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**CHAPTER 5
THE TIME VALUE OF MONEY**

ANSWERS TO QUESTIONS:

1. The investment paying five percent *compound* interest is more attractive because you will receive interest not only on the principal amount each year, but interest will be earned on the previous year's interest as well.
2. The future value interest factor for 10 percent and two years is 1.210, whereas the present value interest factor for 10 percent and two years is 0.826.

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J Elliott



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