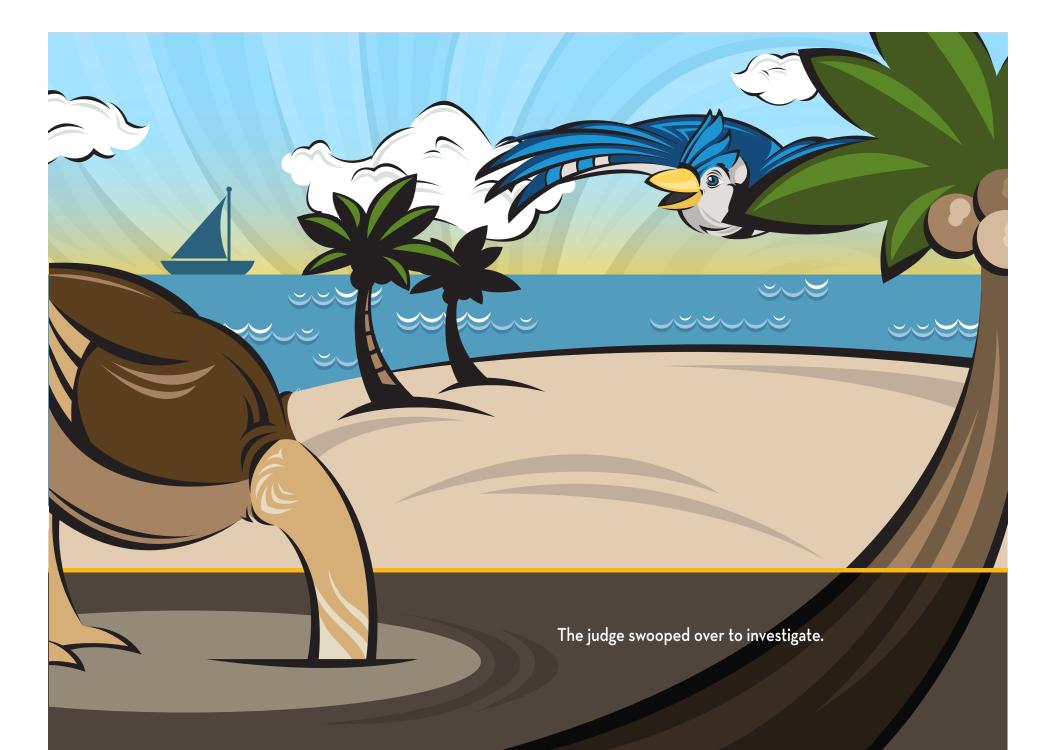
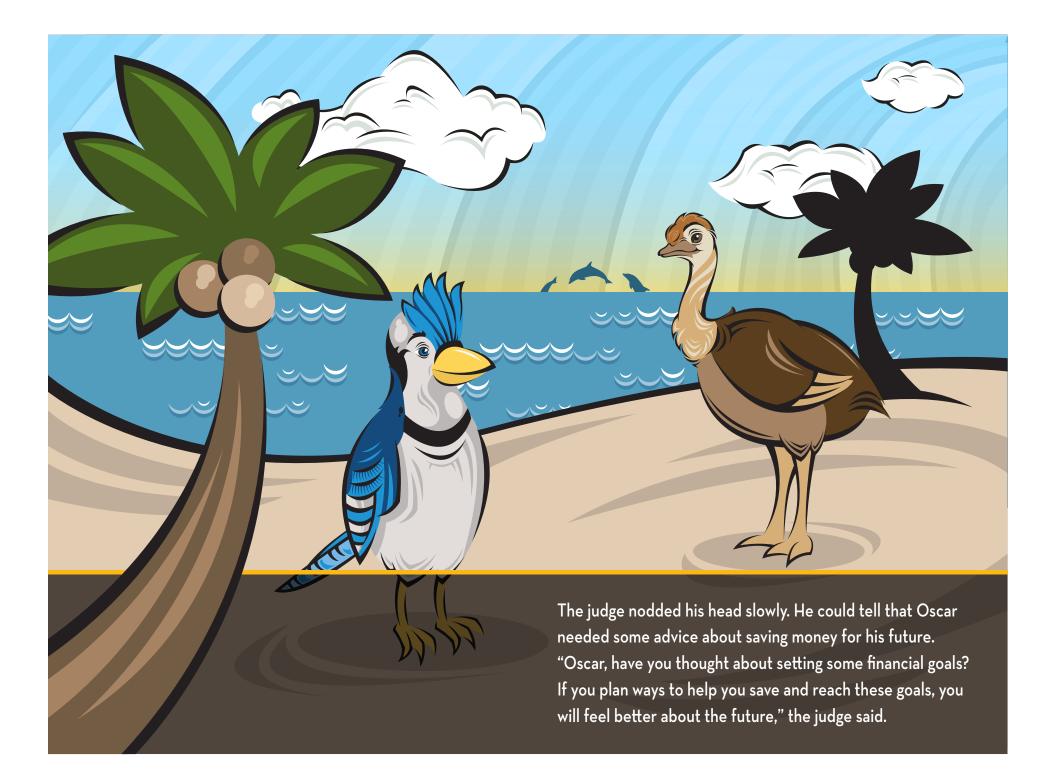


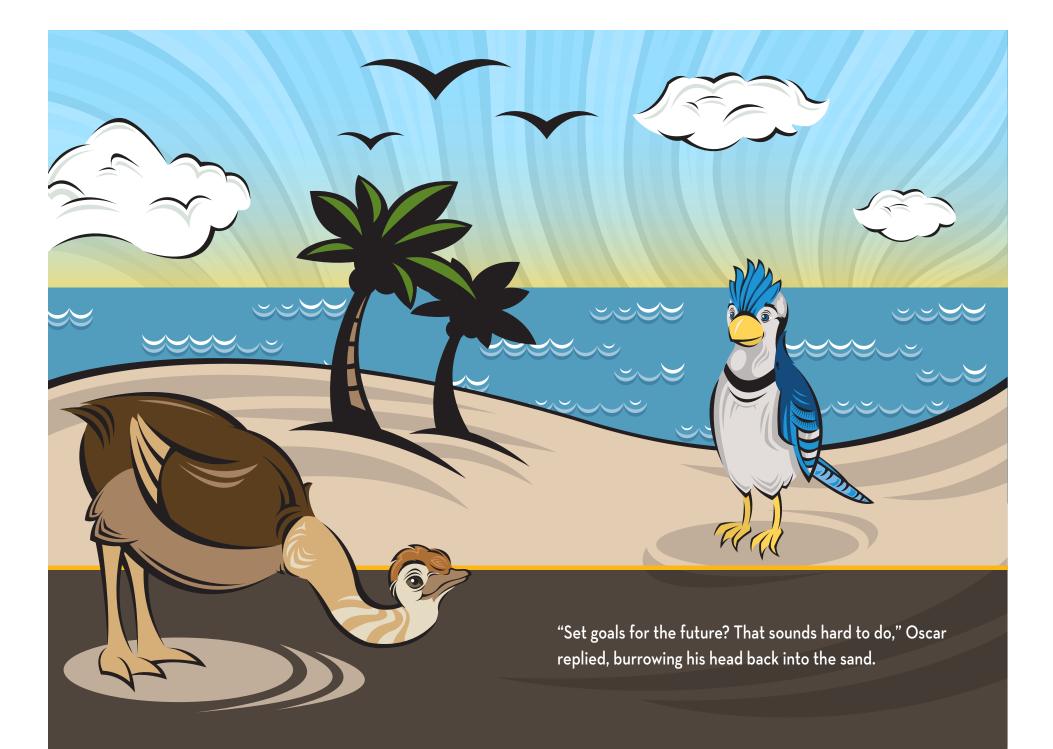
He was soaking in the sun and enjoying the warm breeze when he noticed a strange sight. A tall, feathery ostrich was standing nearby with its pointy head burrowed into the sand.





"I see," said the judge. "Why does the future frighten you, Oscar?" The ostrich lowered his head sadly. "Because I don't know what will happen in years to come. I'm afraid I won't have enough money for all that I need."

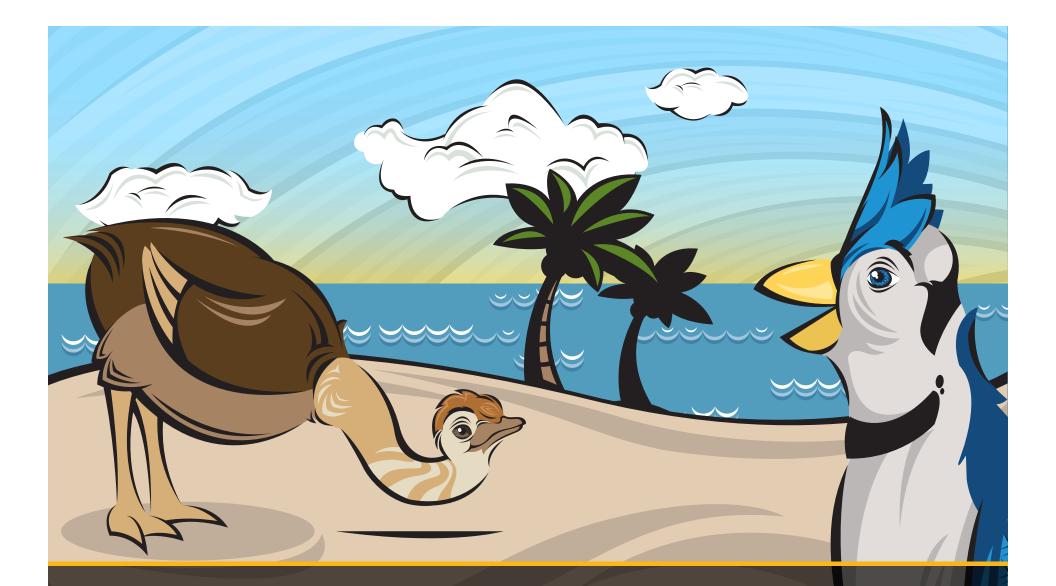






"It's easier than you imagine, Oscar. You need to think of your financial needs first. Then decide on goals that will help you meet those needs," the judge explained.





"Excellent ideas, Oscar. Now what financial goals can you set to meet your future needs?" asked the judge. Oscar used his beak to do math in the sand and figure his goals.

"If I plan to save half of the money from selling my feathers each week, I'll have enough for food and nest bedding in the future. And when I get gifts of money from my bird friends, I could add to my chicks' educational fund. Any money I win in the ostrich races could be saved for my grandchicks."

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The judge smiled and said, "Now you've become a goal setter, Oscar. The next step is to become a goal getter. I wish you luck in reaching your financial goals!"

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