

May we be amongst the first to wish you and your family a very Merry Christmas in 2008. As we reflected on the things we are thankful for on Thanksgiving, we were reminded to give thanks to the Lord at all times and in all circumstances. With so many people affected by the global economic crisis, we must focus on what we <u>have</u> and not on what we don't have. We must begin to appreciate the <u>intangible</u>, more than the tangible. Money can buy a bed, but not sleep, it can buy a watch, but not time. Money can buy a book, but not knowledge, food but not an appetite, position, but not respect. Money can buy blood, but not life, medicine, but not health. It can buy a house, but not a home. Through this economic crisis, may we stand united and begin to appreciate the things we can't buy, the first amongst them being a personal relationship with Jesus Christ, for whom we celebrate Christmas!

Rodrigo (18) and Bret Jr. (4) left Mariela (14) right Group shot with Alberto & Patricia



Our Thanksgiving was blessed again this year with a visit from the Ascencio family, our friends from El Salvador. Because of our hectic November schedule, we decided to enjoy Thanksgiving dinner with a group of missionaries in Antigua instead of cooking. Lisa still enjoyed making Rodrigo's favorite mashed potatoes and taught Mariela how to make her famous chocolate chip cookies. Both of the kids enjoyed playing with our 4 year old grandson. Being owners of a hotel on the beautiful sunny beach of El Salvador, they enjoy the diversity of a cool get-away to the lush green mountains of Guatemala.

Our previous months have been filled with numerous meetings, including the National Penitentiary System, National Police Force, Mayors and some large private entities. Countless hours were spent on planning and preparations for the November Character Seminars. Because of certain dynamics, workshops and participation, we prefer groups of 25-30 supervisors. Due to the success of a credit union using the Character First initiative for the last three years, three more credit unions requested our two-day seminar. All of them were in the "interior" of Guatemala (outside of Guatemala City). The first seminar had 37 participants and was held at a large hotel located on the Atlantic Highway going to the Caribbean coast. The second seminar, in the opposite direction, was held in an historical hotel in the high and mountainous region of Guatemala. We combined two credit unions and had 51 participants, consisting of members of the Board of Directors, General Managers and supervisors. As though the two seminars back-to-back were not enough stress, many challenges arose in the midst of them. Amongst many other things that took place, on the way to the first seminar, we witnessed a motorcycle accident. The day we finished that seminar, Art incurred an eye injury, causing excruciating pain, a call to the paramedics and subsequent visit to an ophthalmologist. We had two days home between seminars at which time we discovered our e-mail system had been hacked. We were receiving thousands of unnecessary e-mails as a result. Due to a massive amount of rain this year, the highway going up to Quetzaltenango was terri-

ble. One side of the highway was covered by mudslides. On our return (alternate route) we nearly had a head-on collision. At the end of the second seminar, Lisa resulted with a foot injury. During the same days of the seminars, we were notified that a friend was in a tragic accident, in ICU and died a week later. His wife had just announced her longawaited pregnancy the day before. Despite all the challenges and to God's glory, the seminars went extremely well. To our surprise, a reporter from the largest newspaper visited us during one of the seminars, took pictures and interviewed Lisa while Art was expounding. The evaluations filled out by the participants showed their enthusiasm for the program to continue. We presented each General Manager with a

statue of an eagle at the end of each seminar. Being a predominately Mayan Indian population in Quetzaltenango, the managers surprised us by presenting us two sets of beautiful dolls dressed in the Mayan attire typical of their region of the country. We are anticipating an exciting 2009!!!



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