

Bonnie the Day Trader

There was about a three year stretch not too long ago when Bonnie managed a very small portion of our modest stock holdings with Ameritrade. This was what Jim Cramer would call *Mad Money* - we trust our serious stock holdings to a wonderful professional Howard Eisenman up in Tallahassee.

For serious investors there are many ways to manage stocks – one good way is to follow some of the more successful portfolio managers. Another is to study and act on some or many of the various technical indicators, such as the 30 day moving average. Another is to have a good financial advisor (thanks, Howard).



Bonnie's approach was different. She would look for stocks that were recommended, and then research them over the Internet. She put more than an hour each day into her

work – and it paid off. In about a five year span Bonnie nearly doubled her money. Not a bad rate of return.

Bonnie at Tradewinds.

Bonnie loved going to the beach. If there were some way she could have moved to a beach house or a beach condo as her permanent residence without moving further from her children and grandchildren then she would have done it.

One of her favorite beach places was the Tradewinds Island Resort. It is actually three properties not far from each other on the same stretch of beach. Our family stayed at them all. Plus Jay, when he worked for Stetson University, had two conferences there and Bonnie was glad to join him for these "business trips."

There was even a time or two when we went there and just paid to park so we could sit in one of the resort pools and watch the Rays on poolside big-screen TV.

This March, as Bonnie was into her chemotherapy and radiation, she gathered the family at Tradewinds. She even went down the High Tide Slide.

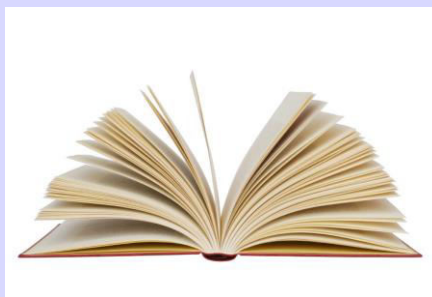


Bonnie and Jay's Book

About nine years ago, when I was commuting daily up I-4 towards the Stetson University Center in the town of Celebration, Bonnie encouraged me to begin writing a book. I thought about it, but couldn't get motivated.

So for Christmas, Bonnie gave me a battery-operated, handheld recorder. Each day, as I made the commute - which was more than one hour each way - I dictated, very slowly, the words of the book onto the recorder.

Each night, Bonnie played the recorder and typed my words onto the computer. As she typed, she was very careful to watch for any earthy language that I might have used, and she corrected those instances as she went.



She also provided me copies of the typed words and I edited them. Bonnie then made the corrections.

And, as the book came together, she was good enough to proof it for readability and interest. She made a number of good suggestions that improve the final product.

Without Bonnie that book would have never been written.

Bonnie Helps Jay's Education

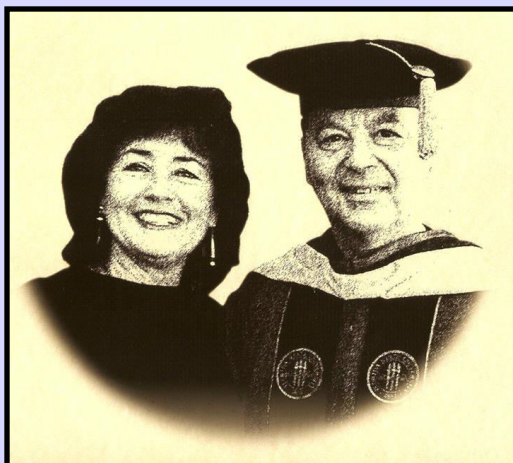
When Jay worked for Florida State University from 1996 to 2001, employees were allowed to take up to six credit hours a semester at no charge.

With some encouragement and support from Bonnie and his boss, Jay began a doctoral program.

During this five-year process, Bonnie had to assume extra workload with the family and with the children as Jay pursued his studies in addition to his full-time job.

As you might suspect, Bonnie was Jay's number one cheerleader. She helped type his papers and she provided encouragement when the studies were difficult.

After the completion of Jay's coursework, Bonnie helped Jay on many aspects of his dissertation, to include accompanying him on his research and data gathering trips and to include typing the dissertation.



Many doctoral students finish their coursework and remain ABD – all but dissertation.

Not when you are married to Bonnie.

Garden Plots at Purdue

Following his tour in Vietnam, Jay was sent back to Purdue to complete his education. Purdue had a field behind the married students' housing that was plowed up each year and used for student garden plots.

Bonnie wanted a garden plot, and Jay didn't. Bonnie pleaded that she would do ALL the work, and Jay wouldn't have to do anything.



So soon they were there inspecting their 25' x 50' piece of land, not having much of a clue as to what to do. Of course Purdue, as a land grant college with a strong School of Agriculture, had lots of experienced students, so they watched them. Jay drew the ground up into furrows and he put in a string line that went down the center of each furrow. They planted lots of "stuff" and kept everything that came up under the string line, weeding out all else - because they couldn't tell vegetables from weeds.

One of their successes was with watermelon. Bonnie planted it before learning from fellow gardeners that watermelon doesn't grow in Indiana. Well, no one told the watermelon, as some did grow. As to the work, mostly Jay did it while Bonnie "supervised" or chatted with other gardeners, most of whom felt sorry for our ineptness and showered Bonnie with their excesses.