

Borrowing for homes? Pretty good market for that. Borrowing for cars? Boats? Any other big purchase? Not so hot, says Wayne Oliver at State Bank Financial in La Crosse. He sees a very conservative public not much willing to take chances on big ticket items after a frightening recession that ended three years ago. Doesn't mean they're worried about the current economy.....

Oliver says conservative spending is probably healthier for the individual, but makes for sluggish economic growth.