

Invested well could make your retirement years very comfortable...

You could purchase a weekend hunting cabin....

Or you could purchase a very nice new car (Examples in today's dollars would be: a new BMW 3 series, a new Mustang Boss 302 or Mustang GT500, a new Camaro SS, Audi TTS or Nissan 370Z)

5. Lost opportunities can include: dating someone you're attracted to, getting a desired job, being allowed into an insurance plan
6. When the ghost said "you little Dickens" – it was a reference to Charles Dickens' *A Christmas Carol* (where ghosts show Ebenezer Scrooge his future).