

Merry Christmas to you all

Merry Xmas from the team at CFS, as I write these words I struggle to cope with this fact that we are nearing the end of another year and as I look at my own children, where once I saw my first born starting her first day of school, I now see someone licenced to drive by herself and ending her penultimate year of school. Stop the bus I want off!! If you have the same feeling that life is travelling too fast please take a minute to enjoy our newsletter as we attempt to add some levity to a highly stressful time of the year.

Enjoy the read and if we have not spoken to you often enough or you just want to have another chat, please call us and we can make an appointment to see you in the New Year.



The European Recovery

*It is a slow day in a little Irish town.
The rain is beating down and the streets are deserted.*

Times are tough, everybody is in debt, and everybody lives on credit.

On this particular day a rich tourist is driving through the town, stops at the local hotel and lays a £100 note on the desk, telling the hotel owner he wants to inspect the rooms upstairs in order to pick one to spend the night.

The owner gives him some keys and, as soon as the visitor has walked upstairs, the hotelier grabs the £100 note and runs next door to pay his debt to the butcher. The butcher takes the £100 note and runs down the street to repay his debt to the pig farmer. The pig farmer takes the £100 note and heads off to pay his bill at the supplier of feed and fuel. The guy at the Farmers' Co-op takes the £100 note and runs to pay his drinks bill at the pub. The publican slips the money along to the local prostitute drinking at the bar,



who has also been facing hard times and has had to offer him "services" on credit. The hooker then rushes to the hotel and pays off her room bill to the hotel owner with the £100 note. The hotel proprietor then places the £100 note back on the counter so the rich traveller will not suspect anything.

At that moment the traveller comes down the stairs, picks up the £100 note, states that the rooms are not satisfactory, pockets the money, and leaves town.

No one produced anything. No one earned anything. However, the whole town is now out of debt and looking to the future with a lot more optimism.

And that, ladies and gentlemen, is how the stimulus package works.

THE PLIGHT OF THE CHARGE BRIGADE

(Apologies to Lord Tennyson)

Charge it up, charge it up,
Charge up that purchase
Deep in the valley of Debt
Plunge the card holders.
Stuff they don't really need!
Charge for the fun – their creed.
Into the valley of Debt
Plunge the card holders.

II

Stuff they don't really need!
Why should they be afraid?
Their stocks are doing well
They figure what the hell.
No stops to reason why
Just buy until you die,
Into the valley of Debt
Plunge the card holders.

III

Soft goods in front of them,
Hard goods in back of them,
Goods on all sides of them
Goods without number;
Rush through the big mall store,
Scope out its sales floor,
Into the jaws of Debt,
Into the Land of More
Plunge the card holders.

IV

Why should this frenzy stop?
O what great stuff they got!
All the world marvels.
Honour the charge brigade!
Forget the int'rest paid,
Happy card holders!

2012 Olympic Predictions

Usain Bolt
to win 3 gold
medals and NZ
to win 4

NZ Hockey,
men and women,
win medals

NZ
swimmer
wins medal

Jacko Gill
wins medal in
shot put

but most
importantly,
no more major
earthquakes in
NZ

Stranger than Fiction



Some new RAF helicopter pilots were midway through their training. They have reached the phase of their training where they had to command a helicopter by themselves and fly on a cross country exercise, having already practiced with instructors.

These flights generally lasted up to an hour, and each student pilot would fly the same course at 3 minute intervals. This was considered sufficient so that they could not 'follow the leader' but also the exercise would not last all day.

The most interesting flight had a cadet that was so focused on the task at hand that he did not make a 'toilet stop' prior to the flight. The net affect was that 20 minutes into the flight he had an overwhelming urge and fortunately in a helicopter he could make a stop at a suitable clearing. The clearing he chose

was well clear of trees, very important for a trainee pilot flying a helicopter, but it was next to a ravine. On landing, rather than shutting the helicopter down, he left the main rotor idling and he ran off to the tree line. While he was away a gust of wind caught the main blades and the helicopter was propelled into the ravine. Meanwhile the next student pilot caught sight of the 'accident', landed and rushed down the ravine to help. While this was happening the first pilot came back to his helicopter, he was in a hurry as he was now running late, and took off.

The second pilot, not finding anyone to assist, returned to his helicopter and found it was gone. Needless to say confusion reigned back at base when the first pilot returned with the 'wrong' helicopter!

Lawyer Joke

The Godfather, accompanied by his lawyer, walks into a room to meet with his accountant.

The Godfather asks the accountant, "Where's the three million bucks you embezzled from me?" The accountant doesn't answer. The Godfather asks again, "Where's the three million bucks you embezzled from me?"

The lawyer interrupts, "Sir, the man is a deaf-mute and cannot understand you, but I can interpret for you." The Godfather says, "Well, ask him where the @#!* money is."

The lawyer, using sign language, asks the accountant where the three million dollars is. The accountant signs back, "I don't know what you're talking about." The lawyer interprets to the Godfather, "He doesn't know what you're talking about."

The Godfather pulls out a pistol, puts it to the temple of the accountant, cocks the trigger and says, "Ask him again where the @#!* money is!"

The lawyer signs to the accountant, "He wants to know where it is!" The accountant signs back, "Okay! Okay! The money's hidden in a suitcase behind the shed in my backyard!"

The Godfather says, "Well, what did he say?" The lawyer interprets to the Godfather, "He says that you don't have the guts to pull the trigger."

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