



# NOVEMBER 2021 NEWSLETTER

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# The New American Dream



Very few millennials know about *Leave It to Beaver*, a show that helped shape the American Dream. Dad goes to work, mom makes dinner, the family saves money, and the kids—without exception—go to college. It’s a comfortable story that quickly became the template for the white middle-class boomers that grew up watching it. A story involving steady employment and the concept of living without much financial risk. The daily grind of work was the price to pay for a comfortable and predictable retirement.

This story has been passed down through several generations, with a basic formula for success. If you work hard and save money, you can have enough for your kids to then work hard and save money; the end game for one generation is golfing, and for the next, to repeat the cycle. Since the 30’s the American Dream has changed, the goal of comfort and quiet is being traded for one of adventure, fulfillment, and public spectacle.

The new American Dream is to live large in the moment, be comfortable, do things we are passionate about away from the confines of a desk and an office—and to let everyone else know about it.

But for most, this new dream is as unattainable as the old one. Far too many young people are uneducated about their financial products and they’re getting caught in a cycle of high interest rates and late payments.

- More than **44 million people** in the United States are saddled with what they were told was “good debt” from education that has no real job prospects.
- About **13 million people** are working multiple jobs, many of which have no set hours or set salary.

- There are **16 million people** working service jobs.
- **Half of Americans** don’t have any money in savings for retirement.

Assetcoin aims to introduce a new and improved America Dream, one based on fairness, equity, and equality. Equal access to housing is the cornerstone to closing the gap, but the lack of origination in communities of color is both a missed opportunity for lenders and the nation.

For instance, there is an estimated 10 million mortgage ready homebuyers going underserved in urban communities across America; by successfully lending in these communities, lenders could conservatively increase their loan volume by at least \$1.5 trillion.

Assetcoin intends to fill this void by investing in urban America proving that social consciousness in business is not just a good idea, but good for the nation.

Now more than ever, we have a responsibility and an opportunity to confront these longstanding societal ills that have plagued black and brown people in this country for centuries.

We are a nation of high achievers and when called upon to band together to solve a problem we have always achieved the seemingly impossible. Today is our opportunity to stand up for America; tally up the economic loss, and as a society, commit to bring greater equity and prosperity to all.



- Rev. Duane A. Quamina, CEO



*The Five Essential Skills  
A Meditation on Gratitude  
© Rick Hanson, Ph.D., 2005*

Set aside a quiet time during which you can reflect on some of the many things you could be thankful for. As a starting point, you might read the passage below to yourself or out loud, adapting it to your situation as you like. There really is so much to be thankful for.

I am grateful to my friends. For their good qualities, for the good things they have done for me. For the ways they are fun, for the good times we've had.

I am grateful for my children - if I have any - for the delight and love they bring, for the sweet smell of their hair and the soft touch of their skin. For the first time they smiled at me or walked into my arms. For the meaning they bring to life. For receiving my love and lessons. For being their own persons, for giving me their own love and lessons.

Having them at all is a miracle, and the rest is details. I appreciate myself. For the love I have given to others, for all the conversations had, for all the helpful acts toward others, for all the dishes done. For the long hours I've worked, the hoops I've jumped through to keep all those balls up in the air. For the efforts I've made, the many times I've stayed patient, the many times I've found more to give inside when I thought I was empty.

I appreciate my lovers and mates, past and present. I can focus on one of these persons, perhaps my spouse or mate if I'm currently in a relationship, and bring to mind the ways he or she has been good to me.

I appreciate the fun we've had together, the humor and the companionship. capabilities accumulated during three and a half billion years of life's presence on our planet.

I feel grateful for the times of support, understanding, and sympathy. For sweating and suffering too.

I feel thankful for the life I've already had, for the good parts of my childhood, for everything I've learned, for good friends and beautiful sights. For the roof over my head and the bread on my table, for being able to have a life that is healthier, longer, and freer than most people have ever dreamed of. For this beautiful world, where each breath is a gift of air, each dawn a gift of light. For the plants and animals that die so I may live.

For the extraordinary gifts of evolution I carry in each cell of my body, for the capabilities accumulated during three and a half billion years of life's presence on our planet. I feel thankful for the wonder of the universe, for all the atoms in my body—the carbon in my bones, the oxygen and iron in my blood—that were born in the heart of a star billions of years ago, to drift through space, to form a sun and planets, to form the hand that holds this piece of paper and the eye that reads this word.

### *Be Thankful*

Be thankful that you don't already have everything you desire. If you did, what would there be to look forward to?

Be thankful when you don't know something, for it gives you the opportunity to learn. Be thankful for the difficult times, during those times you grow.

Be thankful for your limitations, because they give you opportunities for improvement. Be thankful for each new challenge, because it will build your strength and character.

Be thankful for your mistakes, they will teach you valuable lessons. Be thankful when you're tired and weary, because it means you've made a difference.

It's easy to be thankful for the good things. A life of rich fulfillment comes to those who are also thankful for the setbacks.

Gratitude can turn a negative into a positive.

Find a way to be thankful for your troubles, and they can become your blessings.



**QUOTE OF THE MONTH**

*“Let gratitude be the pillow upon which you kneel to say your nightly prayer, and let faith be the bridge you build to overcome evil and welcome good.”*

*- Maya Angelo*



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