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**From:** [REDACTED]  
**Sent:** Monday, January 28, 2013 12:35 AM  
**To:** jeff epstein  
**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. [REDACTED]

[REDACTED] The portfolio went down 6G in past few months a la Apple. [REDACTED] My

income has stayed the same [REDACTED] and there is no raise for me on the horizon. [REDACTED]

[REDACTED] 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 solvable 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, [REDACTED]

[REDACTED] 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,

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