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12% Increase Due In GNP Says Babson

(Continued from page one)

ed work stoppages could depress production readings for a month or two, but even then business activity for the second half should be able to hold above the prior year. Admittedly, however, the advances over a year ago will likely be more moderate in the second half than for the first two quarters of the approaching annum.

Light Overcast Ahead
While overall prospects for 1977 are favorable, the economy will not be free of trouble spots. One of the most important will be the dampened fire of inflation, which in recent years has wrought havoc with public confidence. Part of the inflation potential is the economy's vulnerability to rising energy costs from a hike in OPEC oil prices and the possibility of even higher prices for domestic natural gas. There will also be pressure on industrial whole-sale prices in the wake of climbing wages and other operating costs. In addition, the labor front will be active again. Besides the steel industry, the railroads and some construction groups face contract negotiations. On the international scene, there will be military and monetary points that must be carefully watched.

Great National Product
The gross national product (GNP) - the value of goods and services produced in current dollars - should be able to score an increase of approximately 12 percent over 1976. This is not widely expected since the rate of expansion scored by GNP in 1976 over 1975. Because of the pattern of year-to-year growth, 1976's 12.1 percent margin in the first quarter, but disappointingly modest gains in the ensuing three quarters - the GNP in 1977 may well score its widest improvement during the second quarter.

In terms of constant dollars (ex-inflation), the nation's real GNP will move ahead at a midler pace. The rate of inflation is expected to account for about half the GNP in current dollars, which means that the real GNP may increase by only about 6 percent over the deflated GNP of 1976. Although such an increment may seem moderate, it would actually represent a respectable annual rise in terms of the economy's historical rate of growth.

Private Sector Stronger
A vital feature of the outlook for 1977 business is the likelihood that the bulk of the anticipated upturn will stem from the private sector of the economy. Consumer expenditures for personal consumption should be in the forefront of the rise in the GNP. Over much of 1976, consumers have been reluctant to buy, but the staff of Babson's Reports looks for some loosening of purse strings in the year ahead. There should be good support

from residential construction too, especially since multi-family units have showed signs of a rebound in the latter days of 1976, whereas most of the comeback in home building had previously been borne by single-family units. Spending on services, long in a well defined upturn, should continue to move higher. There will be increased government spending but this will not bolster demand for goods substantially as much as the rise in outlays must be allocated for wages, climbing prices for supplies, and debt service.

Inflation Worriesome
In 1976 some progress was made in the task of braking the inflation rate. Much credit must be accorded the food sector, which benefited from another bumper outturn of agricultural products. In the second half of 1976, however, prices of industrial commodities took a turn upward. Though the fever of inflation has been dramatically lowered from the heights of 1973 and 1974, it has not been completely beaten into submission. The tempo of inflation during 1977 is expected to average around 6 percent, showing little change from that of 1976. While there is still considerable under-utilized productive capacity to militate against sharp resurgence of inflation, a downward trend in food prices will not be reflected in price mark-ups, tempered only by the limiting factor of competition. Hence, the public psychology of inflation will undoubtedly continue to be a dark threat. Such concern could become greatly aggravated if government spending and expansion of the money supply should be emphasized in an effort to solve the serious unemployment problem.

Industrial Production
During much of 1976 industrial output trended upward. But some hesitancy was seen in the late summer and early fall due in part to the auto strike and the deceleration in the economy. The pause in the recovery of industrial activity, however, should be supplanted by renewed vitality during the first six months of 1977. The outcome of labor talks in the steel industry and the magnitude of strike-hedge inventory accumulation will, of course, determine the profile of the production curve in the second half of the year. A long strike would hurt industrial output, but the absorption of steel inventories during the stoppage would result in a rebound after the strike. On the other hand, if a walkout were brief or entirely averted, industrial production should be well maintained, although upward momentum would stockpiled inventories in anticipation of higher prices and possible shortages, and but when the inevitable correction arrived, virtual panic liquidation precipitated the painful recession of late 1974 and early 1975. Since then, inventory policies have been wary. Until recently there has been little incentive to do much in the way of forward buying. After all, the consumer demand has been indecisive and spotty, prices have ruled on the weak side, and there has been more than enough productive capacity for most items. But some inventory accumulation is likely, much of this in steel and ferrous-based products as a hedge against a possible steel strike. Stronger consumer demand and the upturn in industrial commodity prices will also encourage forward buying, though we doubt that inventory accumulation will be carried to excess.

Capital Spending
Economic observers who

H.N. Resident Of The Month Had Birthday Dec. 25th



Mrs. Mamie Miles was named Resident of the Month of December, and is also the resident at the Heritage House that was born Dec. 25, 1925, Christmas Day. She was born in San Antonio in 1925, the fourth of 13 children. Mrs. Miles is the only surviving member of her family. She has three children: Mrs. B. L. Richardson of Houston, J. D. Miles of Eagle Lake, and Mrs. A. F. Wiese also of Eagle Lake.

Most of Mrs. Miles' years were spent on a farm in Colorado County where she loved gardening and was an excellent seamstress. She liked to sew until she was the age of 80. Mrs. Miles has been at the Heritage House since 1974.

have been skeptical of the lasting power of the current business recovery point to the lack of vibrancy in business investment for new

plant and equipment. This is not an abnormal condition, however, during the

(Continued on page 5)

Still Lots of Cold Weather Ahead
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COLORADO COUNTY FEDERAL SAVINGS AND LOAN ASSOCIATION

Wage and Tax Statement 1975

Copy B To be filed with employee's FEDERAL tax return

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4. Social Security number
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