

the Famlet monthly

January 31, 2013

Volume 16, Number 1

Dear Family,

Grace marched into our bedroom one evening a week or so ago, excited about her latest accomplishment. "I beat my high score," she boasted. "I prayed for 31 things!"

Nobody asked her how she kept count. Thirty-one things is a lot to keep track of in your head; you can't count that high using your fingers; and it's hard to envision Grace (or anyone) keeping a paper tally in the middle of a prayer. But if someone were to do it, it would probably be Grace. This is, after all, the same girl who, when she misplaced a stuffed turkey of which she was particularly fond, hand-made at least 20 individual signs with a drawing of the missing turkey in the middle and reading "Lost Turkey -- Return to Grace." She proceeded to affix these signs to virtually every surface in the house. It's been a couple of months, and I've managed to take most of them down without incurring Grace's displeasure (which she expresses in a variety of ways that make you wish you were dead). But like that stray "Dole/Kemp '96" sticker you sometimes see way up high on the telephone pole, a few of Grace's bills still remain, so if anybody knows where her turkey is...

I didn't ask her what any of the 31 things were, but if it was anything like her recent prayers, it might have included a request for protection from various water-dwelling creatures. She has recently figured out at swim team practice that concentrating on the number of laps she swims helps her block out her fear of sharks in the pool. Unfortunately she can't swim laps in the bathtub, and so there's nothing to distract her newfound fear of alligators lurking in there. Her prayer also might have included a request that Daddy be home on his birthday, which she has prayed for on other occasions. Sadly, that wasn't to be.

I awoke on the morning of my 41st birthday in Las Vegas and went to bed that night in suburban Dallas, where I remain. This letter originates from a Marriott Courtyard across the parking lot from Costco. I spent my last two days as a 40-year-old at the American Securitization Forum's "[ASF 2013](#)" event where I was invited to speak on a panel discussing "New Origination RMBS Governance and Standards" (just the thing everybody comes to Vegas hoping to hear about). I spoke for 10 or 15 minutes on loan-level data disclosure, investor-friendly bond tranches and the importance of issuers having skin in the game, and then mostly listened for 45 minutes as two other panelists argued about loan representations and warranties.

It's possible (though not likely) that it was more interesting than I'm making is sound. Crystal, who came with me to Vegas but didn't pay the \$2,500 to attend the conference, nevertheless snuck into my session, and so you I suppose you could ask her. I enjoyed being with her. We had very nice accommodations at the [Aria](#)—one of those fancy new places where you can control everything (curtains, lights, TV, air) from one little touchscreen, which, to Crystal's dismay, was on my side of the bed)

It was a pleasant couple of days. We didn't do a whole lot, but that might be what made it pleasant. About the craziest thing we did at night was eat a lot of gelato. (We ate a lot of gelato.) Walking the Strip was all the entertainment we needed the first night. Then, on night two, we decided to take out a second mortgage and go to a show. (I wouldn't have thought a

Vegas show would set me back more than a Broadway show, but it did.) I wanted to see Penn & Teller, but they were on vacation, the jerks. And so we narrowed it down to either the Blue Man Group or one of the seven different Cirque du Soleil shows in town—we wound up opting for [Zarkana](#) because it was the one playing at our hotel. We liked it.

On the morning of the third day, Crystal flew home and I flew to Dallas. We had (sort of) compensated for ditching our children by taking them on a quick, two-day ski holiday the Monday and Tuesday prior. (Both were school holidays—Monday for MLK, Tuesday for an end-of-term teacher work day. This is the week we have taken off in its entirety twice in the past to go to Florida/Disney World because it's only a three-day week to begin with and at least one of those days is seemingly always snowed out. One year the kids only wound up missing one day of school despite our absence the entire week.) But this year we confined our travels to the scheduled days off (thus also escaping town during all the inauguration hoo-haw) and headed 70 miles north to the pristine, man-made snow of Liberty Mountain, just across the Pennsylvania line, near Gettysburg. Real skiers tend to make fun of Liberty for a variety of reasons, but it's about the right speed for us. My complete inability to turn reliably makes me pretty useless on anything other than the bunny hills on the front side of the mountain. But Lucy, Sophie and Grace made significant progress on the front side, while Hannah and her mother were more than happy to ditch us for the more adventurous trails on the back side. We spent the night at a pleasant little lodge in Gettysburg, and everything worked out better than I might have feared. We assume the hill's proximity to Pennsylvania Dutch country had something to do with the surprisingly large number of women we saw skiing in long black skirts over their ski pants.

Hannah's first month of driving was not entirely without incident, but she's doing well. My boss, an Annapolis grad and Top Gun instructor in a previous life whose four children are about 10 years ahead than mine, likened the feeling of being in the passenger seat while your kids are learning to drive to the feeling of landing a plane on an aircraft carrier in the dark. I don't know anything about that second thing, but it sounds about right.

Despite being on the road pretty much all month, I managed to make all but one of Hannah's high school swim meets this season. Even though I can't recognize her on the starting block (a bunch of white kids in the exact same swimsuit and cap are fairly indistinguishable from one another—particularly from the stands). I recognize her stroke now, so I can always figure out which lane she's in. I've enjoyed driving to meets with her and the meals afterward and am kind of sorry it's ending.

Swim team, CAP and seminary combine to make it all but impossible for Hannah to be part of any extra-curricular clubs, to the disappointment of her friends in the "Women's Advocacy" club. Hannah was amused that the group had chosen as its slogan the quote, "You educate a man; you educate a man. You educate a woman; you educate a generation." The irony of a group of strident young feminists adopting a *Brigham Young* quote is so rich on so many levels, it's an injustice to even try and analyze it. Besides, I'm tired and I want to go to bed.

I miss you, girls. See you tomorrow! Love, Daddy





It turns out we didn't take any pictures of our children this month. But I snapped a few of Crystal in Las Vegas.

Crystal took this picture of me in our room eating (what else) gelato. (My camera phone is better than hers.)