



THE DISTELFINK – Educate and Inspire

January 18, 2011

I hope many of you benefit by having a savings account with ING. I never thought I would admit to being satisfied earning a measly 1.1% on our household savings, but that's looked pretty generous during the past couple of years given the actions of the Federal Reserve at the short end of the yield curve. (Please see the footnote below for a little more explanation, if you like.) Last month, when I was online transferring funds between checking and savings accounts, I came across the following resolution that ING was reminding its clients about. Unfortunately, I had missed it at the beginning of the year. It proposed:

“We will spend more time with the people in our lives who matter most – and spend less money on things that don't really matter at all.”

Here, here; and cheers to The Big Orange Ball! I love this resolution, and I want a chance to live it again fully in 2011. My children have heard me say so many times, “I would rather make memories than go out and buy stuff.” Mind you, they're still rather keen on the stuff, but they're not so averse to the time together too. So whether we traveled to new places like Bermuda for Spring Break, or Cincinnati for my daughter's rowing championships; or old favorites like Silver Lake in the Summer, or New York City for a hooky day from school in the Fall; or perhaps just to walk the dogs through the fields across the street from our home, or at a nearby nature preserve; I treasure all the conversations and experiences I had with my children along the way. Family weddings, visits with my Mother, two glorious weeks alone with my husband on vacation, add to my personal highlight clips of 2010, and I haven't begun to honor the friendships I hold so dear.

And so, I encourage you to adopt this resolution for 2011 – Make More Memories. Better late than never, and perhaps better still, when tried every year going forward.

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