

## North Coast Tutoring Services

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"The Education Problem-Solvers"

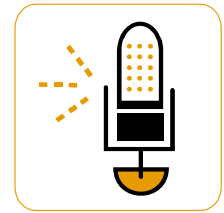
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## Time For Reflection?

With the economy in a constant chaotic swirl, businesses downsizing or closing, real estate and home building in a slump, and more than 10% of our work force unemployed, obviously this is a very different year. What is the GOOD NEWS?

Believe it or not, there is plenty of good news. As businesses downsize, new businesses open with new and creative ideas. And as the ranks of the unemployed grow, innovative ideas are beginning to surface.

An important fact ... if we have 10% unemployment in our area, we also have **90% employment.** That's an important statistic to remember.

Is this a good time to buy a home? You bet ... prices are very affordable and interest rates are the lowest in many years. Bargains can be found in many stores,

restaurants, and entertainment venues.

The financial markets seem to be slowly settling, and consumer confidence has been showing a positive trend.

Health care is considered one of the largest challenges for this administration, yet the system seems to be operating on a "business as usual" basis.

Even though the Ohio Governor's budget, backed by the Ohio house, includes large cuts in public education, it appears the cuts will not happen. The Ohio senate has redistributed budgets to protect funding for our schools and our kids.

The media has made us aware of the many problems on Wall Street and in the automobile business. In hindsight, it's clear these were two fields

ripe for shake-up and change.

What remains to be seen is how well the financial and manufacturing sectors perform in the next few years.

Knowing that we have 300 million Americans who generally have a positive outlook, we are encouraged by the progress since the summer of 2008. It's been dramatic change with both good and not-so-good results.

We prefer to believe that our honest and hardworking people will help get the United States of America back on solid footing. We will get there, and the sooner the better.

We look forward to a bright future with unlimited possibilities. It's a great place we live in and I wouldn't trade it for anything or anywhere.