

## Chapter 2

# The Basic Theory of Interest

- (A nice inheritance) Use the "72 rule". Years = 1994-1776 = 218 years.
  - $i = 3.3\%$ . Years required for inheritance to double =  $\frac{72}{i} = \frac{72}{3.3} \approx 21.8$ . Times doubled =  $\frac{218}{21.8} = 10$  times. \$1 invested in 1776 is worth  $2^{10} \approx \$1,000$  today.
  - $i = 6.6\%$ . Years required to double =  $\frac{72}{6.6} \approx 10.9$ . Times doubled =  $\frac{218}{10.9} = 20$  times. \$1 invested in 1776 is worth  $2^{20} \approx \$1,000,000$  today.
- (The 72 rule) Using  $(1+r)^n = 2$  gives  $n \ln(1+r) = \ln 2$ . Using  $\ln(1+r) \approx r$  and  $\ln 2 = 0.69$ . We have  $nr \approx 0.69$  and thus  $n \approx \frac{0.69}{r} \approx \frac{69}{i}$ .

Using instead  $\ln(1+r) \approx r - \frac{1}{2}r^2 = r(1 - \frac{1}{2}r)$  we have  $n \ln(1+r) = \ln 2$  or equivalently  $nr \approx \frac{0.69}{1-r/2}$ . For  $r = 0.08$ , we have  $(1 - r/2)^{-1} \approx 1.042$ . Therefore,

$$n \approx \frac{1}{r} (0.69)(1.042) = \frac{0.72}{r} = \frac{72}{i}$$

- (Effective rates)
  - 3.04%
  - 19.56%
  - 19.25%

- (Newton's method) We have

$$f(\lambda) = -1 + \lambda + \lambda^2, \quad f'(\lambda) = 1 + 2\lambda, \quad \lambda_{k+1} = \lambda_k - \frac{f(\lambda_k)}{f'(\lambda_k)}$$

$i$	$\lambda_k$	$f(\lambda_k)$	$f'(\lambda_k)$	$\lambda_{k+1}$
0	1	1	3	2/3
1	2/3	1/9	7/3	13/21
2	13/21	0.00227	2.23810	0.618033
3	0.618033	$-2.2 \times 10^{-6}$	2.23607	0.618034
4	0.618034	0	2.23608	0.618034

- (A prize)

$$PV = \$4,682,460.$$

# Investment Science Solution Chapter 3

**David Ray Anderson, Dennis J.  
Sweeney, Thomas Arthur Williams**

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Domperre, 2022-04-25 This book is concerned with the development of the understanding of the relational structures of information knowledge decision choice processes of problems and solutions in the theory and practice regarding diversity and unity principles of knowing science non science and information knowledge systems through dualistic polar conditions of variety existence and nonexistence It is a continuation of the sequence of my epistemic works on the theories on fuzzy rationality info statics info dynamics entropy and their relational connectivity to information language knowing knowledge cognitive practices relative to variety identification problem solution dualities variety transformation problem solution dualities and variety certainty uncertainty principle in all areas of knowing and human actions regarding general social transformations It is also an economic theoretic approach in understanding the diversity and unity of knowing and science through neuro decision choice actions over the space of problem solution dualities and polarities The problem solution dualities are argued to connect all areas of knowing including science and non science social science and non social science into unity with diversities under neuro decision choice actions to support human existence and nonexistence over the space of static dynamic dualities The concepts of diversity and unity are defined and explicated to connect to the tactics and strategies of decision choice actions over the space of problem solution dualities The concepts of problem and solution are defined and explicated not in the space of absoluteness but rather in the space of relativity based on real cost benefit conditions which are shown to be connected to the general parent offspring infinite process where every solution generates new problems which then generates a search for new solutions within the space of minimum maximum dualities in the decision choice space under the principle of non satiation over the space of preference non preference dualities with analytical tools drawn from the fuzzy paradigm of thought which connects the conditions of the principle of opposites to the

conditions of neuro decision choice actions in the zone of variety identifications and transformations The Monograph would be useful to all areas of Research Learning and Teaching at Advanced Stages of Knowing and Knowledge Production

**Green Growth That Works** Lisa Ann Mandle,Zhiyun Ouyang,James Edwin Salzman,Gretchen Cara Daily,2019-09-12  
Rapid economic development has been a boon to human well being It has lifted millions out of poverty raised standards of living and increased life expectancies But economic development comes at a significant cost to natural capital the fertile soils forests coastal marshes farmland that support all life on earth including our own The dilemma of our times is to figure out how to improve the human condition without destroying nature s If ecosystems collapse so eventually will human civilization One answer is inclusive green growth the efficient use of natural resources Inclusive green growth minimizes pollution and strengthens communities against natural disasters while reducing poverty through improved access to health education and services Its genius lies in working with nature rather than against it Green Growth That Works is the first practical guide to bring together pragmatic finance and policy tools that can make investment in natural capital both attractive and commonplace The authors present six mechanisms that demonstrate a range of approaches used around the globe to conserve and restore earth s myriad ecosystems including Government subsidies Regulatory driven mitigation Voluntary conservation Water funds Market based transactions Bilateral and multilateral payments Through a series of real world case studies the book addresses questions such as How can we channel economic incentives to make conservation and restoration desirable What approaches have worked best How can governments businesses NGOs and individuals work together successfully Pioneered by leading scholars from the Natural Capital Project this valuable compendium of proven techniques can guide agencies and organizations eager to make green growth work anywhere in the world Science and Technology for Development ,1963 *Finance with Monte Carlo* Ronald W. Shonkwiler,2013-09-17 This text introduces upper division undergraduate beginning graduate students in mathematics finance or economics to the core topics of a beginning course in finance financial engineering Particular emphasis is placed on exploiting the power of the Monte Carlo method to illustrate and explore financial principles Monte Carlo is the uniquely appropriate tool for modeling the random factors that drive financial markets and simulating their implications The Monte Carlo method is introduced early and it is used in conjunction with the geometric Brownian motion model GBM to illustrate and analyze the topics covered in the remainder of the text Placing focus on Monte Carlo methods allows for students to travel a short road from theory to practical applications Coverage includes investment science mean variance portfolio theory option pricing principles exotic options option trading strategies jump diffusion and exponential Levy alternative models and the Kelly criterion for maximizing investment growth Novel features inclusion of both portfolio theory and contingent claim analysis in a single text pricing methodology for exotic options expectation analysis of option trading strategies pricing models that transcend the Black Scholes framework optimizing investment allocations concepts thoroughly explored through numerous simulation exercises numerous worked

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