

Solution:

(1)

(a) The value will be $\$10,000 \times 1.08^4 = \$13,605$.

(b) The value will be $\$10,000 \times 1.12^4 = \$15,735$.

(2)

(a) The value will be $\$10,000/1.08^4 = \$7,350$.

(b) The value will be $\$10,000/1.12^4 = \$6,355$.