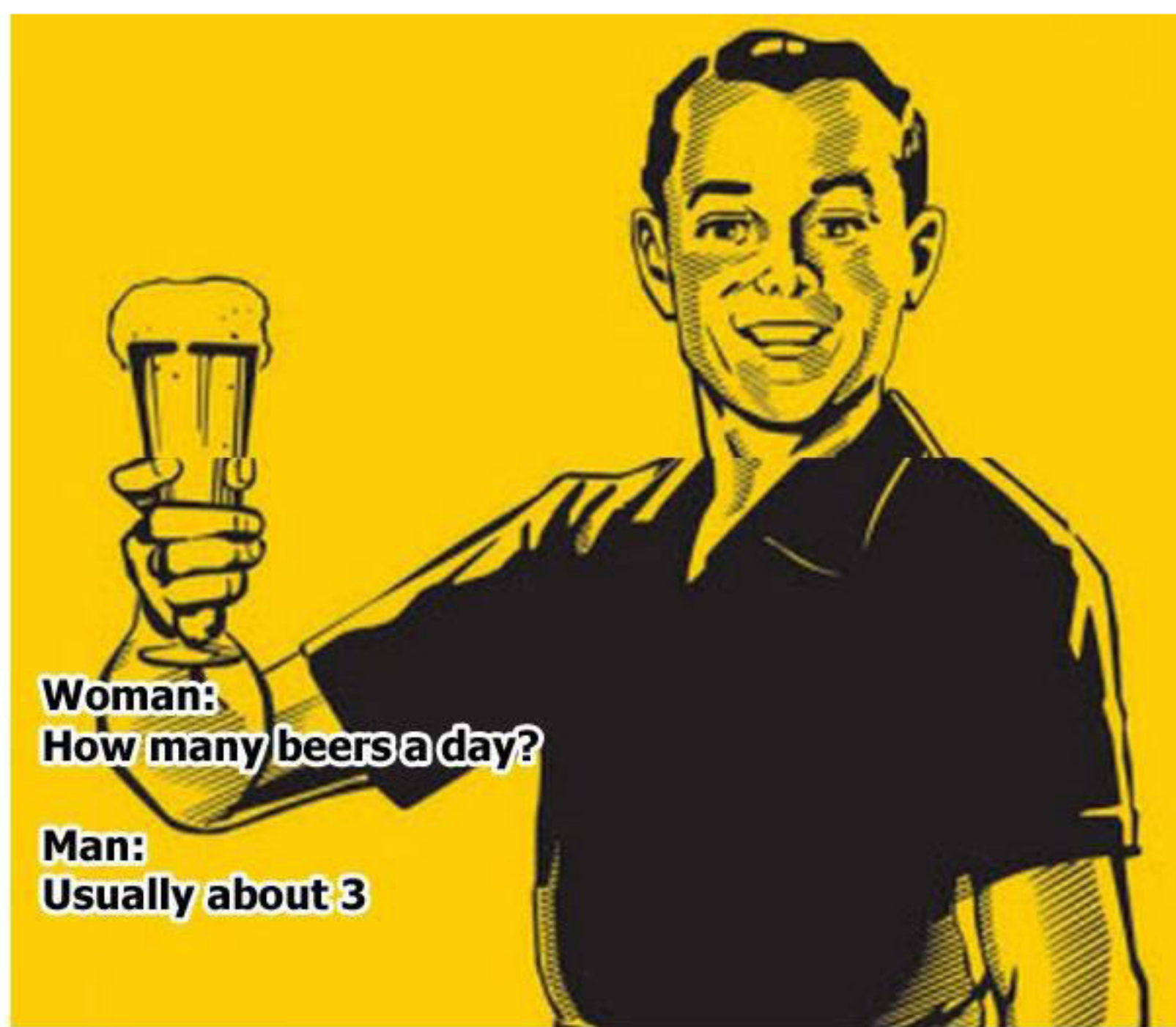




Woman:
Do you drink beer?

Man:
Yes



Woman:
How many beers a day?

Man:
Usually about 3



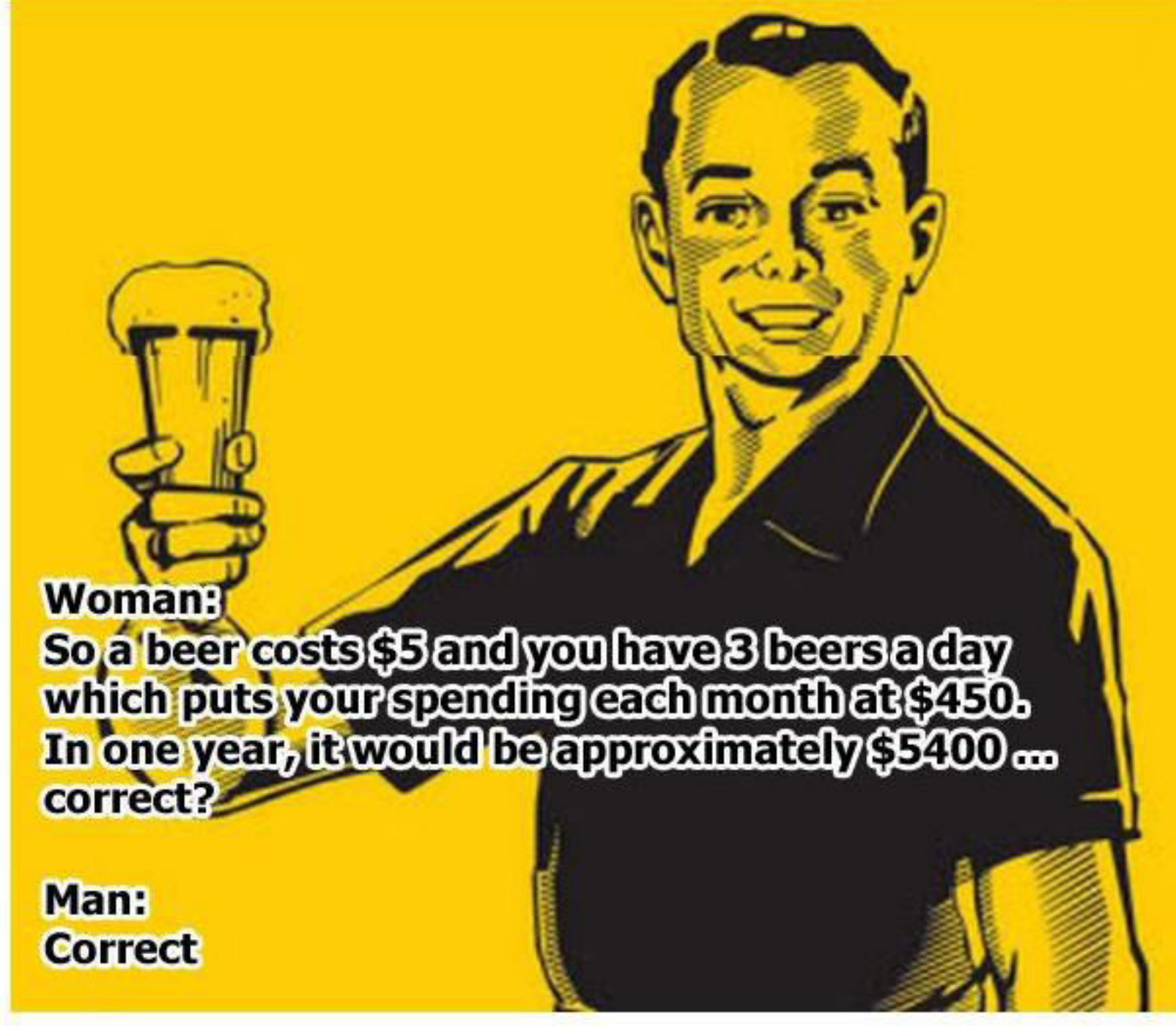
Woman:
How much do you pay per beer?

Man: \$5.00 which includes a tip



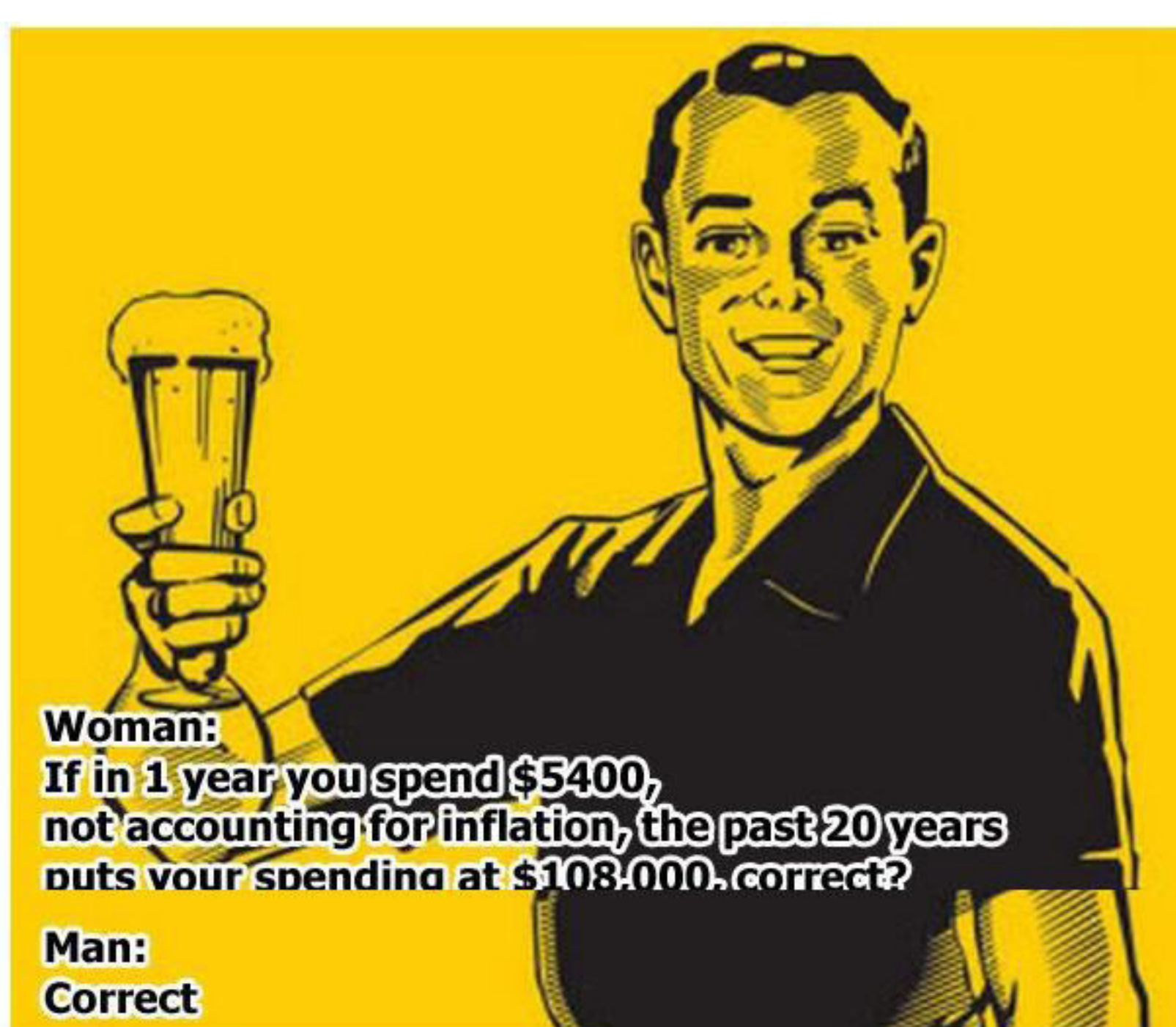
Woman:
And how long have you been drinking?

Man:
About 20 years, I suppose.



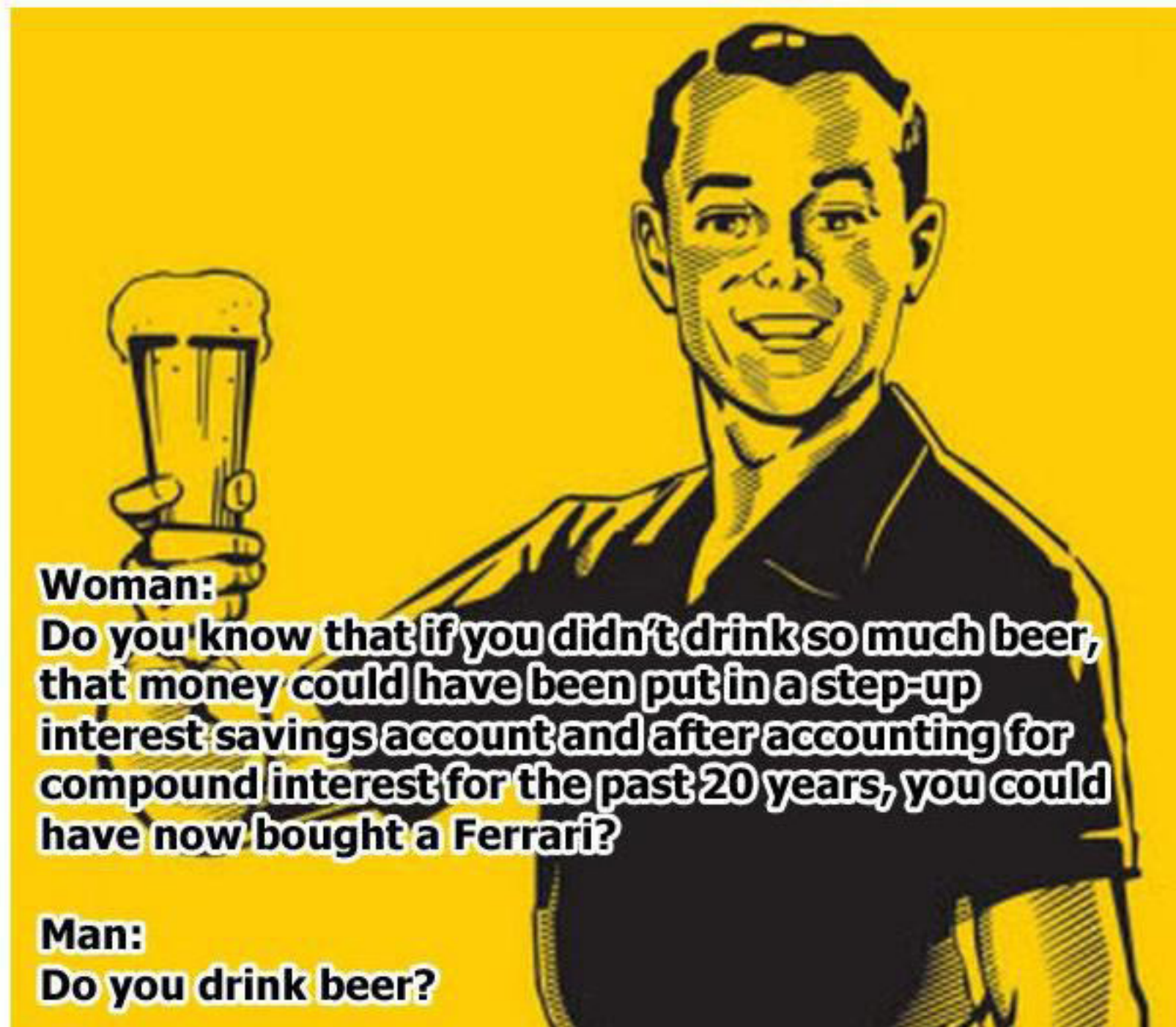
Woman:
So a beer costs \$5 and you have 3 beers a day
which puts your spending each month at \$450.
In one year, it would be approximately \$5400 ...
correct?

Man:
Correct



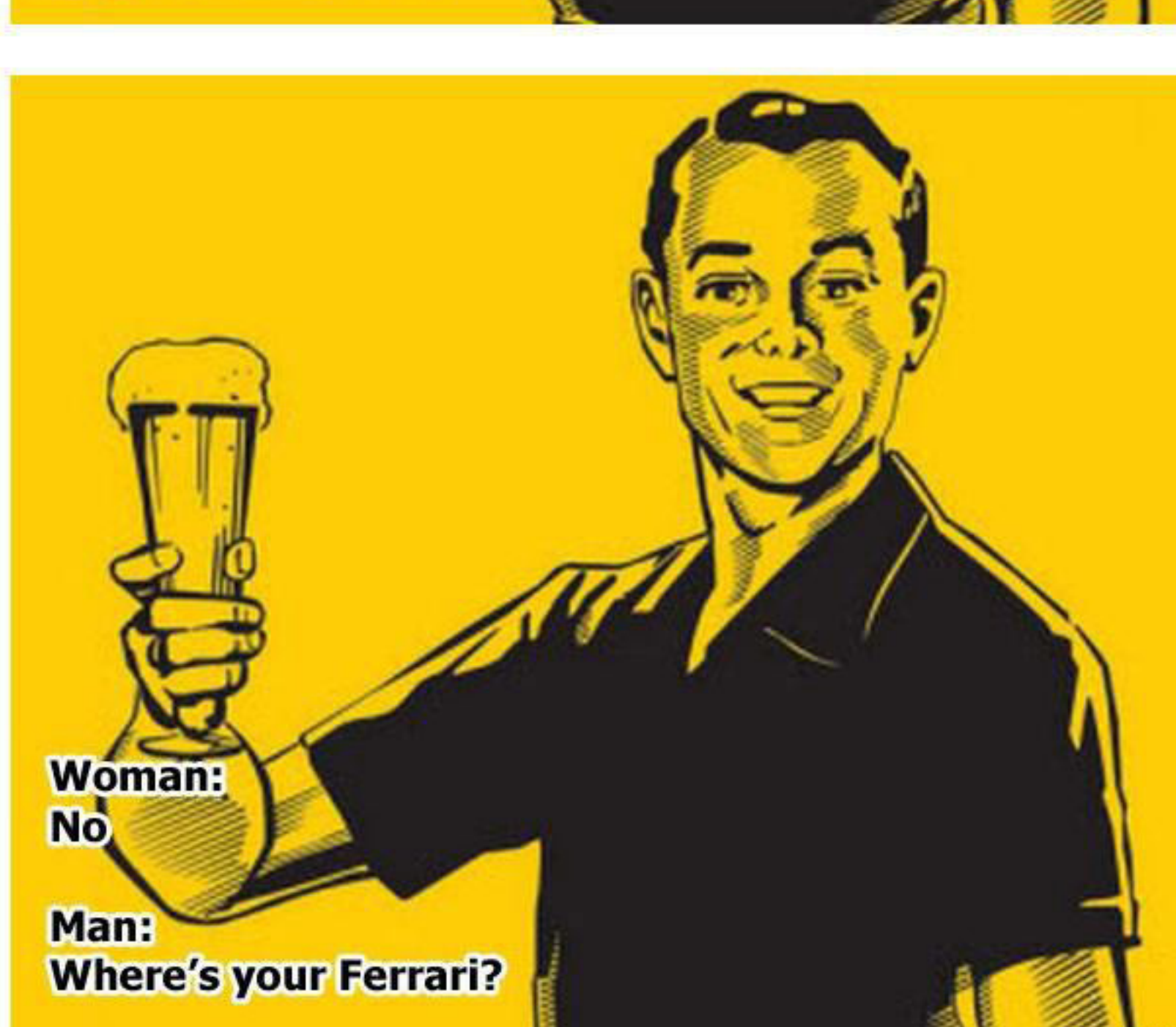
Woman:
If in 1 year you spend \$5400,
not accounting for inflation, the past 20 years
puts your spending at \$108,000, correct?

Man:
Correct



Woman:
Do you know that if you didn't drink so much beer,
that money could have been put in a step-up
interest savings account and after accounting for
compound interest for the past 20 years, you could
have now bought a Ferrari?

Man:
Do you drink beer?



Woman:
No

Man:
Where's your Ferrari?