

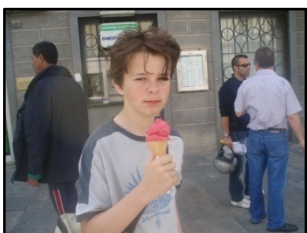
SCHOOL REPORT



Helen and Andy going to the wall

Chinese Whispers

Told the kids we were going to a boring old conference in Beijing then ran off sightseeing without an exeat. Post-Olympic China was pretty remarkable, not least for the urban smog levels. The Olympic stadiums are spectacular, the Forbidden City is newly restored, and that old wall built on top of the mountains is breathtakingly bonkers.



Justa one cornetto

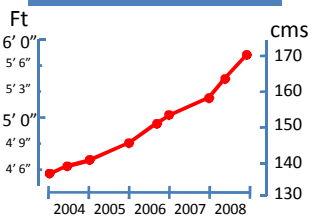
Henry in Italy

Henry's school leaving trip was to Italy with a class full of pupils all soon to be heading off to their new schools. They did a lot of outward bound activity, rock climbing and monastery visiting, before saying *arrivederci* to all their friends.

Henry Grows Another Foot

Since returning from the US in 2005, Henry has grown 12 inches, 5 of them in the past year. At this rate he'll be 13 ft tall by the time he's 30.

Henry's height trajectory

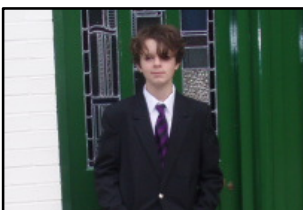


Out of the Red and into the Black

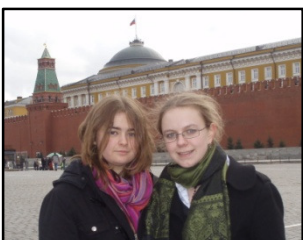
Henry (14) traded the red blazer of St. John's College School for the black jacket of the Perse as he began his Senior School career. New friends, new subjects, and new challenges are now on the curriculum.



Farewell to St John's College School...



...and into a new uniform to join Perse Boys



Kremlinologists Alice & Laura in Red Square

Ah! Those Russians

Alice (17) is now in her final year of the Stephen Perse Sixth Form College and is doing all her university applications (with interviews in the weeks running up to Christmas).

In March her school trip took her to Moscow and St. Petersburg for a bit of Russian culture, enjoying numerous palaces (pronounced 'paeleses') in sub-zero temperatures.

Lenin's tomb, a night at the opera and a trip on the sleeper train were fun, but seeing where they stormed the Winter Palace brought out the Trotskyites in all of them.



Alice takes to the road with her instructor

Mirror, Signal, Manoeuvre

Another rite of passage as Alice earned the freedom of the open road, by passing her driving test. Next stop enfranchisement (providing Gordon Brown doesn't call the General Election before June 17, 2009).



Come up to my lab, and see what's on the slab

Work and Experience

Alice had her work experience at the National Institute for Agricultural Botany, working on a project analyzing DNA from cross-fertilized wheat strains. Apart from the cool lab work, it also involved valuable life lessons on how to carry large sacks of manure., like a real bio-scientist.

Energy Monitor Project

Alice also worked for her Engineering Education Science certificate, with Cambridge Tech company ARM in a team that designed and built a prototype of an energy monitoring power socket that feeds real-time power consumption data to your PC. Very intelligent.



Power monitor programmed and built by Perse girls



The Coburn & Mulligan Gazette



Christmas 2008

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Family Website: <http://www.dittoncorner.com>

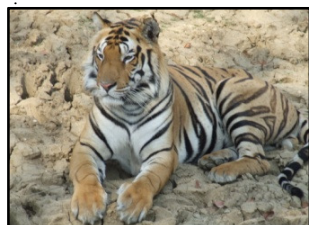


Apparently tigers hardly ever leap this high. Coburns and other endangered animals in the nature reserves of central India

Hunting Tigers Out in India

In an era before Indian terrorism, and in an age that pre-dated the Credit Crunch (was it only April this year?) we explored India in our family holiday. We tracked tigers to their lairs, visited the finest Mughal architecture, ate fabulously, and chilled out on the beaches of Goa.

There's a knack to tracking tigers through Kipling's jungles of Madhya Pradesh: The monkey and deer neighbourhood watch system works like a giant homing beacon, and you follow the pug marks until the mahout tells you to stop (which you do, sharpish). Sometimes little clues, like a workman in hysterics up a tree, tell you you're close. And for a 500lb stripey fur-ball, they're really tricky



3-year old male ignoring his fans in Kanha

to spot. But when you do, they are magnificent. When one roared at us, we actually felt privileged to be considered for its lunch. Alarmingly, only 1,500 are left in the wild, mostly in small enclaves where their gene pools are shrinking away. A problem we hope can be solved by geneticists of the future. Alice take note.

Our India Takeaways

Our tour of central India introduced us to a new world of sounds, sights, scents and tastes. We took rickshaw rides through the spice bazaar of Delhi; told the time at the astonishing 18thC Jantar Mantar Observatory in Jaipur using a sundial 9 storeys high; and visited sublime mausoleums, forts and temples of the Mughal emperors. And yes, the Taj Mahal really is *that* good. It might feel like a cliché until you touch the marble and inlaid gems for yourself.

We visited the Gandhi Samadhi resting place and enjoyed the hospitality and cuisine of India. The street life, and vibrancy of the people is remarkable: from the splendour of the train rides to the colour of the simplest villages. (How many people can you get on a moped, anyway?). And then finally to the beaches of Goa where hippies still roam free, almost as endangered as the tiger.



Mum and Mumtaz: The classic view



Yellow tandem and all its friends on the Ditton Corner river bank

Other Tales from Our Corner

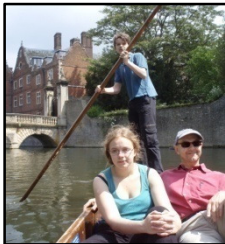


Edna's party: the Georgina docks at Ditton Corner

Despite some rainy periods this year, we still enjoyed life next to the River Cam. We got a few kayaking trips in, (with the inevitable spillages). Edna finally got her birthday cream tea afloat on the riverboat *Georgina*, docking at our river bank to provide that personal touch. And there were even a few days we could sit out, light up the barbie and watch the fish jumping and the kingfishers flying.



Entertaining the Baileys, Ruffles and Withers



Henry's a regular punter

Bumps Crowd Nearly Behaves Itself
A day on the river bank to witness another fine year for the rowing fraternity of Cambridge



The hostly four among the poppies

A great crowd. Some beefy eights bumping some wimpy ones. A few drinks and some extravagant hats. What no rain? Nope. The 2008 Bumps & Carnage party lived up to some of our expectations again this year.

Bumps & Carnage Party
Saturday 13 June 2009
 Mark your calendars now!



Sea kayaking in Northern California, not far from whales

Couldn't Keep Away From California

Two years on, we can report that the natives are still friendly

This summer we returned to California to see old friends and explore parts we didn't get to see before. This time we went north – to the giant redwoods and trees so big you can drive your car through. We went to where Hitchcock filmed *The Birds*, but its even scarier when you go further north and meet the locals. We kayaked in Trinidad Bay and

were lucky enough to have a pod of whales surface in the bay. We went riding (thanks Catherine!) and visited the hippy enclave of Mendocino (did we tell you they were endangered?). And then back to the hospitality of our friends in the Bay Area. Great to see you all again! Thanks for your time and welcoming us back so enthusiastically. See you again soon.



Nth Degree

Helen gets her MBA

Helen completed her Masters in Business Administration (MBA), at the ESCP-EAP European School of Business in Paris. In fitting Parisian style, the graduation ceremony culminated in a grand party at Maxim's, near the Champs-Elysées.

Carboniferous Period

Her MBA project used her work in low-carbon design to explore carbon trading initiatives with a partner who has expertise in private banking. She is now promoting Carbon Asset Management as a new business area, consulting on generating credits in the construction and property field.



Getting carbon credits for reducing energy in China

Hong Kong Collaborators

To promote carbon trading initiatives, Helen made a presentation in Hong Kong to a group of architects, services engineers and green development policy makers, resulting in two innovative projects which are now under development.

Shrinking Network That Just Keeps Growing

Helen co-founded the Shrinking Cities International Research Network with colleagues in Berkeley, to look at urban areas in economic decline. Now it has received a new round of funding under the European Union COST programme to finance joint activities, surveys, and support researchers at an early stage in their careers. Participants come from several of the new member states of the EU, so Helen is looking forward to increasing her familiarity with eastern European culture.



Destruction in Dujiangyan: several died leaping from this building in panic

China Earthquake

80,000 dead in one of the biggest earthquakes for many years. Andrew joined a team that visited the quake area.

On May 5th, a magnitude 8.0 earthquake in Sichuan province ripped a scarp 9 meters high through 300 km of mountains, causing landslides and collapsed buildings across an important region of China.

It was one of the most significant earthquakes for a generation, so is an important one to study.

Andrew joined a team to visit the earthquake affected area. Many reinforced concrete buildings built by local contractors proved to be vulnerable, but fortunately the quality of post-earthquake building is much safer. Catastrophe insurance is now growing rapidly in China. RMS has opened a new office in Beijing.

Micro-Insurance and Disaster Mitigation

Could insurance play a role in improving catastrophe mitigation in the developing world? Insurance markets rarely reach the poorer societies where the death tolls are highest, but perhaps lessons can be learned from the experience of micro-finance: providing credit to the poorest households.

Study Paper

Andrew teamed up with an old colleague, Peter Winchester, the Chairman of Divi Seema Foundation that provides micro-finance in the cyclone-prone areas of south India. They analyzed the potential for micro-insurance to improve the economic robustness of low-income households, and published a paper at a World Conference in Beijing.

RMS has now taken on a full-time employee to explore the potential for micro-insurance in developing countries, to try to create awareness and get a broader initiative going.



Andrew's RMS terrorism risk seminar in New York has become a regular feature

RMS Activities

In a year of credit crunch and financial services meltdown, the insurance sector remained one of the few stable industries. Clients were hurt, but the need for catastrophe risk management remains strong.

Andrew works on new areas of risk modelling, like mortality risk. This year his team analyzed his life expectancy in more detail than he really wanted to know (must exercise more!). Liability risk and future events that cause volatility on the capital markets remain of interest. Everyone could use a decent credit crunch risk model.