

**AUSTRALIAN MALAYSIAN
SINGAPOREAN ASSOCIATION**
*Passages
March 2011 Edition*

Visit us at : www.amsa.com.au for more information about AMSA



Thanks to the excellent work put in by the past Excos and the current one, AMSA has achieved recognition from both the Australian and Malaysian governments. We are proud that both these governments invite AMSA to special functions such as briefings, seminars and official luncheons and dinners. However, even though our current president hailed from Singapore, it seems that the Singapore government is still unaware of AMSA's existence.

Our coming AGM has been scheduled on 16 April 2011 at 2.00pm at the SMSA Building at 280 Pitt St, Sydney. An important agenda that needs your presence and support is the proposed amendments to AMSA's constitution to enable the incoming and future Exco's to function more efficiently and effectively. The success of AMSA depends on its members exercising their duties so we hope that you will turn out in full force for the AGM. Your presence and participation will provide valuable feedback to the incoming Exco to plan its activities for your benefit. For those unable to attend, please fill in the Proxy Form which will be circulated to you together with the notice of AGM before 26 March 2011.

Those who are keen to serve AMSA, please do come forward to contribute to AMSA to bring it to greater heights. Both the Australian, our countries of origin Malaysia and Singapore as well as the global scenarios are constantly changing. Hence, the strategic direction and activities of AMSA must reflect this to maintain our members' interest. We therefore need new blood to inject fresh ideas and perhaps technology savvy and the wisdom of the seniors to propel AMSA forward.

Contribute and make AMSA work for you!

Note: In this edition, we have a special write-up by our Vice President Mr. Elvan Tong on the Story of Malacca. You can access the mini-book by clicking on www.amsa.com.au

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President's Foreword



As our term in office come to a close with this issue of Passages, I would like to convey my heartfelt thanks to the Executive Committee of April 2010 – 2011, for their dedicated and meaningful support during my term in office. It was a pleasure for me to work with them to lead AMSA and to lift it to a higher profile.

The year is short and passes on quickly when one is having fun. My Exco joins me in appreciating AMSA members for their support at events and activities. There has been great achievements during my term with the implementation of innovative systems, the growth in membership, new sponsors supporting our Annual Dinner, both in the retail sector and the food industry.

We started the new term with one of our highlight events, the Peranakan High Tea, the continuation of an extremely successful function (we love nyonya food, don't we?) in 2009 when Belinda Theng and myself, then Social Events Chairperson, introduced the Peranakan High Tea to AMSA. It was an instant hit and no doubt, became a very well attended yearly event, with plentiful to enjoy – the food at the July 2010 Peranakan High Tea were catered by our Exco members, namely, Jonathan and Jennifer Ong, Lim Kwee Phaik and myself. However, the event would not be successful without the hands-on support of the other Exco members as well.

On the business front, Vice President, Dr.Yew Kam Keong (Dr.YKK), who also doubles up as our current Passages editor organized a very successful business seminar entitled Befriending the Dragon and Koala: Navigating your way to business success in China and Australia held on Saturday, 25 September 2010. The event was a success with two captivating speakers, David Baumgarten. Chair of the Business Enterprise Centres (BEC) Australia and our own Exco member, Peter Wong. They imparted useful tips and valuable information to those in business or aspiring to do business.

Following this seminar, we had a well attended AMSA 40th Annual Dinner with over 30 tables. The gathering emanated an atmosphere of fun and fellowship where food is the language of love and lucky winners of the many valuable prizes donated by our corporate sponsors as 'gift' away in a raffle draw, went home beaming with happiness. On the entertainment front, the Annual Dinner embraced an evening with a difference – it was pure celebration with performing artistes, the RCK Dancers and the Promenade Dance Group. It ended with a flourish as members had a great time on the dance floor after dinner.

Our Vice President, Elvan Tong followed up on the dinner with two social events. AMSA's Christmas celebration in December 2010 was held at Harry's Singapore Chilli Crab Restaurant. AMSA's Chinese Lunar New Year lunch to welcome and celebrate the Year of the Rabbit was held at the Delima Restaurant. Again, an enjoyable time was had by all.

Not forgetting sports, our Exco member, Peter Wong organized the first ever Badminton Tournament with 30 players. Well done, Peter! I invite more members to come out in support of your AMSA, and as for the coming AGM, we look forward to receiving your nominations for the incoming Exco.

Finally, thank you Exco and all our members for your support to make my term as President a memorable one. In moving AMSA forward, I am sure the incoming EXCO, will continue to take it to higher grounds.

Evelyn Tian
President

AMSA Activities

AMSA Christmas Lunch 18 December 2010

Report by Elvan Tong

This function might well have been the first of its kind for AMSA to celebrate Christmas. It was well attended, by 46 members, their families, friends and non-member. Judging from the many favourable comments, the food reflected good value for money. The menu consisted of: King prawns and vegetables, Malay sambal mussels, Curry fish head, Pepper and salt calamari, the famous Harry's chilli crab, Char kuay teow, steam and fried rice, fruits and Chinese tea.

This would be the first AMSA daytime function at a restaurant to exceed 40, an indication that members just love to eat and have a good chat. Harry Lau, the owner, made an appearance to show his undying support for AMSA. He also donated four gift vouchers of \$50 each, which were raffled off to raise over \$70 and all given as tips to the restaurant staff.

AMSA would like to thank those who attended. It made our effort worthwhile.



AMSA Activities



AMSA Activities

AMSA Chinese New Year Lunch, Saturday 12th February 2011

by Elvan Tong

This 'inaugural' Chinese New Year Lunch was very well attended, considering many were still away for the festive season. The 33 guests who attended enjoyed nine exotic dishes, including Sate ayam (satay chicken with peanut sauce), Ayam panggang kalasan (grilled chicken with Javanese sauce), Udang tumis balado (chilli prawns with lemongrass and petai beans), Ikan gulai (Dory fish fillet with pandang and tumeric curry paste), Sapi rendang (Sumatran coconut based beef rendang), Mee goreng (stir-fried sweet sauce Hokkien noodles), Gada gado (Indonesian style salad), EsCampur/es kacang (dessert of grass jelly, red bean, palm seed, tapioca, green jelly and pandan jelly topped with shaved-ice) and Jasmine rice. There were leftovers to take home, making it good value with good service.

Delima donated two gift vouchers \$25 each and AMSA a bottle of Orlando liquor tawny port and a bottle of Yellowglen bella bianco classic white. These were raffled to raise \$42 that was given to the restaurant waiters as tips. Thank you those attending for your support and camaraderie.



AMSA Activities

AMSA 1st Badminton Tournament 26 Feb 2011

By Peter Wong

After many weeks of preparations, AMSA finally held the badminton tournament at the Sydney Olympic Park on Saturday 26th February. We were glad to see almost 30 players turned up at the event eager to show off their skills. One group was particularly serious about winning the tournament and had prepared many weeks in advance including a practice run at the Sydney Olympic Park the weekend before the tournament!! The rest of the players came mostly to have fun and to socialise with other members and friends. The atmosphere was casual and relaxing and everybody had a good workout. Of course, the players who trained hard for the tournament were well rewarded as they beat the other players who did not put in the hard work. Amazingly, one player despite old age was fit enough to play a few games in the competition and also managed to win a trophy! Now that's what I meant by "you are never too old to play....". The badminton courts were in pristine condition and with 5 courts to ourselves for 4 hours, our players were able to play many rounds of badminton and to enjoy the friendship of each other.

As this is a tournament, we have to separate the winners from the losers. We are pleased to announce the winners of the Men's Doubles and Mixed Doubles as follows:

Men's Doubles

Champion:	<i>Amit Bhargava, Pritivy Poovendran</i>
1 st Runner-Up:	<i>Tony Fernandez, Loshevi Saravanamthan</i>
2 nd Runner-Up:	<i>Vindran Vengadaralam, Ragaran</i>
Mixed Doubles Champion:	<i>Peter Wong, Matti Lee</i>
1 st Runner-Up:	<i>Chang Hoo, Christina Hoo</i>

Congratulations to all the winners!!

Here are some of the highlights of the tournament captured on photos:



All the tournament winners...Hooray!!



Trophies for the Men's Doubles Champion

AMSA Activities



President Evelyn (on right) in action



Our friends from MIDA eager to win.....



Everybody's a winner – trophy or no trophy!

After the tournament, most of us went home with sore muscles and aching bones. All in all, it was a day to remember. Hopefully, in future AMSA will organise such an event on a regular basis.

AMSA Business

How Copycat Innovation can fast-track your company's profits

By Yew Kam Keong, Ph.D (Dr.YKK)

Practically every CEO says that innovation is important. Despite this, only 4% of CEOs have actually implemented a system of innovation for their organisation. The key issues: fear of failure and they just don't know how.

Based on IBM's last three global CEOs studies, CEOs consistently said that coping with change was their most pressing challenge. In the [IBM CEO Study 2010](#), CEOs pronounced *Creativity* as the most important leadership attribute. The most creative leaders invite disruptive innovation. They encourage others to drop outdated approaches and take balanced risks. They are open-minded and inventive in expanding their management and communication styles. And they are particularly able to engage with new generation employees, partners and customers. They are 'with it' in every sense of that phrase.

What is Copycat Innovation?

Copycat Innovation is about adapting a proven solution to come out with an innovation, thereby minimizing risk and optimizing success. In short, it is about taking what works best and improving on it.

Copycat Innovation is not about a full-scale imitation of an existing product, service or process. Creativity and innovation are required. It has a structured methodology.

Copycat Innovation does not challenge copyright. Nor does it involve patent infringement. *Copycat Innovation* takes advantage of R&D carried out earlier and involves the *borrowing and developing* of existing products, services, marketing systems and technologies to carve a competitive niche in the marketplace.

By applying a 7-step Copycat Innovation process, you could eliminate the fears and frustrations of that minimises risk and optimises success by making what works well even better.

Why Copycat Innovation?

Coming out with 'breakthrough ideas' and 'completely new' innovations is both tempting and glamorous. After all, success could mean market domination. However, such a strategy carries big risks. Moreover it usually demands massive efforts and resources. It is an activity that is complex, costly, and quite often shows very little promise of a return on investment. Work on the successor of the successful product has to start immediately. This means that the successive research budget must be increasingly higher than the original innovation. Examples of this approach are Intel, 3M and P&G.

With globalisation and the advent of the Internet, there is an easier, simpler and proven new path to minimising risk and optimising success. This path is termed "*Copycat Innovation*". Examples of this approach are Apple in developing the *iPod*, *iPhone* and *iPad* series of products, Samsung's business strategy and banking.

The fact is this approach is not new. It has been carried out by countless successful companies and organisations. But no one had given it a generic name until now. After doing extensive research, I named this approach *Copycat Innovation* and have developed a 7-step methodology for *Copycat Innovation*, a methodology that taps into the awesome power of the *Global Brain* via the Internet.

In short, *Copycat Innovation* offers probably the best approach for your organisation in sustaining and growing your competitiveness and strategic positioning in the market-place because it is:

- ⇒ Simple to implement
- ⇒ Low risk, as you are adapting or refining a proven solution
- ⇒ Low-cost, as the research and development work has already been done for you
- ⇒ Requires much less resources including people, time, money and efforts

- ⇒ A fast-track route to commercialisation
- ⇒ Legal and ethical

Examples of Copycat Innovation

Apple : Apple launched the iPad in 2010 by refining and adapting technologies from many sources . For example, the first Tablet computer was built by Microsoft in 2001. MIT created the Touch Screen technologies and the hand motion systems for flipping pages or moving screens. Of course, Apple introduces many innovations to the iPad too.

Samsung: Samsung founder Lee Kun-hee’s formula of being the first in the market with a copycat product when there’s a new opportunity has helped turn Samsung into a top global brand over the past decade or so, boasting a market value of \$143 billion, bigger than Intel and Hewlett Packard and equal to the combined value of Sony Corp, Nokia, Toshiba and Panasonic Corp. This is because being an original innovator and creating a new market requires lots of risk and takes a long time to achieve profitable results.

Banking: Commerce Bank is one of America’s best-performing financial institutions, with a stock that grew more than two thousand percent in 10 years. Yes, 2,000 %! Commerce Bank’s strategy is to employ **Copycat Innovation from the retail business. It is the** most convenient bank, with a fanatical commitment to "wowing" its customers. Commerce Bank is famous for its “Penny Arcade” where kids have a lot of fun on an interactive screen while depositing their savings in coins.

The 7-Step Methodology to Copycat Innovation

The 7-step process for Copycat Innovation that delivers a measurable results-driven (KPIs) fast-track innovation by tapping into the awesome power of the global brain is as below:

1. **Identifying the Core issue;**
2. **Taking the Michelangelo approach;**
3. **Making the best better;**
4. **Innovating the wheel;**
5. **Selling the Copycat Innovation;**
6. **Implementing the Copycat Innovation;**
7. *Recognition and Celebration.*

References

My inspiration for creating the 7-step Copycat Innovation process came from the famous and pioneer management guru, Peter Drucker. Drucker calls it “*Creative Imitation*” and this term is well accepted. However, it troubles me that a creative process results in an imitation only. Therefore, I resolved that an imitative process (copycat) should produce an innovation instead of a mere imitation, thus the name “*Copycat Innovation*”.

USA in its early days, followed by Japan and now China built up their economic power houses by practising imitation or copying to accelerate their economic growth. In fact, all of us learn by copying others before we apply our thoughts and experience to adapt or improve what we have learned. Thus copying is a common practise but unfortunately given a bad reputation. Of course, ethical issues and intellectual property protection must be respected.

Many articles have been written about copycatting in prestigious magazines and journals, including the *Harvard Business Review*.

Prof Oded Shenkar, in a book titled “*Copycats : How Smart Companies Use Imitation to Gain a Strategic Edge,*” published by Harvard Business Press in June 2010, argues that **98.7% of the value of innovations goes to the imitators** – this is not surprising as imitators grow the market.

Conclusion

Apple, acknowledged as the most innovative company in the world by *Businessweek* magazine is also the world's most proficient copycatter. At its very beginning, Apple copied the technologies of the computer mouse and many other key technologies developed by Xerox Palo Alto Research Center (PARC). It is still following the same copycat route today. In fact, why not? As Prof. Oded Shenkar pointed out in his research findings that a staggering 98.7% of the value of innovations goes to the imitators! Can you afford not to do the same?

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How to prospect for business to get results

by Elvan Tong

Prospecting is the first step in the sales process and sales lead generation methods are ways and means of getting prospects. Prospecting is more pertinent to those businesses that need to go out and seek business, although retailers do prospecting in an indirect way, such as advertising, in-store selling or encouraging word-of-mouth recommendation. Prospecting may be discussed in three parts: **segmenting**, **techniques** and **monitoring**.

1. Segmenting

In any business it makes sense to find the **right** customers rather than waste time and money on the wrong ones. To do this we need to segment or qualify the prospects. This will depend on what you sell and what benefits you have to offer. Segmentation simply means classifying potential customers into small groups that share common characteristics, such as age, income, location, lifestyle, product application, needs, benefits sought, buying pattern, and so on. You can qualify the prospect further in terms of:

Need – does the prospect really need your product or service to satisfy a need, solve a problem or derive some benefits?

Time – does the prospect have the time or inclination to consider and listen to what you have to offer?

Money – does the prospect have the money or resources to do business with you?

Authority – does the prospect have the authority to make the purchase?

2. Techniques

There are countless ways of prospecting. These are generally called sales lead generation methods. Let's look at a few.

Print advertising – classified or display advertisements in local/daily newspapers, magazines or journals; Yellow Pages; paid advertorials or press releases if you have something worthwhile to say. Always ask for rates and readership figures. Also frequency of your ads can be important to get noticed.

Brochures/catalogues/flyers – most businesses have these to advertise their products/services. They can be handed out, mailed or dropped in letterboxes. Including a coupon or voucher with an attractive offer will get responses.

- Direct marketing** – the most common form is direct (response) mailing. The aim is to get some kind of response from the recipient. Send to the right people, with correct name and title. Offer something useful and attractive to get a response. Always try to get details of name, address, telephone, mobile and email address. You can then build a customer/prospect database for later use.
- Online marketing** – this technique is generally termed ‘viral marketing’ and involves a website, emailing and blogging. Having a **website** will not guarantee traffic. You will need to promote it. **Emailing** is a powerful, effective and cheap marketing tool if you have the right message. However, be aware of the *Privacy and Spam Acts* with respect to email marketing activities. Essentially, you need to get ‘permission’ and have a privacy policy. **Blogging** is essentially social in nature, involving ‘conversations’ with third parties that include text, photographs, videos and audios. However, if a business can demonstrate its expertise and benefits, words could get around among chatters in their blogs.
- Telemarketing** – a specialised function requiring good scripts, good products and good telephone manners. Telemarketing can be quite expensive. So be sure of what you want to achieve. However, be aware of “Do Not Call Register” that allows people not to receive unsolicited telemarketing calls.
- Referrals** – a powerful tool using existing and satisfied customers. Never lose the opportunity to ask a customer to introduce or recommend you to others who may benefit from your business. This is also a form of **word-of-mouth** and covers areas involving people talking about you in emails, gatherings and blogs. **Testimonials** are another expression of referrals and should be used extensively with the permission of those who give them.
- Networking** – a useful activity for developing business-to-business rather than business-to-consumer relationships. Networking can take place at seminars, conventions, business meetings, social gatherings, and so on. Building relationships is a long process. Try not to sell or do business first off but arrange to meet or make contact later on.
- Joint promotions** – these can be very successful if you can find complementary and non-competing businesses to promote with. For example, a hair salon with a beauty salon; a printer with a graphic designer; a manufacturer with a distributor; a service station with a crash repairer.

There are several other lead generation methods to consider.

3. Monitoring

Whatever lead generation methods you use, it is always good policy to monitor or measure their effectiveness. Over time you will be able to choose the best and most cost-effective ways for your particular business. Use a procedure or format that suits you, such as a “*Sales Lead Generation Monitor*” that can be used throughout the year and beyond. If you make regular sales calls, you may also use a “*Sales Call Appraisal*” to appraise performance.

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PERSONAL

Wills & Estates

By Jeffrey Lee

A will is a written document that sets out how the will maker (testator) wants his or her assets to be divided after death. A will is important as without it, there is no way of ensuring your assets will be distributed as you desire after your death. To be legally enforceable, a will must meet all the requirements of the Succession Act 2006. The requirements are as follows:

- The will must be in writing.
- The will must be signed by the will maker and two witnesses who are not beneficiaries under the will.
- If the will is more than one page long, the testator should sign the bottom of each page.
- The two witnesses are present to attest the signature of the testator.

Although the signature of the testator must be made in the presence of two witnesses, the two witnesses who attest and sign the will in the presence of the testator may not necessarily be in the presence of each other. The will must state the intentions of the testator in regards to the distribution of his or her property. If the formal requirements are not met, a legal will has not been created and you will be deemed as having died “intestate” (ie. without a will).

Executors

An executor is nominated by you in your will to administer your estate. The executor shall be responsible for seeing that the terms of the will are carried out as you desired. If you have not named an executor, an administrator will be appointed by the Probate Court. This is generally the person to whom you have nominated as the beneficiary of the largest portion of your estate.

Who shall I leave my assets to?

You are entitled to distribute your assets to anyone you wish, however it is important to consider that if you do not make proper provisions for your spouse and children, they may contest the will after your death, which is a most unpleasant situation.

Storing your Will Safely

Your will should be kept securely. A photocopy should be kept amongst your personal papers with a note explaining where the original is kept. This will ensure that your beneficiaries are aware of the existence of the will and may distribute your property accordingly. Our law firm provides the services of holding clients' original wills in the firm's safe. It would be helpful (to your executor) to store with your will a list of people or entities to be informed of your death, such as relatives, friends, bank and insurer. You could also list down the major assets that you own and bank account numbers.

Changing your Will

Sometimes you may wish to alter the terms of your will. The reason for this may include the death of a beneficiary, the birth of a new beneficiary, the acquisition of new assets and so on.

It should be noted that marriage automatically revokes the wills of both partners, unless it is contemplated (provided for) in the original wills.

If a will needs to be updated and the required alterations are minor, this may be done by adding a codicil to the will. This is a separate document that is added to the will, containing the new provisions and changes, revocations of old terms and so on.

This document must also meet the above legal requirements, and in many cases, it is easier to draft a new will entirely.

If there is no Will (Intestacy)

When a person dies intestate, it means that the person has died without a will.

The Succession Amendment (Intestacy) Act 2009 (NSW) which came into effect on 1 March 2010 has amended (and clarified) both the Succession Act 2006 and the Probate and Administration Act 1898 in relation to intestacy rules.

The major changes to intestacy laws include:

- The definition of the term “spouse”, which now includes “party to a domestic relationship” ie. a de facto relationship of a continuous period of two or more years; or a de facto relationship that has resulted in the birth of a child;
- A surviving spouse who has children from the relationship with the deceased spouse will be entitled to the whole of the intestate estate;
- Children from a prior relationship will be entitled to a share in the remainder of the intestate’s estate, after the surviving spouse has received:
 - i. a “Statutory Legacy” (see below);
 - ii. personal effects;
 - iii. one half of the remainder of the estate, (note that under the proposed Act, there is no distinction between half and full blooded siblings);
- “Spouse’s Statutory Legacy” is defined as \$350,000.00 (to be adjusted by consumer price index) for a surviving spouse who is not entitled to the whole estate (increased from the current legislated amount of \$200,000.00);
- Where there are multiple spouses (for example, a de facto partner and a separated but not yet divorced spouse), the intestate estate will be split between the spouses pursuant to either a Distribution Agreement or an order of the Court (Distribution Order);
- Where there are no closer statutory relatives living at the date of the intestate’s death, cousins of the intestate may be considered as having a share in the intestate estate;
- Provision has been made for the distribution of the estates of indigenous people under indigenous laws and customs; and
- In the absence of any living statutory relatives, the state of New South Wales will be entitled to the whole of the estate.

Of course the above intestacy rules do not apply if the deceased has a legally valid will in NSW.

The importance of a legal will cannot be underestimated, as certain loved ones may have no call on your assets without specific provisions in your will.

The writer Jeffrey Lee is the Principal Lawyer of Comasters Law Firm and Notary Public and can be contacted at comasters@comasters.com.au .

Humour

Chinese Jews

Submitted by Elvan Tong

Oscar Weil and Benjamin Oppenheimer are Jews, and were sitting in a Chinese restaurant in Shanghai.

"Oscar," asked Benjie, "Are there any Jews in China?"

"I don't know," Oscar replied. "Why don't we ask the waiter?"

When the waiter came by, Benjie asked him, "Are there any Chinese Jews here in Shanghai?"

"I don't know sir, let me ask," the waiter replied, and he went into the kitchen.

He returned in a few minutes and said, "No, sir. No Chinese Jews."

"Are you sure?" Benjie asked.

"I will check again, sir" the waiter replied and went back to the kitchen.

While he was still gone, Oscar said, "I cannot believe there are no Jews in China, our people are scattered everywhere..."

When the waiter returned he said, "Sir, no Chinese Jews."

"Are you really sure?" Benjie asked again. "I cannot believe there are no Chinese Jews"

"Sir, I asked everyone," the waiter replied exasperated. "We have orange Jews, apple Jews, tomato Jews and grape Jews, but no one ever hear of Chinese Jews! If you want, we have Chinese Tea"

Italian Secret to Long Marriage

submitted by Elvan Tong

At St. Peter's Catholic Church in Toronto they have weekly husbands' marriage seminars.

At the session one week the priest asked Giuseppe, who said he was approaching his 50th wedding anniversary, to take a few minutes and share some insight into how he had managed to stay married to the same woman all these years.

Giuseppe replied to the assembled husbands, "Wella, I'va tried to treat her nicea, spenda da money on her, but besta of all is, I tooka her to Italy for the 25th anniversary!"

The priest responded, "Giuseppe, you are an amazing inspiration to all the husbands here! Please tell us what you are planning for your wife for your 50th anniversary?"

Giuseppe proudly replied, "I gonna go pick her up."

Polish Divorce

submitted by Elvan Tong

A Polish man moved to the USA and married an American girl. Although his English was far from perfect, they got along very well. One day he rushed into a lawyer's office and asked him if he could arrange a divorce for him.

The lawyer said that getting a divorce would depend on the circumstances and asked him the following questions:

Lawyer: *Have you any grounds?*

Polish: *Yes, an acre and half and nice little home.*

Lawyer: *No, I mean what is the foundation of this case?*

Polish: *It made of concrete.*

Lawyer: *I don't think you understand. Does either of you have a real grudge?*

Polish: *No, we have carport, and not need one.*

Lawyer: *I mean what are your relations like?*

Polish: *All my relations still in Poland.*

Lawyer: *Is there any infidelity in your marriage?*

Polish: *We have hi-fidelity stereo and good DVD player.*

Lawyer: *Does your wife beat you up?*

Polish: *No, I always up before her.*

Lawyer: *Is your wife a nagger?*

Polish: *No, she white.*

Lawyer: *Why do you want this divorce?*

Polish: *She going to kill me.*

Lawyer: *What makes you think that?*

Polish: *I got proof.*

Lawyer: *What kind of proof?*

Polish: *SHE IS GOING TO POISON ME!!!! She bought a bottle at drugstore and put on shelf in bathroom. I can read English pretty good, and it say: ~~~Polish Remover~~~*

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