



## *Bye Bye 2004! And a Happy New Year to Everybody!*

Dear Family and Friends,

Greetings from SF and Kona! 2004 can best be summed up by telling you that we learned a military phrase from a client of Jeff's, and friend of ours, who in his mid 40's with his wife and two young children at home, and his career at it's peak, was called up to active duty and sent to Iraq on the day after Thanksgiving. That phrase is, without any apparent irony, BLUF: Bottom Line Up Front So, here is our BLUF: 2004 was a tumultuous crazy-ass year, but amazingly life is still really good here

and we wish you all the same!

We have decided to call 2004 the year of two tsunamis: 1) Despite botching the war, swelling the deficit, ignoring the Constitutional requirement for the separation of Church and State, and trampling civil liberties, Shrub was somehow reelected in "the most important election of our lifetime" and 2) The year closes with news of a huge earthquake and tsunami that has taken more than 150,000 lives in another part of the world dominated by religious strife, reminding us once again that Mother Nature is unaffected by religious zealotry. We fully support non-denominational relief efforts from the effects of both tidal waves. All we can say is: 2005 has gotta be better (especially for the 49ers)!

On the home front it has been a year of change as well, with happy outcomes. Career-wise, Jeffrey is having a great time as he completes his first full year at Nixon Peabody. Business has been outstanding and he really enjoys working with his new partners, associates and staff. All of that does mean he is traveling quite a bit but it is usually only for 2 or 3 days at a time so that is not too bad. In March, FiQuest Mortgage merged with Triton Funding, a mortgage brokerage in The City. I found a better situation in May at Tse Financial, a start-up brokerage owned by my friend of 10 years, Gina Tse. This meant two moves and hundreds of announcement letters – I am still catching up.

I have become very interested in water color painting and I took a painting lesson with Valerie in the summer. The Hawaii condo remodel is complete, and I have more time for water color painting when we are in Hawaii, which is as often as we can! In July, Jeffrey's mother, Carol came with us for 11 days in Waikoloa. She absolutely loved it. Lindsey excels in school, she is even tutoring other kids in Math (she didn't get that skill from Auntee!). Valerie has developed a following for her video recordings of Dance Events in Novato, and is making a business out of it. Hayley was on Queen for a Day in Philadelphia, and as Jim said "She is always beautiful". Claudia is taking ballet lessons, and loves performing with her class. Thanksgiving at the Groaning Table (Hal and Ze Shapiro's lanai) was great fun, with Jeff and I winning much deserved acclaim from the group for bringing the Tackiest Turkey (see photo above).

As to health news, we are both just fine and so are the cats! Over the last couple of months, however, my Mom, my Pop, and my brother have been in and out of the hospital for various surgeries. We cut our Anniversary/Thanksgiving celebration short this year, as my brother Chris was in critical condition at Kaiser Oakland – he pulled through, and after 16 days in ICU, was able to spend Christmas Eve at home – the greatest gift from Santa this year.

So, both houses have been remodeled, the dust has settled, now we can maybe just relax? Nah, what fun would that be? During our November trip to Hawaii, we opened escrow on another condo, one that will be built in about a year and a half at Mauna Lani. So that will keep us busy for awhile.

And that brings us right back to our BLUF: Despite it being a strange year, all in all, life is good, and we hope all of you are well and happy now and in the coming year! Season's Greetings from Catherine, Jeff, and their House Lions: Luke, Leah and Figaro!