

```
const annualRate = new Decimal(1.05); 1.05  
const twelfth = new Decimal(1).div(12); // ? 0.08333333333333333333333333
```

```
Decimal.set({ rounding: Decimal.ROUND_UP });  
const monthly1 = annualRate.pow(twelfth); //? 1.0040741237836483017  
Decimal.set({ rounding: Decimal.ROUND_DOWN });  
const monthly2 = annualRate.pow(twelfth); //? 1.0040741237836483016
```

So f*****ing what?