

The secret reason why businesses fail

The reason I am not obscenely rich is that Hollywood is not in the practice of perusing the work of weekly columnists and saying, "Hey! Let's make a movie out of 800 dumb words or less!" So, I have to think of other things to make my fortune. Unfortunately, one of my best ideas recently failed due to the lack of foresight of a major financial institution.



You can't beat a system you can't understand

By Sam Bari

One of life's challenges is getting up in the morning. That's why I'm a columnist and don't have a real job. I've never been able to master the technique of actually waking up before the crack of 10 a.m. on a consistent basis. I can regularly hit a snooze button without disturbing my sleep for several hours without a problem, which inspired this great idea.

I invented a foolproof alarm clock that is guaranteed to wake up anyone provided the person is not dead. Then I saw a television commercial advertising a commercial bank that gave loans to new businesses. I asked the banker if he would approve financing for a foolproof alarm clock designed for people with serious waking up issues. He said, "Absolutely." Then he asked for a description of the product.

I told him the idea was simple. A prerecorded voice saying, "Get up! Get up! It's time to get up!" in the most annoying tone possible would be activated at the time the alarm was set. The voice would repeat the phrase, and the volume would increase until the person

being awakened sang the first line of the "Star Spangled Banner" backwards. Otherwise, the voice would continue repeating the "Get up! Get up!" phrase with increasing loudness until the person being awakened went completely insane or deactivated the alarm by singing the required song. The concept being that anyone who could perform this task had to be fully awake.

The banker, however, was not completely convinced. He said that the alarm could simply be unplugged and the annoying voice would stop. However, being a sleepaholic, I was prepared for such resistance. Unplugging the alarm simply activated batteries on the inside of the casing that kept the annoying voice going. To take out the batteries, the person being awakened had to be together enough to unscrew six bolts and disassemble the clock. If they were awake enough to do that, they were awake enough to start their day. Then he asked what I called my alarm clock. It's called the "Rennab Delgnaps Rats," I said. "That's the Star Spangled

Banner backwards. I thought it was better than Thgil Ylrae Snwad," I said. That would be giving away the first three words of the deactivation phrase." "How astute of you to think of that," the banker said without changing expression.

Then he asked me to fill out some really annoying paperwork and promised to get in touch the next day, which he did. I returned to the bank expecting a six-figure check when he turned the situation into an ugly reality show. He said the bank was willing to give me a home equity loan using my house as collateral. Since I had only been paying a mortgage for 12 years, the actual equity amounted to about \$23, the rest had been used to pay interest.

Needless to say, I was disappointed.

"What about your promise to approve a loan to finance my invention?" I asked the banker.

"I did approve it," he replied. "However, the evaluation board did not."

The evaluation board is a group of sadists who gather in a room in an undisclosed location where they figure out inventive and amusing ways to say "no" to serious inventors with much-needed inventions. Branch managers don't know who they are or where they work. Nobody has ever met these people. Personally, I don't think they exist. Banks advertise business loans, but they never actually give them to real businesses. Banks make their money on service charges, ATM machines, foreclosures, and repossessions. They're yet another part of that system we can't understand.

However, that will not deter me from developing my latest idea, which is a dog and cat sleeping pill that doesn't kick in until daybreak so they will stop waking us up so ridiculously early.



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380 Narragansett Avenue, Jamestown, RI 02835
 tel 401.423.3390 | fax 401.423.3370 | www.haskell-trocki.com