

Dear Family,

I almost ran over a friendly-looking Orthodox Jewish man last Sunday morning.

It would have been my fault as he had the crosswalk. I was mildly distracted, tying my tie while cramming a Pop Tart into my mouth and running late to my 6:30 a.m. bishopric meeting. (I'm surprisingly adept at steering with my knees.) I didn't expect to encounter many other worship-service-goers at that hour, but that's only because I'm an idiot. As I've doubtless pointed out before, the 4.2-mile drive from my house to church takes me past two orthodox synagogues in the Kemp Mill neighborhood of Silver Spring and there are significant numbers of people walking to and from them every morning (not just Saturdays—though Saturdays are far and away the highest-volume days). On some occasions the synagogue-goers are carrying small packets that appear to contain ceremonial clothing, and I'm frequently struck by the parallel between what gets carried into the synagogue and some of the items we carry into the temple. The full-time missionaries serving in our ward don't have much success in Kemp Mill, but Crystal sometimes observes that it might be interesting to be the bishop of our ward at the Second Coming.

(On a related note, our ward is also home to [the world headquarters of the Seventh-day Adventist Church](#). The faith refers to the large complex as its "General Conference"—though they probably don't get Elder Holland or Elder Oaks to speak very often. I'll have to write more about living in the Salt Lake City of Seventh-day Adventist-ism (and why that's not such a good analogy) some other time when I'm running low on material.)

But speaking of Judaism, I've spent a fair amount of time in New York City this month. As I mentioned in last month's sign-off paragraph, for the past couple of months, I've been supporting an industry group attempting to develop standards geared toward restoring market confidence in mortgage-backed and other asset-backed securities. I didn't say a lot about it last month because a) I was out of room, b) you probably wouldn't find it very interesting unless you're into debt securitization, and c) we hadn't gone public yet, so there wasn't much I could say anyway. But we've now officially gone public, and while I won't get into any detail here (see reason (b) above), if you're interested you can [read about it here](#). (My work centers on the "RMBS Disclosure Package.")

There are doubtless numerous professional reasons why it's good for me to be a part of this project, but really I just like having a reason to go to New York. I love Washington, which I think is beautiful, but it's a little like Paris, which I also think is beautiful, in that it doesn't have any tall buildings. I'm reminded of this each time I emerge from Penn Station in Manhattan and am struck by how big everything is. I've started eschewing the one-mile cab

ride between the train station and the office at 45th and Madison in favor of walking through Midtown and Times Square and gawking at everything. I feel like a tourist in a business suit, and imagine it'll eventually get old, but it hasn't yet.

The other thing that hasn't gotten old yet is riding the [Acela](#) up from Washington. Door to door, I'm not sure it's that much slower than flying, plus a) I can have my computer on and connected to the Web the whole time, and b) it isn't torture. I'm old enough (barely) to remember when flying wasn't torture, but that's a fading memory.

Notwithstanding all the travel, I managed to get to a few swim meets this month. This was Sophie's first year on the swim team, joining grizzled veterans Hannah and Lucy for their sixth and fourth seasons, respectively. The coaches refer to Hannah as "Willis", to Lucy as "Number 2" and to Sophie as "Number 3." They enjoy being part of the team and it's a fun environment, but I'm always happy when the season's over. It seems to me that standing out in the sun for an entire swim meet may just be the closest temporal equivalent to spending an eternity in hell, and I always drive home feeling an increased urgency to repent. Hannah swims the individual medley event (one length each of butterfly, backstroke, breaststroke and freestyle), Lucy swims freestyle and butterfly, and Sophie just covers a length of the pool any way she can. Sophie has now replaced Lucy as the little girl that everyone on both teams cheers for at the end of the race as she struggles along the final ten meters 30 seconds after everyone else has touched the wall. (Though this is doubtless inspired in part by people wanting to be supportive, it might also have something to do with wanting the meet to end so we can all get out of the oppressive heat and go home. "Come on, Sophie! Hurry up, Sophie!") Either way, it's all very cute. The girls are looking forward to watching (on TV) Maryland native Michael Phelps tear up the pool in Beijing in a couple of weeks (assuming the Chinese can find enough unpolluted water to fill the pool).

Speaking of which, if you've been drinking the "China's poised to take over the world" Kool-Aid, you really ought to [read this](#).

Finally, my date with Hannah this month stretched over three weekends. It started on the 4th of July attending [Tiger Woods's golf tournament](#) at Congressional. (Tiger was out with a bum knee, but we had fun anyway.) We backed this up the following weekend with a round of golf together. Hannah's best hole was the par-3 fifth, where she missed making par by one revolution of the golf ball before tapping in for bogey. Then the following weekend we went to the driving range, followed by Chipotle, followed by clothes shopping (at Target). We found a couple of pairs of shorts that I think look very nice on her.



Hannah turns 12 in December and all this essentially amounts to a frantic attempt on my part to cram in as many shared experiences as I can before Hannah reaches whatever age it is when she doesn't want to be seen with me in public anymore. For now, she doesn't seem to mind being seen holding my hand. And that makes me happy.

Grandma Carolyn didn't get enough of us in the Northwest last month, so she came and visited us at home in Maryland...and helped us (Lucy here) pick blueberries.



Sophie's haul.



There are two possible ways of interpreting this expression on Grace's face:

- 1) "Mom, you should really consider a different camera angle to avoid this shadow on my face," or,
- 2) "Don't touch my blueberries."

It's really anyone's guess.