- Decimal FP is only approximation-free if the inputs and operations are "ten-ish"

- Some financial calculations really are "ten-ish" throughout:

  - e.g. adding up billing items ✅

- … but others are not

  - e.g. **monthly projections from an annual rate** ❌ 🚨 😱

```javascript
const annualRate = new Decimal(1.05);  1.05
const twelfth = new Decimal(1).div(12); // ?   0.083333333333333333333333

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
```