

the last cut....

My Living Will

By **Paul Rudnick**

We do quite a bit of estate planning for our clients - wills, trusts, powers of authorization and health care powers. The following is reprinted from a nine-year-old *New Yorker* magazine (so why would we even need permission?) and certainly qualifies as "outside the box" estate planning.

1. If I should remain in a persistent vegetative state for more than fifteen years, I would like someone to turn off the TV.
2. If I remain motionless for an extended period and utter only guttural, meaningless sounds... again, please turn off the TV... unless there's a Red Sox game on.
3. If I am unable to recognize or interact with friends or family members, I'm probably still alive.
4. If I am unable to feed, clean, or dress myself, I would like to be addressed as "Mr. Trump."
5. Do not resuscitate me before noon.
6. If I do not respond to pinches, pinpricks, rubber mallets, or other medical stimuli, please stop laughing.
7. If my death is particularly dramatic, I would like to be played by Jim Carrey for the best shot at an Oscar.
8. Any family dispute over my medical condition or pulling the plug must be settled by cutting a new deck.
9. If my doctor pronounces me brain-dead, I would still like to see the new Transformers movie.
10. I do not wish to be kept alive by any machine that has a "Popcorn" setting.
11. If my loved ones insist that the cost of my medical care has become an impossible burden, show them a trailer from the most recent Zombies movie.
12. In lieu of flowers or donations, I would prefer rioting.
13. Assume that, even in a coma, I can still hear discussions about me.
14. If there is any talk of canonizing me, please remember that I have often held the elevator for people who were still getting their mail, that I have twice offered a cab to a woman in a fur coat even though I was totally there first, and that I always waited to make derogatory comments until after the couple with the double stroller was a block away.
15. At my memorial service, I would like my clergyman, or my former wife, to begin the eulogy with the words, "I suppose, in a way, we all killed him."

English is a crazy language

cont. from page 3

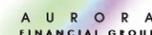
If appropriate and inappropriate remarks and passable and impassable mountain trails are opposites, why are flammable and inflammable materials, heritable and inheritable property, and passive and impassive people the same? How can valuable objects be less valuable than invaluable ones? If *uplift* is the same as *lift up*, why are *upset* and *set up* opposite in meaning? Why are *pertinent* and *impertinent*, *canny* and *uncanny*, and *famous* and *infamous* neither opposites nor the same? How can *raise* and *raze* and *reckless* and *wreckless* be opposites when each pair contains the same sound? Why is it that when the sun or the moon or the stars are out, they are visible, but when the lights are out, they are invisible; that when I clip a coupon from a newspaper I separate it, but when I clip a coupon to a newspaper, I fasten it; and that when I wind up my watch, I start it, but when I wind up this essay, I shall end it?

(ED. NOTE: *I'm exhausted from just reading this.*)

The Small Print....

You are reading this newsletter at your own risk and there is no lifeguard on duty; not now, not ever. Aurora Financial Group is not responsible for any of the information, data, opinions or errors of statement contained in this newsletter. Actually, much of the content is intended as humor and should be understood as such. Of course, the historical performance of any market security or, for that matter, any security at all, is not to be construed as a guarantee of future performance. Also, anything that could be possibly thought of as legal or tax advice should be reviewed in joint consultation with your personal tax, accounting, religious and/or legal professionals. Finally, neither we nor anyone else on The Planet can consistently predict what will happen tomorrow, much less next year. Therefore, since there is no methodology yet discovered that would allow one to divine an unknowable, ambiguous and volatile future, no views or opinions expressed herein should be construed as anything other than observations of current events, people, places and how the weather was. In short, nobody is accountable for nothing and more is less.

"By working faithfully eight hours a day you may eventually get to be the boss and work twelve hours a day." **Robert Frost**



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(B)LATHER

Observations on the Human Condition from a few great American philosophers . . .

From Woody Allen:
There are worse things in life than death. Have you ever spent an evening with an insurance salesman?

Harvard makes mistakes too, you know. Kissinger taught there.

Organized crime in America takes in over 40 billion dollars a year and spends very little on office supplies.

I think crime pays. The hours are good, you meet a lot of interesting people, you travel a lot.

From Jackie Mason:
Eighty percent of married men cheat in America. The rest cheat in Europe.

It's no longer a question of staying healthy. It's a question of finding a sickness you like.

From George Burns:
The secret of a good sermon is to have a good beginning and a good ending, then having the two as close together as possible.

Sex at age ninety is like trying to shoot pool with a rope.

From Henny Youngman:
My son complains about headaches. I tell him all the time, when you get out of bed, it's feet first!

When I read about the evils of drinking, I gave up reading.

What's the use of happiness? It can't buy you money.

From Groucho Marx:
Anyone who says he can see through women is missing a lot.

If you've heard this story before, don't stop me, because I'd like to hear it again

Do you mind if I don't smoke?

From Steven Wright:
There is a fine line between fishing and just standing on the shore like an idiot.

What's another word for thesaurus?

If a man says something in the woods and there are no women there, is he still wrong?

The other night I was lying in bed, looking up at the stars, and I wondered, "Where the hell is my roof?"

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Thoughts while shaving

An Early Morning Newsletter

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A Wordnado of Words

By **GRANT BARRETT**

Grant Barrett is a lexicographer specializing in slang and new words, and a co-host of the public radio program, "A Way With Words." Reprinted and edited without permission from *The New York Times*.

There are many new words flying around that seemed to capture a moment, an emotion, a thought, a new way of doing or describing things, or a larger idea. Some truly are new, while others are revisions of existing words. They all, however, seem to say something about the times. Our sense is that, if you master these vocabulary words, you will be understood by nobody you would want to understand you. Here are a few:

BAE n. Spelling representation of a dialect pronunciation of babe or baby. The catchphrase "bae caught me slippin'" (meaning, "My baby caught me sleeping") came into vogue as a caption to photographs taken by people pretending to be asleep (see "selfie").

BITCOIN n. An anonymous, decentralized, digital, encrypted currency and payment system that almost no one understands and almost everyone wants.

BOSTON STRONG n. A catchphrase and slogan used to show solidarity after the Boston Marathon bombing in April. Alternatively used to describe the body odor caught in the breeze from The Green Monster.

CIS adj. Identifying the gender that one was born to and identifies with, as in cismale for "male with male gender identity." Short for cisgender; an antonym of transgender. Pronounced as siss.

CRONUT n. A wonderful pastry that is part croissant, part doughnut and part hype. This doughnut costs more than an 8 course meal at Tavern on the Green.

DEEP STATE n. A hard-to-perceive level of government or super-control that exists regardless of elections and that may thwart popular movements or radical change. Some have said that China is being manipulated by its deep state. . . "Seems to have root in "deep throat" and can be used as a synonym for "government" . . . any government.

DOGE n. An intentional misspelling of dog. It's part of a popular Internet meme featuring pictures of shiba inu dogs surrounded by not-quite-grammatical captions in Comic Sans font. Not to be confused with "doggie" as in "get along little doggie."

DOX v. To uncover and then publish someone's personal information. An abbreviation of document. Sometimes spelled doxx.

DRONE n. A flying machine, either autonomous or remotely piloted, used for surveillance, military sorties, tracking one's errant husband and deliveries. As a verb, to send a drone to a location, especially to bomb it. "We droned most of the key militant leaders." Or "one's errant husband."

FATBERG n. A 15-ton ball of fat, grease and solid sewage found in a London sewer. Look it up.

FEELS n. pl. Feelings. Originated online, thrived as a meme in 2012, and now shows signs of moving into more widespread English slang. It's typically used in response to a moving story: "That got me right in the feels, bro."

HARLEM SHAKE n. A song by the music producer Baauer that has been used in many videos of people dancing to its opening segment. In each, a helmeted or masked person dances alone while being ignored by others. Then, after a musical drop, the scene changes and is filled with lots of people "dancing" with nobody.

ITAP An acronym for "I took a picture." (Again, see "selfie.")

LEAN IN v. A business philosophy intended to lead women to success in the workplace. From the title of the 2013 book by Sheryl Sandberg, the chief operating officer of Facebook: "Lean In: Women, Work, and the Will to Lead." Also used as a request when having a discussion with one displaying décolleté.

MOLLY n. A supposedly pure form of the illegal drug MDMA, also known as ecstasy. The term is at least 10 years old . . . but who's counting.

NO FILTER A label for a photograph that has not been adjusted by software. Often used as a hashtag: #nofilter. Sometimes used to connote anything appearing on social media.

cont. on page 2

MEMO:
From Charles W. Dibner, CFP®:

AURORA
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There have not been many winters in my life during which I wanted to be in Nome, Alaska. Since it's been colder in Maine than in Nome, this year may be a first. But, here's an idea: curl up next to the ol' woodstove, wrap yourself in some unused bear skins and enjoy this issue of "Thoughts While Shaving." Then, toss it into the ol' woodstove and hope it burns until April.

Happy New Year to you and your families from all of us at Aurora.



SPECULATION VS. INVESTMENT

SPECULATION is the purchase or sale of securities based on an anticipated change in market price as opposed to a change in intrinsic value.

INVESTING is a fundamental commitment of one's core capital to the pursuit of the great goals of life: the education of one's children and grandchildren, an income one cannot outlive in a dignified and independent retirement, a legacy for those one loves and one must leave behind in the world.

-Nick Murray

"Instead of getting married again, I'm going to find a woman I don't like and just give her a house."

Rod Stewart

"Insanity is hereditary. You get it from your children."

Sam Levenson

Alexander the Great

By **Jack Handey**

From the *New Yorker*, March 12, 2012, and published here without permission.

Alexander the Great hung his head. He had conquered everything, and there was nothing left to conquer. "What about this area over here?" he said, pointing to an unshaded part of the map.

"You conquered that last week," his top general said. "We haven't had time to color it in yet."

When Alexander started out, the world was fresh and new, begging to be conquered. At the age of ten, he conquered all of Greece, clad only in his under-pants. He went on to vanquish the vast empire of Persia while totally nude and drunk. He woke up from sleepwalking one morning to discover that he had conquered Egypt. Once, he laid siege to a fortress all by himself, sneaking from bush to bush and popping up behind each one, pretending to be a different soldier.

There had been difficulties, to be sure. At a raucous victory dinner, a chicken bone became stuck in his throat. As he reached for a glass of water, he touched off a mousetrap, then another, and another. He began to flail about, and his foot got stuck in a bucket. Even like this, he conquered India.

On and on he went, conquering kingdom after kingdom. His generals would plead with him to stop, but he'd say, "Come on, just one more," and they'd say, "Well, O.K."

His empire became so large that, even today, if you meet a woman in a bar and invite her up to your apartment to see a map of Alexander's empire, when she gets there and you show it to her she always says the same thing: "You've got to be kidding."

Alexander smashed every army sent against him, slaughtering thousands. Those who fled the battlefield were hunted down and killed. Women and children were sold into slavery. But the happy times could not last. Eventually, there were no more people left to conquer.

"What about the Assyrians?" Alexander asked his generals.

"We conquered them," one of them replied.

"O.K., how about the Bactrians?"

"Conquered," several generals said, in singsong.

Alexander was getting desperate. "What if we gave countries their freedom, then conquered them again?" The generals looked down at their feet. One coughed.

"Very well, then, I shall conquer the birds of the sky," he said, but he was reminded that he had already done so, and also that he had been given an eloquent tribute speech by a parrot.

"What about the ants? Can't we conquer them?" Reluctantly, one general unfurled a tiny document of surrender.

Seeking to console Alexander, the wisest of his counselors said, "Perhaps, master, what you truly seek is not to conquer but to be conquered."

Alexander picked up a spear and ran him through.

Rallying his troops, Alexander had them build a primitive rocket ship. He travelled to the moon with thirty hand-chosen men, holding their breath. They utterly surprised the moon men and laid waste to their planet.

In what was perhaps his greatest victory, Alexander conquered half the Kingdom of Heaven. Using sappers to undermine the pearly gates, he and his army poured in, riding captured war elephants, trampling angels and saints. But Heaven, as he realized, "is mostly clouds," and he wisely withdrew.

Alexander was preparing to journey to another universe, which he hoped to burn down, when he died. At first, his generals didn't believe it, but then his body was brought out, still clutching his sword and wearing his newly fashioned "space suit."

They say that he was buried in the Caucasus, among the crocuses, but no one knows for sure. Legend has it that he will return again one day, perhaps in the not too distant future, when the world is once more in need of a good conquering.

"Always borrow money from a pessimist. He won't expect it back."
Oscar Wilde

"Those people who think they know everything are a great annoyance to those of us who do."
Isaac Asimov

A Wordnado of Words cont. from page 1

OBAMACARE *n.* The Affordable Care Act (ACA) signed into law in 2010. Since 2007, the word has been both wielded like a bludgeon and held up like a trophy, and has gone from a sneered Republican pejorative to a matter-of-fact Democrat shorthand.

RESTING BITCH FACE, BITCH FACE *n.* A face that, when at rest, looks angry, irritated or aggressive. Dating back at least 10 years as a described concept but popularized in 2013 by a video made by the group "Broken People."

SELFIE *n.* A photo self-portrait typically taken with a cellphone and displaying a small group of grinning faces belonging to people who didn't know they were there.

SEQUESTRATION *n.* Automatic, mandated budget cuts to the federal budget. Used to confuse everybody about what Congress does.

SHARKNADO *n.* A B-movie featuring sharks being hurled about by a tornado. Look, I didn't make these up . . . I'm just reprinting them

SORRY, NOT SORRY *adj. phr.* A way of apologizing without apologizing, usually used as an interjection or an aside. If muttered to your wife during a "discussion," second part said more quietly than first part . . . maybe even just thought.

TWERK *v.* A mode of dance that involves vigorous shaking and thrusting of the rear end, usually with the feet planted. Although the term is about 20 years old, it received new attention when the singer Miley Cyrus performed a twerk-like routine onstage at MTV's Video Music Awards. The word's origin is uncertain, but may come from chanted repetitions of "work it, work it" or from mispronouncing "twerp."

VAPE *v.* To smoke electronic cigarettes, which use moisture to deliver nicotine without tobacco. Vape lounges are places where e-cigarette supplies can be bought and used. Probably will be expanded to include e-cigars when they're invented.

VAX *n.* A vaccine. Also anti-vaxxer, a person who believes that vaccinations are harmful. Sometimes used in literature published by Save the Tick Foundation.

YOUNG INVINCIBLES *n. pl.* People between ages 18 and 34 (+/-) who are typically in good health and may not see the need to sign up for health insurance but are critical of Obamacare to spread the cost of providing affordable insurance. Ironically, also the only age group that can figure out how to use the online system for ACA sign-up.

Notes On a Foggy Mirror

Most all of us will remember the late Shel Silverstein in one of two ways: either we read his great childrens' (and ever-young adult) books or we read them to our children. His drawings, songs, poems, humor and zest for life are immortalized in such classics as "Where The Sidewalk Ends," "The Light in the Attic" and "Falling Up." Shel Silverstein left an indelible inscription in our skies: to not grow old was only to never stop growing young.

Here are a few memory fragments to warm your post-holiday season, reprinted without permission.

Snowball

I made myself a snowball,
As perfect as could be,
I thought I'd keep it as a pet,
And let it sleep with me.
I made it some pajamas,
And a pillow for its head,
Then last night it ran away,
But first - it wet the bed!

Point Of View

Thanksgiving dinner's sad and thankless
Christmas dinner's dark and blue
When you stop and try to see it
From the turkey's point of view.

Sunday dinner isn't sunny
Easter feasts are just bad luck
When you see it from the viewpoint
Of a chicken or a duck.

Oh how I once loved tuna salad
Pork and lobsters, lamb chops too
'Til I stopped and looked at dinner
From the dinner's point of view.

If I Had A Brontosaurus

If I had a brontosaurus
I would name him Morris or Horace;
But if suddenly one day he had a lot of little
brontosauri
I would change his name to Laurie.

Tell Me

Tell me I'm clever,
Tell me I'm kind,
Tell me I'm talented,
Tell me I'm cute,
Tell me I'm sensitive,
Graceful and wise,
Tell me I'm perfect
But tell me the truth.

My Beard

My beard grows down to my toes,
I never wears no clothes,
I wraps my hair
Around my bare,
And down the road I goes.

English is a crazy language

By **Richard Lederer**

This is reprinted and abridged without permission from Mr. Lederer's "Looking at Language" column in the *New York Times*.

(Note to the reader: If nightmares from the following article last more than four hours, consult your physician.)

English is the most widely spoken language in the history of our planet, used in some way by at least one out of every seven human beings around the globe. For example:

- Half of the world's books are written in English.
- The majority of international telephone calls are made in English.
- Sixty percent of the world's radio programs are beamed in English, and
- More than seventy percent of international mail is written and addressed in English.
- Eighty percent of all computer texts, including all websites, are stored in English.
- English has acquired the largest vocabulary of all the world's languages, perhaps as many as two million words, and has generated one of the noblest bodies of literature in the annals of the human race.

Nonetheless, it is now time to face the fact that English is a crazy language - the most loopy and wiggly of all tongues.

In what other language do people *drive* in a *parkway* and *park* in a *driveway*?

In what other language do people *play* at a recital and *recite* at a play?

Why does night *fall* but never *break* and day *break* but never *fall*?

Why is it that when we transport something by *car* it's called a *shipment*, but when we transport something by *ship* it's called *cargo*?

Why does a man get a *bernia* and a woman a *hysterectomy*?

Why do we pack *suits* in a *garment* bag and *garments* in a *suitcase*?

Why do privates eat in the *general* mess and generals eat in the *private* mess?

Why do we call it *newsprint* when it contains no printing but when we put print on it, we call it a *newspaper*?

Why are people who ride motorcycles called *bikers* and people who ride bikes called *cyclists*?

Why - in our crazy language - *can your nose run and your feet smell*?

Language is like the air we breathe. It's invisible, inescapable, indispensable, and we take it for granted. But, when we take the time to step back and listen to the sounds that escape from the holes in people's faces and to explore the paradoxes and vagaries of English, we find that *bot* dogs can be *cold*, *darkrooms* can be *lit* and, of course, homework can be done in school, nightmares can take place in broad daylight while morning sickness and daydreaming can take place at night, tomboys are girls and midwives can be men, hours - especially happy hours and rush hours - often last longer than sixty minutes, quicksand works *very* slowly, boxing rings are square, silverware and glasses can be made of plastic and tablecloths of paper, most telephones are dialed by being punched (or pushed?), and most bathrooms don't have any baths in them.

In fact, a dog can go to the bathroom under a tree - no bath, no room; it's still going to the bathroom. And doesn't it seem, a little bizarre that *we go to the bathroom in order to go to the bathroom*?

Why is it that a woman can man a station but a man can't woman one, that a man can father a movement but a woman can't mother one, and that a king rules a kingdom but a queen doesn't rule a queendom? How did all those Renaissance men reproduce when there don't seem to have been any Renaissance women?

Sometimes you have to believe that all English speakers should be committed to an asylum for the verbally insane:

In what other language do they call the third hand on the clock the second hand?

Why do they call them *apartments* when they're all together?

Why do we call them *buildings*, when they're already built?

Why is it called a *TV set* when you get only one?

Why is *phonetic* not spelled phonetically? Why is it so *hard to remember* how to spell *mnemonic*? Why doesn't *onomatopoeia* sound like what it is?

Why is the word *abbreviation* so long? Why is *diminutive* so undiminutive? Why does the word *monosyllabic* consist of five syllables? Why is there no *synonym* for synonym or *thesaurus*?

And why, pray tell, does *lisp* have an s in it?

English is crazy.

If adults commit adultery, do infants commit infanry? If olive oil is made from olives, what do they make baby oil from?

If a vegetarian eats vegetables, what does a humanitarian consume? If *pro* and *con* are opposites, is *congress* the opposite of *progress*?

Why can you call a woman a mouse but not a rat, a kitten but not a cat? Why is it that a woman can be a vision, but not a sight - unless your eyes hurt? Then she can be "a sight for sore eyes."

A writer is someone who writes, and a stinger is something that stings but fingers don't fing, grocers don't groce, hammers don't ham, humdingers don't humding, ushers don't ush, and haberdashers do not haberdash.

If the plural of *tooth* is *teeth*, shouldn't the plural of *booth* be *beeth*? One goose, two geese -- so one moose, two meese? If one index becomes two indices does one Kleenex become two Kleenices? If people ring a bell today and rang a bell yesterday, why don't we say that they flang a ball? If they wrote a letter, perhaps they also bote their tongue. If the teacher taught, why isn't it also true that the preacher praught? Why is it that the sun shone yesterday while I shined my shoes, that I treaded water and then trod on the beach, and that I flew out to see a World Series game in which my favorite player flied out? If we conceive a conception and receive at a reception, why don't we grieve a greption and believe a beleption? If a fire-fighter fights fire, what does a freedom fighter fight? If a horsehair mat is made from the hair of horses, from what is a mohair coat made?

A *slim chance* and a *fat chance* are the same, as are a *caregiver* and a *caretaker*, a *bad licking* and a *good licking*, and "What's going on?" and "What's coming off?" But a *wise man* and a *wise guy* are opposites. How can *sharp speech* and *blunt speech* be the same and *quite a lot* and *quite a few* the same, while *overlook* and *oversee* are opposites? How can the weather be *hot as hell* one day and *cold as hell* the next?

If *button* and *unbutton* and *tie* and *untie* are opposites, why are *loosen* and *unloosen* and *ravel* and *unravel* the same? If *bad* is the opposite of *good*, *hard* the opposite of *soft*, and *up* the opposite of *down*, why are *badly* and *goodly*, *bardly* and *softly*, and *upright* and *downright* not opposing pairs? If harmless actions are the opposite of harmful actions, why are shameful and shameful behavior the same and pricey objects less expensive than priceless ones?