

**MONTHLY CASH FLOW STATEMENT - 2001**

**For  
John and Mary Demo**

	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>
<b>INCOME</b>						
Salaries	11,667	11,667	11,667	11,667	11,667	11,667
Self-Employment Income	417	417	417	417	417	417
Taxable Common Stock	71	71	71	71	71	71
Taxable Savings Account	23	23	23	23	23	23
Demo Rental Property	613	613	613	613	613	613
Taxable Note Carryback	16,872	16,872	16,872	16,872	16,872	16,872
Taxable Money Market Fund	284	284	284	284	284	284
Taxable Cert. of Deposit	128	128	128	128	128	128
Taxable Corporate Bond	71	71	71	71	71	71
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<b>TOTAL INCOME</b>	<b>30,145</b>	<b>30,145</b>	<b>30,145</b>	<b>30,145</b>	<b>30,145</b>	<b>30,145</b>
<b>TAXES</b>						
Federal Tax	5,265	5,265	5,265	5,265	5,265	5,265
State Tax	1,683	1,683	1,683	1,683	1,683	1,683
FICA Tax	850	850	850	850	850	850
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<b>TOTAL TAXES</b>	<b>7,799</b>	<b>7,799</b>	<b>7,799</b>	<b>7,799</b>	<b>7,799</b>	<b>7,799</b>
<b>LIVING EXPENSES</b>						
Allowances	100	100	100	100	100	100
Auto-Gas	150	150	150	150	150	150
Charitable Contribution	400	400	400	400	400	400
Clothing	250	250	250	250	250	250
Entertainment	500	500	500	500	500	500
Food	600	600	600	600	600	600
School Lunches	45	45	45	45	45	45
Tax Preparation Fee	0	0	0	450	0	0
Utilities	180	180	180	180	180	180
Vacations	0	0	0	0	0	0
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<b>TOTAL LIVING EXPENSES</b>	<b>2,225</b>	<b>2,225</b>	<b>2,225</b>	<b>2,675</b>	<b>2,225</b>	<b>2,225</b>
<b>INVESTMENTS</b>						
Taxable Common Stock	2	2	2	2	2	2
IRA - John	167	167	167	167	167	167
IRA - Mary	167	167	167	167	167	167
Taxable Mutual Fund	1	1	1	1	1	1
Taxable Checking Account	4	4	4	4	4	4
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<b>TOTAL INVESTMENTS</b>	<b>340</b>	<b>340</b>	<b>340</b>	<b>340</b>	<b>340</b>	<b>340</b>
<b>LOAN/PROP/OTHER</b>						
Demo Rental 1st	303	303	303	303	303	303
Demo Jones 2nd	125	125	125	125	125	125
Demo Auto Loan	1,431	1,431	1,431	1,431	1,431	1,431
Demo VA 1st Mtge	1,337	1,337	1,337	1,337	1,337	1,337
Demo Liability Insurance	1,000	1,000	1,000	1,000	1,000	1,000
Demo Rental Property	140	140	140	140	140	140
Demo Personal Home	295	295	295	295	295	295
Jewelry	21	21	21	21	21	21

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	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>
Demo Porsche	341	341	341	341	341	341
Medical Insurance	63	63	63	63	63	63
Demo Term Life	50	50	50	50	50	50
Demo Whole Life Policy	96	96	96	96	96	96
Demo Disability Insurance	33	33	33	33	33	33
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<b>TOT LOAN/OTHER EX</b>	<b>5,234</b>	<b>5,234</b>	<b>5,234</b>	<b>5,234</b>	<b>5,234</b>	<b>5,234</b>
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<b>TOTAL EXPENSES</b>	<b>15,598</b>	<b>15,598</b>	<b>15,598</b>	<b>16,048</b>	<b>15,598</b>	<b>15,598</b>
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<b>SURPLUS/DEFICIT</b>	<b>14,546</b>	<b>14,546</b>	<b>14,546</b>	<b>14,096</b>	<b>14,546</b>	<b>14,546</b>
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**MONTHLY CASH FLOW STATEMENT - 2,001**

For

**John and Mary Demo**

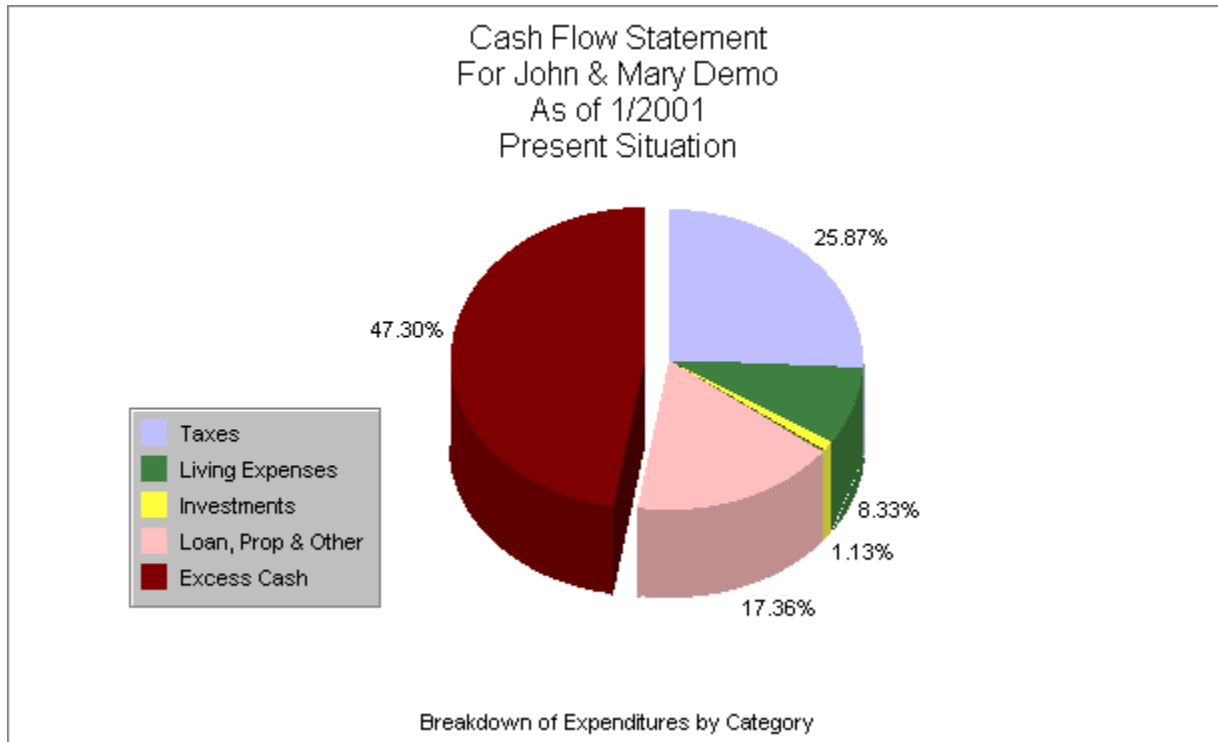
	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>	<b>TOTAL</b>
<b>INCOME</b>							
Salaries	11,667	11,667	11,667	11,667	11,667	11,667	140,000
Self-Employment Income	417	417	417	417	417	417	5,000
Taxable Common Stock	71	71	71	71	71	71	850
Taxable Savings Account	23	23	23	23	23	23	275
Demo Rental Property	613	613	613	613	613	613	7,350
Taxable Note Carryback	16,872	16,872	16,872	16,872	16,872	16,872	202,461
Taxable Money Market Fund	284	284	284	284	284	284	3,413
Taxable Cert. of Deposit	128	128	128	128	128	128	1,538
Taxable Corporate Bond	71	71	71	71	71	71	850
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<b>TOTAL INCOME</b>	<b>30,145</b>	<b>30,145</b>	<b>30,145</b>	<b>30,145</b>	<b>30,145</b>	<b>30,145</b>	<b>361,736</b>
<b>TAXES</b>							
Federal Tax	5,265	5,265	5,265	5,265	5,265	5,265	63,184
State Tax	1,683	1,683	1,683	1,683	1,683	1,683	20,198
FICA Tax	850	850	850	850	850	850	10,201
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<b>TOTAL TAXES</b>	<b>7,799</b>	<b>7,799</b>	<b>7,799</b>	<b>7,799</b>	<b>7,799</b>	<b>7,799</b>	<b>93,583</b>
<b>LIVING EXPENSES</b>							
Allowances	100	100	100	100	100	100	1,200
Auto-Gas	150	150	150	150	150	150	1,800
Charitable Contribution	400	400	400	400	400	400	4,800
Clothing	250	250	250	250	250	250	3,000
Entertainment	500	500	500	500	500	500	6,000
Food	600	600	600	600	600	600	7,200
School Lunches	45	45	45	45	45	45	540
Tax Preparation Fee	0	0	0	0	0	0	450
Utilities	180	180	180	180	180	180	2,160
Vacations	3,000	0	0	0	0	0	3,000
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<b>TOTAL LIVING EXPENSES</b>	<b>5,225</b>	<b>2,225</b>	<b>2,225</b>	<b>2,225</b>	<b>2,225</b>	<b>2,225</b>	<b>30,150</b>
<b>INVESTMENTS</b>							
Taxable Common Stock	2	2	2	2	2	2	25
IRA - John	167	167	167	167	167	167	2,000
IRA - Mary	167	167	167	167	167	167	2,000
Taxable Mutual Fund	1	1	1	1	1	1	10
Taxable Checking Account	4	4	4	4	4	4	50
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<b>TOTAL INVESTMENTS</b>	<b>340</b>	<b>340</b>	<b>340</b>	<b>340</b>	<b>340</b>	<b>340</b>	<b>4,085</b>
<b>LOAN/PROP/OTHER</b>							
Demo Rental 1st	303	303	303	303	303	303	3,635
Demo Jones 2nd	125	125	125	125	125	125	1,500
Demo Auto Loan	1,431	1,431	1,431	1,431	1,431	1,431	17,170
Demo VA 1st Mtge	1,337	1,337	1,337	1,337	1,337	1,337	16,043
Demo Liability Insurance	1,000	1,000	1,000	1,000	1,000	1,000	12,000
Demo Rental Property	140	140	140	140	140	140	1,680
Demo Personal Home	295	295	295	295	295	295	3,540
Jewelry	21	21	21	21	21	21	250
Demo Porsche	341	341	341	341	341	341	4,095

**MONTHLY CASH FLOW STATEMENT - 2,001**

For

**John and Mary Demo**

	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>	<b>TOTAL</b>
Medical Insurance	63	63	63	63	63	63	750
Demo Term Life	50	50	50	50	50	50	600
Demo Whole Life Policy	96	96	96	96	96	96	1,150
Demo Disability Insurance	33	33	33	33	33	33	400
<b>TOT LOAN/OTHER EX</b>	<b>5,234</b>	<b>5,234</b>	<b>5,234</b>	<b>5,234</b>	<b>5,234</b>	<b>5,234</b>	<b>62,813</b>
<b>TOTAL EXPENSES</b>	<b>18,598</b>	<b>15,598</b>	<b>15,598</b>	<b>15,598</b>	<b>15,598</b>	<b>15,598</b>	<b>190,631</b>
<b>SURPLUS/DEFICIT</b>	<b>11,546</b>	<b>14,546</b>	<b>14,546</b>	<b>14,546</b>	<b>14,546</b>	<b>14,546</b>	<b>171,105</b>



**CASH FLOW STATEMENT - 2001**

For  
**John and Mary Demo**

	ANNUAL	PERCENT OF SECTION	PERCENT OF EXPENSES	PERCENT OF CASH FLOW
<b>INCOME</b>				
Salaries	140,000	39%		
Self-Employment Income	5,000	1%		
Taxable Common Stock	850	0%		
Taxable Savings Account	275	0%		
Demo Rental Property	7,350	2%		
Taxable Note Carryback	202,461	56%		
Taxable Money Market Fund	3,413	1%		
Taxable Cert. of Deposit	1,538	0%		
Taxable Corporate Bond	850	0%		
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<b>TOTAL INCOME</b>	<b>361,736</b>	<b>100%</b>		<b>100%</b>

**TAXES**

Federal Tax	63,184	68%	33%	17%
State Tax	20,198	22%	11%	6%
FICA Tax	10,201	11%	5%	3%
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<b>TOTAL TAXES</b>	<b>93,583</b>	<b>100%</b>	<b>49%</b>	<b>26%</b>

**LIVING EXPENSES**

Allowances	1,200	4%	1%	0%
Auto-Gas	1,800	6%	1%	0%
Charitable Contribution	4,800	16%	3%	1%
Clothing	3,000	10%	2%	1%
Entertainment	6,000	20%	3%	2%
Food	7,200	24%	4%	2%
School Lunches	540	2%	0%	0%
Tax Preparation Fee	450	1%	0%	0%
Utilities	2,160	7%	1%	1%
Vacations	3,000	10%	2%	1%
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<b>TOTAL LIVING EXPENSES</b>	<b>30,150</b>	<b>100%</b>	<b>16%</b>	<b>8%</b>

**INVESTMENTS**

Taxable Common Stock	25	1%	0%	0%
IRA - John	2,000	49%	1%	1%
IRA - Mary	2,000	49%	1%	1%
Taxable Mutual Fund	10	0%	0%	0%
Taxable Checking Account	50	1%	0%	0%
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<b>TOTAL INVESTMENTS</b>	<b>4,085</b>	<b>100%</b>	<b>2%</b>	<b>1%</b>

**LOAN/PROP/OTHER**

Demo Rental 1st	3,635	6%	2%	1%
Demo Jones 2nd	1,500	2%	1%	0%
Demo Auto Loan	17,170	27%	9%	5%
Demo VA 1st Mtge	16,043	26%	8%	4%
Demo Liability Insurance	12,000	19%	6%	3%
Demo Rental Property	1,680	3%	1%	0%
Demo Personal Home	3,540	6%	2%	1%

**CASH FLOW STATEMENT - 2001**  
**For**  
**John and Mary Demo**

	<b>ANNUAL</b>	<b>PERCENT OF SECTION</b>	<b>PERCENT OF EXPENSES</b>	<b>PERCENT OF CASH FLOW</b>
Jewelry	250	0%	0%	0%
Demo Porsche	4,095	7%	2%	1%
Medical Insurance	750	1%	0%	0%
Demo Term Life	600	1%	0%	0%
Demo Whole Life Policy	1,150	2%	1%	0%
Demo Disability Insurance	400	1%	0%	0%
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<b>TOT LOAN/OTHER EX</b>	<b>62,813</b>	<b>100%</b>	<b>33%</b>	<b>17%</b>
<b>TOTAL EXPENSES</b>	<b>190,631</b>	<b>100%</b>	<b>100%</b>	<b>53%</b>
	=====	=====	=====	=====
<b>SURPLUS/DEFICIT</b>	<b>171,105</b>	<b>N/A</b>	<b>N/A</b>	<b>47%</b>
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