

Eel River Tribe helping out local police and community

Comet staff report

The Eel River Tribe of Indiana purchased a "FATS" electronic video simulation and situation training sys-

tem for Carroll and surrounding counties' police departments from a Utah police department. Officers are versed with the system and it will be housed in Car-

roll County.

"All of the officers are eager to have this training readily available," Carroll County Sheriff Tony Burns said.

The system was purchased new in 1999 for \$36,400. The tribe was able to obtain the used unit at an additional discount due to affiliate companies and resources.

"The intent of this purchase is for the system to be used by several police departments in Carroll, Cass and White counties and other regional departments as needed. We had the resources to find and make the initial purchase only after talking to the various regional departments to know if this would be both helpful and save each department money. All agreed this could be a valuable ad-

dition and save time, money and potentially lives," aid Eel River Tribe Chief Mike Floyd.

The system has 27 different scenarios and is self-contained in two metal air shipping containers for mobility and shared usage. It will aid in the training of new officers and better prepare all officers for various simulated situations. The system will alleviate time spent on a live firing range and save between \$1,000 and \$2,000 in ammunition cost.

Upgrades and new electronic weapons may be needed at an additional cost of a few hundred dollars. The tribe and departments will work together to acquire the additional items once it arrives later this week and improvements can be determined.

CCCS shows how to put tax refund money in your pocket each month

Which would you rather receive - a lump sum of \$2,400 at the end of the year, or monthly payments of \$200 throughout the year? If you are one of the millions of consumers who is receiving an income tax refund this year, that is the choice you may have.

Consumer Credit Counseling Service (CCCS) of Lafayette suggests that consumers review their withholding allowances to make sure that the proper amount is taken out of each paycheck. "You don't want to end up owing Uncle Sam even more than you've already paid, but you don't want to give him more of your hard-earned money than you need to each month either. I don't like to see anyone receive a large refund," said program manager Kurt Burnett.

People are excited to receive an income tax refund, but a refund is just the government giving them back their own money. It's not a windfall, and it's not winning the lottery. Not only have they paid in too much money, the government is returning it to them without benefit of interest.

Often people look forward to an income tax refund yet have struggled all year long financially, falling behind on critical payments such as housing and vehicles. An extra \$200 per month would have provided considerable relief throughout the year. The goal is to have your withholding match your actual tax liability. If too little tax is withheld, you will owe more tax at the end of the year.

If too much tax is withheld, you will lose the use of that money until you get your refund.

For estimates of the proper withholding for you, talk with a qualified tax advisor or go to www.irs.gov and type "withholding calculator" in the search box.

"Workers can change their W-4 at any time during the year, and certainly should reevaluate withholding if there's been a major life event," Burnett continued. Examples include divorce, marriage, birth of a child, or retirement. "It's always fun to receive a big check in the mail, but there's no reason to get behind during the year just to get it."

In today's economic climate people of all income levels, education levels, and even the once-comfortably retired are enduring financial hardships. Reductions of household income due to layoff or loss of overtime are common, even in industries once considered insulated.

If a reduction of income does occur, hope for the best but prepare for the worst. Closely examine and prioritize your wants and needs, and do not think of credit cards as income. During tax season be wary of the costly tax refund loans, also called "instant refund loans," or "refund anticipation loans."

For ongoing help in keeping your financial house in order, contact CCCS of Lafayette, an NFCC Member Agency, at (765) 423-5361 or toll-free (800) 875-5361.

Ballroom dance is county-wide event

Comet staff report

The Carroll County YMCA is hosting "Dancing Under the Stars" at the Carroll County Courthouse in Delphi on Feb. 8. This county-wide ballroom dance will be from 5 to 8 p.m. and will feature the big band sounds of the "Gentlemen of Note" from Lafayette.

A highlight of the evening will be free dance lessons from the Purdue University Night Train Swing Dance Club whose members are talented, energetic young people with a true love of dance.

The dance is open to all age groups from students to seniors. Light refreshments will be served.

Nearly a year ago, 17 couples participated in ballroom dance lessons at the Carroll County YMCA. The lessons were so successful that several couples continued on with advanced lessons. Hop-

ing to spread the fun of dancing, these couples developed an idea for a county-wide ballroom dance.

When a band became available, the Y decided to sponsor the dance. Six couples are currently taking refresher dance lessons at the YMCA in hopes of showcasing their skills on the 8th.

"It is our hope that this will bring the residents of Carroll County together for a wonderful evening of music and entertainment," said Joe Kennedy, president of the YMCA board.

Tickets are \$8 per person; \$15 per couple; and \$5 for students and seniors over 65. Dance tickets may be purchased at the CC YMCA, First Financial Bank in Delphi, and Payne's Pharmacy in Flora. Tickets will also be available at the door.

Kennedy concluded, "Even if you don't dance, come and enjoy the beautiful music."

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Dancing Under the Stars

Featuring: The "Gentlemen of Note"

February 8, 2009

5:00 to 8:00 pm

Carroll County Courthouse, Delphi

\$8.00/person \$15.00/couple
\$5.00/student or senior

-Refreshments and Lessons included-

Tickets may be purchased in advance at:
Carroll County YMCA,
Payne's Pharmacy, or
First Financial Bank in Delphi

Sponsored by the Carroll County YMCA
(574) 967-4449

Purdue Garden Calendar

By B. Rosie Lerner
rosie@purdue.edu
Purdue Extension
Consumer Horticulturist

FEBRUARY

Visit the Fort Wayne Home and Garden Show Feb. 26-March 1 at the Allen County Memorial Coliseum. For more information, see <http://www.home-garden-show.com/index.html> or call 1-800-695-5288.

HOME (Indoor plants and activities)

Check water levels in cut flowers daily.

Check stored produce and flower bulbs for rot, shriveling or excess moisture. Discard damaged material.

Most houseplants require less water in winter months because growth is slowed or stopped. Check soil for dryness before watering.

Move houseplants to brighter windows, but don't place plants in drafty places or against cold windowpanes.

Early blooms of spring-flowering bulbs can make good gifts for a sweetheart. Keep the plant in a bright, cool location for longer-lasting blooms. Forced bulbs make poor garden flowers and should be discarded as blooms fade.

YARD (Lawns, woody ornamentals and fruits)

Choose appropriate species and cultivars of plants, and begin drawing landscaping plans.

Cut branches of forsythia, pussy willow, crabapple, quince, honeysuckle and other

early spring-flowering plants to force into bloom indoors. Place the branches in warm water, and set them in a cool location.

Check mulches, rodent shields, salt/wind screens and other winter plant protection to make sure they are still in place.

Prune landscape plants, except early spring bloomers, which should be pruned after flowers fade. Birches, maples, dogwoods and other heavy sap bleeders can be pruned in early summer to avoid the sap flow, although bleeding is not harmful to the tree.

Fruit trees also should be pruned now.

GARDEN (Flowers, vegetables and small fruits)

Order seeds before it's too late for this year's planting.

Sketch garden plans, including plants to replace or replant crops that are harvested in spring or early summer.

Prepare or repair lawn and garden tools for the upcoming season.

Start seeds indoors for cool-season vegetables so they will be ready for transplanting to the garden early in the season. Broccoli, cauliflower and cabbage seeds should be started five to seven weeks prior to transplanting.

Test leftover garden seed for germination. Place 10 seeds between moist paper toweling or cover with a thin layer of soil. Keep seeds warm and moist. If less than six seeds germinate, then fresh seed should be purchased.

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Leaders of Tomorrow

Nominate student community service volunteers in Indiana for Leaders of Tomorrow. Students from Grades 9-12 are eligible. The winner will receive \$2,500 and their high school will receive a \$2,500 donation from EMBARQ. Finalists from around the state and the schools they attend will be awarded \$500. The finalists and winner will be announced the week of March 23, 2009.

Nomination forms are available at sponsoring newspaper offices and online at leadersot.com.

The Carroll County
COMET Herald Journal



MAIL NOMINATION FORM TO: Leaders of Tomorrow • c/o Jim Wagner, Public Affairs Manager
213 W. LAPORTE St. • Plymouth, IN 46563