



Solving Your Money Problems The Easy Way by Chad Lowry

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People often write to me and ask, “Man, are you dumb.” Then I point out that that’s not actually a question, so who’s stupid now? But I usually point it out to the clock, because the person who wrote it isn’t in the room or anything, unless it was Mom. The point is, I give good advice and am widely respected for it.

One issue people write to me about with some frequency is going to small claims court. They want to know if I can be sued because my solution for steam cleaning their carpet with an iron didn’t turn out as well as they’d hoped. Well, no, you can’t sue me for that. But I do recommend suing other people in small claims court, because it’s a great way to get some side money without having to do too much work, and let’s face it, you’ve got a 50-50 chance of winning.

Here’s the lowdown: Small claims court allows you to present a case in front of a judge for a limited amount, usually around \$10,000 or less. It’s like winning the Pick 4, only there’s less guesswork involved. Also, neither party can hire a lawyer, so don’t bother asking your granddad to dress up like Perry Mason.

Given this, the trick is to be just slightly more convincing than the guy you’re suing. The first thing you can do to help yourself out is to wear a black robe to court, just like the judge. After all, imitation is the sincerest form of flattery. After that, it should be all downhill.

For example, one way to win a case like this is to use your neighbor’s lawn mower to cut your garden hose, then sue him for the cost of replacing not only the hose, but your entire lawn, which died from a lack of being watered. Of course, what you really do is take the money and spend it on beer and a jet ski.

All you need to do is borrow your neighbor’s lawn mower, fire it up, run over your garden hose with it, then disassemble the lawn mower and take off the blade (after turning off the mower—sorry forgot to mention that part earlier), so you can show the judge that it matches the cut on the garden hose.

One fine point of detail to which you should pay attention: be sure to sue the same neighbor whose lawn mower you borrowed, and not the one on the other side of your house. I screwed this up the first time I tried it and had to go to court

twice. Also, in case you draw a smart judge, be prepared to answer the question, “Instead of letting your grass die, why didn’t you just go buy another garden hose?” One answer: “Your honor, I only have a rock garden.”

Now, you might be wondering: Should I go in front of one of those TV judges if I have the opportunity? Absolutely, and here’s why: While these judges are pretty hip, and you’ll likely lose the case, what you can do is work out an endorsement deal ahead of time to wear a T-shirt promoting Larry’s House of Fish and Tires. That way, even if you lose in court, you still make some money. It’s a Lose-Win or Win-Win situation. You can’t miss.

Before we finish, I also want to brief you on some legalese to use in court, so you can sound like a lawyer, even though you don’t have one with you. Memorize these phrases and their meanings:

Ipso facto: This is Latin for, “Says me.” Using this phrase after making an assertion makes it unassailable. The ultimate comeback, and you sound super smart to boot.

Sidebar: a cocktail combining brandy, an orange-flavored liqueur, and lemon juice. Apparently popular among judges and lawyers.

Chambers: Where the judge hangs out between cases. Usually they keep a Playstation and pool table in there, with some books for show. If the judge asks you go to his chambers, a win is all but guaranteed! But don’t blow your big chance; let him win at Galaga.

Ixnay on the eaking spay: Another Latin phrase, this one meaning, “Shut up before you blow it.” Use this phrase if a witness of yours gets his story mixed up and forgets the lie you told him to tell.

Following the sound encouragement of this article, you’re sure to succeed in small claims court. Just don’t look to sue me if you lose.