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**Subject:**

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A redneck cowboy from  
> Sweetwater , Texas , walked  
> into a bank in New York City and asked for the loan  
> officer. He told the  
> officer that he was going to Paris for an international  
> redneck festival for two  
> weeks and needed to borrow \$5,000 and that he was not a  
> depositor of the bank.  
>  
> The bank officer told him that the bank would need some  
> form of security for  
> the loan, so the Redneck handed over the keys to a new  
> Ferrari. The car was  
> parked on the street in front of the bank. The Redneck  
> produced the title and  
> everything checked out. The loan officer agreed to hold the  
> car as collateral  
> for the loan and apologized for having to charge 12%  
> interest.  
>  
> Later, the bank's president and its officers all  
> enjoyed a good laugh at the  
> Redneck from the south for using a \$250,000 Ferrari as  
> collateral for a \$5,000  
> loan. An employee of the bank then drove the Ferrari into  
> the bank's private  
> underground garage and parked it.  
>  
> Two weeks later, the Redneck returned, repaid the \$5,000  
> and the interest of  
> \$23.07. The loan officer said, "Sir, we are very happy  
> to have had your  
> business, and this transaction has worked out very nicely,  
> but we are a little  
> puzzled. While you were away, we checked you out on Dunn  
> & Bradstreet and  
> found that you are a highly sophisticated investor and  
> multimillionaire with  
> real estate and financial interests all over the  
> world. Your investments  
> include a large number of wind turbines around Sweetwater,  
> Texas . What puzzles  
> us is why you would bother to borrow \$5,000?"  
>  
> The good 'ole Texas boy replied, "Well, son, where  
> else in New York City  
> can I park my car for two weeks for just \$23.07 and expect  
> it to be there when  
> I return?"