This was an interesting and active year with lots of the activity caused by things out of our direct control! But overall it has been a good year amongst a world of challenges and despair. We count ourselves fortunate.

Biggest event of the year, of course, was The Wedding! Ryan and Meredith were married on July 31st in a delightfully old church close to downtown Houston followed by a wonderful reception at a downtown hotel. Ryan and Meredith put the whole event together themselves instead of taking the usual US way of using a wedding planner. It was all really good and there was not a single significant hitch from start to finish. And they came in within a few dollars of their budget. We hosted a rehearsal dinner on the Friday night and were delighted to be joined by local Houston friends that we knew from South Africa, SA friends from New Jersey as well as the Keene-Murphy family from Atlanta. Ryan and Mer are now settled in their house close to downtown Houston. Ryan continues his great progress with Pi Studios in the video game development world and Mer has just been nominated for Teacher of the Year at her school. We see them often and had dinner last Sunday at a local South African restaurant to celebrate Ryan's birthday.

Next major event is Laurens graduation from college this month. She will major Summa Cum Laude in Finance and with a specialization in Supply Chain Management. It has been a long haul but it will be worth it as she can now focus on her work at the church and also finding a reasonably paid job. She wrote a book this year aimed at young teenage girls based on her experience being a youth pastor and is now busy with the 2nd edition building on the feedback she has received. No serious romantic interest but she really hasn't had the time anyway. She has also created and managed several seminars and retreats for the church. As she lives only 10 minutes away we see her fairly regularly as well.

Last major event was the merger between Continental and United Airlines to create the biggest airline in the world. The pieces are still being put together and Cheryl, being part of the Talent Selection team, has been frantically busy. Her own position is uncertain as the headquarters for the new United will be in Chicago. It is unlikely that we will move to Chicago and Cheryl is hoping that there will be a satellite HR office in Houston. She is safe until end of March which is critical as she can then retire with a pension and also retain lifelong flying benefits. She has recently been head-hunted by an international company and will start to look more seriously at those opportunities. Meanwhile we continue to enjoy the benefits of free flying. Cheryl, Mer and Lauren went up to New York City a couple of months ago as Cheryl had managed to get free tickets to Wicked. Cheryl and I also went on another crazy long weekend to Budapest, Vienna and Munich last month. One of our friends from Durban was on a cruise that ended with a couple of free days in Budapest so we went and meet up with them. It was a great trip but far too rushed. Certainly whetted our appetite for a repeat next year.

I continue to work for ePartners having just finished my 3rd year with them. It's been a pretty brutal year in our industry as the economic conditions stalled any sort of spending on systems and administration. There have been a few brighter indicators in the last few months and I am at last building a reasonable pipeline for 1st quarter next year. I continue with the Lions Club and am again President as the incumbent moved to Moscow. I also continue my work with the community events in our local Town Center including adding a weekly Farmers Market this year. Recently I have been doing some accounting and management work for a local restaurant and there is now a chance that that will develop into me having a share in that business – may be a nice retirement venture.

Of course we had the national mid-term elections and the results were as anticipated a

pretty strong repudiation of the move towards socialism that the Democratic administration was pursuing. Sadly there has been a lot of damage to business confidence and it is taking time for investment to get going again. The signs are that we will have the beginning of a recovery next year and will eventually follow the conservative approach being taken in Europe rather than to try And keep spending or way out of the problem