		DROP @ 20 yrs. Benefit	Employee cost		No DROP, continue work	Emp. Cost
Year	21	$ 34,406.00	$ 6,193.00		$ -	9% of salary
	22	$ 35,538.00	$ 6,472.00		$ -	9% of salary
	23	$ 36,604.00	$ 6,763.00		$ -	9% of salary
	24	$ 37,702.00	$ 7,067.00		$ -	9% of salary
	25	$ 38,833.00	$ 7,385.00		$ -	9% of salary
5 yr Total		**$ 183,083.00**	**$ 33,880.00**		**$ -**	**$ -**
Benefit @ 30 yrs.		$ 1,153,908.00			FAS $82,061.00. Benefit 62.5 %.	$ 1,282,200.00
LESS		$ 33,880.00				
Total		$ 1,120,028.00				$ 1,282,200.00
Difference		**$ (162,172.00)**				
The above		2 individuals paid for the	same benefit, but only	1	received the benefit.	

EXHIBIT 1
DATE 1/30/09
HB Z06