

CHAPTER 5 – Time Value of Money 2: ANALYZING ANNUITY CASH FLOWS**Questions**

- LG1 5-1 How can you add a cash flow in year two and a cash flow in year four in year seven?

To add cash flows, they need to be moved to the same time period. The cash flows in years two and four should be moved forward with interest to year seven, then they can be added together.

- LG2 5-2 People can become millionaires in their retirement years quite easily if they start saving early in employer 401(k) or 403(b) programs (or even if their employers don't offer such programs). Demonstrate the growth of a \$250 monthly contribution for 40 years earning 9 percent APR.

Using equation 5-2, we have:

$$FVA_{40} = 250 \times \frac{(1 + 0.09 / 12)^{480} - 1}{0.09 / 12} = \$1,170,330.07$$

- LG3 5-3 When you discount multiple cash flows, how does the future period that a cash flow is paid affect its present value and its contribution to the value of all the cash flows?

Discounting reduces a future cash flow to a smaller present value. Cash flows far into the future become very small when discounted to the present. Thus, cash flows in distant future periods have small impacts on present values.

- LG4 5-4 How can you use the present value of an annuity concept to determine the price of a house you can afford?

Mortgages are typically for a large enough amount of money that borrowing is required to purchase a home. The amount that one can afford for a home is a function of their current state of wealth. Mortgages allow consumers to spread the expense of a home over a longer period, typically 15 or 30 years. This allows consumers to put a smaller portion of wealth into the home (for example, a 20% down payment) and borrow the balance over the life of the loan. Due to the effect of annuity compounding, the payments for such a long lived debt make the monthly payments of a manageable nature so that they can be paid from current income.

- LG5 5-5 Since perpetuity payments continue for ever, how can a present value be computed? Why isn't the present value infinite?

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WJ Hussar



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Dosages and Solutions Emily F. Cornett, Dorothy M. Blume, 1991 With expanded exercises and practical problems this revised fourth edition 1984 programmed learning guide and classroom text provides a practical approach to the preparation of drug dosage and solution calculations Annotation copyrighted by Book News Inc Portland OR *The Three Death Sentences of Clarence Henderson* Chris Joyner, 2022-01-11 Investigative reporter Chris Joyner reveals the true story of Clarence Henderson a Black sharecropper convicted and sentenced to death three times for a murder he didn't commit Named a BEST BOOK OF THE YEAR SO FAR by The New Yorker The Three Death Sentences of Clarence Henderson is the true story of the wrongfully accused Black sharecropper and the Georgia prosecution desperate to pin the crime on him despite scant evidence His first trial lasted only a day and featured a lackluster public defense The book also tells the story of Homer Chase a former World War II paratrooper and New England radical who was sent to the South by the Communist Party to recruit African Americans to the cause while offering them a chance at increased freedom And it's the story of Thurgood Marshall's NAACP and their battle against not only entrenched racism but a Communist Party despite facing nearly as much prejudice as those they were trying to help intent on winning the hearts and minds of Black voters The bitter battle between the two groups played out as the sides sparred over who would take the lead on Henderson's defense a period in which he spent years in prison away from a daughter he had never seen Through it all The Three Death Sentences of Clarence Henderson is a portrait of a community and a country at a crossroads trying to choose between the path it knows is right and the path of least resistance The case pitted powerful forces often those steering legal and journalistic institutions attempting to use racism and Red Scare tactics against a populace that by and large believed the case against Henderson was suspect at best But ultimately it's a hopeful story about how even when things look dark some small measure of justice can be achieved against all the odds and actual progress is possible It's the rare book that is a timely read yet still manages to shed an informative light on America's past and future as well as its present Texas Tech Journal of Education Texas Tech University, 1974 **Saunders Comprehensive Review for the NCLEX-RN Examination** Linda Anne Silvestri, 2008 A student and instructor favorite this book CD ROM package covers the entire nursing curriculum It can be used as both a study guide for nursing classes and as a review tool for the NCLEX examination An outline format makes reviewing easier and test taking strategies for every question help readers prepare effectively for their exams Evolutionary Computation David B. Fogel, 1998-05-15 Featuring copious introductory material by distinguished scientist Dr David B Fogel this formidable collection of 30 landmark papers spans the entire history of evolutionary computation from today's investigations back to its very origins more than 40 years ago Chapter by chapter Fogel highlights how early ideas have developed into current thinking and how others have been lost and await rediscovery The introductions to each chapter reflect Fogel's one on one conversations with the authors and their colleagues conducted over a period of four years Evolutionary Computation

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