

# VINCENT'S NEWS

## The 'Van-Go' Gallery



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## THROUGH MY EYES

When Karen and I bought our first home the mortgage interest rate was around 17%. This was back in the early 1980's. So much for the adage to 'buy low and sell high' - we had 'bought' this mortgage rate at around the historical high! In our defense, this was in a time of incredible inflation and things didn't look to

get any better any time soon.

During the 1970's, Federal Reserve chairman Arthur Burns had run an expansionary monetary policy and kept the interest rates artificially low. This started an inflation cycle that led to an inflation rate of 1% per month! - a scorching 12% per year! Those

*"Wherever you see a 'Vincent's Van Go' you know the job will be a work of art."*



Above, Marvin is helping a client prepare for rising energy costs with a new 90%+ energy efficient boiler.

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**Did you know...**

*...that Vincent's Heating & Plumbing has a money-saving preventive maintenance program that provides priority service and discounts on repairs? Those are just a few of the benefits of being a VHP Club member.*

## What to Expect in an Air Quality Test of Your Home - Part 1

In 2021 we began offering customers the opportunity to test the air quality in their home for no charge while we are in their home for a heating or cooling maintenance visit. Using an Air Advice monitor, we measure the air in your home for 6 factors that affect your health and home: particles (*dust, etc.*), chemicals ("*volatile organic compounds*" or VOCs), carbon **D**ioxide, humidity, temperature, and carbon **MON**oxide.

When the tech arrives, he places the Air Advice

monitor in a central area - or an area you are concerned about - and plugs it in to an electrical outlet. Then, while the tech is performing the maintenance, the monitor collects data for a 30-minute snapshot of the air in your home for the above factors. The findings are communicated via an internal cellular connection to the central monitoring station. From the data collected, a report is generated and emailed to the technician to share with you after he

has completed the maintenance.

The report details information for each of the 6 factors measured (see above) and shows where the air in your home is in relation to what is considered an acceptable (healthy and safe) range. If the result for the specific factor is within acceptable parameters, the report spells out that it did not measure anything to worry about and that no

**Continued Page 2**

## Air Quality Test... (Continued from Pg.1)

action is needed. Conversely, for factors that exceed what is considered healthy or safe, the report will warn that action is necessary and spells out both potential causes and solutions.

Sometimes further investigation is desired – especially since the report is based on a 30-minute snapshot. In that case, you can opt to have a more thorough analysis with a 7-day Air Advice test, however there is a \$199 charge for that. While the 30-minute snapshot is pretty accurate, the 7-day report continuously samples the air in your home for a week, and the comprehensive report produced provides a chart with all the details.

Typically, the 7-day report shows ‘spikes’ for the factor being measured, and patterns can emerge revealing that the concern is worse at certain times of the day – and possibly falling within acceptable parameters at other times. This can provide clues as to what is happening in your house to help determine what is going on. However, in

other instances, the data collected in a 7-day report for a specific factor exceeds the report range and results in a solid, red-line at the top of the chart.

The results are eye-opening and in coming installments we will explore the various factors. However, for this month’s installment, I want to leave you with 3 concluding thoughts:

- 1) The 1988 Environmental Protection Agency’s (EPA) “National Air Quality and Emissions Trends Report” revealed that the air in our homes is more polluted than outside air. Indoor air quality issues are related either to how your home was constructed or how it has been or is being maintained. In most instances, the concerns can be addressed. This is in your control.
- 2) Indoor air quality issues can impact your health. To what extent your health is affected by poor indoor air quality depends on your

body’s natural defenses or ability to cope with the various harmful factors in your home’s air. If you have a good immune system, will living with poor indoor air quality compromise your defenses over time?

- 3) Having a healthy immune system is critical to our ability to fight off infection – whether it be the flu, COVID, or a common cold. According to the ‘bucket theory’, the reactions allergy sufferers deal with occur when their ability to cope with the allergens in their environment overwhelm their natural defenses. Does living with poor indoor air quality make us ‘fight a battle’ on two fronts, when we are at such a critical time for our natural defenses to be at peak readiness?

See the nearby insert for information on how you can learn about your home’s air quality.

– Daniel Squires

## What Our Clients Are Saying...

“I have been using VHP for years. My most recent experience was as great as they have all been. Your employees are a pleasure to work with. Today's job was a joy. I will happily continue to use VHP.” – *Mickie Baier, Croswell*

## Through My Eyes (Continued from Pg.1)

were not good times.

Government intervention was ineffective and useless. For instance, the federal government's disastrous 'wage & price controls' effort which started as a 90-day freeze on goods and wages just caused people to become more 'creative' to get around the price controls. Butchers invented 'new' cuts of meat, since they couldn't raise the prices on the existing cuts of meat – that way they could set 'new prices' for the new cuts ("wink, wink"). Similarly, new job titles were created to get around wage controls.

To combat inflation, I recall President Ford urging us to 'Whip Inflation Now' - the 'WIN' program - complete with WIN Buttons that urged people essentially (and uselessly) to not raise prices. Comedian Bob Hope quipped, "President Ford went on television to tell us how we can whip inflation and within half an hour the price of whips went up 50 cents."

These efforts came to naught because they weren't addressing the right problem. A simple lay definition of inflation is that 'Inflation is too many dollars chasing too few goods'. This fits right in with the economic concept of 'supply & demand': when you have a low 'supply' and high 'demand' prices go up. So, flooding the economy with money without increasing the supply of goods available causes prices to spiral upward. And when it is across the board, you have runaway inflation.

Of course, the prescription for

inflation is to tighten the money supply, which results in higher interest rates. Our leaders from both political parties have no stomach for this, since doing so can cause a recession.

Fortunately, one man had the courage to do so. The next head of the Federal Reserve, Paul Volcker, did what was needed to fight inflation: he tightened the money supply and raised interest rates. This resulted in the high mortgage interest rate that I described – and two back-to-back recessions. But this shock to the economy tamed inflation and gave us 40 years of the low interest rates that we have grown accustomed to.

And that brings us to now. In October, the official inflation rate was 6.8% and as I write this in mid-December recent reports have cited over 8%. I feel like I am experiencing déjà vu. That we have inflation is obvious. A trip to the grocery store or filling our cars with gas is all the proof we need. Where it has not been so obvious - yet - is in our home heating bills, thanks to warm fall weather - but it is coming. From Dec. 2020 to Dec. 2021 the price per Therm of natural gas from SEMCO Energy has increased 97%! - from \$0.232 to \$0.458 – nearly double!

Why? In all fairness it's not SEMCO's fault. According to 'supply & demand', a price increase is explained when 'demand' increases while 'supply' remains constant - or when 'supply' decreases while 'demand' stays the same.

Some of the blame for our

current inflation are shortages due to the pandemic. This inflation is caused by decreased 'supply' while at the same time the government has increased 'demand' by pumping more money into the economy. This only adds inflationary pressure.

Inflation in energy prices at the gas pump and to our homes has also been caused by diminished 'supply'. However, the reduction in the supply of energy is due to artificial shortages caused by policies and regulations that were put in place in 2021 that have decreased the supply of energy available in the U.S. As a result, in one year we have gone from energy independence with low prices nationally to being dependent on the middle east for oil again with the high prices we now suffer with.

Considering our current inflation, anything that increases the amount of money in the economy is like pouring gas on a fire. Therefore, regardless of political persuasion, we should be suspect of new government spending programs and deficit spending that put more money in the economy and feed inflation. In addition, the Fed must act soon to raise interest rates and tighten the money supply – hopefully without causing a recession.

Regarding the high natural gas rates, make certain your furnace is maintained to give you maximum energy efficiency – or consider upgrading to a more fuel-efficient furnace or boiler. We can help you with either.

## 70's Rock Bands (with short names!)

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Cars  
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## Humor Section

It's New Year's Eve and Roger is in no shape to drive after the party.

Sensibly he leaves his van in the car park and starts walking home.

He stops to rest for a moment and a police car pulls over to check him out.

'What are you doing out here at four o'clock in the morning?' asks the police officer.

'I'm on my way to a lecture,' answers Roger.

'And who on earth in their right mind is going to give a lecture at this time on New Year's Eve?' replies the cop.

'My wife.'



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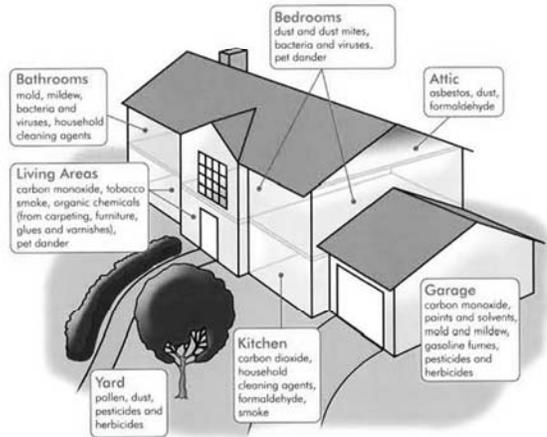
# Your HVAC System Affects the Health, Comfort and Safety of Your Home

As a full serve provider, we take the extra step to verify that your HVAC equipment is operating properly and contributing to your health, comfort and safety. We use the AirAdvice™ Indoor Air Quality ("IAQ") Program to validate our work and identify any indoor air quality concerns that may affect you and your family.

**According to the U.S. EPA, indoor pollution may be 2 to 5 times higher than outdoors.**

Homes can trap pollutants indoors and create an unhealthy living environment. This is particularly true for newer homes constructed with tighter windows and doors to save energy. Indoor air pollutants can trigger asthma and allergies. In children aged 5 to 17, asthma is the leading cause of school absence. In addition, unhealthy air can cause fatigue, headaches, nausea, scratchy throat, and nasal irritation. These symptoms are often mistaken for flu or cold symptoms.

## Major Indoor Air Quality Problems



## Find Out What You Are Breathing

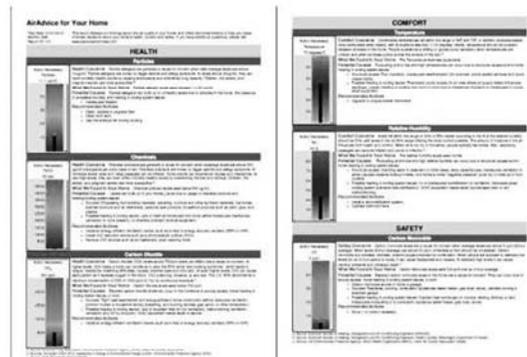
AirAdvice is an independent third party whose IAQ program enables us to identify and resolve key indoor air quality (IAQ) problems that can affect you and your family's health, comfort and safety.

AirAdvice's unique technology analyzes your home's air. The AirAdvice monitor continuously samples the air in your home and records the six key parameters of indoor air quality:

- ✓ Temperature
- ✓ Humidity
- ✓ Carbon Dioxide (CO<sub>2</sub>)
- ✓ Particulates
- ✓ Volatile Organic Compounds (VOCs)
- ✓ Carbon Monoxide (CO)

This data is transferred via cellular connection to AirAdvice servers where software analyzes the data, generates a report, and emails it to us.

In 30 minutes, we will share with you the full-color AirAdvice IAQ report that enables you to "see" your home's daily air quality. Together we can then determine what may be affecting your home's indoor air. The report also suggests ways to solve your air quality problems. Using the report, we can work together to select the solution that is right for you.



SAMPLE 2-PAGE REPORT

Turn over for Special Offers