From: David Ruff

Sent: Friday, July 31, 2020 6:30 AM

To: Josh Farrar

Subject: Re: Paid House Off

Ah sorry for the Austin delay, but you've certainly built a super 'plan B' for the rest of 2020. Not much to report from Raleigh. All of my 2020 projects got cancelled, and i'm not quite willing to get on a plane to Europe just yet anyway. Went to a one-week school in Hawaii on recovering US casualty remains (got back the day before lockdown started), now working toward some surveys of WWII bomber crashes near Italy and France. Another Roman scuttled ship was found next to the one I excavated near Split, that could be interesting. And I've been doing a lot of editing of Croatian authors writing in English.

Best part of being a grad - getting back in shape! Down 35 lbs, really feeling healthy. This weekend is our family reunion, we kept 86-year-old mom away just in case, good to see everyone despite circumstances.

Enjoy family time and the rest of your summer, Dave

Sent from my iPhone

On Jul 30, 2020, at 4:12 PM, Josh Farrar <farrar.joshua.r@gmail.com> wrote:

Dave,

The Austin Job is on hold until at least Nov/Dec due to onboarding and funding considerations from COVID-19. Helen will be teaching high school again and I will be working at Blinn for the Fall. Should be a pretty easy Fall. I'll be working on my certification to teach history courses as well in order to broaden my potential job opportunities if needed.

I was on COVID orders 18 April to 18 July. From 19 Jul to 14 Aug I'm attending Captain Career Course. The in-person course was cancelled so now it is all virtual through Microsoft Teams. I'm vacationing in Washington State and then California with my family right now. I work M-F during the day virtually, but since the course is on the East Coast and I'm three hours behind out here it gets done at 2pm or earlier so I have plenty of time (and weekends off) for fun.

How is your situation? Been able to get out at all?

Sincerely,

Joshua R. Farrar

From: David Ruff

Sent: Wednesday, July 29, 2020 10:18 AM

To: Josh Farrar

Subject: RE: Paid House Off

WOW!!!! Josh that is simply AMAZING! You and Helen are quite the

team. Hearty congratulations!!!

Will you keep the house in Bryan and be a long distance landlord/Air B&Ber, or will you sell it and roll the proceeds into something near Austin? Regardless, being your age with that asset base is astonishing. YOU need to write a book!

Hope all's well in Covid prevention duty. Do your best to have a good summer, Dave

David G. Ruff, PhD CAPT USN (ret)

Sent from Mail for Windows 10

From: Josh Farrar

Sent: Wednesday, July 29, 2020 11:00 AM

To: daveruff@hotmail.com
Subject: Paid House Off

Dave,

Just wanted to let you know that partially thanks to your mentoring and personal investment in my family by sending us Kiplinger Magazine, my wife and I paid our house off on 23 July 2020. We are debt free and enjoying life.

Thanks for your care in explaining how multiple facets of investing and finance work.

Sincerely,

Joshua R. Farrar