



JANUARY 19TH, 2009

ISSUE # 7

E-NEWS TO E-NJOY, E-NTERTAIN AND E-NLIGHTEN YOU

BRING ON THE **NEW YEAR** AND THE **NEW HOPES** AND THE **NEW DREAMS** AND THE **NEW PLANS** AND THE **NEW RESOLUTIONS** AND THE **NEW...EVERYTHING.**

HEY, NEW IS GOOD! WE ALL ENJOY NEW THINGS DON'T WE?

AS WE BEGIN THIS NEW YEAR WONDERING WHICH PRODUCTS WE WOULD LIKE TO HIGHLIGHT IN THE COMING MONTHS, WE FIND OURSELVES WONDERING WHETHER OR NOT OUR CUSTOMERS TRULY UNDERSTAND JUST WHAT ALL K-I HAS TO OFFER.

WE HAVE DECIDED TO START THIS NEW SEASON FRESH WITH A COMPLETE OVERVIEW OF JUST WHAT K-I HAS IN OUR INVENTORY.

THIS MONTH WE TAKE A LOOK AT ALL PRODUCTS AT K-I THAT ARE GENERALLY CONSIDERED TO BE EITHER LUMBER, BOARDS, SHEET GOODS OR EXTERIOR PRODUCTS. NEXT MONTH WE WILL COVER OUR EXTERIOR DOORS AND WINDOWS AND THEN WE WILL MOVE TO INTERIOR ITEMS.

K-I LUMBER & BOARDS

OF COURSE K-I HAS 2X4'S, 2X6'S, 2X8'S, 2X10'S AND 2X 12'S FROM 8 FOOT THRU 20 FOOT LENGTHS. BUT DID YOU KNOW WE STOCK 2X6'S UP TO 28 FEET LONG, 2X8'S UP TO 30 FEET LONG, 2X10'S UP TO 32 FEET LONG AND 2X12'S UP TO 28 FEET LONG?



TREATED LUMBER FOR ALL YOUR EXTERIOR NEEDS
(2X4'S) (2X6'S) (2X8'S) (2X10'S) (2X12'S) (4X4'S) (6X6'S)
FIRE TREATED LUMBER AND PLYWOOD

REDWOOD LUMBER & BOARDS

CEDAR LUMBER & BOARDS

WHITE PINE & YELLOW PINE BOARDS

"KLEER" TRIM BOARDS

"WINDSOR ONE" PRIMED BOARDS (ALL WIDTHS @ 16')

RED OAK BOARDS IN ALL WIDTHS

POPLAR BOARDS (FJ TOO) IN MOST ALL WIDTHS

MISCELLANEOUS LUMBER, BOARDS & BLDG MATERIALS AVAILABLE AT K-I:

FINGER JOINTED STUDS IN PRE-CUT 8', 9' & 10' LENGTHS (EVANSVILLE ONLY)
2X 4 AND 2X6 PRE-CUT 10 FOOT STUDS (116-5/8 LONG) IN STUD GRADE

1X2, 1X3 AND 1X4 FURRING STRIPS MOSTLY IN 8' LENGTHS
2X2 LUMBER IN 8', 10, & 12' LENGTHS (SPRUCE-PINE-FIR)

2X8, 2X10 & 2X12 FIR/LARCH DIMENSION LUMBER IN EVANSVILLE
(WE CAN TRANSFER SOME OVER TO YOU IF YOU NEED FIR/LARCH)

1 YELLOW PINE DIMENSION LUMBER IN 2X4, 2X6, 2X8, 2X10 AND 2X12 WIDTHS

2X6X12 AND 16 FOOT LENGTHS OF CENTER MATCHED TREATED LUMBER

TREATED BALUSTERS IN 36", 42" AND 48" IN COLONIAL, SQUARE OR BEVELED EDGE

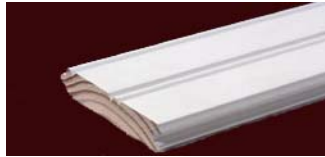
TREATED LATTICE AND DOG EARED FENCE BOARDS

5/4 X 6 TREATED DECK BOARDS IN BOTH STANDARD AND PREMIUM YELLOW PINE

"WINDSOR ONE" BEADED CEILING

5/4, 6/4 & 8/4 "C" WHITE PINE LUMBER

1X4 "C" YELLOW PINE FLOORING



2X6 TONGUE AND GROOVED V-JOINT YELLOW PINE LUMBER

1X6 PATTERN # 116 SIDING BOARDS IN BOTH "D" AND # 2 GRADE

TREX COMPOSITE DECKING AND RAILING PRODUCTS IN SEVERAL COLORS SUCH AS SADDLE, MADEIRA, WOODLAND BROWN AND WINCHESTER GREY. SADDLE AND WINCHESTER GREY COLORED BALUSTERS, RAILS AND RAIL POSTS ARE STOCKED ALSO.

K-I CAN ORDER **OTHER TREX PRODUCTS** FOR YOU SUCH AS:

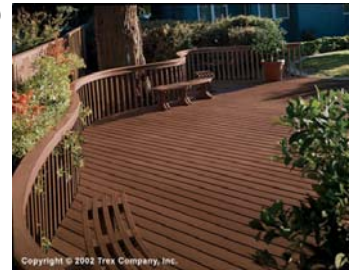
TREX BRASILIA (THE LOOK OF EXOTIC HARDWOODS)

TREX CONTOURS (THE LOOK OF RUSTIC CHARM WOOD WITH ITS WOOD GRAIN APPEARANCE)

TREX ARTISAN SERIES RAILINGS (THE CLEAN LOOK OF PAINTED WOOD)

TREX DESIGNER SERIES RAILINGS

TREX TRADITIONAL RAILINGS



DECKORATORS INC, MAINTENANCE FREE DECK RAILING COMPONENTS
SUCH AS:

BLACK BAROQUE ARCHITECTURAL ALUM. BALUSTERS IN 32" LENGTH

BLACK ARC BALUSTERS IN 32" LENGTH

BLACK CLASSIC BALUSTERS IN 26", 32" AND 36" LENGTHS AND MANY COLORS

COLONIAL, TRADITIONAL AND SCENIC BALUSTERS IN SEVERAL COLORS ARE AVAILABLE

DECORATIVE POST COVERS TO EASILY SLIP OVER A 6X6 POST

PLYWOODS, OSB PANELS AND SHEATHING GOODS

THERE ARE ALL KINDS OF PLYWOOD AND SHEATHING GOODS AT K-I SUCH AS:

AC FIR PLYWOOD IN 3/8", 1/2" AND 3/4" THICKNESSES

BC YELLOW PINE PLYWOOD IN 3/8", 1/2" AND 3/4" THICKNESSES

CD YELLOW PINE PLYWOOD IN 3/8", 1/2", 5/8" AND 3/4" THICKNESSES

3/4" PLYFORM PLYWOOD IN FIR OR YELLOW PINE SPECIES

OSB PANELS SUCH AS:

7/16 WAFER, 1/2 OSB, 5/8 OSB AND 3/4 TONGUE AND GROOVE OSB

OTHER OSB PRODUCTS SUCH AS:

"ADVANTECH" 3/4 X 4 X 8 TONGUE AND GROOVE FLOORING

"EDGE GOLD" 3/4 X 4 X 8 TONGUE AND GROOVE FLOORING.



K-I AS PREVIOUSLY TOLD IN A PAST NEWSLETTER STOCKS THE NECESSARIES FOR A TOTAL ZIP WALL SYSTEM SUCH AS THE WALL & ROOF SHEATHINGS, THE TAPE AND THE TAPE GUN

OTHER PANEL PRODUCTS AT K-I INCLUDE:

1/2" AND 3/4" MDO 1-SIDE PLYWOOD

5/8" AND 3/4" MDF PLYWOOD PANELS

NATURAL BIRCH PLYWOOD IN 1/4" AND 3/4" THICKNESS

CEDAR CLOSET LINER IN 1/4" X 4' X 8' SHEETS

3/8" X 4' X 8' ROUGH SAWN FIR SIDING PANELS

JAMES HARDIE PRIMED SIDING & TRIM PRODUCTS

PRIMED FIBER-CEMENT PLANKS IN SMOOTH OR WOODGRAIN PATTERN

JAMES HARDIE TRIM BOARDS SMOOTH OR WOODGRAIN PATTERNS

JAMES HARDIE VENTED SOFFIT TRIM PRODUCTS

JAMES HARDIE 4' X 8' PRIMED STUCCO PANELS



JAMES HARDIE "COLOR PLUS" FIBER CEMENT PLANKS IN DIFFERENT COLORS SUCH AS NAVAJO BIEGE SMOOTH, MONTEREY TAUPE WOODGRAIN, KHAKI BROWN WOODGRAIN AND NAVAJO BEIGE WOODGRAIN PATTERNS AND OF COURSE THE:

JAMES HARDIE COLOR-PLUS TRIM BOARDS, CAULKS & TOUCH UP PAINT KITS TO MATCH THE SIDING.

JAMES HARDIE FIBER-CEMENT SHINGLE SIDING IN BOTH STRAIGHT EDGE AND STAGGERED EDGE PANELS

VYTEC VINYL SIDING AND ACCESSORIES

PLYBEAD PINE TEXTURED FACE SIDING AT 3.5" ON CENTER 4' X 8' PANELS

PLYBEAD PINE SMOOTH FACE SIDING AT 1.6" ON CENTER 4' X 8' PANELS



L.P. SMART SIDE LAP SIDING AND EXTERIOR TRIM IN ALL WIDTHS AND 3/4" & 5/4" THICKNESS.

MIRATEC TREATED EXTERIOR COMPOSITE TRIM

5/4" X ALL WIDTHS AND 16' LONG TRIM BOARDS (SMOOTH ONE SIDE, GRAIN ON OTHER SIDE)

NICHIHA FIBER-CEMENT SIDING PRODUCTS SUCH AS A PREMIUM SHAKE SIDING AND PREMIUM SMOOTH SIDING, BRICK AND SANDSTONE SIDING PATTERNS

K-I ROOF SHINGLES

GAF-ELK 25 YEAR ROYAL SOVEREIGN SHINGLES



GAF-ELK 30 YEAR MARQUIS WEATHERMAX SHINGLES

GAF-ELK 30 YEAR TIMBERLINE NATURAL SHADOW SHINGLES

GAF-ELK 30 YEAR TIMBERLINE PRESTIQUE-30 HIGH DEFINITION SHINGLES

GAF-ELK 40 YEAR TIMBERLINE PRESTIQUE-40 HIGH DEFINITION SHINGLES

GAF-ELK TIMBERLINE PRESTIQUE LIFETIME SHINGLES

GAF-ELK GRAND SEQUOIA LIFETIME SHINGLES

GAF-ELK GRAND CANYON LIFETIME SHINGLES

GAF-ELK GRAND SLATE LIFETIME SHINGLES

GAF-ELK GRAND SLATELINE LIFETIME SHINGLES

GAF-ELK CAPSTONE LIFETIME SHINGLES

GAF-ELK COUNTRY MANSION LIFETIME SHINGLES

GAF-ELK CAMELOT LIFETIME SHINGLES



GAF-ELK TIMBERTEX RIDGE CAP SHINGLES

GAF-ELK TIMBERTEX HIP & RIDGE SHINGLES

GAF -ELK ACCESSORIES INCLUDE SHINGLE-MATE ROOF DECK PROTECTION, STARTER STRIP AND COBRA RIDGE VENTS (20' LONG)

CERTAINTEED HORIZON 30 YEAR SHINGLE

CERTAINTEED LANDMARK 30 YEAR DIMENSIONAL SHINGLE

CERTAINTEED LANDMARK PREMIUM LIFETIME SHINGLES

CERTAINTEED LANDMARK TL ULTIMATE LIFETIME SHINGLE

CERTAINTEED INDEPENDENCE SHANGLE – LIFETIME

CERTAINTEED CARRIAGE HOUSE SHANGLE – LIFETIME

CERTAINTEED GRAND MANOR SHANGLE – LIFETIME

CERTAINTEED PRESIDENTIAL SHAKE – LIFETIME

CERTAINTEED CENTENNIAL SLATE SHANGLE – LIFETIME

CERTAINTEED PRESIDENTIAL TL LIFETIME SHINGLE

CERTAINTEED HIP & RIDGE SHINGLES



15 LB FELT PAPER

30 LB FELT PAPER

90 LB BLACK ROLL ROOFING

RED ROSIN PAPER

INSULATED SHEATHING & MISC. INSULATED PRODUCTS

1/2 X 4' X 8" BLACK ASPHALT SHEATHING BY TEMPLE-INLAND

1/2 X 4' X 9' BLACK ASPHALT SHEATHING BY TEMPLE-INLAND

1/2 X 4' X 8" FIBER-BRACE STRUCTURAL INSULATED SHEATHING (COATED 6 SIDES)

1/2 X 4' X 9' FIBER-BRACE STRUCTURAL INSULATED SHEATHING (COATED 6 SIDES)

DOW INSULATED SHEATHING INCLUDING:

1" X 4' X 8' STYROFOAM

1-1/2" X 4' X 8' SCORED STYROFOAM



1/2" X 4' X 8' DURAMATE PLUS
1/2" X 4' X 9' DURAMATE PLUS
1/2" X 4' X 10' DURAMATE PLUS (EVANSVILLE ONLY)

1/2" X 4 X 8' UTILITY FIT SCORED STYROFOAM
2" X 4' X 8' SCORED STYROFOAM

3-1/2" X 50' DOW SILL SEALER
5-1/2" X 50' DOW SILL SEALER



1/8" X 4' X 8' THERMOPLY STRUCTURAL GRADE SHEATHING
1/8" X 4' X 9' THERMOPLY STRUCTURAL GRADE SHEATHING



DOW WEATHERMATE HOUSEWRAP

9' X 100' HOUSEWRAP
9' X 150' HOUSEWRAP
9' X 195' HOUSEWRAP
10' X 150' HOUSEWRAP

TYVEK HOMEWRAP

9' X 100'
9' X 150'
10' X 100'
10' X 150'

TYVEK DRAIN WRAP

9' X 125'
10' X 125'

5' X 200' TYVEK STUCCO WRAP
5' X 150' TYVEK THERMAWRAP
2" X 55 YARDS TYVEK TAPE

ALSO, MANY TYVEK FLASHING TAPE PRODUCTS



OWENS CORNING "PINK PANTHER" INSULATION

R-11
R-15
R-19
R-30
R-38



OWENS CORNING PRO PINK LOOSE FILL INSULATION
OWENS CORNING CARDBOARD INSULATION BAFFLES
METAL BUILDING INSULATION
INSULATION SUPPORTS

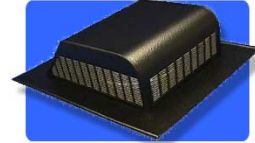


VENTILATION PRODUCTS

COBRA RIDGE VENTS (20' LONG)
10' RIDGE VENTS IN BLACK & BROWN WITH END CAPS



750 ROOF VENTS IN BLACK, BROWN OR BRONZE
POWER ROOF VENTS IN BLACK & BRONZE
BLACK TURBINE ROOF VENT WITH BASE
ADJUSTABLE LOUVERS IN WHITE
EAVE VENTS IN MILL OR WHITE FINISH
CONTINUOUS SOFFIT VENTS IN MILL, WHITE OR BROWN FINISH



MISCELLANEOUS BUILDING PRODUCTS

POLY FILM

BOTH 4 MIL AND 6 MIL THICKNESSES IN VARIOUS WIDTHS AND LENGTHS
36' X 200' CARPET PROTECTION POLY FILM

DRAINAGE PRODUCTS

TUBING IN PERFORATED AND NON PERFORATED
ACCESSORIES LIKE COUPLINGS, ELBOWS, ADAPTERS, SNAP TEES AND END CAPS



3' X 100' SILT FENCING
3' X 4' SILT FENCING WITH STAKES (MSD APPROVED)



GREEN PLASTIC SPLASH BLOCKS
2' AND 3' CONCRETE SPLASH BLOCKS

SACK GOODS

80 LB CONCRETE MIX



MORE MISC

PLASTIC DRYER VENTS
ALUMINUM DRYER VENT DUCKING
MASKING TAPE
RED AND BLUE CHALK IN 8OZ BOTTLES
BLACK RESIDENTIAL MAILBOXES
5 GALLON PAIL OF NON-FIBERED FOUNDATION COATING



ALUMINUM AND COPPER CUPOLAS

WEATHERVANES IN HORSE, EAGLE, COUNTRY DOCTOR AND ROOSTER

COLUMNS

FIBERGLASS COLUMNS

8" X 8' PLAIN PERMA CAST COLUMNS BY [HENDERSON-BLACK & GREEN](#)

8" X 10' PLAIN PERMA CAST COLUMNS BY [HENDERSON-BLACK & GREEN](#)

10" X 8' PLAIN PERMA CAST COLUMNS BY [HENDERSON-BLACK & GREEN](#)

10" X 10' PLAIN PERMA CAST COLUMNS BY [HENDERSON-BLACK & GREEN](#)

12" X 10' PLAIN PERMA CAST COLUMNS BY [HENDERSON-BLACK & GREEN](#)



NOTE: FLUTED PERMA CAST COLUMNS ARE AVAILABLE BY SPECIAL ORDER

6" X 8' ROUND WHITE ALUMINUM COLUMNS

8" X 8' ROUND WHITE ALUMINUM COLUMNS

VINYL RAILING SYSTEMS (QUICK RAIL BY FYPON)

COLONIAL SPINDLES

STRAIGHT SPINDLES

DELUXE TOP RAILS

POST SLEEVES

POST CAPS IN BALL, NEW ENGLAND OR GOTHIC DESIGN

STRAIGHT AND SLOPED RAIL BRACKETS



GABLE VENTS & WINDOWS

ROUND AND SQUARE WOOD LOUVERS

1/2 ROUND TOP WOOD LOUVERS

OCTAGON WOOD LOUVERS

VENTING OCTAGON WINDOWS

ROUND GABLE WINDOWS

WEATHERVANES IN HORSE, EAGLE, COUNTRY DOCTOR AND ROOSTER

ON TO OTHER K-I NEWS...HERE IS AN ARTICLE ABOUT ONE OF OUR WORKERS AT THE K-I WESTPORT LOCATION.

LAST REMAINING VETERAN OF PUEBLO CRISIS RETIRES

JERRY BUEHNER WAS JUST 18 YEARS OLD IN 1968 WHEN HE AND HIS FELLOW 123RD TACTICAL RECONNAISSANCE WING AIRMEN WERE CALLED TO DUTY FOR THE HISTORIC PUEBLO CRISIS.

AFTER RETURNING TO THE WING IN 1992 FOLLOWING AN 18-YEAR BREAK IN SERVICE, THE MASTER SERGEANT RETIRED OCTOBER 5, BECOMING THE LAST REMAINING MEMBER OF THE KENTUCKY AIR GUARD TO HAVE SERVED DURING THAT ERA.

THE PUEBLO CRISIS OCCURRED FOUR DECADES AGO WHEN THE USS PUEBLO, A SPY SHIP, WAS CAPTURED BY THE DEMOCRATIC PEOPLE'S REPUBLIC OF CHINA. MORE THAN 80 AMERICANS WERE HELD PRISONER BY THE COMMUNISTS FOR NEARLY A YEAR.

"I WAS IN JET SCHOOL WHEN WE WERE ACTIVATED, AND I THOUGHT THAT IT WAS THE END OF MY LIFE," SERGEANT BUEHNER RECALLED. "I TALKED WITH MY FATHER AND HE SAID THAT THE END WAS LATER THAN YOU MIGHT THINK."

AS A RESULT OF THE INTERNATIONAL INCIDENT, SERGEANT BUEHNER WAS DEPLOYED AS AN RF-101 VODOO CREW CHIEF. THE VODOO WAS THE WORLD'S FIRST SUPERSONIC PHOTO RECONNAISSANCE AIRCRAFT AND WAS USED EXTENSIVELY TO MONITOR THE SITUATION IN KOREA.

AFTER SIX YEARS OF SERVICE, SERGEANT BUEHNER WAS DISCHARGED AND BECAME A FULL-TIME CIVILIAN. BUT THE MILITARY CALLED HIM BACK 18 YEARS LATER.

“MOST OF US WOULD ASK, ‘WHY IN THE WORLD WOULD SOMEONE RETURN AFTER SUCH A LONG BREAK IN SERVICE?’” SAID COLONEL NEIL T. MULLANEY ; COMMANDER OF THE 123RD MAINTENANCE GROUP.

“I BELIEVE WE ARE CALLED INTO SERVICE. THIS CALLING IS WHAT LED JERRY BACK TO SERVICE IN 1992.” ACCORDING TO COLONEL MULLANEY, SERGEANT BUEHNER HAS SET AN EXAMPLE FOR HIS FELLOW AIRMEN.

AS A QUALITY ASSURANCE INSPECTOR, HIS “QUIET AND PROFESSIONAL” APPROACH AND “INFECTIOUS, POSITIVE ATTITUDE” HAVE CONTRIBUTED IMMEASURABLY TO THE UNIT'S LEGACY OF EXCELLENCE.

“I THANK ALL OF YOU FOR ALL YOU HAVE DONE FOR ME.” SERGEANT BUEHNER SAID DURING A RETIREMENT CEREMONY HELD IN HIS HONOR LAST MONTH. “THANKS FOR THE MEMORIES. IT'S BEEN VERY REWARDING FOR ME PERSONALLY, AND I AM JUST GLAD THAT I HAD THE OPPORTUNITY TO BE HERE WITH ALL OF YOU.”



WALT'S MARKET REPORT THRU NOVEMBER 28TH

OUR K-I LEADER, WALT FREEMAN HAS KEPT A RUNNING CHART OF CERTAIN BUILDING MATERIALS PRICE FLUCTUATIONS FOR MANY YEARS.

WALT HAS DECIDED TO SHARE WITH YOU HIS WEEK BY WEEK CHARTING FOR THE PAST TWO YEARS OF THE UP AND DOWN MOVEMENTS OF SOME OF THESE LEADER ITEMS. THE PRICES LISTED ARE THE PRICE PER "THOUSAND BOARD FOOT" FOR LUMBER AND PER "THOUSAND SQUARE FOOT" FOR PLYWOOD AND OSB PANELS.

ALL THE PRICES ARE F.O.B. AT THE MILL WITH NO FREIGHT ADDED.

2008	1/2 CDX 4-PLY		7/16 OSB		S/P/F STUDS		2X4 R/L S/P/F STD & BETTER		2X10 # 2 Y. PINE	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
JAN 4	285	335	153	148	262	224	264	214	365	293
JAN 18	303	335	145	137	263	211	257	196	344	262
JAN 25	295	330	142	135	250	205	242	192	328	246
FEB 1	290	320	140	132	248	199	236	184	322	237
FEB 15	315	335	152	132	270	210	260	198	330	228
FEB 29	310	340	150	135	280	210	255	194	358	227
MAR 7	305	340	142	140	277	212	237	193	359	227
MAR 21	310	320	138	142	255	218	235	191	334	225
APR 4	325	330	147	140	273	227	240	199	332	221
APR 18	340	340	153	142	282	230	238	215	355	247
MAY 2	340	350	137	162	270	229	227	216	347	300
MAY 16	355	365	150	185	280	244	247	233	318	332
MAY 30	363	365	153	205	300	254	268	248	332	319
JUNE 13	373	345	157	210	300	243	279	235	347	280
JUNE 20	376	340	187	202	305	243	287	241	354	258
JUNE 27	384	340	197	197	305	242	285	242	356	274
JULY 4	388	340	197	195	305	236	281	242	352	256
JULY 11	388	340	197	192	300	235	274	256	339	256
JULY 25	350	335	175	185	280	225	255	260	318	295
AUG 1	350	332	165	196	278	220	249	264	315	309
AUG 8	370	340	172	208	287	218	259	265	318	315
AUG 15	385	340	182	218	292	216	267	276	327	320
AUG 22	385	340	185	222	270	220	264	277	333	316
AUG 29	385	350	177	220	262	220	253	275	333	310
SEP 5	365	360	175	215	259	218	248	265	328	310
SEP 12	350	365	165	205	250	212	234	250	322	310
SEP 19	340	365	160	192	248	204	230	230	314	302
SEP 26	335	350	157	178	243	195	227	220	308	290
OCT 3	338	320	157	170	241	190	222	217	300	272
OCT 10	340	305	165	178	234	180	220	195	316	253
OCT 17	355	300	165	180	228	180	216	196	286	233
OCT 24	355	290	175	180	222	180	214	187	278	221
OCT 31	360	280	185	180	221	178	220	185	270	218

NOV 7	365	275	185	178	225	178	228	188	268	223
NOV 14	368	275	185	175	240	177	240	186	275	245
NOV 21	370	270	168	170	240	171	240	186	285	270
NOV 28	370	265	165	170	238	165	237	182	300	281
DEC 5	370	255	152	165	230	160	225	175	307	288
DEC 12	360	250	148	160	228	155	221	158	313	285
DEC 19	340	250	148	155	226	154	219	156	308	277
DEC 26	337	250	148	153	226	155	217	162	301	270

YELLOW = LOWEST PRICE OF THE YEAR SO FAR & BLUE REPRESENTS THE HIGHEST PRICE

2009 . . . LET'S GO!

SINCERELY,



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“POSITIVE ANYTHING IS BETTER THAN NEGATIVE NOTHING”
ELBERT HUBBARD