





RECOMMENDATIONS.

BANK OF THE VALLEY IN VIRGINIA.

Winchester, Sept. 22nd, 1846.

"Newham's Rotary Interest Demonstrator" having just been exhibited to me, I have no hesitation in saying that I consider it one of the most convenient, and for all ordinary transactions, the very best table of the kind that has ever come under my notice. I have made only a partial test of the accuracy of the calculations, but so far as I did examine, it proved to be correct. I have been acquainted with Dr. Newham for many years, and have confidence in his accuracy.

J. S. CARSON, *Clk. Val. Bank.*

I concur in the above recommendation.

J. P. RILEY, *Teller Val. Bank.*

I have examined the Rotary Tables of Dr. W. T. Newham for the calculation of Interest, and am satisfied of their accuracy and simplicity of application; and have no doubt that their introduction among the citizens of our community will be attended with great convenience and advantage.

N. BENT, *Book-keeper Val. Bank.*

From John Bruce, Esq., (late Principal of the Winchester Academy.)

I have examined the Rotary Tables of Dr. W. T. Newham for the calculation of Interest. I have seen them tested in several cases, sufficient to satisfy me of their extreme accuracy and simplicity of application; and have no doubt that their introduction among the citizens of our community will be attended with great convenience and advantage.

Winchester, Sept. 23rd, 1845.

JOHN BRUCE.

From David W. Barton, member of the Winchester Bar.

I concur in the above commendation of Dr. Newham's "Rotary Tables."

D. W. BARTON.

From Richard W. Barton, Esq.

I concur in the above.

R. W. BARTON.

From Gen. James H. Carson, member of the Winchester Bar.

I have examined the "Rotary Interest Demonstrator" invented by Dr. W. T. Newham, and consider it much more convenient than any interest

table I have ever seen. I have not had an opportunity of testing its accuracy fully, but I have not been able to detect any errors in it; and I am sure Dr. Newham would not attempt to sell it, if it were, in any respects, erroneous. I have known him for many years, and know that he is entitled to full confidence.

JAMES H. CARSON.

Winchester, Sept. 22nd, 1845.

From Mark Bird, Esq., member of the Woodstock Bar.

I concur in the above recommendation.

MARK BIRD.

From Nicholas K. Trout, Esq., member of the Staunton Bar, also Deputy Clerk of the Federal Court.

I have been shown by the author, Dr. Newham, "Newham's Rotary Principal Interest Demonstrator," and from the examination I have been able to give to it, I have no hesitation in giving it as my opinion that it is a work of great utility and simplicity, having all the advantages of Roulett's Interest Table, without being as complicated and voluminous. And I hope the ingenious author may meet with all the success in the publication of the work that it so richly merits.

Staunton, Oct. 15th, 1845.

NICHOLAS K. TROUT.

From J. B. Watts, Clerk in one of the Staunton Courts.

I have but partially examined the work referred to in the remarks of N. K. Trout, Esq., yet I am free to say that it will, beyond doubt, meet the wishes of the practical business man. There is no work now extant, so far at least as my knowledge extends, to compare with it in accuracy of results, and I regret exceedingly that I had not time to make myself fully conversant with all the elements involved in it. I wish the author every degree of success.

J. B. WATTS.

Staunton, Oct. 15th, 1845.

From Pike Powers, Principal of the High School in Staunton, late Professor of Mathematics in the University of Virginia.

"I have examined Dr. Newham's 'Rotary Interest Demonstrator,' and think it very simple and convenient in its arrangement. It reduces the calculation of interest on any sum to mere addition, and as this is the most simple of all arithmetical operations, it will not only be convenient to the inexperienced but insure accuracy to the expert calculator."

Staunton, Feb. 16th, 1846.

PIKE POWERS.

TABLE OF MONTHS.

Months.

No. of Days in Each Month.	31	Jan'y	1	2	3	4	5	6	7	8	9	10	11	12
	28	Feb.	mh	apr	my	jun	jul	aug	sep	oct	nov	dec	jan	feb
	31	Mch.	apr	my	jun	jul	aug	sep	oct	nov	dec	jan	feb	mh
	30	April	my	jun	jul	aug	sep	oct	nov	dec	jan	feb	mh	apr
	31	May	jun	jul	aug	sep	oct	nov	dec	jan	feb	mh	apr	my
	30	June	jul	aug	sep	oct	nov	dec	jan	feb	mh	apr	my	jun
	31	July	aug	sep	oct	nov	dec	jan	feb	mh	apr	my	jun	jul
	31	Aug.	sep	oct	nov	dec	jan	feb	mh	apr	my	jun	jul	aug
	30	Sept.	oct	nov	dec	jan	feb	mh	apr	my	jun	jul	aug	sep
	31	Oct.	nov	dec	jan	feb	mh	apr	my	jun	jul	aug	sep	oct
	30	Nov.	dec	jan	feb	mh	apr	my	jun	jul	aug	sep	oct	nov
	31	Dec.	jan	feb	mh	apr	my	jun	jul	aug	sep	oct	nov	dec

TABLE OF DAYS.

Days.

1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3
4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4
5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5
6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7
8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8
9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
17	18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
18	19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
19	20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
20	21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
22	23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
23	24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
24	25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
25	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30

Directions for the use of the Tables.

FOR MONTHS

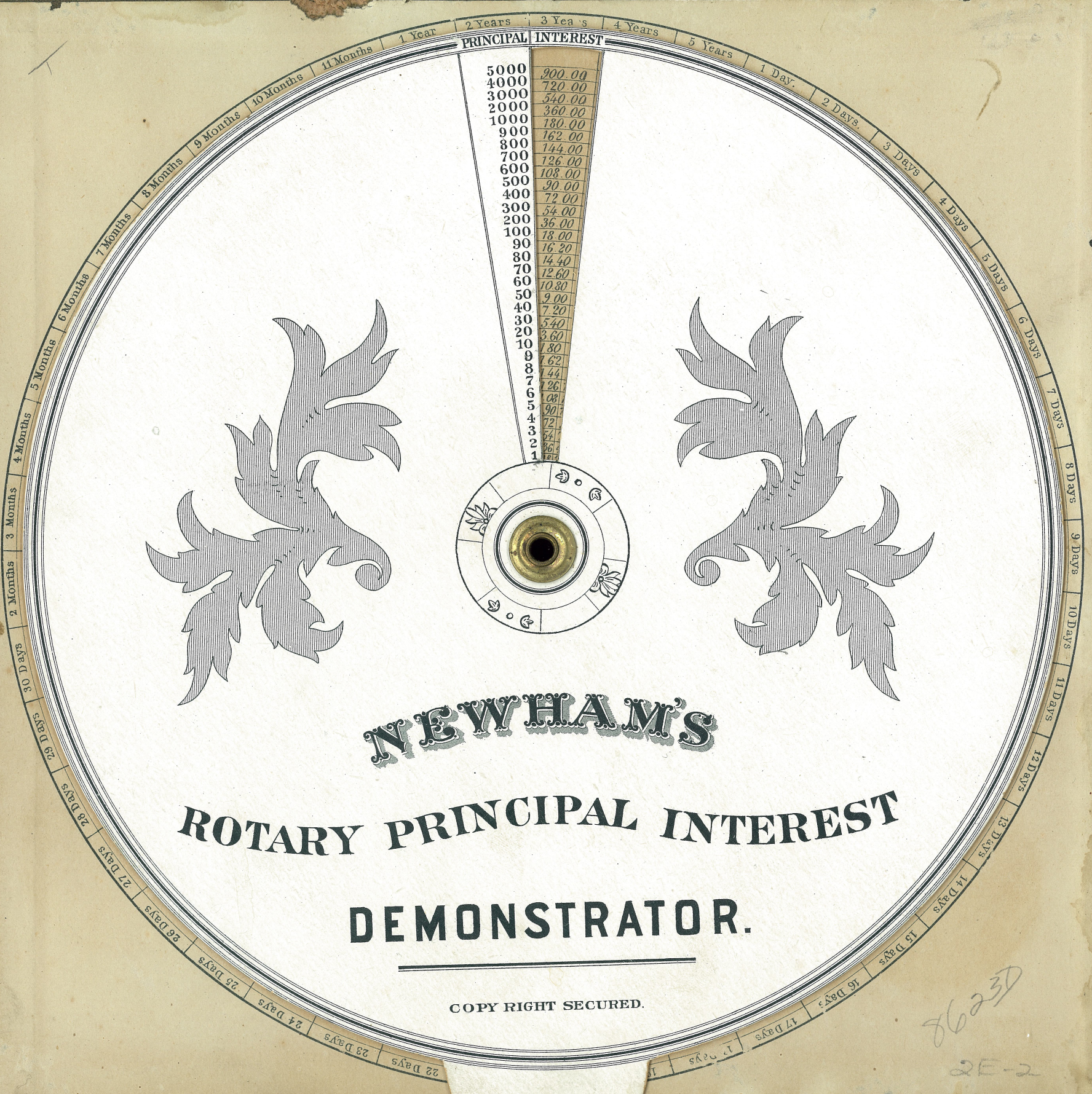
Find in the first column, under the word "months," the month in which payment was due, and in the same line to the right, the abbreviation of the month payment is made, and at the top of this column is the number of months sought. *Note.*—If the time of payment be an earlier date in the month than that upon which it was due in some other month, subtract one from the tabular number.

FOR DAYS.

Proceed as in the month table, by finding in the column under the word "days," the day upon which payment was due, then in the same line to the right, &c., &c. *Note.*—If the month upon which payment was due, contain 31 days, add one day; if it contain 28 days, subtract two from the tabular number.

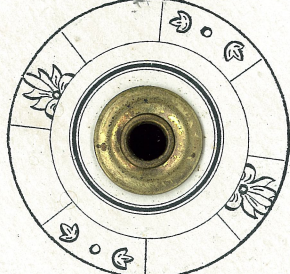
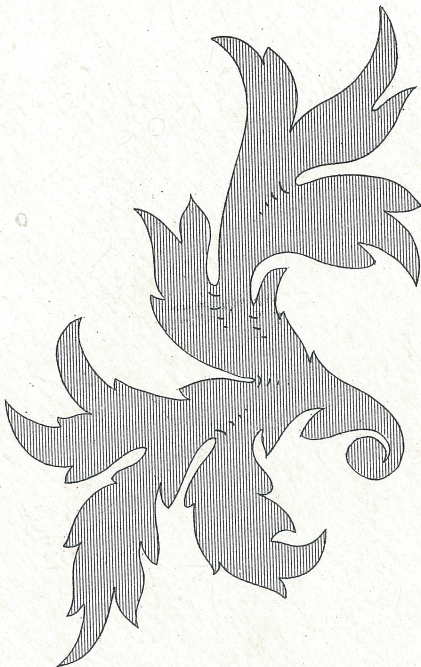
TO FIND THE INTEREST FOR ANY SUM.

Turn the upper plate of the interest table, until the word "interest" comes immediately under the time, then opposite the principal stands the right interest for that time. *Note.*—The interest upon dollars, if it be three figures or more; those on the left of the decimal point are dollars and those on the right are cents; but if the interest be upon cents, then the figures on the left of said point are cents, the first on the right mills, and the second is tenth of mills.



PRINCIPAL INTEREST

5000	900.00
4000	720.00
3000	540.00
2000	360.00
1000	180.00
900	162.00
800	144.00
700	126.00
600	108.00
500	90.00
400	72.00
300	54.00
200	36.00
100	18.00
90	16.20
80	14.40
70	12.60
60	10.80
50	9.00
40	7.20
30	5.40
20	3.60
10	1.80
9	1.62
8	1.44
7	1.26
6	1.08
5	90
4	72
3	54
2	36
1	18



NEWHAM'S
ROTARY PRINCIPAL INTEREST
DEMONSTRATOR.

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