

Xmas Greetings from the team at CFS Financial Services

I for one am happy to put the year behind me and look forward to my summer holidays. My New Year's wish will be that science and human behaviour will be analysed jointly to develop a governmental response to national problems, rather than knee jerk reaction to media noise, though I'm not holding my breath.

In our time honoured tradition, I'm pleased to provide this newsletter and its humorous observations and jokes as a tonic to our current situation. Enjoy your break from work and if, during this time off, you decide that a chat with us about insurance or your investment plan is required, please note we'll be back at work from 5 January 2021.

Too Much Knowledge

In the trial, the small-town prosecuting lawyer called his first witness, Mabelle, an elderly woman to the stand. He approached her and asked, 'Mrs. Jones, do you know me?'

She responded, 'Why, yes, I do know you, Mr. Williams. I've known you since you were a boy, and frankly, you've been a big disappointment to me. You lie, you cheat on your wife, and you manipulate people and talk about them behind their backs. You think you're a big shot when you haven't the brains to realise you'll never amount to anything more than a two-bit paper pusher. Yes, I know you.'

The lawyer was stunned. Not knowing what else to do, he pointed across the room and asked, 'Mrs. Jones, do you know the defense lawyer?'

She again replied, 'Why yes, I do. I've known Mr. Bradley since he was a youngster, too. He's lazy, bigoted, and he has a drinking problem. He can't build a normal relationship with anyone, and his law practice is one of the worst in the entire state. Not to mention he cheated on his wife with three different

women. One of them was your wife. Yes, I know him.'

The defense lawyer nearly died.

The judge quickly asked both lawyers to approach the bench and, in a very quiet voice, said, 'If either of you idiots asks her if she knows me, I'll send you both to the electric chair.'



Observations Within A Crazy World

'Whenever I read or listen to a news report about my industry, I'm amazed at the inaccuracies, yet when I read or hear news about other industries, I'm outraged that such poor/criminal/silly decisions can be made.'

'As soon as we're born we're destined to die, yet news stories repeatedly make shock announcements that unfortunate people are dying in their 80s and 90s.'

In the middle ages we read about soothsayers predicting the future through the art of 'reading animal entrails', and we scoffed at such ignorance. Today the modern soothsayer, known as an economist, makes predictions using 'computer modelling', and we believe them!

'I've never had an original thought since age 10, the year I started reading'.



Pandemic Jokes

After years of wanting to thoroughly clean my house but lacking the time, this week I discovered that wasn't the reason.

My husband purchased a world map and then gave me a dart and said, "Throw this and wherever it lands—that's where I'm taking you when this pandemic ends." Turns out, we're spending two weeks behind the fridge.



My mom always told me I wouldn't accomplish anything by lying in bed all day. But look at me now, ma! I'm saving the world!

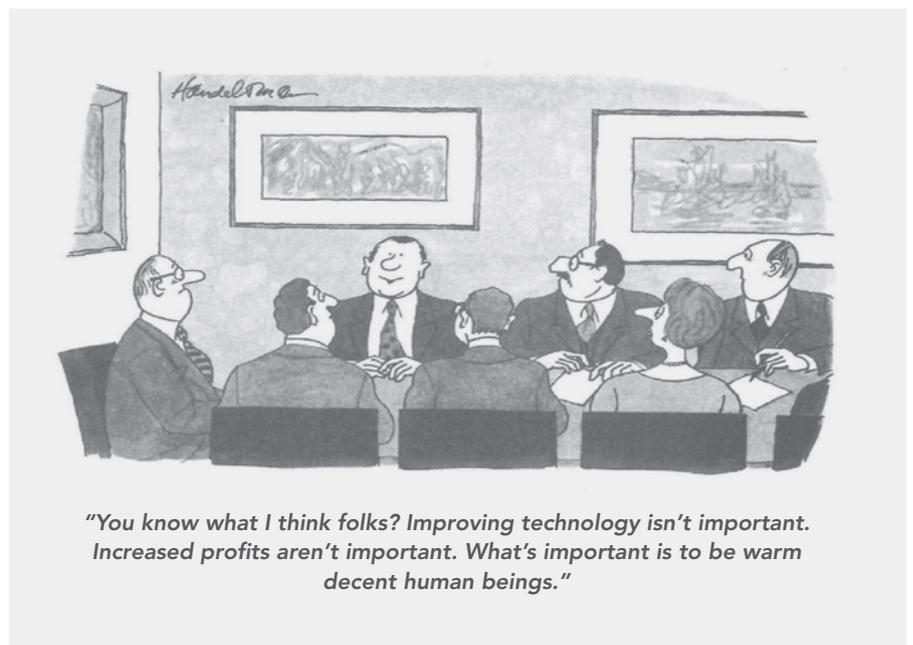
Religious Experience

While robbing a home, a burglar hears someone say, "Jesus is watching you." To his relief, he realizes it is just a parrot mimicking something it had heard.

The burglar asks the parrot, "What's your name?"

The parrot says, "Moses."

The burglar goes on to ask, "What kind of a person names their parrot Moses?" The parrot replies, "The same kind of person that names his Rottweiler Jesus."



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