



ST. THOMAS, VI
00802



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JAN 19 2011

MR. JEFFREY EPSTEN
FTC
6100 RED HOOK QUARTER STE-B-3
ST. THOMAS VI 00802



DEAR JEFFREY,

12/16/2011

May these be the happiest
holidays you've known,
and may every day
of the coming year
be wonderful for you.

ALL THE BEST!
DAVE CHRISTOPHER

Dear Jeffrey,

12/16/2011

As we're here in the middle of the Holiday season, I reflect on the things and people in my life that I am thankful for. I tried calling on Thanksgiving Day to say thank you for everything you've done for me. I don't know if you received the message or not, but I'm following up with this letter.

I want you to know how Thankful I am for you. It's difficult for me to put into words how appreciative I am for your generosity. You've helped me through some of my most difficult times, as you were going through your own hardships, which is a testament to your kindness and good character. The Bolongo house kept my family more than comfortable during the time I was in St. Thomas, and I want you to know that I'm eternally thankful.

I also want to thank you for the *time* you regularly took out of your busy schedule for me. I miss our talks the most, and hope we'll be able to sit down and talk again. I've always admired your focus, strength, and drive. Your ability to get through tough situations has given me the drive to get through mine. Thank you for your leadership.

Thank you for guiding me through, and teaching me the lessons you have. I have some vivid memories of some of your quotes that I've been able to put into practice. One of these quotes came during the "Water Taxi" discussions. "You gotta start somewhere," you told me. Simple, yet effective.

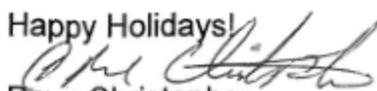
I've taken your advice and started my own marine company here in New Jersey. I went back to school, and graduated from The Chapman's school of marine surveying for yachts and small craft. Challenging, but I passed with flying colors! As I'm developing my business, My Retirement from the government is being processed. Can you believe it! *Retired!* I feel old. The retirement process is going to be a long road though; you know how that government bureaucracy is! What's interesting is, you predicted an early retirement for me. You were right all along. I should have done this years ago when you suggested it. Thank you for your inspiration.

In closing, I want you to know how much of a positive influence you have been for me, and how much I appreciate everything you have done for my family and I.

I truly hope we meet again my friend.

I'll close with a heartfelt thank you, and wishes for a wonderful holiday season, and prosperous New Year for you and yours.

Happy Holidays!


Dave Christopher
