Hi Jeffrey,

I just got an 8% increase in maintenance and there is another assessment on t=e 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 acc=unt, with the remainder in securities for a total value of $123,000. The p=rtfolio went down 6G in past few months a la Apple. Plus ████ is getting ma=ried 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 ther= is no raise for me on the horizon. I work after school whenever the oppor=unity comes up but at $42/hour it never amounts to enough to make a differe=ce. I have a fixed income TDA worth $125,000 with the DOE which is getting a=out 7% interest. I would like to stop teaching in 5 years (at most). Since m=st 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? Th=re's not much I can cut back on. I am not complaining. I am very grateful t= have such a good life and to have these solveable kinds of problems. I jus= 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 a=d weddings. I would really appreciate your advice whenever you have a minut=. 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 s=ow.

Love,

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