

Dear Family:

This month I'm coming to you live (well, sort of) from the Metro. I'm presently hurtling through the bowels of downtown Washington aboard a Red Line train between Metro Center and Wheaton, where I'll pick up my car and drive the rest of the way home. There was a time when this experience wouldn't have seemed so novel to me. For six years I took Metro to work and/or school virtually every day. Now, for a variety of reasons (the main one being that I just don't have to), I hardly ever ride it anymore. There was a time when I knew precisely where on the platform I needed to stand to ensure I'd be near a door when the train arrived. And not just any door, but the door that would deposit me nearest the escalator at my final destination. Time was, I could negotiate Metro Center, Gallery Place, and L'Enfant Plaza with my eyes shut. But now it's been several years and I have to study the station signage just to figure out which train I want. I'd feel like some idiot tourist if I weren't wearing a suit (and typing something on a laptop...it at least *looks like* I'm working).

My downtown excursion was occasioned by the Government National Mortgage Association's (Ginnie Mae's) annual report to Congress, which I'm writing for them. I'm tempted here to get into all the exciting ways in which Ginnie Mae is like Fannie Mae and Freddie Mac (and the even more ways in which it's completely different). But, behold, these plates are small and it suffices me to say that all three are guarantors of mortgage-backed securities, but that while Fannie and Freddie are private companies, Ginnie is part of the Federal Government. And I make an end. Amen.

Today is Rosh Hashanah, which means I was able to sleep in a little this morning because there's no school and, therefore, no seminary. It also means no piano lessons for Lucy, who, along with Hannah, has started taking from a very nice Orthodox Jewish woman in the neighborhood. We've given up on taking lessons from random people in the ward who can't be counted on to stick around for more than two years. So instead we're paying twice as much for someone who we hope will bring a measure of stability to their musical education that has been lacking of late. It's also nice

that she lives close enough for the girls to walk there on their own. Our neighborhood is proximate to multiple synagogues and has an extraordinarily high Orthodox concentration. One of my favorite bumper stickers is on a car that lives in front of a house around the corner from ours. It reads: "Pray that Pres. Bush honors God's covenant with Israel." It sometimes occurs to me that Orthodox Jews probably have more in common with faithful members of the Church than with other Jews (though the similarities are doubtless more apparent to us than to them).

Rosh Hashanah is later than usual this year. Usually we get this day off in September. In fact, in 1827 (I'm told) it fell on September 22. If this is true, it would mean that at the same time that Moroni—the ancient prophet depicted blowing a trumpet atop most of our temples—was delivering the gold plates to Joseph Smith, rabbis all over the world were blowing their shofars, ushering in the feast of trumpets, signifying the beginning of the last harvest, the remembrance of covenants, the restoration of lost truths and the preparation for the holiest day of all, the day of atonement (Yom Kippur). For those of us who see some fulfillment of these things in the coming forth of The Book of Mormon, it's hard to ascribe to coincidence. (And I usually have an easier time chalking things up to coincidence than most religious people.)

Now that was an uncharacteristic paragraph.



September apple-picking in Virginia
with Grant, Jen and family

Hannah and Lucy are back in school, enjoying 4th and 1st grade, respectively. Hannah has the unfortunate distinction of already having multiple nemeses—though, fortunately, usually just one at a time. Sometimes she comes home explaining why Jevon (I have no idea how to spell it—African-Americans are rivaled only by Utah Mormons in their propensity for inventing names) is her nemesis. Other days it's Ian. It's generally some boy or other. Lucy reports no such conflicts. In fact, it's hard to keep up with which boy Lucy is in love with from week to week.

Sophie is back in pre-school 3 days a week. Potty-training is a stated prerequisite for her class. Fortunately, this is not enforced. She's half there (you can probably figure out what that means) but appears to have plateaued. We love her anyway.

Enjoy the baseball playoffs.

Love,
T, C, H, L, S & G

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