

**Dear Family,**

It's Saturday morning. Usually I write these letters on Sunday, but with a full slate of tithing settlement appointments and some other things going on, I'm not sure when I'll be able to eat tomorrow, let alone write.

Crystal just walked out the door. She's on her way upcounty somewhere to join two of my sisters-in-law in running in the Montgomery County Road Runners Club's annual 5-mile Turkey Burnoff. The girls do this every year even though the race doesn't even give away shirts—which, in my view, defeats the whole purpose of putting oneself through the ordeal, but that's just me. I have Sophie and Grace at home, while the two oldest are at Grandma/pa's house, having spent the night there with several cousins.

This morning's events wind down a pleasant Thanksgiving weekend. It began as every Thanksgiving should—on the golf course with Andrew (Willis) and Reed (Farnsworth)—and ended with full bellies at Grandma/pa's house. I believe the final count for Thanksgiving dinner was 33, which is right around our standard number, but the cast of characters was slightly different. We didn't have the Richard Henrichsen contingent, but picked up Jessica's family from Cape May, so everything worked out okay (mostly because I didn't have to do anything except show up and eat).

Yesterday was marked mostly by shopping, hanging out, celebrating Andra's birthday, and once again marveling at how it is that we've all somehow wound up living so close to one another.

One advantage of living so close to Grandma/pa is their interest in putting together little outings for various cohorts of their 16 grandchildren. For example, during the past 30 days they invited:

- Sophie, Alex, Samuel, Peter & Grace (the age-4-thru-7 set) to join them on a Halloween-themed train ride, which included "I Spy" cards, flashlights, Halloween movies and door prizes.
- Lucy and Abby to join them for an American Girl treasure hunt at Brookside Gardens
- All the boys under 4 (none mine, obviously) to participate in Brookside's "Great Pumpkin Treasure Hunt."

As I've repeatedly noted, the primary disadvantage to writing this letter at the end of the month is the short shrift that is typically given to events from early in the month. I perceive two reasons for this: 1) I typically fill the page with events—regardless of how inconsequential—from the past 48 hours, and 2) (which is related to (1)) I usually can't remember what happened more than two weeks ago anyway.

This month was different. I think I've mentioned in previous letters that we attempt to do something of consequence as a family on the first Saturday of every month. Our stake facilitates this (usually) by banning ward or

stake events on that day. This month we rode the "[Western Maryland Scenic Railroad](#)" between Cumberland and Frostburg—two towns located in what amounts to Maryland's western "panhandle" (I don't know if anybody calls it that, but that's essentially what it is; it's just kind of a funny shaped pan, which is where we live. Look at a map of Maryland and you'll see what I mean.) One of the things I like about where we live is our proximity to places of tremendous significance. But, believe it or not, I'm not a big fan of crowds and I'm grateful that it doesn't take much of a drive to get outside the four-county Baltimore-Washington corridor and into some parts of Maryland that are truly in flyover country—places that are in our state, but feel like an entirely different world.

Cumberland and Frostburg are two such places. The train—a real-deal coal-fired steam locomotive—left Cumberland (a small, declining industrial town that still has a lot of character) at 11:30 A.M. and arrived in Frostburg in time for lunch. We were regaled during the 70-minute (each way) ride by actors impersonating FDR, World War II Soldiers (from both sides) and The Andrews Sisters (who actually sang really, really well). Frostburg is a much smaller college town I've only heard of because the Redskins used to go there for training camp. But it's got some charm, and we had a nice lunch at "Fatboy's Pizza Shack," a buffet dive that no good Jersey boy can reasonably be expected to pass up (though the place's proximity to the train depot was probably the most significant factor in our selection of it). Anyhow, we were home in time for dinner and it was a nice day.

In preparing to submit my travel expenses for November, it occurred to me that my only trip this month was to Dallas, where I was a D-list speaker at the Mortgage Bankers Association's annual Accounting, Tax, and Financial Analysis Conference. (Just reading all those words makes me sleepy.) My presentation (on the captivating subject of [Financial Model Validation](#)) was in the smaller of the two rooms and competed with a riveting presentation on "warehouse lending" (which, unless you're into banking, probably doesn't mean what you think it does—for one thing, a "warehouse" isn't a place, but I digress). But we held our own, attendance-wise. Our 2:45 timeslot prompted me to open with, "I don't drink coffee, but I hope you do," but that was about as funny as it got. There was only time for one question, which I punted to my colleague, so I consider the whole thing a success.

And finally, for the first time in my three-and-a-half years as bishop, I have a new Relief Society president. The change was a very hard one to make and I still have a hard time choosing appropriate words to describe my gratitude and affection for the woman I released. It could be that these are sentiments you have to be a bishop to appreciate. I don't know. But they're certainly things I couldn't have appreciated four years ago. The new president is a native of the Philippines (so she and Crystal can talk to one another in Tagalog about what an idiot I am). It's an emotional transition, but I'm excited to have this new partner to help me navigate the unusual world of welfare, compassionate service, and people who believe that every crazy thought that pops into their brain is a message from God.

Have a wonderful Christmas season. Love, Tim et al



WESTERN MARYLAND SCENIC RAILROAD



At the Frostburg terminus



On the Train



The girls: Alone, and then joined by a soldier and Big-Government Obama's intellectual forebear.



Cumberland

Frostburg

