



A NEWS LETTER BY  
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### CALM DOWN, MY BUTT

Let's just say you went to school, most of the time you worked hard, got pretty good grades, worked your way through college, got a job, got married, saved some money, bought a house, paid your mortgage and taxes on time, deferred spending money on a lot fun things like vacations homes, boats, expensive hobbies and trips to far away beach resorts. Rather you contributed regularly to an IRA, investing in some pretty reliable mutual funds. You refinance the house a couple of times to make some home improvement. Your investments have had some ups and downs but through dollar cost averaging and real estate values generally going up you're doing O.K.

Let's say you are in your late fifties and getting close to thinking about a modest but stress free retirement.

Let's just say there is this other fellow about your age that took a different path in life. Let's call him, Barney. Let's say Barney decides to enter the public sector after college.

So Barney decides to run for some office at the local level. He discovers that the job pays less than \$25,000 per year and it will take hundreds of thousands of dollars to run a successful campaign.

Well, Barney doesn't have that kind of money and even if he did, why would he risk hundreds of thousands of dollars of his own money just for the chance he might get a job that pays less than \$25,000.00 per year.

### PLAY BALL!!!

Barney links up with some organizations that have enough money they are willing to risk to get him elected in return for future consideration. Since Barney agrees with the most of agenda of these generous folks he sees no conflict of interest. And most of the people the in district have the same political views so after a tough primary he gets elected. Congratulations.

Barney is now in his late fifties, has been reelected to Congress many times, has become chairman of the powerful House Banking Committee has never earned much money per year but has become a multi-millionaire and has a retirement package most folks could not even imagine.

Part of Barney's responsibilities is to oversee Freddie and Fannie, the mortgage companies created by the government to loan taxpayer money to credit worthy home buyers.

After Barney and a number of other politicians in charge of overseeing Freddie & Fannie, accept hundreds of thousands of dollars in "contributions" to their reelection campaigns (I call them bribes) a government auditor testifies that Fannie & Freddie have very serious financial troubles stemming from loaning money that could not be paid back. It seems compensation paid to executives of Freddie & Fannie was based on how much money they loaned out not on how much was paid back.

After the auditor finished his testimony, Barney berated the auditor, told him he didn't know what he was talking about and "there is nothing wrong with Freddie or Fannie."

### THE DAMN BREAKS

Barney increased the pressure on banks to make more home loans to people who could not qualify for them. No money down, adjustable rate loans, taking welfare checks and "stated income" as collateral became the norm to qualify for a mortgage. Politicians we entrusted to "watch the store" were filling their pockets with bribe money and turning a blind eye to the eminent failure of Freddie & Fannie. As a result, the real estate market imploded, banks failed and the stock market lost 40% of its value.

You lost thirty percent of your home's value and forty to sixty percent of the value of your IRA.

What does it take to enrage an American?

How about this, in order to keep our banks from failing we, the tax payers, will loan our government \$700 billion.

## WHAT IS THE POINT? A FAIR QUESTION.

Our government will loan that money to the banks. The banks will then have the money to loan to us so we can buy new cars, and other products which in turn would put people back to work. Then the banks could pay the government all the money it borrowed from us the tax payers. It sounds like Capitalism, except the parts about the government.

So the government's best negotiators meet with the banks to drive this hard bargain. "We will loan you the \$700 billion so that you can loan money to the tax payers so they can buy stuff and save the economy."

The banks used the money to buy other banks and paid themselves large bonuses and didn't loan money to people to buy houses or to businesses to make things for us to buy.

That didn't make you all that mad, did it?

How about this? The banks we loaned billions of dollars to are currently worth less than the money we loaned them and they want billions more...and our government is planning on giving it to them.

It's kind of hard to get Americans stirred up. I think it's because you feel like there is not much we can do about it.

I'll try one more time. Our government is now going to "invest" \$900 billion of borrowed or printed money to improve the economy. It has been conceded that as much as 10% of the money, when dealing with such large numbers, could be wasted or go unaccounted for. Check my math but I figure that's \$90 billion.

Looking at the bright side, your three hundred thousand dollar house might be worth one million in the foreseeable future due to the hyper-inflation caused by the Feds trying to print our way out of this mess. The down side is a quart of milk might cost \$100.00.

When our country was younger, the people could deal with problems on a local level. If someone stole your horse you would be outraged. You would be justified, more correctly, expected to find someone who was riding your horse apprehend him, try and convict him by a jury of his victims then take him out and hang him.

Taking this course of action served as positive example to young people considering stealing horses as a career path.

Not taking this course of action would indicate to all who knew you that your property was a burden to you and it was the neighborly thing to relieve you of said burden.

I find it revealing that it was politicians who passed the laws that prevents tax payers from bringing scoundrels to justice on a local level.

I was raised in time & place when things were handled on a local level. (The local level being my Mom & Dad) I found out early in life that folks on the local level could get really angry when anything unkind, dishonest or disrespectful showed its ugly face. I might have been a slow learner but as difficult as it was for them, I am forever grateful they taught me the joys of being an honest man.

## It's time to go back to work.

Every year in the spring, we start off with a clean slate. In other words, we have little or no work to do. At the end of every year, through blind faith and the Grace of God, we have been able to say, "we made it again," or in some years, "next year will be better," but we have a good time every year. We've been doing it like that for 31 years now. Many of our customers have been with us for most of 31 years. Life is good!!! I'm ready to get a start on the next 31 years...how about you?

## THANK YOU, THANK YOU, THANK YOU.

Thank you to our wonderful customers who have bought our sprinkler systems and other goods and services and who have recommended us to friends & family. Thank you to my wife and hero, the lovely and talented, Judy. Thank you to Felix and Shirley and all our employees who do such a great job keeping our customers happy.

**God bless you all** for your friendship, help and support.

If you need a sprinkler system or landscape work done, please call us@ **303 341 5651**. I promise you will not regret doing business with us. By the way, it is a good time to get on our list for **SPRING START-UPS, SPRINKLER REPAIR** and our **FAP (FERTILIZATION and AERATION PROGRAM.)**

Our e-mail address is [luke@lukelawnwalker.com](mailto:luke@lukelawnwalker.com). Please include your e-mail address in any correspondence you have with us. You can trust that we will use it only to help you with lawn, landscaping and sprinkler issues.

Thanks to all of you who have already provided us with your e-mail address.

To make paying for our services easier for you, we are now excepting MasterCard, Visa and Discover Card. Just call Shirley at **303 341 5651**. She will take your information, enter it into the computer and thank you very much.

Check our web site **[www.lukessprinklers.com](http://www.lukessprinklers.com)**.