FinForce

FINFORCE BEDTIME STORIES · SERIES TWO

The Great Christmas Race

A FinForce Dogs Christmas story, ages 5 to 10

THE CHRISTMAS SERIES · BOOK 3



With Frankie, Paddington and Winston from the FinForce Dog House

General information only, not personal advice. FinForce is a Corporate Authorised Representative (No. 001241242) of Financial Force Pty Ltd, AFSL 238337.

THIS BOOK BELONGS TO

A CHRISTMAS GIFT

for

With love from the FinForce team



Meet the racers

Frankie
The oldest and wisest. Fluffy apricot fur and a white chest. He drives a dark grey Porsche GTS, and always says "Righto boys."

Paddington
The puppy. Red-gold curls and a white nose. He drives a red Ferrari 488, and has a trick for every occasion.

Winston
Big, black and curly, with a kind heart. He drives a bright yellow Lamborghini Huracán, and thinks about sausages a lot.

Archie
A black-and-white Cavoodle. He drives a sleek grey electric Audi RS e-tron GT.

Freddie
An orangey-brown Cavoodle. He drives a smooth white electric Porsche Taycan Turbo.

Barney, Bracky and Bossy
Three super-speedy black Cavoodles who run the pit crew, with a toolbox, a charger cable and a flag.

A Christmas race in Brisbane, five dog drivers, and a few simple ideas about tax. Shaylan and Aslan cheer from the stands. Do the voices!

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It was Christmas in Brisbane, sunny and bright, and a big poster hung on the Dog House gate.
The Great Christmas Race! Fast cars, a cheering crowd, and a prize of gold coins for the winners.
“Righto boys,” said Frankie, tying his red bandana. “Let’s get the cars ready.”
Winston wagged so hard his yellow bandana slipped.
Paddington bounced. “A race! A real race!”



At the track they met two new friends.
Archie, a black-and-white Cavoodle, was polishing a sleek grey electric car, low and wide, with a glowing light bar.
Freddie, an orangey-brown Cavoodle, stood by a smooth white electric car, quiet and shiny.
In the pit, three super-speedy black Cavoodles were already at work: Barney, Bracky and Bossy. They zipped about with a toolbox, a charger cable and a green flag.
Shaylan and Aslan waved from the stands. Aslan was nine, and this was the best Christmas surprise.
At the far end of the grid, the AI racers gleamed like tinsel. They were shiny, fast and very clever.



A big sign over the start line showed a bag of gold coins: the prize for the winners.
Paddington's eyes went wide. "We could buy a mountain of treats!"
Frankie smiled. "We could. But prize money is income, and income gets taxed. That means some of the coins would go to tax."
"Is tax a trick?" asked Winston, thinking of sausages.
"No," said Frankie. "Tax is how we all chip in. It helps pay for the things everybody uses."



They lined up. Winston in his sharp yellow Huracán. Paddington in his red 488, grinning over the wheel. Frankie in his dark grey GTS, calm and ready.
Archie in the grey electric GT. Freddie in the white electric Turbo. The AI racers hummed, their lights glowing.
Bossy held a green flag. Barney and Bracky stood ready. “Plan first, speed second!” called Bossy.
Shaylan and Aslan cheered from the fence. “Go Frankie! Go Paddington! Go Winston!” shouted Aslan.
“Righto,” said Frankie. The lights went red, red, green. They were off!



They flew down a smooth, freshly painted road, past a school with a Christmas concert on the lawn, and a hospital with lights in every window.
“This road is perfect!” barked Winston.
“Tax helps pay for roads,” called Frankie, “and for hospitals and schools too. That’s the chip-in at work.”
Paddington saluted Shaylan and Aslan, who were waving flags beside the road. “Then I’m glad we chip in!”



The AI racers slipped ahead, quiet and gleaming. They took the corners as if they had already practised every one.
“They’re so fast,” whispered Freddie.
“And so clever,” said Archie.
“They are,” said Frankie. “But a race is more than going quickly. We’ve got a plan.”
Paddington wanted to chase them. Frankie shook his head. “Steady, lad. Save a little speed for later.”



Into the pit lane they came. Barney, Bracky and Bossy zipped in, super speedy, and plugged Archie and Freddie in to charge. The electric cars hummed, and their lights grew bright again.
Bracky handed Paddington a Christmas bun from the snack stall.
“That will be five dollars twenty.”
“But the sign said five dollars!”
“The extra is GST,” said Frankie. “It’s a tax on many things we buy.”
Barney tucked the receipt into a little folder. “We keep the receipts, so we can remember what we spent.”

A little extra on the price. A receipt in the folder.



Out on the hill, the AI racers began to slow. Their shiny lights flickered. They had zoomed so far, so fast, they had not planned a charge.

“They need a top-up,” said Archie.

“Then we’ll share the plan,” said Frankie. “Freddie, you know the last corners. Winston, you take the lead into the straight. Paddington, stay close. Archie, you’re our eyes.”

“Righto boys,” said Frankie. “Together.”



They ran the last lap as a team. Freddie found the racing line. Winston opened up the straight. Paddington kept his nerve. Archie called the gaps. Frankie held them steady.

Barney, Bracky and Bossy bounced on the pit wall. Shaylan and Aslan jumped and cheered at the finish line. “They did it!” shouted Aslan.

They crossed the finish in a blur of yellow, red, grey and white, with the Christmas star shining above the flags. The AI racers rolled in later, still shiny, a little tired. The dogs cheered them all the way home.

Teamwork and planning win the day.

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A bag of gold coins landed at their paws. Paddington bounced. Winston thought of a very long sausage.
Frankie fetched three jars: Spend, Share, and a third jar for Tax. “We can enjoy some now, share some, and save some of our winnings for the tax bill. Then, when the bill comes, we’re ready.”
Clink, clink, clink. It felt grown-up, and it felt good.
Shaylan ruffled Aslan’s hair. “What a race,” he said. “What a team.”
“Enough is a lot,” said Frankie, and everybody wagged.



That night the dogs lay on the cool grass beside the track, fairy lights in the jacarandas. Barney, Bracky and Bossy packed the charger. Archie and Freddie promised to visit Wattle Street. "The AI racers were fast," said Paddington. "They were," said Frankie. "But we had each other, and we had a plan. That is a very good way to win."

The End

LITTLE CHATS IN THE MORNING

Why did the dogs save some of the prize coins? · What does tax help pay for? · Why was it clever to stop and charge?

Story idea by Aslan, age 9

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Merry Christmas, with love from the FinForce team

A Christmas story about cars, teamwork and a few simple ideas about tax, from our family to yours. Thank you for being part of our year.

Story idea by Aslan, age 9. For grown-ups: this is a story about everyday ideas such as income being taxed, GST, keeping receipts, saving for a tax bill, and tax helping to pay for roads, hospitals and schools. It is not about any product or plan, and it is not personal advice.

Also in the series: Book 1, *The Littlest Gift*, ages 0 to 5, and Book 2, *The Three Jars of Wattle Street*, ages 5 to 10.
Printing tip: print at A5, or choose the 'booklet' setting on A4, double-sided. Officeworks and Kmart photo centres do lovely little prints.

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