

are many alternate methods that are available for the employment of funds either through investment, special projects or hobbies. You might decide to start another foundation or you might decide to start another trust at the end of ten years. Regardless of what you might use this "second accumulation" of property for, you should be aware that you will own some other property in the future as part of your personal estate even though you might totally divest yourself of all your holdings today.

Some people might question whether \$10,000 is sufficient to provide food, clothing and entertainment for an average family of five persons. First, if our family were to spend \$60.00 per week on food, they would still only spend \$3,120 for the year. Our research has further shown that few families spend more than \$2500 a year on ordinary clothing. (Special furs, jewelry and most men's suits are useful over more than a single year and therefore must be depreciated over their useful time period. Jewelry is usually an investment where the costs are high. Costume jewelry has been included as part of the clothing expense). This leaves \$4,380.00 for personal entertainment, toiletries and other minor expenses. This is about \$350 per month or \$70 per person per month. By today's standards a whale of a lot of entertainment and toiletries can be purchased with this amount.