



## Christmas 2002



Dear Friends and Family,

Merry Christmas 2002

Hello to all - still from Tampa. We have had a good year, give or take a few ups and downs in the stock market: mostly the latter. As a result our long-term financial plans including the phrase, "Scratch and Win."

Robert continues to major in intramural racquetball, flag football, basketball, volleyball, soccer, and ultimate Frisbee. In his spare time he is at Georgia Tech computer engineering major with a 3.08 GPA. The secret, he says, is to keep breaking 40 on exams when the class average is 36.8.



Anne's year has been unique: three jobs. First there was 2001 tax work for Liberty Tax Services through April, then Absolute Title Company, now Genesis Title Company. The best I can figure about title company work is that it involves taking goodies to mortgage company offices. Anne comes home tired and sometimes frustrated. I tell her that's why it's called **W-O-R-K** and look on the bright side: only 39 years, 7 months, and a few days until retirement.

Last year Anne got to play ""Towering Inferno" in the fall when her sorority house went up in smoke. This year was the sequel when her room at our house caught fire. Flames waist high put out by Bonnie and the gang. This one was also relatively minor and no one was injured. No smoke damage to the rest of the house. We refer to Anne's room as the Holiday Inn Express wing of the Braden home (meals, laundry, room cleaning). Anne is now complaining that her room needs remodeling.



Karen has had an eventful year. After she earned her way up to supervisor in the Department of Children and Families, providing support and direction for eight caseworkers, she learned that DCF was to go private for her division. So she has been in the job hunt for almost two months. She has floated a few resumes and made some interviews. I think that when the unemployment checks run out she may get serious.

Sandra and Steve made us grandparents x 2 in January with the birth of Seth Jay Roberts. Seth has been walking for a month or so now, and that might explain why everything of value in the house has been elevated to the height of four feet. When Seth was six months, Sandra enrolled both Savannah and Seth into the church's day program called Wee Care. Good idea - this would give Sandra some needed time to herself. So she decided to use her free time to teach four-year-olds in Wee Care. Go figure.

Steve's first year tax sales were fair; he did better than the franchise average for first year programs, though not up to Steve's expectations. Bonnie and I tried to help, but the best part was when Anne grabbed my tax returns on April 14th and, using the tax avoidance skills she learned with Steve, turned my \$1,600 payment into about that much of a refund. How many years is it before the IRS statute of limitations runs out for a tax year?



On the other hand, Steve's mortgage work, which he began after tax season, has been very good, and with the favorable interest rates led to refinancing of the BradenClan homestead. Good work, Steve.

We had another sequel this year. In 2001 it was the '90 Dodge Caravan with 169,000 miles that was looking good as a graduation present for Anne, but in a moment of weakness Bonnie sold it for \$800. This year it was our 1992 Saturn with 108,000 miles when the odometer gave up that was destined for Robert's graduation present, but the neighbors began making noise about the covenants

not allowing the operation of a junk yard from one's house, so the Saturn made a one-way trip to the Salvation Army donate-a-wreck club.

Bonnie continues to add new meaning to "spoiling the grandkids". Guess you wouldn't be surprised to find that Savannah and Seth want her **before** either Mom or Dad.

My parents ("Nanny and Bill") finally had enough of cold and snow and made the big move to Florida. After 30 years in Severna Park, Maryland, they "did the deed" and -this month-headed south. They now are getting settled in a gated community on a golf lot just 10 minutes from here. Welcome to Florida! Bonnie's Mom Claire has come to live with us; she was in Daytona Beach. Grandma Dunn continually extols my virtues, spoils me rotten, and helps with numerous household chores so she is most welcome here.

As you can tell, 2002 was another year full of challenges and changes, but God has really blessed the Braden Family and we are thankful for this opportunity to share our lives with our friends.

Wishing you a Blessed New Year! WOW 2003

Jay, Bonnie, and family ... still including Beau the (spoiled 20-year-old) cat

No electrons were injured or damaged in the making of this letter.