Even in a smaller city such as St. Louis, you're likely to find yourself a handful of zeros from the top: Under the Gateway Arch, the big money belongs to Enterprise Rent-A-Car's Jack Taylor and his family. They're worth an estimated $9 billion.

Congratulations, Mega Millions winners! You've just won the biggest lottery in history! Move over Bill Gates and Warren Buffett!

Not so fast, Richie Rich.

There's no doubt that you're now each a member of the 1 percent. A life of comfort and leisure awaits, and managed wisely, it just might await your friends and family for generations to come.

Let's just not get carried away.

A luxury box at the stadium you can afford, but forget about buying the franchise and becoming the "No. 1 fan" of your favorite NFL or Major League Baseball team. The Los Angeles Dodgers just sold for $2 billion, besting the NFL record price of $1.1 billion for the Miami Dolphins by nine times your take-home winnings.

If you'd like to turn the keys at the sweetest pad in New York City - an $88 million apartment at 15 Central Park West - you'll have to spend nearly all of it to close the deal. But don't get into a bidding war: You're sure to lose out to the current owner, the 22-year-old daughter of a Russian billionaire.

Even if you're looking to become the next great philanthropist, your good deeds can't compete - at least in terms of dollars and cents - with that Gates guy. His foundation has given away close to $26 billion since it was established in 1994.

So, you've got some catching up to do. Don't worry, you're starting from a good place.

In the hours before the dramatic Friday night drawing, the jackpot was estimated at $640 million. If you each take the lump-sum payout, the cartoon checks made out to you will be worth about $150 million. Uncle Sam gets his share, and your state might, too.

All told, you'll each have roughly 100 million reasons to call April 2, 2012, the best Monday morning of your life.

If you follow the advice of those who know money, you won't splurge on those big-ticket items that you can afford, such as a top-of-the-line Gulfstream G650 jet ($64 million, excluding pilot, maintenance, hanger and fuel costs) and a place to fly it, your own private island (let's call that $25 million even).

Had you won the whole pot, and invested the $300 million conservatively, Steve Fazzari, an economics professor at Washington University in St. Louis, said you could have expected to

collect a nice "salary" of about $7 million "after taxes every year for the rest of your life and the rest of the life of your heirs."

Put another way, that's $19,000 a day. Forever. And even a one-third share of that is pretty sweet. "If you put it in perspective, you're pretty rich," Fazzari said.

It's more than enough to join up with the 1 percent, which the Congressional Budget Office pegged as households with incomes that average more than about $350,000 a year.

But it's still not all THAT much, at least according those buzzkills at Forbes. Just 30 years ago, the total after-taxes take of $300 million would have been more than enough to land a single winner on the magazine's annual list of the 400 richest Americans. In 2011, you would have needed $1.05 billion to tie four others for last place on a list topped by Gates.

In fact, your $100 million isn't even two-tenths of 1 percent of Gates' estimated $61 billion net worth. Using Fazzari's math on conservative investing, the Microsoft co-founder can expect to bring in an annual salary of $1.4 billion - or 14 times your share of the historic jackpot.

But that's Bill Gates, America's richest man. Surely you'll be the richest guy on your block?

Perhaps, but not in the city centers of New York, Chicago and Los Angeles. In Chicago alone, Forbes says there are 18 billionaires, including six members of one family.

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But none of that matters, right? So what if there are hundreds of billionaires out there whose wealth makes yours look like that of a pauper, or that there are limits you never imagined facing to a jackpot you could ever imagine winning. Surely that $100 million will at least solve all your

cares and provide a lifetime of happiness.

Yeah, not so much.

"After they win the jackpot, most of them self-destruct and they end up much more unhappy than they were before," Dr. Tom Manheim, who offers financial therapy in Solana Beach, Calif. "It's really kind of a sad state of our economy where we think that money, once again, is going to bring us happiness and it doesn't."

So, uh, yeah, congratulations, we guess, to the Mega Millions winners.

(And no, those of us who didn't win aren't bitter. Not one little bit.)