

*without estimating any lung cancer health costs.

Year	Monthly No. of Packs	Yearly No. of Packs	1 Pack Price	PER YEAR Money Loss w/o investing in 5% p.a. global funds	TOTAL ACCUMULATED Money Loss w/o investing in 5% p.a. global funds at that year	TOTAL ACCUMULATED Money Loss with investing in 5% p.a. global funds at that year	Remarks with investing in 5% p.a. global funds
1	1	12	\$10	\$120	\$120	\$126	
2	2	24	\$10	\$240			
3	3	36	\$10	\$360			
4	4	48	\$10	\$480			
5	5	60	\$10	\$600			
6	6	72	\$10	\$720			
7	7	84	\$10	\$840			
8	8	96	\$10	\$960			
9	9	108	\$10	\$1,080			
10	10	120	\$10	\$1,200	\$6,600	\$8,081	
11	11	132	\$10	\$1,320			
12	12	144	\$10	\$1,440			
13	13	156	\$10	\$1,560			
14	14	168	\$10	\$1,680			
15	15	180	\$10	\$1,800			
16	16	192	\$10	\$1,920			
17	17	204	\$10	\$2,040			
18	18	216	\$10	\$2,160			
19	19	228	\$10	\$2,280			
20	20	240	\$10	\$2,400	\$25,200	\$37,093	
21	21	252	\$10	\$2,520			
22	22	264	\$10	\$2,640			
23	23	276	\$10	\$2,760			
24	24	288	\$10	\$2,880			
25	25	300	\$10	\$3,000			
26	26	312	\$10	\$3,120			
27	27	324	\$10	\$3,240			
28	28	336	\$10	\$3,360			
29	29	348	\$10	\$3,480			
30	30	360	\$10	\$3,600	\$55,800	\$100,197	can buy a car or 2 room house