

## 12-1

# Computing Interest on Certificates of Deposit

A **certificate of deposit (CD)** is a type of investment that earns a higher interest rate than a regular savings account. The only drawback is that you are penalized for early withdrawal. Interest is compounded daily, monthly, or quarterly, depending on your particular financial institution.

## Example

Compute the interest.

Morgana LeFey invests \$10,000 into a 4-year certificate of deposit that earns an interest rate of 5.75 percent compounded quarterly. How much interest will she earn at the end of the 4 years?

- Find the amount using the Amount of \$1.00 Invested table on page 180.

$$\text{Amount} = \text{Original Principal} \times \text{Amount per \$1.00}$$

$$\$10,000 \times 1.256541 = \$12,565.41$$

- Find the interest.

$$\text{Interest Earned} = \text{Amount} - \text{Original Principal}$$

$$\$12,565.41 - \$10,000 = \$2,565.41 \text{ interest}$$

## Practice

Find the amount and the interest earned. Refer to the Amount of \$1.00 Invested table on page 180.

	Annual Rate	Interest Period	Original Principal	Amount	Interest Earned
1.	5.50%	4 years daily	\$ 6,000	a.	b.
2.	4.25%	4 years monthly	9,500	a.	b.
3.	3.75%	1 year quarterly	12,000	a.	b.
4.	5.00%	1 year monthly	25,750	a.	b.

- Marybeth Evanston can invest \$7,500 in a 1-year CD earning 5 percent interest compounded daily or a 1-year CD earning 5.25 percent interest compounded quarterly. Which rate earns her more interest? How much more?
- Felix Capistrano invests \$25,000 in a 4-year CD earning 6 percent interest compounded quarterly. What is the amount at maturity? How much interest does he earn at the end of the 4 years?
- Standardized Test Practice** Robert and Katie Masterson have the option of investing their \$20,000 savings in a 4-year CD earning 5.00 percent interest compounded daily, 5.25 percent interest compounded monthly, or 5.50 percent interest compounded quarterly. Which CD earns the most interest?  
 A. 5% compounded daily      B. 5.25% compounded monthly  
 C. 5.5% compounded quarterly      D. They all earn the same amount of interest.

# Mcgraw Hill Higher Education Chapter 12

**University of Michigan**

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## **Mcgraw Hill Higher Education Chapter 12:**

Power System Harmonics and Passive Filter Designs J. C. Das, 2015-03-30 As new technologies are created and advances are made with the ongoing research efforts power system harmonics has become a subject of great interest The author presents these nuances with real life case studies comprehensive models of power system components for harmonics and EMTP simulations Comprehensive coverage of power system harmonics Presents new harmonic mitigation technologies In depth analysis of the effects of harmonics Foreword written by Dr Jean Mahseredijan world renowned authority on simulations of electromagnetic transients and harmonics **Twentieth-Century Higher Education** Martin

Trow, 2010-06-28 Abstract *The Professional Trainer* Robert Vaughn, 2005-06-01 Written for anyone with any level of training responsibility novice trainers accidental trainers and those with years of experience The Professional Trainer is a comprehensive all in one guide that covers the entire training process and includes a wealth of practical tools techniques and models Experienced trainer Robert Vaughn provides a step by step guide that includes both conceptual background and a host of hands on tools and exercises He details how to Identify and clarify the training needs of the employees and the organization Plan and design training on the job off the job and online Choose the best training approach and select media and facilities to support it Deliver the training and find out if it worked If you are new to training this book will serve as a complete overview of the process For experienced trainers its many practical tools make it an invaluable troubleshooting reference McGraw-Hill's SAT I, Second edition Christopher Black, Mark Anestis, 2005-10-12 A revolutionary way to ace the bigger tougher exam updated to reflect the latest SAT content and format The SAT exam is undergoing the most drastic change in its 76 year history The second edition of McGraw Hill s SAT I offers more complete and intensive practice and guidance than ever to score big on this exam with updated material and proven study techniques from the breakthrough College Hill method Also included are intensive practice sample tests modeled directly on the actual exams

Fundamentals of Secondary Education J. Paul Leonard, Helen Foss Weeks, 1938 *Learning to Teach Physical Education in the Secondary School* Susan Capel, Margaret Whitehead, 2015-04-24 Praise for previous editions A wealth of advice on generic aspects of teaching and learning in Physical Education The accessibility of the text and constant reference to ways of adapting suggestions to different situations make this book particularly user friendly and suitable for student teachers in diverse settings European Physical Education Review Essential reading for teachers who pride themselves on being critically reflective Times Educational Supplement The fourth edition of Learning to Teach Physical Education in the Secondary School has been revised and updated in light of the latest research evidence and practice in relation to teaching and learning and changes in policy and practice within initial teacher education Key topics covered include Starting out as a teacher Planning and evaluation for effective learning and teaching Communication in PE Lesson organisation and management Motivating pupils for learning in PENEW Assessment for and of learning Inclusive approaches to teaching PE Learner centred teaching

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**McGraw-Hill's SAT with CD-ROM, 2009 Edition** Christopher Black,Mark Anestis,College Hill Coaching (Organization),2008-06 A review of the subjects and skills covered in the SAT test includes ten practice examinations tips for completing the exam and flash cards for topic review and writing practice Proceedings of the Annual Short Course in Highway Engineering University of Michigan,1925 Issues for 1923 include Minutes of the annual business meeting of the County Road Association of Michigan title varies **Proceedings of the ... Annual Highway Conference** University of Michigan,1924 Issues for 1923 include Minutes of the annual business meeting of the County Road Association of Michigan title varies **Proceedings of the Annual Conference on Highway Engineering** University of Michigan,1925 Issues for 1923 include Minutes of the annual business meeting of the County Road Association of Michigan title varies **Facilitating Experiential Learning in Higher Education** Roland Tormey,Siara Isaac,Cécile Hardebolle,Ingrid Le Duc,2021-09-14 This book provides evidence informed and practical advice on how to design teach and facilitate hands on experiential learning in practical higher education settings With rich case studies and carefully considered analysis tasks all underpinned by research evidence it explores the functional aspects of teaching outside of regular classroom environments Designed to enable university teachers to adapt strategies for teaching confidently and effectively this must read text focusses on enhancing learning and avoiding pitfalls whilst allowing students to develop and recognise the skills needed to excel in their chosen discipline This book also provides Reflection Points to enable application of the ideas into teaching practice Action Summaries that distil the main recommendations into easily applicable solutions Further Reading sections to allow for further exploration of key ideas Practical and evidence informed the strategies within this book are useful for all educators teaching in practical settings including projects labs studios in the field and in practice placements **Proceedings of the Annual Conference in Highway Engineering** University of Michigan,1924 Industrial Education Magazine Charles Alpheus Bennett,William Thomas Bawden,1922 *McGraw-Hill's SAT I* Black-Anestis,2004-06-02 The only book that gives students the reasoning skills they need to master the new SAT McGraw Hill s SAT I is the only test preparation guide based on developing a student s reasoning skills the very skills the SAT is designed to measure Rather than learning by rote students learn how to develop eight essential thinking skills allowing them to approach any problem from any angle McGraw Hill s SAT I includes An in depth look at all changes to the SAT including

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**Social Stratification** John Holmwood, 1996 This major new three volume reference collection includes both classic and contemporary papers and covers the main issues of stratification status class occupation gender race and ethnicity Each article represents a distinctive theoretical contribution which sets research agendas in its area Together the volumes offer a comprehensive treatment of issues which lie at the heart of social stratification and the modern discipline of sociology John Holmwood's selection includes papers covering over 150 years of research which address the changing character of modern society as well as the relationships between issues of employment welfare household and the state

**Language Across the Curriculum** Makhan Lal Tickoo, 1986

*Proactive Police Management* Edward A. Thibault, Lawrence M. Lynch, R. Bruce McBride, 2004 Our approach to police organizational management is proactive rather than reactive with police managers anticipating events through planning using police personnel and resources effectively and delivering a whole range of police services to the community This proactive concept is not new In the preface of the 1829 duty manual of the recently organized London Metropolitan Police Commissioners Rowan and Mayne wrote It should be understood at the outset that the object to be obtained is the prevention of crime To this great end every effort of the police is to be directed The security of person and property the preservation of public tranquility and all other objects of a police establishment will thus be better effected than by the detection and punishment of the offender after he has succeeded in committing the crime Every member of the police force as the guide for personal and professional conduct should constantly keep this in mind Officers and police constables should endeavor by such vigilance and activity as may render it impossible for anyone to commit a crime within that portion of the town under their charge Thus proactive policing is a grand and noble tradition of the first modern police force and policing throughout the ages Based on the authors experience in education policing and management three important considerations must be made before discussing proactive management for American policing First we believe that sound management is management based on a combination of theory and practice Practice without analysis causes us to repeat the mistakes of history so our theoretical analysis must be directed toward the practical for implementation into the day to day rigors of operating a police department Second we reject complete adherence to the authoritarian as well as to the purely participatory styles of management In the authoritarian model which dominates many police organizations important elements of planning and communications are eliminated or lost In the full participatory model response to emergency and life threatening situations is hampered because too many people are involved and decisions take too long In

crisis management for example one person has to be in charge of the crisis management team with subordinates responding to this top administrator Third we rely to a great extent on the consultative style of management As will be shown the consultative style leaves room for change and doors open throughout all elements of the police organization It can be an efficient and dynamic style of management provided that the necessary elements of a well run law enforcement agency are met Consultation also includes discussions with the community on law enforcement and safety problems It is one of the key ingredients for community oriented and problem oriented policing which are being publicly advanced by police and community leaders Proactive planning to deal with an infrastructure attack or activity by a spree sniper has to be done in consultation with private and public agencies and the community This new edition of Proactive Police Management provides a review analysis and synthesis of the various approaches to police management including traditional scientific management the behavioral systems approach and the human relations approach There is enough detail concerning basic organization and management skills that police managers and students of police management will find the text useful At the same time major conceptual contributions from the behavioral sciences and human relations are explored in the context of police management Most important is the constant theme of being proactive planning ahead anticipating the future and attempting to establish some control by police managers over those future events Community policing is emphasized Overall community policing echoes the relationship between police and the community before automobiles and wireless radios Much attention is also paid to evolving theories such as total quality management and reengineering along with new applications of computer technology such as the spatial and time analysis of crime events This combination of new proactive management concepts and the application of new technology continues to revolutionize policing as well as other private and public services in the United States In the first edition we wrote that most police departments operate on traditional organization principles as stated in O W Wilson s classic police administration text from the 1950s Since the 1990s college educated and professionally trained managers have become concerned with twenty first century proactive communication advances and organizational theories that can be readily applied to their departments Policing today remains in the limelight in terms of ethics the use of authority and force the crime problem as related to increased drug use and trafficking and repeated calls by state and national leaders for dealing with crime and terrorism problems Correspondingly many police managers complain that they must do more with less under the burden of antiquated civil service and collective bargaining rules and reduced budgets From the viewpoint of the general public there is widespread support for police to contain crime Communities will no longer tolerate corruption and brutality as shown by the response to police brutality and racism in Los Angeles New York City and Cincinnati along with the racial profiling issues in New Jersey and Maryland The events of September 11 2001 have had a profound impact on American policing Departments of all sizes and types are now taking on additional responsibilities related to homeland security and emergency planning It is against this background that we present the proactive style of

management This book is widely used both as a textbook for college and university classes in police management and as a reference text for police managers in dealing with operational issues in their departments It is also used for training police supervisors and administrators and is required reading for civil service promotional examinations Bulletin Pennsylvania State College. Engineering Experiment Station,1924 "Code of Massachusetts regulations, 1992" ,1992 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 "Code of Massachusetts regulations, 1990" ,1990 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020

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