

**Exhibit 1**  
**Projected IRA Account**

**Assuming Married Individuals, Both At Least 50 Years Old,  
Annual Contributions of \$6,000 Each for 20 Years, and Earnings of 5%**

<b>Year</b>	<b>Beginning</b>	<b>Contributions</b>	<b>Earnings</b>	<b>Ending</b>
1	0	12,000	600	12,600
2	12,600	12,000	1,230	25,830
3	25,830	12,000	1,892	39,722
4	39,722	12,000	2,586	54,308
5	54,308	12,000	3,315	69,623
6	69,623	12,000	4,081	85,704
7	85,704	12,000	4,885	102,589
8	102,589	12,000	5,729	120,319
9	120,319	12,000	6,616	138,935
10	138,935	12,000	7,547	158,481
11	158,481	12,000	8,524	179,006
12	179,006	12,000	9,550	200,556
13	200,556	12,000	10,628	223,184
14	223,184	12,000	11,759	246,943
15	246,943	12,000	12,947	271,890
16	271,890	12,000	14,194	298,084
17	298,084	12,000	15,504	325,589
18	325,589	12,000	16,879	354,468
19	354,468	12,000	18,323	384,791
20	384,791	12,000	19,840	416,631
<b>Totals</b>		<b>240,000</b>	<b>176,631</b>	