

CARROLL COUNTY COMET

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Capital Comments

Is this a recession?

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Is this a recession? No, it's not, say some Wall Street pundits. A recession is two straight quarters of declining gross domestic product—that's GDP, the broadest measure of what our economy produces. We haven't seen even one quarter of decline (through the first quarter, anyway).

Two quarters of GDP decline is one definition of recession. But it's not the definition that the National Bureau of Economic Research uses, and the NBER is the quasi-official marker of recessions. They've got a list of start and end dates for recessions going back to 1854. You can see it at www.nber.org/cycles/main.html.

The NBER marked the last recession as starting in March 2001 (the peak) and ending in November 2001 (the trough). Funny thing, though, in 2001, GDP did not decline for two straight quarters. It fell in the first quarter, rose in the second quarter, fell in the third and rose in the fourth. The two-quarter rule doesn't see a recession in 2001. There must be some other way to mark recessions.

The NBER defines a recession as "a significant decline in economic activity spread across the economy, lasting more than a few months." It focuses on four indicators to mark peaks and troughs: total employment on non-farm payrolls, the index of industrial production, personal income less transfers, and manufacturing and trade sales.

It doesn't use GDP for a very practical reason. GDP is measured quarterly, and the NBER marks peaks and troughs by month. That last indicator, manufacturing and trade sales, is based on the raw data used to calculate GDP, so GDP numbers are considered.

If we want to know whether 2008 will be an "official" recession year, maybe we should look at the indicators that the officials use. And, sure enough, all four of those indicators have already peaked and have begun to decline. Total employment peaked in December, industrial production peaked in January, personal income less transfers peaked in February, and manufacturing and trade sales peaked all the way back in October.

So, it's a recession, right? Not so fast. Is the decline "significant" enough to be called a recession? All four indicators are dropping, but they haven't dropped very much. Total employment is down just 0.3 percent from its peak. In the 2001 recession, it fell 2 percent, peak to trough. Industrial production is down 0.8 percent this year, but it fell all of 6 percent in the last recession. Personal income is down 0.2 percent this time, while it dropped 1.4 percent last time. And sales are down 2 percent since October, while they fell 4 percent last time.

That's probably what the NBER is waiting for, to see whether or not this downturn turns down enough to be called a recession. Not yet, apparently. But its economists usually take their time. Back in 2001, they announced in November that a recession had begun the previous March.

If the economy keeps declining, sometime this fall, the NBER will announce that we're in a recession. It will probably mark the peak sometime between October 2007 and February 2008. If the economy starts growing soon, there may not be an announcement. The decline won't be significant enough to qualify as a recession.

There's actually an easy way to keep track of how the four indicators are doing. These four make up the "index of coincident indicators," which is published by the Conference Board each month. The coincident indicator index is a sister of the index of leading indicators. The leading index looks ahead to what might happen in coming months. The coincident index looks at what's happening now. You can see the press releases at www.conference-board.org.

The coincident index has peaked already, too, back in October. But it's down only 0.4 percent since then.

Of course, if your neighborhood has seen foreclosures, if businesses in your town have shut down or if family members are facing hardships because of gas prices, you may have your own opinion about recession. We each have our own personal business cycles.

Whether enough of us are in personal recessions to add up to a national recession, though, depends on the national indicators. Is this a national recession? Maybe, but it's too soon to tell.

Another birthday has come and gone and, thanks to an odd little gift from my kids, the front seat of my car seems to have just gotten a little smaller.

This gift means there's a new woman in my life, she thinks she's always right, and her name is TomTom.

Supposedly, I'll never be lost again.

TomTom is an on board navigational system that will map routes, estimate travel time and, for all I know, warm my morning coffee. TomTom comes with the requisite user manual - and it's thick enough to be daunting. I'll not be surprised if it contains a pre-nuptial agreement. You see, Tom Tom is an assertive kind of gal.

First, like a mother-in-law defending her turf, TomTom wants to be up in front and would prefer to be between my wife and me. Position is everything, especially if you are connected to a satellite overhead.

And as a little aside, I would have given just about anything to be a bug on the wall when the makers of TomTom debated whether the command voice was to be that of a woman or a man. Let's see, a gender confusing name and a woman in charge voice, what an interesting combination. It makes for an even more inter-



Turn left at the light

esting companion.

So first off, when placed in the car, TomTom establishes her turf. She simply won't give you any assistance unless she is front and center. Call that, one for TomTom.

Second, I have not found the volume control, and I'm thinking maybe there isn't one. TomTom is kind of a loud gal and so far she is clearly dominating the conversation. Yes, I talk to TomTom and, yes, we've had our first disagreement. Several actually.

TomTom is not the kind of gal you want to argue with. I've tried. Our first argument was over a simple thing really. We were headed to Michigan for the afternoon and I was about to get on the expressway, per her directions. Just as I was about to pull on the entry ramp I spotted a convenience store on the other side of the viaduct. I was hungry for a treat and I thought a Twinkie and a diet pop might be just what I needed.

I ignored TomTom's advice and proceeded past the entrance ramp and over to the convenience store. Here's where I probably should stop and read the user manual. For all I know TomTom knows my weight and has calculated that pesky BMI- body mass index. Ok, so I guess it's no secret I should ease up on the Twinkies. Let's not give TomTom much credit for noting the obvious. And if it turns out she comes with a weight detector in the driver's seat, well I just don't think that's fair.

Anyway, back behind the wheel with my Twinkies and soda, TomTom punished me like a pouting child and made me do all kinds of maneuvers before allowing me to get back on the expressway. Directions with an attitude - well don't you say. And she does say!

My wife and I are mostly good to go with each other's driving habits. The exception would be my tendency to put off lane changes until they become critical.

While cruising along to Michigan my wife tactfully noted what was about to be the obvious:

"The lane is ending, you better merge over," she said.

As if by cue, and without giving me time to respond to

my wife's suggestion, TomTom barked:

"MOVE OVER."

The vote was 2 to 1, and trust me, I moved over.

On a kind of twisted note, I now see a bright spot to really dark, overcast days. You see, Miss Know-It-All depends on a connection to her higher power to speak with such authority.

What's that, TomTom? I can't hear you. Cloud got your tongue?

Because the public has a right to know...

In an effort to help our readers understand what government meetings are happening when and where, the Comet will now print upcoming meetings on a weekly basis.

Thursday, Aug. 21
✓ County Council: 8 a.m.

Monday, Aug. 25
✓ Comprehensive Land Use Plan Steering Committee: 8 a.m., courthouse lounge.

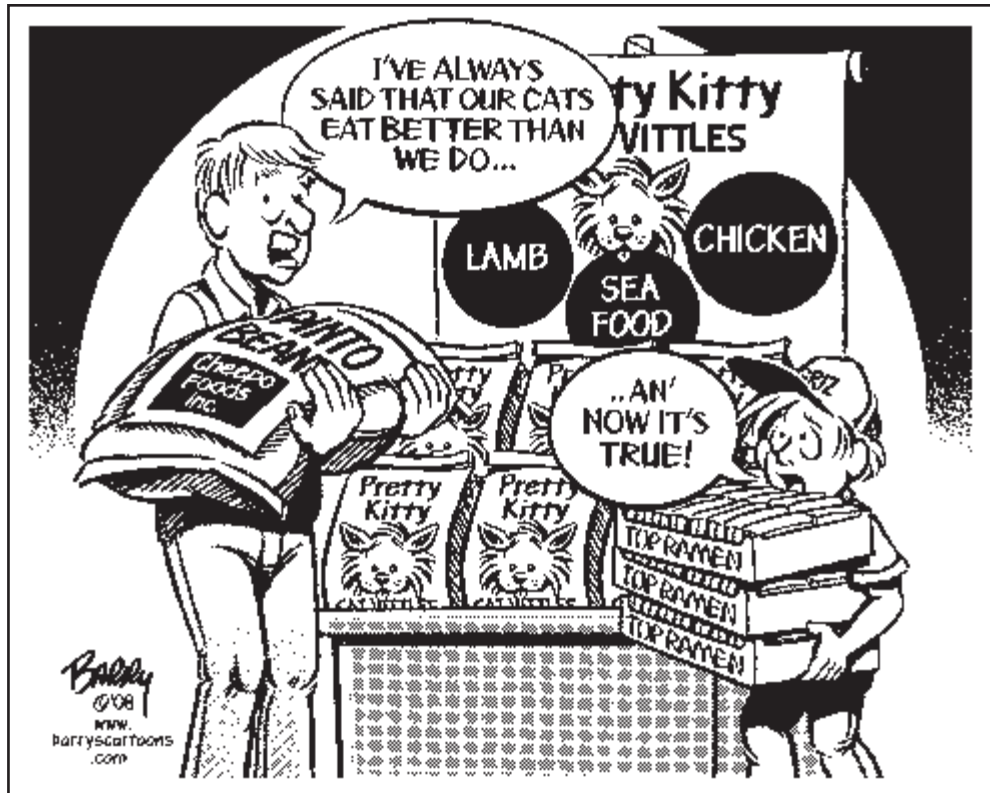
Tuesday, Aug. 26
✓ Area Plan Commission and Board of Zoning Appeals: 7 p.m., commissioners' meeting room, courthouse, second floor.

Thursday, Aug. 28
✓ Delphi Municipal Airport Board: 7 p.m. Airport terminal building.

Public Notices appearing in this issue of the Comet:

Maley-Name Change	...6B
Sheriff Sale-Huse	...5B
Flora Library-Budget	...5B
Sheriff Sale-Lively	...6B
Sheriff Sale-Wells	...6B
Sheriff Sale-Wasielewski	5B
DCSC-Bus Replacement	5B
DCSC-Tax Levies	...5B
Burlington-Budget	...5B
Rossville FVD-Bids	...5B
Berkshire Estate	...6B
IDEM-Eli Lilly	...5B
IDEM-Burlington	...5B
Flora-Not. of Adopt.	...5B
RCSC-Bus Replace.	...4B
RCSC-Tax Levies	...4B
NOT. of Suit-Akers	...4B
TLSC-Notice	...B
TLSC-Bus Replace	...4B
TLSC-Tax Levies	...4B
Pullen Estate	...5B
Camden-Inv. to Bid	...5B
Camden-Ord. 2008-2	...5B

Questions concerning Indiana's Open Door and Public Access Laws may be directed to the state's public access office, at 1-800-228-6013.



Circuit Court Judge Donald Currie

New filings are from public records available in the Carroll County Clerk's office on the second floor of the courthouse, Delphi. Other information regarding judgments and marriage dissolutions is gathered from public records found in the clerk's office.

Default judgments and decrees of foreclosure were entered for the plaintiff in the following: Citimortgage Inc vs. Rick L. Shrock; Christiana Bank and Trust Co. as trustee of the Sequoia Funding Trust vs Fred W. Hicks Jr., Joan S. Killian and unknown occupants.

A Writ of Assistance was ordered for the plaintiff in Washington Mutual Bank vs. Skip Singley, Michelle L. Singley and Lafayette Bank and Trust Co. NA.

Unifund CCR Partners filed a complaint against Jean Randle.

GE Money Bank filed a complaint against Michael Hill.

Arrow Financial Service filed a complaint against Tony Myer.

Asset Acceptance LLC filed a complaint against Michael Wood.

First National Bank of Omaha filed a complaint against Gordon J. Waligorski.

In Scott Spencer vs. State of Indiana, Spencer filed a petition for post-conviction relief.

Ernesto A. Gonzalez was charged with three counts of sexual misconduct with a minor.

Robert Burkhalter and Joann Wade were appointed administrators of the Robert Wilson estate.

Kenneth Berkshire and Margaret A. Vernon were appointed administrators of the Orville Berkshire estate.

Default judgments and foreclosures were entered for the plaintiff in: Citimortgage, Inc. successor by reason of merger with Citifinancial Mortgage Co. Inc. vs. Garan Smith and Citifinancial Services Inc. for \$74,635.32; Regions Bank dba Regions Mortgage fka Union Planters Bank NA vs. Matthew P. Saul, Tara J. Saul and unknown tenant, \$72,964.78; Bank of New York as indenture trustee of CWHEQ Inc. vs. Stacy Holguin, \$42,283.77; PHH Mortgage Corp. vs. Calin M. Gray, Janet L. Gray and Macolynn D. Gray, \$68,255.23; Bank of New York as successor trustee under Novastar Mortgage Funding Trust vs. Donald E. Spray and Marjorie B. Spray.

Superior Court Judge Jeffrey Smith

Superior Court judgments are gathered from public records on file in the Carroll County Clerk's office on the second floor of the courthouse, Delphi.

Also dismissed were: Jason W. Myers vs. Scott Curtis; Harry W. Jones DDS vs. Phil Austin and Jean Austin; Mann Chevrolet-Buick Inc vs. Bill Hefner; Delphi Community School Corp. vs. Gail Thomas, Kent Christian and Chris Christian, and Tony Borth.

Judgments for the plaintiff were found in the following: Capital One Bank USA NA vs. Mark D. Jones for \$1,617.14; Jason Reece and Melissa Reece vs. Rick Davidson and Kayla McElroy for \$520; Zook Realty/Brian Parrett vs. Rachel Hatfield and A. Walker for \$870; Brian Tussinger and Cindy Tussinger vs.. Brad Eurit dba Eurit & Son for \$6,000; and CACH LLC vs. Peggy L. Knopf for \$4,750.29.

Default judgments were entered in the following: Citibank (South Dakota) NA vs. Scott A. Raisor for \$3,961.35; Palisades Collection LLC vs. Keith V. Rhoades for \$1,564.24; PHI Financial Services Inc. vs. Dan Alexander for \$8,793.95; Discover Bank vs. Kirsten DeLong for \$5,971.29; Harry W. Jones DDS vs. Carol Cornell for \$658; Ronald Fritz for \$104.40; Laura Sharp for \$2,067.75; Cynthia Atkinson for \$91.60; Diane Cavazos for \$73.50; Jamie Blanton for \$140; Atlantic Credit and Finance Inc. vs. Sarah J. Parker for \$1,244.58; Med-1 Solutions LLC agents for collection for St. Vincent Frankfort Hospital vs. Jennifer Wallsmith for \$9,346.40.

A default judgment and foreclosure for the plaintiff was entered in Countrywide Home Loans Inc. vs. James M. Lambert.

The following causes brought by the State of Indiana have been dismissed: vs. Brandi N. Cable, 29, Flora; vs. Tricia K. Baker (2 causes), Camden; vs. Ashley B. Ireland, Monticello; vs. Jennifer Haskin, Idaville; vs. Jerome P. Gutterman Jr., 19, Monticello; vs. Katrina M. Seekell, 24, Kokomo;

Letters to the Editor

The Comet welcomes letters to the editor responding to articles and events in the news. They must include the author's name, address and telephone number. The letter writer's name and city/town will appear in the paper - no exceptions. Letters must be 400 words or less in length. Please send your letters to: editor@carrollcountycomet.com; Letters to the Editor, Comet, P.O. Box 26, Flora, IN 46929 or P.O. Box 179, Delphi, IN 46923; or fax 574-967-3384 or 765-564-2010. By submitting a letter or opinion article, the author grants the Comet the right to publish, distribute, archive or use the work in print, electronic, on-line or other format.

Please continue to support Carroll Manor

Week after week, I have read in the Comet all about Carroll Manor, and I agree with Martha Lewis there has been a lot of negative press that has hurt the Manor. I realize the Comet has to print what is said, but it has caused distress to the residents who are still there. They wonder if they will have to find another home.

How would you like to find and move into a different home when you are 80 or 90 years of age? It has caused mental and physical problems for Martha, who is trying so hard to keep a home for our elderly. She has created a beautiful, comfortable, cozy place for our older generation to have independence so they are not a burden to their children. These are ones who are not physically or mentally ready for a nursing home, but still need care and assistance in the county they grew up in. That is why we need to be here.

The Lafayette Journal & Courier wanted the other side of this story when they interviewed Diane Brown. What she said was not negative but the truth. Nothing was ever printed about all the cutbacks we at Carroll Manor made so these residents could stay where they are. These cuts altered the food supply and maintenance. The staff works more with less pay, but they all say, "If we can keep the Manor open, it is worth it."

Diane is a selfless servant who on a good day works the floor, doing two people's jobs.; then she goes to the office to do her job. That is on a good day. All the staff works together for one purpose, the residents. They need a load of thanks for their dedication.

Also, many, many thanks to the kind and caring people who donate money, food and time to help keep Carroll Manor open.

Everyone I talk to who brings in donations say, "This is such a great place. It is a shame the county wants to close it."

Some say, "I am donating because someday I want to come here."

The truth is that someday we, or someone we love, will be the older generation and will need a place to stay. The question is, where will they go in this county?

I want to thank the county for the support they do give Carroll Manor. God bless everyone who helps the older generation. It is the American way.

Mary Tyra Bringham
A staff person at Carroll Manor

Urges action

Currently BFS which is Biological Fertilizer Supplement is being applied to cropland. The amounts stated in the permit application are 10,000,000 gallons of liquid BFS and approximately 18,000 tons of semi solid, dewatered cake produced each year at Eli Lilly & Company's Tippecanoe Laboratories.

The company is applying to renew a previous permit. The application could include site specific land application sites that have previously been used as onsite specific sites. This means if a site is changed to site specific there is a smaller separation distance required between a residence and point of application.

In the case of residences with wells, this could mean the pharmaceutical waste that includes among other things, heavy metals, could be spread closer to homes.

If you would like to inspect this paperwork it is at your library. Ask for public notice 07-08-L-AR. At issue here is the change to site specific application. If you have concerns or comments you must do so by Aug. 30. All comments must include the permit applicant's name, Eli Lilly and Company (Tippecanoe Laboratories) and the permit number which is IN LA 00421 or your comments will not be considered. Mail or deliver to the: Indiana Department of Environmental Management, Office of Land Quality, Permits Branch - Solid Waste Permits Section, MC 65-45 IGCN1101, 100 N. Senate Ave., Indianapolis, Ind. 46204.

Counties the permit applies to are Benton, Carroll, Clinton, Fountain, Montgomery, Newton, Parke, Pulaski, Tippecanoe, Vermillion, Vigo, Warren and White.

Clara Potts Monticello
Letters Cont'd. next page

Web poll

Tell us starting Wednesday at our web site, carrollcountycomet.com

Each week the Comet polls its readers on a different topic. Vote online at carrollcountycomet.com starting each Thursday, and then click the Comments link to send us an email voicing your opinion. The best responses will be printed the following week.

Do you expect your elected officials to obey all laws, no matter how minor?

Yes
No
It depends

Last Weeks results

Are you keeping up with the Summer Olympics?

34% Yes, every day
24% Yes, but only events that interest me
43% No, not interested
Total responses: 101