

1841, 1842

misc

LETTERS

Pensées

Les années nous rendent
plus exigeants — une tête
fléchie par les peines,
encore plus que par l'âge,
s'attend, et a droit de
s'attendre à tous les
égards, que sa vie passée
mérite — Les réflexions
du passé sont souvent bien
amères lorsque le présent
ne nous offre que gratitude
et déceptions —
nous comptons trop sur
l'avenir, qui est moins
que rien pour nous —
il y a tant de chagrins
qui nous viennent d'un
côté, les attendus le moins

Tout est vanité ! oui !
Tout est vanité ! et il
n'y a rien de vrai que
le Ciel.

Enfin, et un jour peut-être
lorsque les jeunes, à leur tour,
sentiront combien la morsure
du serpent est moins aiguë
que d'avoir un enfant
ingrat.

Quand ils verront le
sourire de la reconnaissance
qui devrait être le leur,
porté seulement pour les
étrangers, ils penseront alors
aux jours de bravanie sans
mesure aux nuits de
veilles infatigables,

des siècles de pensées et
de sentiments par lesquels
ils ont vécu — et qu'
ils semblent prêts à souffrir
encore et la honte qu'ils
endureraient si cela était
nécessaire, pour l'amour
du bien aimé de leur
âme, et ils s'étonneront
car de s'aimer, ils sauront
à peine — pourquoi la
nature aurait laissé le
cœur de leur enfant
si vide, que pour tout ce
qu'ils accordent avec tant
de prodigalité ils ne
reçoivent rien en retour.

Rules for computing Interest &c. &c.

Rule 1st

Multiplying the principal by the number of days, and that product by the rate; divide the last product by the number of days in a year, (365) and the quotient will be the answer.

Interest for months at 6 per cent.

Rule 2nd

In computing interest for months, the year is made to consist of 360 days or 12 months of 30 days each. Multiplying the principal by half the number of months, and the product is the answer.

Rule 3^d

Multiply the principal by the number of days, and that product by the rate per cent; divide the last product by 360, and the quotient will be the answer.

N.B. I will remark that the above method of calculation makes the interest too much; but practice has made it a law.

What are Years.

Rule 4th

Multiply the principal by the rate, which gives the amount for one year, and that product by the number of years required; the last product is the answer.

Rule 5th

Compound interest is that which arises from principal and interest not received, as the interest accrues due, it is added to the principal for the next year; add that interest to the principal, and it will form a new principal for the second year; continue that method till the time required, then the last product subtract the principal, the difference is the compound interest.

Rules for Computing Interest. (continued)

If quarterly payments are required, at compound interest; take the 4th root of the ratio; if half yearly, the square root, and in three quarters, take the product of the quarterly and half yearly. Thus the tabular number for one quarter is 1.014074; for two quarters 1.029536; for three quarters, 1.0444671.

Find the interest by the table, for the number of years required; add that interest to the principal, and this sum multiply by the tabular number; subtract the given principal from that product, and the remainder is the answer.

Example. What is the compound interest of \$100 for 3 1/4 years at 6 percent per annum? Interest for three years is \$19.10 c. 1 m. 60, which added to the principal is \$119.10 c. 1 m. 60 $\times 1.014074 = 120.849.29657840$ or \$120.849.29657840 Ans

Table of Compound Interest at 6 percent, from 1 year to 16 years.

Principal. 100 —

1.06 — 1 year

1.1236 — 2

1.191016 — 3

1.262476996 — 4

1.33822557760 — 5

1.4185191122560 — 6

1.503630255991360 — 7

1.593848074530841960 — 8

1.68947895900262247760 — 9

1.7908476955428540262560 — 10

1.898298557275425267331360 — 11

2.01219647071195078390124160 — 12

2.13292825895466788309358160960 — 13

2.260903954476947900791435061760 — 14

2.39655519174556477483892116546560 — 15

2.540351683250250298661329256435393360 — 16

To find

Multiplication and the

Example

Compound

Required

To take the number with the

Rules for Computing Interest.

To find the compound interest of any sum, by the tabular number.

Rule 6th

Multiply the tabular number by the principal, from the product subtract the principal and the remainder is the interest for the number of years required.

Example. Required the compound interest of \$100 for 10 years at 6 per cent. Ans \$79.08.4

1.7908476¹⁰⁰ tabular number.

1.790847600

1.00

79.08.4

Compound interest by Decimals, at 7 per cent., from 1 year to 10 years.

100 — principal.

1.07 — 1 year

1.1449 — 2

1.225043 — 3

1.31079601 — 4

1.4025517367 — 5

1.500730351549 — 6

1.60578147647843 — 7

1.7181861798319201 — 8

1.838459212420354507 — 9

1.96915135728977932249 — 10

The Table.

Required the compound interest of \$300 for 7 years at 7 per cent.

1.605781 tabular number.

³⁰⁰ principal.

481.73.4.366

Subtract the principal 300

181.73.4.366

Ans 181.73.4

The rate of bank interest is computed after the rate of 360 days to the year, (this being the method of computing interest in all the Banks throughout the United States.)

Interest is calculated after days, commonly called days of grace, which are allowed

the paper on all $\frac{1}{10}$, after the time expires to which they were drawn.
If a note of \$15. is discounted at the bank for 60 days the interest is computed
for 64 days; which is found to be \$1.06 $\frac{1}{2}$. See Rule 3^d.

Discount & Commission.

Rule 7th.

Multiply the principal by the rate, and the product is the answer.

To compute interest when partial payments have been made.

Rule 8th.

Compute the interest on the principal sum, - from the time when the interest com-
menced to the first time when a payment was made, which would either alone or
in connection with the preceding payment pay the interest at that time;
deduct that interest from the principal, and from the sum so due deduct the payment
made at that time, together with the preceding payment(s) and the remainder
forms a new principal, on which compute & subtract the payment(s) as upon the
first principal, and proceed in this manner to the time of final settlement.
By this method the payments are so applied that no part of the interest ever forms
a part of the principal or earns interest.

Ex.

Copied from the Accountant's Assistant.

Arthur, Henry Tuckers.

Published at Troy, N.Y. 1824.

Thomas Moley.

New York, Monday, April 4th 1824



L. Mère S. S. 26.7 br 1844

Mon Père.

J'ai l'honneur de vous adresser un
Américain, élève d'un de mes amis à New York
et qui désire voir La Trappe. Veuillez, je vous
prie, lui donner un guide intelligent qui lui
fasse bien connaître la Trappe. Si vous avez un
Anglais il sera enchanté de converser avec lui.
Je vous prie aussi, mon Père, de lui accorder une
audience; il désire vous entretenir et pouvoir
dire: j'ai parlé au médecin de la Trappe.
Mon Américain est fort intéressant et fort gentil.
Il vous présentera l'occasion de me faire par-
venir le volume que vous me destinez.

Me très respectueux disciple
Le Port.

Ch. Mottocin de la grand. Trappe

Trappe S. S.

Ch. Macé
de la Garde d'Alger

~~Ch. Macé~~
~~de la Garde d'Alger~~

Ch. Macé
de la Garde d'Alger

11/11/11
L. B. Lawrence
Chas. D. D.

(Copy first written to Friend J. Green.)

W. H. January 11th, 1840.

Friend Green,

I am now seated at my table in the midst of study.
Agreeably to my promise, I am to you, with pleasure, the following epistle.
How unfortunate it was the last time we were permitted to go skating
together. I could neither get my skates on, or finish, nor the pair that
you so kindly lent me. I went to my Uncle's to procure mine: I was
there detained longer than I expected. When returning to the pond I
met you. Thus, I was disappointed of the hope of enjoying, for that day,
the pleasure that I anticipated. I trusted it was all for the best; but then
Green, I think that you might have remained a little while longer: I was not
gone a few half an hour. When I make a promise, you may rely upon it; I will ful-
fill it, unless something unforeseen, prevent. As the holidays are past, you have,
I hope, returned to your studies, inspired with new ardour & determinations.
I would wish you to enter the hard Merton. That is, must have some cause, for
representing me as a "disaffected young man", which cause, I will require, when an oppor-
tunity presents; however I would be glad to see you, since we are old schoolmates.
You may tell Robert Wilson, that I am I hope to see him; that I have not for-
gotten the companions of my girl's life.

Remember me kindly to William & Mary; and from the flattering accounts I
have received of you, I am induced to render you a visit.

I send you Mr. Bret, Bennett's Herald of this morning & to W. Pellingham
the 1st of Jan. The children are in absolute fervor, I close.

Yours truly, Sam^l Good Friend.

Thomas May Jr.

January 11th 1842.

12 Winter.

Finis

(The first of the above list is
 John W. Smith, Esq.,
 of New York, and the
 second, John W. Smith,
 Esq., of New York.

rough translation

Dear Victoria

I have received your letter the
death of Madame Lalr  dead according
to you health since she
can find in Heaven the recompense
for the evils she has suffered
on earth. I will say to that the
will of Victor & the sacrifices
he has made to come to see me
relieve my ^{heart} oppressed ~~heart~~ ^{by}
the cares of a large part of my
family. You, Malenia & ~~himself~~ ^{by}
are the only ones who have ^{kept contact} passed
from father - grand father I think
that ^{if} fortune had abandoned me
my correspondence would have been
more active.

I think that you await upon
August with impatience and that the
day of his arrival will be a moment

that no one can feel as you can
However if you make me a part
of this happy return I will add
to your joy of the sentiments of
benevolence that I hold for him
Speak to me always in your
letters of your dear children
they & the rights also
to my.

Good by dear Victoria
receive the wishes that we
make for your health & your
prosperity and all our friendship
your Grandfather
R. Larnay