

	AGE	LIFE \$	DIFFERENCE	COST/YR	1% Return	2% Return	3% Return	4% Return	6% Return	8% Return	10% Return	12% Return
Column C	1	\$1,040		\$ 10.61	\$2,785	\$7,387	\$19,405	\$50,505	\$332,900	\$2,118,289	\$13,028,943	\$77,556,390
is Natl. only	2	\$1,035	\$ 0.05	\$ 10.56	\$2,744	\$7,207	\$18,749	\$48,329	\$312,547	\$1,951,949	\$11,787,549	\$68,913,859
	3	\$1,030	\$ (0.06)	\$ 10.62	\$2,704	\$7,032	\$18,115	\$46,246	\$293,431	\$1,798,629	\$10,664,185	\$61,232,984
Therefore,	4	\$1,025	\$ (0.06)	\$ 10.68	\$2,664	\$6,860	\$17,502	\$44,251	\$275,478	\$1,657,312	\$9,647,652	\$54,406,908
true cost is	5	\$1,020	\$ (0.06)	\$ 10.74	\$2,625	\$6,693	\$16,910	\$42,342	\$258,617	\$1,527,063	\$8,727,810	\$48,340,632
column C x 2	6	\$1,015	\$ (0.06)	\$ 10.80	\$2,586	\$6,530	\$16,337	\$40,514	\$242,782	\$1,407,016	\$7,895,478	\$42,949,704
	7	\$1,010	\$ (0.06)	\$ 10.86	\$2,548	\$6,370	\$15,783	\$38,763	\$227,912	\$1,296,375	\$7,142,349	\$38,159,044
	8	\$1,005	\$ (0.06)	\$ 10.92	\$2,510	\$6,214	\$15,247	\$37,088	\$213,947	\$1,194,405	\$6,460,901	\$33,901,909
	9	\$1,000	\$ (0.07)	\$ 10.99	\$2,473	\$6,062	\$14,729	\$35,484	\$200,832	\$1,100,428	\$5,844,325	\$30,118,966
	10	\$995	\$ (0.07)	\$ 11.06	\$2,436	\$5,913	\$14,229	\$33,949	\$188,517	\$1,013,821	\$5,286,457	\$26,757,475
	11	\$990	\$ (0.07)	\$ 11.12	\$2,400	\$5,768	\$13,745	\$32,479	\$176,953	\$934,005	\$4,781,720	\$23,770,549
	12	\$985	\$ (0.07)	\$ 11.19	\$2,364	\$5,627	\$13,277	\$31,072	\$166,093	\$860,452	\$4,325,064	\$21,116,514
	13	\$980	\$ (0.07)	\$ 11.26	\$2,329	\$5,488	\$12,825	\$29,725	\$155,896	\$792,671	\$3,911,917	\$18,758,325
	14	\$975	\$ (0.07)	\$ 11.34	\$2,294	\$5,353	\$12,388	\$28,436	\$146,322	\$730,210	\$3,538,144	\$16,663,053
	15	\$970	\$ (0.07)	\$ 11.41	\$2,260	\$5,221	\$11,966	\$27,202	\$137,332	\$672,653	\$3,200,000	\$14,801,430
	16	\$965	\$ (0.08)	\$ 11.49	\$2,226	\$5,093	\$11,557	\$26,021	\$128,890	\$619,616	\$2,894,096	\$13,147,441
	17	\$960	\$ (0.08)	\$ 11.57	\$2,193	\$4,967	\$11,162	\$24,891	\$120,965	\$570,746	\$2,617,364	\$11,677,964
	18	\$955	\$ (0.08)	\$ 11.65	\$2,160	\$4,844	\$10,781	\$23,809	\$113,523	\$525,716	\$2,367,029	\$10,372,447
	19	\$950	\$ (0.08)	\$ 11.73	\$2,127	\$4,724	\$10,412	\$22,773	\$106,537	\$484,226	\$2,140,578	\$9,212,626
	20	\$945	\$ (0.08)	\$ 11.81	\$2,095	\$4,607	\$10,056	\$21,782	\$99,977	\$445,997	\$1,935,738	\$8,182,267
	21	\$940	\$ (0.09)	\$ 11.90	\$2,063	\$4,493	\$9,711	\$20,833	\$93,819	\$410,776	\$1,750,451	\$7,266,941
	22	\$935	\$ (0.09)	\$ 11.99	\$2,032	\$4,382	\$9,378	\$19,926	\$88,038	\$378,325	\$1,582,855	\$6,453,828
	23	\$925	\$ (0.03)	\$ 12.01	\$1,990	\$4,250	\$9,008	\$18,954	\$82,166	\$346,554	\$1,423,569	\$5,700,717
	24	\$920	\$ (0.09)	\$ 12.11	\$1,960	\$4,144	\$8,698	\$18,127	\$77,096	\$319,149	\$1,287,158	\$5,062,413
	25	\$915	\$ (0.09)	\$ 12.20	\$1,930	\$4,040	\$8,399	\$17,335	\$72,337	\$293,902	\$1,163,784	\$4,495,446
	26	\$905	\$ (0.03)	\$ 12.23	\$1,890	\$3,918	\$8,065	\$16,486	\$67,497	\$269,157	\$1,046,423	\$3,969,925
	27	\$900	\$ (0.10)	\$ 12.33	\$1,861	\$3,820	\$7,787	\$15,764	\$63,324	\$247,843	\$946,038	\$3,524,992
	28	\$895	\$ (0.10)	\$ 12.43	\$1,832	\$3,724	\$7,518	\$15,074	\$59,408	\$228,209	\$855,256	\$3,129,829
	29	\$885	\$ (0.03)	\$ 12.46	\$1,794	\$3,610	\$7,217	\$14,332	\$55,419	\$208,944	\$768,819	\$2,763,267
	30	\$875	\$ (0.04)	\$ 12.50	\$1,756	\$3,500	\$6,928	\$13,625	\$51,691	\$191,281	\$691,029	\$2,439,325
	31	\$870	\$ (0.11)	\$ 12.61	\$1,729	\$3,411	\$6,688	\$13,026	\$48,487	\$176,100	\$624,618	\$2,165,523
	32	\$860	\$ (0.04)	\$ 12.65	\$1,692	\$3,306	\$6,418	\$12,381	\$45,217	\$161,181	\$561,308	\$1,911,279
	33	\$855	\$ (0.11)	\$ 12.76	\$1,665	\$3,222	\$6,195	\$11,836	\$42,409	\$148,374	\$507,313	\$1,696,577
	34	\$845	\$ (0.04)	\$ 12.80	\$1,630	\$3,122	\$5,944	\$11,248	\$39,541	\$135,776	\$455,800	\$1,497,084
	35	\$835	\$ (0.04)	\$ 12.85	\$1,594	\$3,025	\$5,703	\$10,687	\$36,861	\$124,231	\$409,460	\$1,320,864
	36	\$830	\$ (0.12)	\$ 12.97	\$1,569	\$2,948	\$5,504	\$10,214	\$34,566	\$114,340	\$370,007	\$1,172,281
	37	\$820	\$ (0.05)	\$ 13.02	\$1,535	\$2,855	\$5,279	\$9,703	\$32,217	\$104,595	\$332,317	\$1,034,068
	38	\$810	\$ (0.05)	\$ 13.06	\$1,501	\$2,765	\$5,063	\$9,216	\$30,023	\$95,666	\$298,422	\$912,016
	39	\$800	\$ (0.05)	\$ 13.11	\$1,468	\$2,677	\$4,855	\$8,752	\$27,974	\$87,486	\$267,944	\$804,247
	40	\$790	\$ (0.05)	\$ 13.17	\$1,435	\$2,592	\$4,654	\$8,311	\$26,060	\$79,993	\$240,540	\$709,102
	41	\$780	\$ (0.05)	\$ 13.22	\$1,403	\$2,509	\$4,462	\$7,890	\$24,274	\$73,130	\$215,905	\$625,112

42	\$770	\$	(0.06)	\$	13.28	\$1,371	\$2,428	\$4,276	\$7,489	\$22,606	\$66,845	\$193,761	\$550,980
43	\$760	\$	(0.06)	\$	13.33	\$1,340	\$2,350	\$4,098	\$7,107	\$21,050	\$61,090	\$173,859	\$485,558
44	\$750	\$	(0.06)	\$	13.39	\$1,309	\$2,273	\$3,926	\$6,744	\$19,597	\$55,820	\$155,974	\$427,829
45	\$740	\$	(0.06)	\$	13.45	\$1,279	\$2,199	\$3,761	\$6,398	\$18,241	\$50,996	\$139,904	\$376,897
46	\$730	\$	(0.06)	\$	13.52	\$1,249	\$2,127	\$3,602	\$6,069	\$16,976	\$46,581	\$125,467	\$331,968
47	\$720	\$	(0.07)	\$	13.58	\$1,220	\$2,057	\$3,449	\$5,756	\$15,796	\$42,539	\$112,498	\$292,340
48	\$705	\$	0.03	\$	13.56	\$1,183	\$1,974	\$3,279	\$5,419	\$14,591	\$38,568	\$100,140	\$255,580
49	\$700	\$	(0.17)	\$	13.73	\$1,163	\$1,922	\$3,161	\$5,174	\$13,668	\$35,458	\$90,391	\$226,578
50	\$685	\$	0.03	\$	13.70	\$1,127	\$1,844	\$3,003	\$4,868	\$12,618	\$32,128	\$80,413	\$197,967
51	\$670	\$	0.03	\$	13.67	\$1,091	\$1,768	\$2,852	\$4,578	\$11,643	\$29,096	\$71,502	\$172,885
52	\$660	\$	(0.08)	\$	13.75	\$1,064	\$1,707	\$2,727	\$4,337	\$10,820	\$26,539	\$64,031	\$152,058
53	\$650	\$	(0.08)	\$	13.83	\$1,038	\$1,649	\$2,608	\$4,107	\$10,053	\$24,201	\$57,328	\$133,709
54	\$635	\$	0.03	\$	13.80	\$1,004	\$1,579	\$2,473	\$3,858	\$9,265	\$21,891	\$50,914	\$116,628
55	\$625	\$	(0.08)	\$	13.89	\$978	\$1,524	\$2,363	\$3,651	\$8,603	\$19,950	\$45,557	\$102,492
56	\$610	\$	0.03	\$	13.86	\$945	\$1,458	\$2,240	\$3,426	\$7,921	\$18,029	\$40,421	\$89,315
57	\$595	\$	0.03	\$	13.84	\$913	\$1,394	\$2,121	\$3,213	\$7,289	\$16,283	\$35,843	\$77,784
58	\$585	\$	(0.09)	\$	13.93	\$888	\$1,344	\$2,025	\$3,038	\$6,761	\$14,824	\$32,037	\$68,283
59	\$570	\$	0.03	\$	13.90	\$857	\$1,284	\$1,915	\$2,846	\$6,215	\$13,374	\$28,378	\$59,404
60	\$550	\$	0.15	\$	13.75	\$819	\$1,214	\$1,794	\$2,641	\$5,657	\$11,948	\$24,893	\$51,178
61	\$540	\$	(0.10)	\$	13.85	\$796	\$1,169	\$1,710	\$2,493	\$5,240	\$10,862	\$22,218	\$44,864
62	\$530	\$	(0.10)	\$	13.95	\$774	\$1,125	\$1,630	\$2,353	\$4,852	\$9,871	\$19,824	\$39,315
63	\$515	\$	0.03	\$	13.92	\$744	\$1,072	\$1,537	\$2,198	\$4,448	\$8,881	\$17,512	\$34,109
64	\$500	\$	0.03	\$	13.89	\$715	\$1,020	\$1,449	\$2,052	\$4,074	\$7,984	\$15,456	\$29,568
65	\$485	\$	0.03	\$	13.86	\$687	\$970	\$1,365	\$1,914	\$3,728	\$7,171	\$13,630	\$25,608
66	\$470	\$	0.03	\$	13.82	\$659	\$922	\$1,284	\$1,783	\$3,408	\$6,434	\$12,007	\$22,157
67	\$460	\$	(0.12)	\$	13.94	\$639	\$884	\$1,220	\$1,678	\$3,147	\$5,831	\$10,684	\$19,362
68	\$440	\$	0.19	\$	13.75	\$605	\$829	\$1,133	\$1,544	\$2,839	\$5,164	\$9,290	\$16,536
69	\$425	\$	0.04	\$	13.71	\$579	\$785	\$1,063	\$1,434	\$2,587	\$4,619	\$8,158	\$14,261
70	\$415	\$	(0.12)	\$	13.83	\$559	\$752	\$1,007	\$1,346	\$2,384	\$4,176	\$7,242	\$12,433
71	\$400	\$	0.04	\$	13.79	\$534	\$710	\$943	\$1,247	\$2,167	\$3,727	\$6,345	\$10,700
72	\$385	\$	0.04	\$	13.75	\$509	\$670	\$881	\$1,155	\$1,968	\$3,321	\$5,552	\$9,195
73	\$370	\$	0.05	\$	13.70	\$484	\$632	\$822	\$1,067	\$1,784	\$2,956	\$4,851	\$7,890
74	\$353	\$	0.13	\$	13.58	\$457	\$591	\$761	\$979	\$1,606	\$2,611	\$4,207	\$6,721
75	\$345	\$	(0.22)	\$	13.80	\$442	\$566	\$722	\$920	\$1,481	\$2,363	\$3,738	\$5,865
76	\$325	\$	0.26	\$	13.54	\$413	\$523	\$661	\$833	\$1,316	\$2,061	\$3,201	\$4,933
77	\$315	\$	(0.15)	\$	13.70	\$396	\$497	\$622	\$776	\$1,203	\$1,850	\$2,821	\$4,269
78	\$300	\$	0.06	\$	13.64	\$373	\$464	\$575	\$711	\$1,081	\$1,631	\$2,442	\$3,630
79	\$290	\$	(0.17)	\$	13.81	\$357	\$440	\$539	\$661	\$986	\$1,460	\$2,146	\$3,133
80	\$275	\$	0.06	\$	13.75	\$336	\$409	\$497	\$603	\$882	\$1,282	\$1,850	\$2,653
81	\$265	\$	(0.20)	\$	13.95	\$320	\$386	\$465	\$558	\$802	\$1,144	\$1,621	\$2,282
82	\$250	\$	0.06	\$	13.89	\$299	\$357	\$426	\$506	\$714	\$999	\$1,390	\$1,922
83	\$240	\$	(0.23)	\$	14.12	\$284	\$336	\$397	\$467	\$646	\$888	\$1,213	\$1,648

