1. Create a SavingAccounts class. Use a static data member AnnualInterestRate to store the annual interest rate for each of the saver. Each instance of the class contains a private data member SavingBalance indicating the amount the saver currently has on deposit. Provide member function CalculateMonthlyInterest that calculates the monthly interest by multiplying the balance by the AnnualInterestRate divided by 12; this interest should be added to SavingBalance provide a static member function ModifyInteresetRate that sets the static AnnualInterestRate to a new value. Write a driver program to test the class.
2. Write a C++ program that reads a square matrix from the user and places them in an array of type float created during execution. Once the numbers are stored in the matrix, the program should find the row sum and print the result.

3. Write a C++ Program to do the following on string objects
    a. To return a substring from a given string.
    b. To find the last occurrence of a given character.
    c. To check vowels are not there in a string.
    d. To compare first two characters of a string with the first two characters of the other.
4. Write a program that calculates the cost of building a desk. The main()function calls four other functions. Pass all variables so that the functions make copies of any variables they receive:

» A function to accept as input from the keyboard the number of drawers in the desk.
This function returns the number of drawers to the main program.
» A function to accept as input the type of wood—'m' for mahogany, 'o' for oak, or 'p' for pine.
» A function that receives the drawer number and wood type, and calculates the cost of the desk based on the following:
Pine desks are $100.
Oak desks are $140.
All other woods are $180.
A $30 surcharge is added for each drawer.
This function returns the cost to the main()function.
» A function to display the final price.
Save the file as Desks.cpp.