuing of Annuities upon the single Life of a Minor; and here in valuing of such Lives, in Conjunction with those of mature Years, shall wholly conform myself to the customary Usages among the Dealers in this Way, reckoning no more Years for the Value of a Youth, than for those of a middling Age, and this is done, it may be presumed, in Regard to the many Hazzards in Life incident to those of younger Years, more than is common to those of an advanced Age.

The valuing of three Lives.

A aged 53, buys an Annuity upon his own, and upon the Life of *B*, aged 43, and upon the Life of *C*, aged 19, and would know how many Years Purchase this Annuity is worth, he valuing his Money at 5 per Cent.

He looks in the Table at 5 per Cent. for valuing Annuities upon Lives, and finds:

Age 53, is worth 9 Years, 5 Months, 2 Eights Purchase.
43, ——— 11 ——— 1 ——— 0 Ditto. ———
19, ——— 10 ——— 6 (as a Minor) Purchase.

G 2

Then

Hayes's New Method for

Then he looks in the Table, shewing the Value of Annuities or Leaseholds for any certain Number of Years, for the nearest Sum to the Years of each Life, there finds,

That 9 Years, 5 Months, &c. Purchase, is	} 13 Years certain.
near the Value of an Annuity for	
And 11 Years, 1 Month, &c.	17 ———
And 10 Years, 6 Months (the Minor)	15 ———
<hr/>	
Added together, shew the three Lives are	} 45 Years certain.
valued at	

And the same Table shews, that an Annuity for 45 Years certain, is worth 17 Years, 9 Months, and 3 Eights Purchase, which is the Value of an Annuity upon the aforesaid three Lives.

Rules for taking in more Lives.

Supposing each Survivor to enjoy the Annuity; the Senior first, and so on in Succession to Seniority.

To find the Value of Lives taken in, you must observe the following Method, viz.

First, Find out the Value of an Annuity upon all the Lives, as well those in esse, as those to be taken in the Lease.

Secondly, Value the Annuity upon the Life or Lives in esse, i. e. due in the Lease.

And lastly, From the Value of all the Lives, deduct the Value of the Life or Lives in esse, the Remainder is the Value of the Lives taken in. See the following Examples.

The

The Value of taking in one Life with two Lives.

H aged 57, having an Annuity upon his own natural Life, and upon the natural Life of G, aged 49, to be enjoyed during Life of the longest Liver; being desirous to have N's Life, whose Age is 34, put into this Annuity, to be enjoyed during Life of the longest Liver, therefore would know how much he ought to pay for taking in N's Life, and to have for his Money 5 per Cent.

First, Must be found out the Value of all the Lives, as well those in esse, as the Life to be taken in, viz. the Life of

Age 57, is worth	8 Years, 7 Months, 6 Eights Purchase.
49, ———	10 ——— 1 ——— 0 ———
34, ———	12 ——— 4 ——— 2 ———

Secondly, Find out in the Tables for valuing of Leaseholds upon a Certainty, what Number of Years certain a Lease must contain to be worth the Years Purchase the aforesaid Ages are valued at, viz.

8 Years, 7 Months, &c. Purchase is	} 11 Yrs. } added
the Value of a Lease certain for	
10 Years, 1 Month, &c. Ditto	
12 Years, 4 Months, &c. Ditto	20 Yrs. }

Shews the three Lives are equal to the Value of a Lease for } 46 Yrs. certain.

The Table for valuing of Leaseholds, shews, that a Lease for 46 Years certain, is worth 17 Years, 10 Months, 5 Eights Purchase,

42 Hayes's New Method for Purchase, which is the Value of this Annuity upon the three Lives.

Thirdly, From the Value of the Annuity upon the three Lives, deduct the Value of an Annuity upon the Lives of Ages 57, and 49, being the Lives in esse, the Remainder is the Value of taking Age 34 into this Lease.

Age 57, is valued at 11 Years certain
49, ————— 15 Ditto

The two Lives in esse, at 26 Ditto

A Leasehold for 26 Years certain, is worth 14 Years, 4 Months, 4 Eights Purchase, which is the Value of the Lives in esse.

From the Value of } the 3 Lives, viz. } 17 Years, 10 Months, 5 Eights Purchase
Deduct the Value of } the 2 Lives, viz. } 14 ————— 4 ————— 4 Ditto

The Remainder is } the Value, viz. } 3 Years, 6 Months, 1 Eights Purchase

And 3 Years, 6 Months, 1 Eights Purchase, is the Value of taking the Life of Age 34 in.

The Value of taking in two Lives with one Life.

A aged 54, is desirous that B, aged 40, and C, aged 32, should, in Succession to Seniority, enjoy the Annuity after his Death, therefore is desirous to have both their Lives included

valuing Annuities upon Lives. 43

included in the same, valuing his Money at 5 per Cent. and would know what is the Value must be paid for taking these two Lives in.

He first values the three joint Lives, from which he deducts the Value of his own Life, the Remainder is the Value of the Sum to be paid. See underneath.

Age 54, is valued at 9 Years, 3 Months, 2 Eights Purchase
40, ————— 11 ————— 7 ————— 2 Ditto
32, ————— 12 ————— 9 ————— 4 Ditto

And,

9 Yrs. 3 Months, &c. Purchase, is near the } Value of a Lease for } 13 Yrs. certain
11 — 7 ————— &c. Ditto — — — 18 Ditto
12 — 9 ————— &c. Ditto — — — 21 Ditto

The Years certain added together, shew the } three Lives are worth } 52 Yrs certain.

Now a Lease of an Estate for 52 Years certain, is worth 18 Years, 5 Months, 1 Eights Purchase, which is the Value of this Annuity upon the three Lives.

From the Value of these three Lives, subtract the Value of his own Life, viz.

From the Value of the 3 } joint Lives, viz. } 18 Yrs, 5 Months, 1 Eights Purchase
Subtract for the Value of } his own Life, Age 54 } 9 — 3 ————— &c. Ditto

The Remainder is the Val. } for taking in the 2 Lives } 9 Yrs, 2 Months Purchase

Reversion of Lives.

A Gentleman buys a Freehold valued at 24 Years $\frac{1}{4}$ Purchase, in Reversion of three Lives, aged 56, 43, and 32, to know the Value of this Purchase, reckoning the Money at 5 per Cent.

From the Value of the Estate, deduct the Value of the 3 Lives, the Remainder will be the Value of this Purchase.

Age 56, is worth	8 Years, 10 Months, 3 Eights Purchase
43, ————	11 ———— 1 ————
32, ————	12 ———— 9 ———— 4 Ditto.

8 Years, 10 Months Purchase, is the Value of a Lease for	} 12 Yrs. certain
11 Years, 1 Month Purchase, is near, Ditto	
12 Years, 9 Months Purchase, Ditto	
	17 Ditto
	21 Ditto

Added, shews the Value of the 3 Lives are	} 50 Yrs. certain.
the Value of a Lease for	

A Leasehold Estate for 50 Years certain and to come, is worth 18 Years, 3 Months Purchase, which is the Value of the 3 Lives.

From ————	24 Yr. 9 Mon. Pur. the Value of the Estate
Subtract ———	18 — 3 Mon. Pur. the Value of the 3 Lives

The Remainder	6 — 6 Mon. Pur. is the Value of the Reversion, and is what the Gentleman ought to pay for the same.
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3 An

An Annuity for 99 Years in Reversion of one Life.

A would buy a long Annuity for 99 Years, valued at 22 Years $\frac{1}{4}$ Purchase, in Reversion of B's natural Life, aged 49 Years, to make 5 per Cent. of his Money.

From 22 Yr. 3 Mon. Pur. being the Value of the Annuity Subtract 10 Yr. 1 Mon. Pur. being the Value of B's Life.

Remains	12 Yr. 2 Mon. Purchase which is the Value of this Annuity in Reversion of the said B's Life.
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The Value of Estates in Expectation, and are to come only in Cases of Survivorship.

An Instance in the Mercers Company.

Aged 47, puts in the Mercers Company 100 l. for the Benefit of his Wife, aged 43, for her to receive 20 l. a Year during her natural Life, commencing on the Day of her Husband's Death, if the Wife should be the longest liv'd; but if the Wife dies first, the 100 l. is lost for ever. To know the Value of this 20 l. a Year in Expectation, when Money is worth but 5 per Cent.

Rule, From the Value of the Husband and Wife's joint Lives deduct the Value of the Husband's Life, the Remainder is the Value of the Annuity in Expectation.

Aged 47, is valued at	10 Years 5 Mon. 3 Eights Purchase
43, ————	11 ———— 1 ————

H And

46 Hayes's New Method for

And 10 Yrs. 5 Mon. Purchase, is about the }
 Value of a Lease for ——— } 15 Yrs. certain
 And 11 Yrs. 1 Mon. Purchase, is near *Dit.* } 17 *Ditto.*

 The Husband and Wife's joint Lives are }
 about the Value of a Lease for } 32 *Ditto.*

A Leasehold Estate for 32 Years certain to come, is worth 15 Years, 9 Months Purchase, and is the Value of the Husband and Wife's joint Lives.

From ——— 15 Yrs. 9 Mon. Pur. the Value of the Huf-
 [band and Wife's joint Lives
 Deduct ——— 10 Yrs. 5 Mon. Purchase, being the Value
 [of the Husband's Life
 The Remainder 5 Yrs. 4 Mon. Purchase, is the Value of
 [20 l. a Year in Expectation.

Or it comes to in Money 106 l. 13 s. 4 d. at 5 per Cent.
Or if Money goes at 6 per Ct. to 97 10 0 it will amount.

And the Company has near 2 Chances to 1 on their side, if the Wife will ever enjoy the said Annuity; if the Husband's Age is 47, and the Wife's 43, when Money will yield but 5 per Cent. Interest.

The Value of a Church Benefice in Reversion.

A Gentleman having a Son at the Univerfity, Age 23, who has taken up his Degrees at the College for a Clergyman, would therefore provide him a Benefice, and to be as fe-
3 cure

valuing Annuities upon Lives. 47

cure as poffible, would buy one of any Perfon who has the Right of Prefentation, to know the Value of fuch Expectation, fupposing the Incumbent aged 68, and Money to be worth 6 per Cent. Interest.

From the Value of both Lives jointly, deduct the Value of the Incumbent's Life, the Remainder is the Value of the Purchase.

Age 68, is worth 5 Yrs. 5 Mon. Pur. or 7 Yrs. certain
23, ——— 9 — 5 ——— 14 *Ditto*

The Value of both Lives is equal to a } 21 *Ditto* and is worth
Leafe for ————— } ——— 11 Yrs. 9 Mon.
Purchase.

From the Value of both Lives, viz. 11 Yrs. 9 Mon. Purchase
Deduct the Val. of Incumbent's Life 5 — 5 *Ditto*

The Remainder ————— 6 — 4 *Ditto* is the
_____ Value of the
[Benefice in Reversion.

O F

FINES and REPAIRS

U P O N

LEASEHOLDS.

As it is customary for some People, at this Time, to insist upon extravagant Fines for their Houses, I have therefore composed the Seven following Tables, to shew at Sight, how much a Year One hundred Pounds is worth, being laid out on a Leasehold Estate, for any Term of Years, the Purchaser's Right to the Annuity or Lease becoming void at the Expiration of any limited Number of Years, valuing the Money sunk at 4, 5, 6, 7, 8, 9 and 10 *per Cent. per Annum.*

At

At 4 *per Cent. per Annum.*

To sink 100l. it shews how much a Year it is worth.

Years	<i>per Annum.</i>				Years	<i>per Annum.</i>				Years	<i>per Annum.</i>				Years	<i>per Annum.</i>			
	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>q.</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>q.</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>q.</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>q.</i>
1	104	0	0	0	26	6	5	1	3	51	4	12	6	2	76	4	4	3	3
2	53	5	3	1	27	6	2	6	0	52	4	12	0	0	77	4	4	1	2
3	36	0	8	3	28	6	0	0	0	53	4	11	5	2	78	4	3	11	2
4	27	11	0	0	29	5	17	9	2	54	4	10	11	2	79	4	3	10	0
5	22	11	3	3	30	5	15	8	1	55	4	10	5	3	80	4	3	8	0
6	19	1	6	1	31	5	13	9	0	56	4	10	0	0	81	4	3	6	1
7	16	13	2	1	32	5	11	11	0	57	4	9	7	0	82	4	3	4	2
8	14	17	1	0	33	5	10	2	2	58	4	9	2	0	83	4	3	2	3
9	13	9	0	0	34	5	8	8	0	59	4	8	9	2	84	4	3	1	1
10	12	6	7	1	35	5	7	2	0	60	4	8	5	0	85	4	3	0	0
11	11	8	3	3	36	5	5	9	2	61	4	8	0	2	86	4	2	10	2
12	10	11	1	1	37	5	4	6	0	62	4	7	9	0	87	4	2	9	1
13	10	0	3	2	38	5	3	3	0	63	4	7	5	2	88	4	2	8	0
14	9	9	2	0	39	5	2	1	2	64	4	7	1	0	89	4	2	6	3
15	8	19	11	0	40	5	1	0	0	65	4	6	9	3	90	4	2	5	2
16	8	11	8	0	41	5	0	0	0	66	4	6	6	1	91	4	2	4	1
17	8	4	5	0	42	4	19	1	0	67	4	6	3	0	92	4	2	3	0
18	7	18	0	0	43	4	18	2	0	68	4	6	0	0	93	4	2	1	2
19	7	12	3	2	44	4	17	4	3	69	4	5	9	0	94	4	2	0	2
20	7	7	2	0	45	4	16	6	2	70	4	5	6	0	95	4	1	11	2
21	7	2	7	0	46	4	15	9	3	71	4	5	3	2	96	4	1	10	3
22	6	18	5	0	47	4	15	0	2	72	4	5	0	2	97	4	1	10	0
23	6	14	7	3	48	4	14	4	2	73	4	4	10	2	98	4	1	9	1
24	6	11	2	1	49	4	13	7	2	74	4	4	8	1	99	4	1	8	2
25	6	8	2	0	50	4	13	1	1	75	4	4	6	0	100	4	0	0	0

At

Hayes's New Method for

At 5 per Cent. per Annum.

To sink 100l. it shows how much a Year it is worth.

Years	per Annum.				Years	per Annum.				Years	per Annum.				Years	per Annum.			
	l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.
1	105	0	0	0	26	6	19	1	2	51	5	9	0	2	76	5	2	6	0
2	53	15	9	0	27	6	16	7	0	52	5	8	7	0	77	5	2	4	3
3	36	14	5	0	28	6	14	3	0	53	5	8	1	2	78	5	2	3	1
4	28	4	5	0	29	6	12	1	0	54	5	7	9	0	79	5	2	2	0
5	23	1	11	2	30	6	10	1	1	55	5	7	4	0	80	5	2	0	2
6	19	14	0	2	31	6	8	3	1	56	5	6	11	3	81	5	1	11	2
7	17	5	8	0	32	6	6	7	0	57	5	6	7	1	82	5	1	10	2
8	15	9	5	2	33	6	5	0	0	58	5	6	3	0	83	5	1	9	2
9	14	1	4	2	34	6	3	6	0	59	5	5	11	1	84	5	1	8	2
10	12	19	0	0	35	6	2	1	3	60	5	5	7	3	85	5	1	7	2
11	12	0	9	1	36	6	0	10	3	61	5	5	4	2	86	5	1	6	1
12	11	5	8	0	37	5	19	8	2	62	5	5	1	0	87	5	1	5	2
13	10	12	11	0	38	5	18	7	0	63	5	4	10	1	88	5	1	4	3
14	10	2	0	2	39	5	17	6	0	64	5	4	7	1	89	5	1	3	3
15	9	12	8	1	40	5	16	6	2	65	5	4	4	1	90	5	1	3	0
16	9	4	6	1	41	5	15	8	0	66	5	4	2	0	91	5	1	2	1
17	8	17	4	3	42	5	14	9	2	67	5	3	11	1	92	5	1	1	2
18	8	11	1	0	43	5	14	0	0	68	5	3	9	0	93	5	1	1	0
19	8	5	6	0	44	5	13	2	2	69	5	3	7	0	94	5	1	0	0
20	8	0	6	0	45	5	12	6	0	70	5	3	4	3	95	5	0	11	3
21	7	15	11	1	46	5	11	10	2	71	5	3	2	3	96	5	0	11	2
22	7	11	11	2	47	5	11	2	2	72	5	3	0	0	97	5	0	11	0
23	7	8	3	1	48	5	10	7	2	73	5	2	11	0	98	5	0	10	2
24	7	4	11	2	49	5	10	0	2	74	5	2	9	1	99	5	0	10	0
25	7	1	11	1	50	5	9	6	2	75	5	2	8	0	fee	5	0	0	0

At

valuing Annuities upon Lives.

At 6 per Cent. per Annum.

To sink 100l. it shows how much a Year it is worth.

Years	per Annum.				Years	per Annum.				Years	per Annum.				Years	per Annum.			
	l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.
1	106	0	0	0	26	7	14	0	0	51	6	6	5	1	76	6	1	5	1
2	54	10	10	3	27	7	11	5	0	52	6	6	0	3	77	6	1	4	1
3	37	8	2	3	28	7	9	2	1	53	6	5	8	3	78	6	1	3	1
4	28	17	2	1	29	7	7	2	0	54	6	5	4	2	79	6	1	2	2
5	23	14	9	3	30	7	5	3	3	55	6	5	0	2	80	6	1	1	2
6	20	6	9	0	31	7	3	7	1	56	6	4	9	1	81	6	1	0	3
7	17	18	3	1	32	7	2	0	0	57	6	4	5	3	82	6	1	0	1
8	16	2	0	3	33	7	0	6	3	58	6	4	2	2	83	6	0	11	3
9	14	14	0	2	34	6	19	2	2	59	6	3	11	3	84	6	0	11	0
10	13	11	9	0	35	6	17	11	3	60	6	3	9	0	85	6	0	10	2
11	12	13	7	1	36	6	16	9	3	61	6	3	6	0	86	6	0	9	3
12	11	18	6	3	37	6	15	9	0	62	6	3	3	3	87	6	0	9	1
13	11	5	11	2	38	6	14	9	0	63	6	3	1	1	88	6	0	8	3
14	10	15	2	0	39	6	13	9	3	64	6	2	11	2	89	6	0	8	1
15	10	5	11	2	40	6	12	11	2	65	6	2	9	2	90	6	0	7	3
16	9	17	11	1	41	6	12	1	2	66	6	2	7	2	91	6	0	7	1
17	9	10	11	0	42	6	11	3	1	67	6	2	5	2	92	6	0	6	3
18	9	8	4	3	43	6	10	8	0	68	6	2	3	1	93	6	0	6	1
19	8	19	3	0	44	6	10	0	0	69	6	2	2	0	94	6	0	5	3
20	8	14	4	2	45	6	9	5	0	70	6	2	0	2	95	6	0	5	1
21	8	10	0	0	46	6	8	10	1	71	6	1	11	2	96	6	0	5	0
22	8	6	1	0	47	6	8	3	3	72	6	1	10	1	97	6	0	4	3
23	8	2	7	0	48	6	7	10	0	73	6	1	8	3	98	6	0	4	2
24	7	19	4	2	49	6	7	3	3	74	6	1	7	1	99	6	0	4	1
25	7	16	5	3	50	6	6	10	3	75	6	1	6	1	fee	6	0	0	0

At

Hayes's New Method for

At 7 per Cent. per Annum.

To sink 100l. it shows how much a Year it is worth.

Years	per Annum.				Years	per Annum.				Years	per Annum.				Years	per Annum.					
	l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.		
1	10	7	0	0	26	8	9	1	2	51	7	4	7	1	76	7	0	10	3		
2	5	5	6	2	1	27	8	6	10	2	52	7	4	3	2	77	7	0	10	1	
3	3	8	2	1	1	28	8	4	9	3	53	7	4	0	1	78	7	0	9	3	
4	2	9	10	5	2	29	3	2	11	1	54	7	3	9	0	79	7	0	9	0	
5	2	4	7	9	3	30	8	1	9	1	55	7	3	6	0	80	7	0	8	2	
6	2	0	18	9	3	31	7	19	7	2	56	7	3	3	1	81	7	0	8	0	
7	1	8	11	1	1	32	7	18	1	3	57	7	3	2	0	82	7	0	7	3	
8	1	6	14	11	2	33	7	16	10	1	58	7	2	10	1	83	7	0	7	1	
9	1	5	7	0	0	34	7	15	7	2	59	7	2	8	0	84	7	0	6	3	
10	1	4	4	9	2	35	7	14	5	3	60	7	2	5	3	85	7	0	6	2	
11	1	3	6	9	1	36	7	13	5	1	61	7	2	3	3	86	7	0	6	0	
12	1	2	12	11	10	0	37	7	12	6	0	62	7	2	1	3	87	7	0	5	3
13	1	1	19	3	3	38	7	11	5	0	63	7	2	0	0	88	7	0	5	2	
14	1	1	8	8	2	39	7	10	9	3	64	7	1	10	3	89	7	0	5	1	
15	1	0	19	7	1	40	7	10	0	0	65	7	1	9	1	90	7	0	5	0	
16	1	0	11	9	0	41	7	9	4	0	66	7	1	7	3	91	7	0	4	3	
17	1	0	4	10	2	42	7	8	8	1	67	7	1	6	2	92	7	0	4	2	
18	9	9	18	7	2	43	7	8	0	3	68	7	1	5	1	93	7	0	4	1	
19	9	9	13	6	1	44	7	7	6	1	69	7	1	4	1	94	7	0	4	0	
20	9	9	8	9	3	45	7	7	0	0	70	7	1	3	1	95	7	0	4	0	
21	9	9	4	7	1	46	7	6	6	2	71	7	1	2	2	96	7	0	3	3	
22	9	9	0	10	1	47	7	6	1	0	72	7	1	1	1	97	7	0	3	2	
23	8	8	17	5	1	48	7	5	8	1	73	7	1	0	2	98	7	0	3	2	
24	8	8	14	5	2	49	7	5	3	2	74	7	1	0	0	99	7	0	3	1	
25	8	8	11	7	3	50	7	4	11	2	75	7	0	11	2	fee	7	0	0	0	

4

At

valuing Annuities upon Lives.

At 8 per Cent. per Annum.

To sink 100l. it shows how much a Year it is worth.

Years	per Annum.				Years	per Annum.				Years	per Annum.				Years	per Annum.				
	l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.	
1	10	8	0	0	26	9	5	0	0	51	8	3	5	2	76	8	0	8	2	
2	5	6	1	6	3	27	9	2	11	0	52	8	3	2	2	77	8	0	8	0
3	3	8	16	0	3	28	9	1	0	0	53	8	3	0	0	78	8	0	7	2
4	3	0	3	10	2	29	8	19	2	3	54	8	2	9	2	79	8	0	7	1
5	2	5	0	11	1	30	8	17	8	0	55	8	2	7	0	80	8	0	6	3
6	2	1	12	7	3	31	8	16	2	2	56	8	2	5	0	81	8	0	6	2
7	1	9	4	1	3	32	8	14	11	1	57	8	2	2	3	82	8	0	6	1
8	1	7	8	0	0	33	8	13	8	3	58	8	2	1	0	83	8	0	6	0
9	1	6	0	2	0	34	8	12	7	2	59	8	1	11	3	84	8	0	5	3
10	1	4	18	0	3	35	8	11	7	2	60	8	1	10	0	85	8	0	5	2
11	1	4	0	1	3	36	8	10	8	2	61	8	1	8	2	86	8	0	5	1
12	1	3	5	4	3	37	8	9	10	2	62	8	1	7	1	87	8	0	5	0
13	1	2	13	0	2	38	8	9	1	0	63	8	1	6	1	88	8	0	5	0
14	1	2	2	7	1	39	8	8	4	2	64	8	1	4	3	89	8	0	4	3
15	1	1	13	8	1	40	8	7	9	0	65	8	1	3	3	90	8	0	4	2
16	1	1	5	11	3	41	8	7	1	2	66	8	1	2	3	91	8	0	4	2
17	1	0	19	3	1	42	8	6	7	0	67	8	1	1	3	92	8	0	4	1
18	1	0	13	5	0	43	8	6	0	3	68	8	1	0	3	93	8	0	4	1
19	1	0	8	3	0	44	8	5	7	2	69	8	1	0	0	94	8	0	4	0
20	1	0	3	8	3	45	8	5	2	0	70	8	0	11	3	95	8	0	4	0
21	9	9	19	8	1	46	8	4	9	3	71	8	0	11	1	96	8	0	3	3
22	9	9	16	0	3	47	8	4	5	0	72	8	0	10	2	97	8	0	3	3
23	9	9	12	10	2	48	8	4	1	0	73	8	0	10	0	98	8	0	3	3
24	9	9	9	11	3	49	8	3	9	2	74	8	0	9	3	99	8	0	2	0
25	9	9	7	4	1	50	8	3	6	0	75	8	0	8	3	fee	8	0	0	0

I

At

Hayes's New Method for

At 9 per Cent. per Annum.

To sink 100l. it shows how much a Year it is worth.

Years	per Annum.				Years	per Annum.				Years	per Annum.				Years	per Annum.			
	l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.
1	109	0	0	0	26	10	1	5	1	51	9	2	5	0	76	9	0	5	2
2	56	16	10	2	27	9	19	5	3	52	9	2	2	2	77	9	0	5	1
3	39	10	1	1	28	9	17	8	3	53	9	2	0	2	78	9	0	5	0
4	30	17	4	0	29	9	16	1	1	54	9	1	11	0	79	9	0	4	3
5	25	14	2	2	30	9	14	8	1	55	9	1	9	1	80	9	0	4	2
6	22	5	10	2	31	9	13	4	2	56	9	1	7	3	81	9	0	4	1
7	19	17	4	3	32	9	12	2	2	57	9	1	6	1	82	9	0	4	0
8	18	1	4	1	33	9	11	1	3	58	9	1	4	3	83	9	0	4	0
9	16	13	7	1	34	9	10	2	2	59	9	1	3	2	84	9	0	3	3
10	15	11	8	0	35	9	9	4	0	60	9	1	2	1	85	9	0	3	3
11	14	13	11	0	36	9	8	6	3	61	9	1	1	1	86	9	0	3	3
12	13	19	3	3	37	9	7	10	1	62	9	1	0	1	87	9	0	3	2
13	13	7	1	2	38	9	7	2	0	63	9	0	11	2	88	9	0	3	2
14	12	16	10	3	39	9	6	7	0	64	9	0	10	3	89	9	0	3	2
15	12	8	1	1	40	9	6	0	1	65	9	0	10	0	90	9	0	3	1
16	12	0	7	1	41	9	5	6	2	66	9	0	9	2	91	9	0	3	1
17	11	14	1	0	42	9	5	0	3	67	9	0	9	0	92	9	0	3	1
18	11	8	5	1	43	9	4	8	1	68	9	0	8	2	93	9	0	3	0
19	11	3	5	3	44	9	4	3	2	69	9	0	8	0	94	9	0	3	0
20	10	19	1	0	45	9	3	11	2	70	9	0	7	2	95	9	0	3	0
21	10	15	2	3	46	9	3	7	3	71	9	0	7	0	96	9	0	2	3
22	10	11	10	0	47	9	3	4	0	72	9	0	6	3	97	9	0	2	3
23	10	8	9	2	48	9	3	0	3	73	9	0	6	1	98	9	0	2	3
24	10	6	0	2	49	9	2	10	1	74	9	0	6	0	99	9	0	2	2
25	10	3	7	2	50	9	2	7	2	75	9	0	5	3	fee	9	0	0	0

At

valuing Annuities upon Lives.

At 10 per Cent. per Annum.

To sink 100l. it shows how much a Year it is worth.

Years	per Annum.				Years	per Annum.				Years	per Annum.				Years	per Annum.			
	l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.		l.	s.	d.	q.
1	110	0	0	0	26	10	18	4	0	51	10	2	0	3	76	10	0	9	1
2	57	12	4	3	27	10	16	6	1	52	10	1	11	2	77	10	0	9	0
3	40	4	2	3	28	10	14	11	1	53	10	1	10	0	78	10	0	9	0
4	31	3	1	0	29	10	13	5	1	54	10	1	8	3	79	10	0	8	3
5	26	7	7	1	30	10	12	2	0	55	10	1	7	2	80	10	0	8	3
6	22	19	2	2	31	10	11	0	0	56	10	1	6	1	81	10	0	8	3
7	20	10	10	0	32	10	9	11	3	57	10	1	5	1	82	10	0	8	2
8	18	14	11	0	33	10	9	0	0	58	10	1	4	2	83	10	0	8	2
9	17	7	3	2	34	10	8	1	3	59	10	1	3	2	84	10	0	8	2
10	16	5	6	0	35	10	7	4	3	60	10	1	2	3	85	10	0	8	1
11	15	7	11	2	36	10	6	8	2	61	10	1	2	0	86	10	0	8	1
12	14	13	6	3	37	10	6	0	3	62	10	1	1	2	87	10	0	8	1
13	14	1	6	3	38	10	5	6	2	63	10	1	0	3	88	10	0	8	1
14	13	11	6	0	39	10	5	0	3	64	10	1	0	1	89	10	0	8	1
15	13	2	11	3	40	10	4	7	3	65	10	1	0	0	90	10	0	8	0
16	12	15	7	3	41	10	4	2	3	66	10	0	11	3	91	10	0	8	0
17	12	9	4	0	42	10	3	11	0	67	10	0	11	2	92	10	0	8	0
18	12	3	10	3	43	10	3	9	2	68	10	0	11	1	93	10	0	8	0
19	11	19	1	0	44	10	3	5	3	69	10	0	10	3	94	10	0	8	0
20	11	14	11	2	45	10	3	2	2	70	10	0	10	2	95	10	0	8	0
21	11	11	3	0	46	10	3	0	0	71	10	0	10	1	96	10	0	8	0
22	11	8	0	0	47	10	2	9	1	72	10	0	10	0	97	10	0	8	0
23	11	5	1	3	48	10	2	7	0	73	10	0	9	3	98	10	0	8	0
24	11	2	7	2	49	10	2	4	3	74	10	0	9	2	99	10	0	7	3
25	11	0	4	1	50	10	2	2	2	75	10	0	9	1	fee	10	0	0	0

12

Several

Hayes's New Method for

Several Examples to shew the Use of the foregoing Tables.

A Fine upon a Land Lease.

A Gentleman grants a Renewal of a Lease to his Tenant for 61 Years, upon his paying 300 l. Fine, and 45 l. per Annum, to know what Rent the Tenant pays a Year during the Lease, supposing that his Money is worth 7 per Cent. to him in his Way of Dealings.

First he must look in the foregoing Tables for the Annuity that 100 is worth for 61 Years certain, at 7 per Cent. then he must do as underneath.

At 7 per Cent. 100 l. is worth — 7 2 3 3/4 per Year for 61 Yrs. For 300 l. Fine, multiply by 3 hundred Pounds

Shews the Fine is worth — 21 7 1 1/4 per Year for 61 Yrs. To which add the Rent, viz. 45 0 00 a Year

Shews that the Tenant pays 66 7 1 1/4 per Year for his Lease.

Another Example.

If a Carpenter, Bricklayer, &c, takes a Lease for 61 Years, of a Piece of Ground for Building, paying 200 l. Fine, and 16 l. a Year Rent, valuing his Money at 8 per Cent. it shews the Purchaser what his annual Rent stands him in.

At

valuing Annuities upon Lives.

At 8 per Cent. 100 l. is worth — 8 1 8 1/2 per Year for 61 Yrs. Multiplied by 200 l. the Fine, viz. 2 hundred Pounds

Shews the Fine is worth — 16 3 5 0 a Year for 61 Yrs. To which add the Rent, viz. — 16 0 00 a Year

Shews that the Tenant pays — 32 3 5 0 a Year for the Lease.

Another for valuing the Rents of Buildings

The foregoing Example continued. The Builder at the Years End finishes his Work, and finds that the Cost of the Buildings, Loss of Interest, and the Rent paid during the Time, amounts to 1200 l. which Money he values at 8 per Cent. By the same Tables he may easily know the annual Rent these Buildings must be valued at, to make his Money again.

N. B. This Valuation must be made upon the Years due in the Lease.

At 8 per Cent. 100 l. is worth — 8 1 10 per Year for 60 Yrs. Multiplied by the Money laid out, viz. 12 hundred Pounds

Shews the Buildings stand in 97 2 0 per Year for 60 Yrs. To which add the Value of Ground Rent and Fine, viz. 32 3 5 per Year

Shews the Rent to let at, being 129 5 5 per Year to make 8 per Cent.

3

A

A Shopkeeper paying a Fine and the Charge of Repairs.

A Shopkeeper takes a Lease of an House for 7, 14, or 21 Years, paying 45 l. a Year Rent, and 200 l. Fine, and lays out 100 l. more upon fitting his Shop up, and altering Conveniencies to the House, and would know what his Rent stands him in a Year, for any of the Terms of Years mentioned in his Lease, he valuing his Money at 10 per Cent.

At 10 per Cent. 100 l. is worth for 7 Yrs. $20\ 10\ 10$ per Year
Multiplied by the Fine & Repairs, viz. 3 hund. Pounds

Shews the Money laid out in Fine and Repairing, is worth $61\ 12\ 6$ per Year
To which Sum added the Rent he pays, viz. $45\ 0\ 0$ Dit.

Shews, if he holds his House no longer than 7 Years, he pays $106\ 12\ 6$ per Year Rent.

At 10 l. per Cent. 100 l. being funk in an Annuity of 14 Years, is worth $13\ 11\ 6$ per Year
Multiplied by the Fine and Repairs, viz. 3 hund. Pounds

Shews the Money laid out on the Fine and Repairs for 14 Years, is worth $40\ 14\ 6$ a Year
To which Sum add the annual Rent, viz. $45\ 0\ 0$ Dit.

Shews, if his Lease is no longer than for 14 Year, he pays $85\ 14\ 6$ a Year.

At 10 l. per Cent. 100 l. being funk in an Annuity for 21 Yeers is worth $11\ 11\ 3$ per Year
Multiplied by the Fine and Repairs, viz. 3 hundred Pounds
Shews the Money funk in the Fine and Repairs is worth $34\ 13\ 9$ per Year
To which Sum add the annual Rent $45\ 0\ 0$ Dit.
Shews, if his Lease is for 21 Years, he pays $79\ 13\ 9$ Dit.

And the said Sums are the Rents that is paid by the Shopkeeper, besides Ward and Parish Charges: If the aforefaid House is taken for 7 Years, 14 Years, or 21 Years, and his Money is worth to him in his Trade, 10 l. per Cent. per Annum.

If a Landlord abates any Rent towards Repairs.

As for Instance; Suppose a Person, having a Liking to a Tenement, would willingly take the same if the Landlord will be at the Charge of the Repairs. Now the Landlord not caring to do that, offers this Person to abate him so much a Year in his Rent, if he will be at the Charge of Repairs himself, and take a Lease of the Tenement.

Now in Cafes of this Nature, for the Tenant to know how much the Landlord allows for the Charges of Repairs, before he undertakes to do the same.

Hayes's *New Method* for

The Rule for it is this.

First find out in the Tables, from Page 28, to 36, how many Years Purchase an Annuity is worth for the Term of the Lease: Then cast up those Years Purchase, at the abated Rent of so much a Year; it will shew how much the Landlord allows for Repairs.

Value of Freeholds.

The last Article, on each Table, from Page 28, to 36, shews how many Years Purchase they are worth, at the several Rates of Interest.

Value of Leaseholds.

The first, fifth, ninth and thirteenth Columns in the Tables, from Page 28, to 36, shew the Years in the Lease, and the other Columns shew how many Years, &c. Purchase Leases for those Terms of Years are worth.

Value of a Freehold in Reversion.

From the Years Purchase that a Freehold is worth, deduct the Years Purchase the Years in *esse* are worth, the Remainder is the Value of the Freehold in Reversion.

N. B. What I mean by *esse*, are the Years that are good or due in a Lease.

Value of a Leasehold in Reversion.

From the Years Purchase, being the Value of the whole Lease, deduct the Years Purchase, being the Value of the Years

valuing Annuities upon Lives.

Years in *esse*, the Remainder will be the Value of the Reversion.

To make good Years lapsed in a Lease.

As for Instance, a Person having but few Years to come in a Leasehold Estate, would add some more Years to it, to make the Lease for a longer Time, to know the Value of the Years taken in. First find out in the Tables, from Page 28, to 36, how many Years Purchase the required Lease is worth: Then find out how many Years Purchase the Years that are good in the Estate are worth. From the Value of the whole, deduct the Value in *esse*, the Remainder will be the Value of the Years taken in.

Of paying of Fines for Cathedral and College Lands.

The customary Way of letting Cathedral and College Estates, is upon Leases of 21 and 40 Years, or three Lives, paying so many Years Purchase down, and one Year's Rent at the End of a certain Term of Years, *viz.* for a 21 Years Lease, about 7 Years $\frac{1}{2}$ Purchase, and 1 Year's Rent at the End of 7 and 14 Years; and for a Lease of 40 Years, about 17 Years 1 Month's Purchase, and paying 1 Year's Rent, at 14 and 28 Years End; and in Order for the Purchaser to set a just Value upon his Tenements or Lands, have here exhibited some other Tables, which shew the present Worth of 100 *l.* payable at the Expiration of any Number of Years under 51, discounted at 4, 5, 6 and 7 *per Cent. per Annum.*

A Table shewing the Decrease of 100l.

Years	At 4 per Cent.						At 5 per Cent.								
	l. s. d.			Yrs.	l. s. d.			Yrs.	l. s. d.			Yrs.			
	l.	s.	d.		l.	s.	d.		l.	s.	d.				
1	96	3	0	26	36	1	2	1	95	4	9	26	28	2	5
2	92	9	1	27	34	13	5	2	90	14	0	27	26	15	8
3	88	18	0	28	33	6	9	3	86	7	8	28	25	10	2
4	85	10	0	29	32	1	1	4	82	5	5	29	24	5	11
5	82	3	10	30	30	16	5	5	78	7	0	30	23	2	9
6	79	0	7	31	29	12	8	6	74	12	5	31	22	0	8
7	75	19	11	32	28	9	11	7	71	1	4	32	20	19	9
8	73	1	4	33	27	8	0	8	67	13	8	33	19	19	9
9	70	5	1	34	26	6	11	9	64	9	2	34	19	0	8
10	67	11	0	35	25	6	7	10	61	7	10	35	18	2	7
11	64	19	0	36	24	7	1	11	58	9	4	36	17	5	3
12	62	9	0	37	23	8	4	12	55	13	8	37	16	8	10
13	60	1	0	38	22	10	4	13	53	0	7	38	15	13	2
14	57	14	10	39	21	13	0	14	50	10	1	39	14	18	3
15	55	10	5	40	20	16	4	15	48	2	0	40	14	4	1
16	53	7	8	41	20	0	0	16	45	16	2	41	13	10	6
17	51	6	7	42	19	4	11	17	43	12	7	42	12	17	8
18	49	7	1	43	18	10	1	18	41	11	0	43	12	5	4
19	47	9	1	44	17	15	11	19	39	11	5	44	11	13	8
20	45	12	7	45	17	2	2	20	37	13	9	45	11	2	7
21	43	17	6	46	16	9	0	21	35	17	11	46	10	12	0
22	42	3	9	47	15	16	4	22	34	3	8	47	10	1	11
23	40	11	3	48	15	4	2	23	32	11	2	48	9	12	3
24	39	0	0	49	14	12	5	24	31	0	1	49	9	3	1
25	37	10	0	50	14	1	2	25	29	10	7	50	8	4	5

A

A Table shewing the Decrease of 100l.

Years	At 6 per Cent.						At 7 per Cent.								
	l. s. d.			Yrs.	l. s. d.			Yrs.	l. s. d.			Yrs.			
	l.	s.	d.		l.	s.	d.		l.	s.	d.				
1	94	6	9	26	21	19	6	1	92	11	10	26	13	10	4
2	89	0	0	27	20	14	8	2	85	14	8	27	12	10	4
3	83	19	2	28	19	11	2	3	79	7	8	28	11	11	10
4	79	4	2	29	18	9	0	4	73	10	0	29	10	14	8
5	74	14	6	30	17	8	2	5	68	1	2	30	9	18	9
6	70	9	11	31	16	8	5	6	63	0	4	31	9	0	5
7	66	10	1	32	15	9	10	7	58	7	0	32	8	10	4
8	62	14	10	33	14	12	4	8	54	0	5	33	7	17	9
9	59	3	9	34	13	15	9	9	50	0	6	34	7	0	7
10	55	16	9	35	13	0	0	10	46	6	4	35	6	15	3
11	52	13	7	36	12	5	5	11	42	17	9	36	6	5	2
12	49	13	11	37	11	11	6	12	39	14	2	37	5	16	0
13	46	17	8	38	10	18	5	13	36	15	4	38	5	7	4
14	44	4	7	39	10	6	0	14	34	0	11	39	4	19	5
15	41	14	5	40	9	14	5	15	31	10	5	40	4	12	0
16	39	7	2	41	9	3	5	16	29	3	9	41	4	5	2
17	37	2	7	42	8	13	0	17	27	0	6	42	3	18	11
18	35	0	7	43	8	3	2	18	25	0	6	43	3	13	0
19	33	0	11	44	7	13	11	19	23	3	5	44	3	7	8
20	31	3	6	45	7	5	2	20	21	9	1	45	3	2	8
21	29	8	2	46	6	17	0	21	19	17	3	46	2	18	0
22	27	7	11	47	6	9	3	22	18	7	10	47	2	13	8
23	26	3	6	48	6	0	2	23	17	0	7	48	2	9	9
24	24	13	11	49	5	15	0	24	15	15	4	49	2	6	0
25	23	5	11	50	5	8	6	25	14	12	0	50	2	2	7

K 2

The

The Use of the foregoing Tables.

A Purchaser buys a Leasehold Estate of 100 l. per Year, articling to pay a Fine of one Year's Rent in fourteen Years, and another Year's Rent in 28 Years, and would know what he pays for this Purchase at 6 per Cent.

One Year's Rent 100 l. to be paid in } l. s. d.
14 Years, is worth _____ } 44 4 7 Money down
And one Year's Rent 100 l. to be }
paid in 28 Years, is worth _____ } 19 11 2 Ditto

Added together, shews that the }
Sums articled for is worth _____ } 63 15 9 ready Money.

This Sum added to the first Cost, shews how much the Purchase stands the Buyer in ready Money.

Of Guardians, Orphans, &c.

It frequently happeneth, that Parents die before their Children are at Age to receive their Fortunes in their own Hands, and therefore the Law directs, that there shall be Guardians, Trustees, or Executors assigned to manage the same for the Orphans, during their Nonage.

And for the Use of Guardians, and such Orphans who do arrive at an Age to take Possession of their Estates, I have here presented another Table, shewing how much 100 l per Year will amount to, if the Payment is forborn for any Number of Years, under 31 Years, at 5 and 6 per Cent. per Annum, which will be greatly helpful in calculating the Arrearage of any yearly Income.

The

The Amount of 100 l. a Year, the Payment being forborn for any Number of Years under 31.

Table with columns for Years (Yrs.), At 5 per Cent. (l. s. d.), and At 6 per Cent. (l. s. d.). Rows list values for years 1 through 30.

The

Hayes's New Method for

The Use of the foregoing Table.

A Father dies and leaves his Son, Age 16 Years, 150 l. a Year: He being arrived at the Age of 21 Years, would settle with his Guardian, and take Possession of the Estate; the Guardian brings in an Account of 50 l. a Year spent one Year with another, by the Orphan, during his Nonage. The Query is what is due to the Son.

Deduct out of 150 l. a Year, the Income of the Estate
50 l. a Year, spent by the Orphan

Remains — 100 l. a Year clear.

Now 100 l. a Year forborn for 5 Years, which is the Time of the Father's dying, till the Son is at Age, amounts to, in the Table, at 5 per Cent. 552 l. 11 s. 3 d. being what is due to the Son, and is what 100 l. a Year, if the Payment is forborn for 5 Years, will arise to, at 5 per Cent. per Annum, the present legal Interest.

Examples of the Author's practical Method of teaching Arithmetick.

N. B. The Operations in the following Calculations are no more burthenfome to the Memory than the common Method, and all that's needful in doing them is wrote down.

How much comes 4293 Yards to at 19 d. 1/2 per Yard?

55809
Answer 348 l. 16 s. 1 d. 1/2

How

valuing Annuities upon Lives.

How much comes 4263 lb of Coffee to, at 5 s. 8 d. per lb.

72471
Answer 1207 l. 17 s.

How much comes 493 lb to, at 22 d. 1/2 per lb.

49 6
3 1 7 1/2
Answer 46 l. 4 s. 4 d. 1/2

How much comes 1439 C. of Sugar to, at 1 l. 17 s. 4 d. [per C.]

161168
Answer 2626 l. 2 s. 2 d.

To reduce 478 14 6 Sterling, into Dutch Guilders and Stivers, the Exchange [at 35 s. 6 d. 1/2]

l. s. d.
2872 7 6
9574 10 0
191490 0 0
239 7 3
4|0)204176 4 9

Answer 5104 Guilders, 8 Stivers.

To

Hayes's *New Method for*

To know how much $\overset{C.}{4269} \overset{q. \text{ lb}}{15}$ at $5 s. 3 d.$ per lb will
 [come to?] $\overset{10}{51228}$
 $\overset{10}{43}$

 $\overset{10}{478171}$

 $\overset{10}{10041591}$

The Answer is $125519 l. 17 s. 9 d.$ and is what
 $4269 C. 1 q. 15 lb$ of any Commodity comes to at
 $5 s. 3 d. per lb.$

In the like Manner may the Interest for any Sum of Money
 under 1000000, be cast up by the following Table, for any
 Number of odd Days, at any Rate *per Cent.* as may be seen in
 the following Examples.

A

valuing Annuities upon Lives.

*A Short Table for Simple Interest, from 1000000 l. to 1 l. shew-
 ing the Interest for any Number of Days, for any Sum of
 Money at all Rates.*

l.	l.	s.	d.	q.	pts	l.	l.	s.	d.	q.	pts	l.	l.	s.	d.	q.	pts
1000000	2739	14	6	0	9	9000	24	13	1	3	2	90	0	4	11	0	7
900000	2465	15	0	3	2	8000	21	18	4	1	1	80	0	4	4	2	4
800000	2191	15	7	1	5	7000	19	3	6	2	9	70	0	3	10	0	1
700000	1917	16	1	3	8	6000	16	8	9	0	8	60	0	3	3	1	8
600000	1643	16	8	2	1	5000	13	13	11	2	6	50	0	2	8	3	5
500000	1369	17	3	0	4	4000	10	19	2	0	5	40	0	2	2	1	2
400000	1095	17	9	2	7	3000	8	4	4	2	4	30	0	1	7	2	9
300000	821	18	4	1	1	2000	5	9	7	0	2	20	0	1	1	0	6
200000	547	18	10	3	4	1000	2	14	9	2	1	10	0	0	6	2	3
100000	273	19	5	1	7	900	2	9	3	3	1	9	0	0	5	3	6
90000	246	11	6	0	3	800	2	3	10	0	1	8	0	0	5	1	0
80000	219	3	6	0	9	700	1	18	4	1	1	7	0	0	4	2	4
70000	191	15	7	1	5	600	1	12	10	2	8	6	0	0	3	3	7
60000	164	7	8	0	2	500	1	7	4	3	7	5	0	0	3	1	1
50000	136	19	8	2	8	400	1	11	11	0	5	4	0	0	2	2	5
40000	109	11	9	1	4	300	0	16	5	1	4	3	0	0	1	3	8
30000	82	3	10	0	1	200	0	10	11	2	3	2	0	0	1	1	2
20000	54	15	10	2	7	100	0	5	5	3	1	1	0	0	0	0	2
10000	27	7	11	1	3												

First, Multiply the Principle by the Days.
Secondly, Multiply the Product by the Rate of Interest.
Lastly, Cut off the two last Figures towards the right Hand,
 and those that remain on the left, collect out of the Table, and
 it answers the Question.

L

Ex-

Hayes's *New Method for*

Example.

To know the Interest of 582 *l.* for 20 Days, at 5 per Cent. per Annum.

		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>q.</i>	<i>10ths.</i>
Multiply	582 <i>l.</i> the Principle	500	—	1	7	4 3 7
by	20 N ^o of Days	80	—	0	4	4 2 4
		2	—	0	0	1 1 2
Multiply	11640 the Product					
by	5 per Cent Rate					
	[of Interest					
Collect	582 00 (out of the Table.	Answer	1	12	10	3 3 Int.

To know the Interest of 1173 *l.* for 12 Days, at 6 per Cent.

		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>q.</i>	<i>10ths.</i>
1173 <i>l.</i> Prin.	800	—	2	3	10	0 1
12 Days	40	—	0	2	2	1 2
	4	—	0	0	2	2 5
14076						
6 per Cent.	844. comes to	2	6	2	3	8 for Answer.
Collect	844 56					

To

valuing Annuities upon Lives.

To know the Interest of 376 *l.* for 26 Days, at 4 per Cent.

		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>q.</i>	<i>10ths.</i>
376 <i>l.</i> Prin.	300	—	0	16	5	1 4
26 Days	90	—	0	4	11	0 7
	1	—	0	0	0	2 6
2256						
752						
9776						
4 per Cent.						
391 04						

To know the Interest of 214 *l.* 14 *s.* 6 *d.* for 129 Days, at 5 1/2 per Cent. per Annum.

		<i>l.</i>	<i>s.</i>	<i>d.</i>		<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>q.</i>	<i>10ths.</i>
214 14 6	1000	—	2	14	9	2	4			
129	500	—	1	7	4	3	7			
	20	—	0	1	1	0	9			
	3	—	0	0	1	3	8			
1932 10 6										
25767 0 0										
27699 10 6										
5 1/2										
138497 12 6										
13849 15 3										
1523 47 7 9										

The Answer is 4 3 5 2 8 being the Interest of [214 *l.* 14 *s.* 6 *d.* for 129 Days, at 5 1/2 per Cent.

L 2

To

To know the Interest of 346*l.* 19*s.* 6*d.* for 364 Days, at 5 per Cent.

<table border="0"> <tr><td><i>l.</i></td><td><i>s.</i></td><td><i>d.</i></td></tr> <tr><td>346</td><td>19</td><td>6</td></tr> <tr><td colspan="3"><hr/></td></tr> <tr><td></td><td>364</td><td></td></tr> <tr><td colspan="3"><hr/></td></tr> <tr><td>1387</td><td>18</td><td>0</td></tr> <tr><td>124911</td><td>0</td><td>0</td></tr> <tr><td colspan="3"><hr/></td></tr> <tr><td>126298</td><td>18</td><td>0</td></tr> <tr><td></td><td>5</td><td></td></tr> <tr><td colspan="3"><hr/></td></tr> <tr><td>6314</td><td>94</td><td>10 0</td></tr> </table>	<i>l.</i>	<i>s.</i>	<i>d.</i>	346	19	6	<hr/>				364		<hr/>			1387	18	0	124911	0	0	<hr/>			126298	18	0		5		<hr/>			6314	94	10 0	<table border="0"> <tr><td>6000</td><td>—</td><td><i>l.</i></td><td><i>s.</i></td><td><i>d.</i></td><td><i>q.</i></td><td><i>10th.</i></td></tr> <tr><td>300</td><td>—</td><td>16</td><td>8</td><td>9</td><td>2</td><td>8</td></tr> <tr><td>10</td><td>—</td><td>0</td><td>16</td><td>5</td><td>1</td><td>0</td></tr> <tr><td>4</td><td>—</td><td>0</td><td>0</td><td>6</td><td>2</td><td>3</td></tr> <tr><td>94<i>l.</i></td><td>10<i>s.</i></td><td>0</td><td>0</td><td>2</td><td>2</td><td>5</td></tr> <tr><td></td><td></td><td>0</td><td>0</td><td>2</td><td>4</td><td></td></tr> </table> <p>The Answer is 17 6 0 3 0 being the Interest of 346<i>l.</i> [19<i>s.</i> 6<i>d.</i> for 364 Days, at 5 per Cent.]</p>	6000	—	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>q.</i>	<i>10th.</i>	300	—	16	8	9	2	8	10	—	0	16	5	1	0	4	—	0	0	6	2	3	94 <i>l.</i>	10 <i>s.</i>	0	0	2	2	5			0	0	2	4	
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10	—	0	16	5	1	0																																																																									
4	—	0	0	6	2	3																																																																									
94 <i>l.</i>	10 <i>s.</i>	0	0	2	2	5																																																																									
		0	0	2	4																																																																										

To know the Interest of 832*l.* 8*s.* 6*d.* for 155 Days, at 5 per Cent.

<table border="0"> <tr><td><i>l.</i></td><td><i>s.</i></td><td><i>d.</i></td></tr> <tr><td>832</td><td>8</td><td>6</td></tr> <tr><td colspan="3"><hr/></td></tr> <tr><td></td><td>155</td><td></td></tr> <tr><td colspan="3"><hr/></td></tr> <tr><td>4162</td><td>2</td><td>6</td></tr> <tr><td>124863</td><td>15</td><td>0</td></tr> <tr><td colspan="3"><hr/></td></tr> <tr><td>129025</td><td>17</td><td>6</td></tr> <tr><td></td><td>5</td><td></td></tr> <tr><td colspan="3"><hr/></td></tr> <tr><td>6451</td><td>29</td><td>7 6</td></tr> </table>	<i>l.</i>	<i>s.</i>	<i>d.</i>	832	8	6	<hr/>				155		<hr/>			4162	2	6	124863	15	0	<hr/>			129025	17	6		5		<hr/>			6451	29	7 6	<table border="0"> <tr><td>6000</td><td>—</td><td><i>l.</i></td><td><i>s.</i></td><td><i>d.</i></td><td><i>q.</i></td><td><i>10th.</i></td></tr> <tr><td>400</td><td>—</td><td>16</td><td>8</td><td>9</td><td>2</td><td>8</td></tr> <tr><td>50</td><td>—</td><td>1</td><td>1</td><td>11</td><td>0</td><td>0</td></tr> <tr><td>1</td><td>—</td><td>0</td><td>2</td><td>8</td><td>3</td><td>5</td></tr> <tr><td>29<i>l.</i></td><td>7<i>s.</i></td><td>6<i>d.</i></td><td>0</td><td>0</td><td>0</td><td>6</td></tr> </table> <p>The Answer is 17 13 6 1 5 being the Interest for 832<i>l.</i> 8<i>s.</i> 6<i>d.</i> for [155 Days, at 5 per Cent.]</p>	6000	—	<i>l.</i>	<i>s.</i>	<i>d.</i>	<i>q.</i>	<i>10th.</i>	400	—	16	8	9	2	8	50	—	1	1	11	0	0	1	—	0	2	8	3	5	29 <i>l.</i>	7 <i>s.</i>	6 <i>d.</i>	0	0	0	6
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400	—	16	8	9	2	8																																																																		
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1	—	0	2	8	3	5																																																																		
29 <i>l.</i>	7 <i>s.</i>	6 <i>d.</i>	0	0	0	6																																																																		

ANNU-

ANNUITIES

UPON

LIFE,

Valued at One VIEW,

From 1000*l.* a Year, to 1*l.* per Annum, for any Age, from 30, to 73 Years, at 4, 5, 6, 7, and 8 per Cent. per Annum.

At

Hayes's New Method for

At 4 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann. l.	Age 30.			Age 31.			Age 32.			Age 33.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	15543	7	1	15298	2	7	15106	7	6	14908	10	2
900	13989	0	4	13768	6	3	13595	14	9	13417	13	2
800	12434	13	8	12238	10	0	12085	2	0	11926	16	2
700	10880	7	0	10708	13	9	10574	9	3	10435	19	1
600	9326	0	3	9178	17	6	9063	16	6	8945	2	1
500	7771	13	6	7649	1	3	7553	3	9	7454	5	1
400	6217	6	10	6119	5	0	6042	11	0	5963	8	1
300	4663	0	1	4589	8	9	4531	18	3	4472	11	0
200	3108	13	5	3059	12	6	3021	5	6	2981	14	0
100	1554	6	8	1529	16	3	1510	12	9	1490	17	0
90	1398	18	0	1376	16	7	1359	11	5	1341	15	3
80	1243	9	4	1223	17	0	1208	10	2	1192	13	7
70	1088	0	8	1070	17	4	1057	8	11	1043	11	11
60	932	12	0	917	17	9	906	7	7	894	10	2
50	777	3	4	764	18	1	755	6	4	745	8	6
40	621	14	8	611	18	6	604	5	1	596	6	9
30	466	6	0	458	18	10	453	3	9	447	5	1
20	310	17	4	305	19	3	302	2	6	298	3	4
10	155	8	8	152	19	7	151	1	3	149	1	8
9	139	17	9	137	13	7	135	19	1	134	3	6
8	124	6	11	122	7	8	120	17	0	119	5	4
7	108	16	0	107	1	8	105	14	10	104	7	2
6	93	5	2	91	15	9	90	12	9	89	9	0
5	77	14	4	76	9	9	75	10	7	74	10	10
4	62	3	5	61	3	10	60	8	6	59	12	8
3	46	12	7	45	17	10	45	6	4	44	14	6
2	31	1	8	30	11	11	30	4	3	29	16	4
1	15	10	10	15	5	11	15	2	1	14	18	2

At

valuing Annuities upon Lives.

At 4 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann. l.	Age 34.			Age 35.			Age 36.			Age 37.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	14719	11	2	14514	7	1	14324	13	5	14128	5	0
900	13247	12	1	13062	18	5	12892	4	2	12715	8	6
800	11775	13	0	11611	9	8	11459	14	9	11302	12	0
700	10303	13	10	10160	1	0	10027	5	4	9889	15	6
600	8831	14	9	8708	12	3	8594	16	0	8476	19	0
500	7359	15	7	7257	3	6	7162	6	8	7064	2	6
400	5887	16	6	5805	14	10	5729	17	4	5651	6	0
300	4415	17	4	4354	6	1	4297	8	0	4238	9	6
200	2943	18	3	2902	17	5	2864	18	8	2825	13	0
100	1471	19	1	1451	8	8	1432	9	4	1412	16	6
90	1324	15	2	1306	5	10	1289	4	5	1271	10	10
80	1177	11	3	1161	2	11	1145	19	5	1130	5	2
70	1030	7	3	1016	0	1	1002	14	6	988	19	6
60	883	3	5	870	17	2	859	9	7	847	13	10
50	735	19	6	725	14	4	716	4	8	706	8	3
40	588	15	7	580	11	5	572	19	8	565	2	7
30	441	11	8	435	8	7	429	14	9	423	16	11
20	294	7	9	290	5	8	286	9	10	282	11	3
10	147	3	10	145	2	10	143	4	11	141	5	7
9	132	9	6	130	12	7	128	18	5	127	3	1
8	117	15	1	116	2	3	114	11	11	113	0	6
7	103	0	8	101	12	0	100	5	5	98	17	11
6	88	6	4	87	1	8	85	18	11	84	15	4
5	73	11	11	72	11	5	71	12	5	70	12	9
4	58	17	7	58	1	1	57	5	11	56	10	3
3	44	3	2	43	10	10	42	19	5	42	7	8
2	29	8	9	29	0	6	28	12	11	28	5	1
1	14	14	4	14	10	3	14	6	3	14	2	6

At

Hayes's New Method for

At 4 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 38.			Age 39.			Age 40.			Age 41.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	1390	15	1	1368	5	0	1349	12	0	1327	19	6
900	1251	11	7	1231	11	10	1214	2	10	1195	19	6
800	1112	8	1	1094	1	8	1079	13	7	1062	19	7
700	973	4	7	957	11	5	944	4	5	929	11	11
600	834	1	0	821	1	2	809	13	6	796	15	11
500	695	0	17	684	11	0	674	14	7	663	19	11
400	556	14	0	547	0	10	539	15	8	531	3	11
300	417	10	6	410	10	7	404	16	9	398	7	11
200	278	7	0	273	0	5	269	17	10	265	11	11
100	139	3	6	136	10	2	134	18	11	132	15	11
90	125	3	1	123	13	1	121	10	3	119	10	4
80	111	2	9	109	16	2	107	11	4	106	4	9
70	97	2	5	95	19	1	94	12	5	92	19	2
60	83	2	2	82	2	1	80	13	6	79	13	7
50	69	1	9	68	5	1	67	14	7	66	7	11
40	55	1	4	54	8	1	53	15	8	53	2	4
30	41	1	0	41	11	0	40	16	9	39	16	9
20	27	0	8	27	14	0	26	17	10	26	11	11
10	13	0	4	13	17	0	13	18	11	13	15	11
9	12	2	3	12	3	3	12	9	0	11	10	4
8	11	4	3	10	9	7	10	19	1	10	4	9
7	9	6	2	9	15	10	9	9	2	9	19	2
6	8	8	2	8	2	2	8	19	4	7	13	7
5	6	10	2	6	8	6	6	9	5	6	7	11
4	5	12	1	5	14	9	5	19	6	5	2	4
3	4	14	1	4	1	1	4	9	8	3	16	9
2	2	16	0	2	7	4	2	19	9	2	11	2
1	1	18	0	1	13	8	1	9	10	1	5	7

At

valuing Annuities upon Lives.

At 4 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 42.			Age 43.			Age 44.			Age 45.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	1301	19	2	1281	19	10	1262	3	2	1241	13	0
900	1171	11	3	1153	5	10	1136	5	0	1117	15	8
800	1041	3	4	1025	11	10	1010	6	7	993	18	5
700	910	15	5	897	17	10	884	8	3	869	1	1
600	780	7	6	769	3	11	757	9	11	745	3	10
500	650	19	7	640	9	11	631	11	7	620	6	6
400	520	11	8	512	15	11	505	13	3	496	9	2
300	390	3	9	384	1	11	378	14	11	372	11	11
200	260	15	10	256	7	11	252	16	7	248	14	7
100	130	7	11	128	13	11	126	18	3	124	17	3
90	117	5	1	115	10	7	113	12	6	111	13	6
80	104	2	4	102	7	2	101	6	7	99	9	10
70	91	19	6	89	3	9	88	0	9	86	6	1
60	78	16	9	76	0	4	75	14	11	74	2	4
50	65	13	11	64	16	11	63	9	1	62	18	7
40	52	11	2	51	13	7	50	3	4	49	14	11
30	39	8	4	38	10	2	37	17	5	37	11	2
20	26	5	7	25	6	9	25	11	7	24	7	5
10	13	2	9	12	3	4	12	5	9	12	3	8
9	11	2	6	11	7	0	11	13	3	11	15	4
8	10	2	2	10	10	8	10	0	7	9	6	11
7	9	1	11	8	14	4	8	8	0	8	18	7
6	7	1	8	7	18	0	7	15	5	7	10	2
5	6	1	4	6	1	7	6	2	10	6	1	10
4	5	1	1	5	5	4	5	10	4	4	13	5
3	3	0	10	3	9	0	3	17	8	3	5	1
2	2	0	6	2	12	8	2	5	2	2	16	8
1	1	0	3	1	16	4	1	12	7	1	8	4

M

At

Hayes's New Method for

At 4 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 64.			Age 47.			Age 48.			Age 49.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	12258	1	7	11987	3	0	11778	17	0	11496	5	5
900	11032	5	5	10788	8	8	10600	19	3	10346	12	10
800	9806	9	3	9589	14	5	9423	1	7	9197	0	4
700	8580	13	1	8391	0	0	8245	3	11	8047	7	9
600	7354	16	11	7192	5	10	7067	6	2	6897	15	3
500	6129	0	9	5993	11	6	5889	8	6	5748	2	8
400	4903	4	7	4794	17	2	4711	10	9	4598	10	2
300	3677	8	5	3596	2	11	3533	13	1	3448	17	7
200	2451	12	3	2397	8	7	2355	15	4	2299	5	1
100	1225	16	1	1198	14	3	1177	17	8	1149	12	6
90	1103	4	6	1078	16	10	1060	1	11	1034	13	3
80	980	12	11	958	19	5	942	6	1	919	14	0
70	858	1	3	839	2	0	824	10	4	804	14	9
60	735	9	8	719	4	7	706	14	7	689	15	6
50	612	18	0	599	7	1	588	18	10	574	16	3
40	490	6	5	479	9	8	471	3	0	459	17	0
30	367	14	10	359	12	3	353	7	3	344	17	9
20	245	3	2	239	14	10	235	11	6	229	18	6
10	122	11	7	119	17	5	117	15	9	114	19	3
9	110	6	5	107	17	8	106	0	2	103	9	3
8	98	1	3	95	17	11	94	4	7	91	19	4
7	85	16	1	83	18	2	82	9	0	80	9	5
6	73	10	11	71	18	5	70	13	5	68	19	6
5	61	5	9	59	18	10	58	17	10	57	9	7
4	49	0	7	47	18	11	47	2	3	45	19	9
3	36	15	5	35	19	2	35	6	8	34	9	9
2	24	10	3	23	19	5	23	11	1	22	19	10
1	12	1	5	11	19	8	11	15	6	11	9	11

valuing Annuities upon Lives.

At 4 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 50.			Age 51.			Age 52.			Age 53.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	11289	17	8	11078	1	2	10865	13	0	10648	11	5
900	10160	17	10	9970	5	1	9779	1	9	9583	14	3
800	9031	18	1	8862	9	0	8692	10	5	8518	17	1
700	7902	18	4	7754	12	10	7605	19	1	7453	19	11
600	6773	18	7	6646	16	9	6519	7	10	6389	2	10
500	5644	18	10	5539	0	7	5432	16	6	5324	5	8
400	4515	19	0	4431	4	6	4346	5	2	4259	8	6
300	3386	19	5	3323	8	4	3259	13	11	3194	11	5
200	2257	19	6	2215	12	3	2173	2	7	2129	14	3
100	1128	19	9	1107	16	1	1086	11	3	1064	17	1
90	1016	1	9	997	0	6	977	18	2	958	7	5
80	903	3	9	886	4	10	869	5	0	851	17	8
70	790	5	10	775	9	3	760	11	10	745	7	11
60	677	7	10	664	13	8	651	18	9	638	18	3
50	564	9	10	553	18	0	543	5	7	532	8	6
40	451	11	10	443	2	5	434	12	6	425	18	10
30	338	13	11	332	6	10	325	19	4	319	9	1
20	225	15	11	221	11	2	217	6	3	212	19	5
10	112	17	11	110	15	7	108	13	1	106	9	8
9	101	12	2	99	14	0	97	15	9	95	16	8
8	90	6	4	88	12	5	86	18	6	85	3	9
7	79	0	7	77	10	11	76	1	2	74	10	9
6	67	14	9	66	9	4	65	3	10	63	17	9
5	56	8	11	55	7	9	54	6	6	53	4	10
4	45	3	2	44	6	2	43	9	3	42	11	10
3	33	17	4	33	4	8	32	11	11	31	18	10
2	22	11	7	22	3	1	21	14	7	21	5	11
1	11	5	9	11	1	6	10	17	3	10	12	11

Hayes's New Method for

At 4 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 54.			Age 55.			Age 56.			Age 57.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	1043	11	2	1010	3	1	991	16	1	964	14	0
900	938	8	1	909	8	3	892	13	1	867	6	7
800	834	5	0	808	18	6	792	9	5	771	19	2
700	730	1	10	707	6	2	693	5	9	675	11	10
600	625	18	9	606	13	11	594	2	1	578	4	5
500	521	15	7	505	1	6	495	18	0	482	17	0
400	417	12	6	404	9	3	396	14	8	385	9	7
300	312	9	4	303	16	11	297	11	0	289	2	2
200	208	6	3	202	4	7	198	7	4	192	14	9
100	104	3	1	101	12	3	99	3	8	96	7	4
90	93	16	9	90	10	9	89	1	3	86	18	7
80	83	10	6	80	9	10	79	18	11	77	9	11
70	73	4	2	70	8	7	69	16	6	67	1	2
60	62	17	10	60	7	4	59	14	2	57	12	5
50	52	11	6	50	6	1	49	11	9	48	3	8
40	41	5	3	40	4	11	39	9	5	38	14	11
30	31	18	11	30	3	8	29	7	1	28	6	2
20	20	12	7	20	2	5	19	4	10	19	17	5
10	10	6	3	10	1	2	9	2	4	9	8	10
9	9	17	8	9	19	0	8	4	1	8	15	10
8	8	9	0	8	16	11	7	5	10	7	2	11
7	7	0	5	7	14	10	6	7	7	6	10	1
6	6	11	9	6	12	8	5	9	5	5	17	2
5	5	3	1	5	10	7	4	11	2	4	4	4
4	4	14	6	4	8	5	3	12	11	3	11	5
3	3	5	10	3	6	4	2	14	8	2	18	7
2	2	17	3	2	4	0	1	16	5	1	5	8
1	1	8	7	1	2	0	9	18	2	9	12	10

valuing Annuities upon Lives.

At 4 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 58.			Age 59.			Age 60.			Age 61.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	935	11	5	918	1	0	880	5	7	852	19	10
900	842	14	3	826	10	11	792	3	0	766	15	10
800	748	17	1	734	0	10	704	0	6	681	11	10
700	655	19	11	642	10	8	616	17	11	596	7	10
600	561	2	10	551	0	7	528	15	4	511	3	11
500	468	5	8	459	10	6	440	12	9	426	19	11
400	374	8	10	367	0	5	352	10	3	340	15	11
300	280	11	5	275	10	3	264	7	8	255	11	11
200	187	14	5	183	0	2	176	5	1	170	7	11
100	93	17	2	91	10	1	88	2	6	85	3	11
90	84	5	5	82	13	1	79	2	3	76	19	7
80	74	13	8	73	16	1	70	2	0	68	15	2
70	65	13	11	64	19	0	61	1	9	59	10	9
60	56	10	3	55	2	0	52	17	6	51	6	4
50	46	18	6	45	5	0	44	1	3	42	1	11
40	37	6	10	37	8	0	35	1	0	34	17	7
30	28	15	1	27	11	0	26	8	9	25	13	2
20	18	3	5	18	14	0	17	0	6	17	8	9
10	9	11	8	9	17	0	8	0	3	8	4	4
9	8	4	6	8	13	3	7	4	2	7	13	11
8	7	17	4	7	9	7	7	8	2	6	3	6
7	6	11	4	6	5	10	6	12	2	5	13	0
6	5	3	0	5	2	2	5	17	9	5	2	7
5	4	17	10	4	18	6	4	0	1	4	12	2
4	3	8	8	3	14	9	3	4	1	3	1	9
3	2	1	6	2	11	1	2	9	10	2	11	3
2	1	14	4	1	7	4	1	12	0	1	0	5
1	9	7	2	9	3	8	8	16	0	8	10	2

Hayes's New Method for

At 4 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 62.			Age 63.			Age 64.			Age 65.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8207	7	0	7900	4	2	7586	1	5	7264	14	1
900	7386	12	3	7110	3	9	6827	9	3	6538	5	4
800	6565	17	7	6320	3	4	6068	17	1	5811	15	10
700	5745	2	11	5530	2	11	5310	5	0	5085	6	4
600	4924	8	2	4740	2	6	4551	12	1	4358	16	11
500	4103	13	6	3950	2	1	3793	0	8	3632	7	0
400	3282	18	9	3160	1	8	3034	8	6	2905	17	11
300	2462	4	1	2370	1	3	2275	16	0	2179	8	5
200	1641	9	4	1580	0	10	1517	4	3	1452	18	11
100	820	14	8	790	0	5	758	12	1	726	9	5
90	738	13	2	711	0	4	682	14	11	653	16	6
80	656	11	9	632	0	4	606	17	8	581	3	7
70	574	10	3	553	0	3	531	0	6	508	10	7
60	492	8	9	474	0	3	455	3	2	435	17	8
50	410	7	4	395	0	2	379	6	0	363	4	8
40	328	5	10	316	0	2	303	8	10	290	11	9
30	246	4	4	237	0	1	227	11	7	217	18	10
20	164	2	11	158	0	1	151	14	5	145	5	10
10	82	1	5	79	0	0	75	17	2	72	12	11
9	73	17	3	71	2	0	68	5	5	65	7	7
8	65	13	2	63	4	0	60	13	9	58	2	4
7	57	9	0	55	6	0	53	2	0	50	17	0
6	49	4	9	47	8	0	45	10	3	43	11	9
5	41	0	10	39	10	0	37	18	7	36	6	5
4	32	16	7	31	12	0	30	6	10	29	1	2
3	24	12	5	23	14	0	22	15	1	21	15	10
2	16	8	3	15	16	0	15	3	5	14	10	7
1	8	4	1	7	18	0	7	11	8	7	5	3

At

valuing Annuities upon Lives.

At 4 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 66.			Age 67.			Age 68.			Age 69.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6936	0	5	6600	6	0	6255	12	7	5903	10	5
900	6242	8	4	5940	5	5	5630	1	4	5313	3	4
800	5548	16	4	5280	4	10	5004	10	1	4722	16	4
700	4855	4	3	4620	4	2	4378	18	10	4132	9	3
600	4161	12	3	3960	3	7	3753	7	7	3542	2	3
500	3468	0	2	3300	3	0	3127	16	3	2951	15	2
400	2774	8	2	2640	2	5	2502	5	0	2361	8	2
300	2080	16	1	1980	1	9	1876	13	9	1771	1	1
200	1387	4	1	1320	1	2	1251	2	6	1180	14	1
100	693	12	0	660	0	7	625	11	3	590	7	0
90	624	4	10	594	0	6	563	0	1	531	6	4
80	554	17	7	528	0	5	500	9	0	472	5	7
70	485	10	5	462	0	5	437	17	10	413	4	11
60	416	3	2	396	0	4	375	6	9	354	4	2
50	346	16	0	330	0	3	312	15	7	295	3	6
40	277	8	9	264	0	2	250	4	6	236	2	10
30	208	1	7	198	0	2	187	13	4	177	2	1
20	138	14	4	132	0	1	125	2	3	118	1	4
10	69	7	2	66	0	0	62	11	1	59	0	8
9	62	8	5	59	8	0	56	6	0	53	2	7
8	55	9	9	52	16	0	50	0	10	47	4	6
7	48	11	0	46	4	0	43	15	9	41	6	5
6	41	12	3	39	12	0	37	10	8	35	8	5
5	34	13	7	33	0	0	31	5	6	29	10	4
4	27	14	10	26	8	0	25	0	5	23	12	3
3	20	16	1	19	16	0	18	15	4	17	14	2
2	13	17	5	13	4	0	12	10	2	11	16	1
1	6	18	8	6	12	0	6	5	1	5	18	0

At

Hayes's New Method for

At 4 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 70.			Age 71.			Age 72.			Age 73.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5543	3	0	5100	2	2	4799	15	6	4590	19	0
900	4988	16	8	4590	2	0	4319	15	10	4131	17	1
800	4434	10	5	4080	1	9	3839	16	4	4672	15	2
700	3880	4	1	3570	1	6	3359	16	9	3213	13	3
600	3325	17	10	3060	1	4	2879	17	3	2754	11	5
500	2771	11	6	2550	1	1	2399	17	9	2295	9	6
400	2217	5	2	2040	0	10	1919	18	2	1836	7	7
300	1662	18	11	1530	0	8	1439	18	7	1377	5	8
200	1108	12	7	1020	0	5	959	19	1	918	3	9
100	554	6	3	510	0	2	479	19	6	459	1	10
90	498	17	8	459	0	2	431	19	7	413	3	8
80	443	9	0	408	0	2	383	19	7	367	5	6
70	388	0	4	357	0	1	335	19	8	321	7	3
60	332	11	9	306	0	1	287	19	8	275	9	1
50	277	3	1	255	0	1	239	19	9	229	10	11
40	221	14	6	204	0	1	191	19	10	183	12	9
30	166	5	10	153	0	0	143	19	10	137	14	6
20	110	17	3	102	0	0	95	19	10	91	16	4
10	55	8	7	51	0	0	47	19	11	45	18	2
9	49	17	9	45	18	0	43	3	11	41	6	4
8	44	6	10	40	16	0	38	7	11	36	14	6
7	38	16	0	35	14	0	33	11	11	32	2	8
6	33	5	2	30	12	0	28	15	11	27	10	10
5	27	14	3	25	10	0	23	19	11	22	19	1
4	22	3	5	20	8	0	19	3	11	18	7	3
3	16	12	7	15	6	0	14	7	11	13	15	5
2	11	1	8	10	4	0	9	11	11	9	3	7
1	5	10	10	5	2	0	4	15	11	4	11	9

At

valuing Annuities upon Lives.

At 5 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 30.			Age 31.			Age 32.			Age 33.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	13125	8	5	12938	4	5	12796	2	10	12649	18	8
900	11812	17	7	11644	8	0	11516	10	6	11384	18	10
800	10500	6	9	10350	11	6	10236	18	3	10119	19	0
700	9187	15	9	9056	15	1	8957	10	0	8854	19	1
600	7875	5	0	7762	18	8	7677	17	8	7589	19	2
500	6562	14	2	6469	2	2	6398	1	5	6324	19	4
400	5250	3	4	5175	5	9	5118	9	1	5059	19	6
300	3937	12	6	3881	9	4	3838	18	10	3794	19	7
200	2625	1	8	2587	12	10	2559	4	6	2529	19	9
100	1312	10	10	1293	16	5	1279	12	3	1264	19	10
90	1181	5	9	1164	8	9	1151	13	0	1138	9	10
80	1050	0	8	1035	1	1	1023	13	9	1011	19	10
70	918	15	6	905	13	6	895	15	0	885	9	10
60	787	10	6	776	5	10	767	15	9	758	19	11
50	656	5	5	646	18	2	639	16	1	632	9	11
40	525	0	4	517	10	6	511	16	10	505	19	11
30	393	15	3	388	2	11	383	17	10	379	9	11
20	262	10	2	258	15	3	255	18	5	252	19	11
10	131	5	1	129	7	7	127	19	2	126	9	11
9	118	2	6	116	8	10	115	3	3	113	16	11
8	105	0	0	103	10	1	102	7	4	101	3	11
7	91	17	6	90	11	4	89	11	6	88	10	11
6	78	15	0	77	12	7	76	15	6	75	17	11
5	65	12	6	64	13	11	63	19	7	63	4	11
4	52	10	0	51	15	0	51	3	8	50	11	11
3	39	7	6	38	16	3	38	7	9	37	18	11
2	26	5	0	25	17	6	25	11	10	25	5	11
1	13	2	6	12	18	9	12	15	11	12	12	11

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At

Hayes's New Method for

At 5 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann.	Age 34.			Age 35.			Age 36.			Age 37.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	12511	6	3	12358	17	5	12219	12	7	12074	12	8
900	11260	3	7	11122	19	8	10997	13	4	10867	3	5
800	10009	1	0	9887	1	11	9775	14	1	9659	14	1
700	8757	18	4	8651	4	2	8553	14	10	8452	4	10
600	7506	15	6	7415	6	5	7331	15	7	7244	15	7
500	6255	13	1	6179	8	8	6109	16	3	6037	6	4
400	5004	10	6	4943	10	11	4887	17	0	4829	17	0
300	3753	7	9	3707	13	2	3665	17	9	3622	7	9
200	2502	5	3	2471	15	5	2443	18	6	2414	18	6
100	1251	2	7	1235	17	8	1221	19	3	1207	9	3
90	1126	0	4	1112	5	11	1099	15	4	1086	14	4
80	1000	18	1	988	14	2	977	11	4	965	19	4
70	875	15	11	865	2	5	855	7	5	845	4	5
60	750	13	6	741	10	7	733	3	6	724	9	6
50	625	11	3	617	18	10	610	19	7	603	14	7
40	500	9	0	494	7	1	488	15	8	482	19	8
30	375	6	9	370	15	3	366	11	9	362	4	9
20	250	4	6	247	3	6	244	7	10	241	9	10
10	125	2	3	123	11	9	122	3	11	120	14	11
9	112	12	0	111	4	7	109	19	6	108	13	5
8	100	1	9	98	17	5	97	15	1	96	11	11
7	87	11	7	86	10	2	85	10	8	84	10	5
6	75	1	4	74	3	0	73	6	4	72	8	11
5	62	11	1	61	15	10	61	1	11	60	7	5
4	50	0	10	49	8	8	48	17	6	48	5	11
3	37	10	8	37	1	6	36	13	2	36	4	5
2	25	0	5	24	14	4	24	8	9	24	2	11
1	12	10	2	12	7	2	12	4	4	12	1	5

At

valuing Annuities upon Lives.

At 5 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann.	Age 38.			Age 39.			Age 40.			Age 41.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	11903	17	2	11741	7	6	11608	8	11	11440	5	8
900	10713	9	5	10567	4	9	10447	12	0	10296	5	1
800	9523	1	9	9393	2	0	9286	15	1	9152	4	6
700	8332	14	0	8218	19	3	8125	18	2	8008	4	0
600	7142	6	3	7044	16	6	6965	1	4	6864	3	5
500	5951	18	7	5870	13	9	5804	4	5	5720	2	10
400	4761	10	10	4696	11	0	4643	7	6	4576	2	3
300	3571	3	1	3522	8	3	3482	10	8	3432	1	8
200	2380	15	5	2348	5	6	2321	13	9	2288	1	1
100	1190	7	8	1174	2	9	1160	16	10	1144	0	6
90	1071	6	11	1056	14	5	1044	15	2	1029	12	6
80	952	6	2	939	6	2	928	13	6	915	4	5
70	833	5	4	821	17	11	812	11	9	800	16	4
60	714	4	7	704	9	7	696	10	1	686	8	4
50	595	3	10	587	1	4	580	8	5	572	0	3
40	476	3	1	469	13	1	464	6	9	457	12	2
30	357	2	3	352	4	9	348	5	0	343	4	2
20	238	1	6	234	16	6	232	3	4	228	16	1
10	119	0	9	117	8	3	116	1	8	114	8	0
9	107	2	8	105	13	5	104	9	6	102	19	3
8	95	4	7	93	18	7	92	17	4	91	10	5
7	83	6	6	82	3	9	81	5	2	80	1	7
6	71	8	5	70	8	11	69	13	0	68	12	10
5	59	10	4	58	14	1	58	0	10	57	4	0
4	47	12	3	46	19	4	46	8	8	45	15	2
3	35	14	2	35	4	5	34	16	6	34	6	5
2	23	16	1	23	9	7	23	4	4	22	17	7
1	11	18	0	11	14	9	11	12	2	11	8	9

N 2

At

Hayes's New Method for

At 5 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 42.			Age 43.			Age 44.			Age 45.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	11234	16	2	11088	14	0	10955	0	3	10792	5	2
900	10111	6	7	9979	16	7	9859	10	2	9713	0	8
800	8987	16	11	8870	19	2	8764	0	2	8633	16	1
700	7864	7	4	7762	1	10	7668	10	2	7554	11	7
600	6740	17	8	6653	4	5	6573	0	1	6475	7	1
500	5617	8	1	5544	7	0	5477	10	1	5396	2	7
400	4493	18	5	4435	9	7	4382	0	1	4316	18	0
300	3370	8	10	3326	12	2	3286	10	0	3237	13	6
200	2246	19	2	2217	14	9	2191	0	0	2158	9	0
100	1123	9	7	1108	17	4	1095	10	0	1079	4	6
90	1011	2	7	997	19	7	985	19	0	971	6	0
80	898	15	8	887	1	11	876	8	0	863	7	7
70	786	8	8	776	2	2	766	17	0	755	9	1
60	674	1	9	665	6	4	657	6	0	647	10	8
50	561	14	9	554	8	8	547	15	0	539	12	3
40	449	7	10	443	10	11	438	4	0	431	13	9
30	337	0	10	332	13	2	328	13	0	323	15	4
20	224	13	11	221	15	5	219	2	0	215	16	10
10	112	6	11	110	17	8	109	11	0	107	18	5
9	101	2	3	99	15	11	98	11	10	97	2	7
8	89	17	6	88	14	2	87	12	9	86	6	9
7	78	12	10	77	12	2	76	13	8	75	10	10
6	67	8	2	66	10	7	65	14	7	64	15	0
5	56	3	5	55	8	10	54	15	6	53	19	2
4	44	18	9	44	7	1	43	16	4	43	3	4
3	33	14	1	33	5	3	32	17	3	32	7	6
2	22	9	4	22	3	6	21	18	2	21	11	8
1	11	4	8	11	1	9	10	19	1	10	15	10

At

valuing Annuities upon Lives.

At 5 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 46.			Age 47.			Age 48.			Age 49.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	10677	8	1	10451	3	0	10309	5	10	10086	18	0
900	9609	13	3	9406	0	9	9278	7	3	9078	4	2
800	8541	18	6	8360	18	5	8247	8	8	8069	10	4
700	7474	3	8	7315	16	1	7216	10	1	7060	16	7
600	6406	8	10	6270	13	0	6185	11	6	6052	2	9
500	5338	14	0	5225	11	6	5154	12	11	5043	9	0
400	4270	19	3	4180	9	2	4123	14	4	4034	15	2
300	3237	1	10	3135	6	11	3092	15	9	3026	1	4
200	2135	9	7	2090	4	7	2061	17	2	2017	7	7
100	1067	14	9	1045	2	3	1030	18	7	1008	13	9
90	960	19	3	940	12	0	927	16	8	907	16	5
80	854	3	10	836	1	10	824	14	10	806	19	0
70	747	8	4	731	11	7	721	13	0	706	1	7
60	640	12	10	627	1	4	618	11	1	605	4	3
50	533	17	4	522	11	1	515	9	3	504	6	10
40	427	1	11	418	0	11	412	7	5	403	9	6
30	323	14	2	313	10	8	309	5	6	302	12	1
20	213	10	11	209	0	5	206	3	8	201	14	9
10	106	15	5	104	10	2	103	1	10	100	17	4
9	96	1	11	94	1	2	92	15	8	90	15	7
8	85	8	4	83	12	2	82	9	5	80	13	10
7	74	14	10	73	3	1	72	3	3	70	12	1
6	64	1	3	62	14	1	61	17	1	60	10	5
5	53	7	8	52	5	1	51	10	11	50	8	8
4	42	14	2	41	16	1	41	4	8	40	6	11
3	32	7	5	31	7	0	30	18	6	30	5	2
2	21	7	1	20	18	0	20	12	4	20	3	5
1	10	13	6	10	9	0	10	6	2	10	1	8

At

Hayes's New Method for

At 5 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann. l.	Age 50.			Age 51.			Age 52.			Age 53.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	9930	18	10	9769	17	9	9607	19	2	9441	9	11
900	8937	17	0	8792	18	0	8647	3	3	8497	6	11
800	7944	15	1	7815	18	2	7686	7	4	7553	3	11
700	6951	13	2	6838	18	5	6725	11	2	6609	0	11
600	5958	11	3	5861	18	8	5764	15	6	5664	18	0
500	4965	9	5	4884	18	10	4803	19	7	4720	14	11
400	3972	7	6	3907	19	1	3843	3	8	3776	11	11
300	2979	5	7	2930	19	4	2882	7	9	2832	9	0
200	1986	3	9	1953	19	6	1921	11	10	1888	5	11
100	993	1	10	976	19	9	960	15	11	944	2	11
90	893	15	8	879	5	9	864	14	3	849	14	8
80	794	9	6	781	11	9	768	12	10	755	6	4
70	695	3	3	683	17	10	672	11	1	660	18	1
60	595	17	1	586	3	10	576	9	6	566	9	9
50	496	10	11	488	9	10	480	7	11	472	1	5
40	397	4	9	390	15	10	384	6	4	377	13	2
30	297	18	6	293	1	11	288	4	9	283	4	10
20	198	12	4	195	7	11	192	3	2	188	16	7
10	99	6	2	97	13	11	96	1	7	94	8	3
9	89	7	6	87	18	6	86	9	5	84	19	5
8	79	8	11	78	3	2	76	17	3	75	10	7
7	69	10	3	68	7	9	67	5	1	66	1	9
6	59	11	8	58	12	4	57	12	11	56	12	11
5	49	13	1	48	16	11	48	0	9	47	4	1
4	39	14	5	39	1	7	38	8	7	37	15	3
3	29	15	10	29	16	2	28	16	5	28	6	5
2	19	17	2	19	10	9	19	4	3	18	17	7
1	9	18	7	9	15	4	9	12	1	9	8	9

At

valuing Annuities upon Lives.

At 5 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann. l.	Age 54.			Age 55.			Age 56.			Age 57.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	9274	13	4	9106	3	2	8862	19	6	8648	12	2
900	8347	4	0	8195	10	10	7976	13	6	7783	15	0
800	7419	14	8	7284	18	6	7090	7	7	6918	17	9
700	6492	5	4	6374	6	2	6204	1	8	6054	0	6
600	6564	16	0	5463	13	10	5317	15	8	5189	3	4
500	4637	6	8	4553	1	7	4431	9	9	4324	6	1
400	3709	17	4	3642	9	3	3545	3	9	3459	8	10
300	3282	8	0	2731	16	11	2658	17	10	2594	11	8
200	1854	18	8	1821	4	7	1772	11	10	1729	14	5
100	927	9	4	910	12	3	886	5	11	864	17	2
90	834	14	4	819	11	1	797	13	4	778	7	6
80	741	19	5	728	9	10	709	0	9	691	17	9
70	649	4	6	637	8	7	620	8	2	605	8	0
60	656	9	7	546	7	4	531	15	6	518	18	4
50	463	14	8	455	6	1	443	2	11	432	8	7
40	370	19	8	364	4	11	354	10	4	345	18	10
30	328	4	9	273	3	8	265	17	9	259	9	1
20	185	9	10	182	2	5	177	5	2	172	19	4
10	92	14	11	91	1	2	88	12	7	86	9	8
9	83	9	5	81	19	1	79	15	4	77	16	9
8	74	3	11	72	16	11	70	18	0	69	3	9
7	64	18	5	63	14	10	62	0	9	60	10	9
6	55	12	11	54	12	8	53	3	6	51	17	9
5	46	7	5	45	10	7	44	6	3	43	4	10
4	37	1	11	36	8	5	35	9	0	34	11	10
3	32	16	5	27	6	4	26	11	9	25	18	10
2	18	10	11	18	4	2	17	14	6	17	5	11
1	9	5	5	9	2	1	8	17	3	8	12	11

At

Hayes's New Method for

At 5 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 58.			Age 59.			Age 60.			Age 61.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8418	2	8	8190	5	11	7965	19	10	7737	15	1
900	7576	6	5	7371	5	3	7169	7	10	6963	19	7
800	6734	10	1	6552	4	8	6372	15	10	6190	4	1
700	5892	13	10	5733	4	1	5576	3	11	5416	8	7
600	5050	17	7	4914	3	6	4779	11	11	4642	11	0
500	4209	1	4	4095	2	11	3982	19	11	3868	17	6
400	3367	5	0	3276	2	4	3186	7	11	3095	2	0
300	2525	8	9	2457	1	9	2389	15	11	2321	5	6
200	1683	12	6	1638	1	2	1593	3	11	1547	11	0
100	841	16	3	819	0	7	796	11	11	773	15	6
90	757	12	7	737	2	6	716	18	9	696	7	11
80	673	9	0	655	4	5	637	5	7	619	0	4
70	589	5	4	573	6	4	557	12	4	541	12	10
60	505	1	9	491	8	4	477	19	2	464	5	1
50	420	18	1	409	10	3	398	5	11	386	17	9
40	336	14	6	327	12	2	318	12	9	309	10	2
30	252	10	10	245	14	2	238	19	7	232	2	6
20	168	7	3	163	16	1	159	6	4	154	15	1
10	84	3	7	81	18	0	79	13	2	77	7	6
9	75	15	3	73	14	3	71	13	10	69	12	9
8	67	6	10	65	10	5	63	14	6	61	18	0
7	58	18	6	57	6	7	55	15	2	54	3	3
6	50	10	2	49	2	10	47	15	11	46	8	6
5	42	1	9	40	19	0	39	16	7	38	13	9
4	33	13	5	32	15	2	31	17	3	30	19	0
3	25	5	1	24	11	5	23	17	11	23	4	3
2	16	16	8	16	7	7	15	18	7	15	9	6
1	8	8	4	8	3	9	7	19	3	7	14	9

At

valuing Annuities upon Lives.

At 5 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 62.			Age 63.			Age 64.			Age 65.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7476	8	7	7220	11	0	6956	18	2	6685	4	3
900	6728	15	9	6498	9	10	6261	4	4	6016	13	10
800	5981	2	11	5776	8	9	5565	10	7	5348	3	5
700	5233	10	0	5054	7	8	4869	16	9	4679	13	0
600	4485	17	2	4332	6	7	4174	2	11	4011	2	7
500	3738	4	3	3610	5	6	3478	9	1	3342	12	1
400	2990	11	5	2888	4	4	2782	15	3	2674	1	8
300	2242	18	7	2166	3	3	2087	1	5	2005	11	3
200	1495	5	8	1444	2	2	1391	7	7	1337	0	10
100	747	12	10	722	1	1	695	13	9	668	10	5
90	672	17	6	649	16	11	626	2	5	601	13	4
80	598	2	3	577	12	10	556	11	0	534	16	4
70	523	7	0	505	8	9	486	19	8	467	19	3
60	448	11	8	433	4	7	417	8	3	401	2	3
50	373	16	5	361	0	6	347	16	10	334	5	2
40	299	1	1	288	16	5	278	3	6	267	8	2
30	224	5	10	216	12	3	208	14	1	200	11	1
20	149	10	6	144	8	2	139	2	9	133	14	1
10	74	15	3	72	4	1	69	11	4	66	17	0
9	67	5	9	64	19	8	62	12	2	60	3	4
8	59	16	2	57	15	3	55	13	1	53	9	7
7	52	6	8	50	10	10	48	13	11	46	15	11
6	44	17	1	43	6	5	41	14	9	40	2	2
5	37	7	7	36	2	0	34	15	8	33	8	6
4	29	18	1	28	17	7	27	16	4	26	14	9
3	22	8	7	21	13	2	20	17	4	20	1	1
2	14	19	0	14	8	9	13	18	3	13	7	4
1	7	9	6	7	4	4	6	19	1	6	13	8

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At

Hayes's New Method for

At 5 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 66.			Age 67.			Age 68.			Age 69.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6405	3	3	6116	19	5	5818	17	0	5511	11	9
900	5764	12	11	5505	15	6	5236	16	7	4960	8	7
800	5124	2	7	4893	11	7	4654	19	2	4409	5	4
700	4483	12	3	4281	17	7	4073	1	9	3858	2	2
600	3843	1	11	3670	3	8	3491	4	4	3306	19	0
500	3202	11	7	3058	9	8	2909	8	6	2755	15	10
400	2562	1	3	2446	15	9	2327	9	7	2204	12	8
300	1921	10	11	1835	1	10	1745	12	2	1653	9	6
200	1281	0	7	1223	7	10	1163	14	9	1102	6	4
100	640	10	3	611	13	11	581	17	0	551	3	2
90	576	9	3	550	11	6	523	13	7	496	0	10
80	512	8	3	489	7	1	465	9	11	440	18	6
70	448	7	2	428	3	8	407	6	2	385	16	2
60	384	6	2	367	0	4	349	2	5	330	13	10
50	320	5	1	305	16	11	290	18	10	275	11	7
40	256	4	1	244	13	6	232	14	11	220	9	3
30	192	3	1	183	10	2	174	11	2	165	6	11
20	128	2	0	122	6	9	116	7	5	110	4	7
10	64	1	0	61	3	4	58	3	9	55	2	3
9	57	12	11	55	1	1	52	7	4	49	12	1
8	51	4	9	48	18	8	46	10	11	44	1	10
7	44	16	8	42	16	4	40	14	7	38	11	7
6	38	8	7	36	14	0	34	18	2	33	1	4
5	32	0	6	30	11	8	29	1	10	27	11	1
4	25	12	4	24	9	4	23	5	5	22	0	11
3	19	4	3	18	7	0	17	9	1	16	10	8
2	12	16	2	12	4	8	11	12	8	11	0	5
1	6	8	1	6	2	4	5	16	4	5	10	2

At

valuing Annuities upon Lives.

At 5 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 70.			Age 71.			Age 72.			Age 73.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5194	14	4	4797	18	9	4533	1	10	4353	3	5
900	4675	4	11	4318	2	10	4079	15	7	3917	17	1
800	4155	15	5	3838	7	0	3626	9	5	3482	10	9
700	3636	6	0	3358	11	1	3173	3	3	3047	4	5
600	3116	16	7	2878	15	3	2719	17	1	2611	18	0
500	2597	7	2	2398	19	4	2266	10	11	2176	11	8
400	2077	17	8	1919	3	6	1813	4	8	1741	5	4
300	1558	8	3	1439	7	7	1359	18	6	1305	19	0
200	1038	18	10	959	11	9	906	12	4	870	12	8
100	519	9	5	479	15	10	453	6	4	435	6	4
90	467	10	5	431	16	3	407	19	6	391	15	8
80	415	11	6	383	16	8	362	12	11	348	5	0
70	363	12	7	335	17	1	317	6	3	304	14	5
60	311	13	7	287	17	6	271	19	8	261	3	9
50	259	14	8	239	17	11	226	13	1	217	13	2
40	207	15	9	191	18	4	181	6	5	174	2	6
30	155	16	9	143	18	9	135	19	10	130	11	10
20	103	17	10	95	19	2	90	13	2	87	1	3
10	51	18	11	47	19	7	45	6	7	43	10	7
9	46	15	0	43	3	7	40	15	11	39	3	6
8	41	11	1	38	7	8	36	5	3	34	16	6
7	36	7	3	33	11	9	31	14	7	30	9	5
6	31	3	4	28	15	9	27	3	11	26	2	4
5	25	19	5	23	19	9	22	13	3	21	15	3
4	20	15	6	19	3	10	18	2	7	17	8	3
3	15	11	8	14	7	10	13	11	11	13	1	2
2	10	7	9	9	11	11	9	1	3	8	14	1
1	5	3	10	4	15	11	4	10	7	4	7	0

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At

Hayes's New Method for

At 6 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 30.			Age 31.			Age 32.			Age 33.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	11276	9	8	11129	10	8	11021	11	2	10909	4	9
900	10148	16	8	10016	11	7	9919	8	5	9818	6	3
800	9021	3	8	8903	12	7	8817	4	11	8727	7	9
700	7893	10	9	7790	13	6	7715	1	10	7636	9	3
600	6765	17	9	6677	14	5	6612	18	6	6545	10	10
500	5638	4	10	5564	15	4	5510	15	7	5454	12	4
400	4510	11	10	4451	16	3	4408	12	5	4363	13	10
300	3382	18	10	3338	17	2	3306	9	3	3272	15	5
200	2255	5	11	2225	18	1	2204	6	2	2181	16	11
100	1127	12	11	1112	19	0	1102	3	1	1090	18	5
90	1014	17	8	1001	13	1	991	18	10	981	16	7
80	902	2	4	890	7	3	881	14	5	872	14	9
70	789	7	0	779	1	4	771	10	2	763	12	11
60	676	11	9	667	15	5	661	5	10	654	11	1
50	563	16	5	556	9	6	551	1	6	545	9	2
40	451	1	2	445	3	7	440	17	2	436	7	4
30	338	5	10	333	17	8	330	12	11	327	5	6
20	225	10	7	222	11	9	220	8	7	218	3	8
10	112	15	3	111	5	10	110	4	3	109	1	10
9	101	9	8	100	3	3	99	3	10	98	3	7
8	90	4	2	89	0	8	88	3	5	87	5	5
7	78	18	9	77	18	1	77	3	0	76	7	3
6	67	13	2	66	15	6	66	2	7	65	9	1
5	56	7	7	55	12	11	55	2	1	54	10	11
4	45	2	1	44	10	4	44	1	8	43	12	8
3	33	16	7	33	7	9	33	1	3	32	14	6
2	22	11	0	22	5	2	22	0	10	21	16	4
1	11	5	6	11	2	7	11	0	5	10	18	2

At

valuing Annuities upon Lives.

At 6 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 34.			Age 35.			Age 36.			Age 37.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	10803	13	9	10686	7	2	10578	5	4	10467	13	9
900	9723	6	5	9617	14	6	9520	8	9	9420	18	5
800	8642	19	0	8549	1	9	8462	12	3	8374	3	0
700	7562	11	8	7480	9	0	7404	15	4	7327	7	8
600	6482	4	3	6411	16	4	6346	19	2	6280	12	3
500	5401	16	10	5343	3	7	5289	2	8	5233	16	10
400	4321	9	6	4274	10	2	4231	6	1	4187	1	6
300	3241	2	1	3205	18	2	3173	9	7	3140	6	1
200	2160	14	9	2137	5	1	2115	13	0	2093	10	9
100	1080	7	4	1068	12	6	1057	16	6	1046	15	4
90	972	6	7	961	15	5	952	0	10	942	1	10
80	864	5	10	854	18	2	846	5	2	837	8	3
70	756	5	2	748	0	10	740	9	6	732	14	9
60	648	4	5	641	3	7	634	13	11	628	1	2
50	540	3	8	534	6	4	528	18	3	523	7	8
40	432	2	11	427	9	0	423	2	7	418	14	1
30	324	2	2	320	11	9	317	6	11	314	0	7
20	216	1	5	213	14	6	211	11	3	209	7	0
10	108	0	8	106	17	3	105	15	7	104	13	6
9	97	4	7	96	3	6	95	4	1	94	4	2
8	86	8	7	85	9	9	84	12	6	83	14	9
7	75	12	6	74	16	1	74	0	11	73	5	5
6	64	16	5	64	2	4	63	9	4	62	16	1
5	54	0	4	53	8	7	52	17	9	52	6	9
4	43	4	3	42	14	10	42	6	3	41	17	4
3	32	8	2	32	1	2	31	14	8	31	8	0
2	21	12	1	21	7	5	21	3	1	20	18	8
1	10	16	0	10	13	8	10	11	6	10	9	4

At

Hayes's New Method for

At 6 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 38.			Age 39.			Age 40.			Age 41.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	10334	17	6	10209	6	10	10109	12	7	9979	6	11
900	9301	7	9	9188	8	1	9098	13	4	8981	8	2
800	8267	18	0	8167	9	5	8087	14	0	7983	9	6
700	7234	8	2	7146	10	9	7076	14	10	6985	10	10
600	6200	18	6	6125	12	0	6065	15	7	5987	12	1
500	5167	8	9	5104	13	5	5054	16	3	4989	13	1
400	4133	19	0	4083	14	8	4043	17	0	3991	14	9
300	3100	9	3	3062	16	0	3032	17	9	2993	16	0
200	2066	19	6	2041	17	4	2021	18	6	1995	17	4
100	1033	9	9	1020	18	8	1010	19	3	997	18	8
90	930	2	9	918	16	9	909	17	4	898	2	9
80	826	15	9	816	14	11	808	15	4	798	6	11
70	723	8	9	714	13	0	707	13	5	698	11	1
60	620	1	10	612	11	2	606	11	6	598	15	2
50	516	14	10	510	9	4	505	9	7	498	19	3
40	413	7	10	408	7	5	404	7	8	399	3	5
30	310	0	11	306	5	7	303	5	9	299	7	7
20	206	13	11	204	3	8	202	3	10	199	11	8
10	103	6	11	102	1	10	101	1	11	99	15	10
9	93	0	3	91	17	8	90	19	8	89	16	3
8	82	13	11	81	13	5	80	17	6	79	16	8
7	72	6	10	71	9	3	70	15	4	69	17	1
6	62	0	2	61	5	1	60	13	1	59	17	6
5	51	13	5	51	0	11	50	10	11	49	17	11
4	41	6	9	40	16	8	40	8	9	39	18	4
3	31	0	1	30	12	6	30	6	6	29	18	9
2	20	13	4	20	8	4	20	4	4	19	19	2
1	10	6	8	10	4	2	10	2	2	9	19	7

At

valuing Annuities upon Lives.

At 6 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 42.			Age 43.			Age 44.			Age 45.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	9816	9	11	9646	15	0	9605	11	7	9480	4	3
900	8834	16	10	8682	1	5	8645	0	5	8532	3	10
800	7853	3	10	7717	8	0	7684	9	3	7584	3	4
700	6871	10	10	6752	14	5	6723	18	1	6636	3	0
600	5889	17	11	5788	1	0	5763	6	8	5688	2	6
500	4908	4	11	4823	7	6	4802	15	9	4740	2	1
400	3926	11	11	3858	14	0	3842	4	7	3792	1	8
300	2944	18	11	2894	0	6	2881	13	4	2844	3	3
200	1963	5	11	1929	7	0	1921	2	3	1896	0	10
100	981	12	11	964	13	6	960	11	1	948	0	5
90	883	9	8	868	4	1	864	10	0	853	4	4
80	785	6	7	771	14	9	768	8	11	758	8	4
70	687	3	1	675	5	5	672	7	9	663	12	3
60	588	19	9	578	16	1	576	6	8	568	16	3
50	490	16	5	482	6	9	480	5	6	474	0	2
40	392	13	2	385	17	4	384	4	5	379	4	2
30	294	9	10	289	8	0	288	3	4	284	8	3
20	196	6	7	192	18	8	192	2	2	189	12	1
10	98	3	3	96	9	4	96	1	1	94	16	0
9	88	6	11	86	16	4	86	9	0	85	6	5
8	78	10	7	77	3	5	76	16	10	75	16	10
7	68	14	3	67	10	6	67	4	9	66	7	2
6	58	17	11	57	17	7	57	12	8	56	17	7
5	49	1	7	48	4	8	48	0	6	47	8	0
4	39	5	3	38	11	8	38	8	5	37	18	5
3	29	8	11	28	18	9	28	16	4	28	8	9
2	19	12	7	19	5	10	19	4	2	18	19	2
1	9	16	3	9	12	11	9	12	1	9	9	7

At

Hayes's New Method for

At 6 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 46.			Age 47.			Age 48.			Age 49.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	9397	0	7	9215	15	11	9010	16	11	8930	15	9
900	8457	6	7	8294	4	4	8109	15	2	8037	14	2
800	7517	12	6	7372	12	9	7208	13	6	7144	12	7
700	6577	18	5	6451	1	1	6307	11	10	6251	11	0
600	5638	4	4	5529	9	7	5406	10	1	5358	9	5
500	4698	10	3	4607	17	11	4505	8	5	4465	7	10
400	3758	16	3	3686	6	4	3604	6	9	3572	6	3
300	2819	2	2	2764	19	9	2703	5	0	2689	4	8
200	1879	8	1	1843	3	2	1802	3	4	1786	3	1
100	939	14	0	921	11	7	901	1	8	893	1	6
90	845	14	7	829	8	5	810	19	6	803	15	5
80	751	15	3	737	5	3	720	17	4	714	9	3
70	657	15	10	645	2	2	630	15	2	625	3	1
60	563	16	5	552	18	11	540	13	0	535	16	11
50	469	17	0	460	15	9	450	10	10	446	10	9
40	375	17	7	368	12	7	360	8	8	357	4	7
30	281	18	2	276	9	11	270	6	6	268	18	5
20	187	18	9	184	6	3	180	4	4	178	12	3
10	93	19	4	92	3	1	90	2	2	89	6	1
9	84	11	5	82	18	10	81	1	11	80	7	6
8	75	3	6	73	14	6	72	1	8	71	8	11
7	65	15	7	64	10	2	63	1	6	62	10	3
6	56	7	7	55	5	10	54	1	3	53	11	8
5	46	19	8	46	1	6	45	1	1	44	7	0
4	37	11	9	36	17	3	36	0	10	35	14	5
3	28	3	9	27	12	11	27	0	7	26	17	10
2	18	15	10	18	8	7	18	0	5	17	17	2
1	9	7	11	9	4	3	9	0	2	8	18	7

At

valuing Annuities upon Lives.

At 6 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 50.			Age 51.			Age 52.			Age 53.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8811	7	3	8687	7	11	8562	11	11	8433	13	6
900	7930	4	7	7818	13	1	7706	6	8	7590	6	2
800	7049	1	10	6949	18	3	6850	1	6	6746	18	10
700	6167	19	1	6081	3	6	5993	16	3	5903	11	5
600	5286	16	4	5212	8	9	5137	11	1	5060	4	1
500	4405	13	7	4343	13	11	4281	5	11	4216	16	9
400	3524	10	11	3474	19	1	3425	0	9	3373	9	5
300	2643	8	2	2606	4	4	2568	15	6	2530	2	0
200	1762	5	5	1737	9	6	1712	10	4	1686	14	8
100	881	2	8	868	14	9	856	5	2	843	7	4
90	793	0	5	781	17	3	770	12	8	759	0	7
80	704	18	2	694	19	9	685	0	1	674	13	10
70	616	15	10	608	2	4	599	7	7	590	7	1
60	528	13	7	521	4	10	513	15	1	506	0	4
50	440	11	4	434	7	4	428	2	7	421	13	8
40	352	9	1	347	9	10	342	10	0	337	6	11
30	264	6	9	260	12	5	256	17	6	253	0	2
20	176	4	6	173	14	11	171	5	0	168	13	5
10	88	2	3	86	17	5	85	12	6	84	6	8
9	79	6	0	78	3	8	77	1	3	75	18	0
8	70	9	9	69	9	11	68	10	0	67	9	4
7	61	13	7	60	16	2	59	18	9	59	0	8
6	52	17	4	52	2	5	51	7	6	50	12	0
5	44	1	1	43	8	10	42	16	3	42	3	4
4	35	4	10	34	14	11	34	5	0	33	14	8
3	26	8	8	26	1	2	25	13	9	25	6	0
2	17	12	5	17	7	5	17	2	6	16	17	4
1	8	16	2	8	13	8	8	11	3	8	8	8

P

At

Hayes's New Method for

At 6 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 54.			Age 55.			Age 56.			Age 57.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8304	6	6	8173	6	11	7975	0	4	7802	3	5
900	7473	17	10	7356	0	2	7177	10	4	7021	19	1
800	6643	9	2	6538	13	6	6380	0	3	6241	14	9
700	5813	0	7	5721	6	8	5582	10	3	5461	10	5
600	4982	11	11	4904	0	1	4785	0	2	4681	6	0
500	4152	3	3	4086	13	5	3987	10	2	3901	1	8
400	3321	14	7	3269	6	9	3190	0	1	3120	17	4
300	2491	5	11	2452	0	0	2392	10	1	2340	13	0
200	1660	17	3	1634	13	4	1595	0	0	1560	8	8
100	830	8	7	817	6	8	797	10	0	780	4	4
90	747	7	9	735	12	0	717	15	0	702	3	10
80	664	7	0	653	17	4	638	0	0	624	3	5
70	581	6	0	572	2	8	558	5	0	546	3	0
60	498	5	2	490	8	0	478	10	0	468	2	7
50	415	4	3	408	13	4	398	15	0	390	2	2
40	332	3	5	326	18	8	319	0	0	312	1	8
30	249	2	7	245	4	0	239	5	0	234	1	3
20	166	1	8	163	9	3	159	10	0	156	0	10
10	83	0	10	81	14	7	79	15	0	78	0	5
9	74	14	9	73	11	2	71	15	6	70	4	4
8	66	8	8	65	7	8	63	16	0	62	8	4
7	58	2	7	57	4	3	55	16	6	54	12	3
6	49	16	6	49	0	9	47	17	0	46	16	3
5	41	10	5	40	17	4	39	17	6	39	0	2
4	33	4	4	32	13	10	31	18	0	31	4	2
3	24	18	3	24	10	4	23	18	6	23	8	1
2	16	12	2	16	6	11	15	19	0	15	12	1
1	8	6	1	8	3	5	7	19	6	7	16	0

At

valuing Annuities upon Lives.

At 6 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 58.			Age 59.			Age 60.			Age 61.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7614	6	8	7428	14	9	7245	1	0	7057	11	9
900	6852	18	0	6685	17	3	6520	2	0	6351	16	7
800	6091	9	4	5942	19	10	5796	0	10	5646	1	4
700	5330	0	8	5200	2	4	5071	10	9	4940	6	2
600	4568	12	0	4457	4	10	4347	0	8	4234	11	0
500	3807	3	4	3714	7	4	3622	10	6	3528	15	10
400	3045	14	8	2971	9	11	2898	0	5	2823	0	8
300	2284	6	0	2228	12	5	2173	10	4	2117	5	6
200	1522	17	4	1485	14	11	1449	0	2	1411	10	4
100	761	8	8	742	17	5	724	10	1	705	15	2
90	685	5	9	668	11	8	652	0	2	635	3	7
80	609	2	11	594	5	11	579	12	0	564	12	1
70	533	0	0	520	0	2	507	3	0	494	0	7
60	456	17	2	445	14	5	434	14	0	423	9	1
50	380	14	4	371	8	10	362	5	0	352	17	7
40	304	11	5	297	2	11	289	16	0	282	6	0
30	228	8	7	222	17	2	217	7	0	211	14	6
20	152	5	8	148	11	5	144	18	0	141	3	0
10	76	2	10	74	5	8	72	9	0	70	11	6
9	68	10	6	66	17	2	65	4	0	63	10	4
8	60	18	3	59	8	7	57	19	2	56	9	2
7	53	6	0	52	0	0	50	14	3	49	8	0
6	45	13	8	44	11	5	43	9	4	42	6	10
5	38	1	5	37	2	10	36	4	6	35	5	9
4	30	9	1	29	14	3	28	19	7	28	4	7
3	22	16	10	22	5	8	21	14	8	21	3	5
2	15	4	6	14	17	1	14	9	9	14	2	3
1	7	12	3	7	8	6	7	4	10	7	1	1

P 2

At

Hayes's *New Method for*

At 6 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 62.			Age 63.			Age 64.			Age 65.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6839	18	5	6625	0	0	6402	15	4	6172	2	9
900	6155	18	7	5962	10	0	5762	9	10	5554	18	5
800	5471	18	9	5300	0	0	5122	4	3	4937	14	0
700	4787	18	11	4637	10	0	4481	18	9	4320	9	11
600	4103	19	0	3975	0	0	3841	13	2	3703	5	7
500	3419	19	2	3312	10	0	3201	7	8	3086	1	4
400	2735	19	4	2650	0	0	2561	2	1	2468	17	0
300	2051	19	6	1987	10	0	1920	16	7	1851	12	9
200	1367	19	8	1325	0	0	1280	11	0	1234	8	6
100	683	19	10	662	10	0	640	5	6	617	4	3
90	615	11	10	596	5	0	576	4	11	555	9	10
80	547	3	10	530	0	0	512	4	5	493	15	4
70	478	15	10	463	15	0	448	3	10	432	0	11
60	410	7	10	397	10	0	384	3	3	370	6	6
50	341	19	11	331	5	0	320	2	9	308	12	1
40	273	11	11	265	0	0	256	2	2	246	17	8
30	205	3	11	198	15	0	192	1	7	185	3	3
20	136	15	11	132	10	0	128	1	1	123	8	10
10	68	7	11	66	5	0	64	0	6	61	14	5
9	61	11	2	59	12	6	57	4	5	55	10	11
8	54	14	4	53	0	0	51	4	5	49	7	6
7	47	17	7	46	7	6	44	16	4	43	4	0
6	41	0	9	39	15	0	38	8	3	37	0	7
5	34	3	11	33	2	6	32	0	3	30	17	2
4	27	7	2	26	10	0	25	12	2	24	13	9
3	20	10	4	19	17	6	19	4	1	18	10	3
2	13	13	7	13	5	0	12	16	1	12	6	10
1	6	16	9	6	12	6	6	8	0	6	3	5

At

valuing Annuities upon Lives.

At 6 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 66.			Age 67.			Age 68.			Age 69.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5932	14	0	5684	10	7	5425	13	5	5157	6	6
900	5339	8	7	5116	1	6	4883	2	1	4641	11	10
800	4746	3	2	4547	12	5	4340	10	9	4125	17	2
700	4152	17	10	3979	3	5	3797	19	5	3610	2	7
600	3559	12	5	3410	14	4	3255	8	0	3094	7	11
500	2966	7	0	2842	5	3	2712	16	8	2578	13	3
400	2373	1	7	2273	16	2	2170	5	4	2062	18	7
300	1779	16	2	1705	7	2	1627	14	0	1547	3	11
200	1186	10	9	1136	18	1	1085	2	8	1031	9	3
100	593	5	4	568	9	0	542	11	4	515	14	7
90	533	18	10	511	12	1	488	6	2	464	3	2
80	474	12	3	454	15	2	434	1	0	412	11	8
70	415	5	9	397	18	4	379	15	11	361	0	3
60	355	19	2	341	1	5	325	10	9	309	8	9
50	296	12	8	284	4	6	271	5	8	257	16	3
40	237	6	1	227	7	7	217	0	6	206	5	10
30	177	19	7	170	10	8	162	15	4	154	14	4
20	118	13	0	113	13	9	108	10	3	103	2	11
10	59	6	6	56	16	10	54	5	1	51	11	5
9	53	7	10	51	3	2	48	16	7	46	8	3
8	47	9	2	45	9	6	43	8	1	41	5	2
7	41	10	6	39	15	10	37	19	7	36	2	0
6	35	11	11	34	2	1	32	11	0	30	18	10
5	29	13	3	28	8	5	27	2	6	25	15	7
4	23	14	7	22	14	9	21	14	0	20	12	7
3	17	15	11	17	1	0	16	5	6	15	9	5
2	11	17	3	11	7	4	10	17	0	10	6	3
1	5	18	7	5	13	8	5	8	6	5	3	1

At

Hayes's New Method for

At 6 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 70.			Age 71.			Age 72.			Age 73.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	4877	18	0	4521	12	11	4287	17	7	4133	5	8
900	4390	2	2	4069	9	8	3859	1	10	3719	19	1
800	3902	6	5	3617	6	4	3430	6	0	3306	12	6
700	3414	10	7	3165	3	0	3001	10	3	2893	6	0
600	2926	14	10	2712	19	9	2572	14	6	2479	19	5
500	2438	19	0	2260	16	5	2143	18	9	2066	12	10
400	1951	3	2	1808	13	2	1715	3	0	1653	6	3
300	1463	7	5	1356	9	10	1286	7	3	1239	19	8
200	975	11	7	904	6	7	857	11	6	826	13	1
100	487	15	9	452	3	3	428	15	9	413	6	6
90	439	0	2	406	18	11	385	18	2	371	19	10
80	390	4	7	361	14	7	343	0	7	330	13	3
70	341	9	0	316	10	3	300	3	0	289	6	7
60	292	13	5	271	5	11	257	5	5	247	19	11
50	243	17	10	226	1	7	214	7	10	206	13	3
40	195	2	3	180	17	3	171	10	3	165	6	7
30	146	6	8	135	12	11	128	12	8	123	19	11
20	97	11	1	90	8	7	85	15	1	82	13	3
10	48	15	6	45	4	3	42	17	6	41	6	7
9	43	15	6	40	13	10	38	11	9	37	3	11
8	39	0	5	36	3	5	34	6	0	33	1	3
7	34	2	10	31	13	0	30	0	3	28	18	7
6	29	5	4	27	2	7	25	14	6	24	15	11
5	24	7	9	22	12	1	21	8	9	20	13	3
4	19	10	2	18	1	8	17	3	0	16	10	7
3	14	12	8	13	11	3	12	7	3	12	7	11
2	9	15	1	9	0	10	8	11	6	8	5	3
1	4	7	6	4	10	5	4	5	9	4	2	7

At

valuing Annuities upon Lives.

At 7 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 30.			Age 31.			Age 32.			Age 33.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	9836	6	8	9716	5	4	9630	7	9	9540	19	3
900	8852	14	0	8744	12	10	8667	7	0	8586	17	4
800	7869	1	4	7773	0	3	7704	6	2	7632	15	5
700	6885	8	8	6801	7	9	6741	5	5	6678	13	6
600	5901	16	0	5829	15	2	5778	4	8	5724	11	7
500	4918	3	4	4847	6	5	4815	3	10	4770	9	7
400	3934	10	8	3886	10	1	3852	3	1	3816	7	8
300	2950	18	0	2914	17	7	2889	2	4	2862	5	9
200	1967	5	4	1943	5	0	1926	1	6	1908	3	10
100	983	12	8	971	12	6	963	0	9	954	1	11
90	885	5	4	874	9	3	866	14	9	858	13	8
80	786	18	1	777	6	0	770	8	7	763	5	6
70	688	10	10	680	2	9	674	2	6	667	17	4
60	590	3	7	582	19	6	577	16	5	572	9	1
50	491	16	4	484	4	7	481	10	4	477	0	11
40	393	9	0	388	13	0	385	4	3	381	12	9
30	295	1	9	291	9	9	288	18	2	286	4	6
20	196	14	6	194	6	6	192	12	1	190	16	4
10	98	7	3	97	3	3	96	6	0	95	8	2
9	88	10	6	87	8	11	86	13	5	85	17	4
8	78	13	9	77	14	7	77	0	10	76	6	6
7	68	17	1	68	0	3	67	8	3	66	15	8
6	59	0	4	58	5	11	57	15	7	57	4	10
5	49	3	7	48	14	5	48	3	0	47	14	1
4	39	6	10	38	17	3	38	10	5	38	3	3
3	29	10	2	29	2	11	28	17	9	28	12	5
2	19	13	5	19	8	7	19	5	2	19	1	7
1	9	16	8	9	14	2	9	12	7	9	10	9

At

Hayes's New Method for

At 7 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 34.			Age 35.			Age 36.			Age 37.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	9457	12	0	9364	2	4	9280	19	3	9193	15	6
900	8511	16	10	8427	14	1	8352	17	4	8274	7	11
800	7566	1	7	7491	5	10	7424	15	5	7355	0	5
700	6620	6	5	6554	17	7	6496	13	6	6435	12	10
600	5674	11	2	5618	9	4	5568	11	6	5516	5	3
500	4728	16	0	4682	1	2	4640	9	7	4596	17	9
400	3783	0	9	3745	12	11	3712	7	8	3677	10	2
300	2837	5	7	2809	4	8	2784	5	9	2758	2	7
200	1891	10	4	1872	16	5	1856	3	10	1838	15	1
100	945	15	2	936	8	2	928	1	11	919	7	6
90	851	3	8	842	15	4	835	5	9	827	8	9
80	756	12	1	749	2	7	742	9	6	735	10	0
70	662	0	7	655	9	9	649	13	4	643	11	3
60	567	9	1	561	16	11	556	17	1	551	12	6
50	472	17	7	468	4	1	464	0	11	459	13	9
40	378	6	0	374	11	3	371	4	9	367	15	0
30	283	14	6	280	18	5	278	8	6	275	16	3
20	189	3	0	187	5	7	185	12	4	183	17	6
10	94	11	6	93	12	9	92	16	2	91	18	9
9	85	2	4	84	5	6	83	10	6	82	14	10
8	75	13	2	74	18	3	74	4	11	73	11	0
7	66	4	0	65	10	11	64	19	4	64	7	1
6	56	14	10	56	3	8	55	13	8	55	3	3
5	47	5	9	46	16	4	46	8	1	45	19	3
4	37	16	7	37	9	1	37	2	5	36	15	6
3	28	7	5	28	1	10	27	16	10	27	11	7
2	18	18	3	18	14	6	18	11	2	18	7	9
1	9	9	1	9	7	3	9	5	7	9	3	10

At

valuing Annuities upon Lives.

At 7 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 38.			Age 39.			Age 40.			Age 41.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	9087	4	8	9000	9	8	8910	4	1	8806	8	1
900	8178	10	2	8100	8	9	8019	3	9	7925	15	3
800	7269	15	9	7200	7	9	7128	3	3	7045	2	6
700	6361	1	3	6300	6	9	6237	2	11	6164	9	8
600	5452	6	9	5400	5	10	5346	2	6	5283	16	10
500	4543	12	4	4500	4	10	4455	2	0	4403	4	0
400	3634	17	10	3600	3	10	3564	1	7	3522	11	3
300	2726	3	4	2700	2	11	2673	1	3	2641	18	5
200	1817	8	11	1800	1	11	1782	0	9	1761	5	7
100	908	14	5	900	0	11	891	0	4	880	12	9
90	817	17	0	810	0	10	801	18	4	792	11	6
80	726	19	6	720	0	9	712	16	3	704	10	3
70	636	2	1	630	0	8	623	14	3	616	8	11
60	545	4	8	540	0	7	534	12	3	528	7	8
50	454	7	2	450	0	5	445	10	2	440	6	4
40	363	9	9	360	0	4	356	8	1	352	5	1
30	272	12	4	270	0	3	267	6	1	264	3	10
20	181	14	10	180	0	2	178	4	0	176	2	6
10	90	17	5	90	0	1	89	2	0	88	1	3
9	81	15	8	81	0	1	80	3	10	79	5	1
8	72	13	11	72	0	0	71	5	7	70	9	0
7	63	12	2	63	0	0	62	7	5	61	12	10
6	54	10	5	54	0	0	53	9	2	52	16	9
5	45	8	8	45	0	0	44	11	0	44	0	7
4	36	6	11	36	0	0	35	12	9	35	4	6
3	27	5	2	27	0	0	26	14	7	26	8	4
2	18	3	5	18	0	0	17	16	4	17	12	3
1	9	1	8	9	0	0	8	18	2	8	16	1

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At

Hayes's New Method for

At 7 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann. l.	Age 42.			Age 43.			Age 44.			Age 45.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8673	19	11	8587	11	6	8511	1	8	8412	5	7
900	7806	11	11	7728	16	4	7659	19	6	7571	1	0
800	6939	3	11	6870	1	2	6808	17	4	6729	16	6
700	6071	15	11	6011	6	0	5957	15	2	5888	11	11
600	5204	7	11	5152	10	11	5106	13	0	5047	7	4
500	4336	19	11	4293	15	9	4255	10	10	4206	2	9
400	3469	11	11	3435	0	7	3404	8	8	3364	18	3
300	2602	3	11	2576	5	5	2553	6	6	2523	13	8
200	1734	15	11	1717	10	3	1702	4	4	1682	9	1
100	867	7	11	858	15	1	851	2	2	841	4	6
90	780	13	2	772	17	7	765	19	11	757	2	1
80	693	18	4	687	0	1	680	17	8	672	19	7
70	607	3	6	601	2	7	595	15	6	588	17	2
60	520	8	9	515	5	1	510	13	3	504	14	8
50	433	13	11	429	7	6	425	11	1	420	12	3
40	346	19	2	343	10	0	340	8	10	336	9	9
30	260	4	4	257	12	6	255	6	7	252	7	4
20	173	9	7	171	15	0	170	4	5	168	4	10
10	86	14	9	85	17	6	85	2	2	84	2	5
9	78	1	3	77	5	9	76	11	11	75	14	2
8	69	7	10	68	14	0	68	1	9	67	5	11
7	60	14	4	60	2	3	59	11	6	58	17	8
6	52	0	10	51	10	6	51	1	3	50	9	5
5	43	7	4	42	18	9	42	11	1	42	1	2
4	34	13	11	34	7	0	34	0	10	33	12	11
3	26	0	5	25	15	3	25	10	7	25	4	8
2	17	6	11	17	3	6	17	0	5	16	16	5
1	8	13	5	8	11	9	8	10	2	8	8	2

At

valuing Annuities upon Lives.

At 7 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann. l.	Age 46.			Age 47.			Age 48.			Age 49.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8351	2	4	8202	19	0	8121	0	10	7975	14	6
900	7516	0	0	7382	13	1	7308	18	9	7178	3	0
800	6680	17	11	6562	7	2	6496	16	8	6380	11	7
700	5845	15	8	5742	1	3	5684	14	7	5583	0	0
600	5010	13	5	4921	15	5	4872	12	6	4785	8	8
500	4175	11	2	4101	9	6	4060	10	5	3987	17	3
400	3340	8	11	3281	3	7	3248	8	4	3190	5	9
300	2505	6	8	2460	17	8	2436	6	3	2392	14	4
200	1670	4	5	1640	11	9	1624	4	2	1595	2	10
100	835	2	2	820	5	10	812	2	1	797	11	5
90	751	12	0	738	5	3	730	17	10	717	16	3
80	668	1	9	656	4	8	649	13	8	638	1	1
70	584	11	6	574	4	1	568	9	5	558	6	0
60	501	1	4	492	3	6	487	5	3	478	10	10
50	417	11	1	410	2	11	406	1	0	398	15	8
40	334	0	10	328	2	4	324	16	10	319	0	6
30	250	10	8	246	1	9	243	12	7	239	5	5
20	167	0	5	164	1	2	162	8	5	159	10	3
10	83	10	2	82	0	7	81	4	2	79	15	1
9	75	3	2	73	16	6	73	1	9	71	15	7
8	66	16	2	65	12	5	64	19	4	63	16	1
7	58	9	1	57	8	4	56	16	11	55	16	7
6	50	2	1	49	4	4	48	14	6	47	17	1
5	41	15	1	41	0	3	40	12	1	39	17	6
4	33	8	1	32	16	2	32	9	8	31	18	0
3	25	1	0	24	12	0	24	7	3	23	18	6
2	16	14	0	16	8	1	16	4	10	15	19	0
1	8	7	0	8	4	0	8	2	5	7	19	6

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At

Hayes's New Method for

At 7 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 50.			Age 51.			Age 52.			Age 53.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7882	17	7	7786	2	3	7688	14	4	7587	14	7
900	7094	11	10	7007	10	0	6919	16	11	6828	19	1
800	6306	6	0	6228	17	10	6150	19	6	6070	3	8
700	5518	0	3	5450	5	7	5382	2	0	5311	8	2
600	4729	14	6	4671	13	4	4613	4	7	4552	12	9
500	3941	8	9	3893	1	1	3844	7	2	3793	17	3
400	3153	3	0	3114	8	11	3075	9	9	3035	1	10
300	2364	17	3	2335	16	8	2306	12	3	2276	6	4
200	1576	11	6	1557	4	5	1537	14	10	1517	10	11
100	788	5	9	778	12	2	768	17	5	758	15	5
90	709	9	2	700	15	0	691	19	8	682	17	10
80	630	12	7	622	17	9	615	1	11	607	0	4
70	551	16	0	545	0	6	538	4	2	531	2	9
60	472	19	5	467	3	4	461	6	5	455	5	3
50	394	2	10	389	6	1	384	8	8	379	7	8
40	315	6	3	311	8	10	307	10	11	303	10	2
30	236	9	8	233	11	8	230	13	2	227	12	7
20	157	13	1	155	14	5	153	15	5	151	15	1
10	78	16	6	77	17	2	76	17	8	75	17	6
9	70	18	11	70	1	6	69	3	11	68	5	9
8	63	1	3	62	5	9	61	10	2	60	14	0
7	55	3	7	54	10	0	53	16	5	53	2	3
6	47	5	11	46	14	4	46	2	7	45	10	6
5	39	8	3	38	18	7	38	8	10	37	18	9
4	31	10	7	31	2	10	30	15	1	30	7	0
3	23	12	11	23	7	2	23	1	3	22	15	3
2	15	15	3	15	11	5	15	7	6	15	3	6
1	7	17	7	7	15	8	7	13	9	7	11	9

At

valuing Annuities upon Lives.

At 7 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 54.			Age 55.			Age 56.			Age 57.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7486	8	8	7383	14	9	7214	1	10	7079	8	4
900	6737	15	10	6645	7	3	6492	3	7	6371	9	6
800	5989	2	11	5906	19	10	5771	3	5	5663	10	8
700	5240	10	0	5168	12	4	5049	17	3	4955	11	10
600	4491	17	2	4430	4	10	4328	9	1	4247	13	0
500	3743	4	4	3691	17	4	3607	0	11	3539	14	2
400	2994	11	5	2953	9	11	2885	11	8	2831	15	4
300	2245	18	7	2215	2	5	2164	4	6	2123	16	6
200	1497	5	8	1476	14	11	1442	15	10	1415	17	8
100	748	12	10	738	7	5	721	7	11	707	18	10
90	673	15	7	664	10	8	649	4	4	637	2	11
80	598	18	3	590	13	11	577	2	4	566	7	0
70	524	1	0	516	17	2	504	19	8	495	11	2
60	449	3	8	443	0	5	432	16	10	424	15	3
50	374	6	5	369	3	8	360	14	1	353	19	5
40	299	9	1	295	6	11	288	11	2	283	3	6
30	224	11	10	221	10	2	216	8	5	212	7	7
20	149	14	6	147	13	5	144	5	7	141	11	9
10	74	17	3	73	16	8	72	2	9	70	15	10
9	67	7	6	66	9	0	64	18	5	63	14	3
8	59	17	9	59	1	4	57	14	2	56	12	9
7	52	8	1	51	13	8	50	9	11	49	11	1
6	44	18	4	44	6	0	43	5	8	42	9	6
5	37	8	7	36	18	4	36	1	4	35	7	11
4	29	18	11	29	10	8	28	17	1	28	6	4
3	22	9	2	22	3	0	21	12	10	21	4	9
2	14	19	5	14	15	4	14	8	6	14	3	2
1	7	9	8	7	7	8	7	4	3	7	1	7

At

Hayes's New Method for

At 7 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 58.			Age 59.			Age 60.			Age 61.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6924	18	4	6772	4	5	6621	0	4	6466	1	7
900	6232	8	6	6094	19	11	5958	18	3	5819	9	3
800	5539	18	8	5417	15	6	5296	16	3	5172	17	1
700	4847	8	10	4740	11	0	4634	14	2	4526	5	0
600	4154	19	0	4063	6	8	3972	12	2	3879	12	10
500	3462	9	2	3386	2	2	3310	10	2	3233	0	9
400	2769	19	4	2708	17	9	2648	8	1	2586	8	6
300	2077	4	6	2031	13	4	1986	6	1	1939	16	5
200	1384	19	8	1354	8	10	1324	4	0	1293	4	3
100	692	9	10	677	4	5	662	2	0	646	12	1
90	623	4	10	609	9	11	595	17	9	581	18	11
80	553	19	9	541	15	6	529	13	7	517	5	8
70	484	14	10	474	1	1	463	9	5	452	12	6
60	415	9	10	406	6	8	397	5	2	387	19	3
50	346	4	11	338	12	2	331	1	0	323	6	0
40	276	19	11	270	17	9	264	16	9	258	12	10
30	207	14	5	203	3	4	198	12	7	193	19	7
20	138	9	11	135	8	10	132	8	4	129	6	5
10	69	4	11	67	14	5	66	4	2	64	13	2
9	62	6	5	60	18	11	59	11	9	58	3	10
8	55	7	11	54	3	6	52	19	4	51	14	6
7	48	9	5	47	8	1	46	6	11	45	5	3
6	41	10	11	40	12	8	39	14	6	38	15	11
5	34	12	5	33	16	2	33	2	1	32	6	7
4	27	13	11	27	1	9	26	9	11	25	17	3
3	20	15	5	20	6	4	19	17	3	19	7	11
2	13	16	11	13	10	10	13	4	11	12	18	7
1	6	18	5	6	15	5	6	12	5	6	9	3

At

valuing Annuities upon Lives.

At 7 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 62.			Age 63.			Age 64.			Age 65.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6282	8	3	6102	1	4	5913	17	10	5717	2	4
900	5654	3	5	5491	17	2	5322	10	2	5145	8	1
800	5025	18	8	4881	13	0	4731	0	8	4573	13	11
700	4397	13	10	4271	8	11	4139	13	0	4001	19	8
600	3769	9	0	3661	4	9	3548	5	6	3430	5	5
500	3141	4	1	3051	0	8	2956	18	11	2858	11	2
400	2512	19	4	2440	16	6	2365	10	4	2286	16	11
300	1884	14	6	1830	12	4	1774	2	9	1715	2	8
200	1256	9	8	1220	8	3	1182	15	2	1143	8	5
100	628	4	10	610	4	1	591	7	7	571	14	2
90	565	8	5	549	3	8	532	5	0	514	10	9
80	502	11	10	488	3	3	473	2	0	457	7	4
70	439	15	4	427	2	10	413	19	3	400	3	11
60	376	18	10	366	2	5	354	16	6	343	0	6
50	314	2	4	305	2	0	295	13	9	285	17	1
40	251	5	11	244	1	7	236	11	0	228	13	8
30	188	9	5	183	1	2	177	8	3	171	10	3
20	125	12	11	122	0	9	118	5	6	114	6	10
10	62	16	5	61	0	4	59	2	9	57	3	5
9	56	10	10	54	18	4	53	4	6	51	9	0
8	50	5	2	48	16	3	47	6	2	45	14	8
7	43	19	6	42	14	3	41	7	11	40	0	4
6	37	13	10	36	12	2	35	9	7	34	6	0
5	31	8	2	30	10	2	29	11	4	28	11	8
4	25	2	7	24	8	1	23	13	1	22	17	4
3	18	16	11	18	6	1	17	14	9	17	3	0
2	12	11	3	12	4	0	11	16	6	11	8	8
1	6	5	7	6	2	0	5	18	3	5	14	4

At

Hayes's New Method for

At 7 per Cent. per Annum.

The Value of an Annuity upon Life, for

Per Ann l.	Age 66.			Age 67.			Age 68.			Age 69.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5511	11	2	5297	1	2	5071	13	2	4836	2	11
900	4960	6	1	4767	7	0	4564	9	10	4352	10	8
800	4409	5	0	4237	12	11	4057	6	6	3868	18	4
700	3858	1	10	3707	18	10	3550	3	2	3385	6	0
600	3306	18	9	3178	4	8	3042	19	11	2901	13	9
500	2755	15	7	2648	10	7	2535	16	7	2418	1	5
400	2204	12	6	2118	16	5	2028	13	3	1934	9	2
300	1653	9	4	1589	2	4	1521	9	11	1450	16	10
200	1102	6	3	1059	8	2	1014	6	7	967	4	7
100	551	3	1	529	14	1	507	3	3	483	12	3
90	496	0	7	476	14	8	456	8	11	435	5	0
80	440	18	6	423	15	3	405	14	7	386	17	10
70	385	16	2	370	15	10	355	0	3	338	10	7
60	330	13	10	317	16	5	304	5	11	290	3	4
50	275	11	6	264	17	0	253	11	7	241	16	1
40	220	9	3	211	17	7	202	17	3	193	8	11
30	165	6	11	158	18	2	152	2	11	145	1	8
20	110	4	7	105	18	9	101	8	7	96	14	5
10	55	2	3	52	19	4	50	14	3	48	7	2
9	49	12	0	47	13	5	45	12	10	43	10	6
8	44	1	10	42	7	6	40	11	5	38	13	9
7	38	11	7	37	1	7	35	10	0	33	17	0
6	33	1	4	31	15	7	30	8	7	29	0	4
5	27	11	1	26	9	8	25	7	0	24	3	7
4	22	0	11	21	3	9	20	5	8	19	6	10
3	16	10	8	15	17	9	15	4	3	14	10	2
2	11	0	5	10	11	10	10	2	10	9	13	5
1	5	10	2	5	5	11	5	1	5	4	16	8

At

valuing Annuities upon Lives.

At 7 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 70.			Age 71.			Age 72.			Age 73.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	4589	8	3	4268	15	2	4062	3	4	3929	15	3
900	4130	9	5	3841	17	8	3655	19	0	3536	15	9
800	3671	10	7	3415	0	2	3249	14	8	3143	16	2
700	3212	11	9	2988	2	8	2843	10	4	2750	16	8
600	2753	12	11	2561	5	1	2437	6	0	2357	17	1
500	2294	14	1	2134	7	7	2031	1	8	1964	17	7
400	1835	15	3	1707	10	1	1624	17	4	1571	18	1
300	1376	16	5	1280	12	6	1218	13	0	1178	18	6
200	917	17	7	853	15	0	812	8	8	785	19	0
100	458	18	9	426	17	6	406	4	4	392	19	6
90	413	0	11	384	3	9	365	11	10	353	13	7
80	367	3	0	341	10	0	324	19	5	314	7	7
70	321	5	2	298	16	3	284	7	0	275	1	8
60	275	7	3	256	2	6	243	14	7	235	15	8
50	229	9	4	213	8	9	203	2	2	196	9	9
40	183	11	6	170	15	0	162	9	8	157	3	9
30	137	13	7	128	1	3	121	17	3	117	17	10
20	91	15	9	85	7	6	81	4	10	78	11	11
10	45	17	10	42	13	9	40	12	5	39	5	11
9	41	6	1	38	8	4	36	11	2	35	7	4
8	36	14	3	34	3	0	32	9	11	31	8	9
7	32	2	6	29	17	7	28	8	8	27	10	2
6	27	10	8	25	12	3	24	7	5	23	11	6
5	22	18	11	21	6	10	20	6	2	19	12	11
4	18	7	1	17	1	6	16	4	11	15	14	4
3	13	15	4	12	16	1	12	3	8	11	15	9
2	9	13	6	8	10	9	8	2	5	7	17	2
1	4	16	9	4	5	4	4	1	2	3	18	7

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At

Hayes's New Method for

At 8 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 30.			Age 31.			Age 32.			Age 33.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8685	14	5	8584	14	8	8514	2	0	8440	0	10
900	7817	3	0	7726	5	2	7662	13	11	7596	9	4
800	6948	11	6	6867	15	9	6811	5	8	6752	8	4
700	6080	0	0	6009	6	3	5959	17	6	5908	7	3
600	5211	8	8	5150	16	10	5108	9	3	5064	6	3
500	4342	17	2	4292	7	4	4257	1	0	4220	0	6
400	3474	5	9	3433	17	10	3405	12	10	3376	4	2
300	2605	14	4	2575	8	5	2554	4	7	2532	3	1
200	1737	2	10	1716	18	11	1702	16	5	1688	2	1
100	868	11	5	858	9	5	851	8	2	844	1	0
90	781	14	3	772	12	6	766	5	4	759	12	11
80	694	17	1	686	15	6	681	2	6	675	4	11
70	608	0	0	600	18	7	595	19	9	590	16	8
60	521	2	10	515	1	8	510	16	11	506	8	7
50	434	5	8	429	4	8	425	14	1	422	0	0
40	347	8	6	343	7	9	340	11	3	337	12	5
30	260	11	5	357	10	10	255	8	5	253	4	3
20	173	14	3	171	13	10	170	5	7	168	16	2
10	86	17	1	85	16	11	85	2	9	84	8	1
9	78	3	5	77	5	3	76	12	6	75	19	3
8	69	9	8	68	13	6	68	2	3	67	10	5
7	60	16	0	60	1	10	59	11	10	59	1	8
6	52	2	3	51	10	2	51	1	8	50	12	10
5	43	8	6	42	18	5	42	11	4	42	4	0
4	34	14	10	34	6	9	34	1	1	33	15	2
3	26	1	1	25	15	1	25	10	10	25	6	5
2	17	7	5	17	3	4	17	0	6	16	17	7
1	8	13	8	8	11	8	8	10	3	8	8	9

At

valuing Annuities upon Lives.

At 8 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 34.			Age 35.			Age 36.			Age 37.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8383	17	5	8306	19	4	8239	18	3	8168	9	8
900	7545	9	8	7476	5	5	7415	18	5	7351	12	8
800	6707	1	11	6645	11	5	6591	18	7	6534	15	9
700	5868	14	2	5814	17	6	5767	18	9	5717	18	9
600	5030	6	5	4984	3	7	4943	19	0	4901	1	9
500	4191	18	8	4153	9	8	4119	19	1	4084	4	10
400	3353	10	11	3322	15	8	3295	19	3	3267	7	10
300	2515	3	2	2492	1	9	2471	19	6	2450	10	10
200	1676	15	5	1661	7	10	1647	19	7	1633	13	11
100	838	7	8	830	13	11	823	9	9	816	16	11
90	754	10	11	747	12	6	741	11	10	735	3	3
80	670	14	2	664	11	1	659	3	10	653	9	6
70	586	17	4	581	9	9	576	15	10	571	15	10
60	503	0	7	498	8	4	494	7	10	490	2	2
50	419	3	10	415	6	11	411	19	10	408	8	5
40	335	7	1	332	5	6	329	11	11	326	14	9
30	251	10	3	249	4	2	247	3	11	245	1	1
20	167	13	6	166	2	9	164	15	11	163	7	4
10	83	16	9	83	1	4	82	6	11	81	13	8
9	75	9	1	74	15	3	74	3	2	73	10	3
8	67	1	5	66	9	1	65	18	4	65	6	11
7	58	13	8	58	2	11	57	13	7	57	3	7
6	50	6	0	49	16	10	49	8	9	49	0	2
5	41	18	4	41	10	8	41	3	11	40	16	10
4	33	10	8	33	6	6	32	19	2	32	13	5
3	25	3	0	24	18	3	24	14	4	24	10	1
2	16	15	4	16	13	5	16	9	7	16	6	8
1	8	7	8	8	6	7	8	4	9	8	3	4

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At

Hayes's New Method for

At 8 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann. l.	Age 38.			Age 39.			Age 40.			Age 41.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8080	10	9	7998	12	3	7937	6	c	7852	7	2
900	7272	9	8	7198	15	0	7143	11	4	7067	2	5
800	6464	8	7	6398	17	10	6349	16	9	6281	17	9
700	5656	7	6	5599	0	7	5556	2	2	5496	13	0
600	4848	6	5	4799	3	4	4762	7	7	4711	8	3
500	4040	5	4	3998	6	1	3968	13	c	3926	3	7
400	3232	4	3	3199	8	11	3174	18	4	3140	18	10
300	2424	3	2	2399	11	7	2381	3	9	2355	14	1
200	1616	2	1	1599	14	5	1587	9	2	1570	9	5
100	808	1	c	799	17	2	793	14	7	785	4	8
90	727	4	11	719	17	6	714	7	1	706	14	2
80	646	8	10	639	17	9	634	19	8	628	3	9
70	565	12	9	559	18	0	555	12	2	549	13	3
60	484	16	7	479	18	4	476	4	9	471	2	9
50	404	0	6	399	16	7	396	17	3	392	13	4
40	323	4	5	319	18	10	317	9	10	314	1	10
30	242	8	3	239	19	1	238	2	4	235	11	4
20	161	12	0	159	19	5	158	14	11	157	0	11
10	80	16	0	79	19	8	79	7	5	78	10	5
9	72	14	5	71	19	8	71	8	10	70	13	5
8	64	12	10	63	19	9	63	9	11	62	16	4
7	56	11	3	55	19	9	55	11	2	54	19	4
6	48	9	7	47	19	10	47	12	5	47	2	3
5	40	8	0	39	19	7	39	13	8	39	5	4
4	32	6	5	31	19	10	31	14	11	31	8	2
3	24	4	9	23	19	10	23	16	2	23	11	1
2	16	3	2	15	19	11	15	17	5	15	14	1
1	8	1	7	7	19	11	7	18	8	7	17	0

At

valuing Annuities upon Lives.

At 8 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann. l.	Age 42.			Age 43.			Age 44.			Age 45.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7742	1	7	7673	0	2	7613	1	1	7533	7	3
900	6967	17	3	6905	14	2	6851	15	0	6780	0	7
800	6193	11	1	6138	8	2	6090	8	11	6026	13	10
700	5419	9	0	5371	2	1	5329	2	9	5273	7	1
600	4645	4	10	4603	16	1	4567	16	8	4520	0	4
500	3871	0	9	3836	10	1	3806	10	6	3766	13	7
400	3096	15	6	3069	4	1	3045	4	5	3013	6	11
300	2322	12	5	2301	18	0	2283	18	4	2260	0	2
200	1548	7	9	1534	12	0	1522	12	2	1506	13	5
100	774	3	10	767	6	0	761	6	1	753	6	8
90	696	15	8	690	11	5	685	3	6	678	0	0
80	619	7	1	613	16	9	609	0	10	602	13	4
70	541	18	10	537	2	2	532	18	3	527	6	8
60	464	10	5	460	7	7	456	15	8	452	0	0
50	387	2	0	383	13	0	380	13	0	376	13	4
40	309	13	6	306	18	4	304	10	5	301	6	8
30	232	5	2	230	3	9	228	7	10	226	0	0
20	154	16	9	153	9	2	152	5	2	150	13	4
10	77	8	4	76	14	7	76	2	7	75	6	8
9	69	13	6	69	1	1	68	10	4	67	16	0
8	61	18	8	61	7	8	60	18	1	60	5	4
7	54	3	10	53	14	2	53	5	9	52	14	8
6	46	9	0	46	0	9	45	13	6	45	4	0
5	38	14	2	38	7	3	38	1	3	37	13	4
4	30	19	4	30	13	10	30	9	0	30	2	8
3	23	4	6	23	0	4	22	16	9	22	12	0
2	15	9	8	15	6	11	15	4	6	15	1	4
1	7	14	10	7	13	5	7	12	3	7	10	8

At

Hayes's New Method for

At 8 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 46.			Age 47.			Age 48.			Age 49.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7456	9	2	7365	5	4	7300	3	5	7179	8	8
900	6710	16	3	6628	14	10	6570	3	3	6461	9	9
800	5965	3	4	5892	4	3	5840	2	9	5743	10	10
700	5219	10	5	5155	13	9	5110	2	4	5025	12	0
600	4473	17	6	4419	3	2	4380	2	0	4307	13	2
500	3728	4	7	3682	12	8	3650	1	8	3589	14	4
400	2982	11	8	2946	2	1	2920	1	4	2871	15	5
300	2236	18	9	2209	11	7	2190	1	0	2153	16	7
200	1491	5	10	1473	1	0	1460	0	8	1435	17	8
100	745	12	11	736	10	6	730	0	4	717	18	10
90	671	1	7	662	17	5	657	0	3	646	2	11
80	596	10	4	589	4	5	584	0	3	574	7	1
70	521	19	0	515	11	4	511	0	2	502	11	2
60	447	7	9	441	18	3	438	0	2	430	15	3
50	372	16	5	368	5	4	365	0	2	358	19	5
40	298	5	2	294	12	2	292	0	1	287	3	6
30	223	13	10	220	19	1	219	0	1	215	7	7
20	149	2	7	147	6	1	146	0	0	143	11	9
10	74	11	3	73	13	0	73	0	0	71	15	10
9	67	2	1	66	5	8	65	14	0	64	12	3
8	59	13	0	58	18	5	58	8	0	57	8	8
7	52	3	10	51	11	1	51	2	0	50	5	1
6	44	14	9	44	3	9	43	16	0	43	1	6
5	37	5	7	36	16	6	36	10	0	35	17	11
4	29	16	6	29	9	2	29	4	0	28	14	3
3	22	7	4	22	1	10	21	18	0	21	10	9
2	14	18	3	14	14	7	14	12	0	14	7	1
1	7	9	1	7	7	3	7	6	0	7	3	6

At

valuing Annuities upon Lives.

At 8 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 50.			Age 51.			Age 52.			Age 53.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7106	1	9	7023	15	0	6952	7	5	6872	5	8
900	6395	9	7	6321	8	1	6257	2	8	6185	1	0
800	5684	17	4	5619	0	6	5561	17	11	5497	16	6
700	4974	5	2	4916	13	0	4866	13	0	4810	12	0
600	4263	13	0	4214	5	5	4171	8	5	4123	7	4
500	3553	0	10	3511	17	6	3476	3	8	3436	2	10
400	2842	8	8	2809	10	3	2780	18	11	2748	18	3
300	2131	16	6	2107	2	8	2085	14	2	2061	13	8
200	1421	4	4	1404	15	1	1390	9	5	1374	9	1
100	710	12	2	702	7	6	695	4	8	687	4	6
90	639	10	11	632	2	9	625	14	3	618	10	1
80	568	9	8	561	18	0	556	3	9	549	15	7
70	497	8	6	491	13	3	486	13	3	481	1	2
60	426	7	3	421	8	6	417	2	10	412	6	8
50	355	6	1	351	3	9	347	12	4	343	12	3
40	284	4	10	280	19	0	278	1	10	274	17	9
30	213	3	7	210	14	3	208	11	5	206	3	4
20	142	2	5	140	9	6	139	0	11	137	8	10
10	71	1	2	70	4	9	69	10	5	68	14	5
9	63	19	1	63	4	3	62	11	5	61	17	0
8	56	16	11	56	3	9	55	12	4	54	19	6
7	49	14	11	49	3	3	48	13	3	48	2	1
6	42	12	8	42	2	10	41	14	3	41	4	8
5	35	10	7	35	2	4	34	15	2	34	7	2
4	28	8	5	28	1	10	27	16	2	27	9	9
3	21	6	4	21	1	5	20	17	1	20	12	4
2	14	4	2	14	0	11	13	18	1	13	14	10
1	7	2	1	7	0	5	6	19	0	6	17	5

At

Hayes's New Method for

At 8 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 54.			Age 55.			Age 56.			Age 57.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6792	2	1	6710	16	11	6574	5	10	6458	11	8
900	6112	17	11	6039	15	2	5916	17	3	5812	14	6
800	5433	13	8	5368	13	6	5259	8	8	5166	17	4
700	4754	9	6	4697	11	10	4602	0	0	4521	0	2
600	4075	5	3	4026	10	1	3944	11	6	3875	3	0
500	3396	1	0	3355	8	5	3287	2	11	3229	5	10
400	2716	16	10	2684	6	9	2629	14	4	2583	8	8
300	2037	12	7	2013	5	0	1972	5	9	1937	11	6
200	1358	8	5	1342	3	4	1314	17	2	1291	14	4
100	679	4	2	671	1	8	657	8	7	645	17	2
90	611	5	9	603	19	6	591	13	8	581	5	5
80	543	7	4	536	17	4	525	18	10	516	13	8
70	475	8	11	469	15	2	460	4	0	452	2	0
60	407	10	6	402	13	0	394	9	1	387	10	3
50	339	12	1	335	10	10	328	14	3	322	18	7
40	271	13	8	268	8	8	262	19	5	258	6	10
30	203	15	3	201	6	6	197	4	6	193	15	1
20	135	16	10	134	4	4	131	9	8	129	3	5
10	67	18	5	67	2	2	65	14	10	64	11	8
9	61	2	6	60	7	11	59	3	4	58	2	6
8	54	6	8	53	13	8	52	11	10	51	13	4
7	47	10	10	46	19	6	46	0	4	45	4	2
6	40	15	0	40	5	3	39	8	10	38	15	0
5	33	19	2	33	11	1	32	17	5	32	5	10
4	27	3	4	26	16	10	26	5	11	25	16	8
3	20	6	6	20	2	7	19	14	5	19	7	6
2	13	11	8	13	8	5	13	2	11	12	18	4
1	6	15	10	6	14	2	6	11	5	6	9	2

At

valuing Annuities upon Lives.

At 8 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 58.			Age 59.			Age 60.			Age 61.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6330	5	11	6203	12	2	6078	4	9	5922	13	1
900	5697	5	3	5583	5	0	5470	8	3	5330	7	10
800	5064	4	9	4962	17	9	4862	11	10	4738	2	6
700	4431	2	5	4342	10	6	4254	15	4	4145	17	2
600	3798	3	6	3722	3	4	3646	18	10	3553	11	10
500	3165	2	11	3101	16	1	3039	2	4	2961	6	6
400	2532	2	4	2481	8	10	2431	5	11	2369	1	3
300	1899	1	9	1861	1	8	1823	9	5	1776	15	11
200	1266	1	2	1240	14	5	1215	12	11	1184	11	7
100	633	0	7	620	7	2	607	16	5	592	5	9
90	569	14	6	558	6	6	547	0	9	533	0	9
80	506	8	5	496	5	8	486	5	2	473	16	3
70	443	2	2	434	5	0	425	9	6	414	11	8
60	379	16	4	372	4	4	364	13	10	355	7	2
50	316	10	3	310	3	7	303	18	2	296	2	7
40	253	4	2	248	2	4	243	2	7	236	18	1
30	189	18	2	186	2	2	182	6	11	177	13	7
20	126	12	1	124	1	5	121	11	3	118	9	1
10	63	6	0	62	0	8	60	15	7	59	4	6
9	56	19	5	55	16	7	54	14	0	53	6	0
8	50	12	10	49	12	6	48	12	6	47	7	7
7	44	6	2	43	8	6	42	10	11	41	9	2
6	37	19	7	37	4	5	36	9	4	35	10	8
5	31	13	0	31	0	4	30	7	9	29	12	3
4	25	6	5	24	16	2	24	6	3	23	13	9
3	18	19	9	18	12	2	18	4	8	17	15	4
2	12	13	2	12	8	1	12	3	1	11	16	10
1	6	6	7	6	4	0	6	1	6	5	18	5

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At

At 8 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 62.			Age 63.			Age 64.			Age 65.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5793	17	4	5641	3	6	5480	17	1	5312	7	7
900	5214	9	7	5077	1	2	4932	15	5	4781	2	3
800	4635	1	10	4512	18	10	4384	13	8	4249	18	0
700	4055	14	1	3948	16	5	3836	12	0	3718	13	3
600	3476	6	4	3384	14	1	3288	10	3	3187	8	6
500	2896	18	8	2820	11	9	2740	8	6	2656	3	9
400	2317	10	11	2256	9	5	2192	6	10	2124	19	0
300	1738	3	2	1692	7	0	1644	5	1	1593	14	3
200	1158	15	5	1128	4	8	1096	3	5	1062	9	6
100	579	7	8	564	2	4	548	1	8	531	4	9
90	521	8	11	507	14	1	493	5	6	478	2	2
80	463	10	2	451	5	10	438	9	4	424	19	9
70	405	11	4	394	17	7	383	13	2	371	17	3
60	347	12	7	338	9	4	328	17	0	318	14	10
50	289	13	10	282	1	2	274	0	10	265	12	4
40	231	15	1	225	12	11	219	4	18	212	9	10
30	173	16	3	169	4	8	164	8	6	159	7	5
20	115	17	6	112	16	5	109	12	4	106	4	11
10	57	18	9	56	8	2	54	16	2	53	2	5
9	52	2	10	50	15	4	49	6	6	47	16	2
8	46	7	0	45	2	7	43	16	11	42	9	11
7	40	11	1	39	9	9	38	7	3	37	3	8
6	34	15	3	33	16	11	32	17	8	31	17	5
5	28	19	4	28	4	1	27	8	1	26	11	2
4	23	3	6	22	11	3	21	18	5	21	4	5
3	17	7	6	16	18	5	16	8	10	15	18	8
2	11	11	9	11	5	7	10	19	2	10	12	5
1	5	15	10	5	12	9	5	9	7	5	6	2

At

At 8 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann l.	Age 66.			Age 67.			Age 68.			Age 69.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5135	3	8	4949	2	2	4750	16	2	4545	1	5
900	4621	13	4	4454	4	0	4275	14	7	4090	11	1
800	4108	3	0	3959	3	9	3800	13	0	3636	1	0
700	3594	12	7	3464	7	6	3325	11	4	3181	10	11
600	3081	2	2	2969	9	4	2850	9	9	2727	0	9
500	2567	11	10	2474	11	1	2375	8	1	2272	10	8
400	2054	1	6	1979	11	10	1900	6	6	1818	0	6
300	1540	11	1	1484	14	8	1425	4	10	1363	10	4
200	1027	0	9	989	15	11	950	3	3	909	0	3
100	513	10	4	494	17	11	475	1	7	454	10	1
90	462	3	4	445	8	4	427	11	5	409	1	1
80	410	16	3	395	18	4	380	1	3	363	12	1
70	359	9	3	346	8	9	332	11	1	318	3	1
60	308	2	2	296	18	11	285	0	11	272	14	0
50	256	15	2	247	9	1	237	10	9	227	5	0
40	205	8	1	197	19	2	190	0	7	181	16	0
30	154	1	1	148	9	5	142	10	5	136	7	0
20	102	14	0	98	19	7	95	0	3	90	18	0
10	51	7	0	49	9	9	47	10	1	45	9	0
9	46	4	4	44	10	10	42	15	1	40	18	1
8	41	1	7	39	11	10	38	0	1	36	7	2
7	35	18	11	34	12	10	33	5	1	31	16	3
6	30	16	2	29	13	10	28	10	1	27	5	4
5	25	13	6	24	14	10	23	15	0	22	14	6
4	20	10	9	19	15	11	19	0	0	18	3	7
3	15	8	1	14	16	11	14	5	0	13	12	8
2	10	5	4	9	17	11	9	10	0	9	1	9
1	5	2	8	4	18	11	4	15	0	4	10	10

At

At 8 per Cent. per Annum.

The Value of an Annuity upon Life, for

per Ann. l.	Age 70.			Age 71.			Age 72.			Age 73.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	4326	9	11	4036	19	10	3854	6	1	3741	6	9
900	3893	16	11	3633	5	10	3468	17	6	3367	4	1
800	3461	3	11	3229	11	10	3083	8	11	2993	1	5
700	3028	10	11	2825	17	10	2698	0	3	2618	18	9
600	2595	17	11	2422	3	11	2312	11	8	2244	16	0
500	2163	4	11	2018	9	11	1927	3	0	1870	13	4
400	1730	11	11	1614	15	11	1541	14	5	1496	15	8
300	1297	18	11	1211	1	11	1156	5	10	1122	8	0
200	865	5	11	807	7	11	770	17	4	748	7	10
100	432	12	11	403	13	11	385	8	8	374	3	11
90	389	7	8	363	6	7	346	17	9	336	14	4
80	346	2	4	322	19	2	308	6	10	299	6	1
70	302	17	1	282	11	9	269	16	0	261	17	10
60	259	11	9	242	4	4	231	5	2	224	9	7
50	216	6	5	201	16	11	192	14	3	187	1	4
40	173	1	2	161	9	7	154	3	5	149	13	6
30	129	15	10	121	2	2	115	12	7	112	4	9
20	86	10	7	80	14	9	77	1	8	74	16	9
10	43	5	3	40	7	4	38	10	10	37	8	4
9	38	18	9	36	6	7	34	13	9	33	13	5
8	34	12	2	32	5	11	30	16	8	29	18	7
7	30	5	8	28	5	2	26	19	7	26	3	9
6	25	19	2	24	4	5	23	2	6	22	8	11
5	21	12	7	20	3	8	19	5	5	18	14	1
4	17	6	1	16	2	11	15	8	4	14	19	4
3	12	19	7	12	2	2	11	11	3	11	4	5
2	8	13	0	8	1	5	7	14	2	7	9	8
1	4	6	6	4	0	8	3	17	1	3	14	10

F I N I S.