Dear Family:

We begin at 6:27 on a Saturday morning. I had hoped to sleep right up until my 8:00 basketball date. (I'm going to give my nearly healed knee its first real test.) But I couldn't sleep any longer. So here I am, quietly killing time with the pen, so to speak, since it's too early and dark to start tackling the leaves (today's main goal—after basketball). Like a lot of people, this is generally the time of day when my mental acuity is at its apex, but right now I just feel tired and unable to really think of anything. Well, let's see what happens.

October is birthday month in our family. Lucy's third one fell on October 5th this year. (It generally does.) We celebrated the occasion with help from all the Maryland relatives, plus Mom, Dad & Pete and Beverly Lorz. Beverly is the closest thing the girls have to a local grandmother, an absolute godsend for us at church, and pretty much the only person who is consistently successful at "getting to yes" with Lucy. It was a nice time with good food and, most importantly, good presents. Also, because Lucy's birthday coincided with General Conference (it generally does) Mom, Dad and Pete stuck around for half of that as well. That was nice.

The other birthday was Crystal's thirty-somethingth. Being the kind and sensitive husband that I am, and understanding that the birthday cake she truly desired was well beyond my skill level (i.e. she prefers homemade) I allowed her to bake her own (a pumpkin/caramel something-or-other that was very good). Her seeming lack of annoyance might have been based in part on her ability to prepare it using her new KitchenAid mixer (which cost me nothing thanks to Diners Club points I accumulated as a globe-trotting KPMG employee—she didn't seem to care). We also used her birthday as an excuse to have dinner earlier in the month at a Benihana Japanese Steakhouse (she had never been to one), and then briefly wander around downtown Bethesda—whose streets were unusually sparse for a Friday night thanks to the snipers.

So how's that for segue? This month will actually be more memorable for all the things we *didn't* do; for the three weeks of unmitigated hell (sorry, sometimes there's just no other word) brought upon us by two (we continue to pray it was just two) murderers that were successful not only in killing at least 11 people (the number keeps climbing as police continue to link their rifle to local and non-local slavings outside the threeweek "spree" period) in gas stations and shopping center parking lots from great distances, but also in transforming the Washington area into a region of agoraphobiacs. It all started innocently enough: a single seemingly stray bullet through the front of a Michael's craft store. (And, let's be honest, who among us hasn't been tempted to shoot up a Michael's craft store?) But it quickly escalated, and I don't know if I've ever been so scared. We appreciate the concern several of you expressed for us. In response to some common questions: Yes, we live in Montgomery County, Maryland, and very near the epicenter of the 6 Montgomery County shootings that occurred over a 15-hour span and started the whole thing. No, we had never heard of Chief Moose before this all started—though, with the right speech coach, he could probably launch a successful bid for governor right now. Yes, I was one of those idiots who drove their cars on vapors for three days before finally pulling into the gas station and crouching down between my car and the pump to fill up. (I didn't feel like such an idiot after looking around and seeing everyone else doing the same thing.) Yes, despite fearing for my life, I was too cheap to pay for full service. We were asked to pray for the missionaries—Are we ever not asked to pray for the missionaries?—who were compelled to stay in their apartments for 5 consecutive days. That sounds kind of bad...until you remember that they have no cable, wait, NO TV AT ALL! (Talk about letting the snipers win. I think I might have killed myself.)

Thursday, October 24, brought news of the capture and felt like Christmas. [Crystal points out here that this was also her actual birthday and that the capture combined with Lucy's second successful potty poop combined to make this the best birthday ever! It felt cosmically arranged.] At work, the universal feeling of goodwill was palpable. For those of us who felt like we needed to assess our lives each time we went out to run the most mundane errands, the feelings of relief are difficult to put into words. That these fears were largely irrational, understanding the area's population and the extreme unlikelihood of anything happening to any given person, made little difference. It was like some sick lottery that no one wanted to win, but everyone had to play. Recess has been re-instituted at Hannah's school and high school sports are underway again after three weeks of no outdoor practices and no games. Crossing guards have reclaimed their positions after being temporarily replaced by burly P.E. teachers, and sidewalks surrounding Hannah's school, once patrolled by an army of teachers, school administrators and police, have now more or less, like life, returned to normal—whatever

"normal" means in this post-9/11/01, post-anthrax, post-Paul Wellstone era. There's lots of talk of a "new normal," defined as the time when we all try to brace ourselves for whatever's next.

Fortunately the children seem to have emerged from the ordeal without suffering any emotional trauma. Hannah, who is unable to grasp the concept that she actually has less time to get ready for school when she sleeps late, was the only one even aware of it. She now seems to have moved on. Just yesterday she approached us in a spirit of contrition to admit that she had slipped and used "the S-word" at school. I didn't really care, but she felt kind of badly about it so we talked a little, trying to make her feel better. It wasn't until some time later that we learned that her "S-word" was "stupid." Sophie is crawling and sitting up all by herself. Lucy just ran down to inform me that she has peed on the floor and wants me to see the puddle. I think she's actually proud of it. That about sums up where we are with potty training.

This letter is already way too long, but maybe I'll take just one more paragraph for my new job. (Feel free to bail out now if you don't care.) This month I bade farewell to BearingPoint (formerly KPMG Consulting) and joined Fannie Mae's eMortgage group. Fannie Mae is a large company (No. 20 on the Fortune 500) but, with "only" 4,500 employees, it doesn't really feel like one, and regularly makes that magazine's list of "100 Best Companies to Work For." (I'm not sure if this is the same magazine that keeps ranking Orem, Utah among its "Best Places to Live," but take it with however much salt you feel is necessary.) Simply put, my job is to consult with lenders that sell us mortgages, and to develop and write business requirements for new technologies designed to make their lives easier and their operations more cost-efficient. All this with an eye toward helping Fannie Mae achieve its mission of eliminating barriers to homeownership for low- and moderate-income families. Some have asked why I made the move. Nothing original, I'm afraid: More money and, hopefully, better work/life balance. We'll see. The first three weeks have definitely been as advertised. I'm happy. We're all happy. Hope you are too.

Love,

Tim, Crystal, Hannah, Lucy & Sophie