



Tanner Family Holiday Letter, 2006

2006 was another transition year. Ruth has less than two years to retirement. Mathilda is very successful in her teaching career, in her third year at Harry S Truman High School in Bronx NY, teaching special education 9th-grade science and after-school art. I'm practically fully retired.

Our lodge in Dominica is expanded with more elbow-room and a living accommodation. Our 1st-floor villa above will be completed after we retire there in 2008. We'll have a 2-bedroom ground-floor apartment for guests and a guest bedroom in our upstairs villa.

In the past year we lost Ruth's only blood relative other than Mathilda, her beloved brother Granville H. Davis, Jr. Diagnosed with inoperable cancer in August 2005, he fought bravely without complaint and with remarkable cheer he passed away April 2, 2006 leaving a void in the hearts of his family and many, many friends and admirers.

We began 2006 in Calibishie, Dominica. Going there for the Christmas and New Year holidays is now our routine. In March, here, we celebrated our 33rd anniversary at dinner with our dear friends Ron and K. We returned to Calibishie for parts of May and June. In July we visited our other dear friends Roger and Rita on Martha's Vineyard, while Mathilda was there on a working for her 14th consecutive year at Chilmark Pottery.

Ruth had spinal surgery in September, and feels like a youngster again. Marvelous MRI technology (I worked on the computer aspect in 1979) pinpointed a herniated disc pressing on her sciatic nerve precisely and the surgeon used "microsurgery" making only an inch-long incision and keeping her in the hospital only overnight.

I made some progress with my business, picking up a few new clients and delivering underwritten tutorial presentations at a couple of industry events. Importantly, I continued to keep my office overhead low, as this photo of my office (right) at present shows. Things will definitely get better when we've relocated to Calibishie, where I'll operate ProgresSmart from the Caribbean!



We'll take Ranger, one of our mini schnauzers (left side of couch), to Dominica this



Christmas. He's popular with kids there, having performed at schools. Lyla will stay with a friend. Ranger moonlights tending bar (right). We'll be there from Dec 21 to Jan 18, enjoying good times, friends,



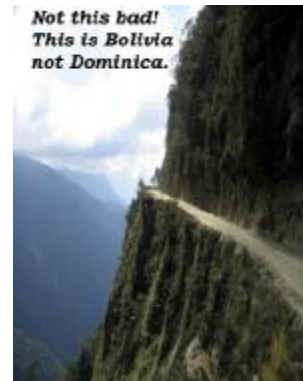


swimming, walking, making music, viewing Saturn through our telescope, etc.



We've bought a car in Dominica; a 1996 Suzuki "loaded" V-6 4WD SUV from Japan with only 30,000 miles on it. The high ground clearance and 4WD lets us reach secluded beaches, and it has right-hand drive for driving on the left. We have steep cliffs, hairpin turns, and drop-offs. Ruth says she won't drive there. The auto import duty is

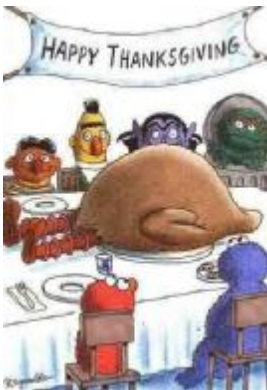
100% plus a US\$1,100 environment tax, but we won't be renting a car on our twice-yearly month-long stays any longer.



Gasoline in Dominica costs even more than in the USA, but the steep hills there make a vehicle necessary even for short trips. But we'll not put on more than about 3,000 miles per year (about 20% of our annual mileage here) and auto insurance is much, much less. Venezuela may build a petrol transfer facility in Dominica, and local gas prices would then decline.



This letter comes between Thanksgiving and Christmas because of our travel plans. We hope all of you had a happy Thanksgiving (at least better than Big Bird had), and we send best wishes for a merry Christmas (or Hanukah) and a happy New Year. We expect improvement in the USA (right) on Jan. 21, 2009.



We've read on the Web that many family holiday letters are more like bragging than corresponding. We are proud of our daughter, and we



are happy that we will be retiring before long. What we've written about are our highlights – the rest of the year we work and hard and save to realize our dreams, and we savor the brief, infrequent times that we travel, see our close friends, and our daughter. We sincerely hope that our report about those times doesn't come across like bragging! And we apologize if it does, because we plan to go on with our holiday missive. 'Bye until this time next year.

Surf to www.dan-ruth-tanner.com if you want to keep tabs on our progress with our place in Dominica. Click "Travel" and then a Dominica item in the navigation menu. Check in February to see our place up to the moment.

Next year's letter will be the last hardcopy. From 2008 on, it will be electronic only. If you have our e-dress in your contact list, please use djt@dan-ruth-tanner.com, ret@dan-ruth-tanner.com, and mat@mathildasite.com, respectively for Dan, Ruth, and Mathilda. These e-dresses are already working. Also, you can keep tabs on Mathilda's art at www.mathildasite.com.