

What the Economic Democracy Act Would Mean to the Average Citizen: Projected Capital Accumulations and Dividends (Birth to Age 65)

(1)	Accumulation Beginning at Age:	0
(2)	Annual Interest-Free Capital Credit Allocation:	\$ 10,000.00
(3)	One-Time Service Fee on Loans + Risk Premium:	3.00%
(4)	Promissory Note (Principal+ServFees+RiskPrem):	\$ 10,309.28
(5)	"Pre-Tax" Rate of Return on "Full-Payout" Shares:	15.00%
(6)	Term of Acquisition Loan in Years:	7

(7) AGE	(8) CAPITAL ACCUMULATION	(9) ANNUAL EARNINGS	(10) TOTAL DEBT SERVICE	(11) BAD?	(12) PRINCIPAL DEBT BALANCE	(13) ANNUAL PRINCIPAL PAYMENTS	(14) AMORTIZED DISCOUNT	(15) NET DIVIDENDS
0	\$ 10,000.00	\$ 1,500.00	\$ 1,472.75		\$ 8,571.43	\$ 1,428.57	\$ 44.18	\$ 27.25
1	20,000.00	3,000.00	2,945.50		15,714.29	2,857.14	88.36	54.50
2	30,000.00	4,500.00	4,418.25		21,428.58	4,285.71	132.54	81.75
3	40,000.00	6,000.00	5,891.01		25,714.29	5,714.29	176.72	108.99
4	50,000.00	7,500.00	7,363.76		28,571.43	7,142.86	220.90	136.24
5	60,000.00	9,000.00	8,836.51		30,000.00	8,571.43	265.08	163.49
6	70,000.00	10,500.00	10,309.26		30,000.00	10,000.00	309.26	190.74
12	130,000.00	19,500.00	10,309.28		30,000.00	10,000.00	309.28	9,190.72
16	170,000.00	25,500.00	10,309.28		30,000.00	10,000.00	309.28	15,190.72
18	190,000.00	28,500.00	10,309.28		30,000.00	10,000.00	309.28	18,190.72
21	220,000.00	33,000.00	10,309.28		30,000.00	10,000.00	309.28	22,690.72
30	310,000.00	46,500.00	10,309.28		30,000.00	10,000.00	309.28	36,190.72
40	410,000.00	61,500.00	10,309.28		30,000.00	10,000.00	309.28	51,190.72
50	510,000.00	76,500.00	10,309.28		30,000.00	10,000.00	309.28	66,190.72
60	610,000.00	91,500.00	10,309.28		30,000.00	10,000.00	309.28	81,190.72
65	660,000.00	99,000.00	10,309.28		30,000.00	10,000.00	309.28	88,690.72
TOTAL NET ("RESIDUAL") DIVIDENDS RECEIVED BY CITIZEN OVER 65-YEAR PERIOD OF ACCUMULATION								\$ 2,667,015.44