"TIME TO REFLECT"

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I will always think of Year 2000 as one that was filled with *surprises*.

Surprise number one was that the world's computer systems continued to operate in spite of the predictions of the doom and gloomers regarding

Y2K failures. Planes continued to fly, power was generated as normal, banks operated without interruption, and world wide New Year's celebrations took place without a single hitch.

The second *surprise* was that the internet has not totally replaced the way business is conducted in the United States as many pundits expected. It has made inroads and it will continue to grow, but traditional, people-to-people communication methods still prevail in the conduct of most business transactions.

Economic conditions slowed slightly throughout the year instead of growing in



an election year,

surprising many people.

Our economy is by no means weak; however,
the strength of the housing market and the stock market has been diminished as we close this year.

The final *surprise* is that this country struggled to elect its next president. The court battles, as unpleasant as they were, reflect on this country's ability to maintain the foundation of a great democracy and to transfer power without resorting to armed force. The press has continually raised the issue of a new president's ability to lead the country in view of the bizarre circumstances in Florida, but I suspect they will be in for another *surprise* and the people of this great country will unite behind its new president.

A final thought. Don't be *surprised* if things are not half as bad in 2001 as the media would have us believe.