Dear friends and family,

After what we have been through the last 3 months, as a community and a country, it has made me realize how lucky I have been for my health, my family and friends, and the freedom we have to make our lives as full as possible. I hope that you too have taken full advantage this year.

I was fortunate enough to return to New Zealand again this past February and to travel with my Dad. He had always talked



about hiking the Milford Track - advertised as the most beautiful walk in the world. This is a case where the experience lives up to the billing. While I was hiking the track just after the Millennium celebration last year, I knew that he would really enjoy doing the track and started plotting to bring him back over with me. As he was 74, I wanted to convince him to do it while he was still able - it did not take much arm-twisting. We ended up traveling around New Zealand for a month together. Besides hiking the Milford Track, we also spent a day doing a glacier walk on the Franz Joseph Glacier, a two-day seakayaking trip along the Abel Tasman National

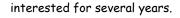
Park coast, and three days birding on Tiritiri Mantangi Island. I was glad to be able to share the time and experiences with him.

A couple of months

after my return home, I was affected by the slowing economy and was downsized from Charles Schwab. It turned out to be a lucky situation. What's better than being unemployed for the summer? Fortunately, the severance package was very generous and I still had my "beerman" gig at



the ballpark, so I was able to accomplish several projects around my house and to get in more river and backpacking trips than I'd been able to do in many years. The first result of my job search found me working for an insurance company in their retirement services department, but a couple of weeks ago I started a new job with our local utility company, Xcel. If 10 years ago you had told me I would be working in the financial industry or for a utility company, I would have asked what you were smoking. My new job brings a whole new language with new responsibilities and skills to learn, so I think this should keep me





But despite my later-in-life entry into the "responsible working world," my heart and soul's priorities are still the wild and undeveloped areas of rivers and mountains, of seeing what I can see, and challenging myself physically through running 24 hour relays and marathons. I don't know what the New Year will bring, but I hope that you too will be making the most of it with continued good health and good cheer.

Happy Holidays.