



Christmas is upon us again! Those of you that have received our newsletters in the past know that they serve two main purposes. That is to remind you how to contact us and remind you of the areas in which we can assist you and also to spread a little humour and to amuse you (hopefully!). *As is customary, here are some yuletide gags, enjoy!*



How the Christmas tradition got started

Santa was very cross. It was Christmas Eve and NOTHING was going right.

Mrs. Claus had burned all the cookies.

The elves were complaining about not getting paid for the overtime they had accrued while making the toys. The reindeer had been drinking all afternoon and were dead drunk. To make matters worse, they had taken the sleigh out for a spin earlier in the day and had crashed it into a tree.

Santa was furious. 'I can't believe it! I've got to deliver millions of presents all over the world in

just a few hours, but all of my reindeer are drunk, the elves are on strike, and I don't even have a Christmas tree! I sent that stupid Little Angel out HOURS ago to find a tree, and he isn't even back yet! What am I going to do?'

Just then, the Little Angel opened the front door and stepped in from the snowy night, dragging a Christmas tree. He says, "Yo, fat man! Where do you want me to stick the tree this year?"

And thus the tradition of angels atop the Christmas trees came to pass.

■ Bedfordshire
3 Home Farm Toddington Road
Tebworth Leighton Buzzard Beds LU7 9QD
Office: (01525) 877 650
Fax: (08717) 333 798

■ Hertfordshire
45 St.John's Road Boxmoor
Hemel Hempstead Herts HP1 1QQ
Office: (01442) 252 040
Fax: (08717) 333 798

stuart

**Independent
Mortgage Advice**

Email: advice@sbms-online.co.uk
Web: www.sbms-online.co.uk



As a reminder of the services we offer:

- Independent Mortgage Advice
- Independent Insurance Advice including:
Life Assurance
Critical Illness
Accident & Sickness
Unemployment
Income Protection
Cover can be arranged to protect family as well as a mortgage.
- Buildings & Contents Insurance
- Loans - Secured over 1 to 25 years
Unsecured from 1 to 10 years
APRs dependent on term, amount and circumstances.
Quotes on request
- We can recommend Conveyancer, Solicitor and HIP providers
- IFA services including Pensions & Investments
- Will Service
- Commercial & Business Enquires

Darth Vader

In a cut sequence from the Return of the Jedi, Luke Skywalker and Darth Vader are fighting a duel to the death when suddenly Darth says to Luke,
'Not only am I your father, but I also know what you're getting for Christmas!'
Taken aback by the change of subject and suspecting a trap, Luke replies cautiously,
'How could you possibly know what I'm getting for Christmas?'
Darth Vader said, 'Because I've felt your presents.'

The Three Stages of Life

Stage One: You believe in Father Christmas.
Stage Two: You don't believe in Father Christmas.
Stage Three: You are Father Christmas

The three wise men arrived to visit the child lying in the manger.

One of the wise men was exceptionally tall and smacked his head on the low doorway as he entered the stable.
'Jesus Christ!' he exclaimed.
'Write that down, Mary,' said Joseph. 'It's better than 'Derek'.

Shopping For A Turkey

It was Christmas Eve in a supermarket and a woman was anxiously picking over the last few remaining turkeys in the hope of finding a large one.
In desperation she called over a shop assistant and said "Excuse me. Do these turkeys get any bigger?"
"No" he replied, "They're all dead".

Merry Christmas to all!

Stuart & Sharon Brown

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.