

GOVERNMENT INTERVENTION

Government is everywhere you turn. What should the role of Government be – to provide security or to overwhelm our lives? For example:

- **Spending** – The Government borrows 32¢ of every dollar it spends. No one could run a business or home like this.
- **Monetary Policy** – The Fed's low interest rate policy has taken billions of dollars from retirees. Who trusts the stock market anymore?
- **Green Manufacturing** – Solyndra received a \$500 million guarantee and invested \$733 million in a state-of-the-art factory, only to fold to Chinese competitors.



And now ...

Product Changes – Natural Gas Furnaces in Northern States

- Replacing your traditional non-condensing furnace? After May 1, 2013, you'll have to install a 90% efficient condensing unit.
- Open up your wallet – condensing units cost more. They also cause drainage, venting and relocation issues. Why can't we just keep our reliable, easy, 80% efficient furnaces?

In North Dakota, Texas and Pennsylvania, vast new reservoirs of natural gas have been discovered. We now have over 200 years of supply. Natural gas is clean energy.



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FAMILY DINNERS: MAKE TIME FOR IT

Growing up, we either ate at the dinner table as a family or watched the nightly news while eating on TV trays. Discussion about current events was plentiful.

In today's world of hockey, soccer, basketball and so many other activities, family dinners seem to be a "catch as catch can" thing. One grandson plays hockey 4 nights a week and his Dad picks him up at 7 p.m.

New research is now showing family dinners are the greatest gift you can give your children.

Kids are:

- Demonstrating better self-esteem and higher grade-point averages.
- Three times less likely to smoke, two times less likely to drink or do drugs.
- More likely to become National Merit Scholarship winners or CEOs of Fortune 500 companies. You get the drift.

Nightly family dinners in today's world are a real challenge with working parents and kids' extracurricular activities. How about 1) making a huge effort to have a Sunday night dinner or another special night together or 2) before bedtime getting everybody together to talk about their day?

Family talk is so important. Make time for it.

