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E-mail to durhamj@ecu.edu Web site at http://www.news.ecu.edu
252-328-6481 FAX: 252-328-6300
Pirates stay close to home again for latest recruits

ECU's Skip Holtz continues to mine North Carolina talent.

By Nathan Summers
The Daily Reflector

Skip Holtz might never have worked construction, but he knows a thing or two about rebuilding the bridges that run between East Carolina University and the thousands of high schools on the flat coastal plains beyond.

For a fourth consecutive February, the ECU football coach stuck to a promise he made to local football fans back in December of 2004. He continued to make certain local prep football stars would get a chance to take the shortest road possible to play out their college destinies.

On Holtz's fourth National Signing Day with the Pirates Wednesday, he confirmed that all 18 players reported to have committed to the program followed through and signed national letters of intent. As usual, most of them will not leave their home state to attend school.

Eleven of this season's class are native North Carolinians. Last year, 21 of the Pirates' 26 signees were natives, nine of 26 were in 2006 and 13 of 20 were in 2005.

That marks a sharp upturn since some of the in-state relationships began to fray under previous coaching staffs.

"The relationship right now is tremendous," Holtz said. "That's come from a lot of hard work from the staff, getting on the road and coming to them. I don't think you can sit holed up in your office and tell them you're here with open doors, to come see us. You've got to take the first step, especially with some of the bridges that have been burned here in the past."

The promises kept over the last four years have only strengthened the Pirates' backyard recruiting clout.

Holtz continued to tout his staff's dedication to recruiting to fit the shape of the existing team, not to merely chase star players. That has meant taking less-publicized instate talent — defensive end C.J. Wilson (Belhaven) and safety Van Eskridge (Shelby) were among those Holtz mentioned — and molding them into proven talents.

"The success that we've had..."
The only player the coach noted as having a possibility of getting a sniff of 2008 game action is Hargrave Military wide receiver Dayon Arrington.

If there were a state other than their own which almost every college coach in the country would like to have as his other recruiting stronghold, it would likely be Florida, and East Carolina’s coaches have continued to strike it rich with Sunshine State recruits as well as in-state.

This year, offensive linemen Dalton Faulds, Logan Kudlinski and Grant Harner were all lured out of Florida to Greenville. Last season, defensive lineman Linval Joseph — one of the three freshman to play in 2007 — became the gem of the Pirates’ signing day.

Holtz noted the impact made in 2007 by tailback Chris Johnson (Orlando), left tackle Josh Coffman (Palmetto) and cornerback Travis Williams (Daytona Beach) — recruited by previous coaching staffs — but also pointed to his own out-of-state recruits. Georgia finds like receiver/returner Dwayne Harris and 2008 defensive line signee Robert Jones speak to the numerous ties Holtz and his coaches have developed at previous stops.

"(Offensive coordinator) Todd Fitch has done a lot of recruiting in Orlando, and that’s an area we’re looking to make a little bigger dent into," Holtz said. "But I don’t want to be looking so hard at the neighboring states that we lose sight of the gems we have right here in our own backyard. So many times, people think the grass greener with that guy or that guy, and they want to go all over the place. I don’t want to lose sight of our own backyard."

Nathan Summers can be reached at nsummers@coxnc.com, or at (252)329-9595.
Death risk halts diabetes study

Sharp blood sugar cuts were perilous

BY JEAN P. FISHER
STAFF WRITER

A major national diabetes study was halted Wednesday after researchers found that cutting blood sugar to near normal levels in certain patients actually increased the risk of death.

The findings raise questions about the best way to manage patients with the disease.

"The thought was maybe what you need to do is get even [lower] with blood sugar and get these patients as close to normal as you can get — conventional wisdom isn't always right," said Dr. Mark Feinglos, chief of endocrinology at Duke University Medical Center and an investigator in the study. Duke is one of the largest recruitment sites in the state with 174 patients enrolled in the trial.

About 18 million Americans — about 500,000 North Carolinians — have diabetes. Type 2 accounts for about 90 percent of cases, and cardiovascular disease is one of the most common complications of the disease. The Action to Control Cardiovascular Risk in Diabetes, or ACCORD trial, sought to reduce heart disease risk in patients at the greatest risk of it.

The federal government said Wednesday that it would stop one part of the large trial, which involves 10,251 patients with advanced diabetes. Data showed that Type 2 diabetes patients who had had intensive therapy of pills and insulin to reduce blood sugar levels were more likely to die than patients on standard therapy. Several smaller studies had suggested that reducing blood sugar to near normal levels cut the risk of death.

SEE DIABETES, PAGE 4B
DIABETES
CONTINUED FROM PAGE 1B

Study leaders, including Dr. John Buse at UNC-Chapel Hill, said Wednesday that 257 patients receiving aggressive treatment to cut blood sugar have died, compared to 203 deaths among patients in a control group. There were about 14 deaths per 1,000 patients in the intensive group, compared with 11 deaths per 1,000 patients in the standard therapy group.

Deaths do not appear linked to any of the study drugs, including Avandia, a GlaxoSmithKline diabetes drug that has been linked to cardiovascular problems. Last fall, the U.S. Food and Drug Administration issued stern warnings for the drug's label.

Study leaders emphasized that the findings apply only to patients similar to those in the ACCORD trial and urged people with diabetes to keep taking medication to control their blood sugar unless otherwise advised by their physicians. To qualify for the study, patients must have had Type 2 diabetes for at least 10 years, have higher blood sugars than most other people with the disease and known heart disease or multiple risks for it.

"This isn't directly relevant to 99 percent of people being treated for diabetes," said Buse, who is medical director of the Diabetes Care Center at UNC Hospitals and the American Diabetes Association's president for medicine and science.

Patients in the intensive therapy group often took as many as three different pills to manage blood sugar and four shots of insulin a day, Buse said. A more typical treatment regimen for someone with Type 2 diabetes might include one or two tablets and a single shot of insulin.

"Not very many doctors in the U.S. would even attempt this," Buse said of the regimen. "Very few people are being treated like this."

ACCORD seeks to reduce the risk of heart disease among people with diabetes at the greatest risk by better controlling blood sugar, blood pressure and blood cholesterol levels. The news reported Wednesday affects only the blood sugar arm of the study. The blood pressure and blood fats portions will continue until June 2009, when the study concludes.

Patients on intensive therapy will transition to standard treatment, which allows for higher blood sugar levels, and will continue to be monitored as part of the clinical trial. If patients' blood glucose levels are below standard recommendations for patients with advanced diabetes, they will be managed until they are up at appropriate levels, Buse said.

jean.fisher@newsobserver.com
or (919) 829-4753
The Student Choice Awards
Once college applicants get in, where do they enroll?

By Kenneth Terrell

With so many students applying to so many colleges today, it can be difficult to determine which schools students really want to attend. One number that admissions deans look at is yield, the percentage of students accepted who ultimately enroll in their universities. U.S. News used fall 2006 data to calculate the yield numbers for the top 100 schools in both the national universities and liberal arts colleges rankings, then listed them in descending order based on yield. The results (Page 61)—the colleges that, in ways, could be considered "most popular" among their applicants—were surprising yet intuitive.

"The environment here very much coincides with their own personal values," says Carri Jenkins, spokeswoman for Brigham Young University, which tied with Harvard to lead the list of national universities. The Provo, Utah, college uses its affiliation with the Church of Jesus Christ of Latter-day Saints to attract a dedicated pool of applicants, and those students are so enthusiastic about the school that 79 percent of the admitted enroll. Similar specialty appeal most likely explains why Yeshiva and three military schools rise to the top of the yield lists.

The state universities also do quite well by this yield measure, with nine schools among the top 20 universities. "Students tend to stay pretty close to home, and they're looking to better themselves financially," says David Hawkins, director of public policy and research for the National Association for College Admissions Counseling. The combination of affordable tuition and school success on the gridiron and basketball courts appears to be a hit.

Hard to predict. But, as any admissions dean will say, yield can be a difficult variable to predict. With record numbers of teenagers applying to college and each one of those students pondering a wider variety of schools, admissions offices—just like the students they are considering—are in a "perpetual state of uncertainty," Hawkins says. Colleges are thrilled to have more students to choose from but flustered by the fact that their picks might ultimately say, "No, thanks." "It speaks a little bit to the excess of applications [per student] over the last five years," Hawkins says. And a bad yield prediction can lead to overcrowding, which diminishes the experience for all the students and faculty.

Everyone wants to go to Harvard, right? Not so fast. Even at this coveted Cambridge, Mass., school, 21 percent of students accepted in 2006 chose not to enroll. The elite university has received more than 27,000 applications for fall 2008 admissions, which "shattered all of the previous records by a very wide margin" and was over 5,000 more than last year, according to Dean of Admissions William Fitzsimmons. He says the rise was partially due to changes in its financial aid policy over the past five years, which attracted more middle-income, black, and Latino applicants. But there's still no guarantee those students—highly recruited candidates among selective schools nationwide—actually will enroll.

"There are still lots of attractive public and private colleges that give out financial aid," Fitzsimmons says.

Another factor Harvard—along with Princeton University and the University of Virginia—has to contend with is the elimination of early admissions. The schools disbanded the programs—which tended to admit higher percentages of applicants, who were then obligated to enroll—because they appeared to give a boost to privileged students and penalize disadvantaged ones. But early decision also was a reliable tool admissions offices could use to control the makeup of their freshman class. "We'll have to make more offers to get the same size class," says Jack Blackburn, dean of admission at Virginia. And, without early decision, another admissions staple becomes more important, he says: "We will use the waiting list more than usual."
Most Popular Colleges

One way to measure which universities really appeal to their applicants is to look at the schools' yield number, the percentage of accepted students who choose to enroll. Extended lists of the top 100 colleges in these categories are available at usnews.com/education.

### NATIONAL UNIVERSITIES

<table>
<thead>
<tr>
<th>School</th>
<th>U.S. News rank</th>
<th>No. of students who applied</th>
<th>No. of students accepted</th>
<th>Acceptance rate</th>
<th>No. of acceptees enrolled</th>
<th>Yield</th>
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### LIBERAL ARTS COLLEGES

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<tr>
<th>School</th>
<th>U.S. News rank</th>
<th>No. of students who applied</th>
<th>No. of students accepted</th>
<th>Acceptance rate</th>
<th>No. of acceptees enrolled</th>
<th>Yield</th>
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Schools ranked in the U.S. News top 100 in each of these categories were sorted in descending order by their yield based on fall 2006 data. An asterisk indicates fall 2005 data were used.
Campus Health's Hidden Costs

Students often face unexpected—and unnecessary—fees

By Kim Clark

College students, already absorbing tuition bills that are rising faster than inflation, are increasingly facing hundreds and sometimes thousands of dollars in extra and unexpected health insurance costs and medical bills.

The reason: Most campus health centers have not registered as "in network" for the biggest regional health insurers. That means students covered by their family's plan typically can't get reimbursed for many tests and procedures performed by campus health clinics.

In addition, a growing number of colleges are heavily promoting school-sponsored plans, which range in price from a few hundred dollars at Brigham Young University to as much as $2,500 a year at schools such as Brown University. While some plans are generous, others offer comparatively anemic coverage to the students but healthy profits to either the insurance company or the college. And increasingly, schools are automatically charging students for the campus plan unless they provide proof of other coverage each year. A few colleges are even requiring all students—including those who are already covered—to buy school-sponsored policies. Typically, students can't shop for better deals because the colleges approve only one plan.

The conflict adds up to big bucks, since young people generally spend $2,000 to $3,000 a year on health costs, creating a market worth billions.

Registering. The extra costs anger folks like Washington University junior Patricia Wittig. She's had to work extra hours and borrow more to pay the St. Louis-based university $679 this year for health insurance, even though she's covered under her parents' Blue Cross Blue Shield of Michigan plan. "That's not pocket change at $7.50 an hour," she notes.

Colleges defend their practices, saying that they can't afford the costs or hassles of registering with dozens of insurers. Many college clinics, after all, consist of just a few nurses, who provide free, or very low-cost, basic services. But even centers with big staffs and many fees for X-rays, shots, and blood tests say they prefer that students purchase school-sponsored plans.

"This is another example of one of the many hidden costs of college."

brings down the average premium for everyone and lowers the chance that sick students will put off needed care for financial reasons.

Debra Harp, Washington University's associate director of Student Health Services, says that while studies show that anywhere from 60 to 80 percent of undergraduates already have health insurance coverage, her school found that some of the covered students were underinsured because they belonged to say, health maintenance organizations that refused to cover care outside their hometowns. Washington didn't want to register as in-network with other plans partly because the 10,000-member student body comes from so many different places that the clinic would have to register with many insurers. The university was also concerned that registering in-network might mean that it would have to treat people not affiliated with the school. "The university is extremely happy" with the insurance plan that won the school's competitive bid, she says.

But to keep the premiums down, Washington and many other schools sell plans that exclude some benefits. Washington's plan, for example, covers about 80 percent of most medical charges but doesn't cover most outpatient prescription drugs. A survey of Massachusetts colleges found that several, including Lesley University and Springfield College, required all students who didn't have other coverage to buy plans that cost more than $1,000 a year but limited benefits for any one injury or illness to just $25,000, which often isn't enough to cover surgery or extended hospitalization. Many other schools such as the University of California-Merced endorse plans with broad exclusions that don't appear in regular insurance policies, such as refusing to cover injuries to students who are intoxicated.

The good news for students, however, is that a few dozen schools have started to accept regular health insurance in addition to their own plan.

Getting a college health center approved by insurers is a huge amount of paperwork and incredibly expensive in the first couple of years," says Georgia Southern University health center director Paul Ferguson. GSU cut its headaches and costs by outsourcing the paperwork. And since the clinic started billing outside insurers this academic year, it has collected thousands of dollars in fees that would have had to pay out of their own pockets. The hassle has also paid off for GSU, since the clinic can now bill the insurers and still charge patients for services it provides free. Ferguson expects the billing to raise several hundred thousand dollars annually that he hopes to spend on, among other things, more psychological counselors.

Eventually, pressure from students may spur more schools to start taking insurance. But until then, Jim Boyle, president of College Parents of America, advises parents and students to pay close attention to health insurance and college bills to avoid double coverage. "This is another example of one of the many hidden costs of college," he says.  

62 U.S. NEWS & WORLD REPORT • WWW.USNEWS.COM • FEBRUARY 11, 2008
EDITORIAL

(Continued from Page 64) these new securities. Now it is clear that this was a blunder, even by the rating companies themselves, a top official at Moody’s rating service acknowledged.

The net effect is that instead of transforming risks and disbursing them widely, the derivatives have turned out to be a liability. Banks have had to take back tens of billions of dollars of lending onto their balance sheets—bonds that are declining in value, either because the credit of the guarantor has declined or in response to market expectations of more defaults as equities continue to evaporate in home prices. Quite simply, a lot of smart people took a lot of foolish risks. The result has been a bursting of the credit bubble and a dramatic tightening of credit in the financial system.

Nobody runs faster than a sophisticated banker who gets scared. Banks are calling in loans or boosting the amount of collateral required to secure financing. Even interbank lending, the core of the financial system, was hobbled because banks had to preserve their liquidity and had lost confidence in the finances of other banks. So, today, the credit system has been virtually frozen. Lending across the economy is plummeting as banks undergo a huge deleveraging, with central banks almost powerless to control this contraction. This poses a grave risk to our financial system since few people ever know where the liabilities and losses are concentrated, and they may not know until it is too late. Everybody fears more skeletons will be coming out of the banks’ closets.

Fed limits. Lower interest rates promoted by the Federal Reserve Bank cannot fully counter the forces of credit and liquidity contraction created by these large losses, which in the case of banks may require them to reduce their loan portfolios by a multiple of 10 times those losses. Further, lenders are disinclined to lend when credit markets are in turmoil. Many companies, especially small and midsize companies, will now find it much harder to get the money they need to fuel their businesses as banks seek higher rates and more collateral. This freeze will not be corrected until the bad debts and losses work themselves through the financial system.

In other countries where a banking crisis was transmitted through the economy, it took an average of at least two years for growth to return to normal trend lines, and sometimes even longer. It is hard to see how the U.S. economy will bounce back more quickly.

The crisis has prompted the president and the House of Representatives to agree to a package of stimulants. But no means will be adequate to the hour. The depreciation allowances will help only at the margins since lack of demand is the issue, not lack of capacity. Businesses won’t develop more capacity until they know their customers are capable of purchasing their products. The tax rebates won’t have effect until the summer, and then are most likely to be used to pay off debt rather than be spent in the marketplace. Many older people, having lost substantial equity in their homes, and who will lose more as home values continue to decline, will, now begin to save out of income and thus reduce their consumer spending. The December unemployment rate hit 5 percent, the clearest harbinger of the future. Other labor market indicators are similarly negative, including initial and continuing job layoffs and the assessment of job availability. Now some 23 states are estimated to be in a recession, and seven more are verging on a recession.

Quiet simply, this financial crisis is the worst since the panic that led to the Great Depression. As a result, the recession may well be deeper and/or longer than any since the end of WWII. No one knows where the bottom is. That is why the level of confidence in both consumers and producers has declined—and must be restored if the financial fiasco is not to turn into a crisis for the broader economy.

The first pressing issue—and there is no time to lose—is to get more equity into the bond insurers before they create a devastating financial panic.

The prime official responsibility for getting the repairs started swiftly falls on state insurance regulators. The New York state insurance superintendent, Eric Dinallo, has led the way to asking banks and big investors like Warren Buffett to inject fresh equity. But clearly there should be a national policy with the Fed involved.

The second pressing issue is to see what more can be done to rebuild confidence in the financial system. There is one imperative that should drive these reviews. The amount of bank borrowing and leveraging and its inevitable deleveraging must never be allowed again to convert a banking crisis into an economic crisis. The Federal Reserve and the Congress will have to improve, directly or indirectly, scrutiny of the activities of the financial industry that migrated outside normal review. New financial instruments, including default swaps, will have to be regulated and so, too, will the rating agencies that almost literally took the place of the Federal Reserve in controlling lending capacity through securitized obligations.

We have yet to see the problems emerging from the securitization of credit card debt, auto loans, and consumer debt, which will also have to be reviewed and incorporated into a reasonable regulatory system.

It would be revealing to see—before February 5—how the candidates in either party respond to the knotty issues. Our perilous times require expert knowledge and managerial abilities, in addition to uplifting rhetoric. •