

Part 1: Some Questions/Ideas about Daily Expenses

- 1) What is Adobe system?
This is the system that processes PDF files. They have an online service for editing PDF files which includes the ability to add your signature to a document. I needed this service but now I have cancelled it.
- 2) TME *ALL recipes has to cancel
I cancelled this. They charged us \$16.62 on Jan 27 and they refunded the money on Jan 30. Similarly, we got a refund from Readers Digest.
- 3) Sirius Satellite Radio \$29 per month
I cancelled this. We used this in our car to get radio stations from a satellite so it doesn't matter where we are driving. We can still get local radio stations AM or FM in our car but these will have commercials. From our car we can also get music and news using our cell phone connection to the car and/or using the orange wifi receiver.
- 4) YouTube \$67.85/month every 21 date
Feb 6 extra youtube \$10.10
Feb 21 youtube \$88.72
Mar 2 extra youtube \$13.01
Jan 6 \$10.43
Jan 2 \$13.01
Dec 6 \$10.43
Dec 2 \$13.01

I had cancelled our television cable service because it was costing too much. I replaced it with YouTube TV which costs less and has many stations. YouTube was charging us:
\$67.85 for the basic YouTube TV service
\$10.43 to get high quality picture on the YouTube TV
\$13.01 to get YouTube music and videos with no commercials

I cancelled both of the YouTube TV services so now we pay:
\$13.01 to get YouTube music and videos with no commercials
there are also some free streaming movies
- 5) Nov 10 Apple merchandise \$5.41 I did not make this purchase
I am not sure, but I remember buying an Apple power plug

- 6) Adobe system \$14.99 / month
This is the system that processes PDF files. They have an online service for editing PDF files which includes the ability to add your signature to a document. I needed this service but now I have cancelled it.
- 7) What is National Grid NE Kurt Wegner? \$135.19
This is our bill for natural gas at our Hyannis house.
- 8) We should cancel AAA, the Automobile Club
This provides towing and road service, like fixing a flat tire or getting locked out of the car or running out of gas or the car breaks so we need to be towed.
On our Farmers Automobile Insurance we now have "Towing and Road Service" so we can cancel AAA. I have cancelled AAA, we can still use AAA until Dec 15, 2023 when it expires. It was costing \$134 per year.
- 9) We could cancel AARP, the Association of Retired People
This provides discounts at restaurants and hotels and entertainment sites like Legoland. It costs \$16 per year. I have cancelled this but we can still use our AARP cards until Feb 28, 2024
- 10) We should reduce the cost of Skyroam, the orange wifi receiver
The usual cost of international service for one month is \$99. But I got a discount so we had it for 3 months in Indonesia. The monthly cost for unlimited service in the USA is \$49. I have changed the service to be the minimum \$6 for 1 GigaByte of service per month. This allows us to have wifi while driving somewhere and there is no wifi available. For example, I can connect to a team meeting at my work, or we can search for information with Google
- 11) We can reduce the cost of auto insurance for the Jeep
On a car insurance policy there are 2 items "Comprehensive" and "Collision". Collision means, if there is an accident between our car and another car, the Farmers insurance company will pay for the damage to our car - however, we must first pay the deductible amount which is currently \$500. If we change the deductible amount to be larger - \$1000 or \$2000, then our cost of car insurance will decrease. Comprehensive means that Farmers Insurance company will pay for damages to our car when there is not a collision - for example, a tree falls on the car, there is hail damage, there is flooding damage, a bad guy breaks into our car. In the same way, if we increase the deductible for Comprehensive, it will decrease the cost of our car insurance.