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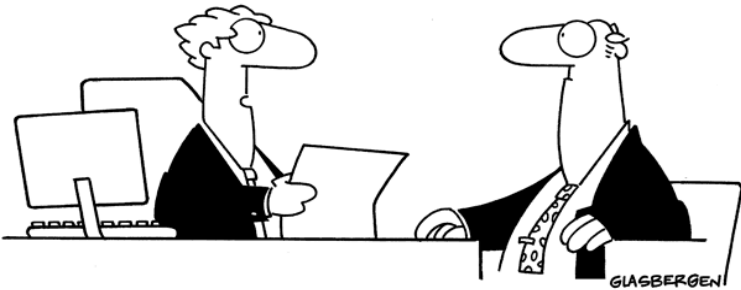
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FINANCIAL ADVICE



"Gas prices are rising, so people will be staying home and watching more TV. That means more time on the sofa and more coins under the cushions. To increase your cash flow, my advice is to buy more sofas."

One winter morning a husband and wife in northern Minnesota were listening to the radio during breakfast. They heard the announcer say, "We are going to have 8 to 10 inches of snow today. You must park your car on the even-numbered side of the street, so the Snowplows can get through." So the good wife went out and moved her car. A week later while they are eating breakfast again, the radio announcer said, "We are expecting 10 to 12 inches of snow today. You must park your car on the odd-numbered side of the street, so The snowplows can get through." The good wife went out and moved her car again. The next week they are again having breakfast, when the radio announcer says, "We are expecting 12 to 14 inches of snow today. You must park...." Then the electric power went out. The good wife was very upset, and with a worried look on her face she said, "Honey, I don't know what to do. Which side of the street do I need to park on so the snowplows can get through?" With the love and understanding in his voice that all men who are married to *certain* blondes exhibit, the husband replied, "Why don't you just leave it in the garage this time."

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Little Carol came into the kitchen where her mother was making dinner. Her birthday was coming up and she thought this was a good time to tell her mother what she wanted. 'Mom, I want a bike for my birthday.' Now, Little Carol was a bit of a troublemaker. She had gotten into trouble at school and at home. Carol's mother asked her if she thought she deserved to get a bike for her birthday. Little Carol, of course, thought she did. Carol's mother, being a Christian woman, wanted her to reflect on her behavior over the last year, and write a letter to God and tell him why she deserved a bike for her birthday. Little Carol stomped up the steps to her room and sat down to write God a letter.

LETTER 1: Dear God, I have been a very good girl this year and I would like a bike for my birthday. I want a red one. Your friend, Carol
Carol knew this wasn't true. She had not been a very good girl this year, so she tore up the letter and started over.

LETTER 2: Dear God, This is your friend Carol. I have been a pretty good girl this year, and I would like a red bike for my birthday. Thank you, Carol
Carol knew this wasn't true either. She tore up the letter and started again.

LETTER 3: Dear God, I know I haven't been a good girl this year. I am very sorry. I will be a good girl if you just send me a red bike for my birthday. Thank you, Carol

Carol knew, even if it was true, this letter was not going to get her a bike. By now, she was very upset. She went downstairs and told her mother she wanted to go to church. Carol's mother thought her plan had worked because Carol looked very sad. 'Just be home in time for dinner,' her mother said. Carol walked down the street to the church and up to the altar. She looked around to see if anyone was there. She picked up a statue of the Virgin Mary, slipped it under her jacket and ran out of the church, down the street, into her house, and up to her room. She shut the door and sat down and wrote her letter to God.

LETTER 4: I GOT YOUR MAMA. IF YOU WANT TO SEE HER AGAIN, SEND THE BIKE. Signed, YOU KNOW WHO

A BAD DAY!!



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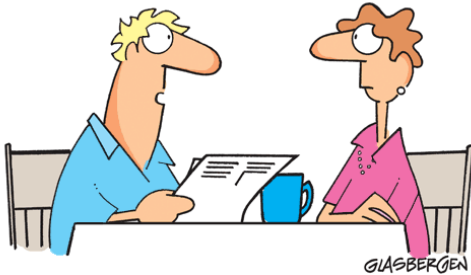
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"Liquidity. That's when you look at your investments and wet your pants."

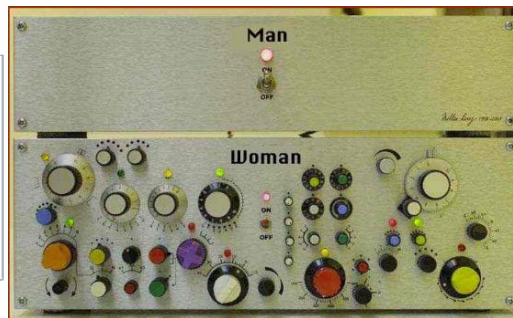
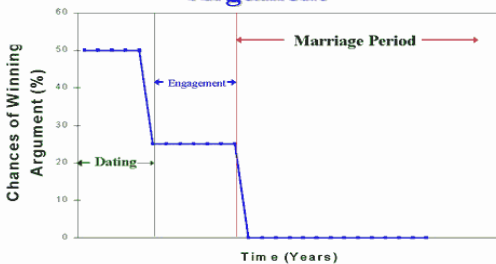
Dear IRS;

I am sorry to inform you that I will not be able to pay taxes owed April 15, but all is not lost. I have paid these taxes: accounts receivable tax, building permit tax, CDL tax, cigarette tax, corporate income tax, dog license tax, federal income tax, unemployment tax, gasoline tax, hunting license tax, fishing license tax, waterfowl stamp tax, inheritance tax, inventory tax, liquor tax, luxury tax, Medicare tax, city, school and county property tax (up 33 percent last 4 years), real estate tax, social security tax, road usage tax, toll road tax, state and city sales tax, recreational vehicle tax, state franchise tax, state unemployment tax, telephone federal excise tax, telephone federal state and local surcharge tax, telephone minimum usage surcharge tax, telephone state and local tax, utility tax, vehicle license registration tax, capitol gains tax, lease severance tax, oil and gas assessment tax, Michigan property tax, Michigan, Indiana, Illinois, and Ohio sales tax, and many more that I can't recall but I have run out of space and money. When you do not receive my check April 15, just know that it is an honest mistake. Please treat me the same way you treated Congressmen Charles Rangel, Chris Dodd, Barney Frank and ex-Congressman Tom Daschle and, of course, your boss Timothy Geithner. No penalties and no interest. P.S. I will make at least a partial payment as soon as I get my stimulus check.

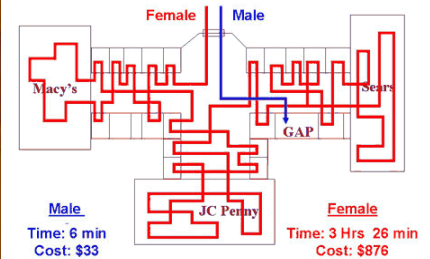
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A mother and her young son were flying Southwest Airlines from Kansas City to Chicago. The little boy (who had been looking out the window turned to his mother and asked, 'If big dogs have baby dogs and big cats have baby cats, why don't big planes have baby planes?' The mother (who couldn't think of an answer) told her son to ask the flight attendant. So the boy went down the aisle and asked the flight attendant, 'If big dogs have baby dogs and big cats have baby cats, why don't big planes have baby planes?' The busy flight attendant smiled and said, 'Did your mother tell you to ask me?' The boy said, 'Yes, she did.' 'Well, then, you go and tell your mother that there are no baby planes because Southwest always pulls out on time. Have your mother explain that to you.'

Chances of a Man Winning an Argument



Mission: Go to Gap, Buy a Pair of Pants



A couple were 85 years old and had been married for sixty years. Though they were far from rich, they managed to get by because they had watched their pennies. Though not young, they were both in very good health, largely due to the wife's insistence on healthy foods and exercise for the last decade. One day, their good health didn't help when they went on a rare vacation and their plane crashed, sending them off to Heaven. They reached the pearly gates, and St. Peter escorted them inside. He took them to a beautiful mansion, furnished in gold and fine silks, with a fully stocked kitchen and a waterfall in the master bath. A maid could be seen hanging their favorite clothes in the closet. They gasped in astonishment when he said, 'Welcome to Heaven. This will be your home now.' The old man asked Peter how much all this was going to cost. 'Why, nothing,' Peter replied, 'remember, this is your reward in Heaven.' The old man looked out the window and right there he saw a championship golf course, finer and more beautiful than any ever built on Earth. 'What are the greens fees?' grumbled the old man. 'This is heaven,' St. Peter replied. 'You can play for free, every day.' Next they went to the clubhouse and saw the lavish buffet lunch, with every imaginable cuisine laid out before them, from seafood to steaks to exotic deserts, free flowing beverages. 'Don't even ask,' said St. Peter to the man, 'this is Heaven, it is all free for you to enjoy.' The old man looked around and glanced nervously at his wife. 'Well, where are the low fat and low cholesterol foods, and the decaffeinated tea' he asked. 'That's the best part,' St. Peter replied, 'you can eat and drink as much as you like of whatever you like, and you will never get fat or sick. This is Heaven!' The old man pushed, 'No gym to work out at?' 'Not unless you want to,' he answered. 'No testing my sugar or blood pressure-Never again! The old man glared at his wife and said, 'You and your bran muffins. We could have been here ten years ago!'

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