

THE THIRTEENTH ANNUAL TRIPP/TANENBAUM HOLIDAY LETTER

Dear Friends and Family,

2001 reminds me of that ancient Chinese curse: "May you live in interesting times" - this year was entirely too eventful – nationwide and at home. Our families seemed to experience an inordinate number of medical setbacks and surgeries this year but as we round the corner to 2002, they are all home in their various stages of recovery. And our loved ones who live in and near Manhattan are all well.

We visited Ray and Jeanne and Greg Schanuel in NYC in April, and had a Zabar's dinner with Esther and Murray. Then we drove to Philadelphia, saw Hayley and Jim's new house being built in Pottstown and spent some time with Carol. A trip in August allowed Jeff to see Eli and Mary and a number of the Reich's as he nailed down particulars of an innovative new offering for employers, known as EPLI PLATINUM. "Platinum" launched nationwide in December. In July, our niece, Lindsey Katrina traveled with us to our place in Hawaii. While Auntee attended the National Association of Mortgage Brokers annual convention in Honolulu, Uncle Jeff took Lindsey on all the tours that induce motion sickness - boat trip to snorkel spots and HumVee tours.

On the morning of September 11, we were awakened by a phone call from Jeffrey's mother, Carol, who told us to turn on our television. As the nightmare unfolded, disbelief was replaced with shock as we encountered the same devastating images on every channel. Our world is changed forever, and in this a new awareness of what is precious in our lives - family, friends, and our cherished freedoms.

We were in the middle of an ambitious home remodel (kitchen, two bathrooms), when we left for 2 weeks in Hawaii on one of the first flights to take off on the day after the air travel ban was lifted. Although the Big Island was eerily uncrowded, we were not alone. Olympic Club members participating in tournaments - the Mauna Lani Inter Club, and a USTA Tournament at Mauna Kea, joined us there. We were also joined by Diana, Wendi, Jacque and Susan who stayed in Joy and David's condo right across the way on the other side of the first fairway, and the five of us gals made some very happy memories during our drive around the island. However, playing singles and doubles proved too much for Jeff who is too old for such shenanigans. He tore a calf muscle in the doubles final at Mauna Kea and thus was not able to play at Mauna Lani. In October, we had the pleasure of hosting Jeff's cousin Laurie Williams, her husband Mark, and their two children, Aaron and Faune. Whirlwind tour of San Francisco, and they were VERY patient with the accommodations being in flux. The dust continues to settle, but things are nearly back to normal and the results are great!

In November, we spent a joyous Thanksgiving with our Hawaii ohana - Hal and Ze Shapiro hosted "the groaning table", and the group all felt this was a year to be especially thankful for all that we have. Catherine's mortgage biz was really jumping especially toward the end of the year, as 30-year rates declined to their lowest point in many years, but volatile financial markets caused rates to jump up suddenly in November. Thus Catherine has a big rush to close out the "loan app pipeline", and December did not have enough days to get this letter out before Christmas. Our house lions, Figaro, Luke and Leah join us in wishing all of you a happy New Year in 2002.