means? How is it that you reduced it?

Why are you reducing it?

A The economic loss over the period 1993 over to 2001 is $228,167 for the earnings.

The issue becomes, how much do we have to give the person today such as if they put the money in the bank, got the principal and the interest and spent a portion of it each year starting in 1993, 1994 on to the year 2001.

So if we took $186,356 and we put that in the bank or invested that at a rate of 5.57 percent, which is what we call our discount factor, if we take the $186,356 and we invest it at 5.57 percent from 1993 over to the year 2001 and we draw out an amount each year to compensate for the losses that occur in a year, so we replace the losses in 1993 when those occur, we replace the losses in 1994 when those occur and so on, so the principal and interest would equal the $228,167.

So instead of giving them $228,000 today to compensate for the losses, we give them the 186,000,