

# *Financial Advice Before Christmas*

By Dave Faulkner

'T'was a month before Christmas, when all through the house,  
Not a creature is calm, I was all stressed out.  
With bills piled high on the counter everywhere,  
The only hope to pay, is if my bonus soon would be there.



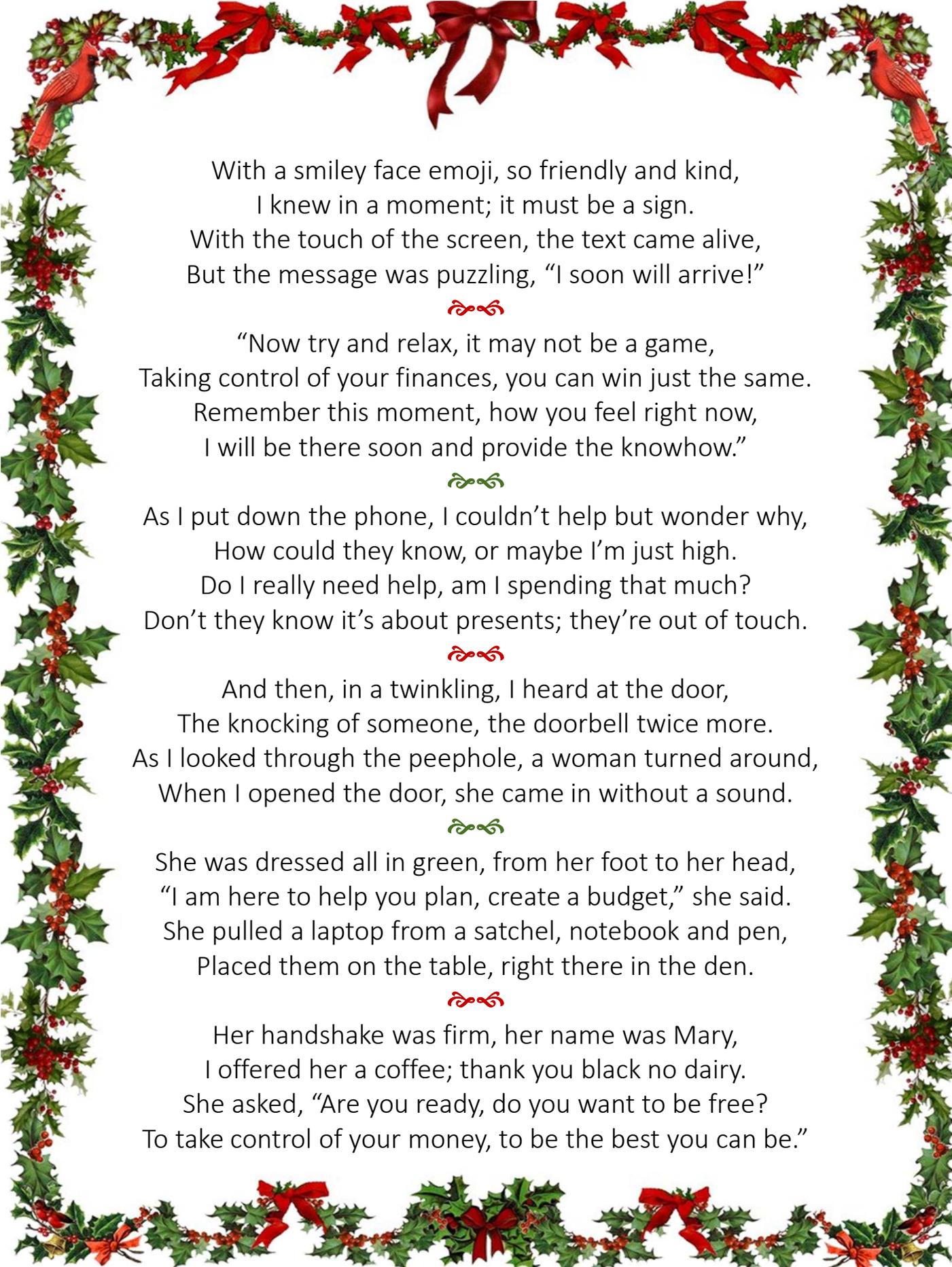
With my cards all maxed out, no credit I had,  
My savings are exhausted, my HELOC is dead.  
And no money in the bank, my wallet empty too,  
How will I pay for presents, whatever will I do?



When in the kitchen, my phone did to ring,  
I sprang from my chair, to grab the damn thing.  
Down the hall I ran, I flew like a flash,  
Swiped up on the screen, to open it fast.



The display came to life, in my hand it did glow,  
Gave luster to objects on the table below.  
When, what to my wondering eyes should I see,  
The blinking light of a message, and a text just for me.



With a smiley face emoji, so friendly and kind,  
I knew in a moment; it must be a sign.  
With the touch of the screen, the text came alive,  
But the message was puzzling, "I soon will arrive!"



"Now try and relax, it may not be a game,  
Taking control of your finances, you can win just the same.  
Remember this moment, how you feel right now,  
I will be there soon and provide the knowhow."



As I put down the phone, I couldn't help but wonder why,  
How could they know, or maybe I'm just high.  
Do I really need help, am I spending that much?  
Don't they know it's about presents; they're out of touch.



And then, in a twinkling, I heard at the door,  
The knocking of someone, the doorbell twice more.  
As I looked through the peephole, a woman turned around,  
When I opened the door, she came in without a sound.



She was dressed all in green, from her foot to her head,  
"I am here to help you plan, create a budget," she said.  
She pulled a laptop from a satchel, notebook and pen,  
Placed them on the table, right there in the den.



Her handshake was firm, her name was Mary,  
I offered her a coffee; thank you black no dairy.  
She asked, "Are you ready, do you want to be free?  
To take control of your money, to be the best you can be."

She opened her laptop, with mouse in hand,  
Launched a program, to create my financial plan.  
The questions were many, net worth, cashflow, and more,  
I answered the best I could, I had no idea what was instore.



She was intelligent and skilled, an educated adviser,  
And I laughed when she said, "You need to spend like a miser."  
A wink of her eye and a twist of her head,  
I knew she was right, I had nothing to dread.



She spoke not a word, but continued to work,  
She finished my plan; turned the laptop with a jerk.  
And pointing her finger at a chart on the screen,  
She said, "With some effort, in 18 months you'll be debt free."



She sprang from her chair, a Christmas toast to your success,  
From out of nowhere, a flask she possessed;  
And I heard her exclaim, as she poured me an ounce,  
**"It's not the gift, but the thought that counts!"**

*Season's Greetings*

