

To: jeff.epstein@eevacation@gmail.com]
From: [REDACTED]
Sent: Mon 1/28/2013 12:35:01 AM
Subject: Advice

Hi Jeffrey,

I just got an 8% increase in maintenance and there is another assessment on the way, so I'm very much in need of some smart investment advice. I have 30G cash in my Fidelity account which includes an old IRA and an individual account, with the remainder in securities for a total value of \$123,000. The portfolio went down 6G in past few months a la Apple. Plus Erik is getting married in June and I would like to be able to make him a dinner and give him a present. My income has stayed the same \$74G for the last two years and there is no raise for me on the horizon. I work after school whenever the opportunity comes up but at \$42/hour it never amounts to enough to make a difference. I have a fixed income TDA worth \$125,000 with the DOE which is getting about 7% interest. I would like to stop teaching in 5 years (at most). Since most of my money is tied up in my apartment, what can I do with the \$30G cash to increase my income until I am ready, or the market is ready to sell? There's not much I can cut back on. I am not complaining. I am very grateful to have such a good life and to have these solveable kinds of problems. I just don't have the financial knowledge I need to come up with a good plan that will take away the stress of unexpected maintenance increases, dental work and weddings. I would really appreciate your advice whenever you have a minute. I listen to Bloomberg radio every morning hoping to learn something about the markets, but I think only Michael Bloomberg is making money from that show.

Love,
[REDACTED]