Dear Friends,

Change - the only word that describes 2001 for our family

Julianna moved to New York City on January 3rd. Little did I understand how much this would effect the life I had known for 21 years and never was it so apparent how fragile life is as on September 11th. Julianna, thankfully, was spared any direct impact of that tragic day. She was wonderful about constantly keeping in touch with me, so my fear could be kept to a minimum. I was fortunate to reach her within 30 minutes of knowing about the WTC bombing, there were several tense hours after the collapse – as her cell phone transmission tower had been on top of the WTC. She was walking through Times Square on her way to work when the second plane hit the towers. Julie said everyone in this normally bustling place was just starring at the screens/monitors. Julie, who lived in New Jersey at the time, was unable to leave Manhattan and stayed with a friend for a couple of days until the bridges reopened.

Julie now works for a division of Nickelodeon as a production coordinator; she was recently promoted and is now doing more animated production work. She manages the "green screen" and capital budget for NickDigital. I understand capital budgets but am clueless about this "green screen" even though she has explained it to me on several occasions. She seems to like her job and some day wants to produce live movies. Her plans are to stay in NYC for 2-3 years and then move to California.

Timothy is a senior boarder at St. Paul's Academy in Phoenix. He likes living in a dormitory atmosphere so there are no plans for him to move home. He is still deciding about college. We have had several meetings with the school and one of the possible plans for next year is for Tim to live at St. Paul's – take several classes there and several at a local college. This might be a nice transition for him from high school to college. He thinks he would like to be an aeronautical engineer.

On a sad note, Hugh's father died in early April. Funeral services were held in St. Louis and graveside in Ohio with a military guard and salute.

Hugh continues to work at CIGNA, full-time in the Urgent Care. His work schedule is about 7 days out of every 14. Hugh is spending some of his free time exercising – his weekly schedule includes running 3 – 4 days a week, lifting weights twice, and has one Pilate's class.

We both got into exercising this year. It was, for me, a requirement. With my only exercise was walking from my car to my desk all tax season, it was start an exercise regimen or stop moving completely. So in May, I started Pilate's classes and then on July 4th added weight training and spinning. Spinning is like pretending you are riding uphill on a bike for 50 minutes. My poor OLD body really complained the first month but now is use to the routine. I finally managed to start loosing weight and managed to drop a couple of dress sizes. I still have a long way to go but at least it is going in the right direction.

This year both of our families held reunions. Tim and Hugh attended the Sproul/Halbeck reunion at Hugh's aunt's home in Ohio over Memorial Day Weekend. My family held its bi-annual reunion in our hometown in New York in early August. We also went to France this year with Tim and Julie met us in Paris for part of the trip. We took a canal trip on the Midi – I love southern France. Hugh and I dream about purchasing a small house in France and retiring part-year there. My side trips outside Paris were to the Normandy cemeteries and Monet's garden. Hugh and Tim went to Versailles. My favorite time is always on the canals – that is when we really get to see French life up close. Next year, it is Tuscany.

Home – is in a true mess. We went from purchasing 5 acres and custom building a house to remodeling the one we were living in. So – I was fortunate to have water and countertop to the kitchen for Thanksgiving. The new concrete counters and concrete sink were installed the week before Thanksgiving. The massive amount of concrete left little room for the plumbers to reconnect the kitchen sink – in fact, Hugh ended up doing it on the Wednesday before the holiday.

We had hopes of having a kitchen ceiling for Christmas but that didn't happen. The ceiling was torn out in early November and we still don't have it replaced. Once the ceiling was out, I decided to have a full house

stereo system installed, which is still in process. Then we needed to redo the lighting and I still have to order the light fixtures. I'm hopeful of having a ceiling again by February 1st – although who knows. I've scrapped the ceilings in the family room and the new media room. The living room is in the process of having all the furniture reupholstered. Why start one project when you can start 15? This fall has been a balancing act from working to meeting with contractors.

My CPA practice continues to grow at break-neck speeds. We have almost doubled every year for 5 years. This year the challenge was finding an administrator – after 5 attempts, I now have a top-notch administrator, Catherine. I know many of you have talked with her in an attempt to contact me. She is fiercely protective of me – which I pay her for – and she is still learning who is a telemarketer and who is a friend. The office now employees 4 people and we have hired two interns for tax season. Next year we will be hiring another experienced accountant and replacing one of the part-time jobs with a full-time person. The office we moved into 18 months ago is beginning to feel very small. This is very exciting for me – I love having my own business and now with Catherine doing so much of the work I use to have to do, working has become fun again. This process has left me in awe of all small business owners

This year I have been attempting to avoid Christmas – which is why the Christmas cards are late. Julie is not coming home for the holiday and I decided if I pretended Christmas wasn't coming – it wouldn't come. Ha! You can't outsmart Santa Claus. So it is the Saturday before this very special holiday and I don't have one Christmas decoration up or one Christmas present purchased. So, I decided today was the perfect day to paint the kitchen.

But here I sit writing letters to the people who mean the most to me.

I pray all of you had a very special holiday surrounded by loved ones. This year, the spirit of this season has new meaning and Peace on Earth a whole new context.

Hoppy Jan Hay

Wishing you peace, love and many blessings today and throughout 2002.