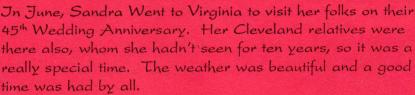
Well, once again, 1992 has been quite a year. It seems that we never get our lives calmed down to just a dull roar.

Soon after last Christmas, Bob decided that it was time to explore the real estate market once again. So, after just over a year and a half in the townhouse, it was off to the races again. In February, after looking at numerous houses we found a modest rambler that appealed to us. We made a (ridiculous) offer, and within 24 hours, found ourselves the proud owners of the house! Although the house is very well built, it had substantial amounts of deferred maintenance and need updating throughout. Bob worked like a trouper before we moved in, painting, repairing, painting, fixing plumbing, painting, staining and varnishing, painting, cleaning, and



painting. We discovered hardwood floors under the carpet, and so had them refinished in the bedrooms. Light fixtures and appliances were replaced in the kitchen and bathrooms, and a new floor was put in the kitchen. Bob enjoyed all of the repair activity so much, he promptly added to the garage and built a porch for Sandy. As an added bonus, he was able to paint the new construction.

In April Sandra got a new job at the bank. She is currently a commercial loan officer working in the Debtor in Possession Division of the bank. They make loans to companies that are in Chapter 11 bankruptcy - reorganization. It is very interesting and challenging, but it has been a lot of work learning the many different facets of lending, along with the people skills and negotiations which go with it. She now has the opportunity to travel quite a bit. In the last eight months, She's made 18 trips going to Florida, Tennessee, Colorado, Arizona, Texas, Ohio, Wisconsin, Jowa, Kentucky, Indiana, and Pennsylvania.





In August, Sandy's folks came to visit. During their visit, Sandy took her folks and Bob's mother out to the Mall of America about two weeks after it opened. The Mall is supposed to be quite an attraction and draw visitors from all over the world. It's a remarkable place with three shopping levels, four huge anchor stores (Macy's, Bloomindales, Nordstroms, and Sears), over 700 stores, and a 7.8 acre amusement park complete with water flume, roller coaster, ferris wheel, rides and lots of neat attractions. We managed to make one complete circle of the mall in four hours, and never spent any time in any of the anchor stores -- and that was just a circle of one levelll

In October, Sandy went to a convention for Bankruptcy Judges in San Antonio Texas. It was her first trip to Texas and was a fun time. The weather was more humid than expected and certainly warm, but with no visible bugs, it was quite pleasant. Most all meals were eaten out doors beside the famous canal which runs through downtown. There was great shopping there too, but fortunately, time and baggage limitations saved the dayl

In November, Bob went hunting and got a nice doe. He was pleased, since he stalked this dear rather than sitting in a deer stand all day. We now have deer meat in the freezer and can once again enjoy "sloppy does".

In November, Bob went to the Comdex convention in Las Vegas. Over 145,000 people attended this year with over and 2600 exhibits stretched over 22 miles of display space. Sandy did not go, but Bob spent four days getting sore feet and sore eyeballs (looking at computer stuff, that isl)

In mid November, we received some rather bad news. Sandy's Aunt Helen died from a heat attack while on a tour in Morocco. Sandy's folks came back to Minneapolis for the funeral and there was much commotion dealing with the U.S. Embassy and State Department to get the body shipped back. The funeral was the day after Thanksgiving which put somewhat of a damper on the day, but it was nice to have the folks here again, anyway.

Loren, our grandson, is six now and has developed into a very large boy. We enjoy spoiling him and chuckle about the difficulty his parents have coping with our attitude. They now have a home computer and Loren is addicted. He probably will turn out to be a 'number head' just like his grandfather.

The holidays are here again, and we are all going somewhat crazy trying to get shopping, cards, decorating, and baking done by Christmas. Every year seems to get worse with more to do and less time to do it. Hopefully we can get done in time to enjoy a day or two of the season.

Hope your Christmas is joyous and may the new year bring us all peace and happiness.

Sandy and Bob Bainbridge