

## GOOD INTENTIONS GONE ASTRAY...

Don't you hate it when you blink your eyes and half the year has gone by and your New Year's resolution is still parked in the driveway? That's about how I feel since my last letter, as my hopes of staying in better touch seem to have gone a little astray. Have no fear though, as I plan to spend the rest of this letter outlining my excuses!

As with most Boston winters, this one was too long. However, I kept quite warm as I made the transition from employee loan officer to CEO of Charlestown Mortgage. It sounds quite impressive until you realize I have also inherited the titles of VP, Secretary and Janitor. And funny, even with my new important title, I still don't win any arguments or decisions around my own house.... (I guess Frances didn't get the memo...) Anyway, the decision was one of the best I have ever made, as I enjoy the flexibility and control, my clients love the lower rates, additional mortgage options and lower closing costs that I can provide and Frances enjoys the part of me working out of the home so she can now take what ever car has a full tank of gas....

Springtime brought a flurry of business, as many of you and your friends decided to take advantage of the lower rates and refinance or purchase a new home. However, this didn't get in the way of our travel plans, as we traveled to London and Paris and had a wonderful time. Though we didn't pack enough warm clothes, we found the accents, history and tradition in London very charming, and the architecture, food and "feel" of Paris. Although Frances has been to both cities before, I in true Nebraska farm-boy never been to the big city form, when confronted with the first Parisian speaking French, replied "No habla espanole". Let's just say that I am expanding my horizons....

The high-light of the trip for me was Frances allowing me the chance to tour the Normandy beaches and museum commemorating D-Day and the Allied invasion of France. I have ready many books on World War II history, and truly feel this was our countries finest hour. However, my high was quickly dampened when I discovered Frances' simultaneous excursion to Mecca, otherwise known as Louis Vuitton. (Guys, do you ever get the feeling half way through a vacation planned by your wife that you have been "had"?) Let's just say we agreed to disagree about the value of LV. Women feel that LV is simply one of the fashion staples and men feel that instead of buying a purse, it would be better served to feed a third world country for a week and purchase a knockoff brand instead with the money left over. (Let's just say that this comment put me in the doghouse for the duration of the trip back under the Channel to London.) However, the true kicker comes when the wife informs you "How much money you just saved, because we now get a refund of the Vat tax" before leaving the country. Halleluia!!!!!!!!!!!!!!

This summer has proved to be our best summer yet in Boston, as with the wedding in the rear view mirror and Charlestown Mortgage being up and running has allowed us to enjoy a trip to Maine, Nantucket and a host of BBQ's and deck parties. We have also expanded our roof deck, so now we have even more excuses to have an adult beverage or two when the weather allows. We have also been thankful that Frances schedule at Channel 7 has settled down, as she has gone from waking up at 3:30 AM working the early evening newscasts. (I don't know what times she is on, as I have enough drama in my life to not have any more injected by WHDH...)

, we hope that you too have enjoyed the summer and are having a great 2004. I hope to resume my resolution to stay in better contact, as I appreciate you thinking of me and my services when you know of a friend, family member or co-worker who can use my help. Take care!