



HAPPY HOLIDAYS

DONNA, KEVIN & ANNA

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Hello! Can you believe that another year has come to pass since last we communicated in this fashion? We hope this letter finds you and your loved ones happy and healthy and that you enjoyed the year!



away without a problem. But we were wondering if it was such a good idea the first time we heard her footsteps patter down the hall at 3 am.

We are all doing well.

Rock Star

Anna seems very advanced both verbally and physically compared

to her peers. (And you don't have to take just our word for it, her teachers agreed!) She is taking gymnastics for one half hour a week at her day care, and she really seems to enjoy it. Also, she sings



On an airplane for the first time

try to get her dressed, but other than that...

Anna had the opportunity to enjoy our backyard this year when we bought her a trampoline for her 2nd birthday. We could definitely see improvement in her coordina-



**Going off to work (above)
M is for Metal (below)**

tion and courage over the few months that it was up (before we took it down for the winter).

Anna has slept in her own bed since her birthday. She took to it right



iMOUS

constantly, though she doesn't always get the words right ("senior center reefer" instead of "I met a señorita").

The only frustration we are having is on the potty-

Anna is a lovely, joyous, verbal, active two-year-old. Donna and Kevin are proud parents – very happy. We are lucky to be able to continue to take full days during the work-week to spend with the girl.

Anna is smack dab in the middle of the "terrible twos." She certainly has her own ideas about what she wants and what she doesn't want. Lately there isn't a morning when she doesn't scream and cry when we





training front. In the beginning when Anna's class started to use the potty at school, we thought



we were going to get through this easy. And to this day, Anna will gladly sit on the potty all day – she just won't do anything in it. We have even bought her some underwear to wear for brief periods, but as Kevin notes, she spends more time on the potty without going than she does in her underwear. Right now we are not really pushing her, but we have a "deadline" of September for pre-school.

Anna still continues to enjoy traveling and new experiences.

This year we took 2 plane trips to Washington D.C. and some other local overnight trips (New York City, Vermont). She still talks about seeing the pandas poop at the zoo in Washington D.C. We'd love to take her to Europe, but something about the



8 hour plane ride is holding us back!

2004 marked our first full year living in Burlington, CT. We continue to make improvements to the house to customize it to our liking. We finally got the dreadful green color out of our kitchen/family room and painted it something funky.



Kevin continues to commute a couple days a week to New York City. He enjoys teaching and research.

Donna still continues to enjoy her job at The Hartford. This year she served as Hartford Life's representative on a committee at the American Council of Life Insurers (ACLI). The ACLI is the life insurance industry's lobbying group. Donna is enjoying the



insight into the regulatory and legislative process. She has been involved in drafting and re-drafting

Congressional legislation pertaining to the insurance industry and is leading a project between the industry and the National Association of Insurance Commissioners (NAIC) to modernize one of the regulations pertaining to reinsurance. She continues to wonder whether politics or law will be her second career.



We wish all of you the best for the holidays and for 2005! Until next year...

Love,

Donna, Kevin & Anna