

Chapter 2

The Basic Theory of Interest

1. (A nice inheritance) Use the "72 rule". Years = 1994-1776 = 218 years.
- (a) $i = 3.3\%$. 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.
- (b) $i = 6.6\%$. 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.
2. (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,

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

3. (Effective rates)

- (a) 3.04%
 (b) 19.56%
 (c) 19.25%

4. (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	λ_k	$f(\lambda_k)$	$f'(\lambda_k)$	λ_{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	-2.2×10^{-6}	2.23607	0.618034
4	0.618034	0	2.23608	0.618034

5. (A prize)

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

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Mike Jess



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