Rules of
Department of Labor and Industrial Relations
Division 50—Division of Workers' Compensation
Chapter 5—Determination of Disability

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Title 8—DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS

Division 50—Workers' Compensation

Chapter 5—Determination of Disability

8 CSR 50-5.010 Ratings for Loss of Teeth

PURPOSE: The purpose of this rule is to establish benefits due for loss of teeth.

(1) Loss of teeth shall be rated as permanent partial disability and compensation shall be paid for the period set forth in the following table. Each cutting, eye or wisdom tooth shall be counted as one (1) tooth and each molar or grinding tooth as two (2) teeth.

(2) In addition to all other compensation, loss of front teeth only shall be rated as disfigurement in an amount sufficient to cover the reasonable cost of artificial teeth.

Number of Teeth	Weeks Compensation
1/8	.16
1/4	.31
1/3	.42
1/2	.63
2/3	.83
3/4	.94
7/8	1.09
1	1.25
2	2.50
3	3.75
4	5.00
5	6.25
6	7.50
7	8.75
8	10.00
9	11.25
10	12.50
11	13.75
12	15.00
13	16.25
14	17.50
15	18.75
16	20.00
17	21.25
18	22.50
19	23.75
20	25.00
21	26.25
22	27.50
23	28.75
24	30.00
25	31.25
26	32.50
27	33.75
28	35.00
29	36.25
30	37.50
31	38.75
32	40.00
33	41.25
34	42.50
35	43.75
36	45.00
37	46.25
38	47.50
39	48.75
40	50.00
41	51.25
42	52.50
43	53.75
44	55.00
45	56.25
46	57.50
47	58.75
48	60.00

Auth: section 287.650, RSMo (1986). Original rule filed Dec. 23, 1953, effective Jan. 3, 1954. Amended: Filed May 1, 1973, effective May 12, 1973.

8 CSR 50-5.020 Evaluation of Visual Disabilities

PURPOSE: This rule sets forth procedures to evaluate visual disability.

(1) Compensable disability for loss of vision should be based on that proportional part of the compensation provided by law for loss of use or loss of function of one (1) or of both eyes which expresses the percentage loss of visual efficiency of the individual.

(A) Visual acuity as used in this rule means the best acuity obtainable at twenty feet fourteen inches (20'14") without the use of opthalmic lenses, except that corrective lenses shall be used for natural presbyopia and other conditions clearly not the result of injury.

(B) Visual efficiency is defined as that degree or percentage of competence of the eye to accomplish its physiologic function.

(C) Loss of binocular single vision is equivalent to the loss of use of one (1) eye.

(D) The reduction in visual acuity to 20/200 (6/60 where the metric system is used) or a reduction in visual efficiency to ten percent (10%) or less constitutes industrial blindness.

(E) When both eyes are involved in a permanent visual disability, the efficiency of the coordinate function of both eyes should be determined on the basis of permanent partial disability of the body as a whole.

(2) There are three (3) elements of vision, each of which has an interdependent and coordinate relation to full visual efficiency. These coordinate factors are acuteness of vision (central visual acuity), field of vision and muscle function. Although these factors do not possess an equal degree of importance, no act of vision is perfect without the coordinate action of all. Other functions, though secondary and dependent, are recognized as important, such as, for instance, depth perception, stereoscopic vision, fusion sense, color perception, adaptation to light and dark and accommodation. These secondary functions are inherently dependent on the status of the three (3) primary coordinate functions of vision and they also depend upon the condition of the central nervous system.

(3) In order to determine the various degrees of visual efficiency, a) normal or maximum, and b) minimum limits for each coordinate function must be established, that is, the one hundred percent (100%) point and the zero percent (0%) point.

(A) The maximum efficiency for each of these is established by existing and accepted standards.

1. Central visual acuity. The ability to recognize letters or characters with subtend an angle of five (5) minutes, each unit part of which subtends a one (1) minute angle, is accepted as standard. Therefore a 20/20 (6/6 metric) Snellen is employed as the maximum acuity of central vision or one hundred percent (100%) acuity.

2. Field vision. A visual field having an area which extends from the point of fixation outward eighty-five degrees (85°), down and out eighty-five degrees (85°), down sixty-five degrees (65°), down and in fifty degrees (50°), inward sixty degrees (60°), in and up fifty-five degrees (55°), upward forty-five degrees (45°), and up and out fifty-five degrees (55°) is accepted as one hundred percent (100%) industrial visual field efficiency.

3. Muscle function. A maximum normal muscle function is present when binocular single vision is present in all parts of the field of binocular fixation or when there is no limitation of motion in either eye.

(B) The minimum limit or the zero percent (0%) of each of the coordinate functions of vision is established as that degree of deficiency which reduces vision to a state of uselessness.

1. Central visual acuity. Experience, experiment and authoritative opinion establish that a distance central visual acuity of 20/200 Snellen and a near central visual acuity of 14/140 is the accepted threshold of industrial blindness.

2. Field of vision. The minimum limit for this function is established as a concentric central contraction of the visual field to five degrees (5°). This degree of contraction of the visual field reduces the visual efficiency to zero (0).

3. Muscle function. The minimum limit for this function is established by the presence of diplopia in all parts of the motor field, the loss of binocular single vision or inability to rotate the eye to any point of fixation in the normal motor field. These conditions constitute zero visual efficiency.

TABLE NO. 1

Percentage Loss of Visual Efficiency Corresponding to Snellen Notations for Distant and for Near Vision for Measurable Range of Quantitative Visual Acuity Using 20/200 = 100% Loss

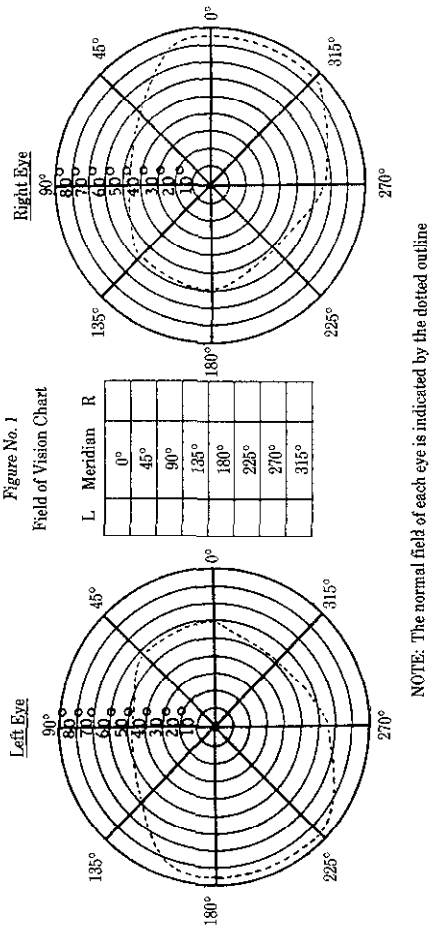
Snellen Notation at 20 feet or 6 m	Snellen at 14 inches	Percentage of Visual Efficiency Retained	Percentage of Visual Efficiency Loss
20/20	14/14	100.0	0.0
20/25	14/17.5	94.0	6.0
20/30	14/21	88.0	12.0
20/35	14/24.5	82.4	17.6
20/40	14/28	77.4	22.6
20/45	14/31.5	72.8	27.2
20/50	14/35	68.1	31.9
20/60	14/42	60.0	40.0
20/70	14/49	52.5	47.5
20/80	14/56	46.4	53.6
20/90	14/63	41.2	58.8
20/100	14/70	35.9	64.1
20/120	14/84	27.8	72.2
20/140	14/98	20.2	79.8
20/160	14/112	13.0	87.0
20/180	14/126	6.0	94.0
20/200	14/140	0.0	100.0

(4) Visual acuity shall be measured both for distance and for near, using the Snellen notation, each eye being measured separately. Central visual acuity for distance shall be measured at a test distance of twenty feet (20') or six meters (6 m). Central visual acuity for near shall be measured at a test distance of fourteen inches (14") or thirty-five centimeter (35 cm). The best central visual acuity obtainable without the use of opthalmic lenses shall be used in determining the degree of visual efficiency, except when natural presbyopia or other conditions clearly not the result of injury exist; then it is permissible to measure the visual acuity both for distance and near with correction. As an example, a high myopia with a vision without correction of 20/200 or less in each eye should be measured with the best corrective lenses, using the best vision of the uninjured eye as a standard. The practical difficulties of fitting, expense of and tolerance of wearing contact lenses are too great at the present time to favor the use of other than regular opthalmic lenses to determine the best corrected vision. Having determined the best visual acuity for twenty feet fourteen inches (20'14"), the visual efficiency is ascertained by the weighted values assigned for central visual acuity at twenty feet (20') and central acuity at fourteen inches (14"). A one-fold value is given the distance vision and a two-fold value is given for near vision. As an example: best visual acuity twenty feet (20'), 20/40; best visual acuity fourteen inches (14"), 14/35. Reference to Table No. 1 shows 20/40 equals 77.4 retained visual acuity and 14/35 equals 68.1 retained visual acuity. Thus the visual acuity efficiency for one eye would be ((77.4 × 1) plus (68.1 × 2)) divided by 3 equals .712 or 71.2% visual acuity efficiency (or a 28.8% loss).

(5) The extent of the field of vision shall be determined by the use of the usual perimetric test methods, a white target being employed which subtends a one degree (1°) angle under illumination of not less than seven (7) footcandles and the result plotted on an ordinary visual field chart as shown on Figure No. 1.

(A) Normal Field. A visual field having an area which extends from the point of fixation outward eighty-five degrees (85°), down and temporally eighty-five degrees (85°), down sixty-five degrees (65°), down and nasally fifty degrees (50°), nasally sixty degrees (60°), up and nasally fifty-five degrees (55°), up forty-five degrees (45°), up and temporally fifty-five degrees (55°), giving a total of five hundred (500) is established as a normal field of vision.

(B) An Abnormal Field. The amount of radial contraction in the eight (8) field sectors, measured in their principal meridians, shall be determined. The sum in degrees of the eight (8) principal radii of the visual field (which normally is five hundred (500)) will give the visual field efficiency of one (1) eye in percent when divided by 5.00.



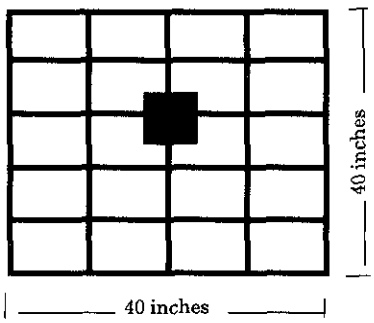
Example: The following represent the findings in an abnormal field of vision in one (1) eye

Upward			40 degrees
Up and Out			40 degrees
Outward			70 degrees
Down and Out			60 degrees
Down			50 degrees
Down and In			50 degrees
In			45 degrees
Up and In			35 degrees
TOTAL	390	5.00	78%

which is the field of vision efficiency of the affected eye. (See Field of Vision Chart).

(6) Muscle function shall be measured in all parts of the motor field, recognized methods being used for testing. A maximum normal extrocular muscle function is present when there is absence of diplopia (double vision) in all parts of the field of binocular fixation. Where diplopia is present, it shall be plotted on the motor field chart. This chart is divided into twenty (20) rectangles twenty by twenty-five degrees (20° × 25°) in size, as shown in Figure No. 2.

Figure No. 2
Industrial Motor Field Chart



Motor field chart at 40 inches is approximately 40 inches square, and the 20 rectangles measure 8 inches by 10 inches.

The partial loss of muscle function due to diplopia is that proportional area which shows diplopia, as indicated on the plotted chart, compared with the entire motor field area. It shall be measured without corrective lenses, red glass or prism. For example, to determine the motor field efficiency of the eyes, assume the motor field chart shows a diplopia in eight (8) out of twenty (20) rectangles of the entire field. By referring to the Motor Field Chart, Figure No. 2 and Table No. 2, it is found that a loss of 8/20 gives a forty percent (40%) motor field loss or an efficiency of sixty percent (60%).

TABLE NO. 2

Loss in Muscle Function

		Loss	Retained
1/20	=	5%	95%
2/20	=	10%	90%
3/20	=	15%	85%
4/20	=	20%	80%
5/20	=	25%	75%
6/20	=	30%	70%
7/20	=	35%	65%
8/20	=	40%	60%
9/20	=	45%	55%
10/20	=	50%	50%
11/20	=	55%	45%
12/20	=	60%	40%
13/20	=	65%	35%
14/20	=	70%	30%
15/20	=	75%	25%
16/20	=	80%	20%
17/20	=	85%	15%
18/20	=	90%	10%
19/20	=	95%	5%
20/20	=	100%	0%

(7) The industrial visual efficiency of one (1) eye is determined by obtaining the product of the computed coordinate efficiency values of central visual acuity of field vision and of muscle function. Thus, if central visual acuity efficiency is forty percent (40%), visual field efficiency is eighty-one percent (81%) and the muscle function efficiency is one hundred percent (100%), the resultant visual efficiency of the eye will be $0.40 \times 0.81 \times 1.00$ equal 32.4% (a loss of 67.6%). Should the motor efficiency be reduced fifty percent (50%) in the example given, the visual efficiency would be $0.40 \times 0.81 \times 0.50$ equal 16.2% (a loss of 83.3%).

(8) It is a fact, established by common experience, that visual efficiency is by no means reduced to one-half (1/2) by the complete loss of one (1) eye, the vision in the fellow eye remaining normal; and it is also a fact that a permanent visual disability, total or partial, involving both eyes is not equivalent to the sum of the visual disabilities computed separately for each eye. Hence, the necessity arises to give a weighted average when a permanent binocular disability is present. For the complete loss of the sight of one (1) eye, the Missouri Workers' Compensation Law allows one hundred forty (140) weeks; when there is permanent partial loss in both eyes, the disability evaluation is on the basis of four hundred (400) weeks (disability to the body as a whole). It should be noted that when an employee has sustained a permanent partial disability involving both eyes and a part of this disability is due to a loss in the binocular motor fields (determined by the area of diplopia), the loss of motor field efficiency is used only in computing the loss in the less efficient of the two (2) eyes. Therefore, the estimation of visual efficiency in the more efficient of the two (2) eyes is determined by using only the factors of central visual acuity and the field of vision efficiency. The formula for computing binocular visual efficiency loss in weeks is as follows: To the loss of visual efficiency of the poorer eye in weeks (based on the percentage of value of one (1) eye in weeks, one hundred and forty (140) being the basis) add the loss of visual efficiency of the second eye in weeks (based on the percentage of the difference between the value of one (1) eye in weeks and the value of both eyes in weeks, that is, four hundred (400) less one hundred forty (140) or two hundred sixty (260) weeks). For examples: poorer eye (right eye), seventy-five percent (75%) loss, $140 \times .75 = 105$ weeks; second eye (left eye), five percent (5%) loss, $260 \times .05 = 13$ weeks; binocular visual efficiency, loss one hundred eighteen (118) weeks.

(9) Certain types of ocular disturbance are not included in the foregoing computations and these may result in disabilities, the value of which cannot be accurately measured by any scientific method available. Among them are disturbance of accommodation, of color vision, of adaptation to light and dark, metamorphopsia, entropion, ectropion, lagophthalmos, epiphora and muscle disturbances not included under diplopia. For such disabilities, additional compensation shall be allowed, but in no case shall such additional compensation make the total for loss in industrial visual efficiency greater than that provided by law for the total loss of the sight of one (1) eye when only one (1) eye is involved and that for permanent partial disability of the body as a whole when both eyes are involved.

(A) Compensation for loss in industrial visual efficiency, as provided for previously in this rule, does not include compensation for any cosmetic defect, for mental or physical suffering, for cost of medical attention or for time lost from gainful occupation during the period of treatment previous to final computation of compensation as provided for in the following subsections. Additional compensation should be allowed for the various losses hereinafter enumerated.

(B) Defects of form or structure of the eye, congenital or developmental in origin, such as regular astigmatism, myopia, hyperopia and presbyopia will not in themselves be regarded as traumatic in origin.

(C) Irregular astigmatism may be due to corneal scars, inflammation, injury or operation and is compensable if it is.

(D) Combined ratings of disabilities of the same eye shall not exceed the amount for total loss of sight of that eye. However, any cosmetic defect shall be noted in the report.

(E) Although no scientific deductions can as yet be made as a basis for determining disabilities arising from those secondary ocular defect not included in the foregoing computations in the three (3) primary and coordinate factors of vision, experience and sound judgment, as expressed in the following table, give a yardstick for estimating losses due to so-called secondary ocular disabilities.

(F) Compensable disability shall not be computed until all adequate and reasonable operations and treatment known to medical science have been offered to correct the defect. Final examination on which compensation is to be based shall not be made until at least three (3) months shall have elapsed after all visible evidences of inflammation have disappeared, except in cases of disturbance of extrinsic ocular muscles, optic nerve atrophy, sympathetic opthalmia, traumatic cataract and paralysis of accommodation; in such cases at least twelve (12) months and preferably not more than sixteen (16) months shall intervene before the examination shall be made on which final compensable disability is to be computed.

(G) In cases of additional loss in visual efficiency when it is known by the examining physician that there was present a pre-existing subnormal vision, compensable disability shall be based on the loss incurred as a result of eye injury or occupational condition specifically responsible for the additional loss. In cases in which there exists no record or no adequate and positive evidence of pre-existing subnormal vision, it shall be assumed that the visual efficiency prior to any injury was one hundred percent (100%) or at least equal to the visual efficiency of the uninjured eye.

TABLE NO. 3

TYPES OF OCULAR INJURY NOT INCLUDED IN THE *DISTURBANCE OF COORDINATE* FACTORS

(The percentages are for unilateral losses unless otherwise noted)

Disability	Approximate Rating Not to Exceed
Traumatic Cataract: When a traumatic cataract has been successfully treated by surgical or medical methods, the best visual acuity for that eye with opthalmic lenses shall be measured. Fifty percent (50%) of this best visual acuity efficiency with an opthalmic lens shall represent the central visual acuity efficiency of the eye for rating purposes.	
Dislocation of Lens—Traumatic: Partial—Withhold rating for 12 months; then rate as visual loss plus 50% (not to exceed 100%). Total—The loss shall be 100% unless the lens has been successfully removed by surgery or has been absorbed. When the lens has been successfully removed by surgery or has been absorbed, the eye shall be rated as an eye where a traumatic cataract has been removed. See: "Traumatic Cataract" preceding.	

Ptosis		Loss is visual efficiency Loss
Iridectomy —Traumatic or surgical resulting	With photophobia or dazzling	30%
Scotoma —Traumatic	If not centrally located	10%
Paralysis of Accommodation	Unilateral *Bilateral	20% See footnote
Eye Brow (complete loss of)	Unilateral *Bilateral	10% See footnote
Eye Lashes (complete loss of)	Unilateral *Bilateral	10% See footnote
Symblepharon (also limited muscle function)	Unilateral *Bilateral	10% See footnote
Ectropion or Entropion	Unilateral *Bilateral	10% See footnote
Lagophthalmus	Unilateral *Bilateral	10% See footnote
Epiphora	Unilateral *Bilateral	10% See footnote

* In the event of bilateral disabilities due to paralysis of accommodation, loss of eye brows, loss of eye lashes, symblepharon, ectropion, entripion, lagophthalmus or epiphora, the percentage of unilateral loss in the poorer eye shall be taken of 140 weeks and to that shall be added the percentage of unilateral loss in the better eye taken of 260 weeks. (See section (9) for computation of binocular visual efficiency).

(10) When an employee, who has a permanent partial visual disability whether from a compensable injury or otherwise, subsequently receives a compensable injury resulting in additional permanent partial visual disability, the examining doctor shall then determine, as nearly as possible, the permanent disability caused by the last injury and set forth that percentage loss in his/her report. The employer is liable only for the visual loss due to the second injury, taken alone, and the Second Injury Fund is liable for additional disability if it is in excess of the mere sum of all the disabilities.

(11) In each case of eye injury resulting in any degree of permanent disability, the employer and insurer shall file Form 9-A, Physician's Report on Eye Injuries, completed in all the detail the form asks for, as promptly as possible. If the Form 9-A shows final estimation of the visual disabilities, it may be used as a basis for computing the compensation due the injured worker.

Auth: section 287.650, RSMo (1986). Original rule filed Dec. 23, 1953, effective Jan. 3, 1954. Amended: Filed Nov. 1, 1956, effective Nov. 12, 1956. Amended: Filed June 19, 1958, effective June 30, 1958. Amended: Filed Sept. 4, 1963, effective Sept. 15, 1963.

8 CSR 50-5.030 Present Worth Table

PURPOSE: The purpose of this rule is to present the commutable value of compensation for permanent partial disability and the death benefit, excluding widows.

This table gives the present value of one dollar ($1) per week with compound interest at four percent (4%). It is used to compute the commutable value of compensation for permanent partial disability and the death benefit other than to widow only. Source for the larger part of the table is *Workers' Compensation Law* by William R. Schneider, who gave permission for its use.

PRESENT WORTH TABLE

Weeks	Present Worth	Weeks	Present Worth	Weeks	Present Worth
0		8	$ 56.7283	6	$ 111.0284
1	$ 00.9992	9	57.6847	7	111.9439
2	1.9977	60	58.6405	8	112.8588
3	2.9955	1	59.5955	9	113.7729
4	3.9925	2	60.5499	120	114.6864
5	4.9887	3	61.5035	1	115.5992
6	5.9842	4	62.4563	2	116.5112
7	6.9789	5	63.4085	3	117.4226
8	7.9739	6	64.3599	4	118.3334
9	8.9661	7	65.3107	5	119.2434
10	9.9586	8	66.2607	6	120.1527
1	10.9503	9	67.2100	7	121.0614
2	11.9413	70	68.1585	8	121.9694
3	12.9316	1	69.1064	9	122.8766
4	13.9211	2	70.0536	130	123.7832
5	14.9098	3	71.0000	1	124.6892
6	15.8978	4	71.9457	2	125.5944
7	16.8851	5	72.8907	3	126.4989
8	17.8716	6	73.8350	4	127.4028
9	18.8574	7	74.7786	5	128.3060
20	19.8424	8	75.7215	6	129.2085
1	20.8267	9	76.6636	7	130.1103
2	21.8102	80	77.6051	8	131.0115
3	22.7930	1	78.5458	9	131.9119
4	23.7751	2	79.4858	140	132.8117
5	24.7564	3	80.4252	1	133.7108
6	25.7370	4	81.3638	2	134.6092
7	26.7168	5	82.3017	3	135.5070
8	27.6959	6	83.2389	4	136.4041
9	28.6743	7	84.1754	5	137.3005
30	29.6519	8	85.1112	6	138.1962
1	30.6288	9	86.0462	7	139.0913
2	31.6050	90	86.9806	8	139.9856
3	32.5804	1	87.9142	9	140.8794
4	33.5550	2	88.8471	150	141.7724
5	34.5200	3	89.7794	1	142.6648
6	35.5022	4	90.7109	2	143.5564
7	36.4747	5	91.6418	3	144.4474
8	37.4464	6	92.5719	4	145.3378
9	38.4174	7	93.5014	155	146.2274
40	39.3877	8	94.4301	6	147.1164
1	40.3572	9	95.3581	7	148.0048
2	41.3261	100	96.2855	8	148.8924
3	42.2942	1	97.2122	9	149.7794
4	43.2615	2	98.1381	160	150.6657
5	44.2281	3	99.0633	1	151.5514
6	45.1940	4	99.9879	2	152.4363
7	46.1592	5	100.9118	3	153.3207
8	47.1237	6	101.8349	4	154.2043
9	48.0874	7	102.7574	165	155.0873
50	49.0504	8	103.6792	6	155.9696
1	50.1027	9	104.6002	7	156.8512
2	50.9742	110	105.5206	8	157.7322
3	51.9350	1	106.4403	9	158.6126
4	52.8951	2	107.3593	170	159.4922
5	53.8545	3	108.2776	1	160.3712
6	54.8131	4	109.1952	2	161.2495
7	55.7711	5	110.1122	3	162.1272

PRESENT WORTH TABLE

Weeks	Present Worth	Weeks	Present Worth	Weeks	Present Worth
4	$ 163.0042	2	$ 212.7554	290	$ 260.3771
175	163.8806	3	213.5942	1	261.1801
6	164.7563	4	214.4324	2	261.9824
7	165.6313	235	215.2700	3	262.7841
8	166.5057	6	216.1069	4	263.5853
9	167.3794	7	216.9432	295	264.3858
180	168.2524	8	217.7789	6	265.1857
1	169.1248	9	218.6139	7	265.9850
2	169.9966	240	219.4484	8	266.7837
3	170.8676	1	220.2821	9	267.5818
4	171.7380	2	221.1158	300	268.3793
185	172.6078	3	221.9478	1	269.1762
6	173.4769	4	222.7797	2	269.9725
7	174.3454	245	223.6110	3	270.7682
8	175.2132	6	224.4417	4	271.5633
9	176.0803	7	225.2717	305	272.3578
190	176.9468	8	226.1011	6	273.1516
1	177.8126	9	226.9299	7	273.9449
2	178.6778	250	227.7580	8	274.7376
3	179.5424	1	228.5856	9	275.5297
4	180.4063	2	229.4125	310	276.3212
195	181.2695	3	230.2387	1	277.1121
6	182.1321	4	231.0644	2	277.9024
7	182.9940	255	231.8894	3	278.6921
8	183.8553	6	232.7139	4	279.4812
9	184.7159	7	233.5377	315	280.2698
200	185.5758	8	234.3608	6	281.0577
1	186.4352	9	235.1834	7	281.8450
2	187.2938	260	236.0053	8	282.6317
3	188.1519	1	236.8266	9	283.4179
4	189.0093	2	237.6473	320	284.2034
205	189.8660	3	238.4674	1	284.9884
6	190.7221	4	239.2868	2	285.7727
7	191.5775	265	240.1056	3	286.5565
8	192.4323	6	240.9238	4	287.3397
9	193.2865	7	241.7414	325	288.1223
210	194.1400	8	242.5584	6	288.9043
1	194.9929	9	243.3748	7	289.6857
2	195.8451	270	244.1905	8	290.4666
3	196.6967	1	245.0056	9	291.2468
4	197.5476	2	245.8202	330	292.0265
215	198.3980	3	246.6341	1	292.8055
6	199.2476	4	247.4474	2	293.5840
7	200.0966	275	248.2600	3	294.3619
8	200.9450	6	249.0721	4	295.1302
9	201.7928	7	249.8836	335	295.9160
220	202.6398	8	250.6944	6	296.6921
1	203.4863	9	251.5047	7	297.4677
2	204.3321	280	252.3143	8	298.2426
3	205.1773	1	253.1233	9	299.1070
4	206.0219	2	253.9317	340	299.7908
225	206.8658	3	254.7395	1	300.5641
6	207.7090	4	255.5467	2	301.3367
7	208.5517	285	256.3533	3	302.1088
8	209.3937	6	257.1593	4	302.8802
9	210.2351	7	257.9647	345	303.6511
230	211.0758	8	258.7694	6	304.4214
1	211.9159	9	259.5736	7	305.1912

PRESENT WORTH TABLE

Weeks	Present Worth	Weeks	Present Worth	Weeks	Present Worth
8	$ 305.9603	6	$ 349.5926	4	$ 391.3571
9	306.7289	7	350.3282	465	392.0613
350	307.4969	8	351.0633	6	392.7650
1	308.2643	9	351.7979	7	393.4681
2	309.0311	410	352.5319	8	394.1707
3	309.7974	1	353.2653	9	394.8727
4	310.5630	2	353.9982	470	395.5742
355	311.3281	3	354.7306	1	396.2752
6	312.0926	4	355.4624	2	396.9757
7	312.8566	415	356.1936	3	397.6757
8	313.6200	6	356.9243	4	398.3751
9	314.3827	7	357.6544	475	399.0740
360	315.1450	8	358.3840	6	399.7723
1	315.9066	9	359.1131	7	400.4702
2	316.6677	420	359.8416	8	401.1675
3	317.4282	1	360.5695	9	401.8642
4	318.1881	2	361.2969	480	402.5605
365	318.9474	3	362.0237	1	403.2562
6	319.7062	4	362.7500	2	403.9514
7	320.4644	425	363.4758	3	404.6461
8	321.2220	6	364.2010	4	405.3403
9	321.9791	7	364.9256	485	406.0339
370	322.7356	8	365.6497	6	406.7270
1	323.4915	9	366.3733	7	406.4196
2	324.2468	430	367.0963	8	408.1117
3	324.0016	1	367.8188	9	408.8032
4	325.7558	2	368.5407	490	409.4943
375	326.5094	3	369.2621	1	410.1848
6	327.2625	4	369.9829	2	410.8747
7	328.0150	435	370.7032	3	411.5642
8	328.7669	6	371.4230	4	412.2531
9	329.5183	7	372.1422	495	412.9416
380	330.2691	8	372.8608	6	413.6295
1	331.0194	9	373.5790	7	414.3169
2	331.7690	440	374.2966	8	415.0037
3	332.5181	1	375.0136	9	415.6901
4	333.2667	2	375.7301	500	416.3759
385	334.0147	3	376.4461	1	417.0612
6	334.7621	4	377.1615	2	417.7460
7	335.5089	445	377.8764	3	418.4303
8	336.2552	6	378.5907	4	419.1141
9	337.0010	7	379.3045	505	419.7973
390	337.7461	8	380.1078	6	420.4801
1	338.4907	9	380.7305	7	421.1623
2	339.2348	450	381.4427	8	421.8440
3	339.9782	1	382.1543	9	422.5252
4	340.7212	2	382.8654	510	423.2059
395	341.4635	3	383.5760	1	423.8860
6	342.2053	4	384.2860	2	424.5657
7	342.9466	455	384.9958	3	425.2448
8	343.6872	6	385.7045	4	425.9234
9	344.4274	7	386.4130	515	426.6016
400	345.1669	8	387.1209	6	427.2792
1	345.9059	9	387.8282	7	427.9562
2	346.6444	460	388.5351	8	428.6328
3	347.3823	1	389.2414	9	429.3089
4	348.1106	2	389.9472	520	429.9845
405	348.8564	3	390.6524	1	430.6606