

Newsletter January 2008



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Hello



Hello from the back doorstep of 2008 to all of you in your shiny new 2009! Save me a seat, I'm on my way... I just have to lock up.

What better way to start the new year than by taking receipt of the JANUARY issue of the **CLEVER PANTS** monthly newsletter? That's a rhetorical question, before you all start putting your hands up with better ideas.

Anyway, most of you should still be too tangled up in tinsel, toys and toasting to be looking at work related emails.

Inside? Find out what the immediate future holds for you personally with our horoscopes, then what the (seemingly pessimistic) psychics predict for the world in 2009. If that gets you down... pick yourself up by getting all the questions right in our news review quiz (cheating allowed if it makes you feel better). Follow up that victory with a look at choice quotes from 2009 and finally, read about one woman's crisis beating lifestyle plan. Best not to try that at home!

All the best for 2009. Be good.
Warmest regards, James

Quotes of the year



"Change has come to America." -- Barack Obama in his victory speech as president-elect of the US.



"They say fags and booze are bad for you, but I'm still here." - Britain's self-declared oldest employee, 102-year-old plumber Buster Martin, after running a half marathon.

"I'm warning you, with peace and love I have too much to do. No more fan mail and no objects to be signed. Nothing." -- Former Beatle Ringo Starr in a video message telling fans he had signed his last autograph.

"Eat, sleep and swim. That's all I can do." -- Olympic champion Michael Phelps explains the secret of his success: a lot of eggs in a 12,000 calories-a-day diet.

"If these things were so large, how come everyone missed them?" -- The Queen asking why economists didn't see the credit crunch coming

Horoscopes for 2009

What does 2009 have in store for you? Will you find your perfect partner? Get promoted at work? Will you be lucky, happy, healthy?? Find out with our horoscopes for 2009!

Capricorn: Success will be yours in whatever you undertake during this period. All your feats and endeavours will have positive results and you will be able to overcome your difficulties. Promotion and recognition will come your way. You will gain respect and goodwill.

Aquarius: This period will relieve you of your tensions and anxiety. On the domestic front you will be happy and your long cherished desires will be fulfilled. You will travel a lot this year. You are likely to socialise with family, friends and relatives. Good health is also indicated during this time.

Pisces: You will be in high spirits and have energy throughout the year. 2009 will be one of the best years for you in terms of career and health. You are advised not to listen too much to the advice given by others, rather listen to your own instincts while dealing with matters of the heart in 2009.

Aries: During this period you will have a positive attitude towards life and will be confident. Overall, 2009 will be a good year for you in your professional as well as personal life. You will succeed in your love life. Marriage is on the cards for many Aries people of marriageable age.

Taurus: You will have a good love life in the year ahead. The chances are you will meet up with old friends and even ex-lovers in 2009, but this won't create problems in your present love life. You might face some health problems in the coming year, so you need to be careful.

Gemini: You will have huge success in your professional life and love will be in the air almost throughout the year. Single Geminis have good chances of meeting their dream partners this year. You need to avoid too much stress in the coming year to be fit and healthy.

Cancer: You will be successful in completing many incomplete tasks this year. You will need to be cautious of strangers in 2009, especially in your professional life, to avoid harm. During the middle of 2009, everything will be positive in your love life. You may experience some lack of energy during the months of June and July.



Leo: You're going to get great support from family and co-workers in 2009. You are likely to have a balanced year. You might face some troubles in your love life especially during the first few months. You're advised to be patient while dealing with love issues and think from the point of view of your partner to maintain understanding. **Virgo:** During this period, you will be extremely happy and your income will increase. Family happiness is assured for you. An absolutely perfect state of mind is also guaranteed in this period.

Libra: You will be very optimistic and able to inspire others. You are also likely to be very lucky. You will see many ups and downs in the first few months of 2009, but during the last few months, your love life will improve significantly.

Scorpio: You are likely to experience a lot of changes in your life. The year ahead is full of fun and excitement. You will have good health but less luck with money matters this year. You will change your personality toward the end of 2009 for the sake of your loved one.

Sagittarius: It is necessary for you to have definite objectives and aims, otherwise you will have a strong tendency to drift. You will have all the luck in your favour in the coming year, be it your love life, wealth or health. The month of August is critical for you with regard to love, as there are chances of a dispute with your partner.

Predictions for 2009

So now you know what's going to happen in your life this year, but what's on the cards for the world at large? Here are 10 (not very cheery) things the great psychics of the world have predicted for the year ahead:

There will be serious tensions within Europe as the Euro free falls, with both France and Germany threatening to leave.

Europe will see many of its top companies go bust, in particular holiday firms, aviation companies and building companies. (You don't really need to be psychic to predict that one....)

There will be a knife attack on a top celebrity.

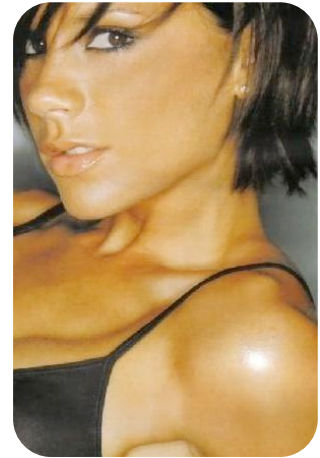
British Prime Minister Gordon Brown will be forced out of office and an early election will be called.

There will be a worldwide rekindling of socialist ideals and a major swing back towards communism in Russia.

There will be a major terrorist attack in Dubai.



Gordon Brown



Victoria Beckham

There will be an assassination attempt on Barack Obama.

There will be a serious pollution problem in France – possibly in Paris with the contamination of the River Seine.

A dam will burst in the Far East – maybe in China.

And finally, on a happier note, Victoria Beckham will become pregnant with a long-awaited daughter. How nice.

2008 Quiz

Just as we get ready to leave behind the events of 2008, are you absolutely sure there are no important news stories you missed? Try our 2008 news review quiz to check!

1. Which US presidential hopeful said in a January debate in South Carolina: "I don't believe we're headed into a recession. I believe the fundamentals of this economy are strong and I believe they will remain strong?"

- a) Barack Obama
- b) Hillary Clinton
- c) John McCain
- d) Sarah Palin

2. Which celebrity couple was shocked to discover they had been robbed by their own trusted servants, who then tried to sell the stolen possessions on eBay?

- a) Madonna & Guy Ritchie
- b) David & Victoria Beckham
- c) Prince Charles & Camilla
- d) Brad Pitt & Angelina Jolie

3. The candidate from which country recently became the 2008 Miss. World?

4. What product did French President Nicolas Sarkozy try to ban from going on sale?

5. Who became the youngest Formula One world champion and how old was he?

6. Who received £24.3 million in a divorce settlement from ex-Beatle Paul McCartney?

7. What gadget sold more than 3 million sets in the first month of going on sale?

8. Which new Bond film earned £4.9 million on its opening day in the UK?

9. How old was Prince Charles on November 14th?

10. What world record did 116 people set at London's St. Pancras station in November?

Answers: 1. c 2. b 3. Russia 4. A voodoo doll representing him 5. Lewis Hamilton, 23 years and 301 days 6. Heather Mills 7. Apple's 3G iPhone 8. Quantum of Solace 9. Sixty 10. They staged the largest gathering of people wearing underpants!

How to survive on £1 a day

And finally we would usually at this point be offering you a seasonal recipe idea....but seeing as we've all just spent the last few weeks stuffing our faces with Christmas goodies, and on top of that no-one has the money to spend on more fancy food, we're going to leave you with an uplifting story about how you can make the most of the little money you have left.



How a cash-strapped teacher beat credit crunch by living on £1 a day for a YEAR after drunken bet. Anyone finding it hard to cope with the credit crunch will find little sympathy from teacher Kath Kelly. The cash-strapped teacher had an alcohol-induced wager with friends that she could beat the credit crunch by living on just £1 a day for a whole year - and won.

Miss Kelly, 47, ate at free buffets, shopped at jumble sales and scavenged food discarded by grocery stores and restaurants. She picked fruit from bushes and trees and collected £117 in loose change dropped in the street. She even managed a free trip to France by hitchhiking through the Channel Tunnel. And to cap it all, she found love while working as a volunteer on an organic farm during the holidays.

Miss Kelly was sharing a house in Hotwells, Bristol, when she complained to her friends over a few glasses of wine that she could not afford a wedding present for her brother Danny. She boldly announced that she would survive on £1 a day for the 12 months up to the wedding.

'I woke up the following morning and instantly regretted it but it was too late - I'd told my friends and now I had to go through with it!' With her rent and utility bills already paid for the year, her budget had to cover transport, food, clothes and socialising.

She soon learned to spot a bargain and after working at the English Language Centre in Clifton, where she teaches for 20 hours a week, she regularly visited supermarkets and butchers at closing time to buy reduced food. She ditched her mobile phone and cycled to friends' houses if she wanted to speak to them, leaving a note if they were out. She used the library for free internet access and developed a taste for mince pies - which she would stockpile at Christmas when they are given away at stores.

By the end of the year Miss Kelly was able to use some of the £10,000 salary she had banked to spend £1,300 on a lifetime membership to the National Trust for Danny and his bride Sarah. She had also formed a relationship with 38-year-old Bruce Taylor, manager of the farm where she worked as a holiday volunteer. The couple now live together in Bruton, Somerset, and Miss Kelly has written a book about her year of living frugally - *How I Lived On Just A Pound A Day*, published by Redcliffe at £6.99.

She now grows her own fruit and veg, and says the experiment has changed her outlook. 'I'm a lot more sensible with my money now and live a completely different lifestyle.'

Read the whole story at: <http://www.dailymail.co.uk/news/article-1052710/How-cash-strapped-teacher-beat-credit-crunch-living-1-day-YEAR-drunken-bet.html>



Top eco-tip: if you print the newsletter out, do it in black and white at low resolution to reduce your use of ink

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