

To: jeff.epstein@elevacation@gmail.com]
From: [REDACTED]
Sent: Tue 8/18/2009 12:20:32 AM
Subject: Be patient and Read the whole email

I hope you're enjoying catching up with work and friends. If you'd like to see me, I can visit you any time between August 21st and 29th. But you'll have to put me up because showering in a hotel gives me flashbacks from the movie Psycho. Besides I don't have any extra money. Speaking of which, I still need a financial plan. My monthly expenses are running about \$1500 more than my income and I've cut out everything including using the air conditioner and my \$10 netflix subscription. I think you forgot that you offered to help me with the rent when we discussed renewing my lease. Or if you didn't forget and you need money now, you can have my "co-op money" until next spring when I'll need it back. What's really stressing me out besides being abandoned is this monthly dwindling of my now \$6,000 savings account because at this rate it will be depleted by January. Then what? I won't get approved by a co-op board if I don't have savings. I need a plan, man.

What about a bond ETF? If visiting in August doesn't work for you, I have off Monday Sept. 28 for Yom Kippur--so that can be a long weekend (very long, from your perspective) unless you go to Temple / After that, we're looking at Columbus Day...

Love,