

David Engel

From: The Vasbys [kvasby@smallbytes.net]
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To: Undisclosed-Recipient;;
Subject: Lincoln High Newsletter - 12/19/13

Lincoln High Newsletter

There will be NO newsletter next week.



Have a Blessed Christmas!

More responses to last week's topics:

Roger Fritz - fritzcat11@yahoo.com

I know I'm Late. But I'm old.

1) We live in SW Virginia at Smith Mountain Lake. We have four seasons: winter is not too cold. Spring and fall last a log time. Summers are a little hot in July and August, but easily tolerable.

2) I finished college at U of W (Civil Engineering), dodged the draft and spent 42 years and five days working for a large engineering-construction company (Bechtel). Worked on large heavy civil construction projects like power plants (Coal, nuclear, garbage and natural gas fired), dams, water treatment plants, and urban highways and commuter rail. Ten locations, 17 projects. One wife (45 years), two daughters and five grand kids.

3) I saw no mention of snow skiing the potato fields east of Rapids behind the car using a water ski tow rope. You needed to scout out the run for signs, trees and fences before starting off.

PS: I think Don Solie was concerned about CO not CO2. Now we are worried about CO2, but like Obama, that to shall pass.

This week's topics:

1. We used to play with dolls and toy guns. What do your grand-kids play with?
2. Your birthday is within 2 weeks of Christmas - How did/do you feel about that?
3. What's the most unusual Christmas gift you ever got or gave?
4. Do you take care of the grand-kids while your kids work?

5. Did you make any of your own tree decorations this year - or any year?
6. Is Christmas too commercialized? Probably a stupid question.
7. What does the term "God's Grace" mean to you?
8. Where are you spending the winter? Rent or own? Trailer or house? Or maybe a Winnebago?
9. Anything else you want to write about.

and responses:

Sue (Heath) Kromenaker - densuekr@wctc.net

"God's Grace" means all of His many gifts that He has given me "free of charge"... His forgiveness, His mercy and His deliverance, His love. "But for the Grace of God..."where would I be?

We own our own home (a modest ranch style house) and have lived here all of our 49 years of marriage. Hope to enjoy many more happy, healthy, love filled years here.

We have had an imitation tree the last years...very convenient if we are away from home for any length of time during the Christmas season. Easier as the years add up.

Thank you Kent for your time and energy on the Newsletter. We all appreciate you doing it...it's a good thing and you do an excellent job.

Wishing you and yours a blessed Christmas season and a happy, healthy, prosperous 2014.

Chuck Hinners - 65 - Chuck@crgfinancialconsulting.com

Kent,

This falls under #10.

I have worried about this for thirty plus years ever since going through 21% prime interest rates and government reported 13% inflation in 1980.

Most of us reading this have investments and one or more sources of "fixed income"

I have been very fortunate to meet and advise a number of people who have either made or inherited large fortunes (100 million or more).

Surprisingly, these folks share certain characteristics with most of us.

They worry about money; some of them to the extent that they still fear losing it all.

They want less government interference and regulation of their lives

They want to leave the world a better place than they found it

They respect and follow the law

They earned their money by hard work, and dedicated effort

Most of them have little faith in the public stock and bond markets

One man in Georgia has never held a share of stock in a brokerage account. The stock he owns is in his own company and some bank stock issued by a large national bank he acquired when he sold his interest in a local bank. He keeps the share certificates in a safe in his home. Most of you probably haven't seen a share certificate in four decades. Note: share certificates are hard to counterfeit, but stock held in street name represented by an electronic entry in your brokerage account can be counterfeited and sold or pledged to multiple investors.

Another Wisconsin man has never bought a share of stock in anything he did not control 100%. He learned how to evaluate, buy, run, and sell closely held companies and will only stop when he's called to the first tee in the sky. He said he might think of investing with Wall Street insiders if he had at least one billion but he is not quite there yet. In his mind Wall Street is as corrupt as the federal government

A California man learned the investment real estate business from a Chicago legend, then went on his own to build a half-billion enterprise that he controls.

His theory is why invest in someone else when you can control what you own and avoid lawyers and banks. He finances all his acquisitions by acting as his own banker. He told me that that the very best an stock investor can hope for is to break even with inflation, provided they don't pay commissions to a broker.

A friend in Michigan told me twenty years ago that I am the most cynical person that he has ever met. I give you all of this long-winded background as an introduction to a relatively new financial concept—digital currency.

Digital currency can be created with cryptographic algorithms and discrete mathematics. Digital currency exists only in cyberspace beyond the reach of governments who would either eradicate it or steal it. Since they can do neither, digital currency is a threat since it can't be devalued by governments and central banks they was the US Government and Federal Reserve system has ruined our money for 100 years.

Bitcoins are such a digital currency and they have created their own pundits, some pro and some con.

I'd be interested in what all of you think about the future of Bitcoins specifically or digital currency in general.

If this is new to you, look at several sources of information:

Bitcoin Revolution: Ending Tyranny for Fun and Profit (kindle edition)

Definitive History of Bitcoin - <http://www.visualcapitalist.com/wp-content/uploads/2013/12/the-definitive-history-of-bitcoin-infographic.jpg>

Is Bitcoin a Ponzi Scheme - <http://www.lewrockwell.com/2013/11/gary-north/is-bitcoin-a-ponzi-scheme/>

I'd be happy to discuss this with anyone who wants to first do a little reading.

Kathy Gotter - gotterkd@yahoo.com

I am renting my place in Fort Myers out this winter to see if I can live without having it at my beck and call. My husband isn't up to spending the winter.....this year might make a difference. I am not a happy camper with this cold and ice and snow!!!! I am sure there are many of you out there feeling the same way !!!

Class of 64....can't wait to see you all the weekend of July 25 and 26, 2014. More info on the way in 2014.

Merry Christmas and Happy New Year...

Jack Sultze - jsultze@verizon.net

Thanks for keeping up with this project, even as participation is light, probably because folks are busy, or GONE for the winter.

Responding to a some of your suggested topics...

The grandchildren (the girls) still play with dolls. I don't think any of them have toy guns. One of them made a gun out of a dead tree branch at school when in kindergarten and was expelled. (Just kidding!)

My son-in-law has a Red Rider BB gun, but just because he loves the movie A Christmas Story. He also has one of those leg-lamps.

We do take care of one of our grandchildren while her mother works. Our daughter also takes care of one of her grandchildren while one of her daughters is at work. Watching who comes to pick up kids at our granddaughter's grade school, there are lots of grandmas and grandpas helping out in this way.

Decorations and Trees: Our house is a bit of a construction zone right now so we didn't decorate at all this year. Otherwise, fake tree. Just as pretty without the mess and potential fire hazard. We have many homemade decorations for our tree – most were made by our children and grandchildren in school many years ago. I didn't think of it 'til just now but it seems like maybe the schools don't allow the kids to do this anymore. We haven't had any new ones added to the collection for quite some time. That's the "progressive" world we live in now.

God's Grace: He loves us no matter what.

Judy Hanneman Vasby - jvasby.office@gmail.com

9. Fake tree - Even though my brother grew and sold Christmas Trees (Scotch Pine) to put himself through college and our family enjoyed going out to the woods to cut a tree and drag it back home, the tradition lost its charm after I got married. That wonderful yearly activity full of anticipation, excitement, exercise, and fragrance was replaced by the annual Christmas Tree fight. I had not realized that picking out and setting up, especially setting up, a live tree could be such an odious chore. Solution: fake tree.

A fake tree brings freedom - freedom to pull the tree out of storage and put it up at any time one chooses, freedom to move the branches around to accommodate placement of ornaments, freedom not to worry about fire hazards from lack of water, and freedom not to have to vacuum up needles every few days. So what if it doesn't smell fresh and green? One can always spritz some fake pine air freshener to give the illusion...

Judy (Korn) Kamin - felixmandalay46@yahoo.com

Ah, a birthday just before Christmas. When I was younger I remember my parents would celebrate my birthday a couple weeks before Christmas, then when I was older we would celebrate it at Thanksgiving, kind of giving up one Holiday for another, but that was just fine with me. Now I'm glad that my birthday is just before Christmas as most people forget it is my birthday and as the older we are all getting, forgetting birthdays is a plus.

And yes, once again I will be taking a trip to Florida in February and staying with Judy Brown.

Wishing all a Merry Christmas

Karen (Goetzke) King - yayaec@ymail.com

Well, our seven year old grandson did ask for toy guns on his Santa list, still he is addicted to the computer game Minecraft, am I even spelling that right? My daughter, his mom, calls it MineCrack because she says the kids in his age group/class at school are addicted to it. Still, he does ride his bike and ski, and when he reads to me he reads in funny voices to distinguish the characters so I guess it evens out. But seriously, telephones, smart phones i-everything electronic, are everywhere. Does anyone flop on the grass or make snow angels and look at cloud shapes anymore?

We always made our own Christmas ornaments and they are still on my tree. Shabby, but memorable at this stage. So yes to that rhetorical question is Christmas too commercialized. Decorations were up and for sale at Menards before Halloween.

And God's Grace--it's what makes me grateful for every little thing in my life and makes me so happy to be vertical and sort of in my own mind and able to go about trying to do good. Each day trying to forgive myself for my blunders and each day asking for forgiveness of those I offend /having offended over the years. Without being maudlin, happy to be alive and participating.

Thanks to all who responded to my note about Gary Flaminio last week. Truly, he and wife Renee are grateful.

Ron Feutz - ronf@aircommcentral.com writes:

Hey Jim Natwick, why wait? Move to England and you can have government medicine now...

[Public confidence in the NHS at record low following run of inquiries](#)

A quarter of new mothers say they were abandoned by their midwives

Some NHS consulting rooms were found to be infested with maggots

Police probe into cover-up claims on cancer treatment waiting times

Blunder doctors carried out heart surgery on the wrong patient

Another man had laser surgery on his right eye rather than his left

<http://www.dailymail.co.uk/news/article-2522878/National-Health-SHAMBLES-Three-damning-reports-mothers-abandoned-labour-hospital-blunders-day-patients-lost-faith-GPs.html>

Natwick jjnatwick@gmail.com responded: GOOD THING YOU ARE NOT PREGNANT

Judy Jackson jbbbjackson@hotmail.com writes:

As I was lying around, pondering the problems of the world:

I realized that at my age I don't really give a rat's ass anymore.

If walking is good for your health, the postman would be immortal.

A whale swims all day, only eats fish, drinks water, but is still fat.

A rabbit runs and hops and only lives 15 years, while a tortoise doesn't run and does mostly nothing, yet it lives for 150 years.

And you tell me to exercise?? I don't think so.

Just grant me the senility to forget the people I never liked, the good fortune to remember the ones I do, and the eyesight to tell the difference.

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Now that I'm older here's what I've discovered:

1. I started out with nothing, and I still have most of it.

2. My wild oats are mostly enjoyed with prunes and all-bran.
3. I finally got my head together, and now my body is falling apart.
 4. Funny, I don't remember being absent-minded.
 5. Funny, I don't remember being absent-minded.
 6. If all is not lost, then where the heck is it ?
 7. It was a whole lot easier to get older, than to get wiser.
8. Some days, you're the top dog, some days you're the hydrant; the early bird gets the worm, but the second mouse gets the cheese.
 9. I wish the buck really did stop here, I sure could use a few of them.
 10. Kids in the back seat cause accidents.
 11. Accidents in the back seat cause kids.
 12. It's hard to make a comeback when you haven't been anywhere.
 13. The world only beats a path to your door when you're in the bathroom.
 14. If God wanted me to touch my toes, he'd have put them on my knees.
 15. When I'm finally holding all the right cards, everyone wants to play chess.
 16. It's not hard to meet expenses . . . they're everywhere.
 17. The only difference between a rut and a grave is the depth.
18. These days, I spend a lot of time thinking about the hereafter . . .I go somewhere to get something, and then wonder what I'm here after.
 19. Funny, I don't remember being absent-minded.
 20. HAVE I SENT THIS MESSAGE TO YOU BEFORE.....?