

Dear Friends,

Greetings from **Preferred RV Resort in Pahrump, Nevada.**



Happy Thanksgiving! It's a beautiful, bright, and clear day here in the Nevada desert this morning. You can see forever. Trees have turned color, the mountains have dark blue shadows, and there is almost no wind. All in all, it's a very special day although surprisingly cold. This morning as the sun was coming up around 6 am, the outside temperature was 27 degrees. Our water hose is frozen, but we don't care as we have holding tanks full of fresh water, so all we had to do was turn on our internal water pump. We were darn grateful that we had a reserve of water and that we had the heat on in the water bay.

Two years ago, we wrote a travelogue entitled, "Gratitude." Many of you liked it and it is still as timely as the day we wrote it. It is our pleasure to make a few updates and send it to you again this year.

GRATITUDE

Certainly, we are in difficult economic times, which are likely to get worse before they get better. It might be easy to focus on our hardships and losses. It would be reasonable to ask how we got in this situation and who is to blame. We can complain about short-sighted energy policies, corrupt politicians, greedy bankers, unethical pharmaceutical producers, auto makers receiving large management bonuses while bankrupting their companies, and heart surgeons performing unnecessary operations. We could talk about stockbrokers urging their clients to stay in the market while they continue having their retirement funds wiped out. Perhaps we should be irritated by irresponsible consumers purchasing houses, cars, and toys they couldn't afford using easy credit and now wanting to be bailed out for their reckless behavior. Oh yes, the list goes on and on.

But if we wish to have joy, happiness, and peace in our lives, then a completely different mindset is required. Complaining cannot bring happiness or creative

solutions to our problems. The secret ingredient to happiness is gratitude. That's right, gratitude is the solution, particularly in difficult times. We need to have gratitude for what we have! When we focus on being thankful for what we have, we change our outlook, our mood, and our creativity. We become problem solvers instead of problem victims.

Donna and I are constantly grateful that we found each other 25 years ago. Our immediate family is a small, bossy Yorkshire Terrier who, in spite of the fact that she is now blind and deaf, still makes us smile. It's a tiny family, but we are grateful nevertheless. Chuck's extended family is down to his two cousins, who are some of the finest people on the planet. Donna's extended family is now only one sister-in-law, a niece and a nephew who are geographically distant, but are held close in her heart. In addition, we are rich with many, many friends scattered around the United States. We are also extremely grateful to many men and women, no longer with us, who had a positive influence in shaping our lives.

We are grateful that we have inquisitive minds, a keen sense of right and wrong, and the courage to fashion a unique life. We are particularly grateful that our primary business allows us to help so many people who are in financial turmoil and to protect their retirement funds from further losses.

We urge you, nay challenge you, to take a few moments during this Thanksgiving holiday to reflect upon what is good, true, and valuable in your life. Be grateful for what you have and even more will be forthcoming!

With love and gratitude for your friendship, we wish you a sincere Thanksgiving.

Until next time, home is where we park it.

Chuck & Donna Cole
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