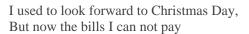
#### ANOTHER YEAR HAS PASSED

(A poem by an Unknown Author)



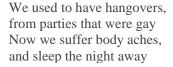
Another year has passed and we're all a little older Last summer felt hotter, and winter seems much colder

I rack my brain for happy thoughts, to put down on my pad But lots of things that come to mind, just make me kind of sad



There was a time not long ago, when life was quite a blast Now I fully understand, about "Living in the Past"

We used to go to friends' homes, football games and lunches Now we go to therapy, to hospitals, and after-funeral brunches



We used to go out dining, and couldn't get our fill Now we ask for doggie bags, come home and take a pill

We used to often travel, to places near and far Now we get backaches, from riding in the car

We used to go out shopping, for new clothing at the mall But, now we never bother... all the sizes are too small

That, my friend is how life is, and now my tale is told So, enjoy each day and live it up before you are too old!









Submitted by Ed Powers (#42)

# **Your Money** Three Unnecessary Expenses

## 1. ATM Fees

Americans spend \$7 billion a year getting their money out of cash machines.

Yearly Savings @\$60



## 2. Bottled Water

We each drink almost 30 gallons (or 222 half-liter bottles) of bottled water every year.

Yearly Savings @\$190



#### 3. Motor Oil

Still changing your oil every 3000 miles? Today's cars safely go 7,500 miles or more between changes.

> Yearly Savings @\$500



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