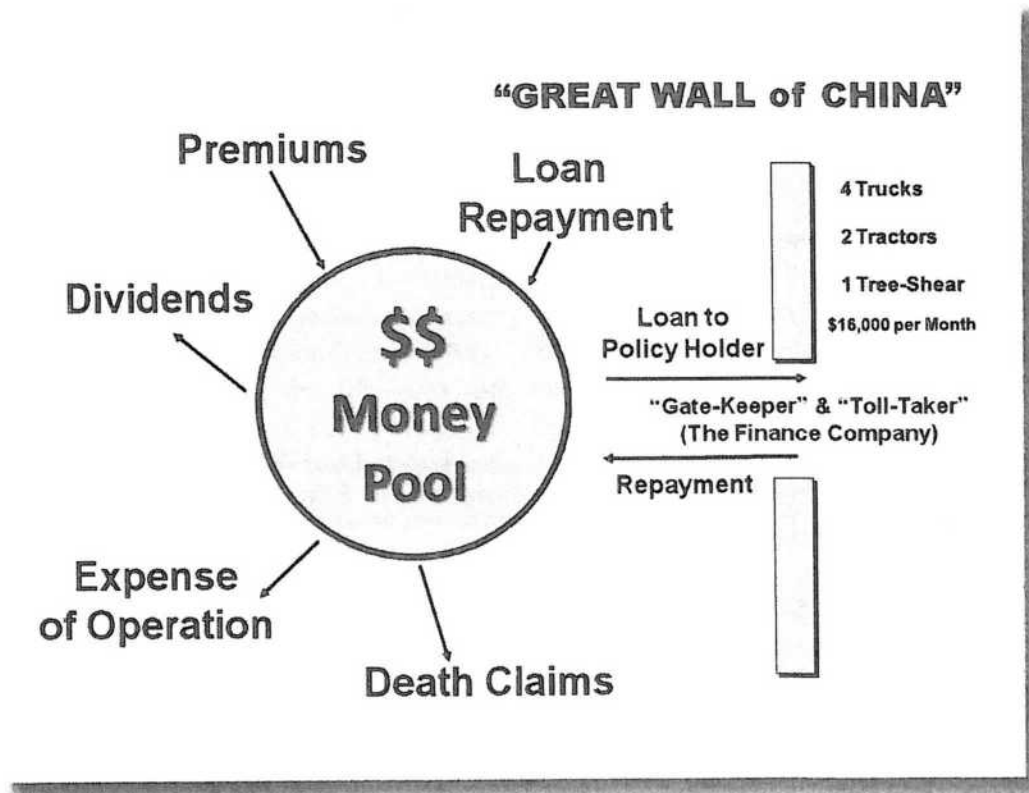


EQUIPMENT FINANCING ILLUSTRATION 1

START YR	AGE	NET ANN OUTLAY	ANNUAL LOAN	GROSS INTEREST	CUMULATIVE LOAN	TOTAL DIVIDEND	NET CASH VALUE YR END	CUM NET OUTLAY	DEATH BENEFIT
1	30	\$40,000	\$0	\$0	\$0	\$0	\$24,029	\$40,000	\$1,342,420
2	31	\$40,000	\$0	\$0	\$0	\$0	\$65,282	\$80,000	\$1,448,237
3	32	\$40,000	\$0	\$0	\$0	\$2,821	\$109,637	\$120,000	\$1,565,319
4	33	\$40,000	\$0	\$0	\$0	\$4,494	\$157,363	\$160,000	\$1,684,787
5	34	\$0	\$0	\$0	\$0	\$6,339	\$167,182	\$160,000	\$1,651,077
6	35	\$0	\$0	\$0	\$0	\$6,359	\$177,803	\$160,000	\$1,617,227
7	36	\$0	\$0	\$0	\$0	\$6,827	\$189,303	\$160,000	\$1,586,373
8	37	\$0	\$0	\$0	\$0	\$7,393	\$201,772	\$160,000	\$1,558,701
9	38	\$0	\$0	\$0	\$0	\$8,032	\$215,294	\$160,000	\$1,534,303
10	39	\$0	\$0	\$0	\$0	\$8,735	\$229,940	\$160,000	\$1,513,222
11	40	\$0	\$0	\$0	\$0	\$9,500	\$245,790	\$160,000	\$1,495,466
12	41	\$0	\$0	\$0	\$0	\$10,325	\$262,987	\$160,000	\$1,481,114
13	42	\$0	\$0	\$0	\$0	\$11,273	\$281,585	\$160,000	\$1,470,253
14	43	\$0	\$0	\$0	\$0	\$12,233	\$301,720	\$160,000	\$1,462,786
15	44	\$0	\$0	\$0	\$0	\$13,296	\$323,507	\$160,000	\$1,458,790
16	45	\$0	\$0	\$0	\$0	\$14,409	\$347,078	\$160,000	\$1,458,250
17	46	\$0	\$0	\$0	\$0	\$15,634	\$372,555	\$160,000	\$1,461,233
18	47	\$0	\$0	\$0	\$0	\$16,910	\$400,109	\$160,000	\$1,467,729
19	48	\$0	\$0	\$0	\$0	\$18,311	\$429,894	\$160,000	\$1,477,823
20	49	\$0	\$0	\$0	\$0	\$19,792	\$462,092	\$160,000	\$1,491,562
21	50	\$0	\$0	\$0	\$0	\$21,417	\$496,851	\$160,000	\$1,510,003
22	51	\$0	\$0	\$0	\$0	\$24,093	\$534,403	\$160,000	\$1,533,598
23	52	\$0	\$0	\$0	\$0	\$26,019	\$575,015	\$160,000	\$1,561,290
24	53	\$0	\$0	\$0	\$0	\$28,159	\$618,942	\$160,000	\$1,593,313
25	54	\$0	\$0	\$0	\$0	\$30,523	\$666,427	\$160,000	\$1,629,892
26	55	\$0	\$0	\$0	\$0	\$33,096	\$717,776	\$160,000	\$1,671,237
27	56	\$0	\$0	\$0	\$0	\$35,871	\$773,220	\$160,000	\$1,717,463
28	57	\$0	\$0	\$0	\$0	\$38,806	\$833,139	\$160,000	\$1,768,699
29	58	\$0	\$0	\$0	\$0	\$41,992	\$897,818	\$160,000	\$1,825,120
30	59	\$0	\$0	\$0	\$0	\$45,331	\$967,607	\$160,000	\$1,886,785
31	60	\$0	\$0	\$0	\$0	\$48,898	\$1,042,969	\$160,000	\$1,953,959
32	61	\$0	\$0	\$0	\$0	\$52,841	\$1,124,212	\$160,000	\$2,026,980
33	62	\$0	\$0	\$0	\$0	\$56,994	\$1,211,884	\$160,000	\$2,106,079
34	63	\$0	\$0	\$0	\$0	\$61,623	\$1,306,418	\$160,000	\$2,191,756
35	64	\$0	\$0	\$0	\$0	\$66,577	\$1,408,285	\$160,000	\$2,284,301
36	65	\$0	\$0	\$0	\$0	\$71,942	\$1,517,320	\$160,000	\$2,406,948
37	66	-\$92,000	\$0	\$0	\$0	\$76,620	\$1,535,083	\$68,000	\$2,388,186
38	67	-\$92,000	\$0	\$0	\$0	\$77,785	\$1,553,719	-\$24,000	\$2,366,852
39	68	-\$92,000	\$0	\$0	\$0	\$79,063	\$1,573,317	-\$116,000	\$2,348,032
40	69	-\$92,000	\$0	\$0	\$0	\$80,346	\$1,593,760	-\$208,000	\$2,331,513
41	70	-\$92,000	\$0	\$0	\$0	\$81,504	\$1,615,244	-\$300,000	\$2,317,164
42	71	-\$92,000	\$0	\$0	\$0	\$82,915	\$1,637,846	-\$392,000	\$2,305,388
43	72	-\$92,000	\$0	\$0	\$0	\$84,504	\$1,661,661	-\$484,000	\$2,296,355
44	73	-\$92,000	\$0	\$0	\$0	\$86,348	\$1,686,737	-\$576,000	\$2,290,342
45	74	-\$92,000	\$0	\$0	\$0	\$88,419	\$1,713,164	-\$668,000	\$2,287,491
46	75	-\$92,000	\$0	\$0	\$0	\$90,626	\$1,740,933	-\$760,000	\$2,287,799
47	76	-\$92,000	\$0	\$0	\$0	\$92,892	\$1,769,997	-\$852,000	\$2,291,093
48	77	-\$92,000	\$0	\$0	\$0	\$95,007	\$1,800,385	-\$944,000	\$2,297,030
49	78	-\$92,000	\$0	\$0	\$0	\$97,032	\$1,832,206	-\$1,036,000	\$2,305,422
50	79	-\$92,000	\$0	\$0	\$0	\$98,942	\$1,865,492	-\$1,128,000	\$2,316,087
51	80	-\$92,000	\$0	\$0	\$0	\$100,818	\$1,900,340	-\$1,220,000	\$2,329,013
52	81	-\$92,000	\$0	\$0	\$0	\$102,769	\$1,936,871	-\$1,312,000	\$2,344,345
53	82	-\$92,000	\$0	\$0	\$0	\$104,913	\$1,975,174	-\$1,404,000	\$2,362,370
54	83	-\$92,000	\$0	\$0	\$0	\$107,355	\$2,015,361	-\$1,496,000	\$2,383,436
55	84	-\$92,000	\$0	\$0	\$0	\$110,096	\$2,057,446	-\$1,588,000	\$2,407,736

FIGURE 2



Whenever a large pool of cash is accumulated, there is always a barrier of some kind to keep most folks out. Hence my explanation of "The Great Wall of China."

And there is always some other party that has privileged access to that same pool. This is the "Gate-keeper & Toll-taker."

Our Logging contractor is borrowing money to finance his equipment from the "Gate-keeper & Toll-taker" (The Finance Company)—money that the finance company (FC) borrowed, in large quantities, from the life insurance company. The FC adds an up-charge to it and retails it to the logger. The logger pays the FC \$16,000 per month and the FC repays the life insurance company a lower rate. The FC lives well off the flow of cash through his hands! It is this financial energy that can be captured by the policy-owner and accrue to his benefit—all on an income tax-free basis.

The policy-owner outranks all other possible borrowers from the life insurance pool of cash values that *must* be lent to someone in order for the plan to work.

DESCRIPTION OF VEHICLE - COLLATERAL (for security purposes only)

Year	Make-Model	Serial Number	New or Used	Price of Vehicle
1984	Peterbilt	LXP9DF9XDEN164673	New	\$65,790.00

Buyer hereby grants a security interest in the above Vehicle and any additional collateral (collectively the "Collateral"), and any Additions and Accessions (as defined on the reverse side), to seller and its assigns to secure prompt payment of the indebtedness herein and performance of buyer's other obligations, including any additional indebtedness incurred as provided by this Contract and any extensions and renewals of the obligations and future advances. The security interest extends to the proceeds of the Collateral and the proceeds of any insurance policy.

Buyer also acknowledges that Seller has offered to sell the Vehicle for the cash Price indicated, but that buyer has chosen to purchase on the terms and conditions of this Contract:

1. TOTAL CASH PRICE (including: Sales Tax \$ NA :Title Fee \$ NA) \$ 65,790.00 (1)

2- TOTAL DOWN PAYMENT (consisting of Net Trade-in \$ NA : Cash \$13,190.00 \$13,190.00 (2)
Description of Trade-in:

Year	Make	Model	Serial No.	\$ NA
Payoff due to:			Amount Due \$	Trade-in Allowances NA

3. UNPAID CASH PRICE (subtract 2 from 1) \$52,600.00 (3)

4. INSURANCE

A. Required physical damage insurance

Physical damage insurance is required by this contract until the indebtedness is fully paid. Buyer has the option of furnishing such insurance either through existing policies owned or controlled by him or procuring or furnishing equivalent coverage through any insurance company authorized to do business in this state, provided, however, that with respect to dual interest insurance, Seller shall have the right to reject for reasonable cause any insurer offered by Buyer.

Insurance Company: Term NA months

(if applicable) Physical damage insurance not financed in-this contract.

\$ NA Deductible Collision Premium \$ NA (4A)

\$ NA Deductible Comprehensive Premium \$ NA (4A)

Other Premium \$ NA (4A)

B. OPTIONAL Credit Insurance for the Term of this Contract.

Credit Life and Credit Accident and Health Insurance are not required by Seller, are not a factor in approval of the credit, and are included only 9 Buyer signs below.

I Do ___ I Do Not ___ Desire Credit Life insurance Premium \$ NA (4B)

I Do ___ I Do Not ___ Desire Credit Accident and Health insurance Premium \$ NA (4B)

Insurance Company

Buyer acknowledges disclosure of Credit Insurance charge above and requests and authorizes Seller to obtain insurance coverage checked and include the cost thereafter in item 4.

Buyer: Date:

Aggregate Amount of insurance (Add 4A and 4B) \$ NA (4)

5. OFFICIAL FEES (itemize)\$ NA \$ NA (5)

6. PRINCIPAL BALANCE (Basic Time Price) (Add 3,4 and 5) \$52,600.00 (6)

7. TIME PRICE DIFFERENTIAL (Finance Charge) \$19,496.00 (7)

8. TIME BALANCE (Contract Balance) (Add 6 and 7) \$72,096.00 (8)

9. TOTAL TIME SALE PRICE (Add 1,4,5, and 7) \$85,286.00 (9)

10. PAYMENT SCHEDULE: The Time Balance (item 8) is payable to Seller or his assignee in 48 installment(s) of \$1,502.00 each, commencing December 19 8 4 followed by installments of \$ NA each, commencing 19 followed by installments of \$ NA each, commencing 19 and on the same day of each successive month thereafter, or as indicated below (if applicable) This Contract is not payable in installments of equal amounts.

An installment of \$ NA will be due on . This will be a Balloon Payment (a payment more than twice the size of a regular installment). Larger installments will be due as follows:

11. DEFAULT CHARGE IN EVENT OF LATE PAYMENT. If any installment is not paid within 10 days after it is due, Buyer agrees to pay late charge equal to 5% of the unpaid installment not to exceed \$5, or in lieu thereof, if allowed by law of the state in which this Contract is entered into, interest at the highest rate allowed, whichever is greater. Buyer represents and warrants that...

EQUIPMENT FINANCING ILLUSTRATION 2

START YEAR	AGE	NET ANN OUTLAY	ANNUAL LOAN	GROSS INTRST	CUM LOAN	TOTAL DIVID	NET CASH VALUE YR END	CUM NET OUTLAY	DEATH BENEFIT
1	30	\$40,000	\$0	\$0	\$0	\$0	\$24,029	\$40,000	\$1,342,420
2	31	\$40,000	\$0	\$0	\$0	\$0	\$65,282	\$80,000	\$1,448,237
3	32	\$40,000	\$0	\$0	\$0	\$2,821	\$109,637	\$120,000	\$1,565,319
4	33	\$40,000	\$0	\$0	\$0	\$4,494	\$157,363	\$160,000	\$1,684,787
5	34	-\$34,600	\$40,745	\$2,784	\$40,745	\$6,339	\$129,387	\$125,400	\$1,623,887
6	35	\$18,000	-\$12,551	\$2,088	\$28,194	\$5,835	\$155,945	\$143,400	\$1,613,616
7	36	\$18,000	-\$13,555	\$1,084	\$14,640	\$6,641	\$184,927	\$161,400	\$1,608,902
8	37	\$18,000	-\$14,639	\$0	\$1	\$7,634	\$216,568	\$179,400	\$1,609,727
9	38	-\$34,600	\$40,745	\$2,784	\$40,746	\$8,750	\$193,570	\$144,800	\$1,559,233
10	39	\$18,000	-\$12,550	\$2,089	\$28,195	\$8,997	\$225,539	\$162,800	\$1,563,333
11	40	\$18,000	-\$13,555	\$1,084	\$14,641	\$10,172	\$260,375	\$180,800	\$1,573,190
12	41	\$18,000	-\$14,639	\$0	\$2	\$11,506	\$298,379	\$198,800	\$1,588,842
13	42	-\$34,600	\$40,745	\$2,784	\$40,747	\$13,022	\$282,226	\$164,200	\$1,553,357
14	43	\$18,000	-\$12,550	\$2,089	\$28,196	\$13,620	\$321,600	\$182,200	\$1,573,180
15	44	\$18,000	-\$13,554	\$1,085	\$14,642	\$15,196	\$364,450	\$200,200	\$1,598,918
16	45	\$18,000	-\$14,639	\$0	\$3	\$16,928	\$411,071	\$218,200	\$1,630,573
17	46	-\$34,600	\$40,745	\$2,784	\$40,748	\$18,838	\$404,228	\$183,600	\$1,611,186
18	47	\$18,000	-\$12,550	\$2,089	\$28,198	\$19,882	\$453,637	\$201,600	\$1,647,702
19	48	\$18,000	-\$13,554	\$1,085	\$14,643	\$21,920	\$507,320	\$219,600	\$1,690,350
20	49	\$18,000	-\$14,639	\$1	\$5	\$24,175	\$565,630	\$237,600	\$1,739,228
21	50	-\$34,600	\$40,745	\$2,784	\$40,750	\$26,643	\$571,379	\$203,000	\$1,738,388
22	51	\$18,000	-\$12,550	\$2,089	\$28,200	\$29,261	\$634,365	\$221,000	\$1,795,515
23	52	\$18,000	-\$13,554	\$1,085	\$14,645	\$32,025	\$702,736	\$239,000	\$1,859,477
24	53	\$18,000	-\$14,638	\$1	\$7	\$35,154	\$776,947	\$257,000	\$1,930,588
25	54	-\$34,600	\$40,745	\$2,785	\$40,752	\$38,604	\$799,921	\$222,400	\$1,952,136
26	55	\$18,000	-\$12,550	\$2,089	\$28,202	\$41,393	\$881,561	\$240,400	\$2,031,725
27	56	\$18,000	-\$13,554	\$1,085	\$14,648	\$45,296	\$969,987	\$258,400	\$2,119,304
28	57	\$18,000	-\$14,638	\$1	\$10	\$49,514	\$1,065,819	\$276,400	\$2,214,986
29	58	-\$34,600	\$40,745	\$2,785	\$40,756	\$54,105	\$1,112,034	\$241,800	\$2,262,110
30	59	\$18,000	-\$12,550	\$2,089	\$28,206	\$57,975	\$1,218,591	\$259,800	\$2,368,087
31	60	\$18,000	-\$13,554	\$1,085	\$14,653	\$62,989	\$1,333,894	\$277,200	\$2,482,990
32	61	\$18,000	-\$14,638	\$1	\$15	\$68,587	\$1,458,494	\$295,800	\$2,607,224
33	62	-\$34,600	\$40,745	\$2,785	\$40,761	\$74,535	\$1,535,684	\$261,200	\$2,684,155
34	63	\$18,000	-\$12,549	\$2,090	\$28,211	\$80,157	\$1,675,538	\$279,200	\$2,821,850
35	64	\$18,000	-\$983	\$2,017	\$27,228	\$87,071	\$1,826,253	\$297,200	\$2,977,525
36	65	\$18,000	-\$17,262	\$738	\$9,966	\$95,071	\$1,988,254	\$315,200	\$3,158,537
37	66	-\$100,000	-\$9,966	\$0	\$0	\$102,076	\$2,035,134	\$215,200	\$3,164,149
38	67	-\$125,000	\$0	\$0	\$0	\$104,516	\$2,058,047	\$90,200	\$3,134,075
39	68	-\$125,000	\$0	\$0	\$0	\$106,120	\$2,082,100	-\$34,800	\$3,106,363
40	69	-\$125,000	\$0	\$0	\$0	\$107,725	\$2,107,133	-\$159,800	\$3,081,626
41	70	-\$125,000	\$0	\$0	\$0	\$109,155	\$2,133,392	-\$284,800	\$3,059,592
42	71	-\$125,000	\$0	\$0	\$0	\$110,913	\$2,160,972	-\$409,800	\$3,040,867
43	72	-\$125,000	\$0	\$0	\$0	\$112,895	\$2,189,983	-\$534,800	\$3,025,638
44	73	-\$125,000	\$0	\$0	\$0	\$115,203	\$2,220,485	-\$659,800	\$3,014,273
45	74	-\$125,000	\$0	\$0	\$0	\$117,800	\$2,252,578	-\$784,800	\$3,006,960
46	75	-\$125,000	\$0	\$0	\$0	\$120,562	\$2,286,240	-\$909,800	\$3,003,673
47	76	-\$125,000	\$0	\$0	\$0	\$123,389	\$2,321,397	-\$1,034,800	\$3,004,192
48	77	-\$125,000	\$0	\$0	\$0	\$126,004	\$2,358,074	-\$1,159,800	\$3,008,332
49	78	-\$125,000	\$0	\$0	\$0	\$128,488	\$2,396,400	-\$1,284,800	\$3,014,857
50	79	-\$125,000	\$0	\$0	\$0	\$130,807	\$2,436,406	\$1,409,800	\$3,024,486
51	80	-\$125,000	\$0	\$0	\$0	\$133,068	\$2,478,201	-\$1,534,800	\$3,036,856
52	81	-\$125,000	\$0	\$0	\$0	\$135,414	\$2,521,930	-\$1,659,800	\$3,052,142
53	82	-\$125,000	\$0	\$0	\$0	\$137,995	\$2,567,695	-\$1,784,800	\$3,070,705
54	83	-\$125,000	\$0	\$0	\$0	\$140,948	\$2,615,623	-\$1,909,800	\$3,093,000
55	84	-\$125,000	\$0	\$0	\$0	\$144,273	\$2,665,716	-\$2,034,800	\$3,119,289

EQUIPMENT FINANCING ILLUSTRATION 3

START YEAR	AGE	NET ANNUAL OUTLAY	ANNUAL LOAN	GROSS INTRST	CUM LOAN	TOTAL DIVID	NET CASH VALUE YR END	CUM NET OUT-LAY	DEATH BENEFIT
1	30	\$40,000	\$0	\$0	\$0	\$0	\$24,029	\$40,000	\$1,342,420
2	31	\$40,000	\$0	\$0	\$0	\$0	\$65,282	\$80,000	\$1,448,237
3	32	\$40,000	\$0	\$0	\$0	\$2,821	\$109,637	\$120,000	\$1,565,319
4	33	\$40,000	\$0	\$0	\$0	\$4,494	\$157,363	\$160,000	\$1,684,787
5	34	-\$69,200	\$81,490	\$5,568	\$81,490	\$6,339	\$91,595	\$90,800	\$1,596,709
6	35	\$36,000	-\$25,101	\$4,177	\$56,389	\$5,313	\$134,075	\$126,800	\$1,610,004
7	36	\$36,000	-\$27,109	\$2,169	\$29,279	\$6,439	\$180,536	\$162,800	\$1,631,380
8	37	\$36,000	-\$29,278	\$0	\$1	\$7,873	\$231,349	\$198,800	\$1,660,687
9	38	-\$69,200	\$81,490	\$5,568	\$81,491	\$9,467	\$171,834	\$129,600	\$1,584,168
10	39	\$36,000	-\$25,101	\$4,177	\$56,390	\$9,261	\$221,108	\$165,600	\$1,613,376
11	40	\$36,000	-\$27,109	\$2,169	\$29,281	\$10,828	\$274,921	\$201,600	\$1,650,787
12	41	\$36,000	-\$29,278	\$0	\$3	\$12,680	\$333,728	\$237,600	\$1,696,412
13	42	-\$69,200	\$81,490	\$5,568	\$81,793	\$14,769	\$282,831	\$168,400	\$1,636,439
14	43	\$36,000	-\$25,101	\$4,177	\$56,392	\$15,015	\$341,434	\$204,400	\$1,683,436
15	44	\$36,000	-\$27,109	\$2,169	\$29,284	\$17,086	\$405,335	\$240,400	\$1,738,864
16	45	\$36,000	-\$29,278	\$0	\$6	\$19,437	\$475,001	\$276,400	\$1,802,681
17	46	-\$69,200	\$81,490	\$5,568	\$81,496	\$22,040	\$435,842	\$207,200	\$1,761,096
18	47	\$36,000	-\$25,101	\$4,177	\$56,396	\$22,857	\$507,112	\$243,200	\$1,827,494
19	48	\$36,000	-\$27,109	\$2,169	\$29,287	\$25,539	\$584,685	\$279,200	\$1,902,686
20	49	\$36,000	-\$29,277	\$1	\$10	\$28,551	\$669,103	\$315,200	\$1,986,685
21	50	-\$69,200	\$81,490	\$5,568	\$81,500	\$31,867	\$645,844	\$246,000	\$1,966,756
22	51	\$36,000	-\$25,100	\$4,178	\$56,400	\$34,433	\$734,254	\$282,000	\$2,057,239
23	52	\$36,000	-\$27,108	\$2,170	\$29,291	\$38,021	\$830,372	\$318,000	\$2,157,433
24	53	\$36,000	-\$29,277	\$1	\$15	\$42,139	\$934,859	\$354,000	\$2,267,610
25	54	-\$69,200	\$81,491	\$5,569	\$81,505	\$46,681	\$933,323	\$284,800	\$2,274,318
26	55	\$36,000	-\$25,100	\$4,178	\$56,405	\$49,694	\$1,045,243	\$320,800	\$2,391,973
27	56	\$36,000	-\$27,108	\$2,170	\$29,298	\$54,712	\$1,166,639	\$356,800	\$2,520,871
28	57	\$36,000	-\$29,276	\$2	\$21	\$60,214	\$1,298,374	\$392,800	\$2,660,981
29	58	-\$69,200	\$81,491	\$5,569	\$81,512	\$66,213	\$1,326,108	\$323,600	\$2,698,970
30	59	\$36,000	-\$25,099	\$4,179	\$56,413	\$70,604	\$1,469,410	\$359,600	\$2,849,063
31	60	\$36,000	-\$27,107	\$2,171	\$29,306	\$77,062	\$1,624,655	\$395,600	\$3,011,471
32	61	\$36,000	-\$29,276	\$2	\$30	\$84,338	\$1,792,597	\$431,600	\$3,187,108
33	62	-\$69,200	\$81,492	\$5,570	\$81,522	\$92,066	\$1,859,294	\$362,400	\$3,262,028
34	63	\$36,000	-\$25,098	\$4,180	\$56,424	\$98,685	\$2,044,466	\$398,400	\$3,451,585
35	64	\$36,000	-\$18,166	\$2,834	\$38,258	\$107,565	\$2,244,289	\$434,400	\$3,661,236
36	65	\$36,000	-\$35,819	\$181	\$2,438	\$117,620	\$2,459,578	\$470,400	\$3,900,252
37	66	-\$150,000	-\$2,438	\$0	\$0	\$126,929	\$2,491,237	\$320,400	\$3,871,920
38	67	-\$150,000	\$0	\$0	\$0	\$128,844	\$2,522,477	\$170,400	\$3,840,316
39	68	-\$150,000	\$0	\$0	\$0	\$131,038	\$2,556,452	\$20,400	\$3,813,065
40	69	-\$150,000	\$0	\$0	\$0	\$133,251	\$2,591,986	-\$129,600	\$3,789,737
41	70	-\$150,000	\$0	\$0	\$0	\$135,271	\$2,629,408	-\$279,600	\$3,769,952
42	71	-\$150,000	\$0	\$0	\$0	\$137,714	\$2,668,859	-\$429,600	\$3,754,541
43	72	-\$150,000	\$0	\$0	\$0	\$140,459	\$2,710,504	-\$579,600	\$3,743,740
44	73	-\$150,000	\$0	\$0	\$0	\$143,633	\$2,754,446	-\$729,600	\$3,738,053
45	74	-\$150,000	\$0	\$0	\$0	\$147,193	\$2,800,838	-\$879,600	\$3,737,757
46	75	-\$150,000	\$0	\$0	\$0	\$150,989	\$2,849,686	-\$1,029,600	\$3,742,855
47	76	-\$150,000	\$0	\$0	\$0	\$154,900	\$2,900,930	-\$1,179,600	\$3,753,134
48	77	-\$150,000	\$0	\$0	\$0	\$158,583	\$2,954,635	-\$1,329,600	\$3,767,952
49	78	-\$150,000	\$0	\$0	\$0	\$162,136	\$3,010,996	-\$1,479,600	\$3,787,052
50	79	-\$150,000	\$0	\$0	\$0	\$165,519	\$3,070,088	-\$1,629,600	\$3,810,113
51	80	-\$150,000	\$0	\$0	\$0	\$168,864	\$3,132,087	-\$1,779,600	\$3,837,127
52	81	-\$150,000	\$0	\$0	\$0	\$172,353	\$3,197,214	-\$1,929,600	\$3,868,351
53	82	-\$150,000	\$0	\$0	\$0	\$176,180	\$3,265,639	-\$2,079,600	\$3,904,285
54	83	-\$150,000	\$0	\$0	\$0	\$180,519	\$3,337,566	-\$2,229,600	\$3,945,570
55	84	-\$150,000	\$0	\$0	\$0	\$185,378	\$3,413,042	-\$2,379,600	\$3,992,624

EQUIPMENT FINANCING ILLUSTRATION 4

START YEAR	AGE	NET ANNUAL OUTLAY	ANNUAL LOAN	GROSS INTRST	CUM LOAN	TOTAL DIVID	NET CASH VALUE YR END	CUM NET OUTLAY	DEATH BENEFIT
1	30	\$40,000	\$0	\$0	\$0	\$0	\$24,029	\$40,000	\$1,342,420
2	31	\$40,000	\$0	\$0	\$0	\$0	\$65,282	\$80,000	\$1,448,237
3	32	\$40,000	\$0	\$0	\$0	\$2,821	\$109,637	\$120,000	\$1,565,319
4	33	\$40,000	\$0	\$0	\$0	\$4,494	\$157,363	\$160,000	\$1,684,787
5	34	-\$103,800	\$122,279	\$8,354	\$122,279	\$6,339	\$53,805	\$56,200	\$1,569,672
6	35	\$54,000	-\$37,603	\$6,272	\$84,677	\$4,795	\$112,218	\$110,200	\$1,606,671
7	36	\$54,000	-\$40,611	\$3,264	\$44,066	\$6,251	\$176,148	\$164,200	\$1,654,271
8	37	\$54,000	-\$43,860	\$15	\$206	\$8,108	\$246,132	\$218,200	\$1,712,150
9	38	-\$103,800	\$122,296	\$8,371	\$122,502	\$10,192	\$150,101	\$114,400	\$1,609,788
10	39	\$54,000	-\$37,585	\$6,290	\$84,917	\$9,539	\$216,689	\$168,400	\$1,664,185
11	40	\$54,000	-\$40,592	\$3,283	\$44,326	\$11,507	\$289,480	\$222,400	\$1,729,279
12	41	\$54,000	-\$43,839	\$36	\$487	\$13,871	\$369,090	\$276,400	\$1,804,989
13	42	-\$103,800	\$122,318	\$8,393	\$122,805	\$16,536	\$283,426	\$172,600	\$1,720,717
14	43	\$54,000	-\$37,561	\$6,314	\$85,244	\$16,411	\$361,247	\$226,600	\$1,794,865
15	44	\$54,000	-\$40,565	\$3,310	\$44,679	\$18,995	\$446,189	\$280,600	\$1,880,059
16	45	\$54,000	-\$43,811	\$64	\$868	\$21,970	\$538,881	\$334,600	\$1,976,116
17	46	-\$103,800	\$122,348	\$8,423	\$123,216	\$25,262	\$467,377	\$230,800	\$1,912,504
18	47	\$54,000	-\$37,528	\$6,347	\$85,689	\$25,850	\$560,485	\$284,800	\$2,008,728
19	48	\$54,000	-\$40,530	\$3,345	\$45,159	\$29,184	\$661,926	\$338,800	\$2,116,514
20	49	\$54,000	-\$43,772	\$103	\$1,387	\$32,964	\$772,420	\$392,800	\$2,235,687
21	50	-\$103,800	\$122,390	\$8,465	\$123,776	\$37,128	\$720,124	\$289,000	\$2,196,833
22	51	\$54,000	-\$37,483	\$6,392	\$86,293	\$39,649	\$833,918	\$343,000	\$2,320,607
23	52	\$54,000	-\$40,482	\$3,393	\$45,812	\$44,063	\$957,733	\$397,000	\$2,457,048
24	53	\$54,000	-\$43,720	\$155	\$2,092	\$49,169	\$1,092,447	\$451,000	\$2,606,303
25	54	-\$103,800	\$122,446	\$8,521	\$124,538	\$54,814	\$1,066,331	\$347,200	\$2,598,277
26	55	\$54,000	-\$37,422	\$6,453	\$87,116	\$58,041	\$1,208,468	\$401,200	\$2,753,884
27	56	\$54,000	-\$40,416	\$3,459	\$46,700	\$64,199	\$1,362,758	\$455,200	\$2,924,080
28	57	\$54,000	-\$43,649	\$226	\$3,051	\$70,982	\$1,530,302	\$509,200	\$3,108,575
29	58	-\$103,800	\$122,522	\$8,597	\$125,573	\$78,388	\$1,539,451	\$405,400	\$3,137,471
30	59	\$54,000	-\$37,339	\$6,536	\$88,234	\$83,309	\$1,719,389	\$459,400	\$3,331,519
31	60	\$54,000	-\$40,326	\$3,549	\$47,907	\$91,225	\$1,914,427	\$513,400	\$3,541,718
32	61	\$54,000	-\$43,552	\$323	\$4,355	\$100,161	\$2,125,560	\$567,400	\$3,768,227
33	62	-\$103,800	\$122,626	\$8,701	\$126,981	\$109,689	\$2,181,595	\$463,600	\$3,841,078
34	63	\$54,000	-\$37,227	\$6,648	\$89,754	\$117,310	\$2,411,884	\$517,600	\$4,082,237
35	64	\$54,000	-\$34,940	\$4,060	\$54,814	\$128,156	\$2,660,604	\$571,600	\$4,345,617
36	65	\$54,000	-\$53,935	\$65	\$879	\$140,279	\$2,928,933	\$625,600	\$4,642,383
37	66	-\$151,559	-\$879	\$0	\$0	\$151,891	\$2,995,540	\$474,041	\$4,655,185
38	67	-\$175,000	\$0	\$0	\$0	\$155,855	\$3,041,115	\$299,041	\$4,628,831
39	68	-\$175,000	\$0	\$0	\$0	\$158,863	\$3,089,318	\$124,041	\$4,606,778
40	69	-\$175,000	\$0	\$0	\$0	\$161,926	\$3,139,976	-\$50,959	\$4,589,881
41	70	-\$175,000	\$0	\$0	\$0	\$164,787	\$3,193,525	-\$255,959	\$4,577,658
42	71	-\$175,000	\$0	\$0	\$0	\$168,196	\$3,250,179	-\$400,959	\$4,571,206
43	72	-\$175,000	\$0	\$0	\$0	\$172,009	\$3,310,184	-\$575,959	\$4,570,839
44	73	-\$175,000	\$0	\$0	\$0	\$176,386	\$3,373,702	-\$750,959	\$4,577,235
45	74	-\$175,000	\$0	\$0	\$0	\$181,281	\$3,440,980	-\$925,959	\$4,590,797
46	75	-\$175,000	\$0	\$0	\$0	\$186,515	\$3,512,072	-\$1,100,959	\$4,611,591
47	76	-\$175,000	\$0	\$0	\$0	\$191,944	\$3,586,953	-\$1,275,959	\$4,639,438
48	77	-\$175,000	\$0	\$0	\$0	\$197,148	\$3,665,756	-\$1,450,959	\$4,673,568
49	78	-\$175,000	\$0	\$0	\$0	\$202,246	\$3,748,778	-\$1,625,959	\$4,713,737
50	79	-\$175,000	\$0	\$0	\$0	\$207,188	\$3,836,167	-\$1,800,959	\$4,759,587
51	80	-\$175,000	\$0	\$0	\$0	\$212,140	\$3,928,201	-\$1,975,959	\$4,811,160
52	81	-\$175,000	\$0	\$0	\$0	\$217,327	\$4,025,219	-\$2,150,959	\$4,868,833
53	82	-\$175,000	\$0	\$0	\$0	\$222,999	\$4,127,498	-\$2,325,959	\$4,933,303
54	83	-\$175,000	\$0	\$0	\$0	\$229,384	\$4,235,359	-\$2,500,959	\$5,005,463
55	84	-\$175,000	\$0	\$0	\$0	\$236,496	\$4,348,931	-\$2,675,959	\$5,085,958

EQUIPMENT FINANCING ILLUSTRATION 5

START YEAR	AGE	NET ANNUAL OUTLAY	ANNUAL LOAN	GROSS INTRST	CUM LOAN	TOTAL DIVID	NET CASH VALUE YR END	CUM NET OUT-LAY	DEATH BENEFIT
1	30	\$40,000	\$0	\$0	\$0	\$0	\$24,029	\$40,000	\$1,342,320
2	31	\$40,000	\$0	\$0	\$0	\$0	\$65,282	\$80,000	\$1,448,237
3	32	\$40,000	\$0	\$0	\$0	\$2,821	\$109,637	\$120,000	\$1,565,319
4	33	\$40,000	\$0	\$0	\$0	\$4,494	\$157,363	\$160,000	\$1,684,787
5	34	-\$103,800	\$127,512	\$8,712	\$127,512	\$6,339	\$53,786	\$56,200	\$1,584,458
6	35	\$54,000	-\$31,919	\$7,081	\$95,593	\$4,969	\$112,061	\$110,200	\$1,635,969
7	36	\$54,000	-\$34,473	\$4,527	\$61,120	\$6,583	\$175,757	\$164,200	\$1,697,575
8	37	\$54,000	-\$37,230	\$1,770	\$23,890	\$8,614	\$245,396	\$218,200	\$1,768,944
9	38	-\$103,800	\$129,411	\$10,611	\$153,301	\$10,883	\$148,965	\$114,400	\$1,679,848
10	39	\$54,000	-\$29,856	\$9,144	\$123,445	\$10,455	\$214,962	\$168,400	\$1,746,776
11	40	\$54,000	-\$32,244	\$6,756	\$91,201	\$12,634	\$287,000	\$222,400	\$1,823,933
12	41	\$54,000	-\$34,824	\$4,176	\$56,377	\$15,227	\$365,675	\$276,400	\$1,911,188
13	42	-\$207,600	\$243,406	\$20,806	\$299,783	\$18,142	\$165,633	\$68,800	\$1,725,944
14	43	\$108,000	-\$76,457	\$16,543	\$223,326	\$16,402	\$290,187	\$176,800	\$1,853,241
15	44	\$108,000	-\$82,574	\$10,426	\$140,752	\$19,912	\$426,404	\$284,800	\$1,998,637
16	45	\$108,000	-\$89,180	\$3,820	\$51,572	\$24,087	\$575,362	\$392,800	\$2,161,421
17	46	-\$207,600	\$243,024	\$20,424	\$294,597	\$28,742	\$392,937	\$185,200	\$2,000,774
18	47	\$108,000	-\$76,872	\$16,128	\$217,724	\$27,868	\$536,501	\$293,200	\$2,154,448
19	48	\$108,000	-\$83,022	\$9,978	\$134,702	\$32,286	\$693,275	\$401,200	\$2,326,852
20	49	\$108,000	-\$89,664	\$3,336	\$45,038	\$37,478	\$864,418	\$509,200	\$2,517,248
21	50	-\$207,600	\$242,505	\$19,905	\$287,546	\$43,207	\$705,949	\$301,600	\$2,385,995
22	51	\$108,000	-\$77,437	\$15,563	\$210,106	\$44,501	\$875,358	\$409,600	\$2,572,699
23	52	\$108,000	-\$83,632	\$9,369	\$126,475	\$50,269	\$1,060,074	\$517,600	\$2,779,531
24	53	\$108,000	-\$90,322	\$2,678	\$36,153	\$57,066	\$1,261,471	\$625,600	\$3,006,024
25	54	-\$207,600	\$241,798	\$19,198	\$277,951	\$64,602	\$1,135,701	\$418,000	\$2,911,996
26	55	\$108,000	-\$78,204	\$14,796	\$199,747	\$66,968	\$1,340,515	\$526,000	\$3,137,814
27	56	\$108,000	-\$84,460	\$8,540	\$115,287	\$74,866	\$1,563,323	\$634,000	\$3,386,220
28	57	\$108,000	-\$91,217	\$1,783	\$24,070	\$83,735	\$1,805,783	\$742,000	\$3,656,122
29	58	-\$207,600	\$240,838	\$18,238	\$264,908	\$93,461	\$1,724,127	\$534,400	\$3,607,674
30	59	\$108,000	-\$79,247	\$13,753	\$185,660	\$97,931	\$1,976,257	\$642,400	\$3,881,313
31	60	\$108,000	-\$85,587	\$7,413	\$100,073	\$108,018	\$2,250,084	\$750,400	\$4,179,598
32	61	\$108,000	-\$92,434	\$566	\$7,639	\$119,560	\$2,547,145	\$858,400	\$4,501,938
33	62	-\$207,600	\$239,531	\$16,931	\$247,070	\$131,924	\$2,524,222	\$650,800	\$4,508,407
34	63	\$108,000	-\$80,666	\$12,334	\$166,504	\$139,732	\$2,839,460	\$758,800	\$4,841,208
35	64	\$108,000	-\$87,120	\$5,880	\$79,384	\$153,454	\$3,180,713	\$866,800	\$5,202,649
36	65	\$79,384	-\$79,384	\$0	\$0	\$168,725	\$3,518,411	\$946,184	\$5,575,034
37	66	-\$225,000	\$0	\$0	\$0	\$183,274	\$3,552,951	\$721,184	\$5,523,083
38	67	-\$225,000	\$0	\$0	\$0	\$185,651	\$3,589,023	\$496,184	\$5,463,109
39	68	-\$225,000	\$0	\$0	\$0	\$188,259	\$3,626,494	\$271,184	\$5,408,687
40	69	-\$225,000	\$0	\$0	\$0	\$190,848	\$3,665,965	\$46,184	\$5,359,300
41	70	-\$225,000	\$0	\$0	\$0	\$193,119	\$3,706,946	-\$178,816	\$5,314,244
42	71	-\$225,000	\$0	\$0	\$0	\$195,938	\$3,749,876	-\$403,816	\$5,274,745
43	72	-\$225,000	\$0	\$0	\$0	\$199,128	\$3,794,929	-\$628,816	\$5,241,036
44	73	-\$225,000	\$0	\$0	\$0	\$202,861	\$3,842,172	-\$853,816	\$5,213,776
45	74	-\$225,000	\$0	\$0	\$0	\$207,068	\$3,891,762	-\$1,078,816	\$5,193,283
46	75	-\$225,000	\$0	\$0	\$0	\$211,532	\$3,943,634	-\$1,303,816	\$5,179,468
47	76	-\$225,000	\$0	\$0	\$0	\$216,080	\$3,997,631	-\$1,528,816	\$5,171,970
48	77	-\$225,000	\$0	\$0	\$0	\$220,234	\$4,053,769	-\$1,753,816	\$5,169,749
49	78	-\$225,000	\$0	\$0	\$0	\$224,131	\$4,112,242	-\$1,978,816	\$5,172,389
50	79	-\$225,000	\$0	\$0	\$0	\$227,716	\$4,173,070	\$2,203,816	\$5,179,346
51	80	-\$225,000	\$0	\$0	\$0	\$231,171	\$4,236,411	-\$2,428,816	\$5,190,527
52	81	-\$225,000	\$0	\$0	\$0	\$234,739	\$4,302,479	-\$2,653,816	\$5,206,199
53	82	-\$225,000	\$0	\$0	\$0	\$238,677	\$4,371,713	-\$2,878,816	\$5,226,953
54	83	-\$225,000	\$0	\$0	\$0	\$243,213	\$4,443,395	-\$3,103,816	\$5,253,566
55	84	-\$225,000	\$0	\$0	\$0	\$248,340	\$4,518,391	-\$3,328,816	\$5,286,516