

How do we want to spend our money in the time we have left?

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| The "Basics." Not totally discretionary. | Food to eat at home, heat, light, A/C, water utilities, phone, internet, cable TV. Car(s) operations and insurance. |
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Discretionary

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| ENJOY MORE. NOW. | <p>Travel:</p> <ul style="list-style-type: none"> - Active (walking) for as many years as possible. #1 is our annual trip to England; may not be physically able to travel in not too many years. - At least one or two short trips to FL or other in winter: inject heat into our veins. - Better air travel espec. on long trips: <ul style="list-style-type: none"> Patti is super-purchaser of business class tickets at very good price. - Stay in above average places and better than average room. <p>At home:</p> <ul style="list-style-type: none"> - Extra help around the house: lawn; snow removal; cleaning. - Takeout or inexpensive dining out perhaps 2X/week. - Two club memberships for exercise and social networks. <p>Other</p> <ul style="list-style-type: none"> - Entertainment: Pitt basketball and football. POPS symphony. Other. - Patti can't resist buying shoes or clothes that are on deep sale. She can get really enthusiastic about how much she has saved. In grand total in a year, this is a lot of happiness for not much money! |
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| Family happiness and success | <ul style="list-style-type: none"> - Money to help. Some in our family are in more need than others. - We would rather give money now that they see compound rather than sitting on it to be dispersed in our wills. - We like to give money that is not immediately spent: IRAs, Education Savings Plans (529): tax advantaged; power to compound to much more. |
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| Help others in need | <ul style="list-style-type: none"> - Especially those suffering from risks that can kill or disable from disease, poverty, and dislocation from their home. - Efforts to help parents raise successful children. Tom's directly been involved in two efforts. - Education: especially social skills and life experiences for poorer kids. |
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