

**HOWARD'S ART OF COMPUTATION
AND GOLDEN RULE FOR
EQUATION OF PAYMENTS FOR
SCHOOLS, BUSINESS COLLEGES
AND SELF-CULTURE**

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Howard's Art of Computation and Golden Rule for Equation of Payments for Schools, Business Colleges and Self-Culture by C. Frusher Howard

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C. FRUSHER HOWARD

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C. Frusher Howard
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HOWARD'S
ART OF COMPUTATION



AND
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FOR
EQUATION OF PAYMENTS
FOR
SCHOOLS, BUSINESS COLLEGES
AND
SELF-CULTURE.

A NEW, CONCISE AND COMPREHENSIVE
TEACHER AND MANUAL
OF
BUSINESS ARITHMETIC.

BY THE AUTHOR OF THE CALIFORNIA CALCULATOR,
C. FRUSHER HOWARD,
SAN FRANCISCO.
1880.

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HOWARD'S Golden Rule for Equation of Payments.

" " " Averaging Accounts.

" " " Partial Payments.

Computing Interest on a Basis of one per cent.

" " by dividing the year by the rate.

" " Bank of England Rule.

Compound Interest.

Squaring numbers by their base and difference.

California Calendar for thirty centuries.

The original Tables and their arrangement.

PREFACE.

THE ability to make business calculations with ease, accuracy and rapidity, is an all-important acquisition to every class of the community. The methods of Arithmetic hitherto taught have been so abstruse and difficult as to deter all, but a small per centage, from giving the weary months and years of time, labor and study necessary to master its mysteries. **WONDERFUL** and **STARTLING** discoveries have **RECENTLY** been made and embodied in the following rules, simplifying and shortening all the operations of numbers, so as to make **RAPID CALCULATION** easy to all;

The rules taught in Schools are needlessly weighted with superfluous elements, that only serve to encumber the operations, and distract, and confuse the learner; the Rules here taught avoid all this, and by an easily learned, simple, and natural arrangement lead directly to the required answer.

They are especially adapted to that large class of persons who find it difficult, or impossible, mentally to grasp, and retain complex numbers; such persons will find in this book

“A Complete Teacher of Business Arithmetic”
all the examples being worked out, and explained so as to be readily understood, transforming the drudgery of calculation, into a pleasing pastime, and qualifying persons of ordinary intellect, to surpass the performances of the “Lightning Calculators” who have astonished mankind.

PREFACE.

The success achieved by the CALIFORNIA CALCULATOR encourages the hope that the ART OF COMPUTATION will soon be in every school, making ALL the Boys "*quick at figures.*" The more gifted and ambitious will become expert Mathematicians with greater facility if they are FIRST good calculators.

A knowledge of the SCIENCE of numbers is an invaluable acquisition to those who are capable of acquiring it; to do this not more than one person in a hundred has either the time, necessity, or mental capacity.

To Accountants, Brokers, Farmers, Traders and persons engaged in the ruder mechanical pursuits, a knowledge of the SCIENCE OF NUMBERS is of minor importance; SKILL in the ART OF COMPUTATION is absolutely indispensable; the business of this Book is by *new, original and easily acquired* methods to teach that ART, in accord with, yet distinct from the SCIENCE.

As a SCHOOL BOOK, its aim is to make the learner a GOOD CALCULATOR with the greatest possible economy of time and study; its preëminence consists in the brevity and clearness of the rules; by their use, Interest and other calculations may be made, easier than they can be copied from ordinary Tables.

The REFERENCE TABLES are very comprehensive and their arrangement simple and original.

The miscellaneous section is unique; it embraces almost every variety of BUSINESS CALCULATION, the work of finding the answer to each question is so expressed that it constitutes a formula for all similar examples.

One Reviewer of these Rules and Tables says:

"*Students, Teachers and Business Men* can no more afford to be without them than they can afford to travel by OX-TEAMS, NOW the RAILWAY spans the Continent."

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