



Christmas greetings from the team at CFS

It's been quite a year, from my encounter with melanoma in February to the record number of clients making claims on trauma and income protection policies. These events test our mental fortitude and remind us of our mortality but most of all they remind me of the importance to make plans for the enjoyment of life right now, not many years from now!

If you haven't discussed with us your changing world; job, location, new family members or empty nest syndrome, please call or email us. Adam, Yupar, Nicholas or Joy are ready to share information and provide options in a world filled with noise.

Enjoy some light reading, amusing jokes and please be sun smart over summer!

DEAD OR ALIVE

Lawyer: "Doctor, before you performed the autopsy, did you check for a pulse?"

Witness: "No."

Lawyer: "Did you check for blood pressure?"

Witness: "No."

Lawyer: "Did you check for breathing?"

Witness: "No."

Lawyer: "So, then it is possible that the patient was alive when you began the autopsy?"

Witness: "No."

Lawyer: "How can you be so sure, Doctor?"

Witness: "Because his brain was sitting on my desk in a jar."

Lawyer: "But is it possible that the patient could have still been alive?"

Witness: "Yes, it is possible that he could have been alive and practicing law somewhere."

Summer reading

Auckland library makes books available through an app, Libby by Overdrive. These electronic versions can be read or listened to, they come in audio form as well. And as they're on electronic devices you don't need to turn on a light or even get your glasses, the font can be arranged to suit. All you need is a library card, the cost is zero, the convenience unmatched.

My complementary health tip over the festive season is to read the advice of Canadian doctor Jason Fung in his book 'The Obesity Code', available in eBook through the Libby app. It will change the way you think about meals.



Meteorology

Fall was upon a remote reservation when the Indian tribe asked their new Chief what the coming winter was going to be like. The modern day Chief had never been taught the secrets of the ancients. When he looked at the sky he couldn't tell what the winter was going to be like.

Better safe than sorry, he said to himself and told his tribe that the winter was indeed expected to be cold and that the members of the village should stock up on firewood to be prepared.

After several days, our modern Chief got an idea. He went to the phone booth, called the National Weather Service and asked, "Is the coming winter going to be cold?"

"It looks like this winter is going to be quite cold," the meteorologist at the weather service responded.

So the Chief went back to his people and told them to collect even more firewood

in order to be prepared. A week later he called the National Weather Service again. "Does it still look like it is going to be a very cold winter?"

"Yes," the man at National Weather Service again replied, "It's going to be a very cold winter."

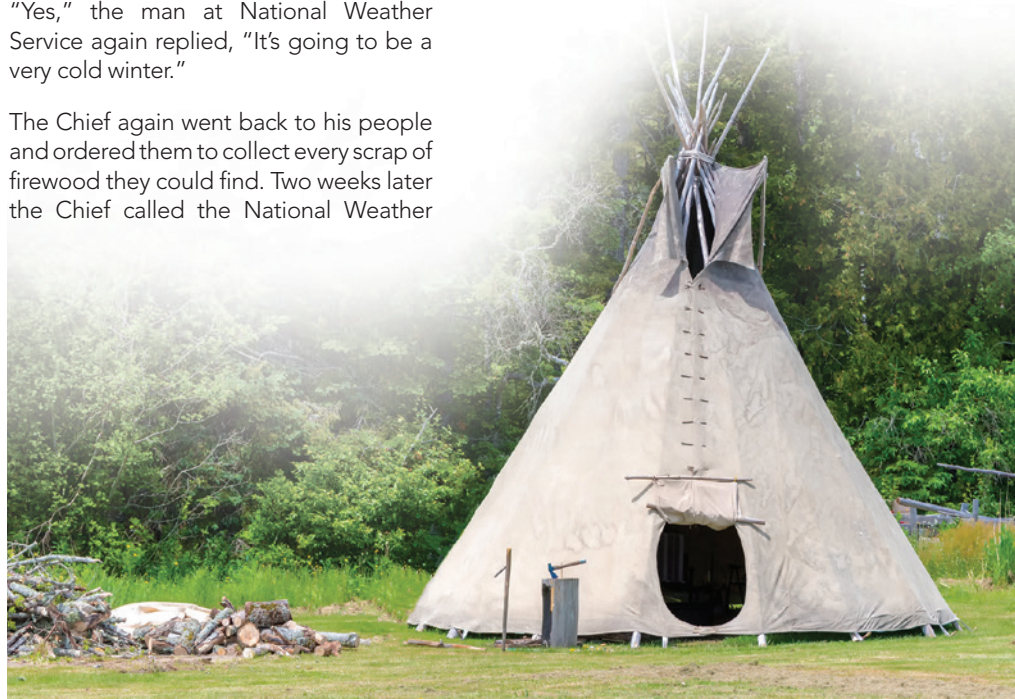
The Chief again went back to his people and ordered them to collect every scrap of firewood they could find. Two weeks later the Chief called the National Weather

Service again. "Are you absolutely sure that the winter is going to be very cold?"

"Absolutely," the man replied. "It's looking more and more like it is going to be one of the coldest winters ever."

"How can you be so sure?" the Chief asked.

The weatherman replied, "The Indians are collecting firewood like crazy."



PROGNOSTICATIONS FOR 2020

After disembowelling and assessing the entrails of several small animals whilst acknowledging that Mercury is entering the 5th phase of Sagittarius..... I mean, having retrieved my computer model from the economists and futurists, I am now able to predict the following:

- Inflation will remain low, unless it increases and becomes high.
- 2020 Election won by National again, but as they're not keen to share power, Labour - NZ First - Greens Coalition continue as Government.

- 2020 Election Referendum brings euthanasia and marijuana approval but the 5% requirement for Representation will remain.
- Democrat controlled House of Representatives votes for Trump impeachment, Republican controlled Senate throws out the charge.
- Scott Robertson plus Ian Foster plus Scott MacLeod confirmed as AB coaches.
- Summer news reports will speak of the impending drought, worrisome shark sightings and freedom campers littering our national parks.

You heard it here first folks!

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