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If life indeed begins at 40 I am here to assure you that it picks up to a frenzied pace at 50. 1995 has been one of the most eventful years we have had in many a year. The sad event of the year was the passing of my mother in August. Although she had been in apparent good health I had been able to visit her several times during the year and had noticed a general decline in her health and mental agility. The day after our return from overseas in August she suffered a significant heart attack and died ten days later. We are grateful that her suffering was so limited. The timing of her final attack was almost certainly to be sure that Cheryl would be here to take care of her. They shared a very special relationship.

The year began with our decision to not have a big party to celebrate our 25th anniversary and my 50th birthday and to go overseas for the first time in fifteen years instead. In the event we did both. A group of friends joined us down in the Drakensberg for a weekend in one of the resorts. It was great fun and roundly marked the dual occasion.

In July we set off for our trip. First to Miami and a drive up to Orlando for ten days at Disneyworld. It was unbelievable as Cheryl had arranged an apartment at a superb resort 5km from Disneyworld and we were able to come and go as we pleased. The kids (including Cheryl) revelled in the fantasy, incredible rides and amazing scope of the whole area. During the stay we also got out to Cape Kennedy and were lucky enough to see the shuttle coming in to land.

From there on to Washington for three days. We all fell in love with Washington and wish we had spent more time there. We have resolved to return to USA for future holidays and will try and see more of that great (in many ways!) country. On our arrival in England we spent a week on the canals on a narrowboat. It was great fun and very relaxing although the pubs (which are an integral part of canalling) were very disappointing - they all seem so much more commercialised than we remember them. We followed that by a week in timeshare in Leicestershire from where we are delighted to be able to visit Bob and Elspeth Hunter, Doug and Joyce Inger and Gwen Powell. It was incredible to reminisce and seemed as though it were only a few weeks since we had seen them (although it was over 20 years in most cases). From there we spent a super weekend with my aunt - and only surviving immediate family. It was really good for Ryan and Lauren to know that they have an English family. The last four days were spent in London - a crazy hectic session of tubing, bussing and visiting the sights. It was a superb holiday - one of those really unforgettable adventures and we have over three hours of video to remind us of the highlights.

Of course, the holiday didn't actually come along for nothing and we had to work away to pay for it. I think if I hadn't committed to it before doing the budget I may well have had second thoughts. I have continued my work with Documentation Associates and have created something of a reputation for myself. I ran a strategy planning session for them in March which was attend by the Group MD from UK. He was really impressed and has in fact just run the same session for our North American operation. The marketing plan which I put together has now run its full year and is absolutely on track so they are delighted. We have grown from 15 to 51 people in a year and are budgeting for 100 in South Africa next year. I am one of only two marketing people in the company at the moment and expect to be helping them internationally in the next twelve months. We have recently opened our Australian office (although our first contract is with New Zealand Telecom) and I may be getting across there in 1996 to help with the marketing effort. Don't be surprised if you get a phone call! In June I was up in Saudi Arabia for ten days - a really different experience and we may well look at a Gulf office during 1996.

Cheryl's business has changed significantly. In June a manager from RCI (the timeshare people) joined her as a partner and they branched out into the conference market. It has been really successful and they are both very busy but bringing in really good money so I may get to retire yet. Cheryl has retained her secretarial work as it brings in regular income but it is beginning to pale into insignificance.

Ryan has had a very good year at school regularly coming second in his class. He excels at Maths and Science and as a result won a place at one of the private schools here. In order to get into the school normally it is necessary to put the childs name down at birth so when he achieved it on merit we felt compelled to bite the bullet and find the money.

Lauren has again been assessed gifted but her theatrical talents are coming more to the fore (why aren't we surprised). She has been to several auditions for modelling contracts and has just landed her first advertisement for a Swedish Bank which unfortunately will not be flighted locally. She is at the moment also on a TV presenters course. Fortunately she does very well with her academic efforts as well and is putting together a book of her life at the moment (with her view of her life she expects it to run to several chapters).

Next year has nothing specific planned although another visit to USA is not out of the question. I hope to get in some international trips for the company and Cheryl will probably need to employ an assistant to retain her sanity. Ryan will of course begin his adventure at St Stithians and Lauren will move into Standard Two. But based on this year anything could happen.