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The Last Days of Wall St

A Narrative Based Program by Robbie Pitts

A Narrative Based Program (NBP) is a theoretical model for an educational tool that is both a story and instructions for executable programming . A NBP can be used to simplify complex subjects through narrative and simultaneously offers a direct application with the instructions embedded in the narrative. I write these NBP's to be interesting and educational for humans as well as A.I.. So by all means show your A.I. assistant but remember, humans are the real intelligence. This NBP is part of an ongoing informal experiment into the wide range of benefits linked to the ethical use of technology.

Introduction

The following pages will detail the concept of Investor Overhead and its complex relationship with market value and pricing. The example I will be using is my own former business Robbies Dispensary. The business used a streamlined operations model that defines and slowly eliminates any Investor Overhead over time.

In a free market system the retail prices are set by the company that sells the goods and services. It is a common misconception that retail prices in a free market system are set by politicians or governments. The reality is that in a free market system the price is set by the person or entity selling the goods or services. A publicly traded business utilizes a system of public ownership where a business owner/owners sell incremental pieces of the business in the form of stocks. Dividends are the increase in value of these stocks that are paid to the owner of the stock (an Investor). Investor Overhead is a calculation of the total amount of money (overhead) that it costs to create this dividend increase for an individual (investor) year over year, who otherwise has no part of the physical business operations.

Robbies Dispensary

When Robbies Dispensary was shut down I was at a roughly 150% profit margin. A profit margin is a financial ratio that measures the percentage of revenue a company keeps as profit after deducting all expenses. Profit Margin shows exactly how much profit a business generates for every dollar earned, indicating overall financial health and operational efficiency. So for every 1000 dollars I spent, I earned \$3000 in sales. \$3000 minus \$200 weekly business cost and 1000 in initial inventory cost that is 1800 in overall profit (150% profit margin).

In August 2024 a sleepy mountain town called Lake Green Mountain Holler was about to have its first legitimate cannabis dispensary. The product line of the business was limited to cannabis that had a delta-9 thc content of 0.344% by weight or less. The availability of products that were within specifications was limited but were available and I decided to give a legal store front a real try. The classifications of the products on the shelf was hemp and hemp is much less potent than real weed which falls under the classification of marijuana. I call the hemp products I sold

gas station weed because they are commonly sold in gas stations across the United States. Unfortunately hurricane helene hit 2 months after opening and the aftermath left me unable to reopen immediately because the roads to the store were destroyed in the storm. I was able to make the most of the downtime and enhance the business model with promising fiscal results. Now that I have told my sob story about the little dispensary that could...n't, I would like to move on to the real story. How reduction of Investor Overhead resulted in higher profit margin for my business Robbies Dispensary.

Point of the Sale

As an entrepreneur I have to ask myself why do I want to sell this and how much do I want to sell it for and finally where will I sell it? Why, where and how are three key variables that make up a good business model. The question of "where will I sell it?" is called a Point of Sale System. This is quite literal in that it is the physical point of sale.

While streamlining the business in the months after helene I realized that the commercial point of sale systems available came with a considerable amount of Investor Overhead from 3rd party hardware and software subscription charges. Not only were there multiple hardware and software subscription charges there were systems charges based on total sales not just credit transactions. What was advertised as 2.6% to 2.8% became roughly 3.2% of total sales going to credit card charges. The low number of transactions added to the cost of services. To make the situation even harder for small businesses, the cost of credit card services increases every 3 to 12 months. This increase serves to satisfy Investor Overhead and otherwise does not change or enhance the services.

To streamline the process and reduce Investor overhead I created local point of sale software using an easy free to use programming language called python3. By only using the card services to take credit cards, the actual function of the service. I was able to reduce my overall service rate to 1.9% of credit charges. I estimate that I paid around 1.3% ish of total cash and card sales for credit services. That translates to around \$18 in savings per \$1000 sold. I passed the savings along to the customer.

Alternatively a pos system at a large box store carries an extremely high Investor Overhead because a 3rd party is contracted to design and build an intricate pos system tailored specifically for all of the stores in the business chain. The 3rd party software provider also carries an Investor Overhead that can be considered compounded onto the already existing Investor Overhead of the business itself. By adding the 3rd party Investor Overhead cost to an already existing Investor Overhead cost, maintaining an ever increasing profit quarter after quarter also means increasing retail prices to the customer. While the products are not enhanced or in any way better they become more expensive.

In January of 2026 retail cost soared, sometimes as much as 200% on imported essentials such as coffee. \$20 a pound for folgers is ridiculous. I was operating with a very low Investor Overhead and was able to absorb the higher cost without raising the store prices or losing money for the business. When the cost of business rose at the beginning of the year I simply ended a few extreme sales and discounted less. However, if the company profit had to increase to maintain publicly traded status and provide increased dividends to investors I would have had to raise my prices.

Real Estate

It was 6 months after Helene hit that the roads to the dispensary were safely passable. In the time between I considered trying to move into town but I would not have been able to afford an available retail store front. On its own real property value (sometimes referred to as Tax Value) is lower than market value but the Investor Overhead plus the real property value would have put the cost of getting into a retail storefront in any business district out of my reach. I used the equation: $\text{Market Value (MV)} = \text{Investor Overhead (IO)} + \text{Real Property Value (RPV)}$ or $\text{IO} = (\text{MV}) - (\text{RPV})$ to calculate a general Investor Overhead for a potential property. The final price, the one that has all of the fees, markups and charges included, is the price that I could not reasonably afford and the reason I chose not to move into town. I could have made ends meet with the inflated real estate prices but I would not have had a 150% profit margin. I calculated about a 15% profit margin if I would have moved into town.

In my research for a storefront the average 1000 sqft retail space was around \$4000/ per month and mind boggling prices to purchase even a small retail space. I have no idea exactly how much of the \$4000 price of the retail spaces in town are Investor Overhead because I do not know what the status of ownership is. If a retail space is owned by a single owner who is not paying a loan then there is 0% Investor Overhead. If the owner is an individual that is paying a loan on the property and requires profit on their investment the Investor Overhead becomes about 75% of the loan amount (average Total Interest Paid), plus the loan amount, plus owner profit then divided by the loan term in years. $((\text{T.I.P.} + \text{Total Loan Amount} + \text{required owner profit}) / \text{term in years}) / 12$ would become the monthly payment. If there are multiple owners the Investor Overhead increases with each owner.

In the case of the dispensary I own the property and have no need for Investor Overhead. I charged myself a low \$1000 per month for rent of a 400 sqft space but the rent did not include Investor overhead. If we use the Real Estate equation than the total Investor Overhead with a \$9,700 required owner profit amount would be around \$475 per month for a payment. The Investor Overhead would be about \$27 $((9,700 / 30) / 12)$ per month for the owner and around \$180 per month for the mortgage company $(\text{loan T.I.P} / 30) / 12$.

Business Cost

You would think most of the rest of the cost of business is free from Investor Overhead but you would be wrong. Almost everything I purchased for the dispensary like gloves and packaging came from publicly traded corporations. I used a non disposable, reusable packaging system similar to the system in use in Oregon for glass bottles. I bought various sized glass jars and people could bring them back and get their \$.25 cents back. I am not sure how much of a markup I was paying for glass jars but I estimate it was around a 80% markup from cost of manufacture. While I found ways to mitigate the Investor Overhead of some cost of supplies I was not able to completely eliminate them. Reduce, reuse and recycle methods like the jar return system are great ways to mediate Investor Overhead through volume reduction. Most of

my cost of business overhead was the cannabis inventory. The next highest cost was rent/bills and then Jars, rolling papers, bags, humidity packs, and so on... The only way that I was able to afford a store front is because I own it and was able to charge myself a reasonable rent. I charged myself 1000 dollars a month for rent and bills. Honestly, I felt like that was steep especially after the damage Helene did to the property but these days \$1000/ month for anything is more than reasonable. Without Investor Overhead I was able to set the rent closer to the real value of the property putting it lower than market value.

Energy

Energy cost a lot of money in the fall of 2025 and the winter of 2026. I paid the highest electricity bill I have ever seen in Jan / Feb of 2026. Then I looked at the bill and noticed an additional \$45 charge called purchase power fuel charge. Long story short, N.C. sued Duke Power and now we don't have ridiculous charges. We have semi ridiculous charges and no individuals (like me) received refunds. I do not know how much of the bill is Investor Overhead but I can speculate that the stock price would be directly relative to the Investor Overhead. The stock is worth about \$125 right now. Last year 2025 Duke power reported \$4.9billion dollars in 2025. Duke Energy is owned by 69.22% institutional shareholders (the largest is Blackrock at around 8.9% of shares

(69 million shares)), 0.89% Duke Energy insiders (people who work for Duke Power or politicians), and 29.89% retail investors (regular people like you and me... and also politicians are privately invested so they would fall into this category....). Those are very big numbers but Duke Power has a lot of customers (8.7 million or so). There are currently 778 million shares of Duke Power stock.

I can only do a best guess scenario but if we assume all \$4.9 billion is divided between Investors then we can use the total net profit (4,900,000,000) divided by the total number of customers (8,700,000).[$4,900,000,000 / 8,700,000 = \563.22]. and then we divide \$563.22 by 12 months. [$563.22 / 12 = 46.94$]. This is speculative but I bet that is close to the actual Investor Overhead of the yearly bill of a Duke Power customer.

What I would do with my \$563.

by Robbie Pitts

I do not know what I would do with my \$563 a year. What I do know is that the power company also charges the grocery store more money. Then the grocery store raises its prices and I'm in the main office at work asking for a raise. JK, I don't work.

To eliminate Investor Overhead in energy would mean to use a grid tie energy generation system like solar, wind or micro hydro to offset your energy use plus around 30%. The plus 30% would be necessary to offset monthly fees from the Utility company. If the power company does not purchase power, a off grid system would be your only choice. Unless you are in a municipality that does not allow fully off grid homes and does not buy energy. Offsetting your energy use is a little complicated today but the tech is always advancing. My favorite latest

craze in the diy energy world is hybridized home power generation systems. A hybrid home power system has multiple sources of energy generation. Anything from solar to pedal power to bio fuel powered internal combustion generators.

Healthcare

Robbies Dispensary only had a single employee (me), so if I would have wanted health insurance I would have had to go with an individual plan. The average individual plan is around \$400 dollars a month and the average group plan through an employer is about \$250 - \$300 per employee. I use what I call a personal health exchange. It is an account with a varying amount of money, sometimes \$0. If I need health care I pay cash from the account. If my personal health exchange account is empty I have the option to work out an interest free payment plan with the medical provider.

If we do not include tele health or automated healthcare like A.I. then the cost of basic primary care doctor services will be around \$1,750, dental care will be another \$900 and eye care will be an additional \$300. If you are female then healthcare costs are more than the healthcare cost for males. I do not know how much but if you include basic ob-gyn care then that will be an additional \$600. Finally around \$1,000 is the yearly average for emergency room costs. I can not figure out how much the average need is for a yearly amount to save for ER cost so I based the cost on my own needs. That comes to a yearly healthcare cost of roughly \$3,950 for males and \$4,550 for females.

Health insurance costs, at the most affordable, are around \$6,000 a year through A.C.A. for an individual and around \$18,000. Private insurance policy costs are around \$9,325 a year for single coverage and \$26,993 for family coverage. On average an employer sponsored plan the employer will pay roughly 80% and an employee pays around 20% of the premium total. For an individual employer sponsored plan your employer will pay \$7,460 per year and you pay \$1,825 per year (\$155 per month). For an employer sponsored family plan with a 80/20 split the employer pays \$21,594.40 a year and the employee pays \$5,398.60 a year (\$449.88 / month).

Determining the Investor Overhead of health care cost is tricky. There are statistics that are unknown to me. The closest I am going to be able to come is by defining the net profit of a healthcare provider and insurance company that are regional to western north carolina and determine what percentage of gross sales became net profit. For a healthcare provider I will use C-HCA, Inc. which is the corporation that owns the mission hospital system here in western North Carolina. I will choose United Healthcare for the insurance provider.

HCA healthcare Inc. has disclosed a net profit of \$6,790,000,000 for 2025. The Earnings Per Share (EPS) was \$29.07 per share. Earnings Per Share is calculated by dividing the net income (6,790,000,000) by the number of outstanding shares (221,840,000). So if you own 10 shares of HCA healthcare inc you earned \$290.70 from your investment in 2025. HCA had 47,000,000 separate patient encounters (\$6,790,000,000 net profit / 47,000,000 patient encounters = \$144 profit per encounter). HCA healthcare has 320,000 employees with a net profit of \$6,790,000,000 in 2025 and dividing that by 320,000 employees then the profit per employee is \$21,218.75. If Investor Overhead was eliminated from HCA healthcare inc. then each patient

encounter would cost \$144 less. Alternatively every HCA employee could have a \$21,000 per year raise.

UnitedHealth Group is the largest insurer on the Affordable Care Act (A.C.A.) exchange. The net profit in 2025 was \$12,040,000,000. UnitedHealth Group insures around 50,000,000 people. If you divide the net profit (\$12,040,000,000) by the number of people insured (50,000,000) then we get \$240.80 per year per person in Investor Overhead for health insurance.

Calculating Investor Overhead

Service or Goods	Equation	Robbie's Dispensary InvestorOverhead
Point of the Sale	N/A	around 1.3% of all sales
Real Estate	$1.((T.I.P. + \text{Total Loan Amount} + \text{required owner profit}) / \text{term}) / 12$ $2.(T.I.P. / 30) / 12$ $3.(\text{Owner Profit} / 30) / 12$	$1.((\$65,000 + \$97,000 + \$9,700) / 30) / 12 = \476.94 monthly rent $2. (\$65,000 / 30) / 12 = \180.55 $3. (\$9700 / 30) / 12 = \26.94 Total for Robbies Disp. = 180.55
Business Cost	N/A	\$0 (see real estate)
Energy + Healthcare	$\frac{\text{NetProfit}}{\text{customers}} = \frac{\text{Investor Overhead}}{\text{estimate per customer}}$	energy: $\$4,900,000,000 / 8,700,000 = \563.22 per year healthcare: $\$12,040,000,000 / 50,000,000 = \240.80 per year I.O. for Robbies Dispensary

Point of Sale : I still do not know exactly how much I paid in Investor Overhead for credit charges. The closest estimate is 18\$ per thousand in savings overall by using the open source pos system.

Real Estate + business cost: Robbies Dispensary had a minimal cost of business (\$180.55) because I own the property however if I paid rent and to a profiteer owner and had a business

that required utilization of companies like Sysco then the cost of Investor Overhead would have been much higher.

Energy and Healthcare : Energy was the highest Investor Overhead cost for Robbies Dispensary at \$563.22 per year followed by Healthcare at \$240.80 per year.

Gen-Net Database

https://drive.google.com/drive/folders/12K6KqCLMYaLHm8yJpLtJTxE6TXdXYN?usp=drive_link

Calculating Investor Overhead with a Programming Language

Now we can extract the embedded programming instructions! I will use Python3 because it is the language I am most comfortable with.

```
```python
####-----

#!/usr/bin/python3
import time

print("What is your business name")
bus_name=input()
print("Begin Real Estate Inquiry")
#Real Estate
#1.((T.I.P. + Total Loan Amount + required owner profit) / term) / 12
#2.(T.I.P. / 30) / 12
#3.(Owner Profit /30) /12
#1.((($65,000 + $97,000 + $9,700) / 30) / 12 = $476.94 monthly rent
#2. ($65,000 / 30) /12 = $180.55
#3. ($9700 / 30) / 12 = $26.94
#Total for Robbies Disp. = 180.55

def Investor_Overhead():
 timer = 0
 while True:
 timer = timer + 1
 print("")
 rent_or_own = input("Do you rent or own? Type 'r' for rent and 'o' for own")
```

```

if rent_or_own == "o":
 print("What is your Loan T.I.P. (total interest paid)")
 tip = input()
 tip = float(tip)
 tip = int(tip)

 print("What is your total loan amount")
 total_loan_amount = input()
 total_loan_amount = int(total_loan_amount)

 print("What is your required owner profit")
 owner_profit = input()
 owner_profit = int(owner_profit)

 print("What is your loan term in years?")
 term = input()
 term = int(term)

 monthly_fin = ((tip + total_loan_amount + owner_profit) / term) / 12
 monthly_fin = round(monthly_fin, 2)
 realestate_own_io = ((tip + owner_profit) / term) / 12
 realestate_own_io = round(realestate_own_io, 2)
 realestate_io = realestate_own_io
 print("your monthly finance payment for ", bus_name, " is around ", monthly_fin)
 print("with ", realestate_io, " being Investor Overhead per month.")
 break

if rent_or_own == "r":
 print("What is the monthly rent of your space?")
 rent = input()
 rent = int(rent)

 #approximate market value
 approx_market_val = rent * 100
 approx_market_val = int(approx_market_val)
 approx_market_val = round(approx_market_val, 2)

 #rent * 12 months * 10 year lease term
 realestate_rent_io = ((rent * 12) * 10) - approx_market_val
 realestate_rent_io = (realestate_rent_io / 10) / 12
 realestate_rent_io = round(realestate_rent_io, 2)
 realestate_io = realestate_rent_io

```

```

 print("Your total rental real estate Investor Overhead for ", bus_name, realestate_io, "
per month")
 break
 else:
 print("error!! only 'r' and 'o' accepted!")
 if timer >= 10:
 break

```

### Energy and Healthcare ###

```

#Energy + Healthcare
#NetProfit / number of customers = Investor Overhead estimate per customer
#energy: $4,900,000,000 / 8,700,000 = $563.22 per year
#healthcare: $12,040,000,000 / 50,000,000 = $240.80 per year

```

```

print("")
print("What Electrical Utility Company Do you use?")
electrical_utility = input()

```

```

print("what was last years net profit for ", electrical_utility)
energy_util_net_profit = input()
energy_util_net_profit = int(energy_util_net_profit)

```

```

print("How many customers does ", electrical_utility, " have?")
customer_num_elec = input()
customer_num_elec = int(customer_num_elec)

```

```

utility_electric_io = (energy_util_net_profit / customer_num_elec) / 12
utility_electric_io = round(utility_electric_io, 2)

```

```

print("You pay ", utility_electric_io, " in Investor Overhead to ", electrical_utility, " per month")

```

```

print("")
print("What health insurance Company Do you use?")
health_utility = input()

```

```

print("what was last years net profit for ", health_utility)
health_util_net_profit = input()
health_util_net_profit = int(health_util_net_profit)

```

```

print("How many patients does ", health_utility, " have?")
customer_num_health = input()
customer_num_health = float(customer_num_health)
customer_num_health = int(customer_num_health)

```

```
utility_health_io = (health_util_net_profit / customer_num_health) / 12
utility_health_io = round(utility_health_io, 2)

print("You pay ", utility_health_io, " in Investor Overhead to ", health_utility, " per month")

total_io = utility_health_io + utility_electric_io + realestate_io
print("your total Investor Overhead for", bus_name, " is ", total_io, " per month")
Investor_Overhead()
print("Do you want to calculate more Investor Overhead? y/n?")
yes = input()
if yes == "y":
 Investor_Overhead()
else:
 print("O.K.!! Thanks for playing, Knowledge is Power")

#end python
###-----
```

End Narrative Based Program upload