

Table 1 Single payment present worth factors (for 10% discount rate)

Year	SPPWF	Year	SPPWF
1	0.91	14	0.26
2	0.83	15	0.24
3	0.75	16	0.22
4	0.68	17	0.20
5	0.62	18	0.18
6	0.56	19	0.16
7	0.51	20	0.15
8	0.47	21	0.14
9	0.42	22	0.12
10	0.39	23	0.11
11	0.35	24	0.10
12	0.32	25	0.09
13	0.29		