

>: **Jaesop's money lesson...**

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I was always taught to never discuss politics or religion with people because it was just too sensitive a topic. For example, I met a guy from New Orleans, LA, a couple of years ago shortly after the Hurricane Katrina debacle. I told him that I thought Mayor Ray Nagin was horrible. Perhaps I was just spoiled by being a New Yorker and watching how Rudy Giuliani handled the aftermath of 9/11. Anyway, this guy's face turned red and we almost came to fisticuffs. I would have squashed him, but I did my best to try to calm the situation down.

Anyway, the only thing that I will say about the current election is that every time that I see Barack Obama's wife, I can't help but think that she reminds me of Omarosa from the Apprentice.

Back to business...

We all know that oil has been hitting new highs lately, inflation is out of control, and the dollar is low relative to other currencies. This is why it is super important for you, especially now, to have adequate control of your costs.

I know the government wants you to just spend, spend, spend, so that you can keep giving the little money that you have away to big business. I mean, you know how important it is for these CEO's to keep their standard of living high! Don't you know this?

I mean come on, you know how hard it can be to live on \$50 or \$100 million dollars a year. Give them a break! He he.

And, when you eventually get into too much debt from the spending, then you can declare bankruptcy! Oh - wait a minute, I forgot, you can't really do that anymore.

So, you will just have to pay back these debts **FOR THE REST OF YOUR LIFE!!!**

And don't forget: when you try to apply for a decent job so that you can pay back your debts, the company will ask you "Have you ever declared bankruptcy?" If you answer yes, then you probably won't get the job. If they find out, then you will get fired.

God Bless the U.S.A.!

My message to you today is simple. Unlike your government, you can control your costs and have a nice amount in savings.

Here is a small piece of a standard monthly expense worksheet that you can download many more of them).

Expense Worksheet		
Your Spending Record	Monthly \$	Yearly \$
Housing		
Mortgage/rent		
Real estate taxes		
Gas		
Electric		
Water/sewer		
Phone/Internet		
Cable/satellite		
Trash collection		
Home repairs/maint.		
Yard work/snow removal		
Auto		
Car loan/lease pmt.		
Gasoline		
Parking fees		
License tabs		
Repairs/maint.		
Other Transportation		
Bus		
Train		
Food		
Groceries		
Eating out		
School lunches		
Clothes		

be on the lookout for special promotions where you can save some money.

I'm not saying that you need to become that proverbial old lady at the supermarket with 100 coupons that you are unlucky enough to be stuck behind, but it never hurts to save where you can.

There is nothing worse than not having any money in the bank, working a job that you can't stand for a boss that is a total scumbag, and being unable to leave that job because you need the money. Please don't let that be you (I have been there).

I am not one of those people who thinks that money is important just for money's sake, but it does give you certain freedoms (especially of choice) that you can't get without it.

They say this country is the land of the free and the home of the brave. However in reality, we are the land of insecurity and the home of the weak. Money is our god, and without, it we have no freedom. Without it, you are a quasi-slave.

Until the next time folks...



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