

January 2013

Issue: 9

## Welcome to Hogwash!

### Greetings!

Welcome to the latest issue of Hogwash!

If you have a minute to [email us](#), we'd love to hear from you with your feedback on what you'd like to see in Hogwash.

## Controversy: Fracking for Natural Gas.

With the New Year deadline and the "fiscal cliff" ALMOST a thing of the past, attention now turns to one of the most controversial issues of the past year - fracking for natural gas.

The January 2, 2013 issue of the Huffington Post - Denver repeats a posting made February 11, 2011 and updated May 25, 2011. That post notes that several EPA studies, including those marked as "confidential," and which were never made public, show high levels of radioactivity in the chemical byproduct of the hydraulic fracturing process. It also claims that current treatment of the waste water is inadequate.

Here in Michigan the level of fracking activity is minuscule when compared to that occurring in Pennsylvania, West Virginia, New York and several Western states. Nonetheless, it's central in the minds of both opponents of fracking and natural gas industry representatives, as a casual Google search reveals.



### In This Issue

[Controversy: Fracking for Natural Gas](#)

[Who pays for college?](#)

[Technically Speaking](#)

[Keeping the Celebrations Going](#)

[Karen's At Home Cookin'](#)

### Technically Speaking

A lawyer on arriving at the office on a cold and blustery January morning received a text from his anxious wife:

*Windows are frozen, what shall I do?*

He responded:

*Use some hot water.*

Shortly, he received a desperate telephone call.

*With all the water, now I can't get my email either.*

If you have a joke or a pun you'd like to share with our newsletter audience,

The Huffington Post article refers to a New York Times article that highlighted the relationship between hydraulic fracturing and air quality, pointing out that Wyoming, a largely rural state, has air quality as bad as the country's largest cities, allegedly the result of the fracking activities. The Times also noted that "similar findings have been recorded in Utah."

The Michigan Department of Environmental Quality has largely discounted the concerns raised by opponents of fracking. However, a Q & A about hydraulic fracturing on the MDEQ website appears to leave some critical questions unanswered. For example: the MDEQ says that the presence of gas in tap water is "not the result of fracking," a position consistent with that of the industry. The New York Times article suggests the opposite, stating that "Gas has seeped into underground drinking-water supplies in at least five states, including Colorado, Ohio, Pennsylvania, Texas, West Virginia, and residents blamed natural-gas drilling."

With the use of fracking for more than 90% of the natural gas wells drilled since 2006, in 2011 North Dakota had become the fourth largest producer of oil and gas. According to a report of the North Dakota government there are currently 183 active drilling rigs in the state. In Michigan there are currently only 14 drilling rigs and as of December 14, 2012 only 10 were active. Of the active wells, only three were capable of deep drilling and only two were engaged in drilling wells where hydraulic fracturing is proposed.

According the Michigan Public Service Commission, "Most of Michigan's gas production is purchased by Michigan utilities for their customers, some is also sold to gas marketing companies that sell gas outside of Michigan. Natural gas produced in Michigan represents about 15 - 20% of the total gas consumed in Michigan." Although most of the gas we use comes from out of state, the concerns about fracking, even if it is occurring in someone else's backyard should not be ignored. After all, as with the "fiscal cliff," we are all in this boat together.

The soon to be released film Promised Land, starring Matt Damon and John Krasinski, addresses some aspects and effects of fracking and is expected to ignite further discussions, both pro and con. Even before its release several critics have not been kind. But then, who really listens to them, anyway? We are looking forward to it - with popcorn and oil - olive or butter, of course.

please email it  
to [info@rosigardner.com](mailto:info@rosigardner.com)



## Who pays for college?

Or, stated differently . . . Can a court order a parent to pay for college?

In Michigan a court can order a parent to pay child support, in accordance with the Michigan Child Support Formula &

Guidelines, until the child reaches age 19½ or graduates from high school, whichever is later. Child support per se (Court-ordered and enforced) does not continue beyond that point.

But parents may, as they are getting divorced, come to an agreement on who will pay for what part of college for their children. The parents, during the divorce process, can sign a property settlement agreement or consent judgment of divorce that allocates financial responsibility for college. If a parent does not fulfill that responsibility, the other parent may be able to enforce that agreement through the court if necessary.

What about financial aid? Who completes the FAFSA (Free Application for Federal Student Aid)? Who takes out the parent loans, or guarantees the student loans? In most cases the parent with whom the student primarily resides, or who provides the majority of the support, completes the federal family financial application and documents. But what if a "50/50" (support and parenting time) situation truly exists? Then, most likely, the decision is between the parents as to which household will complete the financial aid packet.

This highlights the importance of the terms and language of a Judgment of Divorce. The terms it contains, and those that it lacks, may have an impact, perhaps a dramatic impact, for many years after you get divorced. You should prepare or peruse it carefully and seek professional advice and review of the Judgment of Divorce before it is presented to the Court for approval and entry.



## Keeping the Celebrations Going

The Thanksgiving turkey is only a memory, the Christmas presents are opened and the decorations put away. January is the month when winter blahs threaten to set in.

That's why we've researched some holidays that are unique to January.



Celebrations that are geared to triggering a good laugh.

Are you a cat lover? Then January 22 is your special day! It's Answer Your Cat's Question day. Created by Thomas and Ruth Roy of Lebanon, PA, this holiday encourages cat lovers the world over to stop what they are doing and take a look at their cat. When you do, they say, you'll find your cat looking at you with a serious question. Meditate upon the question and then answer it! Cat lovers, please share your experiences with us after you celebrate this special cat oriented holiday.

Barbara Walters once said "A good laugh makes any interview, or any conversation, so much better." That's why it's a good idea to take time out on January 24 for Belly Laugh Day. Set aside this day to celebrate the great gift of laughter. It's a day when smiling and laughing isn't just permitted, it's encouraged and celebrated. And, while you're feeling good from laughing, take time to share that feeling of well-being with people you meet. January 24 is also National Compliment Day. Set a goal of complimenting five people and see what that does for you - and for them.

Close out the month with Fun at Work Day. Planned each year on the last Friday of January, this year it's celebrated on January 25. What can you do to make life at your workplace more fun? Productivity and creativity have been linked to how much people enjoy their work.

These are just a few of the dates that are unique to January. So plan now to enjoy these dates and make the gray days of January a time to celebrate.

## Karen's At Home Cookin'

A little bit of this and a little bit of that . . .

When I was a child, we were always well fed on visits to my Great Aunt Viola's farm. Magically, a fantastic meal would appear, effortlessly, humbly and with great relish and celebration. She always had home canned pickles and jam, fresh bread, sliced meats, and pie on hand. There is nothing like a meal where everything blends and the flavors magically belong together, just like the people sharing the meal. Thank you Aunt Viola, for those wonderful epicurean memories.

Some of our best meals at our home are created when we don't think we have anything to eat. The secret is in a little planning and the creative use of leftovers. Last night we ate veggie soup, smoked salmon, brie, and wild rice cooked in chicken broth - all leftovers. My husband didn't think he was going to have enough to eat, so he stir fried some thinly sliced venison with onions and mushrooms for his "side dish of meat."



Make meal creation during the week easier by cooking large on the weekends and freezing portions for the week. Always have olive oil, pastas and rice in stock and some fresh veggies, cheeses and eggs in the fridge. You really can put together something wonderful even when you don't feel like cooking.

When you have the time to cook, here's something to cheer up the winter palate.

### January Veggie Bean Soup

Sauté onion, lots of garlic, carrots and celery until tender. Transfer to a big pot with a quart of your favorite broth (I use a blend of 1/3 chicken, 1/3 vegetable and 1/3 water). Chop kale and red cabbage, sauté with butter and olive oil, then toss in the pot of broth. Liberally sprinkle with your favorite sea salt blend.

Add canned tomatoes, ½ cup of instant barley and white beans. Simmer for at least ½ hour. Last, add your favorite herbs. This tastes better the next day and even better after it has been frozen for a couple weeks and reheated.

### **Barley Buckwheat Bread**

Make your basic bread dough recipe and add ¾ cup of buckwheat flour and ½ cup of cooked barley. Great toasted, this is delicious served with buckwheat honey and a very strong, sharp cheese.

### **Orange Fig Salad**

Segment fresh oranges add chopped dried figs and sliced almonds. Spoon on a bed of greens. Top with medallions of goat cheese and drizzle with honey, lemon and olive oil and a touch of chopped mint leaves.

## **Start the New Year with a New Plan**

If one of your New Year's resolutions was to get your affairs in order and make or update your estate plan, now is the time to schedule an appointment with us.

Until February 28, 2013 we're offering an incentive for you to get started on your estate planning needs. There's no better time to give us a call. Schedule an appointment with us in January or February and you'll get 15% off your bill.

Why not pick up the phone and call us today at [231-709-4895](tel:231-709-4895). You'll be glad you did and your loved ones will appreciate your care and concern for them.

Offer Expires: February 28th 2013

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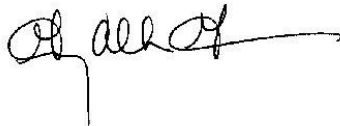
Website

Philip R. Rosi

A handwritten signature in black ink that reads "Philip R. Rosi". The letters are cursive and fluid, with a long horizontal stroke at the end of the name.

Email Philip

Gary Allen Gardner

A handwritten signature in black ink that reads "Gary Allen Gardner". The signature is cursive and includes a long horizontal stroke at the end.

Email Gary

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