

Ch. 8 Tax Policy

1/5

Apr. 16, 2006 - Tax Day

Public Interest Groups - Do they represent the majority or the minority?

Tax System \Rightarrow serves public interest

- Universal
- Simple
- Fair
- promotes economic growth

But Fed. Tax System:

- complex
- unfair
- non universal

1/2 of USA Income escapes taxation.

- exemptions
- deductions
- Special Treatments

Special Interest Groups contribute to:

- unfair
- complexity
- inequality of tax laws

16th Amendment 1914 - Fed. Income tax ²¹

- 7.9% tax rate
- 19% paid taxes

Now:

- 35% tax rate
- 50% pay taxes

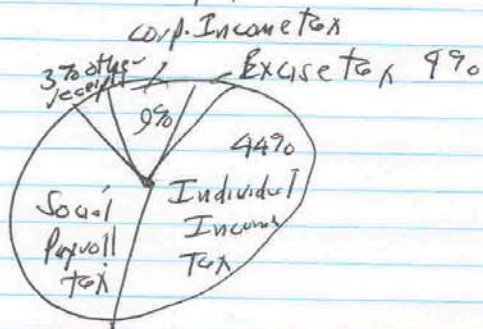


Fig. 8-1 Sources of Fed. Revenue

Income Tax Rates:

10
15
25
28
33
35

From 1890
on Apr. 15.

Table 8-1 Fed. Tax Expenditures
(Deductions, exemptions)

31

Itemized deductions

Personal Exemption / Standard Deduction

- Mortgage Interest
- Property tax, first & second home
- Charities
- Child care
- State/local income taxes
- Med. Expenses over 7.5% of income
- Tax credits for children
- Two years of college
- IRAs, 401(k) Retirement
- College Education Accounts

Homework Bring Blank Copy of 1040 and

go to IRS website

Sheet A standard
deductions

* 200 B lost in revenue due to cheating on taxes,
gambling, drug income

Progressive Income Tax
most burden is on high-income

Top 10% earn pay 67% of income tax

Lower 50% pay 9% of Fed. income tax

Social Security pays 40% of Fed. gov't income.

Corp Income Tax - 10% of Federal Income

1986 Tax Reform Act reduced corp. tax
from 46% to 34%

Who was president then?

Raised to 35% in 1993

Who pays corp. tax? Consumers
or shareholders? } inconclusive

Universities and other non-profit, religious are
tax exempt. UD Bingham

5/

Estate Taxes - Taxes on properties left to heirs
1977 tax rate 6 to 99%.

Excise taxes - Liquor, Tobacco, Gambling,
- 4%
- Vices tax
- pays for environmental cleanup.

Personal ex.
- Flat Tax

For
- equity
- fair
- easy

Against
penalties inhibit
risk
enterprise
reduce invest.

61

Tax Reform Act of 1986 - most lobbied
legislation in Congress ever.

Powerful special interest groups defeated it.

Opponents of Tax Reform:

- U.S. Chamber of Commerce
 - Nat'l Assn. of Manufacturers
 - Homebuilders - opposed deductions on second homes
- } Didn't come because they do not pay tax due to loopholes

- Oil & Gas

- Health Str.

- Auto

- Banks

Reagan did succeed - 15 and 28% to tax bracket

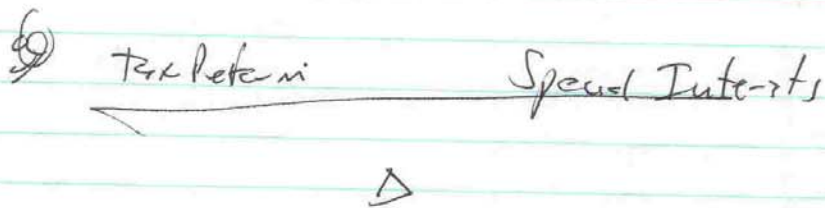
Bush 2003 Tax Package.

Alternatives:
Flat tax
Nat'l Sales tax

Child tax \$1,000 per ^{\$} family

Summary

- ① Fair tax is elusive
- ② ~~Fair~~ Fairness - Proportional (Flat tax)
- or Progressive (more income, more tax)
- ③ \$5070 of income not taxed
- ④ Corp. only pays 11% Fed income
- ⑤ High taxes create disincentive to work
- ⑥ Tax Act 1996, no good
- ⑦ Spec. Interest Bush 1990, Bush 2003



Form **1040**Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2005

(99) IRS Use Only—Do not write or staple in this space.

Label(See instructions on page 16.)
Use the IRS label. Otherwise, please print or type.L
A
B
E
L

H
E
R
E

For the year Jan. 1-Dec. 31, 2005, or other tax year beginning , 2005, ending , 20		OMB No. 1545-0074
Your first name and initial	Last name	Your social security number
If a joint return, spouse's first name and initial	Last name	136 52 5603
Home address (number and street). If you have a P.O. box, see page 16.		Spouse's social security number
City, town or post office, state, and ZIP code. If you have a foreign address, see page 16.		
Apt. no.		
		▲ You must enter your SSN(s) above. ▲

Presidential Election CampaignCheck here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 16) ☐ You ☐ Spouse**Filing Status**

Check only one box.

- 1 ☒ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ☐ Head of household (with qualifying person). (See page 17.) If the qualifying person is a child but not your dependent, enter this child's name here. ☐ Qualifying widow(er) with dependent child (see page 17)

Exemptions

If more than four dependents, see page 19.

6a <input type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a				Boxes checked on 6a and 6b No. of children on 6c who: • lived with you • did not live with you due to divorce or separation (see page 20) Dependents on 6c not entered above Add numbers on lines above 1
b <input type="checkbox"/> Spouse				
c Dependents:				
(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 19)
d Total number of exemptions claimed				

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see page 22.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	40,000
8a	Taxable interest. Attach Schedule B if required	8a	
b	Tax-exempt interest. Do not include on line 8a	8b	
9a	Ordinary dividends. Attach Schedule B if required	9a	
b	Qualified dividends (see page 23)	9b	
10	Taxable refunds, credits, or offsets of state and local income taxes (see page 23)	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	13	
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions	15a	
b	Taxable amount (see page 25)	15b	
16a	Pensions and annuities	16a	
b	Taxable amount (see page 25)	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits	20a	
b	Taxable amount (see page 27)	20b	
21	Other income. List type and amount (see page 29)	21	
22	Add the amounts in the far right column for lines 7 through 21. This is your total income	22	40,000

Adjusted Gross Income

23	Educator expenses (see page 29)	23	
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24	
25	Health savings account deduction. Attach Form 8889	25	
26	Moving expenses. Attach Form 3903	26	1,000
27	One-half of self-employment tax. Attach Schedule SE	27	
28	Self-employed SEP, SIMPLE, and qualified plans	28	
29	Self-employed health insurance deduction (see page 30)	29	
30	Penalty on early withdrawal of savings	30	
31a	Alimony paid b Recipient's SSN	31a	
32	IRA deduction (see page 31)	32	
33	Student loan interest deduction (see page 33)	33	
34	Tuition and fees deduction (see page 34)	34	4,000
35	Domestic production activities deduction. Attach Form 8903	35	
36	Add lines 23 through 31a and 32 through 35	36	5,000
37	Subtract line 36 from line 22. This is your adjusted gross income	37	35,000

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 78.

Cat. No. 11320B

Form **1040** (2005)

Tax and Credits**Standard Deduction for—**

• People who checked any box on line 39a or 39b or who can be claimed as a dependent, see page 36.

• All others:
Single or Married filing separately, \$5,000

Married filing jointly or Qualifying widow(er), \$10,000

Head of household, \$7,300

36	Amount from line 37 (adjusted gross income)	38	35,000
39a	Check <input type="checkbox"/> You were born before January 2, 1941, <input type="checkbox"/> Blind. <input type="checkbox"/> Spouse was born before January 2, 1941, <input type="checkbox"/> Blind. Total boxes checked <input type="checkbox"/> 39a		
b	If your spouse itemizes on a separate return or you were a dual-status alien, see page 35 and check here <input type="checkbox"/> 39b		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	4,600
41	Subtract line 40 from line 38	41	30,400
42	If line 38 is over \$109,475, or you provided housing to a person displaced by Hurricane Katrina, see page 37. Otherwise, multiply \$3,200 by the total number of exemptions claimed on line 6d	42	3,200
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	27,200
44	Tax (see page 37). Check if any tax is from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972	44	371.9
45	Alternative minimum tax (see page 39). Attach Form 6251	45	-
46	Add lines 44 and 45	46	371.9
47	Foreign tax credit. Attach Form 1116 if required	47	
48	Credit for child and dependent care expenses. Attach Form 2441	48	
49	Credit for the elderly or the disabled. Attach Schedule R	49	
50	Education credits. Attach Form 8863	50	
51	Retirement savings contributions credit. Attach Form 8880	51	
52	Child tax credit (see page 41). Attach Form 8901 if required	52	
53	Adoption credit. Attach Form 8839	53	
54	Credits from: a <input type="checkbox"/> Form 8396 b <input type="checkbox"/> Form 8859	54	
55	Other credits. Check applicable box(es): a <input type="checkbox"/> Form 3800 b <input type="checkbox"/> Form 8801 c <input type="checkbox"/> Form	55	
56	Add lines 47 through 55. These are your total credits	56	-
57	Subtract line 56 from line 46. If line 56 is more than line 46, enter -0-	57	371.9
58	Self-employment tax. Attach Schedule SE	58	
59	Social security and Medicare tax on tip income not reported to employer. Attach Form 4137	59	
60	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	60	
61	Advance earned income credit payments from Form(s) W-2	61	
62	Household employment taxes. Attach Schedule H	62	
63	Add lines 57 through 62. This is your total tax	63	371.9
64	Federal income tax withheld from Forms W-2 and 1099	64	4000
65	2005 estimated tax payments and amount applied from 2004 return	65	
66a	Earned income credit (EIC)	66a	
b	Nontaxable combat pay election <input type="checkbox"/> 66b		
67	Excess social security and tier 1 RRTA tax withheld (see page 59)	67	
68	Additional child tax credit. Attach Form 8812	68	
69	Amount paid with request for extension to file (see page 59)	69	
70	Payments from: a <input type="checkbox"/> Form 2439 b <input type="checkbox"/> Form 4136 c <input type="checkbox"/> Form 8865	70	
71	Add lines 64, 65, 66a, and 67 through 70. These are your total payments	71	4000
72	If line 71 is more than line 63, subtract line 63 from line 71. This is the amount you overpaid	72	281
73a	Amount of line 72 you want refunded to you	73a	281
b	Routing number		
c	Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings		
d	Account number		
74	Amount of line 72 you want applied to your 2006 estimated tax	74	
75	Amount you owe. Subtract line 71 from line 63. For details on how to pay, see page 60	75	
76	Estimated tax penalty (see page 60)	76	

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see page 61)? ☐ Yes. Complete the following. ☐ No

Designee's name Phone no. Personal identification number (PIN)

Sign Here

Joint return? See page 17. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone number
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	

Paid Preparer's Use Only

Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code	EIN	Phone no.	

SCHEDULES A&B
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)
Name(s) shown on Form 1040

Schedule A—Itemized Deductions

(Schedule B is on back)

► Attach to Form 1040. ► See Instructions for Schedules A&B (Form 1040).

OMB No. 1545-0074

2005

Attachment
Sequence No. 07

Your social security number

Medical and Dental Expenses	Caution. Do not include expenses reimbursed or paid by others.			
1	Medical and dental expenses (see page A-2)	1		
2	Enter amount from Form 1040, line 38	2		
3	Multiply line 2 by 7.5% (.075)	3		
4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-	4		
Taxes You Paid (See page A-2.)	5 State and local (check only one box):	5	1,000	
	a <input type="checkbox"/> Income taxes, or			
	b <input type="checkbox"/> General sales taxes (see page A-3)			
6	Real estate taxes (see page A-5)	6	1,000	
7	Personal property taxes	7		
8	Other taxes. List type and amount ►	8		
9	Add lines 5 through 8	9		2,000
Interest You Paid (See page A-5.)	10 Home mortgage interest and points reported to you on Form 1098	10	2,000	
	11 Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see page A-6 and show that person's name, identifying no., and address ►	11		
Note. Personal interest is not deductible.	12 Points not reported to you on Form 1098. See page A-6 for special rules	12		
	13 Investment interest. Attach Form 4952 if required. (See page A-6.)	13		
14	Add lines 10 through 13	14		2,000
Gifts to Charity If you made a gift and got a benefit for it, see page A-7.	15a Total gifts by cash or check. If you made any gift of \$250 or more, see page A-7	15a	500	
	b Gifts by cash or check after August 27, 2005, that you elect to treat as qualified contributions (see page A-7)	15b		
16	Other than by cash or check. If any gift of \$250 or more, see page A-7. You must attach Form 8283 if over \$500	16		
17	Carryover from prior year	17		
18	Add lines 15a, 16, and 17	18		500
Casualty and Theft Losses	19 Casualty or theft loss(es). Attach Form 4684. (See page A-8.)	19		-
Job Expenses and Certain Miscellaneous Deductions (See page A-8.)	20 Unreimbursed employee expenses—job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See page A-8.) ►	20	100	
	21 Tax preparation fees	21		
	22 Other expenses—investment, safe deposit box, etc. List type and amount ►	22		
23	Add lines 20 through 22	23		
24	Enter amount from Form 1040, line 38	24		
25	Multiply line 24 by 2% (.02)	25		
26	Subtract line 25 from line 23. If line 25 is more than line 23, enter -0-	26		100
Other Miscellaneous Deductions	27 Other—from list on page A-9. List type and amount ►	27		
Total Itemized Deductions	28 Is Form 1040, line 38, over \$145,950 (over \$72,975 if married filing separately)? <input type="checkbox"/> No. Your deduction is not limited. Add the amounts in the far right column for lines 4 through 27. Also, enter this amount on Form 1040, line 40. <input type="checkbox"/> Yes. Your deduction may be limited. See page A-9 for the amount to enter.	28		4,600
29	If you elect to itemize deductions even though they are less than your standard deduction, check here <input type="checkbox"/>			

For Paperwork Reduction Act Notice, see Form 1040 instructions.

Cat. No. 11330X

Schedule A (Form 1040) 2005

Name(s) shown on Form 1040. Do not enter name and social security number if shown on other side.

Your social security number

Schedule B—Interest and Ordinary Dividends

Attachment
Sequence No. 08**Part I
Interest**(See page B-1
and the
instructions for
Form 1040,
line 8a.)**Note.** If you
received a Form
1099-INT, Form
1099-OID, or
substitute
statement from
a brokerage firm,
list the firm's
name as the
payer and enter
the total interest
shown on that
form.

- 1**
- List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see page B-1 and list this interest first. Also, show that buyer's social security number and address ►

Amount

1

- 2**
- Add the amounts on line 1
-
- 3**
- Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815
-
- 4**
- Subtract line 3 from line 2. Enter the result here and on Form 1040, line 8a ►
-
- Note.**
- If line 4 is over \$1,500, you must complete Part III.

2

3

4

Amount

**Part II
Ordinary
Dividends**(See page B-1
and the
instructions for
Form 1040,
line 9a.)**Note.** If you
received a Form
1099-DIV or
substitute
statement from
a brokerage firm,
list the firm's
name as the
payer and enter
the ordinary
dividends shown
on that form.

- 5**
- List name of payer ►

5

- 6**
- Add the amounts on line 5. Enter the total here and on Form 1040, line 9a ►
-
- Note.**
- If line 6 is over \$1,500, you must complete Part III.

6

**Part III
Foreign
Accounts
and Trusts**(See
page B-2.)

You must complete this part if you (a) had over \$1,500 of taxable interest or ordinary dividends; or (b) had a foreign account; or (c) received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

Yes No

- 7a**
- At any time during 2005, did you have an interest in or a signature or other authority over a financial account in a foreign country, such as a bank account, securities account, or other financial account? See page B-2 for exceptions and filing requirements for Form TD F 90-22.1.
-
- b**
- If "Yes," enter the name of the foreign country ►

- 8**
- During 2005, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See page B-2

For Paperwork Reduction Act Notice, see Form 1040 instructions.

Schedule B (Form 1040) 2005

2005 Tax Table—Continued

If line 43 (taxable income) is—						And you are—				If line 43 (taxable income) is—				And you are—			
At least	But less than	Single	Married filing jointly	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing separately	Head of a house- hold
Your tax is—						Your tax is—						Your tax is—					
23,000						26,000						29,000					
23,000	23,050	3,089	2,724	3,089	2,931	26,000	26,050	3,539	3,174	3,539	3,381	29,000	29,050	3,989	3,624	3,989	3,831
23,050	23,100	3,096	2,731	3,096	2,939	26,050	26,100	3,546	3,181	3,546	3,389	29,050	29,100	3,996	3,631	3,996	3,838
23,100	23,150	3,104	2,739	3,104	2,946	26,100	26,150	3,554	3,189	3,554	3,396	29,100	29,150	4,004	3,639	4,004	3,846
23,150	23,200	3,111	2,746	3,111	2,954	26,150	26,200	3,561	3,196	3,561	3,404	29,150	29,200	4,011	3,646	4,011	3,854
23,200	23,250	3,119	2,754	3,119	2,961	26,200	26,250	3,569	3,204	3,569	3,411	29,200	29,250	4,019	3,654	4,019	3,861
23,250	23,300	3,126	2,761	3,126	2,969	26,250	26,300	3,576	3,211	3,576	3,419	29,250	29,300	4,026	3,661	4,026	3,869
23,300	23,350	3,134	2,769	3,134	2,976	26,300	26,350	3,584	3,219	3,584	3,426	29,300	29,350	4,034	3,669	4,034	3,876
23,350	23,400	3,141	2,776	3,141	2,984	26,350	26,400	3,591	3,226	3,591	3,434	29,350	29,400	4,041	3,676	4,041	3,884
23,400	23,450	3,149	2,784	3,149	2,991	26,400	26,450	3,599	3,234	3,599	3,441	29,400	29,450	4,049	3,684	4,049	3,891
23,450	23,500	3,156	2,791	3,156	2,999	26,450	26,500	3,606	3,241	3,606	3,449	29,450	29,500	4,056	3,691	4,056	3,899
23,500	23,550	3,164	2,799	3,164	3,006	26,500	26,550	3,614	3,249	3,614	3,456	29,500	29,550	4,064	3,699	4,064	3,906
23,550	23,600	3,171	2,806	3,171	3,014	26,550	26,600	3,621	3,256	3,621	3,464	29,550	29,600	4,071	3,706	4,071	3,914
23,600	23,650	3,179	2,814	3,179	3,021	26,600	26,650	3,629	3,264	3,629	3,471	29,600	29,650	4,079	3,714	4,079	3,921
23,650	23,700	3,186	2,821	3,186	3,029	26,650	26,700	3,636	3,271	3,636	3,479	29,650	29,700	4,086	3,721	4,086	3,929
23,700	23,750	3,194	2,829	3,194	3,036	26,700	26,750	3,644	3,279	3,644	3,486	29,700	29,750	4,096	3,729	4,096	3,936
23,750	23,800	3,201	2,836	3,201	3,044	26,750	26,800	3,651	3,286	3,651	3,494	29,750	29,800	4,109	3,736	4,109	3,944
23,800	23,850	3,209	2,844	3,209	3,051	26,800	26,850	3,659	3,294	3,659	3,501	29,800	29,850	4,121	3,744	4,121	3,951
23,850	23,900	3,216	2,851	3,216	3,059	26,850	26,900	3,666	3,301	3,666	3,509	29,850	29,900	4,134	3,751	4,134	3,959
23,900	23,950	3,224	2,859	3,224	3,066	26,900	26,950	3,674	3,309	3,674	3,516	29,900	29,950	4,146	3,759	4,146	3,966
23,950	24,000	3,231	2,866	3,231	3,074	26,950	27,000	3,681	3,316	3,681	3,524	29,950	30,000	4,159	3,766	4,159	3,974
24,000						27,000						30,000					
24,000	24,050	3,239	2,874	3,239	3,081	27,000	27,050	3,689	3,324	3,689	3,531	30,000	30,050	4,171	3,774	4,171	3,981
24,050	24,100	3,246	2,881	3,246	3,089	27,050	27,100	3,696	3,331	3,696	3,539	30,050	30,100	4,184	3,781	4,184	3,989
24,100	24,150	3,254	2,889	3,254	3,096	27,100	27,150	3,704	3,339	3,704	3,546	30,100	30,150	4,196	3,789	4,196	3,996
24,150	24,200	3,261	2,896	3,261	3,104	27,150	27,200	3,711	3,346	3,711	3,554	30,150	30,200	4,209	3,796	4,209	4,004
24,200	24,250	3,269	2,904	3,269	3,111	27,200	27,250	3,719	3,354	3,719	3,561	30,200	30,250	4,221	3,804	4,221	4,011
24,250	24,300	3,276	2,911	3,276	3,119	27,250	27,300	3,726	3,361	3,726	3,569	30,250	30,300	4,234	3,811	4,234	4,019
24,300	24,350	3,284	2,919	3,284	3,126	27,300	27,350	3,734	3,369	3,734	3,576	30,300	30,350	4,246	3,819	4,246	4,026
24,350	24,400	3,291	2,926	3,291	3,134	27,350	27,400	3,741	3,376	3,741	3,584	30,350	30,400	4,259	3,826	4,259	4,034
24,400	24,450	3,299	2,934	3,299	3,141	27,400	27,450	3,749	3,384	3,749	3,591	30,400	30,450	4,271	3,834	4,271	4,041
24,450	24,500	3,306	2,941	3,306	3,149	27,450	27,500	3,756	3,391	3,756	3,599	30,450	30,500	4,284	3,841	4,284	4,049
24,500	24,550	3,314	2,949	3,314	3,156	27,500	27,550	3,764	3,399	3,764	3,606	30,500	30,550	4,296	3,849	4,296	4,056
24,550	24,600	3,321	2,956	3,321	3,164	27,550	27,600	3,771	3,406	3,771	3,614	30,550	30,600	4,309	3,856	4,309	4,064
24,600	24,650	3,329	2,964	3,329	3,171	27,600	27,650	3,779	3,414	3,779	3,621	30,600	30,650	4,321	3,864	4,321	4,071
24,650	24,700	3,336	2,971	3,336	3,179	27,650	27,700	3,786	3,421	3,786	3,629	30,650	30,700	4,334	3,871	4,334	4,079
24,700	24,750	3,344	2,979	3,344	3,186	27,700	27,750	3,794	3,429	3,794	3,636	30,700	30,750	4,346	3,879	4,346	4,086
24,750	24,800	3,351	2,986	3,351	3,194	27,750	27,800	3,801	3,436	3,801	3,644	30,750	30,800	4,359	3,886	4,359	4,094
24,800	24,850	3,359	2,994	3,359	3,201	27,800	27,850	3,809	3,444	3,809	3,651	30,800	30,850	4,371	3,894	4,371	4,101
24,850	24,900	3,366	3,001	3,366	3,209	27,850	27,900	3,816	3,451	3,816	3,659	30,850	30,900	4,384	3,901	4,384	4,109
24,900	24,950	3,374	3,009	3,374	3,216	27,900	27,950	3,824	3,459	3,824	3,666	30,900	30,950	4,396	3,909	4,396	4,116
24,950	25,000	3,381	3,016	3,381	3,224	27,950	28,000	3,831	3,466	3,831	3,674	30,950	31,000	4,409	3,916	4,409	4,124
25,000						28,000						31,000					
25,000	25,050	3,389	3,024	3,389	3,231	28,000	28,050	3,839	3,474	3,839	3,681	31,000	31,050	4,421	3,924	4,421	4,131
25,050	25,100	3,396	3,031	3,396	3,239	28,050	28,100	3,846	3,481	3,846	3,689	31,050	31,100	4,434	3,931	4,434	4,139
25,100	25,150	3,404	3,039	3,404	3,246	28,100	28,150	3,854	3,489	3,854	3,696	31,100	31,150	4,446	3,939	4,446	4,146
25,150	25,200	3,411	3,046	3,411	3,254	28,150	28,200	3,861	3,496	3,861	3,704	31,150	31,200	4,459	3,946	4,459	4,154
25,200	25,250	3,419	3,054	3,419	3,261	28,200	28,250	3,869	3,504	3,869	3,711	31,200	31,250	4,471	3,954	4,471	4,161
25,250	25,300	3,426	3,061	3,426	3,269	28,250	28,300	3,876	3,511	3,876	3,719	31,250	31,300	4,484	3,961	4,484	4,169
25,300	25,350	3,434	3,069	3,434	3,276	28,300	28,350	3,884	3,519	3,884	3,726	31,300	31,350	4,496	3,969	4,496	4,176
25,350	25,400	3,441	3,076	3,441	3,284	28,350	28,400	3,891	3,526	3,891	3,734	31,350	31,400	4,509	3,976	4,509	4,184
25,400	25,450	3,449	3,084	3,449	3,291	28,400	28,450	3,899	3,534	3,899	3,741	31,400	31,450	4,521	3,984	4,521	4,191
25,450	25,500	3,456	3,091	3,456	3,299	28,450	28,500	3,906	3,541	3,906	3,749	31,450	31,500	4,534	3,991	4,534	4,199
25,500	25,550	3,464	3,099	3,464	3,306	28,500	28,550	3,914	3,549	3,914	3,756	31,500	31,550	4,546	3,999	4,546	4,206
25,550	25,600	3,471	3,106	3,471	3,314	28,550	28,600	3,921	3,556	3,921	3,764	31,550	31,600	4,559	4,006	4,559	4,214
25,600	25,650	3,479	3,114	3,479	3,321	28,600	28,650	3,929	3,564	3,929	3,771	31,600	31,650	4,571	4,014	4,571	4,221
25,650	25,700	3,486	3,121	3,486	3,329	28,650	28,700	3,936	3,571	3,936	3,779	31,650	31,700	4,584	4,021	4,584	4,229
25,700	25,750	3,494	3,129	3,494	3,336	28,700	28,750	3,944	3,579	3,944	3,786	31,700	31,750	4,596	4,029	4,596	4,236
25,750	25,800	3,501	3,136	3,501	3,344	28,750	28,800	3,951	3,586	3,951	3,794	31,750	31,800	4,609	4,036	4,609	4,244
25,800	25,850	3,509	3,144	3,509	3,351	28,800	28,850	3,959	3,594	3,959	3,801	31,800	31,850	4,621	4,044	4,621	4,251
25,850	25,900	3,516	3,151	3,516	3,359	28,850	28,900	3,966	3,601	3,966	3,809	31,850	31,900	4,634	4,051	4,634	4,259
25,900	25,950	3,524	3,159	3,524	3,366	28,900	28,950	3,974	3,609	3,974	3,8						