Dear Family and Friends,

We hope this card finds you in the best of health and spirits, good company, a warm fire and a good year to look back on. We know any year will have its down moments, but on the whole we wish you will be entering the New Year in a positive frame of mind!

Within our families and among friends and acquaintances, there were the inevitable moments of sadness or setbacks, but that comes with getting into advanced age brackets! By the same token, there were also many moments of delightful happiness.

Once again, we write to you from our Florida Winter home after a hectic Summer during which we managed to see the virtual completion of our home renovations, with the much appreciated assistance of son Lance.

Weatherwise, it was not a vintage year and given recurrent back problems for Kenk our golf agenda was relatively modest. Kowever, we managed to make up for that with many other fine pastimes, frequently in good company, including a visit from our latest grandson, Remy, who visited us a mere six weeks old, shortly after our return to Foronto.

Before the end of the year, we will have Linda's mother come to stay with us again for a couple of months and we share her sense of privilege for her to do so at her advanced age.

Our best wishes for your Christmas Season and the New Year !