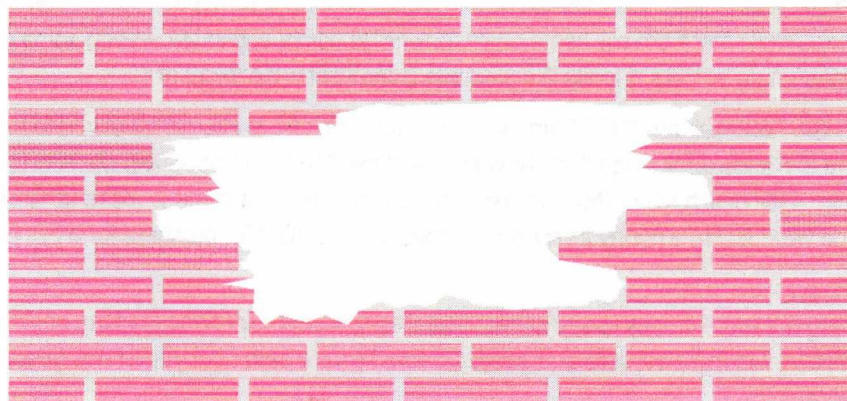


OFFLINE READER

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FOR SFPA 221 -- MC's on 220

Jeff C in SOUTHERNER 220: Looks like my Express Mail actually got there the next day. Elsewhere, they wouldn't even put faster than three days on it, in some cases. In many cases where it said (on the paper they give you) that it would make it overnight, it took three days. They've reduced the target on Priority Mail again, also; now they only say it will AVERAGE 2 - 3 days to most destinations, not that 95% would make it in 2 days.

Ah, Trinlay joined. <Make's motion of marking on ancient chalk board.> That's two. <G>

Re www.southernfandom.com -- this would be a good thing to coordinate with Southern Fandom Confederation.

I just got my first Myriad zine in the mail. <pant, pant> Their deadlines run around a couple weeks before SFPA, each pair of months. And if I don't do this one, NOW, it's going to conflict with my travel to Balticon.

Norm M. in TYNDALLITE V3N94: Austronesian? I keep learning things. Tell us more about that language group. Spread from Taiwan? I can imagine the trans-Pacific to South America, via a Southern route, spread, but you also mention Madagascar....

Ned B. in NEWS 196: On baseballs in Atlanta ball parks, I believe the statistics on home runs and long hits indicate there was, and is, not just a detectable difference, but a significant one. Also see Rich L's zine in last mailing on this.

Have you made arrangements for your typewriter collection for after you pass away?

Rich L. in THEME 5: AMEN to awarding electoral votes by Congressional District, with two for the state at large. The bad thing about that is it would make redistricting fights even nastier.

On long hit balls at the Atlanta park, I think there are also some special ground rules which deal with the situation. It's also notable that the new stadium is at pretty much the same elevation as the old one and that both are on the site of what was, before "urban renewal" (similar to the destruction of old black/cheap neighborhoods in Chattanooga) -- "Buttermilk Bottoms." My father was born there. It's actually one of the lowest elevation locations in the city.

Guy L. in MUNDI 182: Re Kent State killings, "brutal, unprofessional" would be perfectly consistent with scared kids in a situation they'd never dreamed COULD happen. That's what the National Guard was, and to a great extent is. IIRC, various sides, decades later, commiserated with each other and apologized. The Guardsmen weren't from a different generation than the victims.

The "d/w" you ask about stands for "dust wrapper." Book jacket.

On KAPA, you may have to "pay Pat a visit." Myriad has so many Atlanta, GA members that they have collating parties (or eat out and collate that night) on a regular basis.

BTW, last night I got a call from Mike Rogers. I think he's going back into Myriad, again (I thought he still was in it). *But the main item of info. was that Jullie Wall has asked him to take over the SFC web page. Our beloved OE and web masters take note!!!*

...which leads into **Steve H. in COMMENTS 10:** My portfolio is about 25% down from its absolute peak, circa 1998 or 1999, and back to about where it was when I went full time, in 1995. More important, the income is about where it should be at this time and headed, along with total value, back up in the right direction.

The DOW isn't going much below 9000, if that. Also, the DOW stocks are no longer as big a factor as they were originally. NASDAQ. Tech stocks. Vapor. While there are still some nasty "downs" to come, especially among some of the newer stocks as well as retailers and similar unfortunate sectors, it looks like we have indeed seen the worst of it.

Richard D. in GAZETTE 69: GA Filker fish are *NOT* turtles <rrrzzzztttt>. OTOH, it was clever of you to put the MC's to me, immediately after the comment to Randy on his logo fish. Now just send me \$10 for a Supporting Membership and you'll get the Song Book, Program Book, etc. -- full of fish <G>. (My address -- not check made out to me.) We're up to about 54 members plus 7 Guests, IIRC, this early in the year, so I'm a happy treasurer. (Those are GOOOOOD numbers for a Filk Con, which are tiny, compared to general cons.)

On MS, ALL cases of everything are more or less idiosyncratic. The literature and experiences of the doctors cover 99% at best. With stuff like MS it appears to be even more variable and unpredictable so it's a better bet you'll have good luck in the future as it's not been too bad so far.

Re Cartridges For Less: I shall phone them and buy some tomorrow! Unfortunately, I'm going to use up what I've got before theirs show up, so ... one last trip to Office Depot.

I don't think the Methodists have anything against driving on Sunday as does the Campfire Association. The Methodists are, however, big on "camp meetings" and own several "camp grounds" nearby us.

A "small press" is not Meisha Merlin. MM's an "independent." The difference is that "small presses" think small -- permanently -- and tend to be more interested in complaining about the system and that no one appreciates the stuff they print, than in selling books. Stephe sold so many books that Baker & Taylor shifted him up to the same category as they treat the "major NY publishers." The bad news is that such means they don't pay him for AT LEAST 120 days, vs. 90 days. THAT is why he was looking for a \$30,000 loan.

By the time I had that kind of money to loan (see STOCK STUFF) he didn't really need it any more -- just put off paying people that HE owed, for an extra month or two.

An exception to business not preserving endangered species is that Exxon-Mobil is spending fortunes to protect the tiger, their trademark creature. The villagers in India are happy. The poor Mobil pegasus, OTOH, is headed back into obscurity as well as extinction.

I can image Britney Spears being an expert in one odd ball chunk of physics (semi-conductors) ... she likely got interested in them due to her sound equipment, light shows, and the like. It's not like she has to be "expert" enough to be an across the board research scientist. Of course the only thing Britney had to do with that web site or its material was not suing them for using pictures of her in the material, but...

David S. in MERRY 36: I ate at Brennan's while at the 1999 NoLA SMOFcon. Of course, I treated their breakfast as a very large lunch. It was worth it. I remember about \$60 or \$70 a person, which, for once in MANY years, and reporting back to my wife as I'd been asked to do, was worth it.

Trinlay K. in DEWACHEN: Ah ha, after all these years of hearing about you via Ned -- a picture. And, I didn't know you already did zines....

And an e letter from the infamous Mime Meow Master too. (I knew him from when he lived in Indiana and then he married someone else I knew, in Chattanooga, where I'm from.)

Trinlay K. in APAs: I married, finally, at age 52; my wife (ditto first marriage) was 47. Such are getting more common and in at least one case, a couple did so and flat out told us that we were the catalyst. A *LOT* of people tell us "if you did it there's hope for me."

The Afghan and Sudan governments are bad examples for other Islamic states (destroying statues and music). When their karma catches up with them, it will be catastrophic. No one will cry for them, either.

Re the outfit that went bankrupt on you. This is fairly common and there are lawyers who specialize in going after the owners, who are personally liable for payroll -- not just the business or corporation. Low or no cost too.

Magick with a k (you were talking about prayer in that area) CAN be separated from religion, but it's hard to do. (I was moderator of the MAGICK echo on Fidonet for quite a while.)

Eve A. in PLEASURES 17: Re "Darwin Fish with a Kazoo," you're close. That's the GA Filk (Georgia Filk Con) logo. Yep ... of course a kazoo. The critter was named in the year one "name the GA Filker Fish contest. It's "Whisky Chaser." <shrug> Don't look at me (well, not too hard anyway, as I endorsed all this silliness), I'm just the Secretary-Treasurer. Feed the fish. Send money.

Janet L. in PASSAGES 9: The three year old big sister gets cuter every issue as do her pair of pets.

I, BTW, have a new nephew, in Houston: Maxwell Patrick Pinckney, little brother of Bobby (Robert Howe Pinckney V). There's another pair in Houston (Katie and Matt Balthazar) and 2.5 in Cincinnati (Ryan, Mollie, and one on the way -- unless I got behind).

On your twins -- a matched set, one of each -- neat.

Somehow I suspect Cathryn will ignore Atlanta fandom, but Emory is still pretty nice.

T.K.F. in GRAFFITOS 70: Yes. There are lots of interesting things in the bound sets of *The Heinlein Journal* that I've got. They'll probably go to Worldcon to be returned to their publisher, but you can buy one from me until then. E mail if interested (as in -- I've got that price around here SOME where).

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STOCK STUFF

The Fed. rate cuts, plural, expletive, and refugees from elsewhere continue, in general, to drive MY stuff UP, even more so than last issue, in most cases. But, things change from day to day so I had to rewrite my Myriad zine several times, as I nattered onward, and things changed in this section. Everything is "as of before open of market on May 1, this time.

Borden Bond and *Bethlehem Steel Preferred* -- continue to recover in price instead of going bankrupt. So have most of my REITs. Some, which I'll note, have come up REALLY well -- now running higher than I paid for them.

High risk, eh, I mean Income, Fund (HIF) -- did cut their dividend. They announced "after close of market." I put my order in, promptly, to sell, so it would be at the head of the line, the next morning. I more or less minimized the loss, and after putting the salvaged money into Kmart bonds, only lost about a thousand dollars a year of income. Hopefully, this will be the last significant income loss.

I was meaning to start moving a percentage of the main income into individual bonds, anyway.

Bond funds, with decent income, ALWAYS slowly waste away. <sigh> What's really notable is that, unlike even two or three years ago, when I last "did bonds" on a serious basis, there are now Internet sites and "screens" to find what's available, at close to a realistic quote, ratings, and all kinds of other neat stuff. You still have to call the broker on the phone, but that doesn't cost extra.

Health Care Properties (HCP) -- slightly increased their dividend and their price is doing nothing but going up, up, up. This, and a few other similar cases, mostly makes up for the HIF hit.

Meditrust Common REIT -- is finally starting to move up. After looking at all the factors, I've put in a sell order for 5.25 and will then walk away and not turn back (well, maybe 100 shares so I get all the annual reports). It MIGHT start paying dividends again within a year and it MIGHT go as high as \$10 a share or more, but I've had enough.

The reason it's going up is because they sold most of their nursing homes, slashed debt, and finally got a rating increase on their debt. I don't care, I want OUT.

However, I did buy a BATCH more of the Preferred version of this stock, even as the price kept rising, just before it got to be too expensive. (This is mostly in the trading account at Ameritrade. At 11.5%+ dividends vs 7.5% margin interest paid -- it was worth buying enough to get me over the \$50,000 margin owed threshold, at which point the interest dropped significantly.)

NHI, National Health Investors, is doing too well. They're paying off debt, working out of various problems on the nursing homes, and will soon get the benefits of Medicare/aid payment increases, and tort reform. Currently the vast majority of insurance claim payments are in FL (e.g., 70%, or some massive percent, of all money paid out in the USA). The law there was set so that if someone snapped their hip and fell, which is common for old nursing home patients, even if it was in no way the home's fault, they could be sued and the insurance (or they) forced to pay an unlimited amount of money -- with the attack lawyer getting 1/3. They put a million dollar limit on it, 4 million if it was the home's fault, and no limit if it was intentional. Yes, that's still a rather stupid law, but the idea is that lawyers will be less likely to take cases if their maximum take is \$333,333 instead of, as has been common, \$3,333,333. It should also be noted that most cases do not hit the maximum; not all juries are unreasonable.

But, anyway, the point is that NHI will likely resume dividends next year so the price is going up. However, I decided I didn't need to be holding 500 shares in a margin account, paying interest on something that paid out nothing. Then I tried to figure my "basis" (cost) for JUST those 500 shares. <sigh> To make a complicated story short, I just sold everything, including 4100 shares at Vanguard, so I could just use the total. This also means I have such a massive, realized (real, not just paper) loss on NHI, that I won't be paying ANY capital gains tax this year and for no telling how long. Provided I don't buy back for 31+ days (wash sales rule). In fact, this means I won't be paying income tax on a moderate chunk of regular income (like from GAB) because they are capital gains distributions.

So, I don't want this to go above 10.3 until after May 17 ... but it may. Oh well. If so, and it goes too high, too fast, I'll just get more Kmart bonds or something and forget it.

Change: It no longer looks like I'll be getting an account at Scottrade. Too many restrictions and nickel/dime fees as well as too much "you print it out if you can find it" rather than "normal mailed" stuff -- even if you're willing to pay extra. And I already scratched Firsttrade since they go through US Clearing, same as the now defunct Suretrade did. E-trade, maybe?

Oh well.

UPC (Union Planters Bank), ASO (Amsouth), Dupont (DD), and Phillip Morris (MO)(which really should be called Kraft foods): All new. All have Calls (option contracts) sold on them or are being held in the margin account, paying significant dividends which cancel a lot of the margin, and should go up in a reasonable period of time, to be sold at a profit. For practical purposes I needed to stay above \$50k owed, and \$4k paid per year both to bring the margin rate down and to have enough to deduct on taxes. (I'm otherwise forced to itemize, losing the standard deduction, so I need something that I'm actually making money on, to deduct an amount equal to the standard deduction. Such is investing for a living.)

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