	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	Cinci 2008								Ages: Gma	54	55	56	57	58	59	60	61	62	63	64
2	In real/constant dollars								Mom	24	25	26	27	28	29	30	31	32	33	34
3									Baby	2	3	4	5	6	7	8	9	10	11	12
4									Years	1	2	3	4	5	6	7	8	9	10	11
5	After SSA/Medicare deduction		-Gma	$7.00	Annual	$0.20 /hr			Income-Gma	$7,280	$7,488	$7,696	$7,904	$8,112	$8,320	$8,528	$8,736	$8,944	$9,152	$9,360
6		Hourly PartTime	-Mom	$6.50	Merit Increase	$0.20 /hr			-Mom	$6,760	$6,968	$7,176	$7,384	$7,592	$7,800	$8,008	$8,216	$8,424	$8,632	$8,840
7		InitialWage	-Teen	$5.50	over inflation	$0.15 /hr			-Teen											
8	Schedules Time-separated			Assumes 4hrs/da & 5days/week, no benefits and no vacations					-SocSec									$7,202	$7,202	$7,202
9	==>no daycare, one vehicle								Total	14,040	14,456	14,872	15,288	15,704	16,120	16,536	16,952	24,570	24,986	25,402
10																				
11	InterestRate(overInfl)							FundsOwners	Accumulated savings											
12	2.0%	-1.0%	-3.0%					-Gma	$8,000	8,458	8,967	9,828	10,746	11,778	12,867	14,313	15,221	17,039	21,846	26,635
13	LT	ST	BankLoan					-Mom	$2,000	2,338	2,725	3,461	4,251	5,153	6,110	7,421	8,191	9,868	14,532	19,174
14							to be discussed>	-Teen												
15	No bank loans until savings are under			$3,000	<-not encountered this way				DebtLoad											
16	Amts over	$1,000 are LT							Net BottomLine	655	740	1,423	1,502	1,695	1,768	2,437	1,303	3,086	8,993	8,764
17	Assumes Mom&Gma make common cause								Total Expenses	13,385	13,716	13,449	13,786	14,009	14,352	14,099	15,649	21,484	15,993	16,638
18	Crockpots, yogurt maker, bread machine, electric skillet, blender, waterpurifier, pots etc								Equity									7,280	9,100	11,800
19																				
20	Calm, middleclass NBHD, close to bus/hwy			Space 800sf (2br,1.5ba,lg kitchen)			MonthlyRent>	$650	Rent	7,800	7,800	7,800	7,800	7,800	7,800	7,800	7,800	7,800	7,800	7,800
21	ALT:Doublewide, rel close to bus/hwy, green			$9,100	$360	$27,000	10%	4.0%	Mtge									$7,280	$1,820	$2,700
22	(1000sf, 3br,2ba,lg kitchen,lg commons)			Land (1acre)	MthlyPmt	Price	Down	MtgeRate	Maint/Improv											
23																				
24	Food/Paper/Plastics								Food/Paper/Plastics											
25	$2.50	$1.50 per person per day							Gma + Mom	1,825	1,825	1,825	1,825	1,825	1,825	1,825	1,825	1,825	1,825	1,825
26	$1.00	$0.85 per toddler per day				8% growth/yr			Child	365	396	430	466	506	548	595	645	700	760	824
27	with	with																		
28	sprouting	kitchengarden							Telephone	180	180	180	180	180	180	180	180	180	180	180
29	Assumes raw-foods base/bulk buying/pantry						Conserving		Water	360	360	360	360	360	360	360	360	360	240	240
30	Child's progression proportional to weight						Conserving		Electric heat&light	1320	1320	1320	1320	1320	1320	1320	1320	1320	1050	1050
31					Homeschooling->	FREE	OHDELA computer+		Internet&Library	20	20	20	20	504	504	504	504	504	504	504
32																				
33	Good used car(consumers reports)						one-way trip	yields	Vehicle replacemt/additn								1200			
34	92 honda civic (40mpg) or 92 Caravan/Vger (25mpg)					bus (?) -->	$0.75	$390	Bus											
35	One van assumed at start				Van assumed	22	7	$2.50	Gas/MaintSupplies	905	905	905	905	905	905	905	905	905	905	905
36						mpg	miles	per gallon	Car repairs		300		300		300		300		300	
37							to work&shopping per persontrip		Insurance, licenses	350	350	350	350	350	350	350	350	350	350	350
38									AARPMotoringClub	60	60	60	60	60	60	60	60	60	60	60
39																				
40				Generally good health right from the beginning for this example, other scenarios need data																
41	No 'health insurance' for special reasons								HealthSupplies	100	100	100	100	100	100	100	100	100	100	100
42	No home insurance for special reasons								Optical/Dental/Emergency SavingsAcct	100	100	100	100	100	100	100	100	100	100	100
43	Just add small business operation to balance out the tax load of the employed, with relevance to their interests and needs,																			
44		and with net income minimal but satisfying -- probably involving construction tools and computers-- and you will all end up as cyber hobbits like us.																		
45	Courtesy of:	JHRaichyk, PhD																		
46		Mathematical Decision Analyst																		
47		www.CACM-ResearchServices.biz																		

	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG
1	65	66	67	68	69	70	71	72	73	74	75	76	Gma Ages
2	35	36	37	38	39	40	41	42	43	44	45	46	Mom
3	13	14	15	16	17	18	19	20	21	22	23	24	Baby
4	12	13	14	15	16	17	18	19	20	21	22	23	Years
5	$9,568	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	Income-Gma
6	$9,048	$9,256	$9,464	$9,672	$9,880	$10,088	$10,296	$10,504	$10,712	$10,920	$11,128	$11,336	-Mom
7													-Teen
8	$7,202	$7,202	$7,202	$7,202	$7,202	$7,202	$7,202	$7,202	$7,202	$7,202	$7,202	$7,202	-SocSec
9	25,818	16,458	16,666	16,874	17,082	17,290	17,498	17,706	17,914	18,122	18,330	18,538	Total
10													
11													Accumulated savings
12	34,632	38,429	42,284	46,471	50,695	55,258	59,866	66,080	73,422	81,015	88,864	96,974	Gma
13	27,023	30,668	34,368	38,396	42,458	46,856	51,296	57,339	64,506	71,921	79,588	87,513	Mom
14													
15													DebtLoad
16	14,990	6,268	6,233	6,741	6,649	7,157	7,065	10,093	12,101	12,309	12,517	12,725	Net BottomLine
17	10,828	10,190	10,433	10,133	10,433	10,133	10,433	7,613	5,813	5,813	5,813	5,813	Total Expenses
18	15,148	18,522	21,897	25,272	28,647	32,022	35,397	36,252	36,252	36,252	36,252	36,252	Equity
19													
20													Rent
21	$4,320	$4,320	$4,320	$4,320	$4,320	$4,320	$4,320	$1,800	$0				Mtge
22								TIME FOR A BIG DOUBLEWIDE					Maint/Improv
23								OR A SELF-BUILT CyberHobbitHomeProject					
24													Food/Paper/Plastics
25	1,825	1,825	1,825	1,825	1,825	1,825	1,825	1,825	1,825	1,825	1,825	1,825	Gma + Mom
26	894	970	913	913	913	913	913	913	913	913	913	913	Child
27													
28	180	180	180	180	180	180	180	180	180	180	180	180	Telephone
29	240	240	240	240	240	240	240	240	240	240	240	240	Water
30	1050	1050	1050	1050	1050	1050	1050	1050	1050	1050	1050	1050	Electric heat&light
31	504	504	504	504	504	504	504	504	504	504	504	504	Internet&Library
32													
33													Vehicle replacemt/additn
34													Bus
35	905	491	491	491	491	491	491	491	491	491	491	491	Gas/MaintSupplies
36	300		300		300		300						Car repairs
37	350	350	350	350	350	350	350	350	350	350	350	350	Insurance, licenses
38	60	60	60	60	60	60	60	60	60	60	60	60	AARPMotoringClub
39													
40													
41	100	100	100	100	100	100	100	100	100	100	100	100	HealthSupplies
42	100	100	100	100	100	100	100	100	100	100	100	100	Optical/Dental/Emergency SavingsAcct
43													
44													
45													
46													
47													