

THE CITY-COUNTY OBSERVER

A Non-Partisan Publication Dedicated To The Reporting Of Your Local Government At Work
Serving Posey, Vanderburgh & Warrick Counties & Their Communities

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Living the Constitution: The Tea Party



End of Session Review at the Indiana General Assembly

INDIANAPOLIS—The first regular session of the 116th Indiana General Assembly has adjourned. Working up until last Wednesday's midnight deadline, State Senators took final action on two major proposals including legislation that would establish a state budget for the next two years and another comprehensive bill that will help to make needed repairs to the state's bankrupt unemployment system. This brief summary highlights some of the major action taken during the last few days of session.

State budget plan approved by Senate, but not House

Abiding by their constitutional duty, the State Senate approved a two-year, \$28 billion state budget contained in House Bill 1001 late Wednesday evening by a vote of 37-13. At the last minute, the governor threatened a veto of the budget basically knocking the process off track in the House. Just before the midnight deadline, a House vote was taken. House Republicans were unwilling to compromise and the entire caucus voted against the bill which was defeated by a vote of 27 yeas and 71 nays.

Despite the unusually tough economic climate, lawmakers made a largely bipartisan commitment to funding initiatives included in the bill to spur job creation in the state. This budget included a number of appropriations for local projects, including bonding authority for renovations and new buildings on state college and university campuses. Investments in research and technology programs, such as the Indiana Innovation Alliance, to help keep the state economically competitive in new industries was included in the bill. An innovative jobs initiative was another provision of the bill which would have established the Green Industries Fund to allow the Indiana Economic Development Corporation to leverage money from the federal stimulus package to help Indiana manufacturing companies lower energy costs and retool for the production of energy efficient technologies and products. In addition, the fund would have accelerated job creation through training and education initiatives to enhance the skills and employment prospects of Indiana's workforce in green industries.

Major concerns centered around education funding. Some Democrats expressed serious apprehensions that using stimulus money to increase education funding would leave too big a gap in two years when the stimulus dollars run out. The governor insisted that cuts be made in the budget so another \$100 million could go into the state's rainy day funds to bring that total to \$1.4 billion.

Since the budget bill failed to pass both chambers, a special session will have to be called by the governor. Indiana law sets forth special sessions to run no more than 30 days within a 40 calendar day period. Lawmakers have to decide on a new budget by July 1, which is the beginning of the next fiscal year.

Unemployment Insurance Trust Fund

Lawmakers approved comprehensive legislation to repair the state's bankrupt Unemployment Insurance Trust Fund and ensure that unemployed Hoosiers receive the benefits they need to provide for their families during the economic downturn while also maintaining a competitive business environment for Indiana. Contained in HEA 1379, the legislation does not cut benefits for the unemployed or reduce eligibility. The bill also includes provisions to allow more unemployed Hoosiers eligible for 20 weeks of federally-funded extended benefits. Changes incorporated into the bill are estimated to generate an additional \$400 million to slow the rate at which Indiana is borrowing money from the Federal Government and restore much needed dollars to the fund. To ensure that Indiana does not face this situation again, the bill also creates the Unemployment Insurance Oversight Commission which is charged with studying the makeup of the trust fund and making recommendations for long-term solvency. The bill gained bi-partisan support in the Senate passing 46-3. It narrowly passed the Democrat-controlled House by a vote of 52-47.

Mortgage foreclosures

In efforts to reduce the high rate of foreclosures in the state, Senate Enrolled Act (SEA) 492, which was unanimously approved by the Senate this week, will slow the home foreclosure process down and add new filing requirements for lenders. The bill provides that a mortgage lender will be required to provide a homeowner with a written notice of the loan's default and offer to meet with the homeowner to negotiate a foreclosure prevention agreement. The bill stipulates that the homeowner will then have 30 days to comply and schedule a meeting with the lender. Similar laws in other states have already reduced the volume of foreclosure filings. In addition, the bill encourages borrowers to work with the state-sponsored Indiana Foreclosure Prevention Network counselors to help negotiate a solution. SB 492 includes a \$50 court fee for each mortgage foreclosure filed between June 30, 2009, and January 1, 2013, to help fund the counseling network.

More experience behind the wheel for teen drivers

The Senate gave final approval to legislation that will require teen drivers to gain more experience behind the wheel of a motor vehicle before getting a driver's license. Among the many provisions of SEA 16, teenagers will have to meet the following conditions to obtain a driver's license: be 16 years and 180 days of age; hold a valid learner's permit for at least 180 days; complete at least 50 hours of supervised driving practice with someone at least 25 years of age or a licensed instructor, of which at least 10 hours are night time driving; and pass the required exam. In addition, the bill will prohibit teenagers 18 years of age and under from using a cell phone while driving unless making a 911 emergency call.



Peaceful Assembly Evansville-style

Story by Don Counts, Staff Writer

Are you fed up and ready to take to the streets? So are many others. Many conservatives were in front of the Civic Center in downtown Evansville to tell Congressional, State and Local officials that we aren't going to take it anymore!! The Rally started at 5:00pm. There were special speakers, open mic time so that the public can speak and there was a march. Some signs will be provided. The public was invited to bring their tea bags, signs, neighbors, and a heart for real change. An organizer said now is your time to make your voice heard!!

My email box has been filling up with messages concerning National Tea Day. It looks as if there will be thousands of Americans across the country expressing their anger over Congress's irresponsible and reckless spending habits. Taxpayers are not deceived by the notion that the American economy can be revived by government simply spending its way out of recession. They are sophisticated people who recognize that continued overspending runs up massive deficits that ultimately lead to high taxes and less freedom for all Americans.

In May of 1773 Parliament concocted a clever plan. They gave the struggling East India Company a monopoly on the importation of tea to America. Additionally, Parliament reduced the duty the colonies would have to pay for the imported tea. The Americans would now get their tea at a cheaper price than ever before. However, if the colonies paid the duty tax on the imported tea they would be acknowledging Parliament's right to tax them. Tea was a staple of colonial life - it was assumed that the colonists would rather pay the tax than deny themselves the pleasure of a cup of tea.

The colonists were not fooled by Parliament's ploy. When the East India Company sent shipments of tea to Philadelphia and New York the ships were not allowed to land. In Charleston the tea-laden ships were permitted to dock but their cargo was consigned to a warehouse where it remained for three years until it was sold by patriots in order to help finance the revolution.

Today the tri-state and the nation feel the same way as the early colonist "Taxation Without Representation" was the cry at the Evansville Indiana Tea Party. The people were there long before the time of the program.

The program started with prayer by Reverend Ronald



Willis, the Pledge of Allegiance which was sponsored by the United Conservative Movement. We say a 50 gallon barrel filled with tea bags that will be delivered to Senators Lugar, Bayh and to Representative Brad Ellsworth. We saw many people wearing tea bags that said "Evansville Tri-State TEA Party 2009" that were pinned on their jackets. Christian and Patriot music was played prior to the beginning of the program. Several speakers quoted the Bible, President Reagan, President Jefferson and President Lincoln. There were quotes by our founding fathers, Daniel Webster, Thomas Paine and Patrick Henry "Give Me Liberty or Give Me Death".

Representatives from "Campaign for Liberty" www.campaignforliberty.com passed out literature abdicating "Audit the Federal Reserve."

As I circulated through the crowd a lady wearing a Revolutionary War Hat said "I'm here for my kids and grandkids. She wants to "Tell Pelosi and her Washington Pirates no more taxes."

Sally Herron said this is going "On all over American and we have had a good turn out here in Evansville." She said she had heard on the news that "Dayton Ohio had over 7,000 people." She also said that this "Can't end today, we have a right to be vocal we are going to lose our first, second and tenth amendment rights".

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COVER STORY

--Tea Party continued--

Michele Porter said this is “a good excuse to voice our opinions” She is for “term limits will make a difference.” They are “taxing my kids and they can’t vote yet.” She said “I am a Mom and when you tax my kids I get mad.”

Mary Holt, a Cherokee American, said “I’m showing up I’m a breathing person. I was standing her thinking of my Cherokee ancestors. Unbalanced power worries me.”

Jim Bratten was one of the guest speakers that I talked to. His speech pretty well sums up the feelings of the crowd. He gave me a copy of his speech, which follows (Emphasis is His :

“We are all here for a reason, on this Tax Day. Above all, we love our country and we are incensed at what is being done to her. We have watched daily, as more and more of our liberties are sliced away.

TODAY, after over 230 years of hard-won freedom, in a Constitutional Republic fueled by free market capitalism, we witness the accelerating deconstruction of our land of opportunity. This process, the steady eroding of our economic system, has been developing over NINE DECADES.

We have our precious Declaration of Independence, our Founding Document that proclaims the REASON for the country’s CREATION. We have our Constitution, our ORGANIZING CHARTER that explains what our COURSE must be and keeps us on the correct path, protecting our FIRST PRINCIPLES.

But TODAY, both of those cherished cornerstones of this Democracy within a REPUBLIC are rapidly being chipped away. And through our hard-won right to vote. WE placed the people in office whose hands are wielding the hammers and steadying the chisels!

Now, because many of our citizens do not have a working knowledge of our FOUNDING, and most have

forgotten FIRSY PRINCIPLES, we place our trust in elected officials whose sole interest is the consolidation of POWER and the advancement of their careers. Congress needs a strong reminder that THEY serve USA; when they no longer represent us, WE CAN and WILL replace them!

A brilliant Founder, PATRICK HENRY, said: “The Constitution is NOT an instrument for the government to restrain the people; it IS an instrument for the PEOPLE to restrain the government – lest it comes to DOMINATE our lives and interests.”

We now have elected officials in power who has subverted the Constitution and its purpose; THEY are NOW dominating OUR lives and they define OUR interests. They ALL took an OATH, to uphold and defend the Constitution of the United States, but they have ISOLATED that oath.

The Federal Government now decides who succeeds and who fails; how much SOME people can be paid and how they are to run their affairs. Soon, we will be told what types of cars and trucks we must drive, and how FAR we can drive them, we will be told what doctor we can see and how much he or she can charge. We will be TOLD that our secret voting preferences for or against the unionization of our employers will be PUBLIC knowledge; that our energy cost will skyrocket, because we are PROHIBITED from accessing the vast energy reserves under our FEET!

We have inherited a place that was



created and preserved by centuries of EFFORT and was paid for by the SACRIFICES of AMERICAN lives at Bunker Hill, Manassas, Belleau Wood, Normandy and Iwo Jima. Is it asking too much for US to take the time to become informed of ALL sides of the issues and the CHARACTER of our elected officials, the things that WILL determine what kind of country our CHILDREN inherit?

If WE don’t teach our children about our HERITAGE, our nation’s IDENTITY and CULTURE, the WHY of our GOD-GIVEN natural rights. WHO WILL? Without a HERITAGE, every generation starts over. HOW are we to fight the drastic subversion of our First Principles and our VALUES, when our largest commodity is IGNORANCE?

How FAR will the long arm of a ravenous government REACH? WHAT will we have LEFT, when it has taken OUR money, OUR freedom, OUR prosperity? Our capitalist economy is being rapidly disassembled.

A Founding Father, the third president of our country, Thomas Jefferson, wrote: “I predict future happiness for Americans IF they can prevent the government from wasting the labors of the people under the pretense of taking care of them.”

What the current administration is

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COVER STORY

--Tea Party continued--

implementing, and the Congress is abetting illustrates the PRETENSE Jefferson describes. But it is MORE than that – these actions are unconstitutional, and are BURYING our children and grandchildren under massive debt.

Our Declaration of Independence is being replaced by a Declaration of DEPENDENCE, by people whose job it is to manipulate our emotions for political purposes, and they get paid handsomely for doing it. The REAL price, however, will be paid by millions of Americans, including those yet to be born.

Sadly, we won't be alive to offer apologies for the tragic REMAKING of America.

Ronald Reagan reminded us: "Freedom is not something secured in any one moment of time. We must struggle to preserve it every day. And Freedom is never more than one generation away from extinction. We didn't pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children and our children's children what it was once like in the United States, where men were FREE."

Thank you, and God Bless America!"
fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children and our children's children what it was once like in the United States, where men were FREE."



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OPINION

Our Foundering Father



By
**Kathleen
Parker**
*Washington Post
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WASHINGTON -- What a relief to hear Barack Obama tell a California audience the other day: "I am the president of the United States of America."

Who knew?!

Lately, it's been hard to tell whether Obama himself knows that he is the leader of the country formerly known as The Most Powerful Nation on Earth. Obama's self-identification centered around the American International Group's bonus problem, which, Obama reminded us, he did not create, but ... "the buck stops here."

That cliché is awfully busy these days.

Most presidents doubtless have to pinch themselves for a while after arriving at the White House. The campaign over, Mr. President suddenly realizes that he is, in fact, in charge. The successful courtship ultimately leads to marriage and reality pitches a tent where hope once crooned the night away.

Giving the man his length of slack, Obama has had more reality than most. As he has said more than once, he'd be delighted to have just one crisis or just one war to deal with, but he's got a couple of each. Still, one can't help wishing Obama would pinch himself a little harder and get on with it.

The White House mess, to steal a title

from a Christopher Buckley book, sure is. Who's in charge over there?

"I think they're drinking water from a fire hose even more than we were," a Bush White House official said to me a few days ago. "I actually feel sorry for them."

That fire hose apparently is tapped into the Dasani Aquifer. The plugging-leaks-in-the-dike metaphor is no longer adequate to the titanic episode now engulfing the nation's capital.

Despite civic rage and political blame -- even death threats aimed at business executives -- there is a carnival air of unseriousness and grotesquery loose upon the land. Life has become one grand, comic burlesque, a vaudevillian game show where plumbers are journalists, war heroes twitter, and the president hits the late-night circuit in the midst of crisis.

Obama's appearance on Jay Leno's show Thursday night -- joking lamely that his bowling is "like Special Olympics or something" -- is symptomatic of a broader blending of the serious and the comic that makes sane people feel slightly displaced. Infotainment isn't a new topic, but the lines are becoming increasingly blurred. Tragicomedy, in which gods and men reverse roles, may be an honored dramatic genre, but is this any way to live?

Although Obama is the first sitting president to appear on "The Tonight Show," his presence is historically significant only if you believe that Jon Stewart is Edward R. Murrow and Rush Limbaugh is William F. Buckley.

I don't begrudge Stewart his artful takedown of CNBC's Jim Cramer, or his role in keeping audiences abreast of the news with humor. We need that. And a

financial guru whose program has more bells and whistles than FAO Schwarz at Christmastime -- and treats audiences like kindergartners at a Dow Jones Camp -- is surely fair game. Leave it to the comedian to point out to the former hedge fund manager that the financial market "is not a ... game!"

At least we're entertained as we try not to notice that no one's in charge.

Except, of course, for Fox TV's Glenn Beck, who is now channeling televangelist Jimmy Swaggart, choking back tears on his Friday the 13th special -- "We Surround Them, You Are Not Alone." On his Web site, Beck asks: "Mob rule in Washington?" while he hawks T-shirts with pithy slogans such as "Hate U" and "Torches and Pitchforks."

Whose mob goes there?

Yes, we're all angry, especially at the AIG culprits who keep paying themselves bonuses with our money. That the payouts caught Obama by surprise does not bode well for confidence in his leadership, especially when, as Time reports, Treasury Department staff knew of the bonuses as early as Feb. 28, and Secretary Tim Geithner knew at least two days before word reached the president. Even so, a little bit of outrage goes a long way, and those who crank out emotional pleas for populist retribution should beware what they hype. Mobs eventually want a prize for their trouble, and gladiators are in short supply.

With the stage so crowded with actors, meanwhile, Obama may want to focus on the role for which he was elected, lest Beck's question become an assertion. Repeat: "I am the president of the United States of America."

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OPINION

IS IT TRUE?

IS IT TRUE THAT PAST CITY COUNCILMEN JEFF KNIENE HAS SERVED THE CITY WELL? IS IT TRUE THAT HE WILL BE EXTREMELY MISSED? IS IT TRUE THAT WE WISH HIM AND HIS FAMILY WELL?

IS IT TRUE THAT OUR NEW CITY POOL'S WILL BE READY AT SCHOOLS END? IS IT TRUE THAT WE CONGRATULATE THE MAYOR AND CITY COUNCIL FOR A JOB WELL DONE?

IS IT TRUE THAT THE FOLLOWING PEOPLE ARE INTERESTED IN FILLING THE SOON TO BE VACATED CITY COUNCIL SEAT OF KEITH JARBOE? IS IT TRUE THAT THEY ARE EX-COUNCILMEN, STEVE BAGBEY, DONALD WALKER, RALPH KISSINGER AND MATT ALEXANDER? IS IT TRUE THAT BAGBEY HAS BEEN TOLD TO FORGET IT? IS IT TRUE THAT MATT ALEXANDER HAS THE SUPPORT OF THE MAYOR? IS IT TRUE THAT WEINZAPFEL AND COUNTY COMMISSIONER TROY TORNATTA ARE PUSHING FOR ALEXANDER? IS IT TRUE THAT DONALD WALKER HAS THE SUPPORT OF THE RANK AND FILE DEMOCRATS AND LOCAL UNION MEMBERSHIP? IS IT TRUE THIS ELECTION SHALL BE EXTREMELY INTERESTING TO WATCH?

IS IT TRUE THAT TWO PEOPLE HAVE TURNED DOWN OFFER TO BE THE NEXT ASSISTANT FIRE CHIEF UNDER CITY NEW FIRE CHIEF JARBOE?

IS IT TRUE WE ARE WAITING TO SEE WHEN THE MCCURDY CONDO PROJECT DEVELOPER SHALL START CONSTRUCTION ON THE EXTERIOR OF THAT BUILDING?

IS IT TRUE THAT WE ARE AMAZED TO HEAR THAT THE OWNER OF THE OLD POST OFFICE EXPECTS THE TAXPAYERS TO DO COSTLY REPAIRS? IS IT TRUE WE STRONGLY FEEL THAT THIS HISTORIC TREASURE SHOULD BE SAVED, BUT NOT WHILE IT IS OWNED BY PRIVATE INVESTORS?

IS IT TRUE THAT WE AGREE WITH THE SUPERINTENDENT OF SCHOOLS, DR. VINCENT BERTRAM THAT SCHOOLS DAYS ARE TOO SHORT?

IS IT TRUE THAT THE NEW SITE FOR THE DOWNTOWN ARENA SHALL BE D. PATRICK FORD PROPERTY? IS IT TRUE THAT THE PURCHASE PRICE SHALL BE BETWEEN \$8 AND \$9 MILLION?

IS IT TRUE THAT WELL-KNOWN POLITICAL ACTIVIST, AL LINDSEY, SHALL BE ANNOUNCING IN THE VERY NEAR FUTURE THAT HE SHALL RUN AS A DEMOCRATIC FOR THE 6 WARD CITY COUNCIL SEAT CURRENTLY HELD BY J. WATTS? IS IT TRUE THAT THIS SHALL BE HIS THIRD ATTEMPT TO UNSEAT MR. WATTS? IS IT TRUE THAT MR. LINDSEY LOST THE FIRST TIME BY ONLY 3 VOTES AND THE SECOND TIME BY A MERE 18 VOTES? IS IT TRUE THAT WESTSIDE ANNEXATION ISSUE AND THE NEW DOWNTOWN ARENA SHALL CAUSE MR. WATTS MAJOR POLITICAL PROBLEMS DURING THE UPCOMING DEMOCRATIC CITY-COUNCIL PRIMARY?

IS IT TRUE THAT THE TOP SALARY PAID TO A LOCAL PUBLIC SERVANT ISN'T THE MAYOR OR THE COUNTY SHERIFF, BUT THE EXECUTIVE DIRECTOR OF THE EVANSVILLE HOUSING AUTHORITY? IS IT TRUE THAT AS OF FEB. 2009 SHE IS PAID \$126,000 PER YEAR? IS IT TRUE THAT SHE RECEIVED A \$6,000 PAY RAISE THIS YEAR? IS IT TRUE THAT THIS FIGURE DOESN'T INCLUDE HEALTH AND DENTAL COVERAGE, \$500 MONTHLY TRAVEL EXPENSES AND FREE APARTMENT (PLUSH) PROVIDED AT THEIR HEADQUARTERS AND OTHER INTERESTING PERKS? HOWEVER, IS IT TRUE THAT THERE MAY BE A COUPLE MORE CITY APPOINTED DEPARTMENT HEADS THAT MAKE BETWEEN \$110,000 AND \$120,000 A YEAR SALARY?

IS IT TRUE THAT THE CITY OF EVANSVILLE IS LOOKING INTO A WELLNESS PROGRAM FOR CITY EMPLOYEES? IS IT TRUE THAT THE CITY ADMINISTRATION WANTS TO SELECT THE GROUP TO OVERSEE THIS PROGRAM WITHOUT PUTTING IT OUT FORMAL BIDS? IS IT TRUE THAT THIS PAPER SHALL FOLLOW THIS ISSUE AND KEEP YOU INFORMED ABOUT THE FINAL DECISION?

IS IT TRUE THAT THE EVANSVILLE-VANDERBURGH COUNTY SCHOOL SYSTEM HAS DROPPED A THREATENED SUIT TO SHUT DOWN AN INDEPENDENT HIGH SCHOOL SPORTS WEBSITE? IS IT TRUE THAT WE FEEL THAT THIS ACTION COULD VIOLATE THE WEBMASTER'S FIRST AMENDMENT RIGHTS? IS IT TRUE THAT IF THE SCHOOL SYSTEM IS PAYING AN ATTORNEY TO FIGHT THIS BATTLE, IT IS A WASTE OF THE TAXPAYERS' MONEY? IS IT TRUE THAT WE WOULD LIKE TO SEE THE SCHOOL SYSTEM SPEND ITS TIME, ENERGY AND MONEY EDUCATING OUR YOUTH?

Long-Term Planning...Or A Lack Thereof

Recently, I was while sitting at a stop light in downtown Evansville, a sudden rush of befuddlement overcame me. As I looked out through my windshield, a variety of buildings rose up out of the concrete to form an image more suited for a Picasso painting than an industrious and lively community. As if struck by lightning, all at once the major problem plaguing our limping downtown became increasing clear to me. Historically, the city has lacked long term planning.

The old adage that one who never plans, does plan to fail speaks to our current local urban crisis. Failure to plan could never be put to better use than to describe cities that have fallen into disarray. This sickness is easy enough to diagnose: crumbling infrastructure, need for increased population in some portions of a city and overcrowding in other parts, industry and skyscrapers located right next door to where you desire more housing, TIFF districts and housing districts virtually overlapping, and big government programs like Front Door Pride that seek to patch but not fix long term problems.

The symptoms of this disease have been manifesting themselves for quite some time now. All which were, at one point, avoidable. Most of which can now be remedied but only if the current Administration and City Council awakens themselves from their slumber behind the wheel.

The solutions to a lacking or non-existent long term plan are parallel to the solutions for escaping a pit of quicksand. Weak leadership at the city level fails to fix the immediate

problems and only provides short term patches likened to barely keeping your head above water; you do what is necessary to stay alive but you never escape your trap. Sound leadership takes the harder approach and makes decisions that will affect the long term outcome, effectively the slow crawl that eventually pulls itself out of the quicksand and corrects its initial folly.

The current city administration has gotten into the habit of mistaking good ideas for good planning. Transforming the McCurdy Building into beautiful condos is a good idea and will attract a certain crowd of people back into downtown living. But the premature sale of the adjacent parking lot at a higher than market prices and the lack of a commitment to transform the building into the desired use has left taxpayers in mistrust and left holding the bag for several costs. It has left the McCurdy's future uncertain...bad city planning.

Flipping the upper floors of downtown buildings into condos and apartments in order to repopulate downtown is a good idea. But lack of planning has led to overpriced extravagance and priced the type of people who want to live downtown out of the market.

A downtown stadium, a good idea. But the city hasn't fixed a screwy road system downtown in which one



*Story by Hobart Scales
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way streets dead end into other one way streets. They have not addressed the drainage and sewage problems to stop sewage from backing up into parking garages and drain streets that too quickly become flooded. The announcement of the location before talking to property owners about their willingness to sell, the lack of dedicated reliable funding and the total lack of adequate parking; all are examples of poor city planning.

Nearly empty skyscrapers, a mixed business and residential riverfront instead one or the other that would increase value long term, a lack of a nightlife corridor to attract young people, and designating a TIFF district just for the stadium property are really great examples of really bad decision

Long-Term Planning

continued

making on the administrations part.

As a public policy consultant, I recommend tackling the bigger problems first. Fix the roads downtown and make it easier to get around. Indianapolis has four one way streets downtown designed for each compass direction are user friendly and efficient.

For safety of our citizens, fix the drainage problem. Simply saying that the problem is too big to fix is not an appropriate or an acceptable answer. Instead of throwing big, bloated costs estimates to scare off rabble rousers, figure out a long term plan to get it done. Set aside funding every year, set a start date, an end date, and solve the problem. Not tackling it head on will only make it worse.

Take out the curves on Main Street and replace with diagonal parking which will instantly double the amount of parking on Main. Also, build a parking structure on the Old Grey Hound station property. These are easy fixes.

Give the authority to the Economic Development Commission to be more involved in the residential planning for downtown. They should be working to coordinate a market mixture of condos and apartments that are being renovated at varying price ranges. Instead of the Administration's "every developer for himself" approach which has done more to line the Mayor's campaign coffers than providing good housing solutions, there should be a more coordinated approach which sets standards for building materials, pricing, and zoning which balances the mixture of residential and business.

Right now the only long term plan the city council and the mayor's office can contrive is this: build a stadium, hope the money comes, hope for growth on 4th Street, straighten Main Street, and plant some trees. Well, from the front seat of my truck looking into downtown, the apparent flaws with this dogma look instantly clear. Good ideas and good intentions are no excuse for poor leadership.

The beauty of long term planning is that it is efficient and costs no money to do. Only dedicated leaders, an involved community, some paper, some ink, and some mid-night oil is required to make our downtown great. I call on our city officials to do what they should have been doing since swearing into office. Stop flying by the seat of your pants and think before you decide to act.



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The economics of a new arena



By Ryan Stratman

The essence of economics is studying how people will use scarce resources, including money. It goes without

saying that money cannot be created out of thin air and \$130 million will most certainly not. With this in mind, there are several economic lessons we can learn from Weinzapfel's proposed Downtown Stadium.

Law of unintended consequences

This month, the IHSAA (the sanctioning body of Indiana high school sports) announced that it would end its two-decade-long tradition of playing in the Indianapolis Colts stadium. The reason? Cost. The brand new Lucas Oil Stadium demanded an increase in rent that the IHSAA would pay (from \$50,000 to \$100,000). Instead, the 2009 State Football will be held somewhere else, somewhere not in Indianapolis. While it was not Indianapolis' intention to price high school kids out of the stadium, the law of unintended consequences came into effect. The new arena in Evansville may have the same problem. Since a new arena would likely command a higher rent, the cost of events like concerts would likely go up as well. An example of how a brand new stadium may negatively affect the

local economy can be seen from a well-attended convention in June-July of every year for the past five years. The Jehovah Witness convention has convened at Roberts Stadium since 2003. They previously had their meetings in Louisville's Freedom Hall. When rent got too expensive they moved to Evansville for cheaper hotel rooms and cheaper rent. This group spends nearly \$3 million at restaurants and hotels over the 4 days of their convention. What Mayor Weinzapfel and the rest of our leadership must understand is that Evansville cannot (at the current time at least) compete with our larger neighbors to either side. Evansville and its citizens must create a niche (like family-oriented conventions) and run with it. There are certain things that Evansville can provide and some things that they cannot. Evansville can provide many positives like affordability, quick access to many parts of town, and numerous hotels and restaurants. Miscalculating these perceptions can and could lead to a boondoggle this city has never seen.

Supply and Demand

Mayor Weinzapfel contends that the current stadium is insufficient to support several touring acts, like Metallica. While this may be a fair point, it alone does not justify a \$130 million dollar investment. The law of supply and demand does boil down to what entertainment events Evansville can attract with a new stadium. Many cities of the same size attract the same types of events that Evansville currently does sans a new stadium.

In other words, Mayor Weinzapfel and the city can build an NFL caliber stadium but does this mean that Evansville will get an NFL team? The good money is on no.

The mantra of "if you build they will come" only works in the movies and in politicians' minds.

Trade Off's

If Mayor Weinzapfel is bent on spending \$130 million to improve the quality of life in the Evansville area perhaps he should consider other options. There have been several areas in the country that have realized that you must put the horse before the cart. An example is "The Research Triangle" in North Carolina. The horse in this scenario is education where the University of North Carolina and Duke have become premier academic institutions by investing time, resources, and money into them nearly 60 years ago. The cart is a much higher standard of living (it was voted one of the top three places to live in the U.S. in 2003, among many other honors). This investment, although lacking instant gratification, has paid dividends for decades. Today, there are numerous financial headquarters, a large technology presence, and numerous start-up industries located in this area.

Not to be outdone, Mayor Weinzapfel is promising jobs connected to the arena. A large majority of these jobs (stadium staff, restaurant workers, and ones in the hotel industry) are very low paying jobs. Instead, imagine a \$130 million dollar investment in local

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universities and high schools. Some ideas for this might be a professional consortium between UE and USI to create a professional building downtown with a school of law, dentistry, etc. This would attract high quality and stable jobs to the region as well as a lively downtown area.

Assuming that Mayor Weinzapfel's assessment is correct and Evansville would be able to attract some better talent; the question arises, are there any other options? Many cities including Indianapolis, Nashville, and St. Louis, have packed houses at their large outdoor amphitheaters. An amphitheater, about the same size as the ones in those cities, would be significantly cheaper, allow concerts between May and September, and would provide ample parking for concert goers, while attracting the same touring acts as a new stadium.

Scarcity

In economic times such as these, events like sports, concerts and conventions are luxuries. When trimming budgets usually the first thing to go is usually the

entertainment spending. For example, in recent months many acts that have scheduled Evansville as a tour date have cancelled because of a lack of interest. This brings up three very important questions. If this continues can Evansville even attract the entertainers that it once did? Why build this arena during a recession? Finally, how can one justify a decrease in the capacity of a stadium?

Politicians love to build stadiums, bridges, etc., because this gives their tenure a tangible memorial to their public service. This is usually done at the cost of reason, common sense, and tax dollars. While one may look to a new stadium and point to an elected officials leadership capabilities, this is not the case. Large public works projects only require political skill, not leadership. True leadership requires vision and creativity, much like the leadership displayed in North Carolina nearly 50 years ago.

The only solution for the single largest spending project in Evansville's history is to put this to a public referendum. This will allow an open debate on other possible projects, locations, and viability.

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Power to the People

*Story by Jamie Grabert
Publisher*

I prefer to think of myself as a writer, not a journalist, and especially not in this time with the negative connotations associated with being a “reporter.” Writers give scope and meaning to the lives of those around them. They preserve history in a truthful manner, free from political prowess. I believe in the truth. I believe in telling the facts as they are, not as I wish them to be or someone tells me they are.

It is to that end that I decided to write a column for this issue of the City-County Observer. I believe in good public policy. I believe that if honest, credible information is presented to the people, they can and will make the right choices for themselves and the community.

But let’s take this one step further. I believe in the Declaration of Independence and the United States Constitution. I believe the latter to be alive and well at work in my life daily. While I certainly have conservative tendencies, I don’t believe I am a Democrat, Republican, Libertarian or other. I am simply an American.

Just before tax day, I had an interesting conversation with a friend, whom I didn’t realize had her ear to the ground on so many issues. She works in print media, but her job doesn’t require her to stay up with current affairs the way mine does. After we began talking about the Tea Parties that were supposed to happen the next day, she looked at me, raised her fist, and said, “Power to the people.”

That led me to think about the Constitution and the Bill of Rights. That’s why we have the right to question our leaders. That’s why we have the opportunity to assemble peacefully in

protest. We have the right to have our voices heard by those who we elect to represent us as an individual, community and nation.

The First Amendment states, “Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.”

On the evening of April 15, I was not just an American. I was a proud American. I was proud to see the 1,200 or so people that gathered in Evansville that stood together, peacefully, to voice their protest to the excessive spending and a lack of willingness to hear the cries of the people who wait to see if their’s is the next job to be shipped overseas, lose their homes while others get wealthier, or just wait to see what tax will be added for unnecessary projects and spending.

In our everyday lives, we take the rights our forefathers gave us for granted. We sit back and wait for others to do things when we have the same rights and powers that someone else does, as provided by the blanket of freedom that covers United States citizens. We learned that one voice can uplift and give courage to the masses so that they might take a stand.

The United Conservative Movement of Evansville, through the organizational skills of Frank Peterlin, showed that the people of Evansville and surrounding communities take their rights seriously and want to maintain them. A group of over 1,000 area souls gathered in the form of a Tea Party on April 15. There was no real news coverage, as the mainstream media believes this was a radical action.

I ask you, where would we be as a nation without other radicals, like Harriet

Beecher Stowe, Sojourner Truth, Martin Luther King Jr., Patrick Henry, Frederick Douglass, Elizabeth Cady Stanton, and many others. This nation was founded by radicals. They wanted true freedom. Lest we forget the movements and stands these people took, here are just a few reminders: The succession of the colonies from England, Women’s right to vote, the abolishment of slavery, equal rights, and the list continues.

So why does the mainstream media steer clear of these issue? Because the Constitution and its supporters just aren’t newsworthy. Why? Because they aren’t part of the establishment. Why? Because they believe in the true meaning of what it means to be an American. They believe in the power of the people. These people are true leaders, and I believe the men, such as President James Madison (who is credited with being the author of the Constitution and Bill of Rights), President Thomas Jefferson, George Mason, John Locke, and of course, President Abraham Lincoln, were looking down on this great nation and smiling.

As a writer, I was advised by some wise professors that the best way to write is to read. Read books by people smarter and wiser than you are. I often consult Henry David Thoreau, Walt Whitman, Mark Twain and William Shakespeare. As I sat at my desk this morning, I searched the bookcase for inspiration. Then it hit me –Thoreau. H.D. Thoreau wrote this passage that incited me to action, “The mass of men lead lives of quiet desperation. What is called resignation is confirmed desperation. From the desperate city you go into the desperate country, and have to console yourself with the bravery of minks and muskrats. A stereotyped but unconscious despair is concealed even under what are called the games and

amusements of mankind. There is no play in them, for this comes after work. But it is characteristic of wisdom not to do desperate things."

Thus, we have as an example, the United Conservative Movement. This group was not desperate, they were determined. They were not desperate, but they were organized. They were not desperate, they were purposeful. They are not desperate, they are essential.

A quick skim of "Civil Disobedience" led me to an adjacent theory, "This American government — what is it but a tradition, though a recent one, endeavoring to transmit itself unimpaired to posterity, but each instant losing some of its integrity? It has not the vitality and force of a single living man; for a single man can bend it to his will. It is a sort of wooden gun to the people themselves. But it is not the less necessary for this; for the people must have some complicated machinery or other, and hear its din, to satisfy that idea of government which they have. Governments show thus how successfully men can be imposed on, even impose on themselves, for their own advantage."

We are living in a time when the very essence of being an American is under attack, and primarily by others calling themselves Americans, whom the people elected. We are living in a time when we each need to become a soldier of freedom. We are living in a time that being an American means having the willingness to prepare and participate in yet another revolution. We are living in a time that is ripe for the next group of great leaders need to stand up and lead the people by listening to the needs and desires of the people, not following the money train that will lead them to sell their souls for re-election or greater power.

It's time the American people take a stand. It's time the American people take action. It's time the American people make history. It's time for complacency to be replaced with leadership. It's time the people exercise their power.

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Krupp Presented Bronze Good Citizenship Medal

Story by Don Counts

Several years ago I read a story about Dan Krupp. I saved the information, knowing that this man deserved to be honored. At the time I didn't know when or by whom, but I was determined to see that he was honored. When I was asked to serve on the nominating committee for Ohio Valley Chapter INSSAR, I realized this was my opportunity. On Saturday March 14 this was accomplished by him being so honored.

When I arrived at his home for the interview I was greeted in the driveway like an old friend that was truly glad to see me. He took me into his garage/workshop and while we were talking I noticed a project that was on his workbench. I asked if he would start the cutting process, which he agreed to immediately. He had already stacked the wood pieces together, had taped the wood to keep them from slipping. The pattern had been glued to the top piece. He then drilled small holes into the spots on the pattern that he would cut out. I was amazed at his steady hand and precise cuts. Afterward we went into his family room. The walls were covered with many of his scroll saw pictures and designs. I was amazed at how precise his cuts were and the finished product. He took me to the hall way where he has displayed the service men and women's scroll saw portraits covered the wall.

Dan had been making ornaments and other items with his scroll saw for several years when he was on the internet looking for patterns. He found a site called Portrait Freedom hosted by Marine Sergeant Gary Browning. After Gary got out of the Marine Corps he began a hobby of doing scroll saw art. He used his scroll saw portrait techniques to preserve many treasured family photographs. He also enjoys scrolling portraits of pets, wild animals and celebrities. After the February 1, 2003 Space Shuttle Columbia was lost during its return to earth, Gary spearheaded an effort to gather scrollers together to create something very special and unique for the families of the tragedy. He did a portrait of each member of the Columbia crew. "The idea of organizing a group of volunteers from different countries, states and backgrounds to complete a project through the Internet would seem impossible", but this is what he did. He created a website for families to submit a request for a scroll saw portrait for fallen service members from Iraq and Afghanistan. When the request is received, a pattern is made and then sent to a cutter who will make the scroll saw portrait and send to the deceased family. Gary has published several scroll saw books, including one on Civil War art.

Dan joined this internet group. He jumped at the chance to do



Dan and Mrs. Krupp pose for a photo.

something for the soldiers by joining the group in February of 2004. "It shows the families that someone cares. It just seems the right thing to do, I guess, they are giving their lives for the rest of us. It is the least I can do"

Dan is 65; he is a cutter, not a designer. He has completed skill saw portraits for 46 service members. He said he begins by sanding the thin 8 by 10 pieces of wood he will cut. He usually cuts four pieces stacked together and uses different woods, such as birch, maple and oak. By stacking he simultaneously creates multiple portraits, two for the service member's family, and one to keep and an extra one in case any are damaged during the cutting process. He then fits and adheres the pattern to the top piece of wood, the adhesive is similar to that used in post a notes, only much stronger. He drills holes so he can begin making interior cuts and starts to work. He uses a tiny flexible scroll saw blade. Krupp pushes and rotates the wood against it, following the intricate lines creating a face. During the cutting process he has a small fan aimed at the blade to keep sawdust blown away. He has a window fan blowing on the other side for the same reason. After he finishes cutting, he sands the portrait again, treats it with a preservative to dry. It takes about four hours to make a portrait. "It's all volunteer work."

Dan likes to deliver the portraits in person if it is of a local service person. Several years ago he had an assignment to do a portrait for a man in Ohio. After he finished, he had a planned vacation to go to Ohio and thought since he would be in the State, he would deliver this one in person. When he got there

FEATURE

the family hadn't requested the portrait and didn't know who had requested. They were very appreciative, but Dan never did find out who made the request. This could have been a problem if for some reason they didn't want the portrait. For this reason he likes to know something about the service person before he does a portrait.

Dan is a native of Ohio and has lived in Evansville for 22 years. He became a serious scroll saw hobbyist about seven years ago, starting in 2003. He retired from the Evansville Public Library in 2004.

Portrait Freedom's website, which you still see linked to other websites, went down when Microsoft closed their internet groups. Gary Browning has created another website, which is much smaller than the original, he appears to be spending more time writing scroll saw books.

Dan has not let this closure stop him. He has found five designers who will make patterns for him. When he is asked to do a portrait, he will email the picture of the service person to one of those designers. They will email him back with a pattern.

He said that he has to be careful, in picking other pictures to



Don Krupp works in his workshop.

do in scroll art. Many images are copywrited. Even if he knows when the copy write will expire, he has to be careful that the copy write has not been renewed. Some images have licenses and cannot be copied without permission. There are others that are in the public domain that can be copied.

There are many sites on the internet where he can order patterns. One site he found was <http://www.geocities.com/meydenhart/> operated by Sue Mey. When he orders a pattern on line, after entering his credit card, the pattern arrives in his in box usually within a few

minutes. She also has free patterns on her website.

I wondered why in today's world that someone hadn't created a program where you could upload a picture and have a pattern created automatically. He said there is a program like that, but most cutters don't like the results they get.

I believe Dan is a true American hero. His scroll saw portraits has brought honor to the men and women who have fought and died for our country. This has given their family members a new sense of pride in their lost love one. It was an honor to meet such an outstanding individual.

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An advertisement for Zuki Japanese Grill. The background is a green, textured wall. On the right, a chef in a white uniform is smiling and holding a large platter of sushi. The text is overlaid on the left side of the image.

The collapse of the **American** Housing **Market** explained

Story by Michelle Peterlin

Recently, I gave a lecture to juniors and seniors in an economics class at North Posey High School. The teacher had asked me to come in and explain what's going on in the housing market.

I began my lecture by asking students what they thought had happened to the housing market and why the economy went into recession. All I saw was blank faces. I told them that the answer to both of these questions is one word, greed. The students were stunned.

Let me try to reenact my lecture on paper. Imagine you are at an auction and the auctioneer has a book that was originally purchased for \$10. The owner of the book has had it for 2 years and now wants to get his money out of it because he borrowed the money to buy it from a friend and now the bill is due. The auctioneer holds the book up and starts calling out \$12, then \$10, \$9, \$8, \$7, \$6, \$5, \$4, \$3, \$2 and \$1. People start raising their hands up at \$1. This establishes the bottom of the market. This is a where the majority of people are willing to buy the book.

Now the auctioneer starts calling the price back up starting at \$1. There are a lot of buyers' hands up at this price. Most hands stay up at \$2 but at \$3 several hands go down. When the amount of \$4 is called, only 2 hands remain up. The auctioneer calls out \$5 and only one had remains. The book sold at \$5. This is the top of the market. The highest value of this book is \$5. The seller has lost half of the original cost of the book.

This is an illustration of what happened in the real estate market. Within the last 5-7 years, the real estate market was red hot and people were willing to pay top dollar for homes. There were more people buying than selling properties. For example, a three bedroom brick ranch on a half acre of land was selling for an average of \$150,000, and there weren't enough of them out there to meet the demand.

Fast forward to 2009, many people are in financial turmoil. Why? Greed. How? I will explain. Over the past 10 years, we have been living in an ultra consumer materialistic society. Many people wanted to have it all now and were willing to borrow money they didn't have to get it. I have been in real estate professionally for 12 years. My father also sold real estate in another state and it is fair to say I grew up in this business. Traditionally, it was a big deal to be able to buy a home or a car. You were required to have a down payment of 30% of the purchase price or pay for it entirely in cash. Banks put you through the paces before they would loan you money. Lending

institutions checked your references. They talked to your employer and checked your bank account to see what type of payment and savings history you had. When I was in college, I worked in the department of a bank that did this.

Over the past 10 years, lending institutions made major changes in the way they do business. No dock loans became their number one product. No money down, 100% financing became popular. You could even get your closing costs paid for within your loan. Interest rates weren't fixed, but who really cared? To our amazement, we realtors began to see people who had no business buying a home not only buying one but getting one they could never really afford in a real market because the lender structured the loan to a point where they were able to make the basic payment. Households earning a combined \$78,000 were buying homes with purchase price of \$400,000. Everybody who was anybody became a mortgage broker. I saw ministers, retired construction workers, teachers and anybody else who wanted a second job become a mortgage broker. No financial background required. Everything was going great, and everyone was happy.

In 2008, reality began slapping America in the face. The economy faltered, people lost their jobs, there was a glut of homes on the market, flexible interest rates rose dramatically on loans and foreclosures skyrocketed. The students asked me why this made banks stop lending.

Lets' go back to what happened at our mock auction. The book the seller owes \$10 on is now worth \$5 at the top-end and \$1 at the bottom. The book's owner is upside down on his loan. He owes more than it is worth.

The same is true for that \$150,000, three bedroom ranch that was so popular 5 years ago. There are now acres of property all over town covered with this type of house for sale. There are very few buyers, and they are buying these homes for \$75,000. You bought yours for \$150, 000, and its now worth half of what you paid for it plus you got 100% financing, took out all the equity to go on vacation last year and financed \$3,000 dollars of your closing costs. You are in trouble because of the way you bought and financed your house. To make matters worse, you financed two cars at 100% of their value and now that loan is upset down too.

The banks stopped lending because you weren't the only one upside down on your loans. Hundreds of thousands of your fellow Americans are in the same sinking boat. Banks are holding their loans backed by assets in the form of property and that property

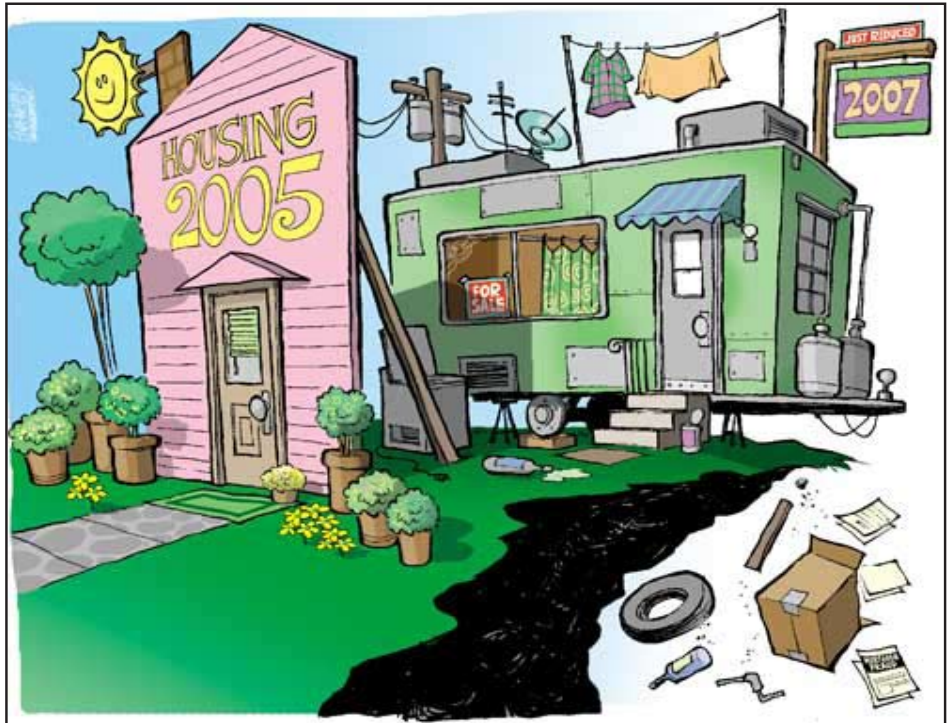
is now worth half of what it used to be. They do not have anything to offer or to barter with in order to secure money to loan out. The entire banking system is upside down on their loans.

Greed is the name of the wrecking ball that hit America. Everybody wants what they want now. They will not wait, and they do not care where they get the money to get it. They were willing to give up their financial future for today's material pleasure. They overbought, overpaid and over-borrowed because they did not want to see the consequences. Lending institutions, credit card companies, car dealerships, etc participated in the destruction. Why? Because they were in a position to make much more money charging somebody interest on a higher loan amount than if someone put down a sizable down payment. They were able to make billions of dollars preying on Americans' obsession for material things. Everyone got carried along to the end of the track and fell over the cliff.

Right now, realtors are doing a multitude of short sales. This is when the realtor and property owner negotiate with the bank holding the note on how much of a loss they are willing to take on the sale of a property. Here's how it works. The note is for \$200,000, the property is worth \$125,000 and the difference is \$75,000. The bank is willing to lower the note down to \$165,000 in order to get it closer to the market. If the homeowner is able to sell the property at \$125,000, they agree to pay the difference between \$165,000 and \$125,000. They will need to come up with \$40,000 in cash or refinance this amount to pay the bank. This happens to only the lucky ones.

Many people opt to abandon the property to foreclosure. Many times the bank forces families out and sells their assets at auction. One of hardest things I do in my business is to go prepare a house for sale in foreclosure. It is heartbreaking to see a family in so much pain and to look into the faces of its children.

It has been my experience that 98% of bankruptcies and foreclosures are self-inflicted. Let me tell you what I find on the property of the above mentioned family. Everything in the house is brand new from the stainless steel appliances to the furniture. There are two top of the line SUV's in the driveway. The children have every tech game out there like Wii's, game stations and Blue Rays. Every room in the house has a new flat screen TV. Everybody has their own personal computer. Everybody is wearing top of the line designer clothing. When I measure the closets, they are filled with new clothes with the tags still on them. This family and thousands like them have had a major disconnect between their personal financial choices and the mess they are in.



Cartoon courtesy www.reversemortgageguides.com.

I ended my lecture explaining to the students that self-control goes a long way towards setting themselves up for a great financial future. The importance of saving, planning ahead and working for what you want offers the greatest and most satisfying rewards. Is it more important to have the latest new thing or money in your pocket?

Teachers, parents, community leaders, pastors and friends, it is now time to work together to teach our youth the timeless value of having a strong work ethic. We must preach and show self-control in all things. Adults must lead by example. Our students must leave high school able to do basic things like balance a checkbook, calculate interest rates and open a savings account. They must be shown how to establish a personal budget and maintain it. These are life tools.

Self-control should be engrained in their heads. It will lead to reduced unplanned pregnancies to not taking those "free" credit cards that come in the mail and maxing them out.

A good strong moral compass will pull these young adults through many storms. It should start at home and continue throughout the community.

Whether we like it or not, our financial health is tied to our success in society. It determines what type of spouse we attract and what type of children we have; it affects our mental, emotional and spiritual health as well.

It does not matter what you drive, where you live or what you have. True success and happiness is measured by having things paid for and how soundly you sleep at night you are in control of your own life.

FROM SALEM TO MARILYN MONROE



By Robin Church

From time immemorial there have been many men who've promised their love the moon, or at least their "dream house," if they'd just go along with the man's latest scheme. I've been told this was the tactic Henry Ricker used around 1870 in attempting to lure his wife from Salem, Massachusetts to Evansville, Indiana.

"Oh my dearest Lorrette," I can hear Henry say as the couple ate breakfast with Alice, Emma, and Grace, their three little girls, "Just agree to move to that lovely Ohio

Valley town and I will build you the house of your dreams. With all the money I will make when I join my brother James in his boot and shoe manufacturing and wholesale business, we will be rich indeed. It is far less expensive to build out West and everything is possible in Evansville. Just say 'Yes,' and your fondest wish is my command. You will live a life of ease and luxury."

"Henry, dearest," answered his hesitant wife as the two Ellens, their Irish 'domestic servants', waited on them hand and foot, "I live a life of ease and luxury in my dream house now. Why would I want to take my children and myself so far away from our family and friends in this cultural Mecca to live in that backwater town among those, what do you call them... Hoosiers?"

Henry slowly stirred the coffee in his delicate and expensive cup. "You know, my love," he finally replied, "how you detest the long, cold winters here. Evansville is so far south, spring will come early and autumn will arrive late. Just think, we will suffer through neither New England blizzards nor nasty Nor'easters!"

Wouldn't you have loved to have heard their breakfast conversation when Lorrette woke up to her first Southern Indiana blizzard? Or, to 'up the reality ante', their first discussion of the summer swelter that makes Evansville the largest natural sauna in Indiana every July, with its accompanying mosquitoes the size of blue jays?

Still blithely unaware (you can't be in denial, unless you have experienced something to deny) of the "surprises" awaiting her in Southern Indiana and feeling the surge of excitement most females experience when offered the opportunity to build a bigger and better house (even if it is in God-forsaken Indiana),

Lorrette eventually acquiesced. Plans were drawn up for her soon-to-be Hoosier home, an exact copy of their current one in the suburbs of Boston, only finer. "I will be much less homesick if I feel as if I am still living in my sweet Salem home. And since you yourself said money is no object, my dear husband, I want solid walnut woodwork and mercury glass door-knobs and I must have a French crystal chandelier. These amenities will make it much easier for me to adapt to the primitive life in Indiana."

Henry was as good as his word and work soon started at the corner of S.E. First Street and Mulberry on the two story French Second Empire house I began to restore in 1998. It's the only house of this type I have seen in Southern Indiana with a very unusual detail. To be sure, there are several other Second Empires around here, the Reitz Home being our most well-known example. All are characterized by the style's definitive feature, the mansard (or dual-pitched hipped) roof. But the other houses I've seen with decorative pilasters (large vertical architectural trim) having a distinct diamond pattern similar to the ones on the corners of my home were in New England, when I went looking for my house's alleged prototype in Salem.

Here's where I digress, and hopefully entice, a bit. Little did I know when I toured Salem, a place still famous for the infamous Witch Trials, how much this town would become connected to my family and the smaller town of Poseyville, Indiana. But that's a story you get to read on yet another day, and yes, there will be witches. Now back to Boston...

Somewhere between 1870 and 1871 the Ricker's and two of their young daughters Emma, age 8, and Alice, age 3, made the long train-trek westward. One year old baby Grace had died. This was a heartbreakingly sad beginning to the family's new life in Indiana, but Henry encouraged his little family that the change of scenery could be grief's best treatment. No reminders of Gracie here.

Alice and Emma sat on their back porch, entertaining themselves by watching First Presbyterian Church being erected directly behind them. Lorrette entertained the congregation at "Socials" in her luxurious and up-to-the-minute home. Henry clopp, clopp, clopped home in his horse-drawn carriage every evening from his thriving business on Main Street. The years immediately after the Civil War were good indeed, even for transplanted and grieving New Englanders, who were still trying to adjust to winters almost as ferocious and summers much more severe than "back home".

But the Panic of 1873 popped the post Civil War speculative

— THE CITY-COUNTY OBSERVER —

HISTORIC PRESERVATION

economic bubble. The good times faded into the past as the Panic developed into a full blown, lengthy depression. By the time of the 1880 Census the Ricker's were taking in boarders to make ends meet. In addition to their family of four, there were six other people living in the house, including ONLY one maid. I would have liked to have heard the breakfast conversations between Mr. and Mrs. Ricker then.

"Henry, I truly do not know how much longer I can endure this horrendous life!" complained the totally fed-up and not-in-denial Lorrette. "Adjusting to the absolutely awful weather was bad enough, and you know I have earnestly tried to make friends with these Hoosiers, even though I hear them make fun of how I speak behind my back. But how can you hold your head up in polite society knowing your wife and daughters have been reduced servants in their own home, waiting on virtual strangers? And, for the life of me, I cannot begin to understand the speech of our boarders from Kentucky!"

But two of the five boarders were the young Canadian architects James and Merritt Reid, the brothers responsible for giving this house its future fifteen minutes of future fame and eventually establishing its world-famous connections, including Marilyn Monroe. The Reid boys had graduated from Yale in Boston, and I speculate the mutual Massachusetts connection is what brought them into the Ricker's world and home.

I'm sure the young bachelors Reid (in 1880 James was 28 and Merritt was 25) thoroughly spiced up not only the world, but also the daydreams of the now teen-aged Alice and Emma. Nor did it take Mama long to figure out why her daughters argued daily as to who would stay in the kitchen to help prepare the breakfast and who would get to carry it out to those charming young men with their enchanting Canadian/Boston accents. I'm sure it was linguistic music to Mrs. Ricker's ears as well.

According to local records, this was the time period my Second Empire house morphed into a Queen Anne. Victorians were definitely not preservation purists. In fact they were so keen on the latest fashions, they probably invented the expression "Keeping up with the Joneses". Old-fashioned was one of the worst insults you could hurl at them. Possibly in exchange for rent and in what little spare time they had, I believe the Reid brothers designed the larger front porch, the 3rd floor addition, and the larger square tower, all with the latest and most stylish Queen Anne embellishments.

Even though the Ricker's were obviously in dire financial straits, Henry may have thought the remodeling (and yes, I have heard people call it 'bastardization' behind my back) would cheer up his harried and still home-sick wife. She may have been down to one domestic servant and doing much of the housework herself, but at least she wouldn't be living in an old-fashioned house! And as word spread that 'THE' Reid brothers hired to finish the design work for the under-construction Willard Library were living in HER home, well, that was a boarding-house perk she never expected.

This updating was the last thing of significance the family contributed to Evansville. They remained long enough to see Willard Library completed in 1885 and bask in some of the reflected glory of its esteemed architects. But before long the house was sold and the Ricker women were back having their breakfast in Boston. Henry stayed a while longer to tie up some loose ends, but by 1900 Henry was also in Massachusetts with his family.

At a time when houses and buildings were even more of status symbols than they are now and their designers were worshipped as minor deities, the Reid Brothers quickly became the golden boys of the American architectural world. Their stunning success with Willard Library led to the commission to design Hotel Del Coronado in San Diego, California. And Hotel Del not only made them "Rock Stars" of the entire architectural world, it will lead us, in my next story, to the Evansville connection with Marilyn Monroe, British Royalty, "The Wizard of Oz."

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STATE LEGISLATURE

Week in Review at the Indiana General Assembly

INDIANAPOLIS—Final conference committee reports must be approved by a majority vote in both chambers. The following brief summary highlights some of this week's activities in the State Senate.

In conference committees

State budget update - This week Senate Democrats reiterated our state budget priorities to be considered during ongoing conference committee negotiations on House Bill (HB) 1001. Our main concerns are job creation with an emphasis on the promotion of green job initiatives through worker training and investment, and the release of previously appropriated funds for higher education construction projects. Among other recommendations is the creation of a more equitable and stable school funding formula, the restoration of funding for public television and radio, and to make permanent the state sales tax exemption on federal LIHEAP funds to allow more federal funding to be directed to lower income families to assist with heating and cooling costs.

Debate continues on how to fix state's bankrupt unemployment system – Members of the conference committee deliberating on how to replenish Indiana's bankrupt unemployment insurance fund continue to discuss proposals for HB 1379. Over the past several years, this fund has paid out millions of dollars more in benefits than it has collected in employer taxes. Since last fall, the state has borrowed almost \$800 million from the federal government to cover unemployment insurance benefit claims. Indiana's unemployment rate hit 10 percent in March, the highest it's been since the early 1980s. Nearly 340,000 Hoosiers have lost their jobs, which is twice as many as this time last year. Changes to the bill are expected as negotiations continue into next week.

Teen drivers' bill under negotiation – Legislation which would require teen drivers to spend more time behind the wheel of a motor vehicle before getting a driver's license is now being considered by a conference committee. As passed by the House, Senate Bill (SB) 16 would require teenagers to meet the following conditions: be 16 years and 180 days of age to receive a driver's license; hold a valid learner's permit for at least 180 days; complete at least 50 hours of supervised driving practice with someone at least 25 years of age, of which at least 10 hours are night time driving; and pass the required examination. In addition, the bill would prohibit those under 18 from talking or texting on cell phones while driving.

Senate floor action

The Senate concurred on changes made to numerous bills this week including the following which now advance to the governor for final consideration.

- SB 236 includes stiffer penalties for feticide and provides that a person who, while committing or attempting to commit murder or felony murder, causes the termination of a human pregnancy may be sentenced to an additional term of imprisonment of six to 20 years. This bill is in response to a shooting during a bank robbery attempt of an Indianapolis bank teller who was pregnant with twins. The

young woman survived, but lost both unborn babies. This measure will allow prosecutors to seek tougher penalties in a murder or attempted murder case involving a pregnant woman.

- Legislation which will create an alert system for missing seniors in Indiana has been approved by both houses. SB 307 will create the Silver Alert Program to inform the public about missing adults suffering from dementia-related illnesses who have wandered away from their homes and are considered lost. Similar to the Amber Alert Program which focuses on missing children and is broadcast statewide, Silver Alerts will keep local media and local authorities informed resulting in quicker action to finding missing endangered adults who often do not know where they are or how to protect themselves. The elderly make up the fastest-growing segment of the U.S. population. According to the Alzheimer's Association, 5.3 million Americans suffer from dementia-related illnesses.

- Parkinson's disease will be added to the list of possible line-of-duty disabilities for firefighters, police officers and emergency medical services providers. SB 376 creates a presumption that if diagnosed with Parkinson's disease after being exposed to certain toxins or head trauma incurred in the line-of-duty, these public safety personnel will qualify for disability benefits. Under current law, only certain cancers, heart or lung disease is presumed to have been incurred in the line-of-duty. Deig co-authored this bill and worked to get it through the General Assembly.

Bills signed into law

The governor signed several bills into law this week including the following:

- House Enrolled Act (HEA) 1116 will require Indiana law enforcement agencies to submit information regarding missing persons into the database of the National Crime Information Center within two hours of receiving a missing person report. The new law will also allow local law enforcement agencies to contact and facilitate the cooperation of the Indiana State Police as well as police in other states if the investigation needs to be expanded over state lines.

- HEA 1107 enacts the Interstate Compact on Educational Opportunity for Military Children which provides for the coordination of efforts among state agencies and other states to facilitate the transfer of students of military families between schools, including the transfer of educational and other records. This new law further provides for the recognition of coursework to facilitate timely graduation of students of military families. Deig sponsored this bill and worked to usher it through the Senate.

- HEA 1204 provides that appropriations deposited in the Clean Water Indiana Fund will not revert to any other fund at the end of a fiscal year, but remain available for use for the purposes of the fund. (Current law requires any unused funds to revert to the state's general fund at the end of a fiscal year.) Deig also sponsored this legislation.

Swine Flu Public Health Advisory

Story by Don Counts

EVANSVILLE— Public Health officials are investigating outbreaks of swine flu influenza (swine flu) in approximately seven states. One case has been confirmed at Notre Dame in Indiana.

Swine flu is a respiratory disease of pigs caught by a type A influenza virus that regularly causes outbreaks of influenza among pigs. Swine flu viruses do not normally infect humans; however human infections with swine flu do occur. Public health officials have determined that this strain of swine flu virus spreads from human to human and can cause illness.

The outbreak is ongoing and additional cases are expected. For more information concerning swine flu infection, please see the Center for Disease Control and Prevention (CDC) website. <http://www.cdc.gov/swineflu/> For specific information on travel precautions and an update on the affected areas, please visit www.cdc.gov/travel.

The symptoms of swine flu in people are similar to the symptoms of seasonal flu in humans and may include: Fever (greater than 100 degrees F or 37.8 degrees C), sore throat, cough, stuffy nose, chills, headache, body aches, and fatigue.

Some people have reported diarrhea and vomiting associated with swine flu. Severe illness (pneumonia and respiratory failure) and deaths have been reported with swine flu infection in people. Like seasonal flu, swine flu may cause a worsening of underlying chronic medical conditions.

People entering the United States who are experiencing symptoms consistent with swine flu and have traveled to an affected area (see <http://www.cdc.gov/swineflu/investigation.htm> for affected areas), or have been exposed to someone possibly infected with swine flu, during the last 7 days should report their illnesses to their health care provider immediately and inform them of their recent travel.

People traveling from the United States to affected areas should be aware of the risk of illness with swine flu and take precautions.

To protect yourself from swine flu:

- *Avoid contact with ill persons.

- *When you cough or sneeze, cover your nose and mouth with a tissue or your sleeve (if you do not have a tissue). Throw used tissues in a trash can.

- *After you cough or sneeze, wash your hands with soap and water, or use an alcohol based hand gel.

- *Wash your hands with soap and water before eating or

drinking and frequently throughout the day, or use an alcohol-based hand gel.

- *If you think you are ill with the flu, avoid close contact with others as much as possible. Stay at home or in your hotel room. Seek medical care if you are severely ill (such as having trouble breathing). There are antiviral medications for treatment of swine flu that a doctor can prescribe. Do not go to work, school, or travel while ill.

For more information:

- *Contact your healthcare provider or visit <http://www.cdc.gov/swineflu/> for frequent updates.

- *Contact the Vanderburgh County Health Department at <http://www.vanderburghgov.org/health>.

Further bulletins will be issued as information becomes available.

The below information was taken from the brochure: SWINE influenza (Flu) by the U.S. Department of Health and Human Services Centers for Disease Control and Prevention U.S. Department of Agriculture.

Swine flu virus infections in pigs. Swine influenza disease of pigs is caused by type A influenza viruses and had a major economic impact on the swine industry in the United States. Flu outbreaks in pigs are common, especially during winter months. Swine flu can result in high rates of illness in herds.

A question I have heard is “Can people catch swine flu from eating pork? There is no evidence to show that swine influenza can be transmitted through food. Eating properly handled and cooked pork and pork products is safe. Cooking pork to an internal temperature of 160 degrees kills bacteria and viruses.

First Amendment to the U.S. Constitution

“Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.”

THE CITY-COUNTY OBSERVER

REAL ESTATE

There's no time like the present



Marsha Abell

I was watching FOX news one night last week (I admit I watch Bill O'Reilly) and he was interviewing Donald Trump. Mr. Trump said that he is a buyer and right now he is buying real estate. Mr. Trump has made his fortune in real estate. So, if someone as successful as Mr. Trump is buying real estate, we should take his lead.

There has never been a better time to purchase the home you want or need. Most people realize that and we have seen a slight increase in homeownership and home shoppers. It is also a good time to consider taking the money you have which is producing very little in interest and using it to invest in real estate by purchasing a house for rental income or future sale. When this economy changes, and it will eventually, you will have an investment that should have gone up considerably.

Many people purchased property during the depression for pennies on the dollar and when they sold that investment it had increased in value much more than the 2 or 3 percent you can make in interest. An investment in real estate is not a "flip" which became so popular a couple of years ago.

An investment in real estate is something you hold onto for the future and then sell at the optimum time. The home you live in is an investment and can be used to make money just like rental property. However, when you sell the home you live in you have to replace it at the prices at the time you sell it, so you have to buy in a higher market. That works for you if you sell your big or expensive home and buy a smaller or less expensive home. But, if you buy a similar home you can expect to virtually trade dollars because you may sell yours for a high price but you will have to buy something else at a likewise high price. But, if you sell property you purchased specifically for investment, you can sell it for the high price and there is no need to replace it.

If you are at retirement age at that time--take a cruise, buy a vacation home or reinvest the money. You will have tax consequences to look into but paying taxes on making money is a good thing. The key phrase is making money. This, of course, does not fit every person, age or situation,

but it does give you cause to think about the possibility of increasing your net wealth with real estate.

Talk to your banker or investment broker, a tax attorney or accountant and then call a realtor. A realtor can give you a long list of properties on the market and you can find the one that fits your situation. The United States leads the world in private land ownership and you should be a part of that ownership!

If you have questions or comments you may e-mail me at MarshAbell@FCTuckerEmge.com.

