

HIGHLANDS NEWS-SUN

Sunday, October 14, 2018



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YOUR HOMETOWN NEWSPAPER SINCE 1919

An Edition Of The Sun

What if you had to shelter?

By PHIL ATTINGER
STAFF WRITER

SEBRING — Officials have found bodies in Mexico Beach in the obliteration left by Hurricane Michael.

About 285 of the town's 1,000 people defied mandatory evacuation orders, the Associated Press reported. It's unknown how many got out.

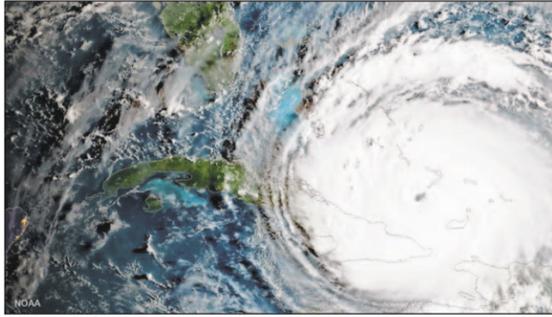
When Hurricane Irma hit Highlands County, local residents evacuated, but

also had shelters.

Those shelters have come under criticism by at least one resident who stayed in one and found conditions unbearable.

Concerns

Mark Zembower, two-year resident of Sebring, spoke with the Highlands News-Sun and wrote a column on the matter, published Sept. 16 this year, in which he called



NOAA

Hurricane Irma drives toward Florida passing the eastern end of Cuba in a NASA GOES-16 satellite image taken at about 8 a.m. Sept. 8, 2017.

SHELTER | 7A

Mother arrested after daughter dies from overdose

By KIM LEATHERMAN
STAFF WRITER

BARTOW — Former Highlands County resident Audra Rei Watson Pender, 39, of Bartow, was arrested on Oct. 9 because she failed to get medical attention for her 14 year-old daughter Rhianon Quinn after she ingested her mother's methamphetamine on Feb. 20, according to Bartow Police Department release. Hours later, Quinn was pronounced dead of methamphetamine intoxication on Feb. 21.



PENDER

Pender was charged with aggravated manslaughter of a child and tampering with evidence.

Matthew Wayne Christian, 20, of Bartow, admitted to the Bartow officers that he was in a romantic relationship with the minor victim. Bartow Police Department said in a press release that Christian was charged with aggravated manslaughter of a child, possession of child pornography and transmitting material harmful to minors in the form of nude pictures.



CHRISTIAN

According to the press release, the BPD was called to Pender's home at 1481 Steward Street in Bartow at approximately 11:10 p.m. on Feb. 20. They arrived to find the teenager unresponsive. Quinn was taken to Bartow Regional Medical Center but was pronounced dead at 12:39 a.m. on Feb. 21.

The death was suspicious and the detectives interviewed the mother and Christian. Christian told the officers that earlier in the day, Quinn took methamphetamine she had found in a drawer in her mother's bedroom.

The report states Quinn contacted her mother, who was at work, to tell her what she took and what she was feeling. Pender informed her daughter she was having symptoms of an overdose. An hour later, Pender arrived at the home and found Quinn "in an extremely agitated state, displaying signs of a narcotics overdose," the release said.

Despite Quinn's distress, neither Pender or Christian sought professional medical attention. The two suspects did try to put Quinn in a cold bath to "alleviate symptoms." The arrest report states Christian asked Pender about a dozen times to call for help.

"I can't; I have drugs in the house," Pender said according to the arrest report.

Pender left Christian to deal with Quinn in the tub and stated, "I've got to hide this." She left with a Walmart bag Christian thought was full of narcotics and eventually came back without it. Pender told Christian if he contacted the authorities about what really happened, she would tell the police that he was having a sexual relationship with the minor victim.

It was only after removing the narcotics from the home and finding the child unresponsive, did Pender call the authorities. The report shows it was some six hours after Pender was notified by

ARREST | 3A

Local history

LP Train Depot needs volunteers to open

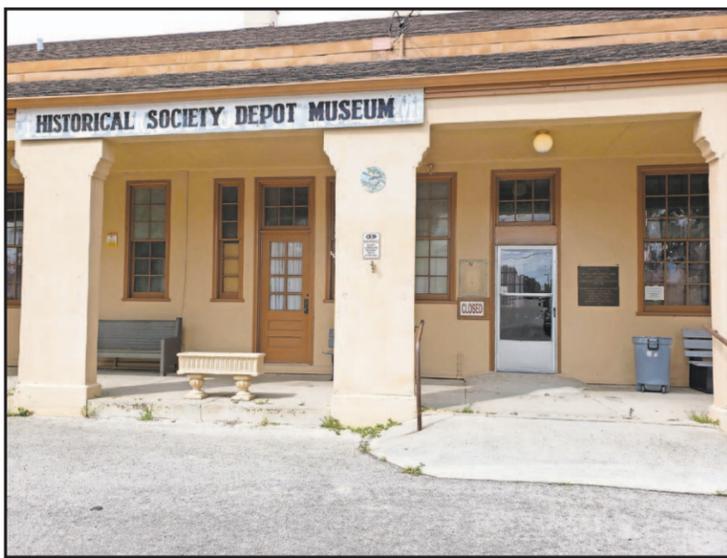
By KIM LEATHERMAN
STAFF WRITER

LAKE PLACID — The Lake Placid Historical Society Depot Museum, or as locals call it, 'The Depot', has not been able to open recently because of a lack of volunteers. The museum is at 12 E. Park St. The society is desperately seeking volunteers in order to open the Depot for tourist season which is just around the corner.

Volunteer, head cook and bottle washer, Jerry Pendarvis, said the non-profit organization has been operated and maintained by volunteers since its doors opened in 1984. While there have been shortages of volunteers before, it has never been this bad, he said.

"We have lost a lot of good people," Pendarvis said. "There are a lot of people age-out, retire, pass away and move. We have lost a lot of workers and board members too."

Pendarvis understands that not everyone can be a volunteer. He had to wait to volunteer until after he retired from the Highlands County Sheriff's Office in 2010. He started in 2011. It is fitting that Pendarvis is spending his Golden Years at the train depot. He began his working career there also.



KIM LEATHERMAN/STAFF

Lake Placid Historical Society Depot Museum is searching for volunteers.

"We have lost a lot of good people. There are a lot of people age-out, retire, pass away and move. We have lost a lot of workers and board members too."

Jerry Pendarvis
Volunteer

He said he worked for \$1 per hour at the Atlantic Coast Railroad loading rail cars. He said it wasn't much but it was better than the local grocers who paid 30 cents per hour. Of course, now that he is a volunteer, he is paid in smiles and gratitude.

"You have to be retired to volunteer," Pendarvis said. "It's tough for young people because they have to work and have families. Some

retirees have grand kids that they want to spend time with or are raising."

The job is not too hard and a history degree is not needed. Pendarvis said he and others will teach new volunteers whatever they need to know. In Lake Placid, there may not be anyone better to learn local history from than Pendarvis

DEPOT | 4A

Sun 'n Lake discusses zoning, assessment collection

By MELISSA MAIN
STAFF WRITER

SEBRING — Sun 'n Lake Improvement District of Sebring discussed zoning changes and the collection of assessments at the Board of Supervisor's meeting on Friday.

Sun 'n Lake is considering changing its method of collecting assessments. Currently, Sun 'n Lake bills residents for their assessments. However the district is considering having the Highlands County tax collector bill for assessments.

Section 197.3632 of the Florida Statutes allows a local

government to enter into a written agreement with the tax collector for the billing and collection of assessments as long as the tax collector is reimbursed for administrative costs, such as personnel, postage, programming and other associated costs, General Manager Tonya Cannady stated.

The Spring Lake Improvement District, the City of Sebring and the Town of Lake Placid utilize the Highlands County tax collector for their billing, Cannady stated.



MELISSA MAIN/STAFF

From left, the board of supervisors — Dan Stegall, Mike Gilpin, President Mark Camp, Vice President Joe Branson and Ray Brooks — discussed zoning and the collection of assessments at the Oct. 12 meeting.

ZONING | 3A

PROPOSED ZONING CHANGES FOR MINIMUM LIVING SPACE

- Zone R1 A — Single family residence on the golf course increased to 1,600 square feet.
- Zoned R1A — Single family residence *not* on the golf course increased to 1,200 square feet.
- Zoned R3 — Multi-family residence on the golf course increased to 1,600 square feet.
- Zoned R3 — Multi-family residence *not* on the golf course increased to 1,200 square feet.



Business..... D1
Classifieds..... D4-6
Comics NEWS WIRE

Local Sports..... B1
Obituaries..... A5
Real Estate Sunday..... C1

Viewpoints..... A6
Weather..... SPORTS WIRE

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Member FDIC

DHSMV urges contact info be updated

By **MELISSA MAIN**
STAFF WRITER

SEBRING — Highlands County has numerous accidents and fender benders daily, but sometimes crashes turn deadly and loved ones need to be notified. Last week's crash on Wednesday in Lake Placid on U.S. 27 resulted in one fatality and two serious injuries.

This tragic crash demonstrates the need to update emergency contact information with the Florida Department of Highway Safety and Motor Vehicles, or DHSMV.

When serious crashes occur, family members and friends want to be able to rush to a loved one's side

and provide assistance, but this is not possible if law enforcement officers don't have updated phone numbers and addresses.

October is ECI (Emergency Contact Information) Awareness Month for the Florida DHSMV. "Registering emergency contact information is the first step to providing peace of mind for loved ones," DHSMV Executive Director Terry Rhodes said. "Floridians should keep their information updated in the ECI system, so law enforcement can notify contacts immediately."

The process takes just a few minutes and can be completed online at flhsmv.gov. The website

UPDATE YOUR INFO

Residents can update their contact information in less than five minutes by completing the form at flhsmv.gov. Click on Driver Licenses & ID Cards in the upper right hand corner and then click on Emergency Contact Information in the red box.

states, "This service will allow you to provide emergency contact information to law enforcement in the event of an emergency. This information may save crucial time if ever it becomes necessary to contact family members, or other loved ones. This

service is only available to individuals holding a current Florida Driver License or Florida Identification Card."

Children as young as five years old can apply for a Florida ID card, and their emergency contact information can be registered in the secure ECI system. When teenagers apply for their licenses, they can also add their emergency contact information.

The Highlands County Tax Collector's office can only update emergency contact information for a new license or ID card, a renewal card or a replacement card. Unless it is for one of these specific circumstances, people must

update their information online at flhsmv.gov.

Only law enforcement will have access to this personal information and the contact information will not be used for any other purpose.

This emergency contact system was developed in Florida after the death of a young woman, Tiffany Olson. On Dec. 7, 2005, Olson was a passenger on a motorcycle when the motorcycle collided with another vehicle.

Tiffany's mother, Christine Olson, was not notified of her daughter's death for several hours.

Christine Olson worked with state Sen. Bill Galvano to include emergency contact information

in the D.A.V.I.D. (Driver And Vehicle Information Database) system, a secure database used by most Florida law enforcement agencies.

"Through unimaginable tragedy, Christine Olson selflessly worked to create a program that would benefit all Floridians," Galvano said. "I am honored to have helped create the ECI program and proud of the service it has provided families over the past 12 years."

"Taking two minutes to register or update your ECI can save you hours of worry, fear and not knowing," Christine Olson said. "Do it today — your family is counting on you."

Indiana woman charged with theft, illegal drugs

By **MELISSA MAIN**
STAFF WRITER

AVON PARK — A woman from Indiana was charged with stealing from the Avon Park Walmart and possession of methamphetamine.

On Monday, Highlands County Sheriff's Office arrested Stephanie L. Ridge, 41, of Indiana. Ridge was charged with second degree petit theft, possession of a controlled substance without a prescription and possession of drug equipment.

HCSO was dispatched to Walmart in Avon Park in regards to a theft complaint. The suspect reportedly put blank price tag stickers on items in her shopping cart. Ridge did purchase a few items from the store, but she failed to pay for other items in her cart, which totaled \$92.76.

According to the report, she exited all points of sale without paying for the other items. Ridge was placed under arrest

for petit theft. The deputy asked Ridge if she had drugs or weapons in her possessions, and she reportedly denied having either of these items.

Ridge was allegedly hesitant when the deputy attempted to take her purse from her. On the way to the jail, the deputy asked her again about drugs or weapons. She reportedly told the deputy that she did not know of any drugs.

When Ridge was at the jail, an inventory was taken of her purse, and the following items were reportedly found: five glass pipes and a plastic bag containing a white, crystal-like substance, which field tested positive for methamphetamine. The deputy noted that the pipes were the type commonly used for smoking illegal narcotics.



RIDGE

By **KIM LEATHERMAN**
STAFF WRITER

SEBRING — Miguel Valdes Chang was arrested by Sebring Police Department at about 7:30 p.m. on Oct. 4. He was charged with one felony count of aggravated assault with a deadly weapon without intent to kill.

Officers were dispatched to 108 Shannon Way following an anonymous call claiming there were members from two families with guns and weapons arguing in between the houses of 108 and 102 Shannon Way.

The arrest report says that the arresting officer arrived at the scene to find another officer had Chang detained. The second officer was able to speak with the victim, Joe Salsa Perez, who said that he and his wife, Carmen Carrion, were returning home from a shopping trip at Walmart when the assault happened.

In a sworn statement, Perez told the officer that he and his wife were exiting

their car when Chang approached them. Although they claimed they did not know Chang personally, the suspect wanted to speak with them. Perez stated they spoke of a fight that happened between two people (names redacted) at Sebring High School on Oct. 3, but Perez told Chang he didn't want to talk to him because he appeared drunk.

Chang allegedly pulled a black gun out of his front pocket and Perez ran for his residence and called 911. As he was waiting for Sebring Police Department, Perez saw Chang run into his house at 102 Shannon Way. Perez said he heard Chang's family screaming at him, "Don't do that," the report said.

Carrion's sworn statement supported her husband's and added she told Chang that he was making the problem worse than it



CHANG

already was. That's when she said Chang pulled the gun out of his pocket and his family started yelling. She grabbed a minor and ran into her house.

The Sebring police officer questioned the minor who said she was playing basketball when the couple returned from Walmart. The minor said she was with the couple by the time Chang confronted them and saw him pull what appeared to be a black gun out of his pants pocket and made a show of pulling back the slide to "chamber" a round into the gun. She ran into the house with Perez and Carrion afterward.

The suspect's girlfriend, Ariadna Rodriguez, who

lives with him, told officers that Chang did not own any guns. She signed a search warrant waiver and let the officers into the home to conduct a search. At least three officers did a search of the home. The search turned up a black Airsoft gun, "that looked like a real semi-automatic handgun," the report stated.

The Airsoft gun was found on the floor, behind the headboard in Rodriguez's bedroom. Rodriguez said she did not know whose gun it was. An Airsoft gun shoots plastic spheres similar to metal "BBs."

The three victims want to press charges against Chang.

Man facing assault charges after using fake gun

Correction

Sebring's Halloween on the Circle will take place from 5-8 p.m. Friday, Oct. 26. Sebring's neighborhood trick-or-treating will be observed from 6-9 p.m. on Saturday, Oct. 27. An article in Friday's Highlands News-Sun said otherwise. We regret the error.

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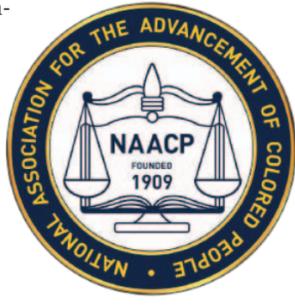
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Highlands County NAACP holding Freedom Fund Dinner

SEBRING — The Highlands County NAACP branch will host its annual Freedom Fund Dinner at 6:30 p.m. on Saturday, Oct. 20, at Sebring Elks Lodge, 2618 Kenilworth Blvd. in Sebring. Theme is “Stand and Be Counted — Vote!” Tickets are \$40 each includes dinner, souvenir

booklet, entertainment and guest speaker. For information, call Highlands County NAACP Chair Dorothy Hinson at 863-873-1691 or email hinsond2004@centurylink.net.



ZONING FROM PAGE 1A

Cannady told the board of supervisors the first step was to provide the tax collector and the district with a timeline to implement the uniform method of collection with the tax collector. She requested that the board vote on a resolution to hire Lewis, Longman and Walker, P.A. to assist with legal advice and compliance with Florida statutes.

The proposal was to approve the firm at a rate of \$315 an hour and for the fee to not exceed \$10,000. Supervisor Ray Brooks said, “I think Attorney John McClure walked us through this before. Why are we using someone else? If John McClure has done it before, why not use him again?”

The board of supervisors agreed to get more information on the issue regarding McClure, and the resolution to use the law firm of Lewis, Longman & Walker, P.A. was denied.

In 2007, Sun ‘n Lake had used the county tax collector for the collection of assessments, and Ray Brooks thought that McClure had been the attorney to help with the process. However, no one at the meeting knew why Sun ‘n Lake had stopped using the county to collect assessments. Cannady said Charles Bryan, former tax collector during the time the assessments were

collected by the county died, so Cannady was unable to discuss the matter with the person who had been the tax collector.

The board of supervisors was open to considering the idea of uniform tax collection by the county tax collector, but they wanted to know if it was possible to use McClure.

In addition to discussing the collection of assessments, the board also discussed increasing the minimum square footage on living space for Unit 16. The district proposed increasing the living square footage on single family residential homes on a golf course from 1,000 square feet to 1,600 square feet. Single-family homes not on a golf course would only be increased to 1,200 square feet of living space.

Multi-family, R3 zoning, was proposed to be increased from 750 square feet for homes not on a golf course to 1,200 square feet. For homes on a golf course, the multi-family minimum square footage was proposed to be increased from 750 square feet to 1,600 square feet.

Ray Brooks felt that the increase in square footage was not enough. He felt that it was best to seek a larger minimum requirement.

The district had met with the county attorney to discuss the issue, and County Commissioner Ron Handler from District 3 attended the meeting. Handler told the board

of supervisors, “We are here to do whatever you want to do. It’s your subdivision.”

His main concern was just getting lots back on the tax roll.

Although Handley wanted to support the district in their desire to increase the minimum square footage on the living area, he did tell the district that larger homes were more difficult to sell.

He also told the supervisors that if a home had 1,200 square feet of living space, then the overall house would be even larger. A two-car garage was usually around 400 square feet and a back porch was approximately 100 square feet, so the total area under roof would be larger. The board took a consensus on the matter, and all the supervisors voted yes, except for Brooks.

Based on the board’s consensus, the district will move forward with the zoning application process.

During public comment, resident Larry Bertetto voiced his concerns. He said, “I am a little concerned about the restaurant not making money. I don’t see many cars parked there after 7 p.m.”

Bertetto questioned why the board should spend \$900,000 on a restaurant that doesn’t make money. He felt that any business should operate to make money.

“Somebody needs to work to get people in there,” he said.

ARREST FROM PAGE 1A

her daughter that she was in distress.

Detectives interviewed Dr. Anid Phelps, who pronounced Quinn dead, who said in a sworn statement that Pender told her a different story than what actually happened. Pender also withheld the fact that Quinn had ingested methamphetamine narcotics. That information would have aided the medical professionals to a diagnosis and treatment. Phelps told detectives that if Quinn

had been brought to the hospital just two hours sooner, Quinn would still have been alive with specialized treatments.

A warrant to search Quinn’s Facebook messenger and cell phones between the girl and her

mother confirmed the timeline Christian gave police (about six hours from the time she took the narcotics until the time Pender sought help.

Christian’s cell phone revealed child pornography and nude pictures



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<p style="text-align: center; font-weight: bold; color: #0070C0;">Lake Placid</p> <p>Golden Corral 322 U.S. 27 South October 18, 2018 10 a.m.</p>	<p style="text-align: center; font-weight: bold; color: #0070C0;">Sebring</p> <p>Homer's 1000 Sebring Parkway October 19, 2018 11 a.m.</p>
<p style="text-align: center; font-weight: bold; color: #0070C0;">Sebring</p> <p>Homer's 1000 Sebring Parkway October 22, 2018 11 a.m.</p>	<p style="text-align: center; font-weight: bold; color: #0070C0;">Avon Park</p> <p>Hotel Jacaranda 19 East Main Street October 24, 2018 10 a.m.</p>
<p style="text-align: center; font-weight: bold; color: #0070C0;">Sebring</p> <p>Homer's 1000 Sebring Parkway October 24, 2018 2 p.m.</p>	<p style="text-align: center; font-weight: bold; color: #0070C0;">Lake Placid</p> <p>Golden Corral 322 U.S. 27 South October 29, 2018 10 a.m.</p>
<p style="text-align: center; font-weight: bold; color: #0070C0;">Wauchula</p> <p>Java Café 202 West Main Street #101 October 30, 2018 9 a.m.</p>	<p style="text-align: center; font-weight: bold; color: #0070C0;">Sebring</p> <p>Homer's 1000 Sebring Parkway October 31, 2018 11 a.m.</p>
<p style="text-align: center; font-weight: bold; color: #0070C0;">Lake Placid</p> <p>Golden Corral 322 U.S. 27 South November 1, 2018 10 a.m.</p>	<p style="text-align: center; font-weight: bold; color: #0070C0;">Avon Park</p> <p>Hotel Jacaranda 19 East Main Street November 4, 2018 10 a.m. and 2 p.m.</p>
<p style="text-align: center; font-weight: bold; color: #0070C0;">Lake Placid</p> <p>Golden Corral 322 U.S. 27 South November 6, 2018 10 a.m.</p>	<p style="text-align: center; font-weight: bold; color: #0070C0;">Avon Park</p> <p>Hotel Jacaranda 19 East Main Street November 8, 2018 10 a.m.</p>
<p style="text-align: center; font-weight: bold; color: #0070C0;">Sebring</p> <p>Chamber of Commerce 227 U.S. 27 North November 8, 2018 2 p.m.</p>	<p style="text-align: center; font-weight: bold; color: #0070C0;">Sebring</p> <p>Homer's 1000 Sebring Parkway November 9, 2018 11 a.m.</p>

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DEPOT

FROM PAGE 1A

who was born and raised in the Town of Murals in 1941. Technically, he was born in a Sebring hospital. He has lived in Lake Placid his entire life except for the four years he served in Vietnam.

"We would like volunteers to be members of the Historical Society," he said. "It's usually people we know. It's not that elaborate. We have someone in the front to greet people and then another volunteer to show guests around. Someone collects a \$2 donation instead of admission. We have two shifts from 10 a.m.-12:30 a.m. and from 12:30 p.m.- 3 p.m. We will be open Wednesday, Thursday, Fridays and special events, such as the Caladium Festival."

The society would like people who can greet and give tours but also be able to do some hand-work or maintenance. Pendarvis said simple repairs can become costly



KIM LEATHERMAN/STAFF

Jerry Pendarvis relives using a switch board like he used to in Vietnam.

if a handyman has to be called.

"A house doesn't take care of itself," Pendarvis said. "You have to maintain it. Don't worry, we wouldn't ask any 90

year-old volunteers to get on the roof."

Volunteering at the Depot Museum offers a chance to meet new friends, time travel and learn more about the area. Volunteers have several stories that are handed down word of mouth in addition to what is in the history books.

Some items of note in the museum are Jacqueline Kennedy's dress, Melvin Dewey history and a movie, turpentine industry items, a printing press, a 1920s jail and a train caboose. Pendarvis gave a tour that included an old switchboard similar to the type he used in the service.

"It's easy to use," he said as he played with the plugs. "I can still do it!"

To volunteer, call 863-465-1775 and leave a message.



These travel trunks were a common sight at the train depot in its heyday.

Pickin' pumpkins at annual Pumpkin Patch



COURTESY PHOTO/SAPP

Christmas cards can be made from the the photo booths and a professional photographer.

By **KIM LEATHERMAN**
STAFF WRITER

LAKE PLACID — A profusion of pumpkins will be ready for the picking at the 9th annual 4-H Pumpkin Patch from 9 a.m. to 1 p.m. on Saturday, Oct. 20 at Stuart Park in the heart of downtown Lake Placid. The family fun day is a fundraiser for the 4-H Clovers.

The 4-H clubs are known to support the community. This fundraiser helps to support their efforts. The event will have something for everyone, whether it's a newborn getting a photo in a wheelbarrow, face painting or buying the homemade goodies at the bake sale.

Paula Sapp is the 4-H

leader for the Lake Placid Clovers. She is also a professional photographer. There will be decorated photo-op booths where kids and grown ups can strike a pose and get a professional picture taken for Christmas card covers.

Picking out the perfect pumpkin from the patch can really work up an appetite. Hamburgers and hot dogs — hot off the grill will be available for lunch. Desserts will cool off visitors as snow cones are served up cold and sweet. Popcorn and other goodies will be available.

Games and face painting are sure to keep the youngsters entertained.

Sapp has overseen the Pumpkin Patch since its inception and knows that it is very important

to the Clovers as well as those in need in the community. The Clovers take the money they raise and put it to use in local charities or help families they know need it.

"Every year, profits made are put into our account to help those in the community as needs arise," Sapp said. "I tell the kids these are our 'Do Good Dollars!'"

There are a plethora of pumpkins in the patch; the pumpkins range from tiny to tremendous. The prices are marked according to their size. Children will love climbing on the bales of hay.

This year, a special donation jar will be set out to help the family of one of the Clovers' members who was in a terrible accident recently.

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FDOT work continues on U.S. 27, SR 64 Caution advised in, around work zone

By PHIL ATTINGER
STAFF WRITER

AVON PARK — Work continues and will continue for some time on improvements to U.S. 27 and State Road 64 in Avon Park.

However, based on calls for emergency personnel to wrecks both on the highway and on side streets, motorists, cyclists and pedestrians are advised to use caution in and anywhere near the work zone.

One hurried motorist ran into the rear left wheel of a school bus Friday morning at an intersection two blocks east of U.S. 27 and two blocks south of Main Street, an area where many motorists have sought shortcuts around the construction congestion.

Injuries and deaths from wrecks and pedestrians being hit on the roadways were one major reason for improvements to the area.

At a town meeting in May 2015, then Avon Park city manager Julian Deleon said the right turn from U.S. 27 onto SR 64 needed a better turning radius. He said semi-trailers could barely avoid hitting the line of cars waiting to turn left onto U.S. 27.

He also echoed the calls of many at the time to have a traffic signal installed at Shop 16 Road, an entrance to the Avon Park Walmart Supercenter.

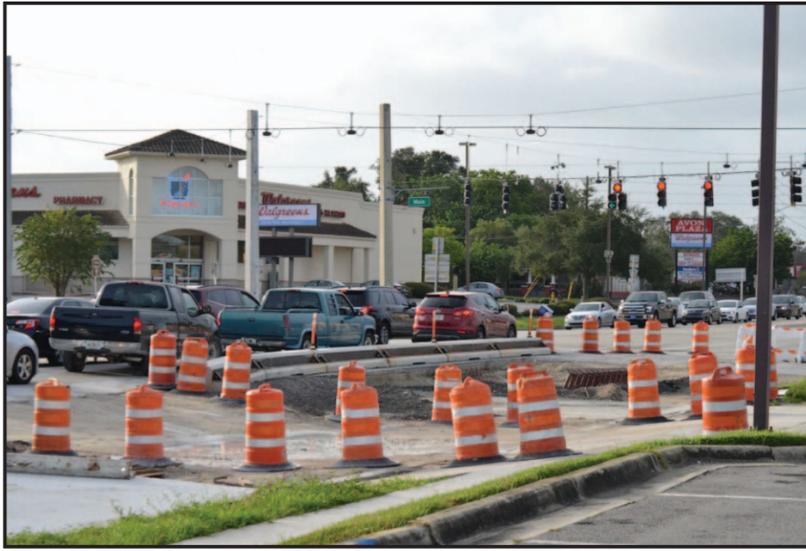
At Palmetto Street, he and then Sheriff Susan Benton had counted 14 crashes in four months. Benton suggested closing Palmetto to cross traffic and making that Walmart entrance right-turn only.

FDOT, working with Walmart, now has a signal at Shop 16 Road and has closed Palmetto to cross-traffic, while still allowing left turns from the highway to the entrance and Palmetto.

Before those improvements were made, however, a man died trying to cross that junction on foot. Francisco Meza, 45, reportedly crossed from the Walmart side into the path of a northbound motorist at 7 p.m. on a December night, when visibility is low.

A witness described the driver as "flying," but no charges were filed. The witness further stated the light was needed at Shop 16 Road, to slow traffic on that stretch.

Accidents have fallen to few, if any, at that



PHIL ATTINGER/STAFF

Tuesday morning traffic gathers on two lanes in each direction on U.S. 27 at the State Road 64 intersection in Avon Park. In the foreground, Florida Department of Transportation contracted crews are building a concrete right-turn lane onto SR 64, with a wider turn radius to make the otherwise tight turn easier for semi-trailers.

spot.

With major road construction underway, however, and traffic constrained to two lanes, each way in places, accidents have increased for other spots.

West Camphor Street, for example, has a median crossing and six fast food restaurants, all with drive-through lanes, just south of it: McDonald's, Taco Bell and Wendy's on the east side, and Burger King, Checkers and Lil' Caesars on the west.

Brian Rick, public information officer for FDOT, District 1, said motorists need to remember construction will take at least another year. They need to slow down, plan alternate routes and use caution throughout the Avon Park U.S. 27 corridor.

Residents would have had their first big look at the \$8 million

construction project during a public information meeting on May 23 this year. Work started in June and is on schedule, so far, to finish in late 2019.

Construction crews are installing concrete pavement at the U.S. 27/SR 64 intersection itself, with the road beyond the intersection repaved in asphalt, according to FDOT District 1 Communications Manager Zach Burch.

Intersection improvements will include a new right turn lanes from eastbound SR to southbound U.S. 27 and from southbound U.S. 27 to SR 64, Burch said.

The intersection will have new traffic signals with overhead visual detectors to help manage signal changes, Burch said. The detectors replace standard electromagnetic loops typically

installed in the pavement at each approach to the intersection.

U.S. 27 will also get concrete pavement southbound from West Pleasant Street to Paulk Street and northbound from Dyal Street for West Hill Street, Burch said, and SR 64 will get concrete pavement from U.S. 27 up to Self Avenue.

The contractor will mill and resurface the roadway on U.S. 27 from Townsend Road to Batts Street and on SR 64 from Collier Avenue to Self Avenue. The contractor will also install curbs and gutters, traffic separators, sidewalks, street lights, signs and pavement markers.

Highlands News-Sun staff writer Marc Valero contributed to this story.

OBITUARIES

Robert Mysliwy



Robert A. Mysliwy, 65, of Lake Placid, went home to be with his Lord on Saturday, Oct. 6, 2018 at his residence surrounded by his loving family. Robert was the son of Ethel Mae (Slagle) and Floren Mysliwy and was born on May 24, 1953 in East Chicago, Indiana. Robert served his country in the U.S. Navy. Robert, a retired handyman, had many talents including carpentry. He could fix most anything around the house. He was an avid fisherman who loved to be out on the water and loved to be with his family and friends especially his grandsons.

Robert is predeceased by his son, Robert "Bobby" Mysliwy, and his parents. He is survived by his loving wife of 25 years, Cheryl; daughters, Jessica Webb (Keith) of Rockledge, Florida, Joslyn Kuhn (Reese) of Orlando, Florida; grandsons, Ethan and Eric Webb. He was loved by many and will be missed.

In lieu of flowers the family suggests donations in Robert's memory to the Mote Marine Laboratory, 1600 Ken Thompson Parkway, Sarasota, Florida 34236. In keeping with Robert's wish, services to celebrate his life will be private for the family at a later date. Words of comfort to the family can be made by visiting scottfuneralservices.com.

Arrangements entrusted to the Scott Funeral Home, 504 W. Interlake Blvd., Lake Placid, Florida 33852. 863-465-4134.

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SUN

ANOTHER VIEW

Reform needed to protect law enforcement

A recent editorial from *The Ashland Daily Independent (Kentucky)*:

It was a time of mourning in Florence County, South Carolina.

It should also be a time of mourning across the nation.

We are referring to the shootings of seven officers and deputies in the South Carolina community during a single incident. Reports from CNN and other news outlets indicate a gunman opened fire with high-powered weaponry on officers serving a search warrant at an upscale home located about 40 minutes from Myrtle Beach.

Veteran Florence Police Department officer Terrence Carraway — who gave his entire career to serving the citizens of his community — was murdered by the gunman. Six other officers were shot. Witnesses said Carraway, in heroic fashion, was killed trying to help his fellow officers as they took gunfire. The search warrant was being served while authorities investigated a report that a man at the home had abused a foster child.

To put this in the proper perspective, these officers were attempting to pursue justice on behalf of a victimized child. They were doing righteous work only to be targeted. Carraway gave his life for such a noble purpose.

Fox News reports at least 67 law enforcement officers were killed in the line of duty so far in 2018. In 2017, 129 officers were killed. In 2016 a record number of officers, 135, were killed.

Just a quick check of recent events shows the magnitude of the lethal violence officers on an almost daily basis. In Mississippi two officers were slain, allegedly by a man repeatedly paroled from prison and with a long criminal history. Last month, an officer was shot to death while responding to a seemingly routine disturbance call at an auto parts store in Sacramento, California. Again, the alleged offender had a felony history involving weaponry. A deputy in Kansas was killed by, you guessed it, a gunman with a lengthy criminal history. In Georgia a police chief was killed by a criminal suspect fleeing authorities. In Fort Worth Texas a detective was ambushed and shot in the head while conducting surveillance related to a robbery spree. In California a corrections officer died from injuries suffered in an attack by multiple inmates.

Obviously the proliferation of guns among felons and convicts is a huge part of the equation. Another part is the hatred a small segment of our society has towards the rule of law.

We believe our society needs to take a much more aggressive approach on keeping guns away from criminals. We also believe America needs to invest in our criminal justice system — specifically more prisons — to lock up gun toting repeat offenders for good. If you are violent, robbing people with weapons or breaking into homes, you go to prison for good. There is a pattern with these types of offenders. Robbery, arrest, conviction, released on parole, repeat.

We are thankful for the fearless work from law enforcement and believe, in our view, we can do a much better job of appreciating the profound dangers our law enforcement officers face every day. But it is more than just appreciation that is required. Reform of the system is what is truly needed to put the violent, dangerous offenders away.

JOIN THE CONVERSATION

Letters are welcome on virtually any subject, but we do have some rules. We will not accept any Letters to the Editor that mention a business in a negative tone, as they have no means to defend themselves. Please keep Letters to the Editor to less than 250 words. Letters will be edited to length as well as for grammar and spelling. All letters must be signed with full name — not initials. An address and telephone number must be included. The phone number and address are not for publication, but must be provided. In the case of letters that are emailed, the same rules apply.

Due to the number of letters received, we are able to run only four letters per person per month.

The Letters to the Editor section is designed as a public forum for community discourse, and the opinions and statements made in letters are solely those of the individual writers. The newspaper takes no responsibility for the content of these letters.

Please send or bring correspondence to the Highlands News-Sun, Letters to the Editor, 315 US 27 North Sebring, FL 33870, or fax to 863-385-1954. Readers may also email Letters to the Editor to editor@newssun.com.



It's news to me

These are the best of times, and the worst of times, for being well informed.

We have a vast landscape of news sources, yet we tend to view them through a peephole rather than a porthole.

If you believe, as I do, that it is a civic responsibility to stay abreast of current events, consider taking a few steps to be a better news consumer.

- Don't be screen-centric. TV, computers and phones bring us most of our news, in forms that are fast and convenient. But if you're among those who never, ever, come in contact with a physical newspaper or magazine, fix that.

More research is needed, but it appears that people absorb content better when read on a printed page, especially with longer articles. Regardless, holding a paper or magazine and scanning each page is distinctly different, and often more enlightening, than scrolling through the same material on a screen.

- Listen to NPR. I got my start in radio at a time when national hourly newscasts were detailed, reliable and easily available across the dial. They are still produced by several networks, but on many affiliated stations they have been truncated or eliminated. The shining exception is National Public Radio.

Driving through Mississippi and Alabama this summer, a regional network of NPR stations proved to be my best



COLUMNIST
Peter Funt

connection to news from Washington and the world. NPR's hourly newscasts are carried by more than 1,000 stations, where they tend to be part of the conversation, not part of the clutter.

- Read e-letters. The newsletter business is booming. Almost every news organization in America, large and small, will send you a daily email summarizing its coverage. E-letters are usually free and, while not a substitute for the full story, provide a useful starting point for catching up on the day's news.

I recommend one of the original e-letters and still among the best: Politico's Playbook. Although it has an inside-the-Beltway focus, it is a very readable and nonpartisan digest, delivered for free before 7 a.m. ET.

- Sample Hannity and Maddow. Depending on your political orientation, you probably watch either Sean Hannity on Fox News Channel or Rachel Maddow on MSNBC — but never both! Try crossing over, at least occasionally.

Hannity and Maddow have emerged as the ratings leaders in cable-TV's nightly effort to dissect the Trump White House. My friends are aghast when I mention

watching both. Still, these two thought leaders help set (in Hannity's case) or reflect (more so in Maddow's case) the national agenda.

- Go up front. Even if you're not a news junkie you are likely to enjoy perusing the front pages of hundreds of daily newspapers, online, for free.

The Newseum in Washington (newseum.org) assembles readable PDFs of front pages — from the Daily News-Miner in Fairbanks, Alaska, to the St. Augustine Record in Florida. If it's true that "all politics is local," it can be said that all news is too. You'll be surprised at how dramatically the mood of the nation is reflected on these daily fronts.

- Go long. Too often we rely on summaries of summaries (indeed, the e-letters cited above are part of that). Stretch your mind and your insight by balancing news digests with long-form articles.

Some of the best reporting these days is being done by The New Yorker, The Atlantic and The New York Times Magazine, among others that invest heavily in hiring top writers and giving them the time and space to really drill down.

- Matriculate. Every so often try reading a college newspaper. Hundreds of student publications are produced on campuses around the country, and while some are read by local residents, most are completely invisible to the general public.

A useful list of the top 50 college newspapers,

with links, can be found at collegechoice.net. Number 50 is The Bucknellian at Bucknell University in Pennsylvania; number one is the Yale Daily News in Connecticut. You probably have little interest in, say, food complaints at the dining hall, but when, for example, young Yale journalists assess a Supreme Court nominee, it's intriguing reading.

- Talk about it. Nowadays we are so set in our opinions that we're afraid to discuss current events with colleagues, friends and family. If they're in another camp, or have a differing view, the risk of broaching a subject seems greater than any possible reward.

Yet, this very type of discourse is central to the evolution of our own thinking. I've found that creating a small email circle is a useful way to bounce thoughts off people I know, without the peril of raised tempers or overly hurt feelings. If you're brave enough to talk about news at the office or dinner table, my advice is to listen more and pontificate less.

This is, after all, the age of wisdom, and the age of foolishness. We can each do more to promote the former.

Peter Funt is a writer and speaker. His book, "Cautiously Optimistic," is available at Amazon.com and CandidCamera.com. © 2018 Peter Funt. Columns distributed exclusively by Cagle Cartoons, Inc., newspaper syndicate.

YOUR VIEW

K-9 death

A sheriff's K-9 was murdered Sept. 30 during the performance of his duties and the killer can be given only five years in prison! He murdered a law officer.

K-9 Fang was as much a cop as is the cop on the beat. True, he walked on four feet instead of two, his uniform was a collar and leash, he did not carry handcuffs, radio, phone, firearm or any other equipment police must have but the K-9 was still a law officer and should have been respected as such.

That sentence which can be given to Fang's killer is only a slap on the wrist! He should be given the same punishment as he would get if his victim was a human officer.

Think about it...

Clarice Carter
Lake Placid

'Silly umbrellas'

I would like to comment on an article that Dave Douglas wrote a while ago.

He was talking about fishing and the bass boats with "silly umbrellas" on them that he had seen on the lake. Mr. Douglas have you ever been diagnosed with skin cancer? Well my husband has and had to have a small part of his ear removed because of it, plus other small parts on his face treated. He is one of the "silly" boaters on the water.

Do you really think he should give up the one thing he really enjoys so as to not look "silly"

to you. Remember Mr. Douglas there are a lot of older people that live down here and enjoy fishing with "silly umbrellas" to protect themselves.

Patty Gillie
Sebring

Thoughts on Kavanaugh debacle

It's a wrap though Republican's Kavanaugh Supreme Court charade and the heist of another Supreme Court seat was a wrap before it started. Senate Majority Leader Mitch McConnell had already stated that Kavanaugh would be confirmed. Mitch had reduced Christine Ford's appearance to a mere formality and dismissed her testimony as meaningless.

Here is what America

is getting with a new conservative Republican Supreme Court justice. Kavanaugh is a rabid religious anti abortionist. His opening statement gave him away as arrogant and hostile. Kavanaugh disqualified himself for the Supreme Court — indeed for any court — by lying under oath at his hearing. His intemperate personal attacks on members of the Senate Judiciary Committee, and his partisan tirades against what he derided as a conspiracy of liberal political enemies show a strikingly injudicious temperament. How would you like to appear before a judge like this? No wonder Trump picked Kavanaugh; he sounds just like Trump.

Ron Lowe
Nevada City, CA

SHELTER

FROM PAGE 1A

local emergency management “incompetent.”

He said he saw old people at the Highlands News-Sun Center — a local wind-compliant shelter at the Highlands County Fairgrounds — sitting on the floor and crying without cots or blankets.

In his column, Zembower said a source told him that in 2004, during Hurricane Charley, evacuees from Miami sheltered at the Sebring Fairgrounds without cots or blankets on “freezing concrete.”

“Naturally, (Emergency Management) learned from this fiasco and 13 years later had cots and blankets in store in preparation for Hurricane Irma, right?” he writes.

There were none, he said. Over 60, he joined more than 400 others on “unforgiving and freezing concrete” because “for some idiotic reason the (air conditioning) couldn’t be turned down.”

“I watched an elderly man from Avon Park attempt to console his post-stroke ridden wife who was lying in agony on the freezing floor crying her eyes out with only a thin towel partially covering her,” Zembower wrote. “It was among the most saddest things I’ve ever witnessed, as I tried, in vain, to acquire a cot of even a blanket for her from the staff running the shelter.”

He stayed at the shelter a week, while his home was flooded, and only got a cot after five days from the American Red Cross, he said, after its volunteers arrived to take over the shelter.

He alleges the volunteers told him they hadn’t seen a “less prepared and apathetic” community shelter. He also states, despite hot showers being available on the other side of the convention center, it took two weeks for the Red Cross to arrange a cold shower across the street at Sebring High School.

When asked if he had had a chance to address these matters with Highlands County Emergency Management, Zembower said he hadn’t.

“I was going to take this approach,” he said, referring to the column. “If this didn’t work, I was going to take other means.”

Answers

Emergency Management Manager LaTosha “Tosh” Reiss said the county hasn’t invested in cots and blankets since the 2004 hurricane season because all the needed cots and blankets, per shelter, would have to be stored in a climate-controlled building between storms to prevent dry rot.

There are liability issues if someone trips on one, she added, and the county can’t afford insurance against that.

She did not note that it had been 12-13 years since the county last saw a storm big enough to warrant opening multiple shelters. Before Charley, the previous major storm in Highlands was Hurricane Donna, in 1960.

When needed, she said, the three local Tier I hurricane wind-compliant shelters for the general public are the Avon Park Recreation Center, Highlands News-Sun Center and Lake Placid High School commons — not the gym.

The Bert J. Harris Jr. Agricultural (Agri-Civic) Center serves as a special needs shelter for people whose health depends on electricity, such as those using oxygen concentrators.

The Health Department was a special needs shelter, at first, for Charley, but the roof failed and residents had to move to the Agri-Civic Center.

Reiss said there’s a move to make it a special needs shelter again, but the building still needs a few more modifications.

The county has four Tier II shelters — refuge shelters — for after a storm or to house people displaced by flood.

Another eight Tier III shelters can house people during a hazardous materials incident, wildfire or cold weather.

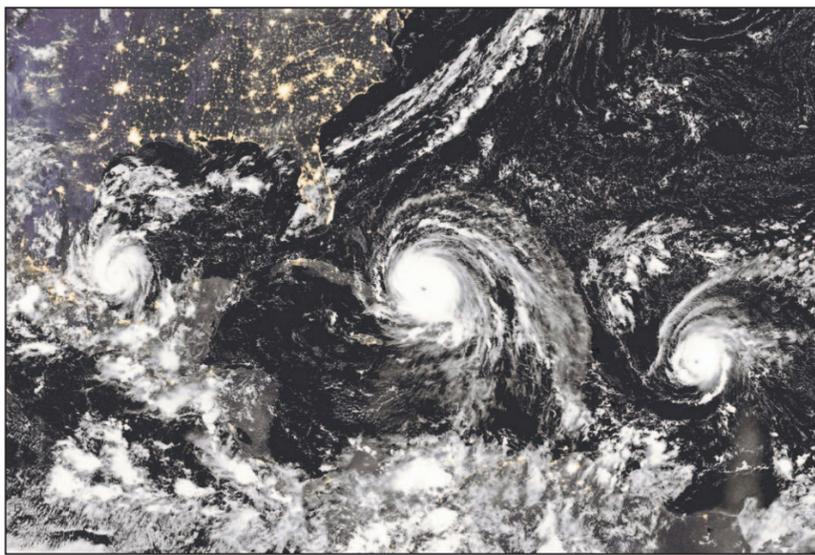
One challenge for disaster recovery, Reiss said, is that most Tier II and Tier III shelters are schools.

“The faster we can get kids back to school, the faster we can get back to normality,” Reiss said.

Officials try to relocate evacuees to bigger shelters as soon as possible. Plus, each smaller shelter needs a staff of shelter workers with emergency personnel and nurses, the same as a big shelter, but for 50 spaces, not 500-1,000.

She said the county shut one shelter down shortly after Irma and moved shelter residents to a bigger space, because it had just 20 people.

Eventually, everyone



COURTESY PHOTO/NASA

From left, Hurricanes Katia, Irma and Jose track westward and northward in September 2017 in this nighttime satellite image from NASA. The 2018 hurricane season has been less active than last year, but spawned perhaps the worst storm to hit Florida in Hurricane Michael. Questions have been raised in Highlands County as to how well local shelters are run, when needed.

was at the Fairgrounds convention center, she said.

Preparedness

The American Red Cross and local emergency managers advise residents to prepare a kit of supplies to evacuate to a shelter or other place out of harm’s way.

An emergency blanket is one of the items on the list, along with:

Water, one gallon per person per day, with a three-day supply for

evacuees.

Non-perishable, easy-to-prepare food, again with a three-day supply.

A flashlight, a battery-powered or hand-crank radio and extra batteries.

A first aid kit and seven-day supply of personal/prescription medications.

A multi-purpose tool. Sanitation and personal hygiene items.

Copies of personal documents, sealed in Ziploc

bags against getting wet.

A cell phone with chargers.

Family and emergency contact information.

Extra cash.

Map(s) of the area.

The Red Cross suggests additional items for families and people with medical issues.

A shelter can only provide 20 square feet per person, Reiss said: 3.5 feet by 7.5 feet, enough for a twin-size blow up mattress and bag of supplies.

“It’s not ideal, but it is a safe place for people to be,” Reiss said.

Families can combine their space, and if the shelter is not at capacity, shelter managers might be able to give leeway.

However, Reiss has learned that in the Panhandle right now, space is tight.

People sometimes don’t leave home because there are no pet-friendly shelters and regular shelters do not allow pets, only service animals.

The county is working to set up a pet-friendly shelter, Reiss said. She reminds residents such as a shelter requires animals to stay in kennels/carriers and have vaccinations.

“Some people think that pet friendly shelters are one big dog park,” Reiss said.

Reiss recommends people find out early what motels accept pets and which local veterinarians board pets in a storm.

For more details on hurricane or general disaster preparedness, visit “Public Safety” under the “Departments” tab of www.hbcc.net or visit the American Red Cross at www.redcross.org and click “How to prepare for emergencies” under the “Get Help” tab.

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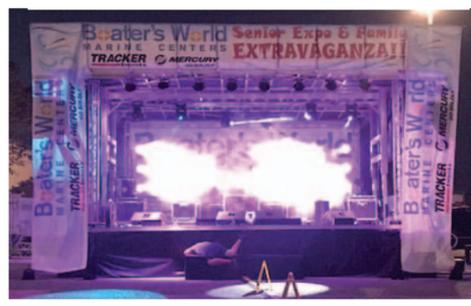
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Victory extra sweet for BimmerWorld

Wins ST class in Continental Tire Challenge

SPECIAL TO HIGHLANDS NEWS-SUN

BRASELTON, Ga. – The season finale of the IMSA Continental Tire SportsCar Challenge – and final race for entitlement partner Continental Tire – provided no shortage of emotions on Friday at Road Atlanta. With the drop of the

green flag, celebrations were already in order for the No. 46 Team TGM Mercedes-AMG GT4, who came into the two-hour Fox Factory 120 with a large enough lead in the Grand Sport (GS) standings that required the team to only start the race to clinch the team's first title. With

an 11th-place finish, they finished with a 25-point lead (281-256) over Kyle Marcelli and Nate Stacy in the No. 60 KohR Motorsports / Roush Performance Ford Mustang GT4. "This day has been building since (WeatherTech Raceway Laguna (Seca) and I am

so thankful for (Team Owner) Ted (Giovanis), and for Hugh (Plumb), he's a great co-driver, and for Guy Cosmo," said co-driver Owen Trinker. "I'm so thankful for the opportunity that Ted has given us, and to Mercedes for giving us



IMSA PHOTO

TIRE | 3B The season finale of the IMSA Continental Tire SportsCar Challenge provided plenty of excitement at Road Atlanta.



HIGHLANDS BASS ANGLER
Dave Douglass

Ideal conditions for fishing this week

By **DAVE DOUGLASS**
HIGHLANDS BASS ANGLER

The Freshwater Fishing Forecast for the third week of October gives anglers the arrival of the first quarter moon phase and a weak rainy season weather forecast, meaning four out of seven days this week will be sunny with no chance of a daily rain storm.

All fishing factors considered, anglers will have the least help from the moon during this week due to the moon arriving at its furthest orbit point from earth on Wednesday — lunar apogee — and the first quarter phase arriving the day before. Therefore fish will still be cueing off of the 'high dissolved oxygen period of the day' which is from 4-8 p.m.

"Dreaming of water temperatures in the lower 80-degree range on the surface...and a giant bass engulfing a red-shad colored lizard sliding off of a lily pad leaf into the water".

Even though water temperatures are still too high for bass and pan fish to digest food normally because of low oxygen rates, the good news is, there will be an 'ideal fishing wind' all this week. And winds will remain out of the east until next weekend when it switches out of the south.

Fish feeding patterns form when weather remains consistent over a period of several days, and today through Friday we'll experience exactly that scenario. Add the ideal wind speeds of six to eight miles per hour and the fifty-fifty percentage sun-to-cloud ratio, and anglers should do better than average published fishing-help charts predictions—all unanimous predicting a 2-3 rating all this week.

Low dissolved-oxygen stress on bass will continue until temperatures decline below 83 degrees. Bass digestion speeds reach the fastest annual rate when water temperatures are in the 72-82 degree range on the water surface.

Bass feed most aggressively annually during the ideal temperature months; traditionally November through December (or until water temp averages drop out of the seventy degree range) and from April through June.

Best Fishing Days: Looking at the weather forecast Tuesday through Thursday, there is predicted to an even mix of clouds and sunshine with Tuesday being predominately sunny. Therefore midday and sunset hours on those days will be most productive.

Major Fishing Period: Today the moon overhead

FISHING | 7B

Green Dragons wrangle Cowboys



RUTH ANNE LAWSON/STAFF

Lake Placid's Javari White (24) pushes his way past a LaBelle defender in Friday night's game. White scored four touchdowns as the Green Dragons beat the Cowboys by a score of 32-18.

Lake Placid defeats Labelle in district game

By **RUTH ANNE LAWSON**
STAFF WRITER

LABELLE – Lake Placid powered past LaBelle by a score of 32-18 to put a damper on the Cowboys homecoming on Friday night at Cowboy Stadium.

The crucial win improved Lake Placid to 4-4 overall and gave the Green Dragons important points that are calculated to see who makes the state playoffs at the end of the season. The victory moved Lake Placid from seventh to sixth and puts the Dragons in a great position.

"I think we came out ready to play and I was excited to see that," said first-year Lake Placid Coach Andy Judah. "I wasn't excited about Thursday's practice and it made me a little nervous.

The offense made the corrections and having our offensive line back helped tremendously. We got a big victory on the road against a 5-2 LaBelle team is incredible. Hats off to the defense. They played well and made a couple adjustments."

Lake Placid struck first as quarterback Shamar Mitchell connected with wide receiver Erskin Tolliver for a 24-yard touchdown pass to give the Dragons a 6-0 lead with 6:11 left in the first.

LaBelle, which dropped to 5-2, answered as Trace Burchard caught a pass for a 55-yard gain. The Cowboys scored as Maynard Blackmon scampered in for a 9-yard touchdown and the extra point gave them 7-6 lead.



DRAGONS | 2B Lake Placid's Erskin Tolliver (10) defends a pass against LaBelle's Enrique Hernandez during Friday night's game.

Talladega starts last run for dynamic duo



ASSOCIATED PRESS PHOTO/BY CHUCK BURTON

Crew chief Chad Knaus, left, talks with driver Jimmie Johnson. There will be no eighth NASCAR title for Johnson and Knaus. Hendrick Motorsports will split the driver and crew chief at the end of this season.

Johnson and Knaus a special team in NASCAR history

By **JENNA FRYER**
ASSOCIATED PRESS

TALLADEGA, Ala. — Times were already changing long before Jimmie Johnson strolled through a Las Vegas casino unnoticed, full firesuit and all. It was the start of NASCAR's playoffs and the seven-time champion, wearing a flame-retardant billboard, was surprised that he failed to garner even a quizzical stare.

Johnson had already lost Lowe's, the only sponsor he's had at NASCAR's top level. Now he was just another face in the crowd even though the start of the playoffs were just days away and the most decorated driver of his generation was there to promote.

How utterly off-kilter for Johnson. But losing Lowe's, floundering in a long losing streak during a dismal time at Hendrick Motorsports, going

unnoticed in a hotel lobby, none of that compared to what was still to come in this bizarre season for "Seven Time." The biggest stunner came this week when team owner Rick Hendrick, after 17 years of babysitting the delicate relationship between Johnson and crew chief Chad Knaus, pulled the plug on the longest pairing in NASCAR.

Knaus built the No. 48 team around Johnson from scratch. He was

atop the pit box for the record-tying seven titles and 81 of Johnson's 83 career Cup victories. The two have been together since bachelorhood, through marriage and now children for both. They were fueled by the chase for eight, the elusive number neither The King of The Intimidator could reach.

Their farewell tour begins today at Talladega

TEAM | 4B



RUTH ANNE LAWSON/STAFF

Lake Placid's Erskin Tolliver does a flip after the Green Dragons defeated LaBelle on Friday night at Cowboy Stadium.



Lake Placid's Katwan "Rip" Ward tries to get around LaBelle's Hunter Hansen. The Green Dragons defeated the Cowboys Friday night.



Lake Placid's quarterback Shamar Mitchell runs away from the LaBelle defense in Friday night's district victory.



Lake Placid's Javari White pushes his way into end zone for a touchdown in Friday night's win over LaBelle.

DRAGONS FROM PAGE 1B

Lake Placid's Javari White ran the ball several times to move the ball into Cowboys territory. White capped the drive by bulling his way into the end zone from 7 yards out to give the Dragons a 12-7 lead with 10:23 left in the second period.

LaBelle fumbled the ball and Lake Placid's Trey Spencer recovered on the Cowboys 47-yard line.

Lake Placid's Tahj Williams caught a 34-yard pass from Mitchell to the 2-yard line. White powered into the end zone for the touchdown and added a 2-point run to give the Dragons a 20-7 lead with 7:33 left in the second quarter.

LaBelle booted made a field goal from 35 yards out to pull within 20-10 at the half. In the third quarter, the Cowboys attempted to rally as Enrique Hernandez caught a 27-yard touchdown pass. LaBelle scored the 2-point conversion to make it 20-18 with 4:09 left in the third period.

Lake Placid utilized its potent ground game as White moved the chains time after time. The running back crashed

in from a yard out to give the Dragons a 26-18 lead.

The Lake Placid defense forced a LaBelle punt and looked to put the game away.

After a 33-yard quarterback keep by Mitchell, White pushed his way into the Cowboys end zone to give the Dragons a commanding 32-18 lead in the fourth quarter.

Lake Placid's defense did an incredible job stopping the Cowboys offense the entire game. LaBelle's Hernandez is quick and elusive but

was contained this night. LaBelle's Hall was able to make a couple of long passes to Hernandez but Lake Placid's defense kept them out of the end zone for the victory.

"We came together and pulled it off," White said. "This was a great win and I think we are a good team but we just have to work hard. It feels great to beat LaBelle on their homecoming night. We lost during our homecoming so it feels great to make them lose at theirs. I went hard tonight for my team and had the

mindset and confidence to keep going and not give up."

LaBelle made it tough on Lake Placid.

"LaBelle made it close there for a while and we knew they would," said Judah. "I was really excited that during the fourth quarter we ran it, we told the offensive line to take us home and

they did. We are getting better but we still have to work on a few things. We will get right back at it and get ready for Discovery next Friday night. Shamar did a great job tonight and Javari White stepped up while Katwan "Rip" Ward is having some health issues this week. He has been pretty sick.

This was just a great win and we have to build on this."

Lake Placid's game on Friday night against the Discovery Spartans looms large in the playoff picture.

Due to Hurricane Michael, the top 6 teams will make it to the playoffs and a Green Dragon win would be huge.

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TIRE

FROM PAGE 1B

such an awesome car. They delivered the car on January 1st and this car completed every lap, the only team to do that in the series. That shows our consistency – we may not have always had the fastest car, but we played our strategy right, kept it clean and had a great year.”

And with the drop of the checkered flag, it was BimmerWorld Racing's long overdue time to cheer.

James Clay alongside Tyler Cooke in the No. 82 BimmerWorld Racing BMW M4 GT4 delivered the car's first overall North American victory by nearly nine seconds after leading the final 19 laps of the race. The win is a series first for Clay, and Cooke's first since 2013.

But there was another significant first for BimmerWorld at the end of the race – the No. 81 BMW 328i of Nick Galante and Devin Jones, with four wins on the season, captured the organization's first ever Continental Tire Challenge title and the final championship for the ST class, which also saw its conclusion on Friday. The duo finished third on Friday to MINI JCW and Boddymotion Racing.

“It's a fantastic day,” said Team Owner James Clay. “Big win in GS. Going into the winter on a day like this is just fantastic. Tyler drove an awesome race, the ST guys drove a fantastic year. The whole season. To capture the championship, this last championship for the ST class, it's a special day.”

“It was an emotional win,” said Cooke. “Last time I won a pro race my dad was alive and I still remember the phone call after the race. It was definitely emotional crossing the start/finish line. We work so hard. Year in, year out we've been right there and to finally get that win for BMW, BimmerWorld, James, I can't think of a better way to end the season. The last one for Continental, which that's a cool part, and hats off to the ST guys, they drove flawless all year. They deserve that championship.”

“Checked off the last championship of the ST class, great to wrap it up here,” said Galante. “Running with as many JCW guys, all year been great. They run a great program. They have raced us clean all year. It was really fun. And the guys at Boddymotion really made this season fun. Hats off to Trent Brown on the engineering box who got us through all these races and my sponsor with the Racing to End Alzheimer's initiative. It's been a really good year.”

Five different GS manufacturers took turns atop the class' leaderboard, with McLaren and Mercedes-AMG taking the final two spots on the overall podium. Polesitters Paul Holton and Matt Plumb in the No. 76 Compass Racing McLaren GT4 finished runner-up, while the No. 57 Winward Racing/HTP Motorsport Mercedes-AMG GT4 of Bryce Ward and Indy Dontje took third.

Driver's Title

The closest drivers' championship battle in the Continental Tire Challenge entering Friday's race was that in the TCR category. Compass Racing's Tom Long and Britt Casey, Jr. in the No. 77 Audi RS3

LMS were ready to defend their five-point margin against teammates Rodrigo Sales and Kuno Wittmer in the No. 74.

And it was shaping up to be a tantalizing battle, as the No. 74 had mechanical issues during Thursday's qualifying, which meant the team would have to climb from last to the front of the field for a shot at the title.

However about 40 minutes into the race, the No. 74 machine got away from its driver, Sales, and went into the Turn 6 wall. The car was done for the day and the No. 77 secured the championship by 13 points, 318-305.

“It's an incredible day, being so close to winning the Continental Tire championship before, this is it,” said Tom Long, who made his 100th Continental Tire Challenge start at Road Atlanta. “It's a big day for not only for Britt Casey, Jr. and I, but obviously for Continental and the ST class as it's the class I started in. Our Audi RS3 LMS TCR car has just been incredible all season. I can't thank Compass Racing enough for the excitement that they brought us this year. I couldn't be prouder of the program.”

The No. 77 went on to finish third behind polesitters Tom O'Gorman and Kenton Koch in the No. 12 eEuroparts.com Racing Audi. This was the second victory for the duo that joined the TCR field midway through the season and it came on the heels of O'Gorman's fifth consecutive Motul Pole Award.

“It was a special day, especially after five poles in a row,” said O'Gorman. “We came in midseason and to come away with four podiums, two wins on six races is a huge amount of momentum into next year. We would love to be here again. It's just such an honor to be involved with the eEuroparts team. I'm happy to bring it home.”

Michael Johnson and Stephen Simpson in the No. 54 JDC-Miller MotorSports Audi RS3 LMS TCR would complete the podium with their second place finish.

Manufacturer's Title

With a three-car effort slated for the MINI JCW Team in 2018, the goal in mind was a manufacturer's championship. It would be a first for the marque in the Continental Tire Challenge since joining the ST ranks in 2015.

Finally, that moment came with the end of the 2018 season at Road Atlanta.

It was the tightest battle across all categories entering Friday's race, as BMW – represented by BimmerWorld's Nick Galante and Devin Jones – led MINI by two points in the standings. Ergo, one position would determine the results.

BMW looked to have not only the win, but also the manufacturer's title locked up as they led the majority of Friday's race. However, the team was forced to pit with under 10 minutes remaining for fuel and gave way to the No. 73 MINI JCW of Mat Pombo and Mike LaMarra who went on to win. The No. 21 Boddymotion Racing Porsche Cayman of Jason Rabe and Max Faulkner took second.

It was the third win of the year for the No. 73 pairing and the fifth total win for MINI. MINI topped BMW in the manufacturer standings by just three marks, 331-328.

“I mean I was just kind of cruising,” said Pombo.

“I thought Devin and Nick were pulling, they were managing the gap. I felt like we were going to be really close on fuel, so I was hoping that they would be even closer. I hate winning it that way, but they had a great season so congrats to Nick and Devin on their championship. We've been fighting to bring MINI this championship and (Team Owner) Luis (Perocarpi) and Tonine (McGarvie) and everyone at MINI, we couldn't have done this without the support of the manufacturer. My brother (Mark), Derek Jones, my teammate, Mike LaMarra, unreal to win at my home track. So much fun.”



IMSA PHOTO

With a three-car effort slated for the MINI JCW Team in 2018, the goal in mind was a manufacturer's championship and it finally happened at Road Atlanta.

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FIND NEW ROADS

TEAM
FROM PAGE 1B

Superspeedway, and when they part, Johnson still will be tied with Richard Petty and Dale Earnhardt Sr. with seven titles. Knaus will be tied with crew chief Dale Inman.

If No. 8 ever comes, it will come for one of them, not both.

Knaus is moving to the No. 24 team, where he started at Hendrick Motorsports so many years ago building cars for a new guy named Jeff Gordon, to crew chief another fresh-faced young talent in William Byron. Rick Hendrick went to his farm system to pair Johnson with Kevin Meendering, one of those lifelong Hendrick guys who started with the company as a high school part-timer and learned how to be a crew chief.

It is the end of an era, indeed.

"We've lasted longer than the average length of a marriage in the United States. We've worked really hard," Knaus said.

So hard they nearly destroyed the relationship on more than one occasion. Johnson and Knaus aren't wired the same but have always chased winning. The path each took wasn't always orderly and Knaus, so rigid, intense and inflexible, sometimes clashed with Johnson's easygoing demeanor. The louder Knaus yelled, the quieter Johnson became.

Hendrick threatened to break them up. Sat them down over milk and cookies because they were acting like children, blaming each other and bickering over their



CHUCK BURTON

NASCAR driver Jimmie Johnson, right, speaks to the media as crew chief Chad Knaus, left, listens during a news conference on Thursday.

inability to win a championship. They agreed to work as hard on their relationship as they were working on their goals, and it led to title after title and a winning pace not seen in decades.

Only now they aren't winning anymore, and for a variety of reasons that Johnson and Knaus cannot solely control. Hendrick Motorsports is in a massive rebuild, Chevrolet has lagged behind its competitors this year and Johnson's young teammates don't know what they don't know so aren't in position to take charge of the march out of this mess.

That's how Johnson gets stuck in a 53-race losing streak headed into Sunday. And at some point, Hendrick has no choice but to step in and try something new, anything new, even if it means splitting the greatest combination since Petty and Inman.

"It's not like we're trying to kill each other. That's not where this

is," Knaus said. "It's an opportunity for growth for both of us. In order to be committed in a team-oriented environment for that long, there's a lot of deep digging that you have to get through.

"And we've done that, and we've put forth the effort and it's time right now to do something different. It really is it's the right time for the company."

So, six more races, that's all these two have got left together, and they'd like to make it count. Johnson tried to snap that losing streak two weeks ago on the roval at Charlotte but his attempt at a last-lap pass of Martin Truex Jr. ended with both drivers spinning and Johnson knocked out of the playoffs.

But anything goes these final six weeks because when it's over, nothing will be the same. Knaus will be at the No. 24 trying to mold Byron into the next Johnson or Gordon. Johnson will

have a new sponsorship and new face leading his team as Hendrick gives Meendering a chance to be the next Knaus.

Until then, they have nothing to lose and every reason to try to snap that losing streak and celebrate one last time in victory lane together.

"We're fierce competitors, we both want to win races, we both want to win championships and we acknowledge the fact that we've had a hell of a run," Johnson said. "It's been a long, amazing run of 17 years. Sometimes change brings new opportunity. Change brings excitement, a new breath of fresh air, a spark.

"Whatever it might be, that opportunity is now here for us. We've been highly committed to each other, this team and our relationship, but it's just to the point where we feel like change is the next step and potentially the next step for our next level of greatness as individuals. It just feels like it's time."

Top fantasy plays for this week



ASSOCIATED PRESS PHOTO /BY CHRIS O'MEARA

Tampa Bay Buccaneers quarterback Jameis Winston is a good fantasy start in today's game against the Atlanta Falcons.

Injuries and bye weeks come into play

By **BRANDON C. WILLIAMS**
ASSOCIATED PRESS

After five weeks, fantasy owners of Dalvin Cook and Devonta Freeman are lamenting those draft picks, while those who gambled on Austin Ekeler and Tyler Boyd feel as if their fantasy IQs went up sharply.

Week 6 constitutes a make-or-break moment for a host of players who have yet to live up to their preseason projections, along with those labeled as breakouts who are still digging to see the light of the expectations placed among them.

START: Jameis Winston, QB, Buccaneers: Making his first start of the season, Winston gets a plum matchup against a Falcons secondary that has been strafed for 12 touchdown passes and is 28th in fantasy points

allowed per game to opposing quarterbacks. Winston was 16 of 20 for 145 yards and a touchdown after mopping up for Ryan Fitzpatrick in a loss at the Bears. He won't waste time getting the ball downfield to Mike Evans and DeSean Jackson, so plug him in and watch him make up for lost time.

SIT: Jared Goff, QB, Rams: Receivers Brandin Cooks and Cooper Kupp both remain in concussion protocol and while it's possible both will play, the matchup at the Broncos is filled with hurdles. Goff has been just OK on the road, averaging a modest 18 fantasy points in his first two road games compared to the 33 PPG he has averaged in three games in Los Angeles.

FANTASY | 5B

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Chiefs to get major test from Patriots

Kansas City plays New England in great matchup

By **BARRY WILNER**
ASSOCIATED PRESS

There can be no better measuring stick for the Chiefs and young quarterback Patrick Mahomes than what they tonight.

Beat the Patriots in Foxborough and all that excitement in Kansas City might be validated.

Remember, though, that the Chiefs, with Alex Smith, went into Gillette Stadium and won the 2017 kickoff to the season. They went on an up-and-down ride the rest of the way, lost in the wild-card playoff round, while the Patriots straightened out and made the Super Bowl before losing to Philadelphia.

Mahomes, of course, has looked immune to any sort of high-stakes pressure in leading the Chiefs (5-0) to the top of the AFC. He embraces this challenge and trying to outdo Tom Brady.

"It is going to be a great opportunity," says

Mahomes, who has a league-best 14 touchdown passes. "He is one of the greatest quarterbacks, if not the greatest to ever play. I am going against their defense, but as a team we are going to go in and try to compete. They are a good team in the AFC every single year. Just to compete against one of the best teams in the league is going to be an awesome opportunity."

How familiar is Mahomes with three-time league MVP Brady, whom he has never met?

"I definitely watched a good amount of him in college (at Texas Tech)," he says. "Coach (Kliff) Kingsbury actually played with Tom at one point. He liked to show me some things that he did where he was in the pocket, his pocket movements and things like that. I have definitely taken some things from him. He does it at such a high level, it's something you have to

strive to be like."

New England (3-2) is striving to be, well, New England. After a 1-2 start, the Patriots appear to have gotten back on their usual winning path.

The weekend began with Philadelphia's 34-13 road victory over the New York Giants. Carson Wentz threw a season-high three touchdown passes for the Eagles (3-3). They beat the Giants (1-5) for the fourth straight time and seventh in eight games.

Off this week are Detroit (2-3) and New Orleans (4-1)

Pittsburgh (2-2-1) at Cincinnati (4-1)

One of the NFL's most vicious and yellow-tinted rivalries. As in:

—These teams combined for four penalties for unnecessary roughness, one for unsportsmanlike conduct, one for taunting, one for roughing the passer, and two 15-yard penalties for grabbing a facemask in their previous meeting.

—Cincinnati set a club record with 173 yards in penalties in that messy



ASSOCIATED PRESS PHOTO BY/CHARLIE RIEDEL

Kansas City Chiefs quarterback Patrick Mahomes leads his team against the New England Patriots in a key game tonight.

CHIEFS | 6B

FANTASY

FROM PAGE 4B

Facing the Denver pass rush is also an issue, but Mother Nature will be the biggest reason to sit Goff, as the forecast Sunday calls for snow flurries and temperatures in the mid-to upper-20s at kickoff.

START: James White, RB, Patriots: Even with Julian Edelman back and Josh Gordon continuing to be added into the flow of the passing game, White remains a great play for the potential Sunday night slugfest against the Chiefs. In the last two games, White has 18 catches for 145 yards and two touchdowns and will maintain that type of production against a Kansas City defense that allows seven catches and 90 yards per game to opposing running backs. In PPR formats, White is a borderline RB1 this week.

SIT: Adrian Peterson, RB, Redskins: The injuries (ankle, knee, shoulder) are piling up on Peterson, who had only six yards on four carries in the Monday night loss at New Orleans. The Panthers have the sixth-best run defense in the league and it's unlikely the Redskins will give him a full workload. If Peterson is limited, it will be a mild disappointment for those who've used him as a sneaky good pass catcher in PPR formats.

START: Tyler Boyd, WR, Bengals: Only the Buccaneers and Saints allow more fantasy points per game to opposing receivers than the Steelers, who can no longer put the bulk of their focus solely on A.J. Green. Boyd has caught nearly 70 percent of his targets and has seven catches of better than 20 yards, making him an excellent WR2 play against a Pittsburgh pass defense that has given up 13 touchdown passes and 21 completions of better than 20 yards.

SIT: Amari Cooper, WR, Raiders: He's become too inconsistent, drawing only one target in last week's loss to the Chargers. Whatever the cause of the disconnect between him and quarterback Derek Carr, Cooper's down-up-down-up-down act is already wearing thin with his fantasy owners. The Seahawks secondary is no longer the feared unit it once was, but they are still ninth in the league

in passing yards allowed per game and are second with nine interceptions. Maybe Cooper continues his yo-yo trend, but there's little motivation to risk a spot in the lineup for it.

START: Chester Rogers, WR, Colts: With T.Y. Hilton doubtful, Rogers again plays the role of top wideout for Indianapolis, who faces a Jets team that is 26th in fantasy points allowed per game to opposing receivers. This should play well for Rogers, who was targeted 11 times in each of the last two games. He has yet to score a touchdown this season yet the high volume of targets from Andrew Luck only increases the chances of him finally visiting the end zone.

SIT: Greg Olsen, TE, Panthers: Yes, he's slated to play against the Redskins on Sunday. However, there is no indication as to how much he'll be used. Either way, Olsen will need this game to get back into form. Washington is a modest 17th in fantasy points allowed to opposing tight ends, so there's no need to feel that Olsen is missing a must-start opportunity. Olsen owners will be best off using this game as a gauge to how far along he is before becoming a viable fantasy starter once again.

START: Andy Dalton, QB, Bengals: After failing to throw multiple touchdown passes for the first time this year in last week's loss to the Dolphins, Dalton will make up for lost chances against the Steelers, who are 31st in fantasy points allowed per game to opposing quarterbacks. Dalton is averaging a solid 23 fantasy points per game and will exceed that number facing a defense that's allowing 320.4 passing yards and nearly three touchdown passes per contest.

SIT: Dion Lewis, RB, Titans: Since scoring 16 fantasy points in Week 1, Lewis has a combined 15 FP in the last four games. The Titans have been unable to effectively utilize Lewis, who has only 60 rushing yards on 25 attempts over his last three games. Don't expect those numbers to suddenly trend upward against a Ravens defense that is seventh in the league in rushing yards allowed and has given up only two rushing touchdowns all season.

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CHIEFS

FROM PAGE 5B

affair, when the Steelers overcame a 17-0 deficit to win.

More numbers of note: —The Steelers have won the past six games in this series, nine of 10 and 14 of 17.

—The Bengals are 8-24 vs. the Steelers under coach Marvin Lewis

—Lewis is 2-15 at Paul Brown Stadium against Pittsburgh.

—Steelers QB Ben Roethlisberger is 24-4-1 in his native Ohio, including the postseason. He's 13-2 at Paul Brown Stadium with 23 TDs, 10 interceptions.

Los Angeles Chargers (3-2) at Cleveland (2-2-1)

When last they met in Cleveland, the Browns won in their 15th game to avoid a perfect season on the wrong side of the ledger. So they lost every game in 2017, including at the Chargers.

“Not to speak too much of last year, but I could not believe and I did not feel like they were an 0-16 team or 0-14, whatever they were when we played them last year,” says Chargers quarterback Philip Rivers. “It was a good football team. They just did not find ways to win and so many (games) they had opportunities.”

They've got two wins already and lead the NFL with 15 takeaways, two more than in the entire 2017 season.

Baltimore (3-2) at Tennessee (3-2)

Two clubs coming off two weekends: Tennessee was punchless at Buffalo, Baltimore was inept offensively at Cleveland.

Both can play D, though, so don't expect a lot of end

zone activity in Music City.

The Ravens are playing a third straight road game, then have four of the next five at home. They lead the NFL in scoring defense, allowing 15.4 points per game, with no TDs in a second half.

The Titans have allowed seven points in the first quarter and lead in red zone defense, allowing three TDs in 13 possessions for a 23.1 percent success rate by opponents.

Chicago (3-1) at Miami (3-2)

The Bears have won three in a row and come off a bye. They haven't earned four straight wins since 2012.

With Khalil Mack revitalizing the defense, Chicago ranks No. 1 against the run and second overall. If second-year quarterback Mitch Trubisky truly has found the passing rhythm — his six TD throws in a rout of Tampa Bay tied for second most in an NFL game — the Bears needs to be taken seriously.

Miami was taken seriously until it laid eggs at New England and Cincinnati, where it blew a 17-0 lead. The Dolphins rank third worst in yards and fifth worst in points. They have been outgained by 94 yards per game, which ranks third worst.

Carolina (3-1) at Washington (2-2)

Washington was on the wrong end of the record-setting Brees blitz through the air in New Orleans, and was damaged as much by penalties as inefficient defense. The usually precise Alex Smith threw an interception and was generally off-target.

Now comes Carolina, which has seven picks, is plus-5 in turnovers, and has nine sacks. The Panthers also have the NFL's top rushing offense,



ASSOCIATED PRESS PHOTO BY PAUL SANCYA

Tom Brady and the New England Patriots host the Kansas City Chiefs in the best game of the week tonight.

in part because quarterback Cam Newton is such a weapon on the ground. Newton is 4-0 with nine TDs and zero picks for a 115.4 passer rating vs. Washington, along with two rushing scores.

Washington has lost five straight to Carolina.

Los Angeles Rams (5-0) at Denver (2-3)

While Denver's defense has been getting Orange Crushed recently, LA's offense has looked unstoppable. Jared Goff leads the league with 1,727 yards passing and ranks second with a 119.7 passer rating. In the past month, Goff is averaging 374 yards per game.

Todd Gurley tops the NFL with seven TD runs and ranks second with 645 scrimmage yards. Of concern for the impressive receiving group is that Brandin Cooks and Cooper Kupp each left last week's win at Seattle with concussions.

Denver star LB Von Miller has gone sackless the past three weeks.

The Broncos yielded 323 rushing yards to the Jets, so, yes, that has caught Gurley's attention.

Jacksonville (3-2) at Dallas (2-3)

Oddly, Dallas has never won its first three home games at Jerry World.

With RB Leonard Fournette still hurt, the showpiece matchup with Ezekiel Elliott disappears.

Elliott has been the prime weapon for Dallas and is averaging 154 yards from scrimmage per game in the past three. But the passing game is 30th as Dak Prescott struggles without a topnotch receiver.

He'll face the stingiest defense in the NFL.

Seattle (2-3) vs. Oakland (1-4) at London

Wonder if the Raiders will have as many fans in Wembley as they did in StubHub Center. They could really use the support as Jon Gruden's return season spirals out of control.

“I'm going to continue to emphasize the good

and do everything I can to fix the things that are bad, because most of the things that are bad, my fingerprints are all over,” Gruden said.

Such as a defense, minus the traded Mack of course, that ranks 30th. Oakland has the fewest QB pressures in the league (29), tied for fewest sacks (six), and is tied for third-fewest takeaways (five).

Seattle makes its first regular-season overseas appearance. Worth watching:

—Pete Carroll seeks his 91st win with the team to pass Mike Holmgren as winningest coach for the franchise.

—Russell Wilson is 25-6 after a loss, the best record of any quarterback since the merger.

—Seahawks kicker Sebastian Janikowski spent 18 seasons with the Raiders, holding the franchise record for points (1,799) and games (268).

Indianapolis (1-4) at New York Jets (2-3)

If any team needed the long layoff from a Thursday night, it was the Colts. They went into New England undermanned and then got hammered with more injuries, giving them little chance against the Patriots.

Assuming they are somewhat healthier, this is a far better chance for Indy to straighten out its season. Andrew Luck's arm looks strong, but who does he have to throw to if T.Y. Hilton isn't in the lineup?

New York opened up its offense in a win over Denver, letting Sam Darnold occasionally fling the ball downfield and it led to some huge plays. The Colts are vulnerable to that.

Buffalo (2-3) at Houston (2-3)

Each team comes off a tight victory in which the offenses were stagnant, while the defenses and kicking games were decisive.

Houston wants things more open when it has the ball, with Deshaun Watson connecting on throws to DeAndre Hopkins. Buffalo's solid second-year cornerback Tre'Davious White, will be tested.

Apparently fully healthy after two tough years, Texans DE J.J. Watt is tied for the NFL lead with six sacks. Watt had an 80-yard interception return for a score in his previous game against the Bills in Houston, a 23-17 win in 2014.

Arizona (1-4) at Minnesota (2-2-1)

What could be a mismatch — Arizona has the NFL's worst offense and has scored all of 65 points — has one intriguing element. Cardinals WR Larry Fitzgerald, a likely Hall of Famer, returns to his hometown for the sixth time in his 15-year career, with an average of 87.4 receiving yards and no touchdowns at Minnesota.

On the other side, wideout WR Adam Thielen leads the league in receptions (47) and is second in yards (589). He's also first in third-down catches (14). Thielen is the third player in NFL history to start a season, the first since 1961.

San Francisco (1-4) at Green Bay (2-2-1), Monday night

Following a stinker at home to hand Arizona its first win, the Niners go to the prime-time showcase against Green Bay, which is following a stinker of its own at Detroit.

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PARTNERS

FISHING

FROM PAGE 1B

period occurs at 5:59 p.m. and the sunset at 6:58 p.m. and will create a feed intensity rating of 3-4 today from 4-8 p.m. This period will remain consistent for the first half of this week.

After last week's clouding conditions and high winds, dissolved oxygen rates in our lakes are dangerously low but by the end of this week, oxygen rates should be back at normal seasonal rates of 5-6 parts per million oxygen.

For this reason the morning underfoot period, which today is at 5:34 a.m. will have little positive effects on fish to trigger feeding. However by Thursday through next weekend this lunar event

will occur after 9 a.m. with will work with the beginning of oxygen production in our lake's vegetation areas.

Minor Fishing Period: Today the moonrise occurs at 12:33 p.m. and solar noon at 1:11 p.m. and will create a feed intensity rating of 2-4 from 10 a.m. to 2 p.m. This period will remain consistent until Wednesday when morning feeders start to cue off of the moon underfoot period during 8-9 a.m., essentially causing the migration period to back up and start earlier.

Prime Monthly Periods: October 21-26 full moon, November 4-9 new moon, 20-25 full moon, December 4-9 new moon, 19-24 full moon.

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Seasonal Safety Notes: Lightning is a very serious threat during the Florida rainy season. The standard rule: Be no more than 3-4 minutes away from a vehicle or permanent structure. So the time your boat is able to travel from your fishing-hole to one of the two safe-place options, should be less than 4 minutes.

If you get caught on the lake with no time to get to safety, keep motors 'in

the water' and lay down as low as possible and.... persuade yourself not be this irresponsible with yourself ever again—been there done that.

Istokpoga.info News: The lake level is at 39.20 feet above sea level, which is the maximum level in the seasonal management schedule today—3-4 inches below the annual high level of 39.50". The minimum level currently is 39.00'. Today, one of four S68 spillway gates is open 1 foot and flowing 200 cubic feet per second to remain on schedule.

This seasonal 'rain-bufter schedule' is necessary because the lake fills six times faster than water is able to be released during major rain events.

Visit Istokpoga.info website and click on the links to the South Florida

Water Mgmt. (SFWMD) real time S68 and S68X spillway gates status webpage. You'll find water level and flow status data of all water way structures from Kissimmee to Clewiston. Also provided is a link to the Army Corps of Engineers' graphical plot, annual water-management schedule website link.

Access this article online at BassFishingForecast.com, or HighlandsBassAngler.com

Fishing from Shorelines: Learn where the deeper water comes closest to shorelines by consulting a lake contour map. There are forty-five Highlands County lake maps published online at FloridaLakesMaps.com. Each map is edited to include boat ramp locations

and have been enlarged for easy reading. You'll discover that the majority of the lakes' public boat ramps and docks are located within the better shoreline fishing areas.

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FILE PHOTO

Schedule a fishing trip with Highlands Bass Angler Dave Douglass and you might catch a nice bass just like the one he is holding up.

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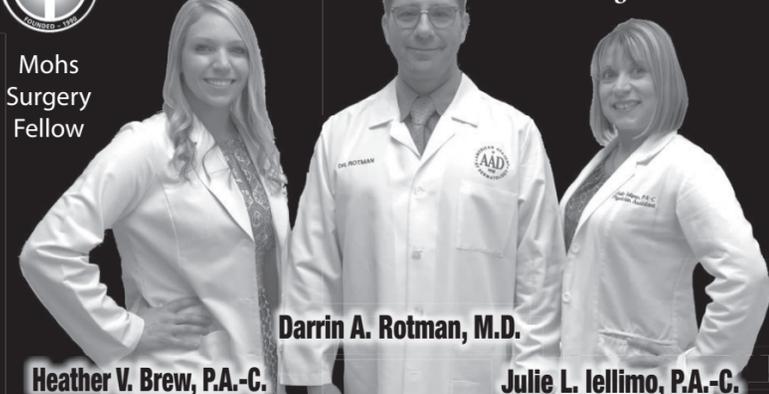
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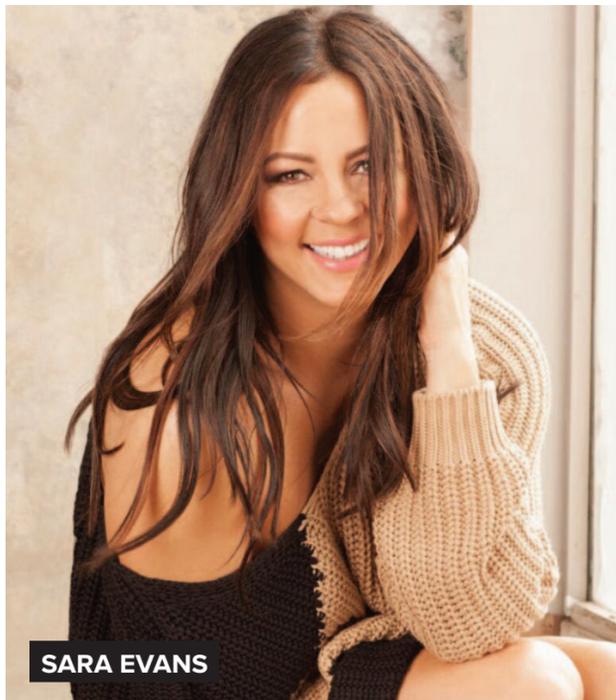
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Searches intensify after body is found in Michael's wake

See page 4, and another Hurricane Michael-related story on page 8



Freed US pastor prays with Trump in Oval Office

By **DARLENE SUPERVILLE** and **ZEKE MILLER**
ASSOCIATED PRESS

WASHINGTON — Freed American pastor Andrew Brunson fell to one knee in the Oval Office and placed his hand on President Donald Trump's shoulder in prayer on Saturday, asking God to provide the president "supernatural wisdom to accomplish all the plans you have for this country and for him."

Trump welcomed Brunson to the White House to celebrate his release from nearly two years of confinement in Turkey,

which had sparked a diplomatic row with a key ally and outcry from U.S. evangelical groups.

Brunson returned to the U.S. aboard a military jet shortly before meeting the president. He was imprisoned for nearly two years after being detained in October 2016, formally arrested that December and placed under house arrest on July 25 for health reasons.

"From a Turkish prison to the White House in 24 hours, that's not bad," Trump said.

Brunson's homecoming amounts to a diplomatic — and possibly political — win for

Trump and his evangelical base. Coming on the heels of the confirmation of a conservative justice to the Supreme Court, Brunson's return is likely to leave evangelical Christians feeling good about the president and motivated get to the polls in the Nov. 6 midterm elections.

Brunson appeared to be in good health and good spirits. When he asked Trump if he could pray for him, the president replied, "Well, I need it probably more than anyone else in this room, so that would be very nice, thank you."

Brunson left his chair beside



AP PHOTO

President Donald Trump prays with American pastor Andrew Brunson in the Oval Office of the White House, Saturday, in Washington. Brunson returned to the U.S. around midday after he was freed Friday, from nearly two years of detention in Turkey.

Trump, kneeled and placed a hand on the president's shoulder. As Trump bowed his head, Brunson asked God to

"give him supernatural wisdom to accomplish all the plans you

FREED | 4

'It was life or death': Face-to-face with Michael's fury

By **RUSS BYNUM**
ASSOCIATED PRESS

MEXICO BEACH, Fla. — Tom Garcia watched in terror as fingers of water pushed inland across the beach and began filling up his home.

His wife handed him a drill and Garcia used screws to pin his front and back door shut. But soon the storm surge from Hurricane Michael was up to his chest. His dogs sat on his bed as it floated. He said it took all of his strength to hold his sliding door shut as the waters outside the glass rose higher than those flooding the house.

"It was life or death," Garcia said through tears Friday as he walked amid the destruction in Mexico Beach.

Michael was one of the most powerful hurricanes to ever make landfall in the U.S., and this Gulf Coast community of about 1,000 people was in its bull's-eye Wednesday. While most residents fled ahead of the storm's arrival, others stayed to face the hurricane.

They barely escaped as homes were smashed from



AP PHOTO

Hector Morales sits on a debris pile near his home which was destroyed by hurricane Michael in Mexico Beach, Fla., Friday. "I have nothing else to do. I'm just waiting," said Morales as he wonders what he will do next. "I lost everything."

their foundations, neighborhoods got submerged, and broken boards, sheet metal and other debris flew through the air.

Hector Morales, a 57-year-old restaurant cook, never even thought about evacuating. He grew up in Puerto Rico, where he said "you learn how to survive a storm."

His mobile home isn't on

the beach. But the canal lined with boat docks behind his home quickly overflowed as the hurricane came inland. Soon, Morales said, his mobile home started floating.

"The water kept coming so fast, it started coming in from everywhere," he said as he sat outside on a broken set of stairs lying atop a mattress and other

storm debris. "I had about 3 feet of water in my house. That's when I decided to jump."

He got through a window of his home on to the top of his car outside when Morales saw two neighbors wading through the rushing surge. He swam out and grabbed a utility pole,

FURY | 8

Trump promises 'severe punishment' if Saudis killed journalist

DPA (TNS)

President Donald Trump has promised that Saudi Arabia would face "severe punishment" if the kingdom's leadership was behind the disappearance of journalist Jamal Khashoggi.

The writer and Saudi dissident has not been seen since Oct. 2, when entered the Saudi consulate in Istanbul to deal with paperwork required to marry his Turkish fiancée.

World leaders have demanded an explanation from Riyadh after U.S. and Turkish media reports that authorities believe Khashoggi, a legal U.S. resident, was killed in the consulate. Saudi Arabia denies accusations it was behind his disappearance and has claimed that Khashoggi left the building before he went missing.

"We are going to get to the bottom of it and there will be severe punishment" if Saudi Arabia killed him, Trump told CBS News in an interview released Saturday.

Asked if Khashoggi was killed on the order of the Saudi government, Trump replied: "It's being investigated, it's being looked at very, very strongly, and we would be very upset and angry if that were the case."

"As of this moment, they deny it, and they deny it vehemently. Could it be them? Yes," he said.

But Trump said he was reluctant to cancel a \$110 billion arms deal with the Saudis, even if Riyadh is found responsible.

"I don't want to hurt jobs. I don't want to lose an order like that. And you know what, there are other ways of punishing — to use a word that's a pretty harsh word — but it's true."

Khashoggi, a critic of the Saudi government, Khashoggi published his work in Western media outlets including the Washington Post.

Battles over safe Ebola burials complicate work in Congo

By **AL-HADJI KUDRA MALIRO** and **CARA ANNA**
ASSOCIATED PRESS

BENI, Congo — A runaway hearse carrying an Ebola victim has become the latest example of sometimes violent community resistance complicating efforts to contain a Congo outbreak — and causing a worrying new rise in cases.

The deadly virus' appearance for the first time in the far northeast has sparked fear. Suspected contacts of infected people have tried to slip away. Residents have assaulted health teams. The rate of new Ebola cases has more than doubled since the start of this month, experts say.

Safe burials are particularly sensitive as some outraged family members reject the intervention of health workers in the deeply personal moment, even as they put their own lives at risk.

On Wednesday, a wary peace was negotiated over the body of an Ebola victim, one of 95 deaths among 172 confirmed cases so far, Congo's health ministry said. Her family demanded that an acquaintance drive the hearse, while they agreed to wear protective gear to carry the casket. A police vehicle would follow.

On the way to the cemetery, however, the hearse peeled away "at full speed," the ministry said. A violent



AP FILE PHOTO

In this Sept. 9 file photo, a health worker sprays disinfectant on his colleague after working at an Ebola treatment center in Beni, Eastern Congo. Sometimes violent community resistance is complicating efforts to contain Congo's latest Ebola outbreak, causing the rate of new cases to rise.

confrontation followed with local youth once the hearse was found at the family's own burial plot elsewhere. The procession eventually reached

the cemetery by day's end.

The next day, with a better understanding of what was at stake, several family members appeared voluntarily at a

hospital for Ebola vaccinations, the ministry said.

"They swore no one had

EBOLA | 4

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7 killed, 2 missing after storm sweeps Nepal mountain

KATHMANDU, Nepal (AP) — Seven people, including South Korean climbers, were killed and two more are missing on Gurja Himal mountain after a strong storm swept through their base camp, Nepalese police said Saturday.

A storm Friday night destroyed their camp and two rescue helicopters sent early Saturday were unable to land because of bad weather conditions on the mountain, said police official Bir Bahadur Budamagar. Villagers who reached

base camp Saturday afternoon found the bodies of four South Korean climbers, two Nepalese guides and another person yet to be identified, while the search was continuing for two more, Budamagar said. There were five South Korean climbers and four Nepalese guides in the camp when the strong storm hit.

It was unlikely the weather would clear on Saturday and helicopter flights were likely to be possible only on Sunday. A police team was

heading toward the base camp on foot and will likely reach there on Sunday, Budamagar said.

The climbers were attempting to scale the 23,590-foot peak during the autumn climbing season.

SIMRIK AIR VIA AP

In this grab taken from video provided by SIMRIK AIR, a helicopter lands close to a storm site after searching for missing mountaineers on the Gurja Himal mountain, in Nepal, Saturday.



27 dead in floods, landslides on Indonesia's Sumatra island

JAKARTA, Indonesia (AP) — Torrential rains triggered flash floods and landslides on the Indonesian island of Sumatra, killing at least 27 people, including a dozen children at a school, officials said Saturday.

A flash flood with mud and debris from landslides struck Mandailing Natal district in North Sumatra province and smashed an Islamic school in Muara Saladi village, where 29 children were swept away on Friday afternoon, said local police chief Irsan Sinuhaji.

He said rescuers retrieved the bodies of 11 children from mud and rubble hours later.

The National Disaster Mitigation Agency's spokesman, Sutopo Purwo Nugroho, said rescuers and villagers managed to rescue 17 other children and several teachers on Friday and pulled out the body of a child on Saturday near Aek Saladi river, close to the school.

A video obtained by The Associated Press showed relatives crying besides their loved ones at a health clinic where the bodies of the children were lying, covered with blankets.

Nugroho said two bodies were found early Saturday from a car washed away by

floods in Mandailing Natal, where 17 houses collapsed and 12 were swept away. Hundreds of other homes were flooded up to 7 feet high, while landslides occurred in eight areas of the region.

Four villagers were killed after landslides hit 29 houses and flooded about 100 buildings in neighboring Sibolga district, Nugroho said.

He said flash floods also smashed several villages in West Sumatra province's Tanah Datar district, killing five people, including two children, and leaving another missing. Landslides and flooding in the neighboring districts of Padang Pariaman and West Pasaman killed four villagers after 500 houses flooded and three bridges collapsed.

Both North and West Sumatra provinces declared a weeklong emergency relief period as hundreds of terrified survivors fled their hillside homes to safer ground, fearing more of the mountainside would collapse under continuing rain, Nugroho said.

Seasonal downpours cause frequent landslides and floods each year in Indonesia, a chain of 17,000 islands where millions of people live in mountainous areas or near fertile flood plains.



AP PHOTO

Rescuers search for victims following a flash flood in Mandailing Natal district, North Sumatra, Indonesia, Saturday.

Islamic State kidnaps 130 families in eastern Syria, monitor reports

BEIRUT (AP) — The Islamic State group stormed a settlement for displaced people in eastern Syria and abducted scores of civilians in the latest attack by the extremists on civilians, a U.S.-backed Syrian force and a war monitor said on Saturday.

The area in Syria's eastern Deir el-Zour province has been witnessing days of intense clashes between IS and the U.S.-backed Syrian Democratic Forces amid bad weather

and low visibility.

The SDF said in a statement that the fighting on Friday in the Hajin camp for the displaced left 20 IS gunmen and "several" SDF fighters dead. It added that IS gunmen seized civilians by force and took them to areas in the last pocket of territory they control in the region.

The Britain-based Syrian Observatory for Human Rights, which monitors Syria's war, said as many as 130 families were abducted by

the extremists. The Observatory warned that IS might kill them.

The Observatory said the families are mostly made up of foreign women, including widows of IS members who had been killed earlier in the Syrian war.

Since IS lost most of its self-declared caliphate in Syria and Iraq over the past two years, the extremists have been resorting to attacks on civilians to show that they are still effective.

The area of Friday's attack is on the edge of the last pocket held by IS in Syria. Intense fighting has been ongoing on the area since Wednesday, amid a sand storm. Not counting the dead in the camp for the displaced, the Observatory said the fighting in the area in the past three days killed 37 SDF fighters and 58 IS gunmen.

The SDF launched an offensive to regain control of the IS-held pockets of territory last month.

HEADLINES AROUND THE WORLD

African youth opposition movement aims to drive change

NAIROBI, Kenya (AP) — Popular young opposition leaders from East Africa are uniting with like-minded colleagues in West and Southern Africa to form a movement to challenge the misrule that has plagued the continent.

Kenyan legislator Babu Owino said in a talk late Friday with Ugandan pop star-turned-opposition figure Bobi Wine (whose real name is Robert Kyagulanyi Ssentamu) and Kenyan activist-turned-politician Boniface Mwangi that they are reaching out to South Africa's Julius Malema and Zimbabwe's Nelson Chamisa, among others.

There's a deliberate effort in Africa by senior politicians to distance youth from politics and governance, yet 70 percent of the continent's population is below the age of 35, said Ssentamu.

Ssentamu, a lawmaker since last year, says he's fighting for freedom from oppression and wants 74-year-old Ugandan President Yoweri Museveni, in power since

1986, to retire.

Ssentamu is facing treason charges in Uganda after being arrested and tortured for allegedly organizing the stoning of the presidential motorcade.

The government denies allegations that Ssentamu was tortured. Ssentamu said he was happy to speak freely in Kenya because in Uganda police would violently disperse any of his public meetings. He said never wanted to become a politician but he felt he had been complaining for too long.

Mwangi said despite Africa's people mostly being young, the majority of the continent's leadership was elderly.

"Who are they speaking for? They are stealing, looting and borrowing heavily," said Mwangi.

He urged young people to actively engage in politics, run for office and make changes from within rather than simply complaining from the outside.

Saudi-led airstrike kills 17 in contested Yemeni port city

SANAA, Yemen (AP) — An airstrike by the Saudi-led coalition targeting

Yemen's Shiite rebels known as Houthis killed at least 17 people in the port-city of Hodeida on Saturday, Yemeni rebel officials said.

The strike, which hit in the Jebel Ras area, also wounded 20 people, a spokesman for the rebel-run Health Ministry, Youssef al-Hadari, said.

Hodeida, with its key port installations that bring in U.N. and other humanitarian aid, has become the center of Yemen's conflict, with ground troops allied to the coalition struggling to drive out the rebels who control it.

Tribal leaders said the strike hit traffic, including a bus that was completely destroyed, killing all inside, adding that women and children were among the dead. The tribal leaders spoke on condition of anonymity, fearing for their safety.

The death toll is expected to rise as many of the wounded were in critical condition.

The Saudi-led coalition has been locked in a stalemate war with the rebels since 2015. An estimated 10,000 people have been killed in Yemen's conflict, which has produced what the United Nations says is the world's worst

humanitarian crisis.

Retired priest who admitted to molesting children dies at 97

HAGATNA, Guam (AP) — A retired priest accused in more than 130 sexual abuse lawsuits and who admitted to molesting children on Guam has died.

The Pacific Daily News reports the Archdiocese of Agana says Louis Brouillard, who was ordained on Guam in 1948, died Wednesday in his native Minnesota.

He was 97.

The archdiocese, in a statement released Friday, said Brouillard's health had been declining in recent months.

Brouillard served on Guam until 1981 as a parish priest in Mangilao, Chalan Pago, Barrigada, Malojloj and Tumon, and as a teacher at Father Duenas Memorial School.

Brouillard, in a 2016 interview with a Pacific Daily News reporter, stated "it's possible" he sexually abused boys while serving on Guam. He later signed an affidavit admitting to abusing 20 or more boys on the island.

HEADLINES AROUND THE STATE

Sheriff: Man molested 6-year-old girl at hurricane shelter

CRESTVIEW (AP) — Authorities in Florida say a man molested a 6-year-old girl at an emergency hurricane shelter.

News outlets report 60-year-old John Stapleton was arrested Thursday on charges including lewd and lascivious molestation of a victim under 12. Okaloosa County Sheriff's Office deputies say the attack happened at a Crestview middle school that was turned into temporary housing for shelter from Hurricane Michael.

Deputies say a witness reported seeing a video of the homeless man touching a child in inappropriately underneath her clothing. They say authorities found the video and Stapleton admitted to touching the girl, though says it was "not in a lewd manner."

It's unclear if Stapleton has a lawyer.

Woman says she fatally stabbed husband after tripping on rug

LAKELAND (AP) — A Florida woman charged with killing her husband told investigators she accidentally stabbed him after tripping on a rug.

The Orlando Sentinel reports Rachel Fidanian of Lakeland was charged this week with second-degree murder for the June 25 death of her 40-year-old husband, Bryant Fidanian.

The 38-year-old suspect told Polk County sheriff's investigators she was cutting pizza with a knife when the couple's dog came into the house covered in feces. She said she ran toward the dog, tripped on a rug and fell into her husband, stabbing him in the chest.

While she described their relationship as "wonderful," detectives say neighbors reported frequent arguments and deputies had been called seven times to the home.

Fidanian was being held without bond Friday. Court records don't list an attorney.

Woman charged in baby son's hot car death

SPRING HILL (AP) — Authorities say a Florida woman has been charged in the death of her infant son, who was left alone in a hot car.

A Hernando County Sheriff's Office news release says 38-year-old Cami Lee Moyer was arrested Tuesday and charged with third-degree murder and child neglect.

Detectives say 9-month-old Keyton O'Callaghan was left in his mother's car outside a Spring Hill home one night in August and discovered by his father shortly before noon the next day. The father performed CPR on the boy until rescuers arrived. The infant was pronounced dead at the hospital.

Moyer was being held without bond. Jail records didn't list an attorney.

New documentary on Parkland shooting shows graphic footage

PARKLAND (AP) — The first full length documentary on the Parkland school shooting that left 17 dead shows graphic cell phone footage from inside the school and much of it is not blurred.

Charlie Minn is the director of "Parkland: Inside Building 12", a graphic, two-hour retelling of the Valentine's Day massacre at Majory Stoneman Douglas High School.

The show opened this weekend to a small, private audience that included survivors.

Minn convinced students to share their videos with him. He originally didn't blur any of them, saying people should see the full impact. But after a parent advocacy group complain, he decided to blur the images of the deceased victims. The second half of the film profiles the victims.

The Miami Herald reports

survivor Maddy Wilford, who was shot twice, spoke during a town hall type meeting after the screening.

2 Florida panther kittens struck and killed by vehicle

CLEWISTON (AP) — Two Florida panther kittens have been struck and killed by a vehicle.

They're the 21st and 22nd fatal collisions this year, out of 24 total panther deaths.

The Florida Fish and Wildlife Conservation Commission says the remains of the male and female, both 4 months old, were collected Wednesday near Dinner Island Ranch Wildlife Management Area in Hendry County.

Florida panthers once roamed the entire Southeast, but now their habitat mostly is confined to a small region of Florida along the Gulf of Mexico. Up to 230 Florida panthers remain in the wild.

Jared Kushner used paper losses to minimize his taxes, report says

By RYAN BEENE

BLOOMBERG NEWS (TNS)

WASHINGTON — Jared Kushner, President Donald Trump's son-in-law, paid almost no federal income taxes in several recent years despite a ballooning net worth and billions of dollars spent building his real estate empire, the New York Times reported Saturday.

Citing confidential financial records, the Times reported that Kushner, a senior White House adviser, for years minimized his tax bills by booking heavy losses on reported depreciation of his real estate holdings that overwhelmed his reported income.

The Times noted that nothing in the documents indicate that Kushner or his company broke the law.

In a 2015 example, Kushner booked \$8.3 million in losses driven by "significant depreciation" of real estate owned by Kushner and his company. The loss offset Kushner's income of \$1.7 million in salary and investment gains, the Times reported.

More than a dozen tax accountants and lawyers reviewed the records for the Times. One told the newspaper that the records indicated that Kushner paid little or no federal income taxes



KUSHNER

in five of the past eight years.

The documents reviewed by the newspaper describe Kushner's business dealings and finances from 2009 to 2016. They were drafted with Kushner's participation as part of a review of his finances by a prospective lender and contain information from his federal tax filings in addition to other data provided by advisers, according to the Times.

The records were given to the newspaper by "a person who has had financial dealings with Kushner and his family," it said.

A spokesman for Kushner's attorney told the Times that Kushner followed the advice of attorneys and accountants, and filed and paid all taxes required by law. The spokesman also said he wouldn't respond to assumptions taken from documents that offer an incomplete view of Kushner's finances, the paper said.

Tip leads to 11 infant remains hidden at Detroit funeral home

DETROIT (AP) — An anonymously written letter led Michigan inspectors to find badly decomposed remains of 11 infants hidden in a ceiling compartment of a shuttered Detroit funeral home, police say.

Inspectors with the Michigan Department of Licensing and Regulatory Affairs found the remains Friday at the former Cantrell Funeral Home, just hours after receiving the letter telling them where the bodies were located, Detroit police Lt. Brian Bowser told reporters. The funeral home has been closed since April, when state inspectors suspended its license following the discovery of bodies covered with what appeared to be mold.

The remains of the infants, some of them apparently stillborn, were in a false ceiling between the first and second floors, Brower said. Authorities do not know how long the remains had been stored there, he said. Investigators also have not determined who might have left the bodies there.



DETROIT FREE PRESS VIA AP

A Detroit Police vehicle is parked outside the Cantrell Funeral Home in Detroit on Friday. Police said an anonymously written letter led inspectors to find the decomposed remains of 11 infants hidden in a ceiling compartment of the shuttered funeral home.

"Obviously, it was either an employee or someone who had knowledge" of the funeral home and the building, Bowser said. He also noted that the remains "were kind of hidden away."

Investigators have names for some of the remains and officials were contacting relatives, Bowser said.

Jameca LaJoyce Boone, the funeral home's designated manager for a year before its closure, said she was shocked by the discovery of bodies in the ceiling.

"I didn't know anything about that," Boone told The Detroit News. "I really don't know how that could even have happened."

HEADLINES AROUND THE NATION

Trump signs Save our Seas Act into law

KETCHIKAN, Alaska (AP) — President Donald Trump recently signed into law a bill that lawmakers have called a point of unity among Republicans and Democrats.

The Ketchikan Daily News reports the Save our Seas Act, which Trump signed Thursday, reauthorizes the National Oceanic and Atmospheric Administration's Marine Debris Program through 2022.

The program works to reduce debris through research, prevention and reduction. The Save our Seas legislation keeps the program going by continuing to authorize \$10 million per year for the next five years.

The bill also encourages the executive branch to reach out and engage the leaders of countries — located primarily in Asia — that are responsible for much of the sea pollution found around the planet's oceans.

The bill was sponsored by U.S. Sen. Dan Sullivan, R-Alaska, and

was co-sponsored by Sen. Sheldon Whitehouse, D-Rhode Island, and others.

Clinton's security clearance withdrawn at her request

WASHINGTON (AP) — The State Department says former Secretary of State Hillary Clinton's security clearance has been withdrawn at her request.

Clearances for five other people Clinton designated as researchers have also been withdrawn, including for aide Cheryl Mills.

The State Department disclosed Clinton's request in a letter to the Senate Judiciary Committee.

The committee chairman, Sen. Chuck Grassley, authorized the letter's disclosure following consultation with the department. The letter blacks out the names of four other Clinton researchers whose security clearances were withdrawn last month.

The committee says the update on Clinton's security clearance is part of an ongoing State Department review related to her use of a nongovernment email server.

Trump proposal could squelch Washington protests

By JENNIFER A. DLOUHY

BLOOMBERG NEWS (TNS)

WASHINGTON — Donald Trump's presidency has inspired huge protests, with hundreds of thousands of women marching on the National Mall and scientists swarming the White House fence.

But now the Trump administration is seeking to restrict protests by effectively blocking them along the north sidewalk of the White House and making it easier for police to shut them down. A National Park Service proposal also would open the door to charging organizers for the cost of putting up barricades or reseeding grass.

The proposed regulation could curtail demonstrations

on some of Washington's most popular staging grounds for protests, including the National Mall where Martin Luther King Jr. delivered his "I have a dream" speech in 1963. It also includes Lafayette Square across from the White House and the Pennsylvania Avenue sidewalks in front of the Trump International Hotel.

The proposal dovetails with Republicans' increasingly heated campaign rhetoric over "mob rule" and the boisterous protests against the nomination of Brett Kavanaugh to the Supreme Court. Trump has also been antagonistic toward protesters, once waxing nostalgic about how it used to be socially acceptable to assault them.

"When you think about

petitioning your government for redress of grievances, this is the nation's capital — this is where you come to do it," said Mara Verheyden-Hilliard, executive director of the Partnership for Civil Justice Fund, which opposes the proposal. "And now you have the Trump administration that is not only engaging in extreme rhetoric against demonstrators and suggesting that protests should be illegal," but "taking concrete actions to suppress dissent and suppress free speech."

The proposal, issued in August and open for comment through Monday, says demonstrations can impose substantial costs on the federal government. Some of the changes are designed to "preserve an atmosphere of contemplation"

around the memorials, the Park Service said. Other revisions, according to the proposal, would help protect National Mall grass from being trampled and give the Park Service more time to negotiate logistics before permits would be issued for demonstrations.

Fee requirements could make mass protests "too expensive to happen," said Arthur Spitzer, legal director of the American Civil Liberties Union in the District of Columbia.

"Managing public lands for the benefit of the American people" — whether demonstrators or tourists — "is what Congress funds the National Park Service to do," Spitzer said in a blog post. "While the Park Service may be strapped

for funds, it cannot balance its budget on the backs of people seeking to exercise their constitutional rights."

Current National Park Service rules for rallies and marches have been forged through decades of court cases, including lawsuits that successfully challenged government restrictions. The proposal would rewrite many of those rules — and, if enacted, face certain litigation.

The plan would transform the way the agency vets demonstrations and where they can be conducted. For example, it could blur the lines between the Park Service's treatment of demonstrations, which typically get more deference, and "special events," such as festivals and the filming of movies.

Broker gives a bad telecom recommendation

Dear Mr. Berko: My partner and I seek long-term growth in conservative blue chip stocks. We are both gainfully employed in sales, and together we earn nearly \$175,000 annually. After doing poorly in the stock market during the past two years, we decided to change stockbrokers and find a professional whom we could work with to build a solid portfolio with stocks that have good growth potential. At this point, dividend income is not important to us. Our new broker has recommended that we invest \$100,000 in 10 different sectors — telecommunications, utilities, tech, retail, pharmaceuticals, finance, biotechnology, oil and gas, defense, and foreign stocks. He wants us to invest \$10,000 in each sector, and the first stock he has recommended is U.S. Cellular. My partner



Malcolm BERKO COLUMNIST

doesn't care for this stock, and he wants to settle this disagreement before we proceed with the other sectors. Please give us your opinion of this stock. — JF, Detroit

Dear JF: U.S. Cellular was founded in 1983, and its cellular business is promoted by 256 retail stores and kiosks around the country. In my opinion, this cellular company is a great big huge blah. And I can't imagine one single reason in the entire universe this broker would recommend an investment of \$10,000 in U.S. Cellular (USM-\$44). USM has to be among the most mundane, tiresome, dull, boring, humdrum public companies traded on the New York Stock Exchange. And because a company usually imitates the personalities in its top management, USM must have pitifully tiresome, terribly mundane, appalling dull, incredibly boring and dreadfully humdrum management. USM's chief accounting officer doesn't own a single share of USM. USM's senior

vice president in charge of sales doesn't own USM stock, either. Neither do the executive vice president of operations, the chief technology officer, the EVP of finance and numerous other officers and directors of this 6,000-employee company. The reason so many officers and directors don't own USM stock is simple: None of them feels the stock is worth a beggar's dime.

During the past 10 years, the market price of USM (even with buybacks beginning in 2009) shares has been on a gentle decline, with a steady rate of lower high prices and a steady rate of lower low prices. I wouldn't recommend this stock to a mudsill in a cockfight.

Revenues of this cellular company, which serves 5.1 million U.S. customers, have been up and down on its income statements like a \$1 Duncan yo-yo since 2008. That year, USM's revenues were \$4.2 billion, but even as revenues have grown for nearly all

cellular companies for the past decade, USM will be fortunate to record revenues of \$3.9 billion this year. Even T-Mobile and Vodafone continue to grow revenues. By some kind of corporate black magic, USM's management was able to make about \$300 million (7.5 percent) of revenues disappear into the ether.

And while other telecoms managed to produce respectable net profit margins of 4 to 5 percent, USM's net profit margins have been all over the map — from less than 1 percent in 2008 to 5.1 percent to 3.2 percent to 2.5 percent to 6 percent (wow) to 1.2 percent to 0.3 percent to 1.9 percent. And over the past 10 years, USM's earnings have been just a screw-up and a screw-down. Last year, USM's management embarrassingly posted earnings of 14 cents a share, and this year, earnings may, on a wing and a prayer, come to 80 cents a share, with net profit margins fortuitously expected to come in at 1.7 percent.

And dividends? Well, I'm told that USM has, since the Civil War, never paid a dividend.

Frankly, there's no reason for this to be a public corporation. In the past 10 years, this company has been sitting at its NYSE post like a blob, trading about 100,000 times a day. Its inutile, dozy management should

petition the NYSE to delist USM and make room for another company that could better represent the Big Board.

Don't dare buy USM. If this is one of your new broker's recommendations, you'd better send me his other recommendations, too.

Email Malcolm Berko at mjberko@yahoo.com.

ANSWER TO CROSSWORD

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Searches intensify after body found in Michael's wake

By **RUSS BYNUM**
and **BRENDAN FARRINGTON**
ASSOCIATED PRESS

MEXICO BEACH, Fla. — Rescuers intensified efforts Saturday to find survivors who might be trapped amid the ruins of a small Florida Panhandle community nearly obliterated by Hurricane Michael, where one body has already been recovered, tempers are flaring, and power could be out for weeks.

Crews with dogs went door-to-door in Mexico Beach, pushing aside debris to get inside badly damaged structures in a second wave of searches following what they described as an initial, “hasty” search of the area. About 1,700 search and rescue personnel have checked 25,000 homes, Florida Gov. Rick Scott said.

Authorities say there is little doubt the death toll will rise from the storm, which made landfall Wednesday as a Category 4 hurricane with 155 mph winds and heavy storm surge. The tally of lives lost across the South stood at 15, including the victim found in the rubble of Mexico Beach, where about 1,000 people live.

“Everything is time consuming,” said Capt. Ignatius Carroll, of the South Florida Urban Search and Rescue task force. “You don’t want to put a rush on a thorough rescue.”

More roads were passable along the storm-ravaged coast as crews cleared downed trees and power lines, but traffic lights remained out and long lines heightened tensions at one of the area’s few open gas stations.

“I want you to get back in your vehicle and stop!” one woman shouted at a man accosting her as she tried to squeeze her car between two idling vehicles at a Panama City service station running two fuel pumps on a generator.

“You’re an idiot!” the man shouted back.

About 4,000 members of Florida’s national guard have been called up to deal with the storm, including 500 added on Saturday. Nearly 2,000 law-enforcement officials have been sent into the Panhandle.

Schools will stay closed indefinitely, a hospital halted operations and sent 200 patients to hospitals elsewhere in Florida and in Alabama, and more than 253,000 customers in the Panhandle remain without power.

“Everybody just needs to help each other right now,” Scott said after meeting with emergency responders in the Panama City area.

Some residents were packing up and getting as far away as they could.

“We’re getting our stuff and we’re going,” said Jeff



AP PHOTO

Members of a South Florida urban search and rescue team try to gain entry to a home while looking for survivors of hurricane Michael in Mexico Beach, Friday.

Pearsey, 48.

Michael was one of the most powerful hurricanes to ever make landfall in the U.S. While most residents fled ahead of the storm’s arrival, others stayed to face the hurricane. Some barely escaped with their lives as homes were pushed off their foundations and whole neighborhoods became submerged.

How many others were not so fortunate was still not clear. By one count, state officials said, 285 people in Mexico Beach defied mandatory evacuation orders and stayed behind. It’s unclear how many people stayed behind in nearby communities.

One who did, Albert

Blackwell, was preparing on Saturday to cover holes in the roof of his apartment and take a chain saw to trees that fell and broke his windows just outside Panama City.

“I’m the idiot that rode it out here in this place,” said Blackwell, 65, sweat dripping from his face. He doesn’t plan to leave; he wants to protect his home from looters.

Emergency officials said they’ve received thousands of calls asking about missing people, but with cellphone service out across a wide area, they found it impossible to know who among those unaccounted for were safe but just unable to dial out to friends or family.

Federal Emergency

Management Agency chief Brock Long said he expected the death toll to rise. Searchers were trying to determine if the person found dead in Mexico Beach had been alone or was part of a family.

Authorities have set up distribution centers to dole out food and water to victims. They’ve also set up a triage tent to treat residents stepping on nails and cutting themselves on debris.

President Donald Trump announced plans to visit Florida and hard-hit Georgia early next week but didn’t say what day he would arrive. On Saturday he approved federal disaster aid relief for four Alabama counties affected by the storm.

FREED

FROM PAGE 1

have for this country and for him. I ask that you give him wisdom in how to lead this country into righteousness.”

He continued: “I ask that you give him perseverance, and endurance and courage to stand for truth. I ask that you to protect him from slander from enemies, from those who would undermine. I ask that you make him a great blessing to this country. Fill him with your wisdom and strength and perseverance. And we bless him. May he be a great blessing to our country. In Jesus’ name, we bless you. Amen.”

Brunson, originally from Black Mountain, North Carolina, had lived in Turkey with his family for more than two decades and led a small congregation in the Izmir Resurrection Church. He was accused of committing crimes on behalf of Kurdish militants who have been fighting the Turkish state for decades and to aid a Pennsylvania-based Muslim cleric, Fethullah Gulen, accused by Turkey of engineering the failed coup. He faced up to 35 years in jail

if convicted of all the charges against him.

Administration officials cast Brunson’s release as vindication of Trump’s hard-nosed negotiating stance, saying Turkey tried to set terms for Brunson’s release but that Trump was insistent on Brunson’s release without conditions. Trump maintained there was no deal for Brunson’s freedom, but the president dangled the prospect of better relations between the U.S. and its NATO ally.

“We do not pay ransom in this country,” Trump said.

Where previous administrations kept negotiations over U.S. prisoners held abroad close to the vest, Trump has elevated them to causes célèbres, striking a tough line with allies and foes alike.

Trump thanked Turkey’s president, Recep Tayyip Erdogan, who had resisted the demands of Trump and other high-level U.S. officials for Brunson’s release. Erdogan had insisted that his country’s courts are independent, though he previously had suggested a possible swap for Brunson.

The U.S. had repeatedly called for Brunson’s release and, this year, sanctioned two Turkish officials and doubled tariffs on steel and

aluminum imports citing in part Brunson’s plight.

Trump said the U.S. greatly appreciated Brunson’s release and said the move “will lead to good, perhaps great, relations” between the U.S. and fellow NATO ally Turkey, and said the White House would “take a look” at the sanctions.

Trump asked Brunson and his family which candidate they voted for in 2016, saying he was confident they had gone for him. “I would like to say I sent in an absentee ballot from prison,” Brunson quipped.

Evangelical voters overwhelmingly voted for the president despite discomfort with his personal shortcomings, in large part because he pledged to champion their causes, from to defending persecuted Christians overseas to appointing conservative justices to the Supreme Court. In the space of seven days, less than a month from the midterm elections, Trump delivered on both fronts.

Prominent evangelical leaders such as Tony Perkins have championed Brunson’s case, as has Vice President Mike Pence. First word of Brunson’s arrival back on American soil Saturday came from Perkins,

president of the Family Research Council. Perkins tweeted just after noon that he had landed at a military base outside Washington with Brunson and his wife, Norine.

Erdogan said on he hoped the two countries will continue to cooperate “as it befits two allies.” Erdogan also called for joint efforts against terrorism, and he listed the Islamic State group, Kurdish militants and the network of a U.S.-based Muslim cleric whom Turkey blames for a failed coup in 2016.

Relations between the countries have become severely strained over Brunson’s detention and a host of other issues.

A Turkish court on Friday convicted Brunson of having links to terrorism and sentenced him to just over three years in prison, but released the 50-year-old evangelical pastor because he had already spent nearly two years in detention. An earlier charge of espionage was dropped.

Hours later, Brunson was flown out of Turkey, his home for more than two decades. He was taken to a U.S. military hospital in Landstuhl, Germany, for a medical checkup.

“I love Jesus. I love Turkey,” an emotional

Brunson, who had maintained his innocence, told the court at Friday’s hearing.

Brunson’s release could benefit Turkey by allowing the government to focus on an escalating diplomatic crisis over Jamal Khashoggi, a Saudi contributor to The Washington Post who has been missing for more than a week and is feared dead after entering the Saudi consulate in Istanbul. Turkish officials suspect Khashoggi, a critic of the Saudi government, was killed in the consulate; Saudi officials deny it.

Trump maintained the two cases were not linked, saying Brunson’s release amid the Khashoggi investigation was “strict coincidence.”

Turkey may also hope the U.S. will now lift the tariffs on Turkish steel and aluminum imports, a move that would inject confidence into an economy rattled by high inflation and foreign currency debt.

But Brunson’s release doesn’t resolve disagreements over U.S. support for Kurdish fighters in Syria, as well as a plan by Turkey to buy Russian surface-to-air missiles. Turkey is also frustrated by the refusal of the U.S. to extradite Gulen.

EBOLA

FROM PAGE 1

manipulated the corpse,” it added. Ebola spreads via bodily fluids of those infected, including the dead.

The Beni community where the confrontation occurred is at the center of Ebola containment efforts. To the alarm of the World Health Organization and others, it is also where community resistance has been the most persistent — and where many of the new cases are found.

Chronic mistrust after years of rebel attacks is part of the “toxic mix” in Beni, WHO’s emergencies chief, Peter Salama, said in a Twitter post.

So far, the Ebola work in Beni has been

suspended twice since the outbreak was declared on Aug. 1. A “dead city” of mourning in response to a rebel attack caused the first. Wednesday’s violence caused the second. With each pause, crucial efforts to track thousands of possible Ebola contacts can slide, risking further infections.

Defending themselves, Beni residents have pointed out the shock of having one of the world’s most notorious diseases appear along with strangers in biohazard suits who tell them how to say goodbye to loved ones killed by the virus.

“Until now we didn’t know enough about Ebola and we felt marginalized when Red Cross agents came in and took the corpse and buried it without family members playing a role,” Beni

resident Patrick Kyana, who said a friend lost his father to the virus, told The Associated Press. “It’s very difficult. Imagine that your son dies and someone refuses to let you assist in his burial. In Africa we respect death greatly.”

Until recently many people in Beni didn’t believe that Ebola existed, thinking it was a government plot to further delay presidential elections, Kizito Hangi, president of Beni’s civil society, told the AP.

Now the population has started to catch on and cooperate, Hangi said. “The problem was that the health workers all came from outside, but local specialists have been included to persuade and inform people in local languages.”

The head of emergency

Ebola operations with the International Federation of Red Cross and Red Crescent Societies, Jamie LeSueur, acknowledged the problem. In early October two Red Cross volunteers were severely injured in an attack during safe burials in the community of Butemo. Another volunteer was injured in September by people throwing stones.

“It raised a lot of questions for all of us. Where is the violence coming from?” he said. They have stepped up efforts to collaborate with communities and be clearer about messaging while working within cultural norms as best as possible.

“Of course there are limitations,” LeSueur said. “Some people like to view the corpse as it is buried but with Ebola

it is difficult to open up the body bag.” In the emotionally charged environment where families have lost loved ones, a misstep could quickly raise tensions.

While Congo’s government is acting to give more protection to its own safe burial teams in Beni, LeSueur noted that the “militarization” of similar efforts in the far deadlier Ebola outbreak in West Africa a few years ago led some residents to hide or not report deaths from the virus.

“I don’t think that will be the case in this event” but everyone remembers that lesson, he said.

With its position of neutrality the Red Cross doesn’t use armed guards in any case, LeSueur added. “Community acceptance, that’s our security.”

ALMANAC

Today is **Sunday, Oct. 14**, the 287th day of 2018. There are 78 days left in the year.

Today in history

On **Oct. 14, 1960**, the idea of a Peace Corps was suggested by Democratic presidential candidate John F. Kennedy to an audience of students at the University of Michigan in Ann Arbor.

On this date

In **1586**, Mary, Queen of Scots, went on trial in England, accused of committing treason against Queen Elizabeth I. (Mary was beheaded in February 1587.)

In **1912**, Theodore Roosevelt, campaigning for the presidency, was shot in the chest in Milwaukee. Despite the wound, he went ahead with a scheduled speech.

In **1926**, “Winnie-the-Pooh” by A.A. Milne was first published by Methuen & Co. of London.

In **1933**, Nazi Germany announced it was withdrawing from the League of Nations.

In **1939**, a German U-boat torpedoed and sank the HMS Royal Oak, a British battleship anchored at Scapa Flow in Scotland’s Orkney Islands; 833 of the more than 1,200 men aboard were killed.

In **1947**, U.S. Air Force Capt. Charles E. (“Chuck”) Yeager became the first test pilot to break the sound barrier as he flew the experimental Bell XS-1 (later X-1) rocket plane over Muroc Dry Lake in California.

In **1964**, civil rights leader Martin Luther King Jr. was named winner of the Nobel Peace Prize.

In **1968**, the first successful live telecast from a manned U.S. spacecraft was transmitted from Apollo 7.

In **2001**, as U.S. jets opened a second week of raids in Afghanistan, President George W. Bush sternly rejected a Taliban offer to discuss handing over Osama bin Laden to a third country.

Ten years ago: Big banks started falling in line behind a revised bailout plan that was fast becoming more of a buy-in; the Bush administration announced it would fork over as much as \$250 billion in exchange for partial ownership. A grand jury in Orlando, Fla. returned charges of first-degree murder, aggravated child abuse and aggravated manslaughter against Casey Anthony in the death of her 2-year-old daughter, Caylee. (She was acquitted in July 2011.)

One year ago: A truck bombing in Somalia’s capital killed more than 500 people in one of the world’s deadliest attacks in years; officials blamed the attack on the extremist group al-Shabab and said it was meant to target Mogadishu’s international airport, but the bomb detonated in a crowded street after soldiers opened fire.

Today’s birthdays

Classical pianist Gary Graffman is 90. Movie director Carroll Ballard is 81. Former White House counsel John W. Dean III is 80. Country singer Melba Montgomery is 81. Fashion designer Ralph Lauren is 79. Singer Sir Cliff Richard is 78. Singer-musician Justin Hayward (The Moody Blues) is 72. Actor Greg Evigan is 65. TV personality Arleen Sorkin is 63. World Golf Hall of Famer Beth Daniel is 62. Singer-musician Thomas Dolby is 60. Actress Lori Petty is 55. Former New York Yankees manager Joe Girardi is 54. Actor Steve Coogan is 53. Singer Karyn White is 53. Actor Edward Kerr is 52. Actor Jon Seda is 48. Country musician Doug Virden is 48. Country singer Natalie Maines (The Dixie Chicks) is 44. Actress-singer Shaznay Lewis (All Saints) is 43. Singer Usher is 40. TV personality Stacy Keibler is 39. Actor Ben Whishaw is 38. Actor Jordan Brower is 37. Director Benh Zeitlin is 36. Actress Skyler Shaye is 32. Actor-comedian Jay Pharoah is 31. Actor Max Thieriot is 30.

Bible verse

“There is therefore now no condemnation to them which are in Christ Jesus, who walk not after the flesh, but after the Spirit.” — **Romans 8:1**.

If you are born-again by the Spirit of God, you need not fear His condemnation. Jesus paid the price for your sins. You are forgiven and cleansed.

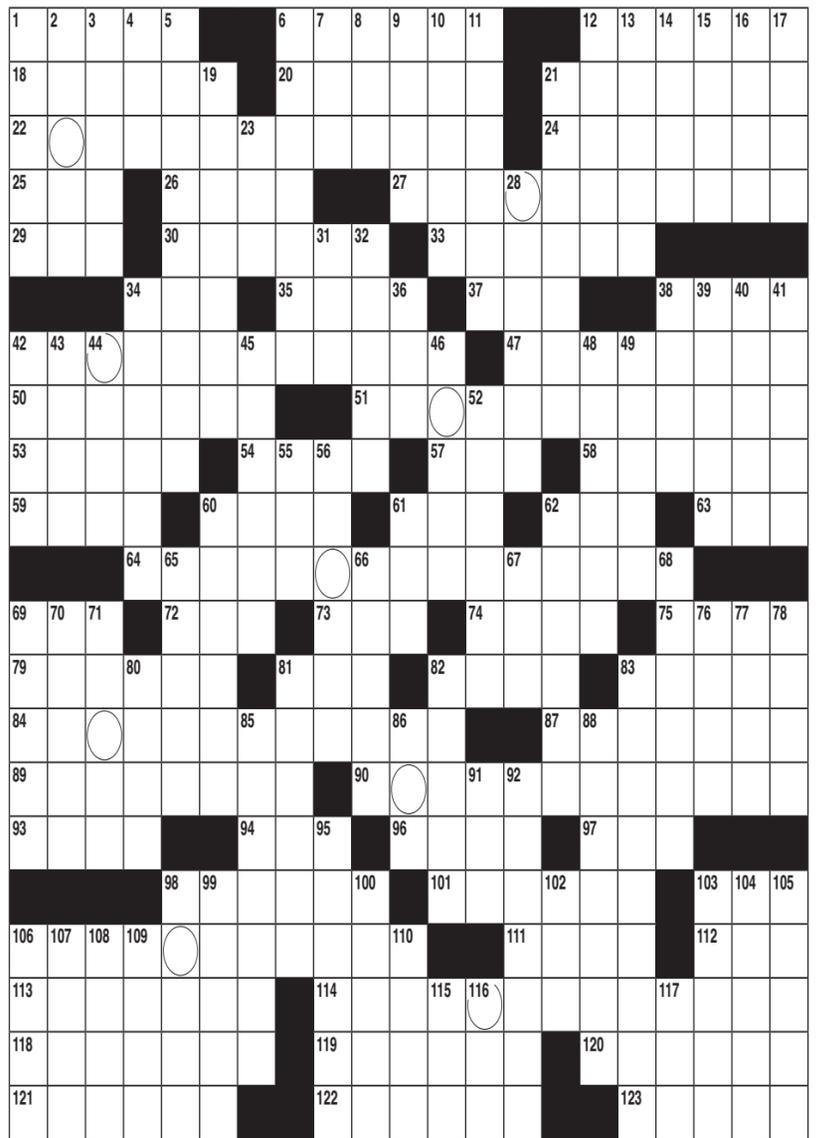
NEW YORK TIMES SUNDAY CROSSWORD

No. 1007

MIND THE GAP

BY TOM MCCOY / EDITED BY WILL SHORTZ

- ACROSS
1 Experts
6 Accord
12 The Harry Potter novels, e.g.
18 External parasites
20 Minuscule, cutesily
21 Not yet packed, say
22 Another nickname for Old Abe ... or a description of the circled letter?
24 Got fit
25 Funny Brooks
26 Eight: Prefix
27 Astronaut's place ...
29 Aves.
30 Let out, as a sigh
33 Venus, but not Serena
34 Truckful
35 A lid usually covers it at night
37 Naval rank: Abbr.
38 Counterpart of Venus
42 Screen or partition ...
47 Kitchen-sink attachment
50 Much-disputed part of an airplane
51 Where decongestant spray goes ...
53 Animal with a snout
54 Candidate's goal
57 "___ time"
112 By birth
113 Away from work for a while
114 Store banner ...
118 Early ___
119 Scowling
120 Worry in East Africa
121 Something to chew on
122 Some see-through curtains
123 "Ni-i-ice!"
DOWN
1 Common phobia source
2 Overturn
3 Omani money
4 Powerful arm
5 What a "singleton" is, in baseball lingo
6 City from which the U.S. moved its embassy in 2018
7 Big retailer of camping gear
8 Middle-earth denizen
9 About
10 Keep busy
11 Dr. Seuss title animal
12 Be a lousy bedmate, say
13 Physicist Mach
14 Little protestation
15 "Ain't I somethin'?!"
16 Cabinet dept.
17 Kind
19 Is on the up and up?
21 Part of a place setting
23 Mom-and-pop org.
28 Followers of talks
31 "___ tu" (Verdi aria)
32 Chose not to
34 Whigs' opponents
36 "Water, water, everywhere," per Coleridge
38 "You're in my spot!"
39 Like an increasing amount of immigration to the U.S. nowadays
40 Rizzo in "Midnight Cowboy"
41 More cunning
42 The "r" of r = d/t
43 Kind of hygiene
44 Experts in the field?
45 Publisher's announcement
46 Wet
48 Visits a school, maybe
49 Feeling with a deadline approaching
52 Like carbon 12, but not carbon 14
55 Trip up
56 Intrinsically
60 Eyeball layer
61 Calif.'s 101, e.g.
62 Containing iron
65 Gung-ho
66 Quick signatures, quickly
67 Grammy winner Corinne Bailey ___
68 Poet who originated the phrase "harmony in discord"
69 Apostle of Ireland, for short
70 Lounges
71 Have because of
76 Respond to a bumper sticker, maybe
77 Bill
78 Lilac or lavender
80 Section at a zoo
81 Distant source of radio waves
82 "X" isn't really one
83 Void
85 Wallop
86 Org. founded under Nixon
88 General rule
91 "Aw, nuts!"
92 Converts to binary, e.g.
95 Literally, "great O's"
98 "Pretty slick!"
99 Expression of dismay
100 "Gah!"
102 Egg: Prefix
103 Join
104 Have a feeling
105 Bring into the world
106 Truckful
107 Computer command
108 Problem for a plumber
109 Remained fresh
110 ___ chips (trendy snack food)
115 Scot's refusal
116 Scottie's warning
117 ___ Amsterdam (name on colonial maps)



FOR ANSWERS TURN TO PAGE 3

Ask the Fool

Share-Splitting Math

Does it benefit shareholders when companies buy back shares? — G.L., online

It certainly can, as the reduction in the share count leaves each remaining share with a bigger stake in the company. (Imagine a pizza being cut into seven instead of eight pieces — each piece will be bigger.) But the company should buy back shares only when they're undervalued. If it buys back overvalued shares, it gets fewer shares for its money and destroys shareholder value. That money might have been better spent paying dividends or in some other way.

Here's how buybacks work, in a simplified example: Imagine that Acme Explosives' (ticker: KBOOM) earnings have stalled at \$10 million annually, and it has 10 million shares outstanding. Its earnings per share (EPS) are thus \$1. If Acme buys back a tenth of its shares, leaving 9 million, then its EPS suddenly rises to \$1.11 (\$10 million divided by 9 million).

When studying a company's financials, it's preferable to see earnings growing mostly due to business growth, not share buybacks. You can examine a company's income statement for signs of buybacks — or look up news reports on them. Apple, for example, had 6.5 billion shares outstanding back in 2013, and its recent share count was 4.9 billion. That reflects share buybacks.

If I buy shares of a stock after its "date of record" for a stock split, but before the actual split, will I get the additional shares? — R.B., Dothan, Alabama

Yes. As long as you're holding the stock on the date of the split, your shares will be split — increasing in number and decreasing in share price proportionately. The record date is mainly for accounting purposes.

Want more information about stocks? Send us an email to foolnews@fool.com.



Fool's School

Leveraged ETFs: Danger, Danger!

Most exchange-traded funds (ETFs) are reasonably sound — or even excellent — investments. But beware of leveraged ETFs — the ones that tend to have "3x" or "2x" in their names.

First, though, understand what ETFs are. They're kind of like mutual funds (index funds, typically) that trade like stocks. You can buy or sell as little as a single share, as often as you'd like during the trading day — but you're often best served holding on to good ones for years, just as with stocks of great companies.

Leveraged ETFs, though, are designed to deliver some multiple of the daily performance of whatever underlying index the ETF tracks. (A "2x" fund, for example, seeks to double the index's return.) But over time, daily movements in the underlying index can create losses for those who hold shares over longer periods of time — even if the index rises overall.

Here's a simplified example. Imagine that the S&P 500 rises 10 percent, falls 30 percent, then rallies 10 percent. Without using leverage, this would turn a \$1,000 investment into \$847. That's not a great performance, but you live to invest another day, and a gain of about 18 percent would make up for the loss.

On the other hand, a triple-leveraged ("3x") S&P 500 ETF would turn that into a gain of 30 percent, a drop of 90 percent, and a gain of 30 percent. Your original \$1,000 investment would plunge in value to just \$169 — and you would need a 492 percent rebound just to get back to even.

That's why leveraged ETFs are so dangerous. Of course, this is a simplified example and the market doesn't generally move 10 percent (or 30 percent) in a day, but even smaller ups and downs can have a devastating effect over time.

Both the Securities and Exchange Commission (SEC) and the independent Financial Industry Regulatory Authority (FINRA) have warned about the risks of leveraged ETFs. Stick with regular, non-leveraged ETFs, and learn more about them at etfdb.com and fool.com/investing/etf.

My Dumbest Investment

Hung Up

My dumbest investment was in the Finnish telecom Nokia. I read in a well-respected investment newsletter that the company would soon be closing a deal to sell equipment in Russia. But the market crash of 2008 sent Nokia shares down deep.

I kept hanging in there, but finally got disgusted and took the loss. It was too much of a hassle, waiting on a loser. I still wish them luck. — A.M., online

The Fool Responds: Nokia was once a titan in the smartphone arena, boasting more than half the global market in 2007. By 2013, though, its share had dropped to 2 percent.

The 2008-2009 market crash was not its sole problem, though — its lunch was being eaten by Apple and Google's Android system. While other companies' stocks recovered after the market crash, Nokia's stock kept dropping for some years.

Nokia is still a significant smartphone name, but it's no longer making its own devices. It sold its smartphone business to HMD Global (a company run by former Nokia executives) and is licensing its name, which appears on the phones.

Never invest in a stock just because of rumors you've heard about it — and if it's falling, be sure to do enough digging to find out whether its troubles seem temporary or lasting. Nokia still has believers today; they expect growth from deals with China-based companies and the rollout of new 5G networks.

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Get investing advice and information on the go, now FREE on Android and iPhone.

The Motley Fool Take

In Your Face(book)

Many investors have been worried that Facebook's (Nasdaq: FB) growth rate would hit a wall, but its latest earnings report instead showed signs of significant operating momentum. Its number of monthly active users jumped 11 percent year over year to over 2.2 billion people (!) in the second quarter of 2018; roughly two-thirds of those folks logged in to the service at least once a day. Facebook had no trouble monetizing all of that engagement, either, as advertising sales spiked 42 percent year over year to \$13 billion.

Facebook's average revenue per user has room to grow, and the company is still early in the game in exploiting the fast-growing online advertising industry. Importantly, it also owns other major social media businesses, including WhatsApp and Instagram. Its media empire generates a gross profit margin of 83 percent and an operating profit margin of 44 percent.

Sure, the company's expansion pace is slowing, as tends to happen with companies that grow huge. It's also likely that its fat profit margins will shrink some as Facebook spends billions rolling up its data infrastructure and bulking out service improvements. But there's no social media business that can come close to claiming the community engagement Facebook has attracted, let alone its market-thumping earnings power.

With its core business looking healthy, this stock could be poised for strong long-term gains. (The Motley Fool owns shares of and has recommended Facebook.)

LAST WEEK'S TRIVIA ANSWER

I trace my roots back to 1847, when a tobacconist opened a cigar shop in London. Some of the companies now part of me are as old or older. I made my first cigarette in 1854. An American company bought me in 1919, and I introduced my Marlboro brand in 1924. Today, I encompass cigarettes, cigars, tobacco, vaping products, wine and more, including a stake in Budweiser's maker. My brands include Copenhagen and Skoal. I spun off my international division in 2008, giving it my founder's name. My newish name is derived from the Latin word for "high." Who am I? (Answer: Altria Group)

Want to Invest? Email us at foolnews@fool.com, and we'll send you some tips to start investing. Sorry, we can't provide individual financial advice.

CROSSWORD PUZZLE

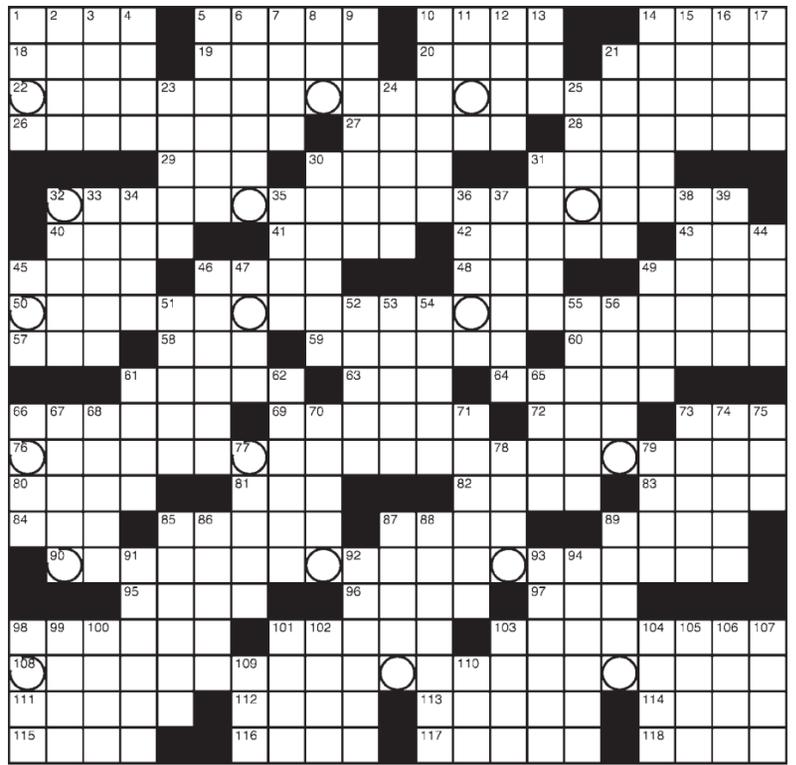
FOR STARTERS

By Paul Coulter

- ACROSS**
- 1 Eponymous Chanel perfume
 - 5 Eagerly enjoy, as praise
 - 10 Latitude
 - 14 Not barefoot
 - 18 Banned fruit spray
 - 19 Gladiator's realm
 - 20 Pull-up beneficiaries
 - 21 Mold
 - 22 Three types of (see circled letters)
 - 26 Naturally lit room
 - 27 "500" initials
 - 28 Stick in one's craw
 - 29 Q and A part: Abbr.
 - 30 Allocate, with "out"
 - 31 Word often paired with "great"
 - 32 Three types of (see circled letters)
 - 40 Mimics
 - 41 Gadget's rank: Abbr.
 - 42 Ann and May
 - 43 Much of "Deck the Halls"
 - 45 Eclipse, maybe
 - 46 Wharton postgrad awards
 - 48 "Bravo!"
 - 49 Speech problem
 - 50 Three types of (see circled letters)
 - 57 Resting place
 - 58 Reception vessel
 - 59 Most healthy
 - 60 More than proper
 - 61 Electrolysis particle
 - 63 [not my error]
 - 64 Solemn
 - 66 "___ in the Boy's Room": 1973-'74 hit
 - 69 Prepares to transplant
 - 72 Control
 - 73 Small batteries
 - 76 Three types of (see circled letters)
 - 80 "Chestnuts roasting ___ open fire"
 - 81 Supermodel Carangi
 - 82 "Hamlet" quintet
 - 83 Clambake trash
 - 84 Graphics file extension
 - 85 "Let's Make ___"
 - 87 Hit the bottle
 - 89 History Muse
 - 90 Three types of (see circled letters)
 - 95 Les États-___
 - 96 Gray matter?: Abbr.
 - 97 ___ es Salaam
 - 98 "The Birds" actress
 - 101 Special Forces cap
 - 103 Causes of fear
 - 108 Three types of (see circled letters)
 - 111 Confine
 - 112 Works in the garden
 - 113 He's got the life
 - 114 "Tosca" tune
 - 115 Swing noisily, as a shutter
 - 116 Omegas' counterparts
 - 117 Chip dip
 - 118 Ballpark figs.
 - DOWN**
 - 1 Pic takers
 - 2 Parkay product
 - 3 Director Reiner
 - 4 Marine predator
 - 5 About one-third of MLB players
 - 6 Fire up
 - 7 Waves overhead?
 - 8 Acapulco article
 - 9 Astronomical measures
 - 10 Mars, for one
 - 11 Sgt. Friday's force
 - 12 Resting on
 - 13 Designing initials
 - 14 Black eye
 - 15 Online break-in
 - 16 Australian export
 - 17 Remove from a manuscript
 - 21 Prestige
 - 23 Many Qatar natives
 - 24 Eagerly enjoy
 - 25 About to explode
 - 30 Stand-up sort
 - 31 Star of the animated short "Two Scent's Worth"
 - 32 Farr of "M*A*S*H"
 - 33 Flip over
 - 34 Computer list
 - 35 Chinese city known for its Terracotta Army
 - 36 PC screen images
 - 37 High-end hotel employees
 - 38 Radar screen images
 - 39 Havens
 - 44 Agile
 - 45 Fed. fiscal agency
 - 46 Fine wool
 - 47 Bath in Baja
 - 49 Made, as a bet
 - 51 Roman garment
 - 52 Door fasteners
 - 53 Eclectic mixes
 - 54 Prefix with linear
 - 55 Salmon egg deposits
 - 56 In ___: published
 - 61 Analogous
 - 62 Nile valley native
 - 65 Perfectly
 - 66 Many a bagpiper
 - 67 Bouncing off the walls
 - 68 Norwegian king, 995-1000
 - 70 Spiral-horned African antelope
 - 71 Attack verbally
 - 73 Bubbling hot
 - 74 Monastery head
 - 75 Part of CBS: Abbr.
 - 77 Author James and baseball's Tommie
 - 78 Cake-decorating artist
 - 79 Censorship-fighting org.
 - 85 Gulf War journalist Peter
 - 86 "Nothing ___!"
 - 87 Radio knob
 - 88 Figures of speech?
 - 89 Diamond weight
 - 91 Root vegetable
 - 92 Gentle touch
 - 93 Brings out
 - 94 Major Japanese port
 - 98 Not quite a majority
 - 99 Bad to the bone
 - 100 Spanish lady
 - 101 Cheese on crackers
 - 102 Barely beat
 - 103 Cotton capsule
 - 104 Highlands hillside
 - 105 Pair in a dinghy
 - 106 Bypass
 - 107 Resorts with body wraps
 - 109 Carpentry tool
 - 110 Langley org.

Los Angeles Times Sunday Crossword Puzzle

Edited by Rich Norris and Joyce Nichols Lewis



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GOREN BRIDGE

FATE

North-South vulnerable, South deals

NORTH
 ♠ Q 10 9 5
 ♥ J 9 8 6 5
 ♦ 10 7
 ♣ K 3

WEST
 ♠ J 8 4 3
 ♥ Q 3
 ♦ J 3
 ♣ Q J 10 8 7

SOUTH
 ♠ A 2
 ♥ A 10 7
 ♦ A K 9 8 6 4
 ♣ 9 6

The bidding:
 SOUTH WEST NORTH EAST
 1♦ Pass 1♥ Pass
 3♦ All pass

Opening lead: Queen of ♣

The auction had been routine, but when dummy's king of clubs proved to be worthless, the contract had little chance of success. The opening club lead was covered by the king and ace. East, fearing a possible club ruff in dummy, shifted to a low trump.

This was ducked to West's jack. West cashed the jack of clubs and East's count card told him that there was no club ruff coming, so it wasn't necessary to lead another trump, but that was his only safe exit.

West made the attacking shift to the queen of hearts. This would have been a winner if his partner held the 10 of hearts, but it was not a winner on this deal. South won with his ace, drew trumps in two more rounds, and then led the 10 of hearts. East ducked this, of course, but he couldn't escape his fate.

South cashed all three of his remaining trumps, forcing East to come down to the doubleton king of spades and singleton king of hearts. Declarer exited with a heart to East's king. In this two-card ending, East had to lead a spade away from his king and declarer had his contract. Well played, even if there was a little bump in the defense.

(Bob Jones welcomes readers' responses sent in care of this newspaper or to Tribune Content Agency, LLC., 16650 Westgrove Dr., Suite 175, Addison, TX 75001. E-mail: tcaeditors@tribpub.com)

CRYPTOGRAMS

CRYPTOGRAMS GARDENING FUN by Myles Mellor

1. A C R Z D E , M Q R C H T F Z Z R C X E
 Z B A S S R Z T A N R Q R H B X A A N T A C N E
 L A A O H O M D T S D H C L F X O A N D O A R T .
2. P V Q H U V O M H A U B Z G E S E A N I L B G
 R L Z U V S J Q H U E R S E A P V J G H O L E R I G
 N L M N I !
3. H V H L D X T U S D Z M N T X T Z N T R S U
 M Y X M Y R X Y L H B L . H V S D L N Z Z N T
 I Y M B Y B U Z N T I Y M B M S B !
4. F W T D G G X R P G K F U G A F K C O Q O K W ,
 T O B P G K F A O B P W J X W U O Q C F J J C F X
 D Q B P K R O C W !

PUZZLE ANSWERS

(Puzzles on previous pages)



JUMBLE

Answer:

EFFECT RUNOFF BELONG
 STORMY SAVIOR DISOWN

He'd gotten a job in the men's cologne section and was now —

FRONT AND "SCENTER"

1. One day, when I suddenly dropped some heirlooms on my foot it was painful to ma
 toes.
2. My playful gardening chore today is planting myself on the couch!
3. I figured out where the sod war was raging. I fought the lawn and the lawn won!
4. As witty but rapt gardeners, we outrageously spend all day in our beds!

HOLIDAY MATHIS HOROSCOPES

ARIES (March 21-April 19). You'll have the desire and the means to improve. The "means" does not always have to be money. Where the financial part of it falls short, ideas will bridge the gap.
TAURUS (April 20-May 20). Telling tends to control conversation, whereas asking questions tends to open conversation up to a flow of ideas. Today, you'll ask a particularly good question and it will change everything.
GEMINI (May 21-June 21). There's energy afoot, giddy, mischievous, fearless... and it's sure to bring some fun into your world. Someone who loves you also loves that you get into these kinds of moods.
CANCER (June 22-July 22). Something isn't working. An upgrade will fix it, and there will be many options to consider. As long as you're thinking improvement, you may as well think outrageous, extreme makeover.
LEO (July 23-Aug. 22). You'll be invited to join a small group of decision-makers. What happens in the room will be important, so prepare yourself beforehand. Do what you need to do to become centered, calm and collected.
VIRGO (Aug. 23-Sept. 22). You're so full of ideas that it would be easy to overwhelm people with too much information or too many ideas and suggestions. Write all your ideas down and save them. Share only a few today — just enough to get things started.
LIBRA (Sept. 23-Oct. 23). Groups have missions and organizational priorities that often go unstated. They may even be unconscious, but they exist. Look for them. It's a good day to ask yourself, "What is this group really about? And, am I about that, too?"

SCORPIO (Oct. 24-Nov. 21). It will be tempting to stick to a delusion. It is, after all, the way you'd prefer things to be. But you're ready and willing to let go of all that in order to see the truth of a matter.
SAGITTARIUS (Nov. 22-Dec. 21). There's something you really wanted for yourself but you thought you didn't have the time. That turns out not to be true. There's a way to rearrange your life and make this work.
CAPRICORN (Dec. 22-Jan. 19). You'll be looking ahead with the realization that there's still quite a lot you'd like to accomplish by the end of the year. This has a way of organizing your mind. Priorities will naturally shuffle into good order.
AQUARIUS (Jan. 20-Feb. 18). A group that's too familiar will inevitably be a bit dull. It's time for an infusion of new blood. You're the best one to do this because you have a knack for mixing and matching people right now.
PISCES (Feb. 19-March 20). People crave a story that makes sense and comes to them fully formed. They will usually prefer this to being presented with a number of random truths that they have to figure out what to do with.
TODAY'S BIRTHDAY (Oct. 14). A stroke of luck at the top of this solar return — you stumble on something you feel you were meant to do and the passion continues for years to come. More excitement: a wonder-filled visit that alters your world view, an endowment to apply to your new interest and an alliance that changes your work picture. Leo and Sagittarius adore you. Your lucky numbers are: 8, 40, 4, 28 and 17.

FURY

FROM PAGE 1

then reached out and helped steady the wading couple. They fought their way onto a fishing boat that had been tied to a palm tree and climbed inside.

Morales left his neighbors in a bathroom below the boat's deck, while he sat in the captain's chair. He said they stayed in the boat for six hours before the winds calmed and the surge receded.

"I lost everything — my clothes, wallet, credit cards," he said. "But I made it."

Bill Shockey, 86, refused when his daughter pleaded with him to leave Mexico Beach. He said he didn't want to leave behind his collection of "Gone with the Wind" dishes and antique dolls. So he stashed those valuables up high in a closet before heading to his daughter's newly built two-story home next door.

With a pocket full of cigars and his cat named Andy, Shockey watched the hurricane roll in from an upstairs bedroom. The wind shredded the roof of his single-story home. Water rose nearly to the top of his garage door. A neighbor's home across the street got shoved off its foundation.

Was he scared? "Worried, I think, is more like it," Shockey said.

His daughter's home took in some floodwaters downstairs, but was otherwise unscathed. Shockey's own home of 24 years didn't fare so well, though his collectibles survived.

"It's a wipe out," he said, adding that he plans to sell his property rather



AP PHOTO

People drive along a damaged road in the aftermath of hurricane Michael in Mexico Beach, Friday.

than rebuild. "Whenever they want, I'm going to move in with my son in Georgia."

For years, Hal Summers has managed Killer Seafood, a Mexico Beach restaurant known for its tuna tacos. Michael destroyed the eatery as well as Summers' townhome on the beach. Summers rode out the storm at his parent's house nearby. They had evacuated, but an elderly friend was staying there and Summers promised to watch him.

Summers knew they had to get out when, about 30 minutes after the storm made landfall, water surging into the home's kitchen rose up to his neck. He opened the front door and fell in deeper when he tried to step onto front stairs that had washed away.

Summers said his parents recently added a large, outdoor bathroom onto their home and he saw the door was open. The large sink was still above the water. He grabbed a bench that was floating by, and shoved it into the open bathroom to give them something to stand on. Then he helped the elderly man

inside.

"I knew we could sit on the sink or we could stand on the sink if we had to," Summers said. "I had to hold the door shut or it would just keep flooding. There was a little crack and I could just see everything flying. I thought, 'Oh my God.'"

They never had to stand on the bathroom sink. Finally, the flooding receded.

While Garcia and his wife survived the hurricane's wrath, he was out Friday searching for his daughter and mother. Kristen Garcia, 32, and her 90-year-old grandmother, Jadwiga Garcia, were staying in a second-floor beachfront apartment Wednesday as the storm came ashore.

Garcia said his daughter called him to say the apartment was flooding and they had taken shelter in the bathroom. He hadn't seen them in the two days since the storm passed, and hadn't been able to gain access to their apartment.

He had tears in his eyes recalling their last conversation.

"She said, 'Dad, get down here,'" Garcia said. "I said, 'It's too late.'"

Analysts: Florida insurers will survive hit from Michael

By TERRY SPENCER
ASSOCIATED PRESS

FORT LAUDERDALE, Fla. — Florida's disjointed property insurance system that relies almost exclusively on small and midsize companies will take a multibillion-dollar loss from Hurricane Michael, but has sufficient reserves and backups that providers should be able to pay claims without problems, analysts say.

Major national players like State Farm, Allstate and Liberty Mutual write few if any homeowners policies in Florida because of the high risk of hurricane losses, leaving the market to smaller companies and the state-created insurer of last resort, Citizens Property.

Boston-based Karen Clark & Company, which models catastrophes, estimates Florida private insurers will pay \$6 billion in claims for wind and storm surge damage to residential, commercial and industrial properties and vehicles. The estimate doesn't include losses covered by the National Flood Insurance Program, which has about 60,000 policies in the hardest-hit Florida counties. The program had no immediate estimate on its losses.

Analysts say that, despite their smaller size, Florida insurers should be able to cover their Michael losses through re-insurance — policies insurance companies purchase from global companies like Lloyd's of London to cover catastrophic losses. Most of the state's damage from



AP PHOTO

This aerial photo shows debris and destruction in Mexico Beach, Friday, after Hurricane Michael.

Wednesday's Category 4 storm is in the sparsely populated Panhandle, lessening the financial blow.

Florida insurers "are built to be able to withstand these types of storms that are expected to happen every 10 to 15 years," according to Brian C. Schneider, a senior director at the analytics firm Fitch Ratings. The company said the reinsurance programs performed well after Hurricane Irma last year, which caused about \$50 billion in damages in Florida.

But, Schneider said, the industry believes many Florida insurers would not survive if a major storm made a direct hit on Miami, Tampa or another major city. The reinsurance company Swiss Re estimated last year that a Category 5 storm hitting Miami could potentially cost the industry almost \$200 billion. The state has about \$17 billion in a fund to help private companies pay hurricane claims if they run into trouble.

Major insurance companies fled Florida's homeowners market after 1992's Category 5 Hurricane Andrew hit south of Miami,

destroying much of the city of Homestead and causing \$45 billion in damages, adjusted for inflation. After the companies fled, many property owners could only get policies from Citizens Property and its predecessor, peaking at about 1.5 million policies in 2012.

The state, wanting to reduce its exposure, for most of the last 20 years has been enticing smaller, niche companies into the market but required them to obtain re-insurance. The industry was also helped by a 12-year gap between hurricanes hitting the state from 2005 to last year. Their revenue is helped as Florida has the most expensive homeowners insurance in the nation, according to the Insurance Information Institute, with homeowners paying an average annual cost of just under \$2,000 in 2015, the latest year available.

The push worked as Citizens' footprint has shrunk by 72 percent, but remains the state's second-largest property insurer with about 420,000 policies — most of them in South Florida, far from Michael's damage zone.

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2016 RAM 1500..... BIG HORN, CREW CAB, 4X4, NICE HEMI	2016 HYUNDAI ELANTRA SUNROOF, ONE OWNER, XCLEAN\$13,818
2015 RAM 1500..... CREW CAB, ONE OWNER, LOADED LEATHER	2015 CHRYSLER TN & CTRY LIMITED PLATINUM, TOP SHELF FLAWLESS
2013 HONDA CRV ONE OWNER, 41,400 MILES SALE \$13,918	2010 KIA SOUL + MODEL, ONE OWNER, LOW MILES\$8,818
2015 HONDA ACCORD..... 37,000 MILES, SPORT MODEL, NICE!ON SALE!	2014 MAZDA MAZDA3 44,000 MILES, ONE OWNER, SMOOTHQUALITY
2015 NISSAN ROGUE..... SV MODEL, 34,000 MILES, PEARL ONE OWNER	2013 TOYOTA COROLLA..... S MODEL, ONE OWNER, NONE NICER\$11,818
2001 FORD F150..... LARIAT, ONE OWNER, LEATHER 4X4	2014 FORD FOCUS..... ONE OWNER, LOADED SE MODEL\$8,818
2016 HYUNDAI SANTA FE..... ONE OWNER, CANYON COPPER\$16,818	2015 NISSAN JUKE..... ONE OWNER, S AWD MODEL, BLACK.....18,000 MILES
2016 HYUNDAI TUCSON..... SE BIG PACKAGE, ONE OWNER13,900 MILES	2016 NISSAN SENTRA 16,900 MILES, ONE OWNER, WHITE.....\$13,818
2013 HYUNDAI TUCSON ONE OWNER, GLS, LOW MILES\$11,818	2016 CHEVROLET TRAVERSE LT, VIDEO, THIRD SEAT, DUAL AIR\$22,818
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SECTION C

Modern, custom home in Sun 'n Lake

SPECIAL TO HIGHLANDS NEWS-SUN

This home is at 3518 Monza Drive in Sebring. It is priced for \$244,900 and is listed with Cheryl Oxsalida with Heartland Real Estate Corp.

If you are looking for a modern, well-maintained home with fast access to the top golf courses in Sebring, then you need to look at this property. This three-bedroom, two-bath custom home was built in 2004 and sits on almost a third of an acre.

The home has 1,811 living square feet and 2,824 total square feet, with 12-foot ceilings and an open split floor plan with all the features and conveniences you are looking for in a home and location. This is the perfect winter or retirement home, or a weekend getaway from the surrounding cities on the coast.

Sebring's Sun 'n Lake is one of the

SUN 'N LAKE | 2C



COURTESY PHOTO

This home is at 3518 Monza Drive in Sebring. It is priced for \$244,900 and is listed with Cheryl Oxsalida with Heartland Real Estate Corp.

DIRECTIONS

3518 Monza Drive, Sebring

From U.S. 27 in Sebring, turn onto Sun 'n Lake Boulevard. At the first traffic circle, take the second exit to stay on Sun 'n Lake Boulevard. At the second traffic circle, take the second exit to stay on Sun 'n Lake Boulevard. Turn left onto Sunrise Drive. Turn right onto Sunrise Drive. Turn left onto Monza Drive. The home is on the left.

Resort-lifestyle home in Highlands Ridge

SPECIAL TO HIGHLANDS NEWS-SUN

This home is at 3210 E. Anglers Stream in Highlands Ridge in Avon Park. It is priced for \$163,500 and is listed with Kim Reed and Helen Ferry with The Reed-Ferry Team with Berkshire Hathaway HomeServices Florida Properties Group.

If you're looking for an active adult community that offers a low-maintenance lifestyle with plenty of amenities and activities to keep you young, this is the perfect home and Highlands Ridge is the perfect community!

As you pull into the driveway, you'll notice this home's lush landscaping showcasing beautiful palm trees and plant beds. This is the view you'll have while enjoying a morning cup of coffee sitting on the spacious front screened porch.

Walk through the leaded glass front door into this two-bedroom plus office/

RESORT | 2C



COURTESY PHOTO

This home is at 3210 E. Anglers Stream in Highlands Ridge in Avon Park. It is priced for \$163,500 and is listed with Kim Reed and Helen Ferry with The Reed-Ferry Team with Berkshire Hathaway HomeServices Florida Properties Group.

DIRECTIONS

3210 E. Anglers Stream, Avon Park

From U.S. 27 in Sebring, turn onto Sebring Parkway. Turn left onto Scenic Highway. Turn right onto Manatee Drive. Turn left onto County Road 17. Turn right onto Power Line Road. Turn left into Highlands Ridge onto South Clubhouse Boulevard. Turn right onto East Fairway Vista Drive. Turn left onto Anglers Stream. The home is on the left.

Spacious, updated home in Sebring

SPECIAL TO HIGHLANDS NEWS-SUN

This home is at 1728 Elf Drive in Sebring. It is priced for \$139,900 and is listed with The Elliott Team with Keller Williams Realty of Highlands County.

It's almost "season" here in Central Florida. That time of year when the northerners are here and many are looking for a winter retreat, so look no farther! This well-maintained home is nestled on a double lot. You can keep the extra lot or sell it.

Boasting more than 1,400 square feet of living space, the home has a spacious floor plan and lots of updates especially the kitchen and enclosed porch. The home has two bedrooms and 1.5 baths along with great-room style living areas.

The newer kitchen with tiled back splash overlooks the living room and the formal dining room. The vaulted ceilings really open up this space and make it feel even larger.

The master suite features a half bath. There is a guest bedroom and full bath

SEBRING | 2C



COURTESY PHOTO

This home is at 1728 Elf Drive in Sebring. It is priced for \$139,900 and is listed with The Elliott Team with Keller Williams Realty of Highlands County.

DIRECTIONS

1728 Elf Drive, Sebring

From U.S. 27 in Sebring, turn onto Sparta Road. Turn left onto Elf Drive. The home is on the left.

SUN 'N LAKE

FROM PAGE 1C

most popular areas of Sebring because of the access to Sun N lake Golf Club, voted No. 1 year after year, with 36 holes of championship golf, pro shop and the Island View Restaurant. Also nearby are parks, walking and biking trails, dog park, Florida Hospital Heartland Medical Center, Walmart and lots of restaurants.

Enter the house and feel the open space with a great view through the living room and lanai all the way to the back yard seating area under the trees. The home has lots of large windows for natural light. Straight ahead is the living room and lanai and formal dining room. The master bedroom is to the far left so there is a good distance between bedrooms.

The kitchen is designed for convenience with lots of room at 11 by 12 with of cabinets on both sides. On one side the cabinets are wall-to-wall and over and below. There is a counter bar with room for several bar stools. One side of the kitchen counter faces the breakfast nook. Lots



COURTESY PHOTO

The huge master bedroom has a decorative tray ceiling plus large windows for great views and lots of natural light, plus a large walk-in closet.

of recessed lights and a huge double sink make cooking a pleasure. It has newer appliances and a refrigerator with ice and water in door. It also features modern designer plant shelves and a breakfast nook with a bay window.

If you do decide to entertain there is also a 11 by 12 formal dining room with an elegant ceiling fan/light and huge picture window for lots of natural light.

The huge 17 by 18 master bedroom has a decorative tray ceiling plus large windows for great views and with lots of natural light, plus a large walk-in closet. The room has tile and newer carpet. The 10 by 12 master bath features a walk-in

shower and a huge tub with sit out area plus the double vanity and sinks. It has more cabinets and closets.

There are two guest bedrooms, 12 by 13 and 11 by 12, both with a large window for natural light, ceiling fans with light and large closets. The guest bath has a shower-tub and a modern, updated style.

For relaxation there are several locations that make it easy: the 15 by 18 living room has real hardwood floors and lots of wall space; a huge lanai or breakfast nook; the living room has cathedral ceilings and is open to the lanai.

Step out onto the 12 by 25 lanai for a closer look at the beautiful back yard.

It has lots of windows for those nice cool days. There is also an in-house 8 by 8 utility room under air.

Outside there is plenty of space between houses on almost a third of an acre, beautiful landscaping with palms, fruit trees and low decorative landscaping with lush green lawn and irrigation system. The huge, long driveway has plenty of space for parking plus a huge 21 by 26 two car-garage with golf cart garage.

For more information

RESORT

FROM PAGE 1C

den, two-bath home. You will be greeted by the open floor plan with cathedral ceilings, tasteful paint colors and wood laminate flooring. The spacious great room is open to the kitchen and den areas making it perfect for entertaining. You have a view straight through to the back screened lanai.

This eat-in kitchen has plenty of room for all the cooks in the family. It boasts white cabinets, granite counters, tile back splash, newer appliances, wood laminate floors, pantry and a breakfast bar open to the great room for additional seating.

The floor plan in this home offers versatility in its layout. The room off the great room can function as an office, a den, a family room, an exercise room, a formal dining room or a combination. It boasts wood laminate floors, tasteful paint, custom window treatments and chair rail. It has a wall of sliding glass doors leading to the 14 by 19 screened and tiled lanai — the perfect place to enjoy cocktail hour and evening meals.

Both bedrooms have new carpeting. The

owner's suite has vaulted ceilings, a soothing paint color and pocket doors leading to the adjoining bath. The second bedroom is a pleasant guest room visitors are sure to enjoy.

Other features of this move-in ready home include a 15 by 24 garage, leaded glass front door and sidelights featuring a palm tree design, newer lighting and plumbing fixtures, lovely landscaping and a new roof.

Located just minutes from downtown, shopping and restaurants, this well-maintained and updated home offers 1,317 square feet of air-conditioned living

space with 2,110 total square footage. The low homeowner's association fee covers lawn mowing and edging giving you plenty of time to enjoy the many amenities this beautiful community has to offer. There are two championship golf courses, restaurants, two heated pools, library, fitness center, pickle ball, shuffleboard, tennis and more.

To schedule a private showing, call Reed at 863-381-6575 or email KimBReed@comcast.net or call Ferry at 863-381-1089 or email Hbferry@comcast.net, or visit HomesForSaleSebring.com.



COURTESY PHOTO

This well-maintained home is on double lot with a fenced back yard and an additional one-car detached garage/shed/workshop.

SEBRING

FROM PAGE 1C

located in the same hall.

The newly enclosed Florida room has also been used as a third bedroom at times. The home has an attached one-car garage with additional storage space. The garage also houses the laundry facilities.

The fenced back yard has an additional one-car detached garage/shed/workshop.

For more information, call The Elliott Team at 863-658-3780.

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Norman and Mandy Elliott are with Keller Williams of Highlands County. Call 863-443-0480 or 863-273-2861.



Cheryl Oxsalida is with Heartland Real Estate Corp. Call 863-214-3663.



Kim Reed is with Berkshire Hathaway HomeServices Florida Properties Group. Call 863-381-6575.

PEOPLE IN REAL ESTATE

Members of the Heartland Association of Realtors who want to submit articles about their professional achievements should call Eileen Powers at 863-386-5809. People in Real Estate submissions appear on a space availability basis. All submissions are subject to change.

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This recently updated 3Br/2Ba boasts new wood laminate flooring in the living areas. You'll enjoy nature on your 12'x15' screened Lanai. Low HOA fee covers your lawn maint allowing you time to enjoy the many amenities in this desirable 55+ gated community. MLS# 249749

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4 fall decor tips — that have nothing to do with pumpkins

THE ASSOCIATED PRESS

Driving down a city alley the other day, a flash of fur caught my eye. Nope, it wasn't another chimpanzee-sized rat. It was a formerly prized possession: a faux Moroccan Beni Ourain-style rug, pale and shaggy with a dark diamond pattern, a once-bold accent that had imbued its owner's apartment with of-the-moment style. Until that moment passed. Or the dog had one accident too many.

Whatever the reason, all trends must pass, and fall is a time when we look around and reassess the house we are about to cozy up in for the foreseeable future. (When is spring, anyway?) That's when we notice the artwork we still haven't hung, the pillows that aren't quite the color they used to be or the rug that's no longer as chic as we thought it was.

This is why, DIY decorators, designers wisely advise us against trends: "I actually try to steer clear of trends," says Chicago designer Summer Thornton. "They're more likely to look dated in a few years." Still, if you're ready for a fall update this

year, Thornton and fellow Chicago designer Amy Kartheiser weighed in on some of the fresh ideas that are floating around right now.

Try a mellow yellow. Terra cotta is poised to take over from 'millennial' pink as the color of the moment, but soft yellow might be a better bet for an accent color that looks cool now and has staying power.

"Sure, some colors become wildly overused and popular," says Thornton. "But I think any color can feel fresh if it is used in a new way, because it's more about the combination of colors and how they work together than any single color."

Yellow can mix with terra cotta or add a spark to blues. "I don't like bright, sunny yellow," says Kartheiser, "but I love golden yellow. It's very warm and cozy, and it also gets into that brass color that you see everywhere. There's something comforting about it. Everything comes around," says Kartheiser, "and I just feel that it's a color that's come around."

Get into (postmodern)

shape. Geometric shapes have been a huge design trend for several years, but it's time for a twist. The abstract art of the 1980s is influencing everything from fabric and wallpaper prints to metal wall sculptures to sofas with curved backs. "I'm pulling elements and inspiration from the late 1800s up through the 1980s and everything in between," says Thornton. "I think people are branching out more and pulling from the '60s, '70s, and '80s."

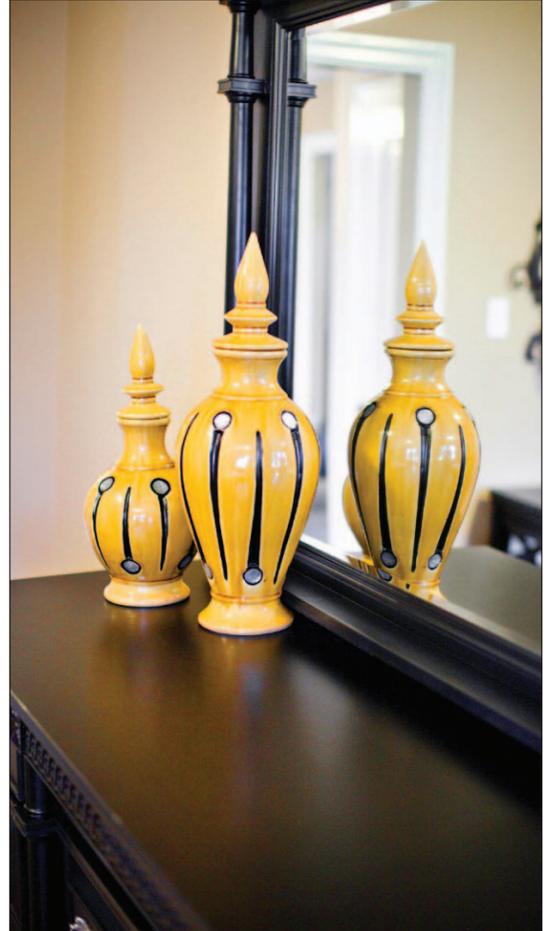
Go wallpaper-crazy. And speaking of the '80s: "The wallpapers of the '80s are coming back," says Kartheiser. "We had wallpaper in every single room growing up." The design world, she says, has been bringing that idea back, and it's catching fire.

"People are feeling bolder and more confident in their choices, and I always tell clients that it's the thing you're the most afraid of that you end up loving the most once it's installed. That's what wallpaper and big bold prints do." Our advice? Take the plunge into granny chic with an

allover floral.

Hang a portrait. Whether you have your own private Louvre or just a carefully chosen piece or two, consider adding a portrait to your mix of artwork. "I think there's something about people's faces that engages you or draws you in," says Kartheiser. "Think about Mona Lisa — how many people have talked about that portrait of this woman?" The unveiling of the official portraits of Michelle and Barack Obama earlier this year sparked even more interest in the art form, she says.

"I've always been a huge fan of portraiture," says Thornton. "We have our foyer filled with a mixture of antique and modern portraits from around the world. They bring a sense of history and character to a home." Portraits don't need to be family members (in fact, it's more fun if they're not), and they don't need to be expensive to look good. Vintage portraits, whether photographs or paintings, can often be found in antiques stores or even your nearest thrift shop.



METRO CREATIVE IMAGES

Terra cotta is poised to take over from "millennial" pink as the color of the moment, but soft yellow might be a better bet for an accent color that looks cool now and has staying power.

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<p>FORECLOSURE</p> <p>3311 KING DRIVE, SEBRING</p> <p>Cozy 2BR, 1 BA, home will need some TLC. Would make a great snowbird retreat! Being sold AS IS. HUD makes no repairs! HUD Foreclosure Case #093-687850. HUD owned & sold as-is. Resources, forms, and bidding link to www.HUDHomestore.com. Forms at www.SageACQ.com. Brokers must be registered & have active HUD NAID # to submit bids. MLS#249345 \$80,000</p> <p>Contact: Anita Zahn: 863-840-1420 anitazahn@gmail.com</p>	<p>ACROSS FROM LAKE JOSEPHINE</p> <p>1404 WILSON DR, SEBRING</p> <p>3BR, 2BA country home w/open split floor plan, front porch that requires rocking chairs set the stage for this lovely home situated on 1.3 acres. Beautiful wood laminate flooring throughout, french doors to screened porch, fireplace, new SS appliances, solid surface counter tops. MLS#249076 \$239,000</p> <p>Contact: Andrea Cranmer: 863-451-6400 acranmerrealtor@gmail.com</p>	<p>ON LAKE GRASSY</p> <p>122 PARKVIEW DRIVE, LAKE PLACID</p> <p>Quaint 2BR, 2 BA home w/expansive outdoor living. 7 sets of french doors to view lakefront on Lake Grassy. Open concept living. Huge MBA & dressing area. MLS#245080 \$1395.00/mo.</p> <p>Contact: Diana Williams: 863-386-0303 dwilliams90@htn.net</p>	<p>453 FLAMINGO RD., NE, LAKE PLACID</p> <p>This 2/2 has new carpet, fresh paint, new microwave. Nice property ready to move into. MLS#249674</p> <p>\$675/mo.</p> <p>Contact: Dana Olson: 863-451-1775 dolsonrealtor@gmail.com</p>
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<p>ORANGE BLOSSOM EST.</p> <p>4449 LOQUAT RD, SEBRING</p> <p>Nice 2BR, 2BA, 1 car garage w/open floor plan. Kitchen has a small island with storage. French doors to screened patio. Lot backs up to Page so no home directly behind, great for someone needing additional parking. New roof 2018. MLS 249580 \$120,000</p> <p>Contact: Anita Zahn: 863-840-1420 anitazahn@gmail.com</p>	<p>4 ACRES</p> <p>3055 SCENIC HWY, SEBRING</p> <p>Open floor plan w/3BR, 2.5BA, Chef's dream gourmet kitchen with high end appliances, gas stove and solid surface countertops, large Pantry w/tons of storage throughout. The elegant master suite with his/hers walk in closet, large walk-in shower, bath, double vanity and french doors that lead to one of the two giant back patios. Laundry rm w/built-ins, sink leads to a half bath. This home is a Must See! MLS#248409 \$299,900</p> <p>Contact: Andrea Cranmer: 863-451-6400 acranmerrealtor@gmail.com</p>	<p>314 DEVONSHIRE RD, SEBRING</p> <p>Walk through the doors & enter a spacious 2BR, 2BA European retreat. Charming kitchen opens to an expansive dining/living area professionally decorated with old world treasures. Rustic original terrazzo contrasts beautifully with multiple Crystal chandeliers. Huge Master Bedroom/ Master Bath sanctuary original claw foot tub & spacious modern walk-in shower. MLS#249068 \$1195/MO(\$2000 SEASONAL)</p> <p>Contact: Diana Williams: 863-386-0303 dwilliams90@htn.net</p>	<p>502 CHELSEE WAY, LAKE PLACID</p> <p>Resort style living in very nice 3BR, 2BA located right off US 27. Community pool & club house and lake views!!! Closed in lanai, opened to the living room for even more space. Master has a wall of built ins. Full size stack washer and dryer included. MLS#243591 \$1,100/Mo</p> <p>Contact: Dana Olson: 863-451-1775 dolsonrealtor@gmail.com</p>



THE ASSOCIATED PRESS

This Sept. 2 photo shows a brush pile taken near Langley, Wash. The pile is an example of a gardener trying to provide wintertime protection for a variety of wildlife species in his yard, including pollinators.

To protect pollinators, go easy on the fall garden cleanup

By DEAN FOSDICK
THE ASSOCIATED PRESS

Time to rake up the yard, deadhead the perennials and till the vegetable garden? Not so fast.

Popular opinion is swinging toward letting things stay just as they are through winter — decayed and drab but serviceable.

Displaying a messy yard may not win any good-neighbor awards, but entomologists say our vital but dwindling insect pollinator populations would be much better off.

“People are increasingly recognizing the value of having good habitat throughout the seasons,” said Deborah Landau, a conservation ecologist with the Maryland/D.C. chapter of the Nature Conservancy.

“Sometimes it’s hard to make the connection with the insects you see in the garden in the warm months with the dried litter remaining when it cools, but it’s important to keep that structure going through winter,” Landau said.

Such structure includes standing stalks of dead plants, especially under flower heads, where butterflies seek shelter. It also includes layers of leaf litter that collect to protect larvae, egg masses, hibernating wild bees, dormant spiders

and many other beneficial insects.

“Cavity-nesting bees may have made their home in old canes of raspberries and perhaps some ornamental grasses,” said Rebecca Finneran, a consumer horticulture educator with Michigan State University Extension.

“These two items usually are not cleaned up until spring anyway, but they also can be preserved by placing them (upright) in an out-of-the-way location such as behind a compost pile, and the larvae will still hatch.

“The main thing is not to destroy the stems,” she said.

Pollinator cautions aside, which autumn landscape chores are most important, and which can safely be left until spring?

Build a priority list. Consider:

— Giving your yard at least one last soaking before reeling up the hoses for winter.

— Planting a cover crop and adding new perennials including bulbs, trees and shrubs at a time when fall moisture can help establish their root systems.

— Removing ailing plants to help with disease control during the upcoming planting season.

— Not disturbing bare

soil where many wild bee species, including bumblebees, overwinter in small nests. “Many of our ground-nesting species will not be bothered by a general cleanup, but I will tell you that I had bumblebees working my late-blooming coral bells up until frost,” Finneran said.

— Delaying tilling. Put nature to work through winter with earthworms.

— Postponing pulling up your summer annuals and chrysanthemums until spring. They’ll trap whatever leaves blow by, creating their own enriching mulch while shielding insects.

“What I tell people concerned about how things might look is just clean up in the front yard and let things go in the back,” Landau said. “Remove any layers of material from the garden that might have fungus in it. But if it’s simply dead, leave it alone.”

Brush piles are great wintertime protection for a variety of wildlife species, and the more you can leave them untouched, the better, she said. “Otherwise, you might unearth or squash insect larvae.

“Leave at least a little corner of the property intact,” Landau said. “Any little bit will help since you have insects living in your garden the year-round.”

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Mortgage rates leap to 7-year highs

30-year at 4.90 percent

THE ASSOCIATED PRESS

WASHINGTON — Long-term U.S. mortgage rates leaped this week to their highest levels in seven years amid global anxiety over rising interest rates that has gripped financial markets.

Costs for would-be homebuyers are climbing. Mortgage buyer Freddie Mac said Thursday the rate on 30-year, fixed-rate mortgages jumped to an average 4.90 percent this week from 4.71 percent last week. That's the highest level for the benchmark rate since April 2011. A year ago, it stood at 3.91 percent.

The average rate on 15-year, fixed-rate loans rose to 4.29 percent this

week from 4.15 percent last week.

The Federal Reserve recently signaled its confidence in the economy by raising a key interest rate for a third time this year, forecasting another rate hike before year's end.

It was the central bank's third increase in short-term interest rates this year, with one more expected before year's end. Strong economic data and a positive outlook from Fed officials have spurred a sell-off in U.S. Treasury bonds, especially longer-term bonds, stoking concerns over even higher interest rates.

As anxiety over higher rates spiraled, financial markets around the world suffered a massive sell-off.

U.S. stocks marked their biggest drop since February on Wednesday, as the Dow Jones industrial average slid 831 points. Stocks sank again on Wall Street on Thursday morning.

President Donald Trump stepped in to assert that the Fed "is making a mistake" with its rate increases and accused the central bank of having "gone crazy."

Interest rates on Treasury bonds have climbed to the highest levels in seven years as their prices have dropped.

The yield on the key 10-year Treasury note, which tends to influence mortgage rates, was at 3.16 percent Thursday morning.

To calculate average mortgage rates, Freddie Mac surveys lenders across the country between Monday and Wednesday each week.

The average doesn't include extra fees, known as points, which most borrowers must pay to get the lowest rates.

The average fee on 30-year fixed-rate mortgages rose to 0.5 point from 0.4 point last week. The fee on 15-year mortgages also increased to 0.5 point from 0.4 point.

The average rate for five-year adjustable-rate mortgages jumped to 4.07 percent from 4.01 percent last week. The fee was unchanged at 0.3 point.



THE ASSOCIATED PRESS

This Wednesday, Oct. 3, file photo shows a home offered for sale in the Atlanta suburb of Roswell, Ga. On Thursday, Oct. 11, Freddie Mac reports on the week's average U.S. mortgage rates.

Many mortgage lenders give preferential terms to physicians

By MORTGAGE PROFESSOR
JACK GUTTENTAG

Mortgage lenders offer special deals to doctors — some doctors, anyway. I am a doctor but I am not eligible for any special loan programs because my doctorate is in economics. Economists and others with doctorates in philosophy have no special features that make them attractive as mortgage borrowers.

On the other hand, lenders view physicians as especially attractive borrowers, and many lenders court them.

Why? Because they have preset career paths with well-defined increases in income. For example, the physician whose inquiry stimulated me to write this article told me he was in the final year of a three-year residency, had signed on for three additional years of subspecialty training during which his income will increase 5 percent per year, and after those three years his income will increase by a factor of five!

This career path, which is typical, makes physicians relatively immune to the market hazards that may threaten the ability of most other borrowers to pay their mortgage. Another attractive feature of physicians as borrowers is that lenders can target physicians and market their services to them well in advance of the physician's need for funds.

Are there any other professions that qualify for preferential treatment? Yes but it varies lender to lender. Most if not all lenders who offer special loan programs to physicians extend them to dentists as well. Some will include podiatrists and veterinarians; a smaller number include optometrists, accountants and attorneys. I even found one that covered registered nurses. But none covered economists.

One important concession made to physicians is the reduction or elimination of a down payment requirement, without a mortgage insurance requirement. Of some 10 lenders I checked, seven required no down payments on loans up to \$650,000 to \$750,000 or thereabouts. The other three offered "flexible" requirements.

As a point of comparison, non-physician

borrowers who take conventional loans must put 20 percent down to avoid mortgage insurance. Veterans are eligible for no-down payment loans under the VA program, but they pay a guarantee fee. FHA borrowers must put 3 percent down and pay an insurance premium. In addition, the maximum loan amounts available on FHA, VA and conventional loans underwritten by Fannie Mae and Freddie Mac are significantly lower than those available on physician loans.

Another important concession made to physicians is the acceptance of anticipated income in evaluating their ability to pay. On all other mortgage loans, ability to pay is based strictly on past and current income. Anticipated income is not considered because it is viewed as too chancy. But with physicians, the path to future income is so well defined that lenders are willing to use it.

Are physician loans priced lower? The short answer is that I do not know; they could be priced lower or higher. The 18 lenders who present their physician loan programs on <https://www.leveragerx.com/physician-mortgage-loans/> explain their programs in considerable detail, but none of them say anything about prices.

Here is how a physician can shop for a physician loan:

- You must first decide the kind of mortgage you want, which may require a little homework on my website, mtgprofessor.com.

- Go to the site shown above and identify four or five lenders that offer the down payment and maximum loan that meets your needs, and verify that they operate in your state.

- You must obtain price quotes from all of them on the same day because lenders reset their prices every day.

- A price quote includes the interest rate, points and fixed-dollar fees. On adjustable rate mortgages, pricing is more complicated and you would do well to read "Borrower Guide to Adjustable Rate Mortgages" on my website.

Jack Guttentag is professor emeritus of finance at the Wharton School of the University of Pennsylvania.

How to get new looks for less

By DESIGN RECIPES
CATHY HOBBS

Whether you wish to brighten a single space or redo an entire home, where can you save? Many low-cost alternatives can provide high style at an affordable price. Looking to get a luxury look for less? Here are some general tips and cost-saving design hacks to keep in mind.

1. Look for fabric blends. From pillow fabric to area rugs, blends

of various materials are often lower in price.

2. Consider indoor/outdoor materials and fabrics. A popular cost-saving designer hack is to use indoor/outdoor area rugs indoors. Typically the rugs are modern in design, long-lasting and a fraction of the cost.

3. Source locally. A large part of the cost of an item may be related to the cost of shipping and handling. Whenever possible, pick up an item in-store.

4. Use mirrors instead of artwork. Mirrors tend to be less expensive than artwork and can be used in pairs or in a series.

5. Go frameless. Instead of using framed artwork, consider gallery-wrapped artwork instead. The pieces are printed canvases that have been wrapped around a wood frame. Gallery-wrapped artwork is typically considerably less expensive than artwork that is framed.

6. Go to sample sales.

Sample sales, in which floor models are sold, are a great way to score a great find at the fraction of the cost of a new item. While the items are sold as-is, they aren't really used and in many cases are in like-new condition.

7. Use side tables instead of traditional nightstands. In many instances using night tables will not only save money, but help to create a lighter look in a space.

LOOKS | 6C

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Great Deals in the Classifieds!

Does renting make more sense than buying?

By **DAWN DELL**
CONTRIBUTED STORY

Some people don't think buying a home makes sense. They feel like renting is a smarter move.

On the other hand, some people think renting doesn't make any sense.

For the most part, arguing it one way or another is about as useful as arguing politics or religion — whatever "side" you're on, you have your point of view, feelings, and reasons.

But there are also people who are open to debate. If that's you, read on. This will give you some food for thought and help you make up your own mind about whether it makes more sense to buy a home or rent one.

At least you have the option

Picture living back in Medieval times. Only a few people are allowed

to own land, and you're not one of them. You can live on a lord's land, but you'll have to give him a certain percentage of whatever you grow or raise.

How do you feel about that? Are you OK with that? Is it fair? Probably not.

So, look at it this way: At least now you have the option of buying property. Whether or not you want to exercise that right is your choice.

And it is a choice. You can also decide that you'd rather not own the property you live in. You can certainly still rent from a landlord. (Although they probably won't accept bushels of wheat, baskets of vegetables, or a goat as payment. You'll need to somehow convert that to cash money.)

But owning property isn't for everyone. It comes with responsibilities, risks, and limitations that not everyone is cut out for.

Both come with



METRO CREATIVE IMAGES

You can't live somewhere entirely for free, but what you can do for free is figure out whether you should buy a place to call home, or rent one instead.

responsibilities, risks, and limitations.

Many people who claim renting makes more sense feel that way because:

- They feel like values are too high. (Unaffordable.)
- They feel like it's too risky. (The market could crash. Values could go down.)
- They could lose their house (if they lost their job and fell behind on mortgage payments).

• There's a lot of cost to maintain a house.

• It will "tie them down." (They won't be able to move to the coast of Costa Rica and surf for 7 months.)

All of those are valid and possibly true reasons for not buying a home. However, renting also comes with responsibilities, risks, and limitations:

- Rents aren't necessarily more affordable than buying a house, and they

can go up over time (and probably won't go down). Conversely, the value of a home you own will most likely go up over time, even if it does go down.

• There's risk that a landlord could not renew a lease and force you to move.

• While you aren't usually entirely responsible for maintenance, you can be held responsible for things that break or get damaged. You may also be responsible for some upkeep and maintenance costs.

• You don't have much say in what gets done around the house or apartment. You're at the mercy of a landlord doing something (or allowing you to do something to it).

• A lease can tie you down as much, if not more, than owning a house that you can choose to sell or rent out

if you want to move at some point. Obviously this isn't a complete comparison list of risks, responsibilities, and limitations. There are certainly more we could get into. It's just to make a point, which is whether you buy or rent a home, you will have risks, responsibilities, and limitations placed upon you. The only true solution is to live for free in your childhood home forever and ever — and even that probably isn't entirely "free" or without responsibilities and limitations.

You can't live somewhere entirely for free, but what you can do for free is figure out whether you should buy a place to call home, or rent one instead.

Dawn Dell is a Realtor with Heartland Real Estate Corp. in Sebring.

LOOKS FROM PAGE 5C

8. Consider glass instead of wood. Glass tables will be a lower-cost alternative in most instances.

9. Paint. Painting is one of the least expensive ways to add color and help decorate a space.

10. Repurpose. Whenever possible, consider repurposing or reusing an existing item in a creative or unique way.

Cathy Hobbs, based in New York City, is an Emmy



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\$12,500

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2/2 turnkey furnished home comes equipped w/newer kitchen appliances Has hypoallergenic wood laminate flooring runs throughout. Baths have low flush raised toilets. SB2231
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\$34,500

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2/2 move in ready home. The second bedroom has its own bath and separate entry for total privacy. The home is being sold furnished. Newer roof. SB2125
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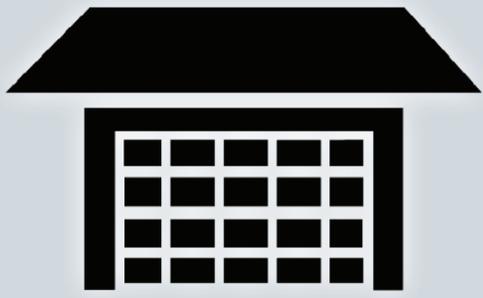
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2/2 Totally remodeled kitchen, New Appliances, new Cabinets and granite counter top. LUXURY LIVING! PRICED TO SELL! PRICE JUST REDUCED! SB2135
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Astros hold lead in ALCS Game 1

Game 1 of the ALCS did not finish prior to publication. The Houston Astros held a 3-2 lead over the Boston Red Sox heading into the bottom of the seventh inning.

See yoursun.com for the full story.

■ NCAA FB: #10 UCF 31, Memphis 30

UCF comes back for victory over Memphis

By CLAY BAILEY
ASSOCIATED PRESS

MEMPHIS, Tenn. — McKenzie Milton threw for 296 yards and ran for the go-ahead touchdown in the fourth quarter as No. 10 Central Florida weathered its first significant test of the season before escaping with a 31-30 victory over Memphis on Saturday.

Milton's 7-yard touchdown with 12:14 left completed a comeback for the Knights (6-0, 3-0 American Athletic Conference), who trailed 30-14 with 2:04 left in the first half. The victory was UCF's 19th straight — the nation's longest winning streak — but it was by far the toughest game of the season for the Knights, who defeated their first five opponents by double-digits.

Even in the closing seconds, Memphis (4-3, 1-3) seemed on the way to at least have a chance for a game-winning field goal as the Tigers moved to the UCF 31. Memphis botched clock management in the final 30 seconds, getting hit with a motion penalty that required a clock runoff, and then Brady White completed a 9-yard pass to Tony Pollard and the seconds slipped away.

Darrell Henderson, who leads the nation in rushing, had 199 yards and a touchdown on the ground on a career-best 31 carries for Memphis.

It was the first meeting since last year's American Athletic Conference championship game, which UCF won 62-55 in double overtime.

Saturday's momentum swing for the Knights, who struggled to contain Memphis in the early stages, came in the third quarter. With UCF facing fourth-and-1 at their 29, the Tigers bunched at the line of scrimmage and quickly ran a play. Taj McGowan burst through the initial defense and went 71 yards for a touchdown to cut the Memphis lead to 30-24.

That set the stage for Milton's winning score, capping a 74-yard drive.

THE TAKEAWAY

UCF: Milton, a Heisman Trophy candidate, led the Knights in a game where they struggled at time

UCF | 6

■ AREA SHOWCASE: Florida Burn

Burn produces players with bright futures

By BEN BAUGH
SPORTS EDITOR

Pitching depth was the mother of necessity.

And the lack of it, nine years ago, during weekend tournaments, helped a travel team based in Venice, evolve into the Florida Burn.

"Several years ago, Craig Faulkner and I were coaching a summer league," said Mark Guthrie, a 15-year former Major League Baseball veteran, who along with Faulkner, the Venice High School baseball coach,

founded the Florida Burn. "A team made up of players from Venice High School. We had a pretty good group. There were some talented incoming freshman and there were some incoming juniors. We had 15 or 16 players and the kids did very well. They entered national tournaments, and we're getting to the final eight and sometimes the final four, and then we would run out of pitching. If we play eight games in a weekend, it becomes kind of difficult."

Building a successful foundation

The program has sent a deep volume of players to the professional and collegiate levels, earning a reputation for developing athletes who are fundamentally sound, and possess the necessary attributes to succeed in a fiercely competitive environment. The Florida Burn's commitment to excellence is so renowned, that they're sought out by those

wanting to improve their skills and direct their energies toward reaching the next level.

"When we got into this, we had a lot of other organizations calling our kids, asking them to come play," said Guthrie. "We don't recruit kids. We throw out the information for our tryouts, and they show up. If there's someone who has questions about the organization, we can call him, but we don't have a recruiter as some organizations do. Ours is just really word-of-mouth. That's

just how we've always done it."

A steady influence

Players who go through the program, have an opportunity to work with an experienced coaching staff, who themselves enjoyed successful careers at the collegiate and professional levels, providing in-depth and comprehensive instruction. The evolution and marked improvement of the of the student-athletes'

BURN | 3

■ NCAA FB: #14 Florida 37, Vanderbilt 27

Florida rallies to beat Vanderbilt

By TERESA M. WALKER
AP SPORTS WRITER

NASHVILLE, Tenn. — Jordan Scarlett ran 48 yards for the go-ahead touchdown on the first play of the fourth quarter, and No. 14 Florida rallied from an 18-point deficit to beat Vanderbilt 37-27 Saturday in a game marred by a near brawl, with both head coaches yelling as each team spilled onto the field.

Southeastern Conference Commissioner Greg Sankey was on hand for a first-hand view of the incident.

An official held back Florida coach Dan Mullen as he yelled at Vanderbilt coach Derek Mason, who was near the Gators' sideline after checking on the Commodore defender whose helmet was knocked off by a hit by line-backer James Houston IV. Both teams spilled onto the field, drawing unsportsmanlike



MARK HUMPHREY

Florida running back Jordan Scarlett runs 48-yards for a touchdown against Vanderbilt in the second half of Saturday's game.

conduct penalties. The penalty cost the Gators their leading tackler, with Vosean Joseph ejected for his

second such penalty of the first half. Two people escorted an emotional Joseph off the field.

Mullen and Mason hugged each other at midfield after the game. That overshadowed

the Gators (6-1, 4-1 Southeastern Conference) scoring 24 straight points after

FLORIDA | 6

■ GOLF: CIMB Classic

Woodland, Leishman, Sharma tied for lead at CIMB Classic

By NICOLAS ANIL
ASSOCIATED PRESS

KUALA LUMPUR, Malaysia — Gary Woodland birdied the 18th hole for a 5-under 67 to move into a three-way tie for the lead with Marc Leishman and Shubhankar Sharma after three rounds of the CIMB Classic on Saturday.

Woodland just missed an eagle putt, while Sharma (66) and Leishman (67) had to settle for pars on the par-five final hole. Playing in the last threesome of the day, the leading trio had 54-hole totals of 19-under 197 on

the TPC Kuala Lumpur West course.

They had a two-stroke lead over Louis Oosthuizen, who moved up the leaderboard with a 65, and first-round leader Bronson Burgoon (67) in the first of three U.S. PGA Tour events in Asia.

Woodland equaled the course record of 61 on Friday that Justin Thomas shot on his way to winning the event in 2015. The American was again consistent.

"Kind of got a little loose there a little bit on the back nine, maybe ran out of gas

a little, but it was nice to finish up with a birdie and get some momentum going into tomorrow," Woodland said.

Leishman had an eagle and three birdies on his first five holes to be 5 under, but was 1 over on the back nine with bogeys on the 11th and 13th after a birdie on the 10th.

"Happy with the round, gave myself a good chance tomorrow, so hopefully I can be hot like I was that first 10 holes today," Leishman said.

Sharma has already won in Malaysia this year when

he clinched the Maybank Championship in February.

"Good thing is that I've been in this position before so I know what happens and what my mind goes through, so I'll just try and relax myself as much as possible," Sharma said. "The way I'm playing, I'm pretty sure I'll play well tomorrow as well."

Stewart Cink shot 63 for the low round of the day and was four strokes off the lead. Thomas, trying to win the tournament for the third time in four years, had a 69 and was at 12-under, seven behind.



AP PHOTO

Gary Woodland of the United States follows his shot on the ninth hole during third round of the CIMB Classic golf tournament.

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■ **NHL: Tampa Bay 8, Columbus 2**

Lightning stop scoring drought, beat Blue Jackets 8-2

By **MARK DITLER**
ASSOCIATED PRESS

TAMPA, Fla. — Victor Hedman, Cedric Paquette and Yanni Gourde had first-period goals, and the Tampa Bay Lightning beat the Columbus Blue Jackets 8-2 Saturday night.

Brayden Point scored in both the second and third periods, and Andrei Vasilevskiy had 30 saves for Tampa Bay. Alex Killorn, Nikita Kucherov and J.T. Miller had the other Lightning goals.

Tampa Bay, which led the NHL in goals last season, had scored just twice over 125 minutes in its first two games. Tampa Bay was held scoreless during the final 159:27 of the 2018 Eastern Conference Final by eventual Stanley Cup champion Washington.

Columbus got goals from Josh Anderson and Oliver Bjorkstrand, and Sergei Bobrovsky stopped 23 shots.

Hedman and Paquette scored before Gourde put the Lightning up 3-0 late in the first and stopped an 0 for 10 season-opening Tampa Bay power-play slide.

Anderson, who beat Tampa Bay's Dan Girardi to wipeout a potential icing and soon after scored, and Bjorkstrand cut the Blue Jackets deficit to one in the second.

Point's goal with 44.6 seconds left in the second made it 4-2. Point and Alex Killorn both had a power-play goal during a four-goal third-period that also saw Kucherov get his first goal.

Miller got Tampa Bay's

fourth power-play goal with two-tenths of second left.

NOTES: Julian Green was among a group of U.S. Men's National Soccer team players in attendance. They were watching both teams play soccer during a pregame workout when the Blue Jackets had their ball get stuck on an overhanging vent. After players attempted to dislodge it with a pole, a stadium worker retrieved the ball using a portable lift. ... Columbus D Seth Jones, who sprained his knee during the preseason, could be back in two to four weeks. ... Tampa Bay star Steven Stamkos got his first assist this season but has no goals over 15 games, dating to last season.



AP PHOTO

Tampa Bay Lightning center Brayden Point celebrates his goal against the Columbus Blue Jackets during the second period of Saturday's game.

UP NEXT

Blue Jackets: Host Philadelphia Thursday night.

Lightning: Play the fourth of a five-game homestand Tuesday night against the Carolina Hurricanes.

Florida Lottery
www.flalottery.com

■ **PICK 2**

Oct. 13N.....	4-6
Oct. 13D.....	6-1
Oct. 12N.....	1-4
Oct. 12D.....	9-6
Oct. 11N.....	6-1
Oct. 11D.....	5-7
D-Day, N-Night	

■ **PICK 3**

Oct. 13N.....	5-5-8
Oct. 13D.....	7-9-4
Oct. 12N.....	7-8-9
Oct. 12D.....	9-3-7
Oct. 11N.....	0-2-3
Oct. 11D.....	3-5-2
D-Day, N-Night	

■ **PICK 4**

Oct. 13N.....	4-2-1-3
Oct. 13D.....	4-6-8-0
Oct. 12N.....	1-3-2-2
Oct. 12D.....	3-0-5-2
Oct. 11N.....	4-7-0-1
Oct. 11D.....	5-5-0-3
D-Day, N-Night	

■ **PICK 5**

Oct. 13N.....	9-9-8-5-5
Oct. 13D.....	5-2-6-0-4
Oct. 12N.....	8-5-5-0-2
Oct. 12D.....	0-4-9-8-2
Oct. 11N.....	2-6-6-3-2
Oct. 11D.....	3-1-0-2-7
D-Day, N-Night	

■ **FANTASY 5**

Oct. 13.....	Late
Oct. 12.....	8-9-28-31-35
Oct. 11.....	2-3-11-20-31
PAYOFF FOR OCT. 12	
1 5-digit winners.....	\$209,071.44
254 4-digit winners.....	\$132.50
8,255 3-digit winners.....	\$11

■ **CASH FOR LIFE**

Oct. 11.....	21-27-46-51-53
Cash Ball.....	4

Oct. 8.....	11-26-30-41-45
Cash Ball.....	1
PAYOFF FOR OCT. 11	
0 5-5 CB.....	\$1,000/Day
0 5-5.....	\$1,000/Week
1 4-5 CB.....	\$2,500
16 4-5.....	\$500

■ **LUCKY MONEY**

Oct. 12.....	4-21-45-46
Lucky Ball.....	5

Oct. 9.....	19-28-42-45
Lucky Ball.....	9
PAYOFF FOR OCT. 12	
0 4-of-4 LB.....	\$500,000
4 4-of-4.....	\$1,162
24 3-of-4 LB.....	\$424.50
424 3-of-4.....	\$70.50

■ **LOTTO**

Oct. 13.....	Late
Oct. 10.....	16-23-24-26-27-28
Oct. 6.....	15-22-34-40-42-47
PAYOFF FOR OCT. 10	
0 6-digit winners.....	\$2 million
34 5-digit winners.....	\$1,708.50
812 4-digit winners.....	\$64
ESTIMATED JACKPOT	
	\$2.5 million

■ **POWERBALL**

Oct. 13.....	Late
Powerball.....	Late

Oct. 10.....	8-23-27-42-60
Powerball.....	7
PAYOFF FOR OCT. 10	
0 5-5 + PB.....	\$282 Million
0 5-5.....	\$1 Million
1 4-5 + PB.....	\$50,000
32 4-5.....	\$100
ESTIMATED JACKPOT	
	\$314 million

■ **MEGA MILLIONS**

Oct. 12.....	4-24-46-61-70
Mega Ball.....	7

Oct. 9.....	20-22-39-54-60
Mega Ball.....	18
PAYOFF FOR OCT. 12	
0 5 of 5 + MB.....	\$548 Million
0 5 of 5.....	\$1 Million
2 of 5 + MB.....	\$10,000
64 4 of 5.....	\$500
ESTIMATED JACKPOT	
	\$654 million

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■ **NASCAR: Talladega**

Talladega starts final 6-week run for Johnson and Knaus

By **JENNA FRYER**
AP AUTO RACING WRITER

TALLADEGA, Ala. — Times were already changing long before Jimmie Johnson strolled through a Las Vegas casino unnoticed, full firesuit and all. It was the start of NASCAR's playoffs and the seven-time champion, wearing a flame-retardant billboard, was surprised that he failed to garner even a quizzical stare.

Johnson had already lost Lowe's, the only sponsor he's had at NASCAR's top level. Now he was just another face in the crowd even though the start of the playoffs were just days away and the most decorated driver of his generation was there to promote.

How utterly off-kilter for Johnson. But losing Lowe's, floundering in a long losing streak during a dismal time at Hendrick Motorsports, going unnoticed in a hotel lobby, none of that compared to what was still to come in this bizarre season for "Seven Time." The biggest stunner came this week when team owner Rick Hendrick, after 17 years of babysitting the delicate relationship between Johnson and crew chief Chad Knaus, pulled the plug on the longest pairing in NASCAR.

Knaus built the No. 48 team around Johnson from scratch. He was atop the pit box for the record-tying seven titles and 81 of

Johnson's 83 career Cup victories. The two have been together since bachelorhood, through marriage and now children for both. They were fueled by the chase for eight, the elusive number neither The King of The Intimidator could reach.

Their farewell tour begins Sunday at Talladega Superspeedway, and when they part, Johnson still will be tied with Richard Petty and Dale Earnhardt Sr. with seven titles. Knaus will be tied with crew chief Dale Inman.

If No. 8 ever comes, it will come for one of them, not both.

Knaus is moving to the No. 24 team, where he started at Hendrick Motorsports so many years ago building cars for a new guy named Jeff Gordon, to crew chief another fresh-faced young talent in William Byron. Rick Hendrick went to his farm system to pair Johnson with Kevin Meendering, one of those lifelong Hendrick guys who started with the company as a high school part-timer and learned how to be a crew chief.

It is the end of an era, indeed.

"We've lasted longer than the average length of a marriage in the United States. We've worked really hard," Knaus said.

So hard they nearly destroyed the relationship on more than one occasion. Johnson and Knaus

aren't wired the same but have always chased winning. The path each took wasn't always orderly and inflexible, sometimes clashed with Johnson's easygoing demeanor. The louder Knaus yelled, the quieter Johnson became.

Hendrick threatened to break them up. Sat them down over milk and cookies because they were acting like children, blaming each other and bickering over their inability to win a championship. They agreed to work as hard on their relationship as they were working on their goals, and it led to title after title and a winning pace not seen in decades.

Only now they aren't winning anymore, and for a variety of reasons that Johnson and Knaus cannot solely control. Hendrick Motorsports is in a massive rebuild, Chevrolet has lagged behind its competitors this year and Johnson's young teammates don't know what they don't know so aren't in position to take charge of the march out of this mess.

That's how Johnson gets stuck in a 53-race losing streak headed into Sunday. And at some point, Hendrick has no choice but to step in and try something new, anything new, even if it means splitting the greatest combination since Petty and Inman.

"It's not like we're trying to kill each other. That's not where this is," Knaus

said. "It's an opportunity for growth for both of us. In order to be committed in a team-oriented environment for that long, there's a lot of deep digging that you have to get through.

"And we've done that, and we've put forth the effort and it's time right now to do something different. It really is it's the right time for the company."

So, six more races, that's all these two have got left together, and they'd like to make it count.

But anything goes these final six weeks because when it's over, nothing will be the same. Knaus will be at the No. 24 trying to mold Byron into the next Johnson or Gordon. Johnson will have a new sponsorship and new face leading his team as Hendrick gives Meendering a chance to be the next Knaus.

Until then, they have nothing to lose and every reason to try to snap that losing streak and celebrate one last time in victory lane together.

"We're fierce competitors, we both want to win races, we both want to win championships and we acknowledge the fact that we've had a hell of a run," Johnson said. "It's been a long, amazing run of 17 years. Sometimes change brings new opportunity. Change brings excitement, a new breath of fresh air, a spark.

"Whatever it might be, that opportunity is now

here for us. We've been highly committed to each other, this team and our relationship, but it's just to the point where we feel like change is the next step and potentially the next step for our next level of greatness as individuals. It just feels like it's time."

SPORTS ON TV

AUTO RACING
2 p.m.
NBC — NASCAR, Monster Energy Cup Series, 1000Bulbs.com 500, at Talladega, Ala.

COLLEGE VOLLEYBALL
1 p.m.
ESPN2 — Michigan St. at Ohio St.

DRAG RACING
1 p.m.
FS1 — NHRA, Carolina Nationals, qualifying, at Concord, N.C. (taped)

GOLF
6:30 a.m.
GOLF — European PGA Tour, British Masters, final round, at Surrey, England

12:30 p.m.
GOLF — LPGA Tour, LPGA KEB Hana Bank Championship, final round, at Incheon, South Korea (same-day tape)

3 p.m.
GOLF — Champions Tour, SAS Championship, final round, at Cary, N.C.

MLB BASEBALL
7 p.m.
TBS — AL Championship Series, Game 2, Houston at Boston

NFL FOOTBALL
1 p.m.
CBS — Regional coverage, Indianapolis at N.Y. Jets, Pittsburgh at Cincinnati, L.A. Chargers at Cleveland OR Buffalo at Houston

FOX — Regional coverage, Tampa Bay at Atlanta, Carolina at Washington, Seattle at Oakland, Arizona at Minnesota OR Chicago at Miami

4 p.m.
FOX — Regional coverage, L.A. Rams at Denver

4:25 p.m.
CBS — Regional coverage, Baltimore at Tennessee or Jacksonville at Dallas

8:20 p.m.
NBC — Kansas City at New England

RUGBY
1 a.m. (Monday)
NBCSN — European Champions Cup, Glasgow vs. Saracens (same-day tape)

SOCCER
11:50 a.m.
ESPNEWS — UEFA Nations League, Turkey vs. Russia, at Sochi, Russia

2:30 p.m.
ESPN — UEFA Nations League, Italy vs. Poland, at Chorzow, Poland

5 p.m.
FS1 — 2018 CONCACAF Women's Championship, first semifinal, Panama vs. Canada, at Frisco, Texas

8 p.m.
FS1 — 2018 CONCACAF Women's Championship, second semifinal, United States vs. Jamaica, at Frisco, Texas

■ **GOLF: British Master's**

Pepperell takes 3-shot lead into final round of British Masters

WALTON HEATH, England (AP) — Eddie Pepperell will take a three-shot lead into the final round of the British Masters after a 1-under 71 Saturday as he looked for his second European Tour title and a likely place in next year's Masters.

Pepperell was on 9-under 207 at Walton Heath with fellow Englishman Jordan Smith (70), Sweden's Alexander Bjork (68), American Julian Suri (69) and France's Julien Guerrier (70) tied for

second.

A victory on Sunday would take Pepperell into the world's top 35 and almost certainly secure a Masters debut in 2019. The top 50 at the end of the year are guaranteed a place in the first major of the year at Augusta National in April.

The 27-year-old Pepperell began the day with a three-shot lead and was four clear when he holed from 14 feet for an eagle on the par-five 11th, with playing

partners Smith and Matt Wallace (73) remarkably doing likewise.

Smith also birdied the 12th after Pepperell three-putted and another birdie on the 15th took Smith within two shots of the lead, only for him to immediately drop a shot on the next.

Ryder Cup star Tommy Fleetwood was seven shots off the pace after rebounding from a 77 on Friday with a 70, while Ryder Cup teammate and tournament host Justin

Rose was another stroke adrift following a 69.

A top-two finish on Sunday would see Rose reach the top of the world rankings for the second time this season, the 38-year-old having spent two weeks as No. 1 in September.

"That hasn't actually been on my mind," Rose said. "It's going to be tough to get there as I've got a lot of points to defend, but I've just got to focus on playing well."

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■ PREP SPORTS: Swimming

Port Charlotte sweeps County Championships

By **STEPHEN MCKAY**
SUN CORRESPONDENT

When the scores from the 2018 Charlotte County Championships were announced at South County Regional Park in Punta Gorda Saturday, there was a huge collective cheer from the Port Charlotte Pirates when they learned they had swept the boys and girls team events.

But those were just the final cheers, as each of the 24 events was highlighted by an ever-present roar streaming from the encouragement of poolside teammates.

The Pirates tallied 561 points to take top honors in the girl's meet, with Charlotte High scoring 529 and Lemon Bay 326. The final was razor thin in the boy's competition as Port Charlotte edged Lemon Bay 466 to 465 with Charlotte scoring 421.

"The kids were excited for it, they came out here with the goal to win," said Pirates coach J.R. Whaley. "We had some really good swims

from the upper-level kids. And the new swimmers have made huge strides and that means good things going forward. We've got a few weeks now until districts and this gave us a lot of good information for (districts)."

Though host Charlotte entered a relatively small squad, which made it difficult for it to accumulate team points, the Fightin' Tarpons had a swimmer or diver finish first in 17 of the 24 events.

The Port Charlotte girls won four individual events and the boys one. Evelyn Negrette took the girls 200-yard freestyle by better than five seconds. She also edged teammate Arianna Janson-Dugan in the 100 butterfly.

Daisy Marquardt touched first in the girl's 200 individual medley while Bryanna Robinson was best in the 100 backstroke. Furthermore, the Pirates were boosted in the team competition with depth. In addition to their five combined event wins, Port Charlotte picked up 14

top-3 finishes.

"We've been training really hard lately so I think that's really helped my times," said the Pirates' Janson-Dugan who earned a personal best in both individual events she swam. "We still have a couple of weeks left before districts, so I think all of us can continue to improve."

Janson-Dugan picked up 32 points with a fourth in the 200-yard individual medley in addition to her runner-up in the 100-butterfly. Her brother, Kevin, also had a good day winning the boy's 100 freestyle. He was second in the 100 backstroke.

The strongest event for the Manta Rays was boy's diving. Gage Denson added 20 points to the Lemon Bay overall score by collecting 180 points to win the six-dive event. Denson, a two-time state qualifier, produced another 17 team points with his runner-up finish in the boy's 50 freestyle.

Collin McCarty, Hunter Fazler and Victor Fazler rang

up 45 points for Lemon Bay in boy's diving. Gage McCauley, a freshman at Charlotte High, secured 17 for second.

The Tarpons' Lindsey Akins led the way in girls diving with 168. She topped teammate Kylie McQueen's 147.5.

"I do better when it's early in the morning and when I have opponents to dive against," said Akins, a junior. "There aren't always divers in other schools so we end up diving against each other. The pressure of having to compete against another school really helps my focus."

Like the swimmers, the divers are getting ready for the post season.

"Kylie had her best meet of the season and for Lindsey we toned it down a little bit," said Charlotte dive coach Patti Oaks. "Today we were focusing on dives (Lindsey) will need for districts. Today's dives had some lower degrees-of-difficulty that she'll need to get right."

For host Port Charlotte,



SUN PHOTO BY JENNIFER BRUNO

Port Charlotte's Evelyn Negrette wins the 100 YD Butterfly event on Saturday during the county swim meet.

their list of event winners was long. The Tarpons' girls were first in four individual events and swept all three relays. The boys were tops in seven individual races while also winning three relays.

Their swimming event winners were Karys Nelson (50 freestyle, 100 freestyle), Melody Stelmaszek (500 freestyle) and Vanessa Deel (100 breaststroke).

The boys touching first were James Rose (200 freestyle, 100 butterfly), Dylan Hacker (200 individual

medley, 100 breaststroke), Joshua Eaton (50 freestyle, 100 backstroke) and Casey Keller (500 freestyle).

"We don't have the numbers, so for us to stay as close as we did with about half as many kids is a pretty impressive day," said Port Charlotte coach Jeff Cain. "Right now, we're gearing up for districts, regionals and states. We practiced this morning before the meet and the team is tired. When we get to the post season, that's when we expect to be at our best."

■ SWIMMING: Cross-country

Lady Tarpons win Lely Trojan cross-country Invitational

By **JACOB HOAG**
STAFF WRITER

After Hurricane Michael became a threat to the Florida panhandle, forcing the cancelation of the FSU cross country invite, local teams had to scramble for a new event.

A few teams were able to slide into the Lely Trojan Invitational, an event in which the Charlotte High School girls team took the top spot.

Charlotte (50) beat out 19 other schools including

Venice (fifth place, 165) and Port Charlotte (sixth place, 169).

Scoring for the Lady Tarpons were Mackenzie Flowers (6th, 20:53.10), Victoria Simeone (8th, 20:51.41), Hannah Piacitelli (13th, 21:08.98), Aleecia Collins (14th, 21:10.57) and Alexa Roughton (18th, 21:17.91).

For Port Charlotte, Isabella Coogan was the top local runner finishing second behind Cape Coral's Cheyenne Young. Coogan finished in 19:11.06.

Other scorers for Port Charlotte were Amy Quinones-Padilla (31st, 21:11.27), Haley Welgan (32nd, 22:12.22), Jocelyn Ramos (46th, 22:53.69) and Chloe Balus (76th, 23:55.42).

Venice earned a top five finish with Juliana Courville (17th, 21:15.86), Jennifer Lukowski (20th, 21:20.48), Hannah Luff (25th, 21:28.27) and Ann Myburg (36th, 22:17.11) scoring for the Lady Indians.

Individually competing was Lemon Bay's Megan

Carly (95th, 24:53.88) and Audrey Werden (115th, 26:41.06).

On the boys' side, the Pirates lead the area teams, finishing seventh out of 24 teams with 195 points. Venice was close behind with 232 points and Charlotte in 18th with 444 points.

Competing individually, Lemon Bay's Jake Perry (20:26.59) finished 110th and teammate Taylor Green (22:25.76) behind him in 157th.

Port Charlotte slotted

three runners in the top 30 with John Perez pacing the group in fourth with a time of 16:56.65. Behind him were Joe Bishop (17:30.51) in 14th, Chase Chambers (18:05.95) in 30th, Bracken Yingling (19:32.09) in 76th and Kauhner Mault (19:45.45) in 79th.

For Venice, Alberto Teijelo (17:49.78) led the pack with a 21st -place finish. Behind him were Ben Sweiderk (18:02.87) in 28th, Tyson Possehl (18:47.96) in 45th, Austin Lane (19:08.42) in 58th and

Cal Sweiderk (19:54.17) in 90th.

For Charlotte, James Stock (19:46) finished in 81st place, Jake Lille (19:47.95) in 82nd, Brendan True (19:50.31) in 85th and Charles Edwards (20:21.89) in 106th.

The North Port boys team competed at the Palmetto XC Invitational where they finished in 10th.

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BURN

FROM PAGE 1

skills and abilities from the time they join the Burn, to when they leave the program, to attend college or play professionally, is a testament to the strong foundation and commitment to the program made by the coaches.

"When I see the people who've joined our group, the coaching staff, guys that are helping out, it doesn't surprise me how the players have progressed," said Guthrie. "I really believe that once our kids get to play for these guys, it will be the best opportunity they can have, and that's really all you can ask for. I have very good friends on the coaching staff. They do a great job."

The Burn has multiple teams competing at multiple levels, with 200 players participating in the program each summer.

"Our goal is to keep all 200 players happy," said Guthrie. "We're very fortunate to have coaches who are on the same page as we are, coaches that have learned the same system we've learned and have the same objectives that we do."

Finding your place

This fall, the Burn features seven teams, four platinum and three premier teams, and there's a place for every player participating in the program.

"There are certain kids that are top level team kids, and there are kids that are third level team kids, and each team provides a different experience," said Guthrie.

The Burn has evolved from its nascent stages when they had only one or two teams, showcasing some of the area's best players.

Guthrie, has three sons, and each of them played

baseball at a different level.

"If we have a kid who plays on the third team or the fourth team, and he wants to try and develop himself to get better, that's one thing, and that's great for him," said Guthrie. "We have the platform to do that with the Florida Burn."

However, the Burn isn't just limited to the game's elite, it's for those players who have a passion and enthusiasm for baseball that's palpable.

"But if we have a kid who just loves playing the game, maybe he's not going to be a high velocity guy or maybe he struggles with certain aspects of the game. But man, he still loves going out there doing it. And if that's what he wants to do, there's a spot for that as well."

The evolution process of the players, having the opportunity to watch them develop, is extremely satisfying for the coaches. A number of players have emerged, with a sharp trajectory, rising from the third team as a sophomore, to the second team as a junior and playing with the Burn's top team as a senior, said Guthrie. Players who've been cut previously, have returned, and through their hard work and determination have made teams, risen to higher levels and have gone on to play collegiately.

"So, there's all different kinds, and when you're dealing with a large quantity of kids, you don't know where they're all going to end up; it's not an exact science," said Guthrie. "We do the best we can, but we don't get it 100 percent right. In that respect, it's very good for us to have multiple levels of teams and opportunities for everybody to keep playing."

Building bonds

The coaching staff is passionate about what they do, and not only do

they derive a great deal of satisfaction from watching the players progress, they develop relationships with the players, providing them with insight and knowledge that goes far beyond the baseball diamond.

"As a coach, with the high school kids that I have, in the summer and fall leagues, I will tell them what I think, and try to get them better," said Guthrie. "The problem is that there's so many kids that aren't coached by the time they get to the high school level. We're really starting with an open book, There's a lot to do. There's a lot for them to learn. The intricacies of the game can make them look like an instinctively better player, That's what we're trying to develop."

Family and a fortuitous opportunity

Guthrie never envisioned the Burn would grow and flourish into the program that it's become. It was in 2004, while recovering from shoulder surgery, that he had an opportunity to help his sons during the baseball season. He hadn't had much of a chance to see them play, and began working with a 9-year-old team, that his son Dalton and his friends were playing on.

"We just went around the park, and made up a little team, played and did some stuff," said Guthrie. "That team ended up staying together all through their 14-year-old year. We had a lot of professional players end up being on that team. I think there were six professional players and 12 collegiate players on that one 9-year-old team. That's kind of what started it."

A different calling

The opportunity to take a year off from Major League Baseball and spend time

with his family was an experience Guthrie enjoyed. He would go to spring training with the Tampa Bay Devil Rays in 2005.

"That's kind of what started it," said Guthrie. "I got my shoulder better. I was a 37 or 38 -year-old pitcher with the Rays. I wasn't the right age to be with the Rays. I came back, I was healthy and I was pitching well. I got released halfway through spring training. Lou Piniella called me in, and said, 'Hey, I think you can still play. I'll make some calls to some other people. I'll hook you up.'"

Guthrie was appreciative of Piniella's gesture, but found great satisfaction in being home with his family and coaching his kids.

A member of the 1991 World Series Champions, the Minnesota Twins, Guthrie made the decision to retire after 15 years in the big leagues.

The Venice High School graduate, developed a team for his oldest and middle sons, Kevin and Dalton, the Gulf Coast Greyhounds, coaching them until they began high school. It was from this nascent stage the Florida Burn would eventually emerge.

Coming home provided Guthrie with an opportunity to stay in touch with the community, allowing him to develop relationships with people through the Burn.

Imparting knowledge

The players he coaches on the Burn are aware of Guthrie's Major League Baseball experience, but it's the coaches' depth of experience, their knowledge and methodologies, and how they can take that information and apply it to improve their game that are critical components.

"I think if they get an inkling that you don't know what you're talking about,

your 15 year career goes right out the window," said Guthrie. "You have to show them that you do know what you're talking about.

But you have to show them that you do care about them, and then you go from there. Kids today want answers, reasons for what they're doing."

Guthrie isn't an overly mechanical teacher, and explains that to his pitchers and hitters as he's working with them.

"You have to show them how it feels and why it will be successful," said Guthrie. "You have to communicate with each kid differently."

Guthrie believes he's been successful as a coach because he had to work to survive at the Major League level, taking in every little piece of information.

"A guy like me, I had to continually talk to people, to try to figure out what they were trying to tell me, and that's what we try to do with the kids," said Guthrie.

Preparation for the future

The Burn is a key variable in preparing the players who participate in the program for baseball at the next level, the challenges they'll face, what they can expect, as they navigate through a world that's foreign and at times demanding and difficult.

"They're all different, some take in more than others, some buy in more than others, just like any program," said Guthrie. "Our job is to make sure that when they set foot on campus, or wherever they go, they know what they're in for. College baseball is a different world. It's not high school baseball. They have guys who are feeding their families, guys who are getting a stipend for coaching. We try to make sure the kids are ready. We have to be realistic with

them, and try to place them in the right places, and that's a difficult task."

The different dynamics endemic to high school baseball are also a critical component, where younger athletes progress from playing on all-star teams, move up the levels, and then find that only nine of them will be playing on the high school team.

"So, the coach becomes the villain for two-thirds of the kids in town, and that's a difficult pill to swallow for a lot of people, when you have to make those cuts," said Guthrie. "The high school coach is cut and dry, a lot of times when who's playing. The college guy is cut and dry, you're either going to play or you're not."

The Burn plays a key role by encouraging its players, so they're able to flourish in the program, finding the right place, putting them with the right coach and teammates, so they can succeed.

"While we still encourage, we have to be realistic, with what they want to accomplish," said Guthrie. "We try to explain to them in an honest manner, this is what you have to do to get there. It's just the way the game is. Sometimes you have to hear constructive criticism. Other times, you get praised when you accomplish those goals. That's tough. There's an art to that, and I think our coaches are pretty good with that."

AREA PREP CALENDAR

MONDAY

■ District Volleyball

Lemon Bay vs. Ida Baker, 7 p.m.

Charlotte vs. Island Coast 7 p.m.

Port Charlotte BYE

■ **MLB: Los Angeles 4, Milwaukee 3**

Turner homers as Dodgers beat Brewers in Game 2

By **JAY COHEN**

AP SPORTS WRITER

MILWAUKEE — Justin Turner and the Los Angeles Dodgers know all about performing in the postseason.

Backed into a tough spot Saturday, the red-headed slugger delivered once again.

Shut down for most of the afternoon, Los Angeles staged another late rally and Turner hit a two-run homer in the eighth inning to lift the Dodgers over the Milwaukee Brewers for a 4-3 victory that evened the NL Championship Series at a game apiece.

The high-powered Dodgers had two measly singles off Wade Miley before breaking through against one of baseball's best bullpens. After forcing the Brewers to use six relievers in Milwaukee's 6-5 victory Friday night, the NL West champions put that extended look to good use in Game 2, especially against faltering All-Star Jeremy Jeffress.

"As long as we have outs left, we know we're in the game," Turner said.

Milwaukee wasted a terrific performance by Miley in its first loss in three weeks, ending a 12-game winning streak that produced free burgers for its fans as part of a promotion by a local restaurant chain. Orlando Arcia and Travis Shaw homered, and Lorenzo Cain robbed David Freese of a two-run drive with a leaping grab over the wall in center.

Miley pitched 5 ²/₃ scoreless innings in his second career playoff start and had two hits in his first multihit game since 2014.

"We were in really good shape with the effort that Wade gave us," Brewers manager Craig Counsell said. "He pitched beautifully."

The best-of-seven series moves to Dodger Stadium for Game 3 on Monday night. Walker Buehler pitches for Los Angeles and Jhoulys



AP PHOTO

Los Angeles Dodgers players celebrate after Game 2 of the National League Championship Series baseball game against the Milwaukee Brewers Saturday, Oct. 13, 2018, in Milwaukee. The Dodgers won 4-3.

Chacin gets the ball for Milwaukee.

Miley handed a 2-0 lead over to his bullpen and Shaw tacked on a solo drive in the sixth, delighting a yellow towel-waving crowd of 43,905 at Miller Park. But that was the last run for the Brewers, and the Dodgers finished off their rally this time around after nearly taking Game 1.

Cody Bellinger got Los Angeles on the board with an RBI single in the seventh, chasing Corbin Burnes and stopping an 0-for-15 slide in the playoffs that landed him on the bench at the start of the game. Austin Barnes forced in another run with a bases-loaded walk off Jeffress, but the right-hander escaped when pinch-hitter Yasmani Grandal bounced into a double play.

The Dodgers went

right back to work in the eighth. Chris Taylor reached on a leadoff single before Turner hit a long drive to left off Jeffress, admiring the ball with his bat pointed toward the sky before rounding the bases and participating in several different celebrations with his giddy teammates on his way to the dugout.

Turner bounced back after striking out a career-worst four times in Game 1.

"It felt good," Turner said. "I knew it was a homer, and it's cool to run around the bases and see all your teammates going crazy, jumping up and down waiting for you."

Jeffress also struggled in Game 1, allowing two hits while only recording one out. He was charged with two runs and six hits in 3 ¹/₃ innings in

three appearances in the Division Series against Colorado, including a blown save in the opener.

"It's intense baseball games, man," Jeffress said. "They're going to be like this for the rest of the postseason. We're going to battle, they're going to battle. Just be ready."

Los Angeles has scored eight runs against Milwaukee's bullpen, all in the seventh inning or later.

"The more you face the relievers, the easier it's going to get," Bellinger said.

It was Turner's seventh career playoff homer. He was co-MVP of the NLCS last year with Taylor when Los Angeles made it to the World Series for the first time since 1988.

The Dodgers are making their sixth straight appearance in the playoffs while the upstart Brewers

are in the postseason for the first time since 2011. That advantage in experience seemed to pay off — especially when Turner came up with the big blow.

"He personifies everything that I believe in as a baseball player, as a professional. ... He's the glue for our club," manager Dave Roberts said.

Save for Yasiel Puig snapping his bat over his leg after striking out swinging with the bases loaded in the seventh, Los Angeles stayed steady as Milwaukee tried to hold on. Pedro Baez got four outs for the win, and Kenley Jansen worked the ninth for the save. Jansen broke NL MVP-favorite Christian Yelich's bat for a ground-out with a runner on second for the final out.

REMEMBER WHEN

Former major league slugger Prince Fielder threw out a ceremonial first pitch. Fielder said Counsell helped him a lot when they played together in Milwaukee.

"There was one time I was thinking about bunting and he told me if I bunt, he'll punch me in the face," a chuckling Fielder said.

UP NEXT

Chacin had his worst start of the season at Los Angeles on Aug. 2, allowing nine runs, eight earned, and five hits in 4 ¹/₃ innings in a 21-5 loss. The veteran right-hander is 5-5 with a 4.96 ERA in 12 career starts at Dodger Stadium. Buehler is making his second career start against Milwaukee. The rookie right-hander tossed seven innings of five-hit ball in a 1-0 loss to the visiting Brewers on July 31.

■ **MLB: Tampa Bay Rays**

Is moving on from C.J. Cron the right move for Rays?

By **MARC TOPKIN**

TAMPA BAY TIMES

ST. PETERSBURG — The Rays' primary target this offseason seems to be adding a right-handed impact bat.

And to do so, they are likely to get rid of the one they have, 30-homer hitting 1B/DH C.J. Cron.

Why?

In short, to try to upgrade. And gain some positional versatility.

The Rays are in the unusual position of having some financial flexibility, with at least a chance to shop on a higher shelf than usual. Whether that leads to Nelson Cruz, Josh Donaldson or Andrew McCutchen, or someone else similarly intriguing, via free agency or trade, they might as well look around.

RELATED: More Rays coverage

Cron did well (.253 average, 74 RBIs, .816 OPS, 2.0 WAR) but was not the kind of intimidating presence they could use in the middle of a lineup that still leans to the left, even after the wise addition of Tommy Pham.

So rather than commit \$5 million plus to Cron, they'd seem better served to trade him (having given up minor-league INF Luis Rengifo to get

him from the Angels), and probably before the Nov. 30 contract tender deadline, which commits them to his salary.

Then they can sort through the market, see what kind of fits are available. At the same time, explore whether it's worth trading one of the lefty-hitting outfielders (Mallex Smith most likely).

They have the potential for DH and/or first base to be covered by lefty swingers Ji-Man Choi and Jake Bauers (unless he's ticketed for a season-opening Triple-A stint), and other options coming through the minors. And they could look in the spring at Matt Duffy and/or Daniel Robertson at first, just to see if there are even more options.

Cron was good, but they have a chance to do better, and they should take it.

Job fair

Coach Rocco Baldelli is very much "a hot name" among candidates, as we heard from an MLB exec last week, for several, if not most, of the current six manager openings. He's been reported to have interviewed or at least linked to the Twins (where former Rays hitting coach Derek



TAMPA BAY TIMES

C.J. Cron is greeted in the Rays dugout after scoring against the Blue Jays during the sixth inning on Sept. 21, 2018.

Shelton is also a candidate), the Angels and Blue Jays. The Angels and Reds are also possibilities; the hot mess Orioles, well, maybe not. ... With senior VP Chaim Bloom interviewing last week for a GM job with the Mets, it

wouldn't be a surprise to see his name also surface as a strong candidate in San Francisco.

TV time
With fewer big-name players but more wins, the Rays saw TV ratings drop 9 percent for games

on Fox Sports Sun from last year (from 2.70 to 2.45), and about 6,000 households (to 46,000), per Forbes.com. The Rays ranked 20th of the 29 U.S.-based teams, and their games were third overall in the Tampa Bay market

during primetime and first on cable. ... The next TV reporter will be the sixth hired in eight seasons, following Laura Rutledge, Kelly Nash, Emily Austen, Alex Corrdry and Michelle Margaux, who left to cover the Houston Rockets.

SCOREBOARD

PRO BASEBALL

PLAYOFFS
All times Eastern
LEAGUE CHAMPIONSHIP SERIES
(Best-of-7; x-if necessary)
American League
All games on TBS
HOUSTON VS. BOSTON
Today: Houston at Boston, late
7:09 p.m.
Tuesday: Boston at Houston, 5:09 p.m.
Wednesday: Boston at Houston, 8:39 p.m.
x-Thursday: Boston at Houston, 8:09 p.m.
x-Saturday, Oct. 20: Houston at Boston, 5:09 p.m.
x-Sunday, Oct. 21: Houston at Boston, 7:39 p.m.

Table with columns: LOS ANGELES, IP, H, R, ER, BB, SO, NP, ERA. Lists player stats for Kershaw, Madson, Floro, Baez, Urias, Maeda, etc.

National League
Fox and FS1
MILWAUKEE 1, L.A. DODGERS 1
Friday: Milwaukee 6, Los Angeles 5
Saturday: Los Angeles 4, Milwaukee 3
Monday: Milwaukee (Chacin 15-8) at Los Angeles (Buscher 8-5), 7:39 p.m.
Tuesday: Milwaukee at Los Angeles (Hill 11-5), 9:09 p.m.
Wednesday: Milwaukee at Los Angeles, 5:05 p.m.
x-Friday, Oct. 19: Los Angeles at Milwaukee, 8:39 p.m.
x-Saturday, Oct. 20: Los Angeles at Milwaukee, 9:09 p.m.

PRO FOOTBALL

NFL
All times Eastern
AMERICAN CONFERENCE
EAST
W L T PCT. PF PA
New England 3 2 0 .600 133 108
Miami 3 2 0 .600 99 117
Buffalo 2 3 0 .400 63 118
N.Y. Jets 2 3 0 .400 123 105

NLCS GAME 2: DODGERS 4, BREWERS 3
LOS ANGELES AB R H BI BB SO AVG.
Taylor cf-1f-2b 4 1 2 0 0 2 .556
Turner 3b 4 1 2 2 0 0 .222
Freese 1b 2 0 0 0 0 0 .000
b-Muncy ph-1b 1 1 1 0 1 0 .333
Machado ss 4 1 1 0 0 0 .250
Kemp lf 2 0 0 0 0 0 .333
Bellingher cf 2 0 1 1 0 0 .167
Hernandez 2b 2 0 0 0 0 1 .000
c-Pederson ph-1f 2 0 2 0 0 0 .667
Puig rf 4 0 0 0 0 1 .000
Barnes c 3 0 0 1 1 0 .000
Ryu p 1 0 0 0 0 0 .000
Madson p 0 0 0 0 0 0 .000
a-Dozier ph 1 0 0 0 0 0 .000
Wood p 0 0 0 0 0 0 .000
Floro p 0 0 0 0 0 0 .000
d-Grandall ph 1 0 0 0 0 0 .200
Baez p 0 0 0 0 0 0 .000
Ferguson p 0 0 0 0 0 0 .000
Maeda p 0 0 0 0 0 0 .000
Jansen p 0 0 0 0 0 0 .000
TOTALS 33 4 9 4 2 5

Table with columns: WEST, W L T PCT. PF PA. Lists player stats for Tennessee, Jacksonville, Houston, Indianapolis, etc.

Table with columns: NATIONAL CONFERENCE, EAST, W L T PCT. PF PA. Lists player stats for Philadelphia, Washington, Dallas, N.Y. Giants, etc.

MILWAUKEE AB R H BI BB SO AVG.
Cain cf 4 0 1 0 1 2 .444
Yellich rf 4 0 1 0 1 0 .125
Braun lf 4 0 0 1 0 1 .125
Aguilar 1b 3 0 1 0 0 1 .333
Burnes p 0 0 0 0 0 0 .000
Jeffress p 0 0 0 0 0 0 .000
Knebel p 0 0 0 0 0 0 .000
e-Santana ph 1 0 0 0 0 1 .500
Pina c 0 0 0 0 0 0 .500
Moustakas 3b 3 0 0 0 1 2 .143
Shaw 2b-1b 4 1 1 1 0 1 .333
Kratz c 3 0 0 0 0 0 .000
f-Granderson ph 1 0 0 0 0 0 .000
Cedeno p 0 0 0 0 0 0 .000
Guerra p 0 0 0 0 0 0 .000
Arcia ss 4 1 1 1 0 0 .250
Miley p 2 1 2 0 0 0 1.000
Perez 2b 1 0 0 1 0 1 .000
TOTALS 34 3 7 3 4 8

LOS ANGELES 000 000 220-4 9 0
MILWAUKEE 000 021 000-3 7 0
a-popped out for Madson in the 6th. b-walked for Freese in the 7th. c-singled for Hernandez in the 7th. d-grounded out for Floro in the 7th. e-struck out for Knebel in the 8th. f-flied out for Kratz in the 8th.
LOB--Los Angeles 4, Milwaukee 8. 2B--Cain (2), Miley (1). HR--Turner (1), off Jeffress; Arcia (1), off Ryu; Shaw (1), off Wood. RBIs--Turner (2), Barnes (1), Bellingher (1), Braun (2), Shaw (1), Arcia (1). SB--Perez (1).

Runners left in scoring position--Milwaukee 4 (Yellich 2, Aguilar 2). RISP--Los Angeles 2 for 4; Milwaukee 0 for 5.
Runners moved up--Braun. GDP--Machado, Puig, Grandall.
DP--Milwaukee 3 (Perez, Arcia, Shaw), (Moustakas, Perez, Shaw), (Moustakas, Perez, Shaw).
LOS ANGELES IP H R ER BB SO NP ERA
Ryu 4.1 6 2 2 0 4 72 1.15
Madson 2.0 2 0 0 1 1 5 0.00
Wood 1.1 1 0 0 0 1 427.00
Floro 2.0 2 0 0 0 0 4 0.00
Baez, W, 1-0 1.1 0 0 1 0 17 0.00
Ferguson, H, 1 1.0 0 0 1 0 11 0.00
Maeda, H, 1 1.0 0 0 0 0 5 0.00
Jansen, S, 1-1 1.0 0 0 1 1 15 0.00
MILWAUKEE IP H R ER BB SO NP ERA
Miley 5.2 2 0 0 0 3 74 0.00
Burnes, H, 1 1.2 2 2 1 0 1154.00
Jeffress, L, 0-1, BS, 1-1 1 2 2 0 1 2813.50
Knebel 1 1 2 0 0 0 9 4.50
Cedeno 0 1 0 0 0 0 227.00
Guerra 1 0 0 0 0 1 9 0.00

WEEK 7
Thursday's Game
Denver at Arizona, 8:20 p.m.
Sunday, Oct. 21
Tennessee vs. L.A. Chargers at London, UK, 9:30 a.m.
Minnesota at N.Y. Jets, 1 p.m.
Cleveland at Tampa Bay, 1 p.m.
Detroit at Miami, 1 p.m.
Houston at Jacksonville, 1 p.m.
Carolina at Philadelphia, 1 p.m.
New England at Chicago, 1 p.m.
Buffalo at Indianapolis, 1 p.m.
New Orleans at Baltimore, 4:05 p.m.
L.A. Rams at San Francisco, 4:25 p.m.
Dallas at Washington, 4:25 p.m.
Cincinnati at Kansas City, 8:20 p.m.
Monday, Oct. 22
N.Y. Giants at Atlanta, 8:15 p.m.
Oen: Seattle, Green Bay, Oakland, Pittsburgh

LOS ANGELES IP H R ER BB SO NP ERA
Ryu 4.1 6 2 2 0 4 72 1.15
Madson 2.0 2 0 0 1 1 5 0.00
Wood 1.1 1 0 0 0 1 427.00
Floro 2.0 2 0 0 0 0 4 0.00
Baez, W, 1-0 1.1 0 0 1 0 17 0.00
Ferguson, H, 1 1.0 0 0 1 0 11 0.00
Maeda, H, 1 1.0 0 0 0 0 5 0.00
Jansen, S, 1-1 1.0 0 0 1 1 15 0.00
MILWAUKEE IP H R ER BB SO NP ERA
Miley 5.2 2 0 0 0 3 74 0.00
Burnes, H, 1 1.2 2 2 1 0 1154.00
Jeffress, L, 0-1, BS, 1-1 1 2 2 0 1 2813.50
Knebel 1 1 2 0 0 0 9 4.50
Cedeno 0 1 0 0 0 0 227.00
Guerra 1 0 0 0 0 1 9 0.00

COLLEGE FOOTBALL

THE AP TOP 25 RESULTS/SCHEDULE
Friday's Game
No. 23 South Florida 25, Tulsa 24
Saturday's Games
No. 1 Alabama 39, Missouri 10
Louisiana State 36, No. 2 Georgia 16
No. 3 Ohio State 30, Minnesota 14
No. 5 Notre Dame 19, Pittsburgh 14
No. 6 West Virginia at Iowa State, late
No. 17 Oregon 30, No. 7 Washington 27, OT
Michigan State 21, No. 8 Penn State 17
No. 9 Texas 23, Baylor 17
No. 10 Central Florida 32, Memphis 30
No. 12 Michigan vs. 15 Wisconsin, late
No. 14 Florida 37, Vanderbilt 27
No. 16 Virginia 16, No. 16 Miami 13
No. 19 Colorado at Southern California, late
Tennessee 30, No. 21 Auburn 24
No. 22 Texas A&M 26, South Carolina 23

Runners left in scoring position--Milwaukee 4 (Yellich 2, Aguilar 2). RISP--Los Angeles 2 for 4; Milwaukee 0 for 5.
Runners moved up--Braun. GDP--Machado, Puig, Grandall.
DP--Milwaukee 3 (Perez, Arcia, Shaw), (Moustakas, Perez, Shaw), (Moustakas, Perez, Shaw).
LOS ANGELES IP H R ER BB SO NP ERA
Ryu 4.1 6 2 2 0 4 72 1.15
Madson 2.0 2 0 0 1 1 5 0.00
Wood 1.1 1 0 0 0 1 427.00
Floro 2.0 2 0 0 0 0 4 0.00
Baez, W, 1-0 1.1 0 0 1 0 17 0.00
Ferguson, H, 1 1.0 0 0 1 0 11 0.00
Maeda, H, 1 1.0 0 0 0 0 5 0.00
Jansen, S, 1-1 1.0 0 0 1 1 15 0.00
MILWAUKEE IP H R ER BB SO NP ERA
Miley 5.2 2 0 0 0 3 74 0.00
Burnes, H, 1 1.2 2 2 1 0 1154.00
Jeffress, L, 0-1, BS, 1-1 1 2 2 0 1 2813.50
Knebel 1 1 2 0 0 0 9 4.50
Cedeno 0 1 0 0 0 0 227.00
Guerra 1 0 0 0 0 1 9 0.00

RESULTS/SCHEDULE
All times Eastern (Subject to change)
Oct. 9
SOUTHWEST
Appalachian State 35, Arkansas State 9
Oct. 11
SOUTHWEST
Georgia Southern 15, Texas State 13
Texas Tech 17, Texas Christian 14
Friday's Games
EAST
Harvard 33, Holy Cross 31
SOUTHWEST
South Florida 25, Tulsa 24
FAR WEST
San Diego State 21, Air Force 17
Utah 42, Arizona 10
Saturday's Games
EAST
Boston College 38, Louisville 20
Buffalo 24, Akron 6
Central Connecticut State 48, Bryant 14
Colgate 31, Cornell 0
Dartmouth 42, Sacred Heart 0
Delaware 28, Elon 16
Fordham 43, Lehigh 14
Georgetown 13, Lafayette 6
James Madison 37, Villanova 0
Maine 38, Rhode Island 36
Michigan St. 21, Penn St. 17
Monmouth (NJ) 36, Bucknell 19
Penn 13, Columbia 10
Princeton 48, Brown 10
Stony Brook 35, New Hampshire 7
Temple 24, Navy 17
Towson 29, William & Mary 13
Wagner 23, St. Francis (Pa.) 22
Yale 35, Mercer 4
Richmond (2-4) at Albany (NY) (2-3), late
Robert Morris (0-4) at Duquesne (3-3), late
SOUTH
Alabama 39, Missouri 10
Alcorn St. 35, Alabama A&M 26
Bethune-Cookman 28, SC State 26
Charleston Southern 58, Va. Lynchburg 6
Charlotte 40, W. Kentucky 14
 Chattanooga 26, W. Carolina 6
Duke 28, Georgia Tech 14
E. Kentucky 35, UT Martin 34
ETSU 26, The Citadel 27
Florida 37, Vanderbilt 27
Florida A&M 22, NC A&T 21

Runners left in scoring position--Milwaukee 4 (Yellich 2, Aguilar 2). RISP--Los Angeles 2 for 4; Milwaukee 0 for 5.
Runners moved up--Braun. GDP--Machado, Puig, Grandall.
DP--Milwaukee 3 (Perez, Arcia, Shaw), (Moustakas, Perez, Shaw), (Moustakas, Perez, Shaw).
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Wood 1.1 1 0 0 0 1 427.00
Floro 2.0 2 0 0 0 0 4 0.00
Baez, W, 1-0 1.1 0 0 1 0 17 0.00
Ferguson, H, 1 1.0 0 0 1 0 11 0.00
Maeda, H, 1 1.0 0 0 0 0 5 0.00
Jansen, S, 1-1 1.0 0 0 1 1 15 0.00
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South Florida 25, Tulsa 24
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Utah 42, Arizona 10
Saturday's Games
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Buffalo 24, Akron 6
Central Connecticut State 48, Bryant 14
Colgate 31, Cornell 0
Dartmouth 42, Sacred Heart 0
Delaware 28, Elon 16
Fordham 43, Lehigh 14
Georgetown 13, Lafayette 6
James Madison 37, Villanova 0
Maine 38, Rhode Island 36
Michigan St. 21, Penn St. 17
Monmouth (NJ) 36, Bucknell 19
Penn 13, Columbia 10
Princeton 48, Brown 10
Stony Brook 35, New Hampshire 7
Temple 24, Navy 17
Towson 29, William & Mary 13
Wagner 23, St. Francis (Pa.) 22
Yale 35, Mercer 4
Richmond (2-4) at Albany (NY) (2-3), late
Robert Morris (0-4) at Duquesne (3-3), late
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Alcorn St. 35, Alabama A&M 26
Bethune-Cookman 28, SC State 26
Charleston Southern 58, Va. Lynchburg 6
Charlotte 40, W. Kentucky 14
 Chattanooga 26, W. Carolina 6
Duke 28, Georgia Tech 14
E. Kentucky 35, UT Martin 34
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Penn 13, Columbia 10
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Madson 2.0 2 0 0 1 1 5 0.00
Wood 1.1 1 0 0 0 1 427.00
Floro 2.0 2 0 0 0 0 4 0.00
Baez, W, 1-0 1.1 0 0 1 0 17 0.00
Ferguson, H, 1 1.0 0 0 1 0 11 0.00
Maeda, H, 1 1.0 0 0 0 0 5 0.00
Jansen, S, 1-1 1.0 0 0 1 1 15 0.00
MILWAUKEE IP H R ER BB SO NP ERA
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Burnes, H, 1 1.2 2 2 1 0 1154.00
Jeffress, L, 0-1, BS, 1-1 1 2 2 0 1 2813.50
Knebel 1 1 2 0 0 0 9 4.50
Cedeno 0 1 0 0 0 0 227.00
Guerra 1 0 0 0 0 1 9 0.00

WESTERN CONFERENCE
CENTRAL DIVISION
GP W L OT PTS GF GA
Colorado 4 3 1 0 6 17 9
Nashville 4 3 1 0 6 10 8
Chicago 4 2 0 2 6 18 18
Dallas 3 2 1 0 4 12 8
Winnipeg 4 2 2 0 4 8 10
Minnesota 4 1 2 4 10 14
St. Louis 3 1 1 1 3 10 13
Anaheim 4 3 0 1 7 11 7
Vancouver 5 3 2 0 6 19 17
Los Angeles 5 2 2 1 5 11 12
San Jose 5 2 2 1 5 15 16
Calgary 4 2 2 0 4 15 14
Vegas 6 2 4 0 4 11 19
Edmonton 3 1 2 0 2 5 6
Arizona 3 1 2 0 2 3 6

Friday's Games
None scheduled
Saturday's Games
Vegas 1, Philadelphia 0
Edmonton 2, N.Y. Rangers 1
Ottawa 5, Los Angeles 1
Boston 8, Detroit 2
Carolina 5, Minnesota 4, OT
Toronto 4, Washington 2
Tampa Bay 8, Columbus 2
Vancouver 3, Florida 2
Montreal 4, Pittsburgh 3, SO
N.Y. Islanders at Nashville, late
Anaheim at Dallas, late
St. Louis at Chicago, late
Buffalo at Arizona, late
Calgary at Colorado, late
Today's Games
San Jose at New Jersey, 1 p.m.
Anaheim at St. Louis, 7 p.m.
Carolina at Winnipeg, 7 p.m.
Monday's Games
Los Angeles at Toronto, 7:30 p.m.
Dallas at Ottawa, 7:30 p.m.
Detroit at Montreal, 7:30 p.m.
Minnesota at Nashville, 8 p.m.

OILERS 2, RANGERS 1
EDMONTON 1 0 1 0 - 1
N.Y. RANGERS 1 0 0 1 - 2
First Period--N.Y. Rangers, Zibanejad 1 (Smith, Staal), 12:49; 2, Edmonton, Nugent-Hopkins 1 (Nurse, McDavid), 14:17. Penalties--Bouchard, EDM, (holding), 4:55. Second Period--None. Penalties--Staal, N.Y.R. (hooking), 10:33; Lucic, EDM, (hooking), 17:01; McQuaid, N.Y.R. (holding), 19:49. Third Period--3, Edmonton, McDavid 2 (Draisaitl, Nugent-Hopkins), 6:23 (pp). Penalties--Kucherov, TB, (holding), 5:11; Staal, N.Y.R. (holding), 13:33. Shots on Goal--Edmonton 7-9-11--27. N.Y. Rangers 10-6-8--24. Power-play opportunities--Edmonton 1 of 4; N.Y. Rangers 0 of 2. Goals--Edmonton, Talbot 1-2-0 (24 shots-26 saves). N.Y. Rangers, Lundqvist 1-3-0 (27-25). A--17,085 (18,006). T--2:24. Referees--Tom Chmielewski, Kevin Pollock. Linesmen--David Brisebois, Jesse Marquis.

GOLDEN KNIGHTS 1, FLYERS 0
VEGAS 0 0 1 - 1
PHILADELPHIA 0 0 0 - 0
First Period--None. Penalties--Carrier, VGK, (holding), 6:33; Marchessault, VGK, (high sticking), 12:16. Second Period--None. Penalties--Sanheim, PHI, (hooking), 6:48; Lehtera, PHI, (tripping), 13:33. Third Period--1, Vegas, Eakin 2 (Carpenter), 18:35. Penalties--Simmonds, PHI, (hooking), 15:45. Shots on Goal--Vegas 5-10-6--21. Philadelphia 10-10-6--26. Power-play opportunities--Vegas 0 of 3; Philadelphia 0 of 2. Goals--Vegas, Fleury 2-3-0 (26 shots-26 saves). Philadelphia, Elliott 1-3-0 (21-20). A--19,067 (19,543). T--2:19. Referees--Francis Charron, Garrett Rank. Linesmen--Tyson Baker, Steve Miller.

SENATORS 5, KINGS 1
LOS ANGELES 0 1 0 - 1
OTTAWA 3 1 1 - 5
First Period--1, Ottawa, Tierney 2 (DeMelo, Chabot), 6:29; 2, Ottawa, Wideman 1 (Boedker, Tkachuk), 11:50; 3, Ottawa, Stone 2 (Chabot, Duchene), 16:19 (pp). Penalties--(holding), 9:17; Forbort, LA, (hooking), 14:31. Second Period--4, Ottawa, White 2 (Lajoie, Jaros), 10:01; 5, Los Angeles, Lewis 1 (Doughty, Muzzin), 15:53. Penalties--Chabot, OT, (hooking), 5:27; Borowicki, OT, (tripping), 17:26. Third Period--6, Ottawa, Wideman 2 (Duchene, Tkachuk), 11:03. Penalties--White, OT, (slashing), 19:40. Shots on Goal--Los Angeles 5-20-12--37. Ottawa 8-6-8--22. Power-play opportunities--Los Angeles 0 of 5; Ottawa 1 of 1. Goals--Los Angeles, Budaj 0-0-0 (11 shots-10 saves), Campbell 2-2-0 (11-7). Ottawa, Anderson 2-1-1 (37-36). A--15,355 (18,572). T--2:31. Referees--Ghislain Hebert, Dan O'Rourke. Linesmen--Trent Knorr, Brian Murphy.

BRUINS 8, RED WINGS 2
DETROIT 0 0 2 - 2
BOSTON 1 3 4 - 8
First Period--1, Boston, Pastrnak 5 (Wagner, Carlo), 19:09. Penalties--Larkin, DET, served by Rasmussen, (roughing), 19:44; Larkin, DET, (roughing), 19:44; Acclari, BOS, (unsportsmanlike conduct), 19:44. Second Period--2, Boston, McAvoy 1 (Bergeron), 4:44; 3, Boston, DeBrusk 1 (Krejci), 11:27; 4, Boston, Pastrnak 6 (Marchand, Bergeron), 16:20 (pp). Penalties--Ehn, DET, (high sticking), 16:00; DeBrusk, BOS, (tripping), 18:17; Marchand, BOS, (delay of game), 19:00. Third Period--5, Detroit, Hronek 1 (Bertuzzi, Nyquist), 0:21 (pp); 6, Boston, Pastrnak 7 (Bergeron, Marchand), 2:05; 7, Detroit, Larkin 3 (Jensen, Nielsen), 8:23 (sh); 8, Boston, Bjork 1, 10:12; 9, Boston, DeBrusk 2 (Carlo, Krejci), 15:15; 10, Boston, Kuraly 1 (Bjork, Miller), 19:58. Penalties--Mantha, DET, (tripping), 6:24; Moore, BOS, (hooking), 11:36; McAvoy, BOS, (roughing), 13:57; Mantha, DET, (roughing), 13:57; Wagner, BOS, (unsportsmanlike conduct), 19:35; Wagner, BOS, (roughing), 19:35; Jensen, DET, (unsportsmanlike conduct), 19:35; Jensen, DET, (illegal check to head), 19:35. Shots on Goal--Detroit 12-8-14--34. Boston 8-15-16--39. Power-play opportunities--Detroit 1 of 3; Boston 1 of 3. Goals--Detroit, Bernier 0-2-0 (39 shots-31 saves). Boston, Rask 2-1-0 (34-32). A--17,565 (17,565). T--2:48. Referees--Wes McCauley, Dean Morton. Linesmen--Mark Shewchuk, Andrew Smith.

HURRICANES 5, WILD 4, OT
CAROLINA 1 1 2 1 - 5
MINNESOTA 1 0 3 0 - 4
First Period--1, Carolina, J.Staal 4 (van Riemsdyk, Williams), 8:12; 2, Minnesota, Coyle 1 (Spurgeon, Dumba), 16:09 (pp). Penalties--Brown, MIN, (interference), 9:02; Foligno, MIN, (slashing), 9:44; Pesce, CAR, (roughing), 15:30; Coyle, MIN, (delay of game), 17:11. Second Period--3, Carolina, Pesce 2 (Teravainen, Aho), 15:13. Penalties--Svechnikov, CAR, (roughing), 4:29; Brown, MIN, (roughing), 4:29; Coyle, MIN, (hooking), 12:39; Svechnikov, CAR, (hooking), 14:34; Zucker, MIN, (slashing), 14:53; Zucker, MIN, (unsportsmanlike conduct), 14:53; Wallmark, CAR, (holding), 19:12. Third Period--4, Minnesota, Spurgeon 1 (Parise, Koivu), 1:20; 5, Minnesota, Zucker 3 (Suter, Granlund), 5:41 (pp); 6, Carolina, Aho 3 (Teravainen, Faulk), 9:22 (pp), 7, Minnesota, Granlund 1 (Parise), 15:47; 8, Columbus, Williams 1 (Faulk, Aho), 18:51. Penalties--Faulk, CAR, (interference), 4:50; Seeler, MIN, (interference), 7:26; Hendricks, N.Y. Islanders 2, 2 of 0 4 11 2 MIN, (slashing), 11:24; Svechnikov, CAR, (high sticking), 11:40; de Haan, CAR, (slashing), 12:01; E.Staal, MIN, (roughing), 12:01; E.Staal, MIN, (tripping), 16:23. Overtime--9, Carolina, Aho 4 (Williams,

WESTERN CONFERENCE
CENTRAL DIVISION
GP W L OT PTS GF GA
Colorado 4 3 1 0 6 17 9
Nashville 4 3 1 0 6 10 8
Chicago 4 2 0 2 6 18 18
Dallas 3 2 1 0 4 12 8
Winnipeg 4 2 2 0 4 8 10
Minnesota 4 1 2 4 10 14
St. Louis 3 1 1 1 3 10 13
Anaheim 4 3 0 1 7 11 7
Vancouver 5 3 2 0 6 19 17
Los Angeles 5 2 2 1 5 11 12
San Jose 5 2 2 1 5 15 16
Calgary 4 2 2 0 4 15 14
Vegas 6 2 4 0 4 11 19
Edmonton 3 1 2 0 2 5 6
Arizona 3 1 2 0 2 3 6

Friday's Games
None scheduled
Saturday's Games
Vegas 1, Philadelphia 0
Edmonton 2, N.Y. Rangers 1
Ottawa 5, Los Angeles 1
Boston 8, Detroit 2
Carolina 5, Minnesota 4, OT
Toronto 4, Washington 2
Tampa Bay 8, Columbus 2
Vancouver 3, Florida 2
Montreal 4, Pittsburgh 3, SO
N.Y. Islanders at Nashville, late
Anaheim at Dallas, late
St. Louis at Chicago, late
Buffalo at Arizona, late
Calgary at Colorado, late
Today's Games
San Jose at New Jersey, 1 p.m.
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Los Angeles at Toronto, 7:30 p.m.
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Minnesota at Nashville, 8 p.m.

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GOLDEN KNIGHTS 1, FLYERS 0
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First Period--None. Penalties--Carrier, VGK, (holding), 6:33; Marchessault, VGK, (high sticking), 12:16. Second Period--None. Penalties--Sanheim, PHI, (hooking), 6:48; Lehtera, PHI, (tripping), 13:33. Third Period--1, Vegas, Eakin 2 (Carpenter), 18:35. Penalties--Simmonds, PHI, (hooking), 15:45. Shots on Goal--Vegas 5-10-6--21. Philadelphia 10-10-6--26. Power-play opportunities--Vegas 0 of 3; Philadelphia 0 of 2. Goals--Vegas, Fleury 2-3-0 (26 shots-26 saves). Philadelphia, Elliott 1-3-0 (21-20). A--19,067 (19,543). T--2:19. Referees--Francis Charron, Garrett Rank. Linesmen--Tyson Baker, Steve Miller.

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COLLEGE FOOTBALL: Roundup

Virginia uses defense to beat No. 16 Miami

CHARLOTTESVILLE, Va. (AP) — Jordan Ellis ran for a touchdown and Virginia kept Miami's high-powered offense from ever getting going.

Ellis scored on a 7-yard run in the first half and Brian Delaney kicked three field goals for the Cavaliers (4-2, 2-1 Atlantic Coast Conference). Miami appeared to have stopped Virginia on a third-down run in the final minutes, but a personal foul call against Tito Odenigbo kept the drive alive and the Cavaliers were able to most of the rest of the clock out.

The Hurricanes (5-2, 2-1) scored on an 11-yard run by Malik Rosier with 3:04 left, pulling them to 16-13, but when they tried an onside kick, Virginia tight end Evan Butts fielded it and returned it 30 yards to the Miami 27. The Hurricanes used all three of their timeouts to stop the clock, but Odenigbo's personal foul after Bryce Perkins was stopped a yard short of a first down foiled their comeback bid.

NO. 13 LSU 36, NO. GEORGIA 6

BATON ROUGE, La. (AP) — Joe Burrow passed for 200 yards and had two short touchdown runs, LSU's defense staggered Georgia's normally prolific offense, and the 13th-ranked Tigers beat the No. 2 Bulldogs 36-16 on Saturday to give coach Ed Orgeron a signature victory.

Five fourth-down decisions by Orgeron influenced the result. LSU converted all four times it ran an offensive play on fourth down, sustaining three drives that produced a total of 13 points.

In another instance, Orgeron called timeout and elected to punt on fourth-and-2 after the offense initially remained on the field. That decision pinned Georgia at its 4, and Kristian Fulton's interception of Jake Fromm's pass shortly afterward set up another of Cole Tracy's five field goals.

Clyde Edwards-Helaire rushed for 133 yards for LSU (6-1, 3-1 Southeastern Conference), and Justin Jefferson caught six passes for 108 yards, including a 41-yard snag of a pass rifled over the middle and between converging defenders. That catch set up Burrow's second TD in the fourth quarter.

Nick Brossette added a short touchdown in the final minutes after Burrow's

59-yard scamper. Fans rushed the field, ignoring pleas not to do so from the public address announcer, as the game ended.

Fromm had by far his worst game of the season for Georgia (6-1, 4-1), completing 16 of 34 passes for 209 yards, one touchdown and two interceptions.

IOWA STATE 30, NO. 6 WEST VIRGINIA 14

AMES, Iowa (AP) — Freshman Brock Purdy threw for 254 yards and three TDs and Iowa State throttled West Virginia, handing the Mountaineers their first loss in emphatic fashion.

David Montgomery had a career-high 189 yards rushing for the Cyclones (3-3, 2-2 Big 12), who capped a wild day by beating a Top 25 team for the fifth time in seven tries.

Iowa State scored 20 straight points after spotting West Virginia (5-1, 3-1) an early touchdown off a turnover. Purdy then found Deshaunte Jones through a pair of defenders on a sprawling 32-yard TD grab that, after a two-point conversion, put Iowa State ahead 28-14 with 12:17 to go.

Iowa State's defense dominated the high-flying Mountaineers on a windy and chilly night. West Virginia gained just 152 yards, 420 below its season average.

NO. 17 OREGON 30, NO. 7 WASHINGTON 27, OT

EUGENE, Ore. (AP) — C.J. Verdell scored on a 6-yard run in overtime and Oregon knocked off Washington.

Verdell finished with 111 yards but none were sweeter for the Ducks than the final 6, when he sprinted nearly untouched on third-and-goal and set off a wild celebration in the east end zone of Autzen Stadium.

The Ducks (5-1, 2-1 Pac-12) were fortunate to reach overtime after Washington kicker Peyton Henry missed a 37-yard field-goal attempt on the final play of regulation. Henry's kick was wide right.

Washington (5-2, 3-1) took possession first in overtime but had to settle for Henry's 22-yard kick after stalling inside the 10. The Huskies had a chance to force a long field goal as Oregon faced third-and-11 after a holding call. But Justin Herbert threw a strike to Dillon Mitchell for 17 yards and the Ducks had

first-and-goal. Three plays later, Verdell sprinted into the end zone.

Herbert didn't have his best day, playing in front of a large gathering of NFL executives that included Denver Broncos GM John Elway. He was 18 of 32 for 202 yards and two touchdowns.

NO. 5 NOTRE DAME 19, PITTSBURGH 14

SOUTH BEND, Ind. (AP) — Ian Book threw a 35-yard touchdown pass to Miles Boykin with 5:43 remaining and Notre Dame remained unbeaten.

The Fighting Irish are 7-0 for the first time since 2012, the year they went to the BCS title game.

Pitt (3-4) led 14-12 thanks to a long first-quarter touchdown drive and Maurice Ffrench's 99-yard kickoff return to start the second half.

Pat Narduzzi's Panthers were looking to upset an Associated Press top-five team for the third straight season after knocking off No. 3 Clemson in Death Valley during the 2016 season and No. 2 Miami last November in Pittsburgh. But the Irish, who were held to 80 yards rushing, prevailed behind Book, who is 4-0 as a starter since replacing Brandon Wimbush. Book threw two interceptions, and had 264 yards passing.

Kenny Pickett was 19 for 28 for 126 yards, and was sacked by Khalid Kareem — Notre Dame's only sack of the game — for a loss of 14 yards on Pitt's final possession to set up a fourth-and-long the Panthers could not convert. Pitt also failed on a fake punt on its second-to-last drive.

MICHIGAN STATE 21, NO. 8 PENN STATE 17

STATE COLLEGE, Pa. (AP) — Brian Lewerke threw a 25-yard touchdown pass to Felton Davis with 19 seconds left to lift Michigan State past Penn State, making it two consecutive seasons that the Spartans used a late score to hand the Nittany Lions a second straight loss.

Lewerke completed 25 of 52 passes for 259 yards with an interception and two touchdowns for the Spartans (4-2, 2-1 Big Ten). They were coming off a loss at Northwestern.

Davis, who came back from an injury he sustained on the previous drive, finished with eight catches

for 100 yards. Miles Sanders ran for 162 yards and a touchdown for the Nittany Lions (4-2, 1-2). Trace McSorley completed 19 of 32 passes for 192 yards with a touchdown to become the program's career passing yardage leader.

NO. 1 ALABAMA 39, MISSOURI 10

TUSCALOOSA, Ala. (AP) — Tua Tagovailoa passed for 265 yards and three touchdowns before leaving early in Alabama victory over Missouri.

The Crimson Tide (7-0, 4-0 Southeastern Conference) shrugged off another would-be challenger in the league, but got a scare when the star quarterback went down after sliding at the end of a run in the third quarter.

Tagovailoa went to the medical tent on the sideline after aggravating a sprained right knee. He was joined by his parents, and Jalen Hurts led the Tide the rest of the way with a big lead over the Tigers (3-3, 0-3). Tagovailoa was playing with a brace on his right knee, sprained last week against Arkansas.

Jerry Jeudy gained 147 yards on three catches, including an 81-yard touchdown from Tagovailoa on the game's second play. DeVonta Smith had four catches for 100 yards and a touchdown before leaving with an apparent leg injury after a 57-yard gain in the second quarter.

NO. 3 OHIO STATE 30, MINNESOTA 14

COLUMBUS, Ohio (AP) — Dwayne Haskins threw for 412 yards and three touchdowns and Ohio State held off persistent Minnesota.

The Buckeyes (7-0, 4-0 Big Ten) needed Blake Haubiel's two second-half field goals and Haskins' late touchdown pass from K.J. Hill to put away the Gophers (3-3, 0-3).

Hill made the play of the game with a turn-around, one-hand grab that he turned into a touchdown in the second quarter. He had a career-high nine catches for 187 yards.

For the second straight week, a heavy underdog came into Ohio Stadium and shut down the Buckeyes' running game. The Gophers held tailbacks J.K. Dobbins and Mike Weber to a total of 86 yards, without a single carry longer than 11. Minnesota's Mohamed



AP PHOTO

Miami running back Travis Homer pushes off Virginia cornerback Bryce Hall during the first half of Saturday's game.

Ibrahim ran 23 times for 157 yards and two scores.

NO. 9 TEXAS 23, BAYLOR 17

AUSTIN, Texas (AP) — Shane Buechele came on for injured quarterback Sam Ehlinger early in the first quarter and Texas beat Baylor when the Bears' final pass sailed through the back of the end zone.

Charlie Brewer drove the Bears from their own 3 to the Texas 17 before he had to rush his final three throws under intense pressure. The victory made Texas (6-1, 4-0 Big 12 Conference) bowl eligible.

Freshman running back Keaontay Ingram ran for 110 yards, Texas' first 100-yard rushing effort of the season. Defensive end Charles Omenihu had two sacks and was chasing Brewer on the last three plays.

Brewer passed for 245 yards and a touchdown for the Bears (4-3, 2-2).

NO. 12 MICHIGAN 38, NO. 15 WISCONSIN 13

ANN ARBOR, Mich. (AP) — Shea Patterson accounted for 214 yards of offense and a touchdown, leading Michigan past Wisconsin.

The Wolverines (6-1, 4-0 Big Ten) beat a ranked conference team for the first time since topping the Badgers two years ago. They have won six straight games since opening with a loss to Notre Dame.

The Badgers (4-2, 2-1) had won a record 17 straight regular season Big Ten games, and 10 consecutive road games in and out of conference play.

Patterson, who had an 81-yard run, scored on a 7-yard run and connected on a 2-point conversion pass to

put Michigan up 21-7 early in the third. Patterson was 14 of 21 for 124 yards and ran for a career-high 90 yards and a score on nine carries.

TENNESSEE 30, NO. 21 AUBURN 24

AUBURN, Ala. (AP) — Jarrett Guarantano passed for 328 yards and two touchdowns and Tennessee snapped an 11-game Southeastern Conference losing streak.

The Volunteers (3-3, 1-2) forced three turnovers from Auburn's lackluster offense, intercepting two of Jarrett Stidham's passes and getting a strip sack that resulted in touchdown by Alontae Taylor.

The Tigers (4-3, 1-3) are off to their worst SEC start since also going 1-3 in 2015.

NO. 22 TEXAS A&M 26, SOUTH CAROLINA 23

COLUMBIA, S.C. (AP) — Kellen Mond threw for 353 yards and freshman Seth Small had four field goals, including the go-ahead kick in the fourth quarter, for Texas A&M.

The Aggies (5-2, 3-1 Southeastern Conference) won their third straight this season and moved to 5-0 against the Gamecocks (3-3, 2-3) since joining the league in 2012.

Mond also had a 4-yard touchdown pass to Jace Sternberger in the second quarter and, when Small hit a 32-yard field goal on the Aggies' first drive of the second half to go up 16-0, it looked like more than enough to put away the Gamecocks. But Jake Bentley, returning from a knee injury, led a pair of third-quarter TD drives — and the two-point conversions both times.

FLORIDA

FROM PAGE 1

Vanderbilt jumped out to a 21-3 lead midway through the second quarter.

With the comeback, Florida won its fifth straight this season. The Gators also beat Vanderbilt (3-4, 0-3) for the fifth straight year and 27th time in 28 games in this series.

Vanderbilt turned three turnovers into 17 points, and the Commodores also sacked Feleipe Franks twice and stripped him of the ball once. They also intercepted Franks once. Kyle Shurmur threw two touchdowns with his father, New York Giants coach Pat Shurmur, in the stands. Jamauri Wakefield also ran for a TD.

When Florida could hold onto the ball, the Gators simply dominated and outgained Vanderbilt 576-336 in total offense.

Scarlett finished with 113 yards rushing, and

Lamical Perine added a TD run and 121 yards rushing. Franks threw for 284 yards and two touchdowns. His second, an 11-yarder to Freddie Swain, padded the lead midway through the fourth quarter to seal the comeback.

TAKEAWAYS

Florida: The Gators struggled yet again with too many penalties. The costliest came when they left the sideline while Vanderbilt trainers tended to lineman Dare Odeyingbo and coaches started yelling at each other. That unsportsmanlike conduct penalty wound up being the second for Joseph. The linebacker had been flagged for unsportsmanlike conduct on Vanderbilt's third TD drive for slamming a running back to the ground after the whistle.

Vanderbilt: The Commodores start 0-3 in league play for a sixth straight season. It didn't help that they



AP PHOTO

Florida head coach Dan Mullen, center, talks to side judge Michael Williams, right, after Florida and Vanderbilt coaches and players had a confrontation in the first half of Saturday's game.

lost running back Ke'Shawn Vaughn early in the second quarter to an unspecified injury. Vaughn finished with one catch for 75 yards and a TD, and he ran seven times for 56 yards before being hurt.

POLL IMPLICATIONS

The Gators played sloppily enough with penalties and turnovers that holding their ranking will be good after their escape in Nashville.

UP NEXT

Florida: The Gators have an open date before their annual game with No. 2 Georgia on Oct. 27.

Vanderbilt: The Commodores visit No. 18 Kentucky.

UCF

FROM PAGE 1

defensively. The go-ahead touchdown came as he was hit hurtling toward the goal line, barely making it to the end zone.

Memphis: The Tigers looked like the team that many thought would return to the AAC championship game most of the way, but now have three conference losses and are in rough shape in the West Division. Henderson, though, showed why he should be getting at least a little Heisman hype.

POLL IMPLICATIONS

The Knights moved into the Top 10 after last week's win over SMU, and could be moving up with some other highly ranked teams losing.

UP NEXT

UCF: Travels to East Carolina next Saturday
MEMPHIS: Plays a nonconference game at Missouri next Saturday.

■ NFL: Preview

Undefeated Chiefs, Mahomes await major test in New England

By **BARRY WILNER**

AP PRO FOOTBALL WRITER

There can be no better measuring stick for the Chiefs and young quarterback Patrick Mahomes than what they face Sunday night.

Beat the Patriots in Foxborough and all that excitement in Kansas City might be validated.

Remember, though, that the Chiefs, with Alex Smith, went into Gillette Stadium and won the 2017 kickoff to the season. They went on an up-and-down ride the rest of the way, lost in the wildcard playoff round, while the Patriots straightened out and made the Super Bowl before losing to Philadelphia.

Mahomes, of course, has looked immune to any sort of high-stakes pressure in leading the Chiefs (5-0) to the top of the AFC. He embraces this challenge and trying to outdo Tom Brady.

"It is going to be a great opportunity," says Mahomes, who has a league-best 14 touchdown passes. "He is one of the greatest quarterbacks, if not the greatest to ever play. I am going against their defense, but as a team we are going to go in and try to compete. They are a good team

in the AFC every single year. Just to compete against one of the best teams in the league is going to be an awesome opportunity."

How familiar is Mahomes with three-time league MVP Brady, whom he has never met?

"I definitely watched a good amount of him in college (at Texas Tech)," he says. "Coach (Kliff) Kingsbury actually played with Tom at one point. He liked to show me some things that he did where he was in the pocket, his pocket movements and things like that. I have definitely taken some things from him. He does it at such a high level, it's something you have to strive to be like."

New England (3-2) is striving to be, well, New England. After a 1-2 start, the Patriots appear to have gotten back on their usual winning path.

The weekend began with Philadelphia's 34-13 road victory over the New York Giants. Carson Wentz threw a season-high three touchdown passes for the Eagles (3-3). They beat the Giants (1-5) for the fourth straight time and seventh in eight games.

Off this week are Detroit (2-3) and New Orleans (4-1)

Pittsburgh (2-2-1) at Cincinnati (4-1)

One of the NFL's most vicious and yellow-tinted rivalries. As in:

—These teams combined for four penalties for unnecessary roughness, one for unsportsmanlike conduct, one for taunting, one for roughing the passer, and two 15-yard penalties for grabbing a facemask in their previous meeting.

—Cincinnati set a club record with 173 yards in penalties in that messy affair, when the Steelers overcame a 17-0 deficit to win.

More numbers of note: —The Steelers have won the past six games in this series, nine of 10 and 14 of 17.

—The Bengals are 8-24 vs. the Steelers under coach Marvin Lewis

—Lewis is 2-15 at Paul Brown Stadium against Pittsburgh.

—Steelers QB Ben Roethlisberger is 24-4-1 in his native Ohio, including the postseason. He's 13-2 at Paul Brown Stadium with 23 TDs, 10 interceptions.

Los Angeles Chargers (3-2) at Cleveland (2-2-1)

When last they met in Cleveland, the Browns won in their 15th game to avoid a perfect season

on the wrong side of the ledger. So they lost every game in 2017, including at the Chargers.

"Not to speak too much of last year, but I could not believe and I did not feel like they were an 0-16 team or 0-14, whatever they were when we played them last year," says Chargers quarterback Philip Rivers. "It was a good football team. They just did not find ways to win and so many (games) they had opportunities."

They've got two wins already and lead the NFL with 15 takeaways, two more than in the entire 2017 season.

Chicago (3-1) at Miami (3-2)

The Bears have won three in a row and come off a bye. They haven't earned four straight wins since 2012.

With Khalil Mack revitalizing the defense, Chicago ranks No. 1 against the run and second overall. If second-year quarterback Mitch Trubisky truly has found the passing rhythm — his six TD throws in a rout of Tampa Bay tied for second most in an NFL game — the Bears needs to be taken seriously. Miami was taken

seriously until it laid eggs at New England and Cincinnati, where it blew a 17-0 lead. The Dolphins rank third worst in yards and fifth worst in points. They have been outgained by 94 yards per game, which ranks third worst.

Jacksonville (3-2) at Dallas (2-3)

Oddly, Dallas has never won its first three home games at Jerry World.

With RB Leonard Fournette still hurt, the showpiece matchup with Ezekiel Elliott disappears. Elliott has been the prime weapon for Dallas and is averaging 154 yards from scrimmage per game in the past three. But the passing game is 30th as Dak Prescott struggles without a topnotch receiver.

He'll face the stingiest defense in the NFL.

Indianapolis (1-4) at New York Jets (2-3)

If any team needed the long layoff from a Thursday nighter it was the Colts. They went into New England undermanned and then got hammered with more injuries, giving them

little chance against the Patriots.

Assuming they are somewhat healthier, this is a far better chance for Indy to straighten out its season. Andrew Luck's arm looks strong, but who does he have to throw to if T.Y. Hilton isn't in the lineup?

New York opened up its offense in a win over Denver, letting Sam Darnold occasionally fling the ball downfield and it led to some huge plays. The Colts are vulnerable to that.

Buffalo (2-3) at Houston (2-3)

Each team comes off a tight victory in which the offenses were stagnant, while the defenses and kicking games were decisive.

Houston wants things more open when it has the ball, with Deshaun Watson connecting on throws to DeAndre Hopkins. Buffalo's solid second-year cornerback Tre'Davious White, will be tested.

Apparently fully healthy after two tough years, Texans DE J.J. Watt is tied for the NFL lead with six sacks. Watt had an 80-yard interception return for a score in his previous game against the Bills in Houston, a 23-17 win in 2014.

■ NFL: Tampa Bay Buccaneers

Sunday's game is winnable for Tampa, which makes it critical

By **TOM JONES**

TAMPA BAY TIMES

TAMPA — Know what is one of the hardest things in football to do? Well, besides blocking Khalil Mack or getting a decent answer out of Bill Belichick?

Looking at an NFL schedule before the season and predicting which games a team will win.

It's impossible. Take today's Bucs game in Atlanta. Before the season, this game looked like a thorny proposition. Today? It looks a tad more rosy.

Which just goes to show you that picking games in the NFL is risky business. Seriously, you might be better off flipping coins or throwing darts or letting your pet goldfish pick. That's because so much changes from week to week.

Teams get hot and cold. Weather can play a factor. A great kicker can win a game and a lousy kicker can lose one. A bad call could ruin a good day.

Most of all, injuries, especially at key positions, can play havoc with any team.

Before the season, it looked like Kansas City was a pushover because it had a kid quarterback. Turns out that kid, Pat Mahomes, is pretty good.

Or how about the 49ers? Before the season, they were a scary team because of quarterback Jimmy Garoppolo. But now? Garoppolo is out for the year and no one is afraid of quarterback C.J. Beathard.

Three weeks ago, the Patriots dynasty appeared over. Now it's back on track. And so much of a team's success depends on the opponents and catching them at the right or wrong time.

See, you just never know what gifts the NFL schedule will give you, and it appears the NFL will give the Bucs another one Sunday after Tampa Bay already has had a couple.

The Bucs' second game of the year was against

the defending-champion Eagles. But the Bucs caught a bit of a break by facing backup Nick Foles instead of star Carson Wentz. That was a gift, and the Bucs took advantage.

Then came the next week against the Steelers. They were missing all-world running back Le'Veon Bell. Their locker room had turned into a hot mess because of in-house bellyaching by diva wide receiver Antonio Brown. That was a gift and the Bucs did not take advantage.

So now what? The Bucs might be catching another gift this Sunday as the Falcons have injuries to two key stars.

Running back Devonta Freeman and defensive tackle Grady Jarrett are both beat up. Maybe they'll play, maybe they won't. Either way, they aren't 100 percent, and those are gifts a team must take advantage of.

Now, to be fair, the

Bucs have some injuries, too, especially to their defensive secondary. Nevertheless, for Tampa Bay, this is a huge game. Besides the injuries, the Falcons, even with quarterback Matt Ryan, are not nearly as good as we all thought they would be. At 1-4, they're last in the NFC South and are giving up points like they are the, well, Bucs.

That makes this game winnable for Tampa Bay, certainly more winnable than it seemed when we all looked at the schedule before the season.

And because it's winnable, that makes it critical.

Now, look, there's not a ton of difference between 3-2 and 2-3. A loss Sunday doesn't snuff out Tampa Bay's season.

But the Bucs need this game. Not just for the standings, but for their psyche. The loss two weeks ago in Chicago was the kind of loss that shakes your core and raises serious doubts about



TAMPA BAY TIMES PHOTO

Quarterback Jameis Winston looks to pass during the second half of the Bucs' loss to the Bears Sept. 30 in Chicago.

everything you're doing.

The Bucs were beaten so soundly that you wonder if they can stop anyone or ever win again. So when you consider that and look at the gift the NFL schedule-maker might be giving you, you realize how important this game is.

If you can't win this

game against a beat-up 1-4 team with your starting quarterback finally back in place, which games are you going to win?

So who is going to win this game?

Flip a coin. But who NEEDS to win this game?

The Bucs.

■ NFL: In memory

By **GENARO C. ARMAS**

AP SPORTS WRITER

Jim Taylor, the ferocious Hall of Fame fullback who embodied the Green Bay Packers' unstoppable ground game during the Vince Lombardi era and helped the team win four NFL titles and the first Super Bowl, died Saturday. He was 83.

He died unexpectedly at a hospital in his hometown of Baton Rouge, Louisiana, the team said.

Taylor played on the great Packer teams and was the league's MVP in 1962. He scored the first rushing touchdown in Super Bowl history.

"He was a gritty, classic player on the Lombardi teams and a key figure of

those great championship runs," Packers President Mark Murphy said of the player who left his mark on "multiple generations of Packers fans."

Taylor was voted into the Hall in 1976. David Baker, president of the Hall, lauded Taylor for not only personifying Lombardi's "run to daylight" philosophy but for living his life as he played game, with "passion, determination and love for all he did."

Taylor spent 10 seasons in the NFL after being drafted in the second round out of LSU in 1958. He joined a backfield that featured Paul Hornung and began to thrive when Lombardi took over in 1959.

Lombardi devised the

Packers' "Sweep," which featured pulling guards Jerry Kramer and Guzzy Thurston clearing the path for Taylor or Hornung running around the end. The 6-foot, 216-pound Taylor best fulfilled the play's punishing effectiveness, a workhorse always charging forward, dragging would-be tacklers along.

"He taught me lots of character, and virtues, and principles," Taylor said of Lombardi, with whom he occasionally feuded, in a 2001 interview with the Pro Football Hall of Fame. "He established a caliber of football that he felt like would be championship."

In 1960, Taylor ran for 1,101 yards, topping Tony Canadeo's franchise mark of 1,052 yards in 1949. It

was just the beginning. He Taylor ran for five straight 1,000-yard seasons from 1960-64 and led the Packers seven consecutive times in rushing.

In 1961, Taylor ran for 1,307 yards and scored an NFL-best 15 touchdowns as the Packers rolled to a 37-0 victory over the Giants in Green Bay for Lombardi's first title.

The next year would be Taylor's finest. He ran for 1,474 yards and 19 TDs in 14 games, and scored the only touchdown in the Packers' 16-7 victory over the New York Giants for the second of his four titles.

Taylor said that season, when Green Bay finished 13-1 in the regular season, stood out for him.

"Being voted the MVP

of the league in 1962 is something that I look back and cherish," Taylor said. "I felt like I accomplished and achieved my goal."

Taylor was at his toughest, picking up 85 yards on 31 carries against the vaunted Giants defense featuring linebacker Sam Huff. Taylor sustained a gash to his elbow that required seven stitches at halftime and cut his tongue during the game.

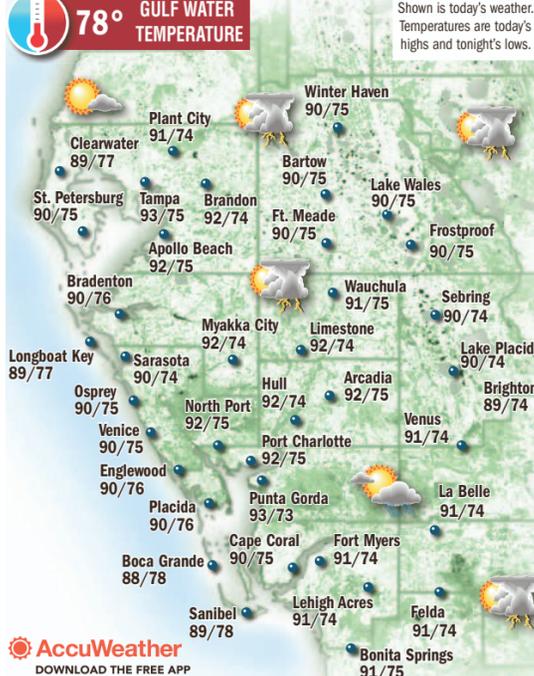
"If Taylor went up to get a program, Huff was supposed to hit him. Wherever Taylor went, Huff went with him," Kramer told The Associated Press in 2008. "I remember sitting next to Jimmy on the way home and he had his topcoat on. He never took it off. He had it over

his shoulder and the guy was shivering almost all the way home. He just got the hell beat out of him that day."

That game was one of several that helped launch pro football into the television era, and Taylor's contributions to the Packers endured.

Taylor, also a member of the 1965 title team, finished his Packers career after the 1966 season as the franchise's all-time leading rusher and held single-season marks for yards and TDs. He also scored the Super Bowl's first rushing touchdown when the Packers defeated the Kansas City Chiefs 35-10 in the inaugural championship game between the NFL and AFL.

TODAY / TONIGHT	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
 Shows around in the p.m. HIGH 92° 60% chance of rain LOW 75° 25% chance of rain	 Partly sunny, a stray t-storm in the p.m. 91° / 74° 40% chance of rain	 Partly sunny, a stray t-storm in the p.m. 91° / 74° 40% chance of rain	 Partly sunny and humid with a thunderstorm 91° / 73° 55% chance of rain	 Partly sunny, t-storms possible; humid 90° / 73° 35% chance of rain	 Partly sunny with a thunderstorm possible 91° / 72° 30% chance of rain



FLORIDA CITIES

City	Today			Mon.		
	Hi	Lo	W	Hi	Lo	W
Apalachicola	85	74	s	86	75	t
Bradenton	90	76	pc	89	74	t
Clearwater	89	77	s	89	77	pc
Coral Springs	90	80	pc	89	80	s
Daytona Beach	86	73	pc	87	72	pc
Fort Lauderdale	89	82	pc	89	82	pc
Fort Myers	91	74	pc	91	73	t
Gainesville	90	70	s	91	70	t
Jacksonville	87	70	s	87	69	t
Key Largo	87	81	pc	87	81	s
Key West	89	81	pc	89	82	s
Lakeland	90	74	t	90	72	t
Melbourne	89	79	pc	90	78	pc
Miami	89	80	pc	89	80	s
Naples	90	74	sh	91	73	t
Ocala	91	71	s	91	70	t
Okeechobee	88	74	sh	89	73	pc
Orlando	90	75	t	89	73	pc
Panama City	86	70	s	88	73	pc
Pensacola	86	73	s	88	72	pc
Pompano Beach	89	82	pc	89	82	pc
St. Augustine	85	73	s	85	73	pc
St. Petersburg	90	75	s	90	74	pc
Sarasota	90	74	sh	89	72	t
Tallahassee	88	68	s	89	71	t
Tampa	93	75	s	93	74	t
Vero Beach	88	77	pc	88	77	pc
West Palm Beach	89	78	pc	89	78	pc

TIDES

Location	High	Low	High	Low
Punta Gorda	Today 5:44a	12:01a	9:27p	2:11p
Mon.	6:26a	12:31a	11:23p	3:16p
Englewood	Today 4:21a	12:27p	8:04p	10:47p
Mon.	5:03a	1:32p	10:00p	11:39p
Boca Grande	Today 2:46a	11:29a	---	---
Mon.	3:16a	12:35p	---	---
El Jobean	Today 6:16a	12:30a	9:59p	2:40p
Mon.	6:58a	1:00a	---	3:45p
Venice	Today 2:36a	11:06a	6:19p	9:26p
Mon.	3:18a	12:11p	8:15p	10:18p

PORT CHARLOTTE

Punta Gorda through 2 p.m. Saturday

Temperatures

High/Low	86°/70°
Normal High/Low	87°/68°
Record High	93° (2009)
Record Low	57° (1976)

Precipitation (in inches)

24 hours through 2 p.m. Sat.	0.00"
Month to date	2.60"
Normal month to date	1.52"
Year to date	58.88"
Normal year to date	45.55"
Record	1.40" (1985)

VENICE

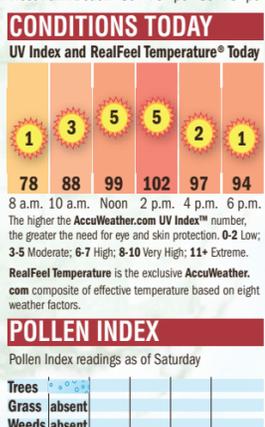
Venice through 2 p.m. Saturday

Temperatures

High/Low	86°/68°
Normal High/Low	85°/68°
Record High	94° (2002)
Record Low	57° (1987)

Precipitation (in inches)

24 hours through 2 p.m. Sat.	0.00"
Month to date	1.50"
Normal month to date	1.84"
Year to date	40.26"
Normal year to date	44.61"
Record	1.40" (1959)



SUN AND MOON

The Sun

Today	Rise 7:27 a.m.	Set 7:01 p.m.
Monday	7:28 a.m.	7:00 p.m.

The Moon

Today	Rise 12:34 p.m.	Set 11:25 p.m.
Monday	1:25 p.m.	none

MOON PHASES

Phase	Oct 16	Oct 24	Oct 31	Nov 7
First				
Full				
Last				
New				

MONTHLY RAINFALL

Month	2018	2017	Avg.	Record/Year
Jan.	1.98	0.88	1.80	9.93/2016
Feb.	0.66	0.94	2.52	11.05/1983
Mar.	0.53	0.80	3.28	9.26/1970
Apr.	1.15	1.59	2.03	5.80/1994
May	15.98	2.74	2.50	15.98/2018
Jun.	6.23	14.79	8.92	23.99/1974
Jul.	9.80	9.02	8.22	14.22/1995
Aug.	12.37	13.12	8.01	15.60/1995
Sep.	7.58	12.46	6.84	14.03/1979
Oct.	2.60	2.54	2.93	10.88/1995
Nov.	0.44	1.91	5.53	2002
Dec.	1.04	1.78	6.83	2002
Year	58.88	60.36	50.74	(since 1931)

Totals are from a 24-hour period ending at 5 p.m.

SEBRING

Sebring through 2 p.m. Saturday

Temperatures

High/Low	87°/66°
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Precipitation (in inches)

24 hours through 2 p.m. Sat.	0.00"
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AIR QUALITY INDEX

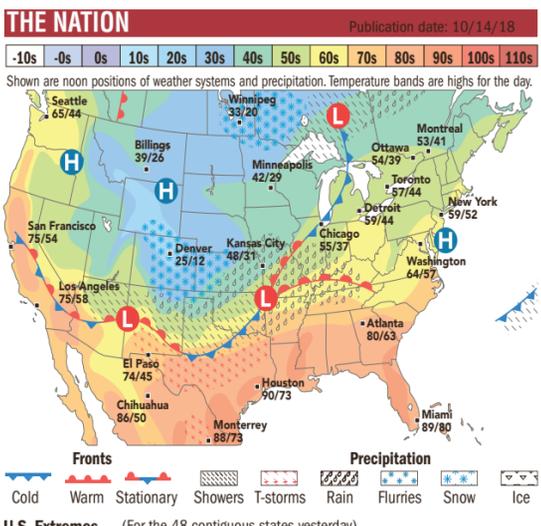
Air Quality Index readings as of Saturday

Index	44
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0-50 Good; 51-100 Moderate; 101-150 Unhealthy for sensitive groups; 151-200 Unhealthy; 201-300 Very Unhealthy; 301-500 Hazardous

Main pollutant: Ozone

Source: sccgov.net



U.S. EXTREMES

(For the 48 contiguous states yesterday)

High	93° at Brownsville, TX	Low	11° at Gothic, CO
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WORLD CITIES

City	Today			Mon.		
	Hi	Lo	W	Hi	Lo	W
Albuquerque	63	33	r	43	35	c
Anchorage	48	37	pc	45	39	r
Atlanta	80	63	pc	85	67	pc
Baltimore	62	52	pc	72	52	sh
Billings	39	26	pc	52	34	c
Birmingham	84	65	pc	86	63	c
Boise	54	29	s	57	34	s
Boston	60	46	s	62	47	c
Buffalo	58	46	pc	56	37	r
Burlington, VT	57	41	pc	55	39	sh
Charleston, WV	59	55	c	65	46	r
Charlotte	69	58	sh	82	64	c
Chicago	55	37	c	47	32	pc
Cincinnati	56	52	r	57	39	r
Cleveland	62	51	c	58	38	r
Columbia, SC	79	63	pc	86	67	pc
Columbus, OH	60	52	c	60	35	r
Concord, NH	57	34	s	54	40	sh
Dallas	75	45	sh	47	43	r
Denver	25	12	sn	38	19	s
Des Moines	41	29	r	48	31	c
Detroit	59	44	c	53	34	pc
Duluth	40	27	c	41	33	pc
Fairbanks	46	28	c	45	32	pc
Fargo	38	22	pc	45	33	s
Hartford	59	40	pc	61	43	sh
Helena	44	27	s	53	29	pc
Honolulu	86	72	pc	86	75	pc
Houston	90	73	pc	77	61	r
Indianapolis	57	48	c	51	33	r

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A: 70 percent is stored in Antarctica.

PREP SPORTS: Venice Indians Volleyball

Volleyball seniors ready for one last run

By VINNIE PORTELL
SPORTS EDITOR

Venice head volleyball coach Brian Wheatley has been leading groups of Indians athletes for 25 years now at Venice High School.

After winning five state titles and having several memorable players pass through his gym, each group of players is special for Wheatley, but none can really compare to this year's group.

"The thing I'll probably remember most about this group is that they're kind of like my own kids," he said. "They're all friends with Brooke (Wheatley), so

they've all been sleeping over at my house since they were 8 years old. When they first got into high school, we had to train them to say coach Wheatley and not coach Brian.

"They've never been scared of me. A lot of groups will come in and be scared to death of me. If anything, I would raise my voice and they would laugh."

When his daughter Brooke turned 8 years old, Wheatley decided to give her and her friends a head start on learning the sport of volleyball through his Venetian Bay club team. Originally, the group began with Brooke,

Carley Faulkner, Caitlin Montgomery, Sadie Kluner and Sophie Fraser, along with a few others.

However, the youngest club teams were 10 years old, and Wheatley's group struggled to compete at first.

Being so young, only one player on the team could actually serve the ball over the net. Knee pads covered nearly their entire legs, and their spandex fit like basketball shorts, said Wheatley.

"We started going to tournaments and we had to play in the 10-and-under group," he said. "We couldn't serve the ball over the net, so we had to hope the other team would mess up. So, we didn't win a match for the first year, which was fine."

Though they lacked the height and power to do much damage on the court, Wheatley adjusted his workouts to fit their needs. Using balloons, tennis balls and trampolines, he did whatever he could to size the game down to a child's level.

Eventually, in the last game of the group's second season together, it paid off.

"We won our first match at the end of the second year, and you would have thought we won the national championship," Wheatley said.

While the girls were competing for second-to-last place in a club tournament, Wheatley convinced his team they were playing in the championship round. When they won, he handed out medals to the girls who couldn't have been more thrilled.



SUN PHOTO BY JUSTIN FENNEL

The 10 Venice volleyball seniors and their parents were honored before Thursday night's senior night game against top-ranked Oviedo at the TeePee.

Since that first victory together, the group has kept getting better.

With aspirations of one day playing for Venice High, five of the original group stayed with the team all the way to the varsity level. And not only did the girls make varsity, but they also brought home their own state title in 2017.

"It's really crazy because we always thought about being state champions and playing for the varsity team at Venice one day," senior Carley Faulkner said. "It's really exciting because we've all become each other's best friends and we all hang out outside of volleyball. They definitely mean a lot to me, I'm gonna have to visit them when I go off to school."

Over the years, the girls became close. From playing volleyball together nearly year-round to traveling across the country to play in tournaments, the girls of Venice volleyball have become like a second family.

"I've been with them for so long," Brooke Wheatley said. "It's weird to think about, that I won't be playing volleyball at all, or playing with them. So I'm just enjoying the moment."

While this year's senior group of Venice girls volleyball players have accomplished much since first coming together as 8-year-olds, their time together isn't over just yet.

Though the regular season is finished and the Indians already honored their seniors at the TeePee, the most important stretch of the season is about to begin for Venice.

"It was emotional, but what Wheatley told us was that it's not the last time we play in that gym," Fraser said of Thursday's senior night. "It's just our last time playing there in the pre-season. Playoffs is our real season, and now it's time to go."

Coming off a 20-5 regular season and an undefeated run through 8A District-11, Venice has earned a bye for the first round of the district tournament.

But when Tuesday comes around, the Indians, who will host the winner of Braden River vs. Sarasota, will begin their final run together — with their eyes on the ultimate prize.

"Really my goal for that whole group was that I just wanted them to have a good high school experience," Wheatley said. "There's a lot of different facets of high school, but I wanted that part to be as good as it could possibly be. We're not done this year, we're still got some work to do. Hopefully we play loose and go for it."

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When a student debt becomes a lot of trouble



ASK BRIANNA
Brianna Mcgurra

Stories about student loan borrowers with six-figure debt loads might shock us, intrigue us or appeal to our deep-seated sense of financial schadenfreude.

But borrowers with very high balances, for the most part, are not the ones to worry about.

Those who owe less than \$5,000 are.

That's because they're most likely to fall behind. Almost a third of them who began repayment between August 2011 and August 2012 defaulted within four years, according to an analysis by the Urban Institute, a nonprofit research organization. Just 15 percent of borrowers who owed

\$35,000 or more defaulted on the same timeline.

Borrowers with a small amount of student debt are more likely to have left school without degrees, affecting their employment options, earnings and ability to repay. Attending for-profit schools with poor job placement rates and having other, non-student debt to manage also put borrowers at risk.

Simply keeping your student loan balance low isn't a defense against

default. All your education-related choices — what school you go to, what you study, what you do after graduation — affect whether you'll get those loans off your back. Here's how to keep a little debt from turning into a lot of trouble.

Choose a school carefully

Defaulting on student debt means you've missed nine months of payments on federal

loans — often fewer than that for private loans.

Avoid default at all costs.

It can wreck your credit and, for federal loans, lead to withheld paychecks, Social Security checks and tax refunds. With poor credit, you'll have a harder time qualifying for a mortgage or auto loan; you may even have to pay a deposit to set up utilities in your home.

One of the biggest steps in achieving the

financial stability needed to avoid default is simply to graduate — and your chances of graduating are much worse if you go to a for-profit school. Compared with students at two- and four-year public and private colleges, those at for-profits are the least likely to get a degree within six years, and they earn the least 10 years after starting school, according to an analysis

DEBT | 2D

Women business owners find ways to deal with gender bias

By **JOYCE M. ROSENBERG**
THE ASSOCIATED PRESS

NEW YORK — It can be subtle, like failing to make eye contact with a woman business owner but engaging in animated conversation with her male co-owner. Or more blatant, like asking an owner who's seeking investor money if she plans to have children.

Many women business owners say they've encountered gender discrimination from potential investors, customers and employees who don't grasp the reality that a woman can be a CEO, trial attorney or own a technology company. Many women are taken aback at first and don't know how to respond to comments or behavior they find insulting, intrusive and demeaning. But over time, they find strategies to deal with bias.

When Amanda Bradford speaks at technology conferences and forums, discussing coding and algorithms, some men tell her afterward, "this is something I didn't expect when you opened your mouth." They assume that because she's a woman, she's the marketer, not the inventor of The League, a dating app.

When Bradford sought funding for her San Francisco-based company, "I often felt like I didn't get the credit



THE ASSOCIATED PRESS

In this Tuesday, Oct. 2, 2018, photo Ollie co-founder Gabby Slome talks with someone at the manufacturing facility where her premium dog food is made in Woodbridge, N.J. Potential customers or investors often assume that Slome and Alex Douzet, two of the co-founders of dog food manufacturer Ollie, are married. Outsiders can't seem to get their minds around the fact that Slome, who's married to someone else, could be running a business without her husband, or without him bankrolling her.

for having the technical experience," she says.

Women business owners are not immune from the gender discrimination that is continually in the news — even as it's more and more likely a customer or potential investor will find themselves speaking to a woman if they want to see the boss. The number of women-owned businesses in the U.S. has grown to more than 10 million from 5.4 million in 1997.

Susan Duffy, executive director of the Center for Women's entrepreneurial Leadership at Babson College, says that while women owners are more visible and accepted than decades ago, "someone still assumes that if you're



In this Tuesday, Oct. 2, 2018, photo Ollie co-founders Gabby Slome and Alex Douzet pose for a picture at the manufacturing facility where their dog food is made in Woodbridge, N.J.

the CEO you're the white guy in the suit or the white guy in the hoodie."

Potential customers or investors often assume that Gabby Slome and Alex Douzet, two of the

co-founders of dog food manufacturer Ollie, are married. Outsiders can't seem to get their minds around the fact that

BIAS | 2D

How not to inherit mom's timeshare



NERD WALLET
Liz Weston

Timeshare owners James and Barbara Ruh enjoy their annual vacations in Hawaii, but they don't want their daughters to be obligated to take over the contracts when they die. So the Ruhs, who are attorneys with offices in Santa Barbara, California, and Edwards, Colorado, created a trust to hold their timeshare interests.

The daughters, who are co-trustees with their parents, can keep the timeshares, sell them or abandon them after the parents' deaths, Barbara Ruh says. The trust is designed to prevent the

timeshare resort developer from going after their daughters for any unpaid or ongoing costs.

"If our daughters do not want the timeshares, they will not be liable individually for any fees," Ruh says.

Timeshare experts say it's usually not necessary to create a trust, with its attendant hassles and expense, to avoid inheriting a parent's vacation ownership. Families have a variety of options to assure nobody's getting an obligation they don't want.

For those who don't know, timeshares are a way to use vacation property for a week each year. Traditionally timeshares included a real estate deed, but now they're commonly sold as a "right to use" contract "that's more like a gym membership," says timeshare attorney Michael Finn of Largo, Florida.

In addition to the

upfront cost of buying, owners must pay annual maintenance fees, which currently average about \$900 but can total \$3,000 or more for higher-end properties. Owners may also face special assessments to cover repairs or damage from natural disasters.

Since timeshare contracts typically include "in perpetuity" clauses, owners can be on the hook for these fees for life — and the obligation to pay passes to anyone who inherits the contracts at the owner's death.

The good news: No one has to inherit an unwanted timeshare.

"Timeshare companies sometimes assert they will chase offspring and heirs for debts, (but) I have never heard even one anecdotal story of this happening," says Jeff Weir, chief correspondent for RedWeek, a timeshare rental and resale site.

Here are three

important things to know:

1. Timeshares don't have to be for life

If it's clear none of the kids wants the timeshare, owners may be able to sell or give away their interest before death, assuming any financing used to purchase it has been paid off. (See my previous column, "How to Get Rid of a Timeshare.")

In some cases, owners who are too frail or poor to travel have had success simply asking the resort to take back their timeshares, says Brian Rogers, owner of Timeshare Users Group, a forum for timeshare owners. If the resort refuses, the owner can abandon the timeshare, although that may lead to collection actions and damage

INHERIT | 3D

BUSINESS HIGHLIGHTS

By The Associated Press

Higher rates both a sign of US economic might and risk to it

WASHINGTON — This week's dizzying sell-offs in the financial markets have been a rude reminder that the U.S. economy is no longer relying on ultra-low interest rates to fuel growth. Borrowing costs are starting to climb for companies, homebuyers and the U.S. government — all of which could eventually dampen economic growth.

Trump steps up his attacks on Federal Reserve's rate hikes

WASHINGTON — President Donald Trump on Thursday escalated his attack on the Federal Reserve's interest rate increases, asserting that "the Fed is out of control" and blaming it for this week's plunge in stock prices. "It's a correction that I think is caused by the Federal Reserve with interest rates," Trump replied when asked by reporters in the Oval Office about the stock market swoon.

Can earnings season come to the rescue for stocks?

NEW YORK — Earnings season is about to ramp up, and investors hope another round of big numbers will pull the market out of its recent swoon. That's what happened this spring, but many companies have already warned that profit expectations may be too high this time around.

AP Exclusive: Tests show toxin in chain stores' jewelry

LOS ANGELES — Some national retailers say they're making changes after testing found a toxic metal in jewelry on their stores' shelves. Analysis done for the nonprofit Center for Environmental Health revealed cadmium in products sold by Ross, Nordstrom Rack and Papaya. The precise health risk from the jewelry is unclear, but extended exposure to cadmium can cause cancer and reproductive harm. Most of the tainted items were sold at Ross. The retailer says it has addressed the issue with its supplier.

Mortgage rates leap to 7-year highs; 30-year at 4.90 percent

WASHINGTON — Long-term U.S. mortgage rates leaped this week to their highest levels in seven years amid global anxiety over rising interest rates that has gripped financial markets. Costs for would-be homebuyers are climbing. Mortgage buyer Freddie Mac says the rate on 30-year, fixed-rate mortgages jumped to an average 4.90 percent from 4.71 percent last week. That's the highest level for the benchmark rate since April 2011. The rate on 15-year, fixed-rate loans rose to 4.29 percent from 4.15 percent.

Facebook says it purged more than 800 spam accounts, pages

NEW YORK — Facebook says it has purged more than 800 U.S. pages and accounts for spamming users with garbage links and clickbait. Facebook accuses their backers of "coordinated inauthentic behavior" for setting up networks of pages and accounts designed to mislead users about who they are and what they're doing.

Risk of streaming fatigue as Walmart, AT&T, Disney join fray

NEW YORK (AP) — As Walmart, AT&T and Disney join stalwarts such as Netflix in streaming video and creating original shows, the plethora of new services creates a risk for streaming fatigue. Walmart said it is partnering with MGM to create original content for its video-on-demand service Vudu. On Wednesday, AT&T announced it would create its own streaming service centered on HBO and Turner content and libraries and its other properties. And Disney is set to launch its own service late next year.

Shareholders must vote on Musk's return as Tesla chairman

If Tesla CEO Elon Musk wants to return as

HIGHLIGHTS | 3D

Higher rates: Sign of economic strength or a risk? Try both

By **JOSH BOAK**

THE ASSOCIATED PRESS

WASHINGTON — This week's dizzying sell-offs in the financial markets have been a rude reminder that the U.S. economy is no longer relying on ultra-low interest rates to fuel growth.

Borrowing costs are rising for companies, homebuyers and the U.S. government — all of which could eventually dampen economic growth.

Yet the climb in interest rates also reflects an economy that's still managing to accelerate on the energy of an expansion in its 10th year — the second-longest such streak on record. The pace of growth has picked up this year in part because of President Donald Trump's tax cuts, which have also increased the federal budget deficit and contributed to the higher rates now spreading through the economy.

For the moment, Trump is content to blame the Federal Reserve and its gradual rate hikes for the stock market fall. On Thursday, the Dow Jones Industrial Average tumbled 2.1 percent — or 546 points, after having sunk 831 points on Wednesday.

Fed officials last month raised its key short-term rate for the third time this year, and a fourth hike is likely before year's end.

Jerome Powell, whom Trump elevated to the Fed's chairmanship, is trying to keep inflation in check and unwind the central bank's programs that were launched to



THE ASSOCIATED PRESS

Trader Peter Tuchman works on the floor of the New York Stock Exchange. The market's recent decline was set off by a sharp drop in bond prices and a corresponding increase in yields last week and early this week.

rescue the economy after the 2008 financial crisis. Much of the Fed's efforts after the crisis depended on keeping borrowing rates, for consumers and businesses, at record lows for seven years.

But Trump now sees the Fed's gradual return of rates to normal levels as disrupting the stock market and an economic boom that he argues would otherwise endure for many years.

"I think the Fed is out of control," the president told reporters Thursday. "I think the Fed is far too stringent, and they're making a mistake and it's not right. Despite that, we're doing very well, but it's not necessary in my opinion. And I think I know about it better than they do."

Economists generally view the recent rate increases as a natural response to improved growth. The unemployment rate

FAST FACT:

The average 30-year fixed rate mortgage jumped this week to 4.9 percent

has reached a 49-year low of 3.7 percent. Most private forecasts expect the economy to expand roughly 3 percent this year, up from 2.3 percent a year ago.

Against that backdrop, a rise in borrowing rates may not be cause for alarm.

"Higher interest rates need not be a threat — they can and should be taken as a sign of economic strength," said Carl Tannenbaum, chief economist for Northern Trust.

With growth accelerating, demand for credit typically also increases.

And that additional demand for debt generally causes borrowing rates to climb.

Some of that greater demand has come from the federal government as the budget deficit has jumped \$232 billion so far this fiscal year, largely on the need to finance the president's tax cuts. The rate charged on 10-year U.S. Treasury notes has surged from 2.46 percent at the start of 2018 to nearly 3.16 percent.

"The big difference between now and a year ago is tax reform," Tannenbaum said. "We all anticipated it would have a very powerful short-term impact on economic activity."

But faster growth can produce some pain for the stock market and homebuyers as rates adjust upward. Should rates surge too much, they could trigger a recession as companies and consumers struggle

"Higher interest rates need not be a threat — they can and should be taken as a sign of economic strength,"

Carl Tannenbaum,
chief economist for Northern Trust.

to repay debt. For now, most economists foresee no downturn in the near future.

The Fed is trying to steer growth forward while avoiding an acceleration in inflation. But by raising its short-term rates, it's restricting a pool of credit that has bolstered the multi-year stock rally. The resulting higher rates have led many investors to unload shares.

Over the past week, U.S. and global markets have sold off at a speed that has jolted market watchers. The president's escalating series of tariffs against imports from China are contributing to the concerns.

"In the past few days, a handful of companies exposed to trade with China have discussed how the tariffs are starting to adversely impact their business through both higher costs and slower demand," Mark Haefele, chief investment officer at UBS Global Wealth Management, said in a note to clients.

Trump's top economic adviser, Larry Kudlow, tried Thursday to ease concerns about the tariffs by saying the administration is having discussions

for a meeting between Trump and President Xi Jinping of China at the upcoming G-20 summit in Argentina.

Stocks are far from the only market being hurt by higher interest rates. Homebuyers also stand to feel some pain.

The average 30-year fixed rate mortgage jumped this week to 4.9 percent, the highest level in seven years, according to mortgage buyer Freddie Mac. Higher rates increase the costs for would-be homebuyers and could stymie home sales, which could also depress consumer spending.

Sales of existing homes have already tumbled 1.5 percent in the past 12 months, according to the National Association of Realtors.

Danielle Hale, chief economist at realtor.com, predicted that average rates will reach 5 percent and said first-time buyers might pull back from the market.

"They might have to pause and reassess, and it might impact their budget enough that they step out of the housing market and wait and save more money for a down payment," Hale said.

DEBT

FROM PAGE 1D

by the now-closed Center for Analysis of Postsecondary Education and Employment.

Almost half of students who started attending for-profits in 2004 defaulted on their student loans within 12 years, according to a report from the Brookings Institution, a nonprofit public policy organization.

When researching colleges, use resources like the U.S. Department of Education's College Scorecard to view graduation rates and average salary after attending. Steer clear of schools that aren't forthcoming about whether they're accredited or licensed to operate, pressure you to enroll, or advise you to take out

private student loans or borrow up to the full cost of attendance without sharing other options.

TIE YOUR DEBT LOAD TO YOUR MAJOR

Your chosen major will also affect how much money you earn. Make sure the school and the specific program of study will prepare you for a well-paying job in your industry. Ask students and alumni at the schools you're considering how much job-search support they received.

Finally, borrow the least amount you can manage while still covering your expenses while in school. Dropping out due to financial stress can also hurt your chances of getting a stable job.

The Bureau of Labor Statistics' Occupational

Outlook Handbook is a good place to start researching your likely salary after graduation. Use that expected salary to determine how much to borrow. An affordable monthly loan payment is 10 percent or less of your after-tax income once you start working.

Payments you can handle will keep your bills on track — and won't leave you asking whether college is worth it.

"Ask Brianna" is a column from NerdWallet for 20-somethings or anyone else starting out. I'm here to help you manage your money, find a job and pay off student loans — all the real-world stuff no one taught us how to do in college. Send your questions about postgrad life to askbrianna@nerdwallet.com.

BIAS

FROM PAGE 1D

Slome, who's married to someone else, could be running a business without her husband, or without him bankrolling her.

"They think, he must have funded me. They don't understand that I'm doing this independently of him," says Slome, whose two-year-old company is based in Manhattan.

Slome has learned to turn an uncomfortable moment into a pitch about Douzet and herself.

"I tell them, we met because of shared business interests, and our joint abilities and skill sets make us good business partners," she says.

Duffy, who oversees Babson's mentoring programs for women entrepreneurs, says gender discrimination and how to deal with it are frequently discussed at program meetings.

"Have your antenna

up so you know it when you see it and have two or three ready-to-go behaviors in your back pocket to manage it in the moment for the best outcome," Duffy says.

Sally Strebel has noticed that when her male business partner leaves her side at meetings, "other men will approach and ask me a question about my company and then tell me how they are building something better and that I should watch out." Strebel, co-founder of Pagely, a website hosting company based in Tucson, Arizona, realizes they want to intimidate her.

She's also been in meetings where she wasn't given the chance to speak. For a while, she was silent. But as time went on, she realized that she has the right to speak.

"I have more power. I have a voice now. I can actually say, 'that's not OK,'" Strebel says.

Noushin Ketabi has noticed that when she and her husband and

business partner Rob Terenzi meet with male executives, they speak to him and don't make eye contact with her. They seem to perceive him as the ultimate decision-maker in their coffee company, Vega.

Ketabi responds by acting as an equal co-owner of the Santa Barbara, California-based firm, speaking knowledgeably and authoritatively. She also uses humor to try to ease the awkwardness.

Julia Fowler confronted the potential investor who asked if she planned to have children.

"The question itself was extremely inappropriate and personal that had nothing to do with the company," says Fowler, co-founder of Edited, a retail technology company with offices in New York, San Francisco and London.

At first Fowler was taken aback. Then, at a second meeting, she raised the issue.

"I said to the partner who had asked, 'I want

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Single mom masterminds \$700K swing from debt to savings

By KEVIN VOIGT
NERDWALLET

When Takiia Anderson graduated from Boston College Law School in 1999, she was a single mom with a 2-year-old child, nearly \$100,000 in student loans and a new job as a government attorney that paid \$34,102 a year. She didn't like that math.

"People are talking about 20 years to pay off a student loan, and my daughter is going to college in 16 years," recalls Anderson, now 47 and based in Atlanta. "I didn't want to be in a situation where I'm helping her pay for college while I'm still paying my student loan."

Today, Anderson's student debt is long gone. She has nearly \$500,000 in retirement savings, and her daughter, Taje Perkins, finished her third year at Spelman College in Atlanta with no student loans to cover its nearly \$30,000 per year in tuition and fees.

How did she do it? She set a series of targets and kept a laser-like focus on them that, even though she later became a high-earner and has ridden a surging stock market, can serve as a lesson to others today.

"Any time I got a raise, a bonus or a tax refund, I put it toward my debt, my daughter's education savings and then retirement," Anderson says.

Tough choice: save for retirement or college?

Many financial advisers would advise flipping those last two priorities: "The same way that airplane announcements tell us parents should put on their own oxygen masks before assisting their children, parents should prioritize saving for retirement and putting themselves in a good financial position before saving for their children's education," says Paul R. Ruedi, CEO of Ruedi Wealth



In this August 2015 photo provided by Nerdwallet, Taje Perkins, left, poses for a photo with her mother Takiia Anderson on her first day at Spelman College in Atlanta. Today, Anderson's student debt is long gone. She has nearly \$500,000 in retirement savings, and her daughter, Taje Perkins, finished her third year at Spelman College in Atlanta with no student loans to cover its nearly \$30,000 per year in tuition and fees.

"Although college wasn't as expensive when I went in 1989, I know what it's like not to have to pay those bills, and that's what I wanted for her."

Takiia Anderson, a Howard University graduate.

Management in Plano, Texas.

Yet more parents like Anderson are prioritizing saving for college over retirement — 56 percent are doing the former vs. 54 percent the latter, according to a recent survey by Sallie Mae, one of the nation's largest student loan lenders.

"Although college wasn't as expensive when I went in 1989, I know what it's like not to have to pay those bills, and that's what I wanted for her," says Anderson, a Howard University graduate.

Tackling her big debt first

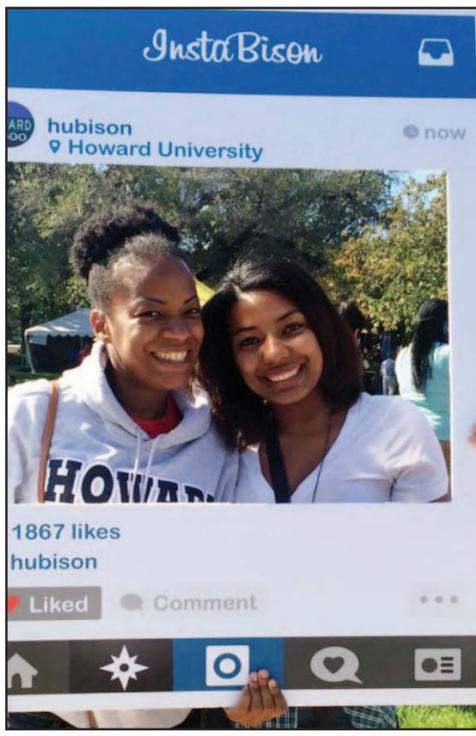
Anderson attacked her student loan debt first with single-minded determination.

"We didn't have cable. No internet," she recalls, adding that instead they watched old or borrowed DVDs and VHS tapes. "I was literally living in overdraft protection. But I was paying my bills on time. I drove the same car for 12 years, cooked at home and packed lunches."

As her salary increased and she was promoted to roles with the U.S. Department of Labor in Maryland, Philadelphia and Atlanta, she pumped more cash toward her debt.

"Even when I was making low six figures, I was renting \$1,200 apartments — a lot of money for some people, but much less than I could afford," she says.

In the end, Anderson was able to pay off her \$100,000 in debt in nine years rather than



NERDWALLET

In this October 2014 photo provided by Nerdwallet, Takiia Anderson, left, poses for a photo with her daughter Taje Perkins during a campus visit to Anderson's alma mater, Howard University in Washington.

20.

College saving: from \$135 in change to \$12k a year

Anderson began saving for her daughter's education when Taje was 3 years old. She started small. Following advice she heard on "Oprah," Anderson paid for daily expenses in cash and at the end of each day threw change in a drawer. After one year, she had \$135 that she used to open a savings account for Taje. She later rolled that into a 529 college savings plan and began contributing \$50 a month.

Once Anderson paid off her student loans and credit cards in 2008, she began

saving \$12,000 a year toward her daughter's education. By the time Taje started college, Anderson had saved \$56,000 and added another \$22,000 during her first years.

But to do so, Anderson quit contributing to her government retirement plan for two years — a move most financial advisers would caution against.

"Fortunately, the two years I didn't contribute to my retirement plan was during the financial crisis," she says. In 2010, she resumed contributing to her employer-sponsored retirement plan up to the legal limit — \$16,500 a year at that time — "to catch up," she says.

Anderson's max contributions have aligned nicely with the current nine-year bull market, in which the S&P 500 index has seen annualized returns of about 10 percent.

Debt-free means more life choice

Some might view Anderson's story as one of sacrifice, but she believes that aggressively paying down her debt has brought her freedom, like the opportunity to choose early retirement this year after working 20 years with the government.

Anderson has \$15,000 in emergency savings, owns a home and is doing contract legal work to keep earning some money. She also writes a personal finance blog, "The Frugal Biddy." Her daughter has begun her last year in college, and she will be taking over payments from her mother and getting student loans to finish her degree.

Dedicating five or 10 years of a career to pay down debt "may seem to some that they are losing their life, but what they don't realize is how much they gain," says Anderson.

INHERIT FROM PAGE 1D

to the owner's credit. Resorts are unlikely to sue elderly customers over abandoned, paid-off timeshares, Rogers says, and many older owners don't care what happens to their credit anyway.

2. The kids' names should not be on the deed

Timeshare salespeople may encourage putting heirs' names on the deed as a "convenience" to make it easier for an owner's children to use the property on their own, Finn says. What this actually does is trap the kids into inheriting the timeshare. Parents who

fell for this gambit can ask the resort developer to remove those names from the deed, and the developer likely will comply if there's no loan outstanding against the timeshare, he says. Another tip: The kids shouldn't ever pay the maintenance fees directly, even if they're handling the rest of the parent's finances. Those fees should always come from the parent's bank account, Finn says.

3. Heirs can disclaim the timeshare

If the timeshare is the "right to use" type, the heirs should direct the executor to inform the resort that the owner died, so the resort can

take steps to take back the timeshare, Finn says.

If the timeshare has a real estate deed or there's a specific bequest in the owner's will — "I give my timeshare to my daughters Sally and Simone," for example — Finn recommends the heirs file a written disclaimer of interest with the probate court handling their parents' estate.

"You're letting everybody know, 'I do not have or want any interest in this property. If I ever did have any, I am disclaiming any interest now,'" Finn says.

This column was provided to The Associated Press by the personal finance website NerdWallet.

HIGHLIGHTS FROM PAGE 1D

chairman, shareholders will have to vote on it. The requirement is detailed in a court brief filed jointly on Thursday by Tesla and the Securities and Exchange Commission. The brief was required by a federal judge who must approve a securities fraud settlement reached with Musk and the company last month. Musk and Tesla agreed to pay \$20 million each and make concessions to settle an SEC lawsuit alleging Musk duped investors with statements about a plan to take the company private.

Scramble for holiday season workers already near fever pitch

WASHINGTON (AP) — Companies that depend on holiday season sales need more workers at a time when the ranks of the unemployed have dwindled to their lowest level since the recession. The U.S. job market is the tightest it's been in five decades, consumer confidence is near an 18-year high and online shopping is surging. Envisioning an even tougher struggle than in recent years, many companies are taking steps they've not tried before in trying to recruit seasonal workers.

Trump signs bills to help patients stop overpaying for drugs

WASHINGTON (AP) — President Donald Trump has signed into law two bills that would allow pharmacists to tell consumers when paying cash would be cheaper than using insurance for their prescriptions. Under bipartisan legislation he signed Wednesday, health plans or middlemen can no longer prohibit pharmacists from telling customers when they would be better off not using their insurance plans. Trump complained that drug prices are "way out of whack" and "way too high."

Spark it up, eh! Canada prepares for legalized marijuana

DELTA, British Columbia (AP) — An Associated Press survey shows that at least 109 licensed pot shops are expected to open next week when Canada becomes the second and largest nation to legalize the adult use of marijuana. None of those stores will be in the nation's most populous province, Ontario, where stores won't open until April. Customers also will be able to order online and have cannabis delivered. Uruguay is the only other country with legal recreational marijuana sales.

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LEGAL NOTICES

NOTICE OF SALE 30

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Oct. 14, 2018

NOTICE OF PUBLIC SALE: JOSE A. TORRES MEJIAS gives Notice of Foreclosure of Lien and intent to sell these vehicles on 10/26/2018, 09:00 am at 2047 WEST SR 64 AVON PARK, FL 33825, pursuant to subsection 713.78 of the Florida Statutes. JOSE A. TORRES MEJIAS reserves the right to accept or reject any and/or all bids. 1FTYR10D78PA78926 2008 FORD

Oct. 14, 2018

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***NOW* Open Interviews Thursdays: 1-4pm**

Apply in Person at 116 Shicane Dr., Sebring, FL 33870 & bring your resume. GenPak is an Equal Opportunity Employer.

WORKERS NEEDED

154 workers needed for **Cisneros Harvesting, Inc.** for citrus harvesting from 11/11/18 to 06/10/19. Workers will be paid \$0.90 + per 90 lb field box, but will be guaranteed \$11.29 per hour. Job location is in Central FL. This job opportunity is temporary, 36 hours per week guaranteeing at least 3/4 of the time offered. Free housing is provided to workers who cannot reasonably return to their permanent residence at the end of the work day. Transportation and subsistence expenses to the work site will be provided by the employer upon completion of 50% of the work contract. Tools, equipment and supplies will be provided at no cost. Job order holding office is at 107 East Madison St., Tallahassee, FL. Workers interested can apply for this job at the nearest State Work Agency with job order 10788449.

Lykes Citrus Division

Full-Time Equipment Operator:

Duties include performing general grove activities (mowing, spraying, herbiciding, fertilizing), service grove equipment; performing hand labor tasks as needed.

Please Apply: online at www.LykesRanch.com or in person at Lykes Citrus Division, 7 Lykes Road, Lake Placid, FL 33852

Truck Driver Needed

Class A CDL & min. 3 yrs experience req. **863-532-8621, 863-763-6151.**

HELP WANTED 2001

HARVESTERS NEEDED

Harvester needs 28 temporary workers to cultivate and harvest various crops 11-26-18 to 06-01-19. The employer is **Citrus Harvesting, Inc.** Workers will be paid \$11.29 per hour depending on work location and piece rate(s) may be offered depending on crop activity, but will be guaranteed \$11.29 per hour rate. Worksites are located in Hardee, Highlands, Polk, Sarasota, Charlotte, DeSoto, Manatee, Hendry, and Lee counties, Florida. Employer will guarantee the opportunity for work for the hourly equivalent of 3/4 of the days of the work period. The employer will provide the tools necessary to perform the described job duties without charge to the worker. Housing will be provided for individual workers outside normal commuting distance. For workers residing beyond normal commuting distances, reasonable transportation and subsistence expenses to the worksite will be provided or paid by the employer after completion of 50% of the work period. Apply for this job at the Florida One-Stop Career Center office located at 324 6th Avenue, North, Wauchula, FL 33873 (863)-773-3474 using job listing number FL10798887.



Want to make a difference in the lives of others? Join the Habitat for Humanity Team!

FT Construction Foreman \$14/hr. Lead various groups of volunteers on the build site. Oversees construction project from start to finish. Must have construction experience, flexible schedule, and clean driving record. Some Saturdays required. Must pass background check and drug screening.

Apply within: at 159 S. Commerce Ave., Downtown Sebring, Monday-Friday 8am-4pm

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- ★ Dust, clean, and/or spot wash railings, walkways, doors, window sills, light fixtures, walls and 36 slip boat dock daily;
- ★ Empty and clean trash rooms, ashtrays, etc.;
- ★ Clean, disinfect, polish, and sanitize lobby, fitness center and pool rest rooms;
- ★ Cleaning of a lakefront beach area weekly;
- ★ Use of a pressure washer monthly as needed;
- ★ Other duties as assigned.

Experience with the above job duties is required. **We will be accepting resumes via email ONLY.** Please no walk in's as no one will be able to assist you. **We will begin interviewing the first week of Nov 2018. Please send all resumes to: aroth@condominiumassociates.com**

HELP WANTED 2001

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 - ★ **Equipment Operator** (FL DL) \$11.41-\$15.73/hr. + ben. pkg.
 - ★ **Bridge Worker I** (FL "B"CDL) \$11.41-\$15.73/hr. + ben. pkg.
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WORKERS NEEDED

107 workers needed for **Orozco Harvesting** for citrus harvesting and onion planting/harvesting from 11/15/18 to 6/15/19. Workers will be paid \$0.45+ per 25 lb bucket, but will be guaranteed \$11.29 per hour. Job location is in Central Florida. This job opportunity is temporary, 36 hours per week guaranteeing at least 3/4 of the time offered. Free housing is provided to workers who cannot reasonably return to their permanent residence at the end of the work day. Transportation and subsistence expenses to the work site will be provided by the employer upon completion of 50% of the work contract. Tools, equipment and supplies will be provided at no cost. Job order holding office is at 107 East Madison St., Tallahassee, FL 32399 job order 10793096

Full-Time Receptionist Needed for Busy Professional Insurance office in Sebring. HS diploma, computer and phone skills required. Bilingual a plus. **Benefits package offered.** **Please email resumes to blindsey@wellsinsurance.com**

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WORKERS NEEDED

27 workers needed for **RB Harvesting** for citrus harvesting and onion planting/harvesting from 11/15/18 to 6/04/19. Workers will be paid \$.45+ per 25lb. bucket, but will be guaranteed \$11.29 per hour. Job location is in Central Florida. This job opportunity is temporary, 36 hours per week guaranteeing at least 3/4 of the time offered. Free housing is provided to workers who cannot reasonably return to their permanent residence at the end of the work day. Transportation and subsistence expenses to the work site will be provided by the employer upon completion of 50% of the work contract. Tools, equipment and supplies will be provided at no cost. Job order holding office is at 107 East Madison St., Tallahassee, FL 32399. Job order 10792448.

WORKERS WANTED

57 workers needed for **RJ Harvesting, Inc.** for citrus harvesting and onion plating/harvest, from 11/15/18 to 06/04/19. Workers will be paid \$.45+ per 25lb bucket, but will be guaranteed \$11.29 per hour. Job location is in Central Florida. This job opportunity is temporary, 36 hours per week guaranteeing at least 3/4 of the time offered. Free housing is provided to workers who cannot reasonably return to their permanent residence at the end of the work day. Transportation and subsistence expenses to the work site will be provided by the employer upon completion of 50% of the work contract. Tools, equipment and supplies will be provided at no cost. Job order holding office is at 107 East Madison St., Tallahassee, FL 32399 job order 10792434.

HELP WANTED 2001

HARVESTERS NEEDED

Harvester needs 74 temporary workers to cultivate and harvest citrus, 12-01-18 to 05-15-19. The employer is **Rodriguez Citrus Harvesting, Inc.** Workers will be paid \$11.29 per hour depending on work location and piece rate(s) may be offered depending on crop activity, but will be guaranteed \$11.29 per hour rate. Worksites are located in Hendry, Highlands, Collier, and Lee counties, Florida. Employer will guarantee the opportunity for work for the hourly equivalent of 3/4 of the hours of the work period. The employer will provide the tools necessary to perform the described job duties without charge to the worker. Housing will be provided for individual workers outside normal commuting distance. For workers residing beyond normal commuting distances, reasonable transportation and subsistence expenses to the worksite will be provided or paid by the employer after completion of 50% of the work period. Apply for this job at the Florida One-Stop Career Center office located at 921 Anvil Way, LaBelle, FL 33935 (863) 675-1412 using job listing number FL10803226.

FIRST-LINE SUPERVISORS

Harvester needs 5 First-Line Supervisors 11-18-18 to 05-31-19. The employer is **Staterwide Harvesting & Hauling, Inc.** Workers will be paid \$14.00 - \$16.00 per hour depending on experience. Worksites are located in DeSoto, Hardee, Hernando, Highlands, Hillsborough, Lake, Manatee, Marion, Okeechobee, Orange, Pasco, Polk, Sarasota, and St. Lucie counties, Florida. Two verifiable months of supervisory or quality control experience in commercial agriculture in fruit or vegetable fields are required. Employer will provide transportation to all groves from the designated pick-up location. Employer will guarantee the opportunity for work for the hourly equivalent of 3/4 of the hours of the work period. The employer will provide the tools necessary to perform the described job duties without charge to the worker. Housing will be provided for individual workers outside normal commuting distance. For workers residing beyond normal commuting distances, reasonable transportation and subsistence expenses will be provided or paid by the employer after completion of 50% of the work period. Apply for this job at the Florida One-Stop Career Center office located at 500 E. Lake Howard Drive, Winter Haven, FL 33881 (863)-508-1100 using job listing number FL10798226.

HARVESTERS NEEDED

Harvester needs 264 temporary workers to cultivate and harvest citrus, blueberries & peaches, 11-20-18 to 05-31-19. The employer is **Staterwide Harvesting & Hauling, Inc.** Workers will be paid \$11.29 per hour depending on crop activity. Workers may be paid piece rates based on production, but will be guaranteed \$11.29 per hour rate. Worksites are located in DeSoto, Hardee, Highlands, Hillsborough, Lake, Manatee, Marion, Okeechobee, Orange, Pasco, Polk, Sarasota, and St. Lucie counties, Florida. Employer will provide transportation to all groves from the designated pick-up location. Employer will guarantee the opportunity for work for the hourly equivalent of 3/4 of the hours of the work period. The employer will provide the tools necessary to perform the described job duties without charge to the worker. Housing will be provided for individual workers outside normal commuting distance. For workers residing beyond normal commuting distances, reasonable transportation and subsistence expenses will be provided or paid by the employer after completion of 50% of the work period. Apply for this job at the Florida One-Stop Career Center office located at 500 E. Lake Howard Drive, Winter Haven, FL 33881 (863)-508-1100 using job listing number FL10799598.

WORKERS NEEDED

120 workers needed for **Three G Trucking, Inc.** for lettuce, celery and corn harvesting from 11/15/18 to 5/15/19. Workers will be paid \$0.22+ per box, but will be guaranteed \$11.29 per hour, Job location is in South Florida. This job opportunity is temporary, 36 hours per week guaranteeing at least 3/4 of the time offered. Free housing is provided to workers who cannot reasonably return to their permanent residence at the end of the work day. Transportation and subsistence expenses to the work site will be provided by the employer upon completion of 50% of the work contract. Tools, equipment and supplies will be provided at no cost. Job order holding office is at 107 East Madison St., Tallahassee, FL 32399 job order 10792314

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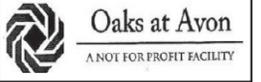
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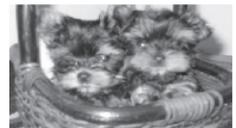
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Stock market experts say this is a stumble, not a plunge

By **SARAH SKIDMORE SELL** and **ALEX VEIGA**
THE ASSOCIATED PRESS

Woah, what was that? After months of relative calm, Wall Street has been jolted by a sudden run of turbulent trading.

The swoon wiped more than 1,300 points from the Dow Jones Industrial Average over two days and dragged the benchmark S&P 500 index down more than 5 percent. The VIX index, which measures how worried traders are about a decline in stocks, climbed Thursday to its highest level since February, when the S&P last had a correction, or a 10 percent drop.

What now? Experts say this new eruption of market volatility should not be surprising, especially after the long stretch of relative calm investors have enjoyed.

Over the summer, traders set aside worries about the escalating U.S.-China trade dispute and instead focused on more encouraging developments: solid economic growth and record corporate earnings. It helped that stocks were on the rise — the S&P 500 hit an all-time high just four weeks ago.

So after several months of gains, a pullback would be expected, said John Lynch, chief investment strategist at LPL Research. "Volatility is back and it may require more active strategies on the part of investors to pursue their long-term goals," Lynch said. "Volatility is also not to be feared, but embraced, as varying data points will cause bouts of market anxiety. But remember that fundamentals are still strong."

The economy is indeed quite strong by many measures — consumer spending is growing, unemployment is low and manufacturing surveys are near record levels. And many experts say that is more important than the market's daily ups and downs.

So what's behind this week's upset?

Investors have grown concerned about a recent, steep drop in U.S. government bond prices and an ensuing upward move in bond yields, which makes bonds more attractive relative to stocks. The market is also worried about rising interest rates, which tend to climb on expectations of future economic growth and inflation and can increase costs for business — slowing growth and dampening corporate profits.

"There's some concern that third-quarter earnings could be maybe a little bit less robust than they were in the second quarter and there could be more pressure on profit margins," said Willie Delwiche, investment strategist at Baird.

Worries about a slowdown in the global economy and the escalating U.S.-China trade dispute also have contributed to investors' unease. And markets typically see increased volatility in months preceding midterm elections.

"We are not surprised by the uptick in volatility toward more normal levels," market strategists

So what's behind this week's upset?

Investors have grown concerned about a recent, steep drop in U.S. government bond prices and an ensuing upward move in bond yields, which makes bonds more attractive relative to stocks.

at Wells Fargo Investment Institute wrote in a report Thursday, adding that "it's too soon to say that the pullback is over."

Having bonds and equities selling off may feel like the worst of both worlds for investment portfolios, but the market's shift isn't as bad as it might seem, said Michael Crook, head of institutional strategy at UBS Global Wealth Management.

He notes that the S&P 500 is basically back to where it was during the summer, and only down slightly from its all-time high. In addition, the negative return in bonds barely registers when one considers how bonds have performed this year.

"That's very normal volatility, and while it has been acute — like all market drops — it only erases a few weeks of gains," Crook said.

The market's stability in 2017 may have given investors a false sense of security too, said Nationwide Chief of Investment Research Mark Hackett. The fundamental strength of that year resulted in historically low volatility and market pullbacks.

One natural reaction to increased volatility is the inclination to get off the wild ride and sell. If you have a lengthy time horizon for the investment, say a decade, the general recommendation is to resist that temptation. Stocks have historically offered some of the biggest returns over the long term for investors.

For investors who want less volatility, bonds, savings accounts or other investments offer less risk. The trade-off is that returns over the coming decade will likely be lower.

Remember that what is happening in the headlines is not necessarily what is happening in your portfolio, said Judith Ward, a senior financial planner at T. Rowe Price.

Still feeling jumpy? Review your portfolio and make sure your holdings are where you want them to be and that they're on course to meet your goals. Rebalance the portfolio, if needed, but resist the urge to flee.

Any financial adviser will remind you that those who sold in the depths of the global financial meltdown missed out on big gains in years that followed.

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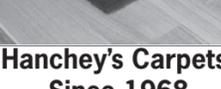


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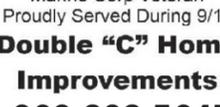
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Retailers up their game after Toys R Us closures



THE ASSOCIATED PRESS

In this Aug. 30, 2018, photo Anne Marie Kehoe, Vice President of Toys at Walmart speaks about the retailer's Toy Shop at their event in New York.

Focusing on making stores a dynamic shopping experience

By ANNE D'INNOCENZIO
THE ASSOCIATED PRESS

NEW YORK — When Toys R Us closed its doors, customers mourned the loss of a beloved brand that conjured memories of their own childhood.

Retailers, on the other hand, saw an opportunity.

Rather than cede any more ground to online behemoth Amazon, companies like Target, Walmart and Party City ramped up their offerings. Now, ahead of the pivotal holiday season, they're going even further by focusing on making their stores a dynamic shopping experience. That means creating play areas for kids, offering demos of new toys and staging events like scavenger hunts in the stores.

Retailers are trying to grab a piece of the nearly \$3 billion left on the table by Toys R Us, or 12 percent of the U.S. toy market, according to NPD Group Inc., a market research group.

Last month, Party City opened 50 Toy City pop-up shops that feature six-by-eight-foot Lego dinosaurs and other interactive displays. Walmart says 30 percent of its holiday toy assortment will be new. It will also offer 40 percent more toys on Walmart.com from a year ago. In November and December, the company's toy area will be rebranded as "America's Best Toy Shop."

Starting in late October, Target will devote extra space at 500 stores located near former Toys R Us stores for bigger toys like electric cars, playhouses and musical instruments as well as adding nearly 200 more products. And 100 Target stores will see new layouts and fixtures in the toy area. The company is also expanding the number of kids' events it hosts. Most recently, it had a Lego Minecraft event that featured a scavenger hunt.

At least one foreign toy retailer is looking into the U.S. market after the demise of Toys R Us. Mexico-based Distroller World, an experience-based retailer with more than 60 stores in Mexico and set to open its third store in the U.S. in October. And it will be approaching U.S. department stores to open shops to replicate its model in Mexico, says CEO Daryn Fillis. At the center of the experience: Parents and children create their own



In this Aug. 30, 2018, photo Enzo plays with the Lego Creator Pirate Roller Coaster at the Walmart Toy Shop event in New York. Walmart says 30 percent of its holiday toy assortment will be new. It will also offer 40 percent more toys on Walmart.com from a year ago. In November and December, the company's toy area will be rebranded as "America's Best Toy Shop."



In this Aug. 30, 2018, photo Juliet plays with an L.O.L. Surprise! House at the Walmart Toy Shop event in New York.

"It's all about the demonstrations, the hands-on experience."

Jim Silver, editor-in-chief of TTPM, a toy review site.

adventure to adopt an alien baby delivered in a space capsule.

"It's all about the demonstrations, the hands-on experience," said Jim Silver, editor-in-chief of TTPM, a toy review site. "When you get your hands on a toy and you can touch and feel, it does lead to greater sales. And those are the experiences that shoppers enjoy."

Meanwhile, Amazon is reportedly planning a toy catalog to be distributed at its Whole Foods stores. The company declined to comment on the catalog, but analysts say Amazon could grow its market share in toys from 15 percent to 20 percent this year.

Toy sellers had been long taking advantage of Toys R Us woes, but it stepped up its efforts when the chain filed Chapter 11 in the fall of 2017 and accelerated the pace when the chain announced it was liquidating its operations in March. As of early this year, Toys R Us had more than 800 U.S. stores. It closed the last 200 stores at the end of June.

But no one can replicate Toys R Us' constant supply of hot products to its stores until Dec. 25. In fact, NPD expects 20 percent of Toys R Us sales will "simply evaporate." It's not issuing a holiday toy sales forecast, but others expect the figure to be unchanged compared to a year ago, when it was up about 2 percent.

With reports of the retailer's demise, there was an outpouring of nostalgia from shoppers, and some analysts credit

that empathy for helping to drive an uptick in toy sales for the first half of the year. U.S. toy sales from January through June increased 7 percent to \$7.9 billion, according to NPD. Last year, toy sales increased 1 percent to \$20.7 billion from 2016.

"I am convinced that the strong toy industry growth so far this year has been at least partially supported by the empathy that people felt toward losing a store like Toys R Us," said Juli Lennett, NPD's senior vice president and industry adviser for toys in a statement. "I think it brought about an emotional response that resulted in parents buying more toys overall."

Even FAO Schwarz is taking advantage of the nostalgia. The iconic toy store is set to reopen in November in Manhattan shuttering three years ago.

The store will be staffed with theatrical performers and will feature new play areas like a mini grocery store where kids can buy pretend food made of wood. In another section, there'll be a mechanic who will help kids build radio controlled race cars. FAO Schwarz is also bringing back the oversized piano made famous in the Tom Hanks movie "Big."

Jessica McCune, 30, was a big fan of Toys R Us and she stocked up on a number of toys when the stores were closing. Although she said she plans to shift her toy shopping to Walmart, Target and Amazon, she still misses her old go-to.

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4 signs you're not ready to be a homeowner — and what to do about it

By **DEBORAH KEARNS**
BANKRATE.COM

Buying a home is a major life milestone, right up there with snagging a dream job or finding true love. Your heart might be set on becoming a homeowner, but red flags might indicate you're not yet ready to make the leap.

For many, particularly millennials, homeownership represents much more than a financial investment. In a recent Homes.com survey on millennial attitudes toward homebuying, 74 percent of millennials equate home ownership with stability. Although it will likely take them longer to meet their goal, 68 percent of millennial respondents said they're likely to buy a home at some point in the future, the survey found.

Whether it's too much debt, a lack of savings or a roving lifestyle, there are several reasons why potential homeowners might want to delay a home purchase. Here are four of them — and advice on how to overcome these obstacles.

1. You have too much debt

To get approved for a mortgage, you must show you can handle all of the expenses of owning a home (including the ones that aren't rolled into your monthly mortgage payments). You also have to meet your other financial obligations, and that might be a challenge if you already have a mountain of debt on your plate, says Jennifer Beeston, branch manager and vice president of mortgage lending with Guaranteed Rate.

"A lot of people approach buying a home in terms of what's the max they can afford," Beeston says. "With lenders' guidelines getting looser, some will accept a debt-to-income ratio of up to 50 percent, but that's based on your mortgage payment and debts that show up on your credit report in relation to gross income."

Beeston adds that DTI calculations don't take into account expenses such as schooling, daycare, income taxes, healthcare and retirement savings.

How to overcome it: Pay down your debt to a manageable level. If you've accumulated a lot of debt over time, consider a personal loan to consolidate them into one streamlined, and preferably lower-interest, monthly payment. And avoid getting sucked into a new debt trap by cutting



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spending and diligently paying down debt. A debt consolidation calculator can help you determine how to strategically consolidate and pay down your debt.

2. Your credit isn't stellar

Your credit history and credit score are closely linked to the mortgage pricing you'll receive — and that impacts your monthly payments for the life of the loan, says Dan Green, CEO of Growella, a mortgage news and advice website. A good starting point is to give yourself a credit check-up to see where you stand. You can get your free credit report and score from Bankrate.

"If your credit score is not optimal, you'll pay more for a mortgage," Green says. "Your credit score today will have a huge impact on the homes you're looking at and can afford. It may be sensible to wait to buy and work on your credit."

Let's do a quick calculation for two borrowers applying a 30-year, fixed-rate mortgage for \$300,000 with 10 percent down. Jen has an excellent credit score and was offered a 4.75 percent interest rate and Sarah, who has a lower score, was offered a 5 percent interest rate. Sarah's monthly payments are roughly \$41 more than Jen's but where she really gets dinged is in overall interest paid. She'll pay nearly \$15,000 more in interest of the loan's lifetime because she didn't get a lower interest rate.

How to overcome it: To boost your credit

score, pay your credit cards and other debts on time. Ideally, credit cards should be paid off in full every month. Avoid opening new credit lines unless you're establishing a credit history. Finally, keep your credit utilization ratio to 30 percent or less of your available credit limit for each credit account. In other words, your balances shouldn't exceed 30 percent of your maximum credit limits.

If you're emotionally and mentally ready to buy a home, there's likely a home you can buy. The catch: you might have to settle for less than your ideal home if your credit and finances impact what you qualify for, Green points out.

3. You don't have enough savings

Buying a house comes with a lot of upfront expenses that go beyond your monthly mortgage payment. Expect to pay 2 percent to 4 percent of a home's purchase price in closing costs. Plus, there's the down payment (anywhere from 3 percent to 20 percent of the purchase price, depending on your loan type) and moving expenses to factor in.

But it's the hidden costs of homeownership that take many new homeowners by surprise. These might include homeowners association dues, condo/assessment fees, routine maintenance, utility bills and major repairs. Ideally, homeowners should save roughly 1 percent of the home's purchase price each year for maintenance expenses, says

4. You want a carefree lifestyle

If you're someone who moves frequently, buying a home might not make financial or practical sense. Lifestyle plays a huge role in the decision to rent versus buy, Smith says. Remember that the bigger the house, the more maintenance and upkeep. If you want to keep things low-key, buying a condo or continuing to rent might make more sense until you're ready for more responsibility.

Another thing to consider if you don't tend to sit still: it might be a hassle to sell your home or rent it out eventually. Home values can go up or down over time so there are no guarantees that you'll be able to sell.

How to overcome it: Take time to consider your lifestyle factors that impact your housing choices, including whether you plan to move around a lot, your ability to keep up with and pay for ongoing maintenance, your commute, and current or future family needs. And take care with buying a house with a partner if you don't share similar financial and life goals, Beeston says.

"Don't rush to buy a house because you're reacting to a life event," Beeston says. "Take your time. It's a big purchase, and there's no guarantee you'll get what you paid — or more — for it."



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Toyota recalls trucks, SUVs and cars to fix air bag problem

By THE ASSOCIATED PRESS

DETROIT — Toyota is recalling nearly 188,000 pickup trucks, SUVs and cars worldwide because the air bags may not inflate in a crash.

The recall covers 2018 and 2019 Tundra pickups and Sequoia SUVs as well

as 2019 Avalon sedans.

Toyota says the air bag control computer can erroneously detect a fault when the vehicles are started. With a fault, the air bags may not deploy in a crash. The company wouldn't say if the problem has caused any injuries.

Toyota will notify owners and dealers will update the air bag control software. The recall is expected to begin Oct. 22.

Toyota says the recall covers about 185,000 vehicles in North America and 2,600 in other markets.

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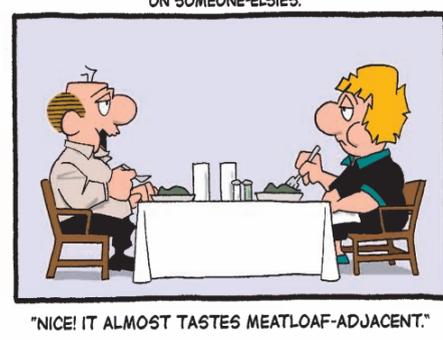
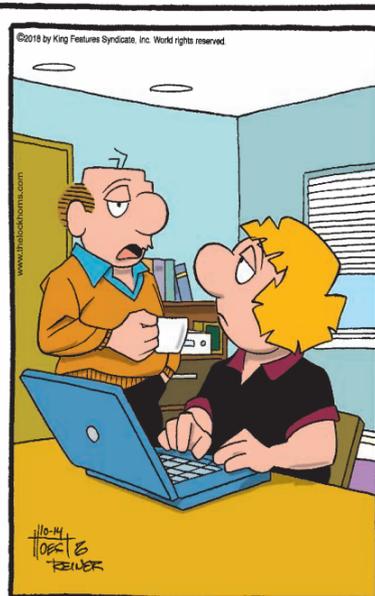
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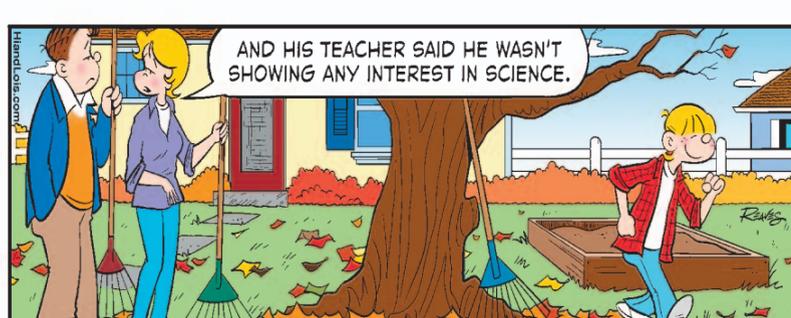
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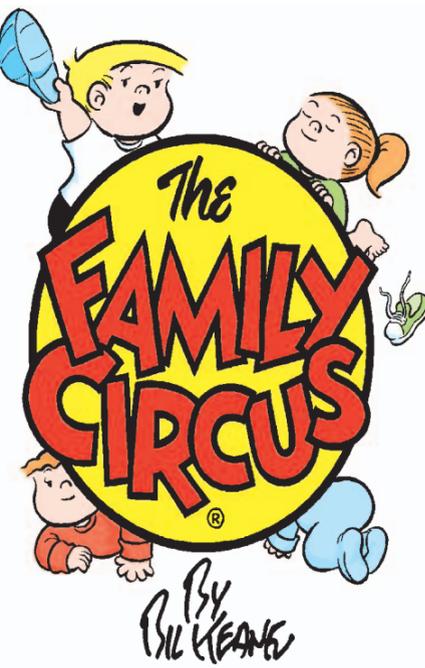
by BRIAN and GREG WALKER



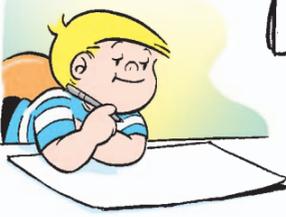
MARY WORTH

"A TRUE FRIEND NEVER GETS IN YOUR WAY UNLESS YOU HAPPEN TO BE GOING DOWN."
- ARNOLD H. GLASGOW





Little Billy wanted to give Daddy the day off, so he drew up this page of definitions.



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What's the Meaning of This?

By Billy (age 7)

Kettle Steers, Cows, etc.	Wrench Place where Kettle are kept	Vest Out where Kettle Wrenches are
Keel Form of Old Vest Justice	Debt Keeled	Symmetry Place for the Debt

Wizard of ID

by Hart, Mastroianni and Parker

GOOD EVENING, FOLKS

READY FOR A SHOW?

YEAH!

BOOM

10-14-18

HOORAY!

HOORAY!

BOOM

HOORAY!

GOTTA GIVE 'EM WHAT THEY WANT

10-14-18

Mort Walker's beetle bailey

I'M GOING TO THE MOVIES

WANT TO GO WITH ME?

SURE

THANKS FOR GOING TO THE MOVIES WITH ME, MISS BLIPS

IT WAS FUN

UM... COULD I... UH... KISS YOU?

I GUESS SO

10-14

BRUSH BRUSH BRUSH

SQUEAK SQUEAK SQUEAK

PSST PSST

MINTS

AW, I GUESS SHE DOESN'T LIKE ME

ZZZZZ

GREG + MORT WALKER

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HAGAR the horrible by DIK BROWNE

IT MUST BE WONDERFUL TO BE YOUNG AND IN LOVE...

I'D SETTLE FOR YOUNG!

WHAT DO YOU WANT TO DO TONIGHT?

I'LL SHOW YOU!

YOU WANT TO STAY HOME AND MOP?!

10-14

BLONDIE by DEAN KUNIGS & JOHN MARSHALL

THINK POSITIVE THOUGHTS, THINK POSITIVE THOUGHTS, THINK POSITIVE...

J.C. DITHERS

BOSS, I'D LIKE TO TAKE A MENTAL HEALTH DAY OFF TOMORROW TO RECHARGE MY BATTERIES

A WHAT?!

BOY, THAT'S RICH!!

HA! HA! HAW!!

WHOOO BOY!!

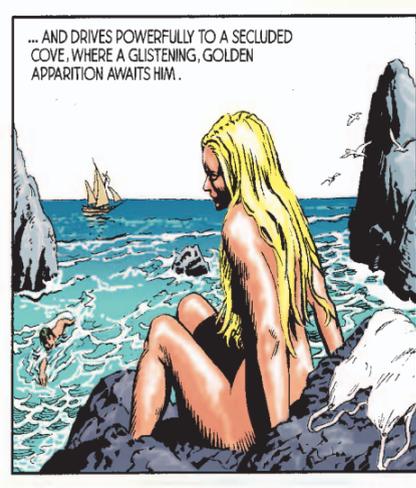
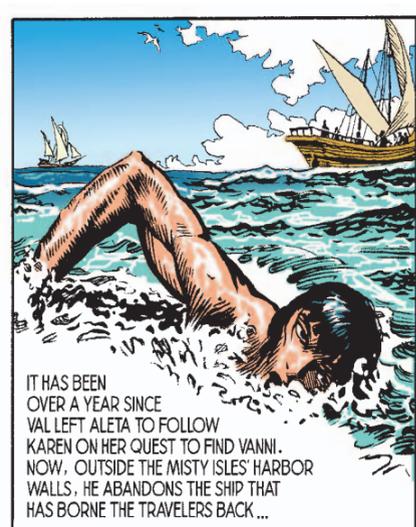
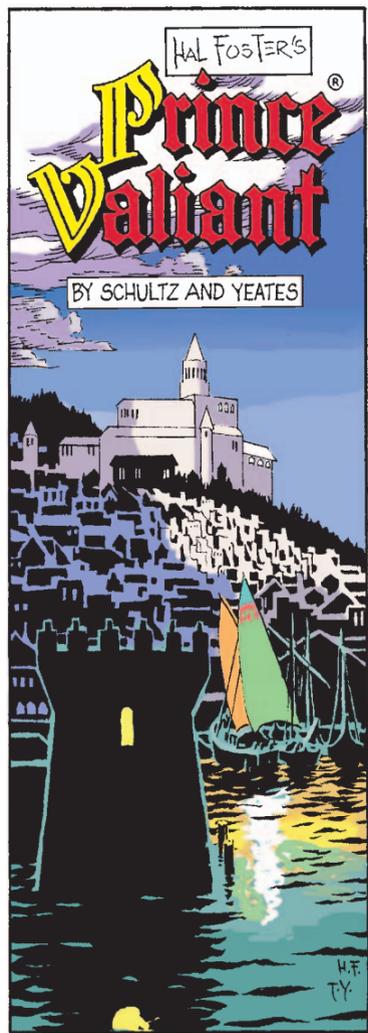
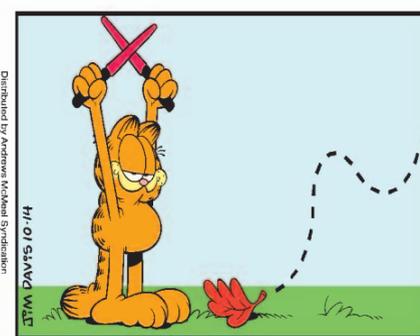
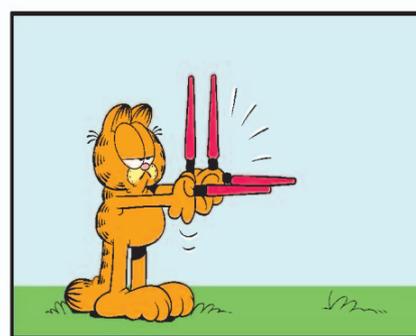
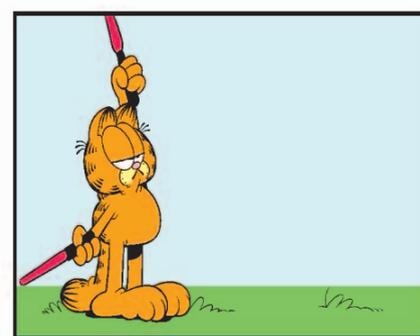
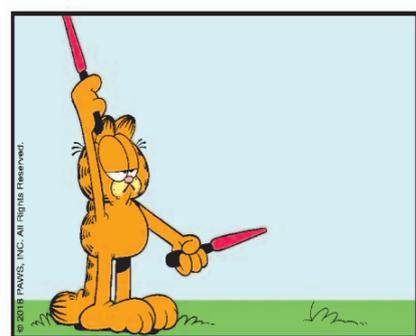
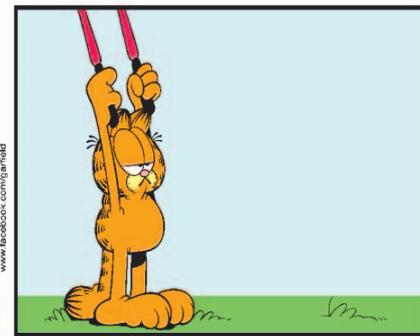
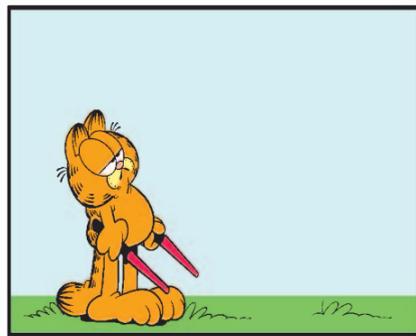
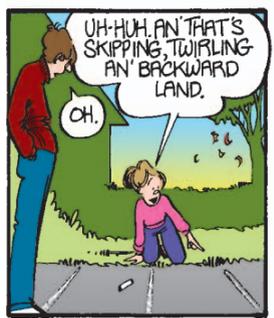
ARE YOU SURE ONE DAY OFF WILL BE ENOUGH?

I'LL COME BACK LATER, BUT THAT PROBABLY MEANS NO

HA! HA! HEE!

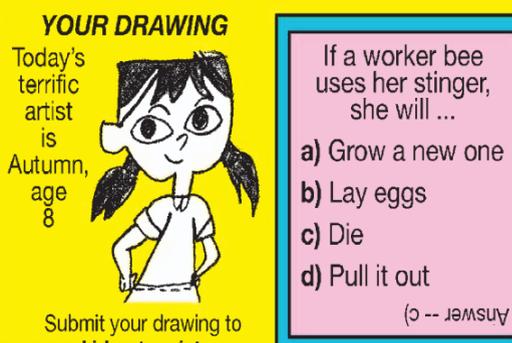
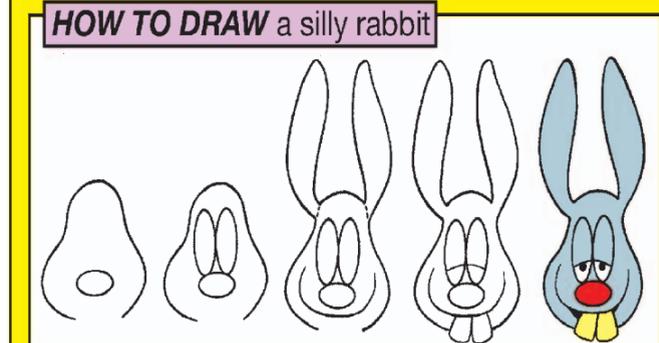
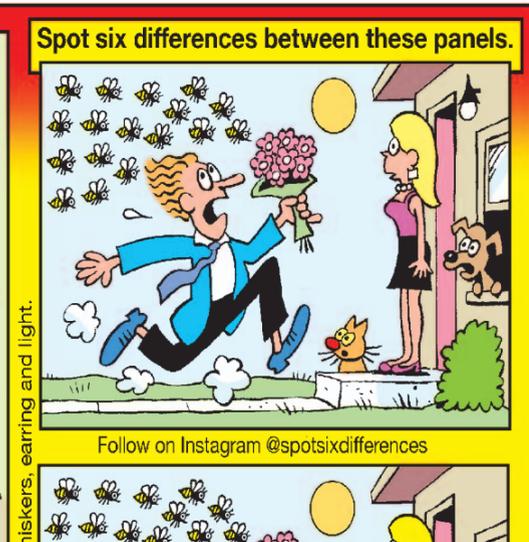
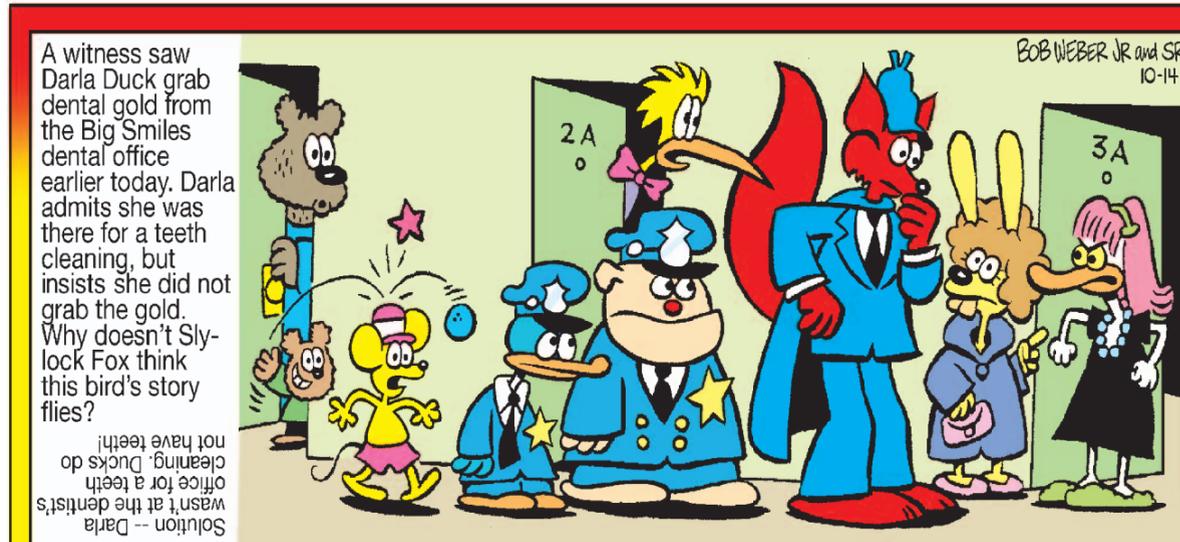
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SLYLOCK FOX and COMICS FOR KIDS

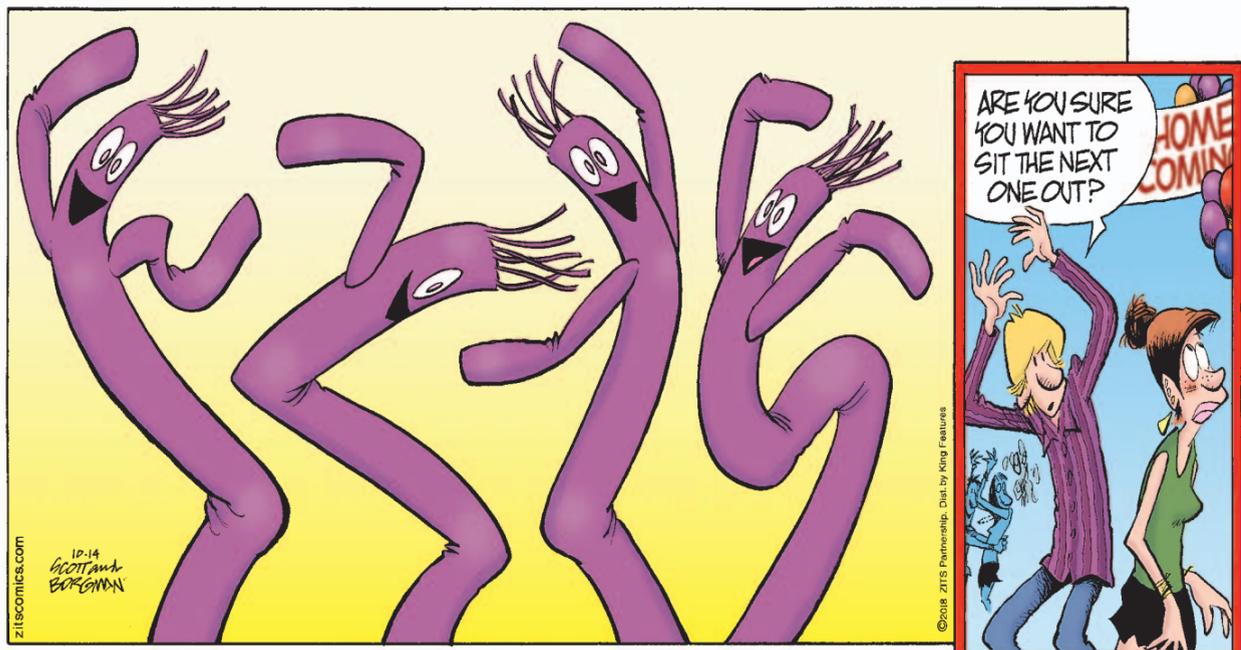
BY BOB WEBER JR.





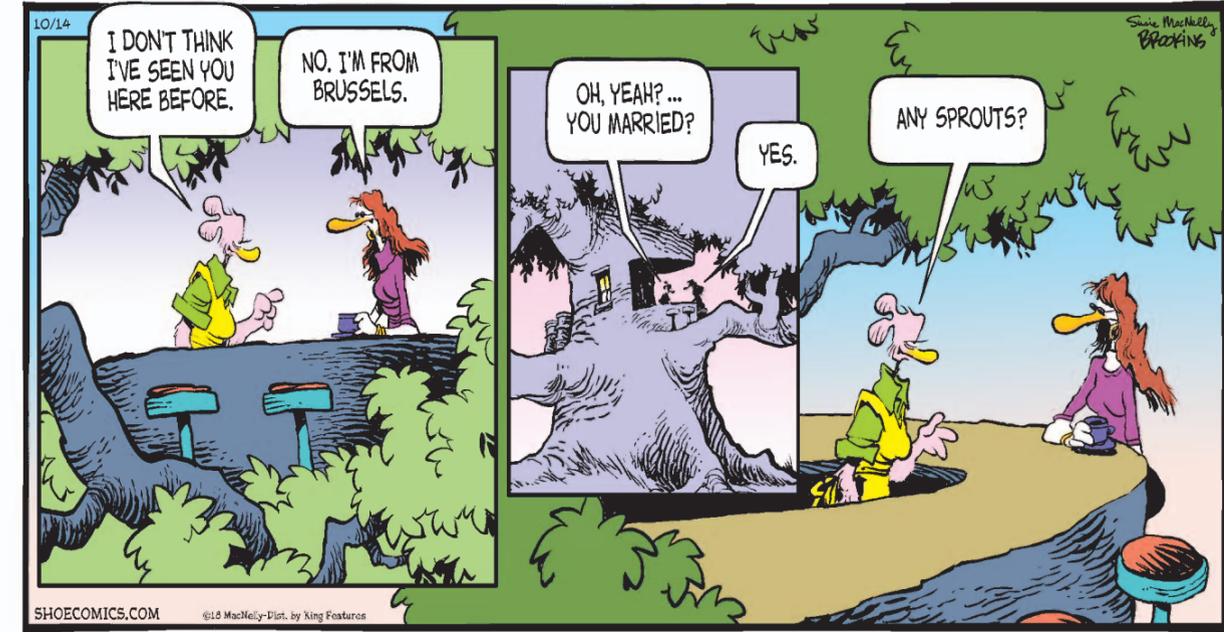
ZITS

By JERRY SCOTT and JIM BORGMAN



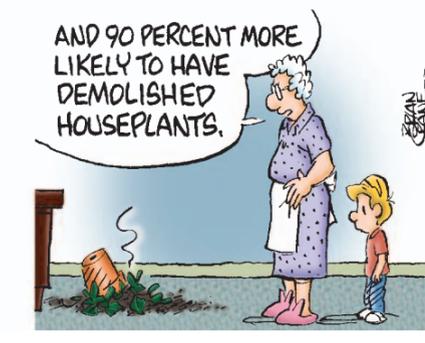
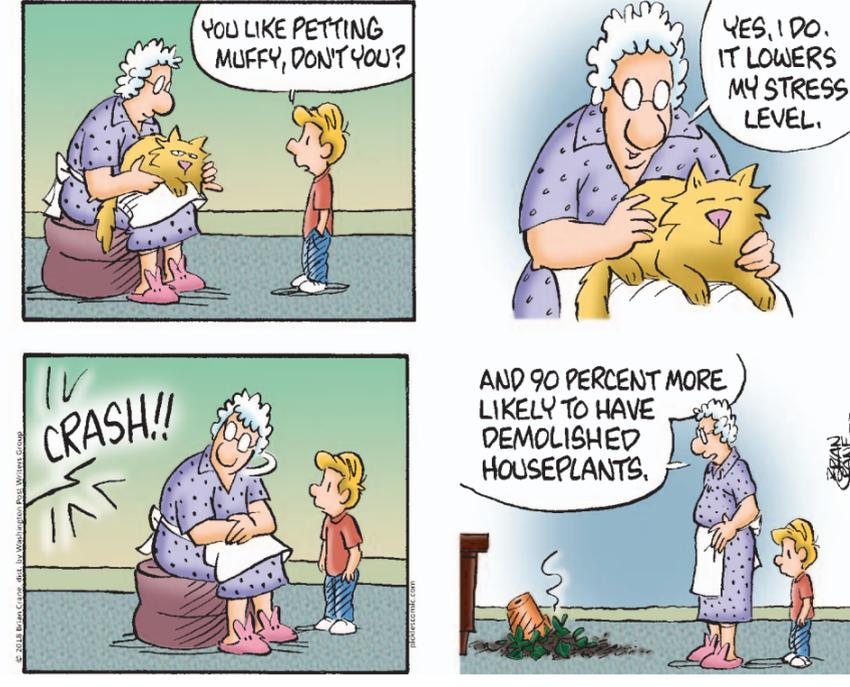
Shoe

By Gary Brookins & Susie MacNelly



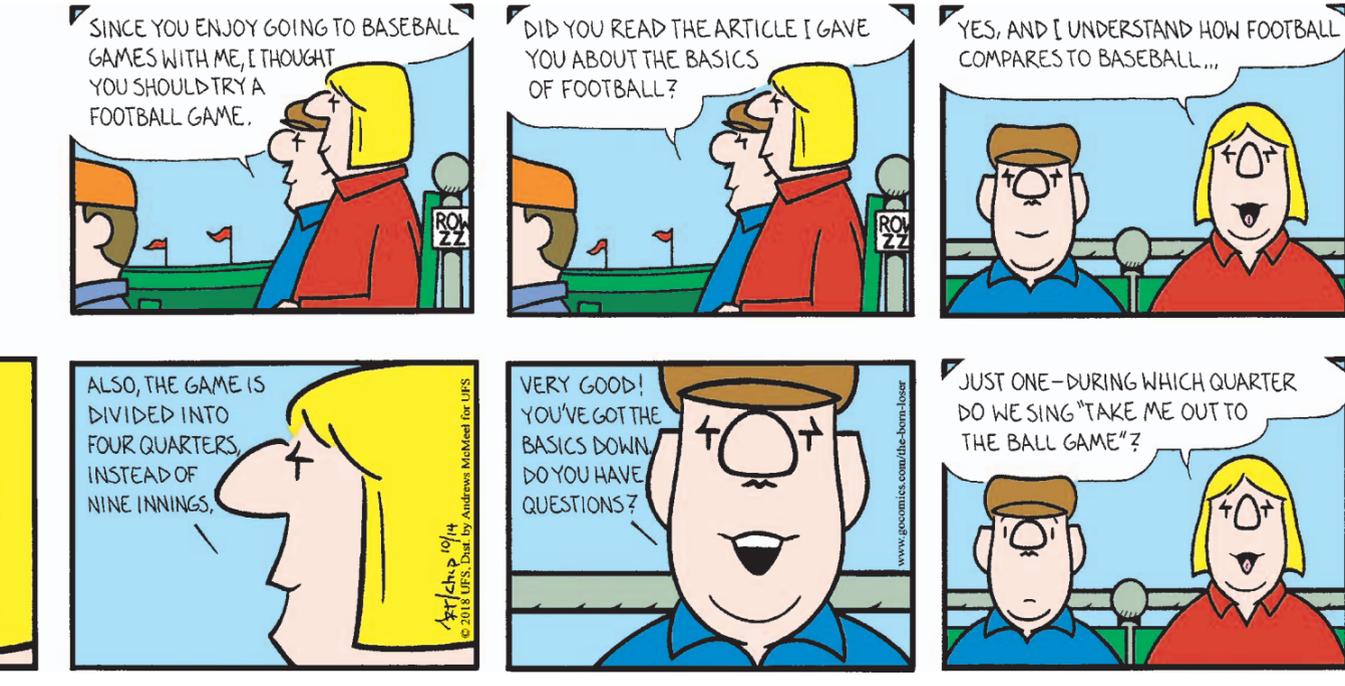
PICKLES

by BRIAN CRANE



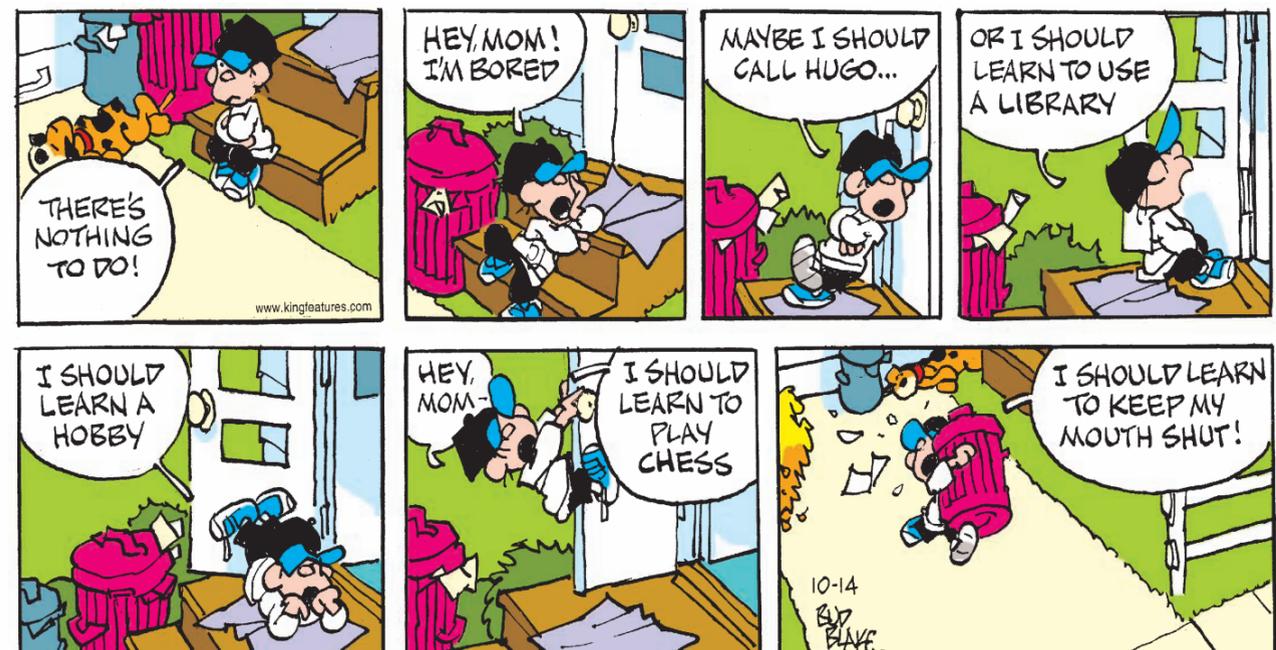
THE BORN LOSER

by Art & Chip Sansom



TIGER

By BUD BLAKE



BABY BLUES

By RICK KIRKMAN / JERRY SCOTT

RED PAPA THIRTY-NINE TRAP, RIGHT?

GUILT! GUILT!

WATCHING FOOTBALL, HUH?

YUP. THAT'S NICE.

OF COURSE, IT WOULD ALSO BE NICE TO SPEND SOME QUALITY TIME WITH YOUR DAUGHTER.

TIME IS REALLY SAILING BY. THESE PRECIOUS YEARS WILL BE GONE BEFORE YOU KNOW IT.

THIRD AND SEVENTEEN.

WE'RE DOING THE INSTANT REPLAYS WITH DOLLS.

THEN MALIBU BARBIE® WENT IN MOTION...

BARNEY GOOGLE and SUNS FEM YITH

BY JOHN ROSE

SNIFF !! SNIFF !! AUNT LOWEEZY'S BAKIN' SUMPIN' YUMMY !! LET'S GO GIT SOME !!

WHOA, WHOA, JUGHAID !! NOT YET !!

BEST WAIT 'TIL TH' DANGER OF GITTIN' ASKED T'DO TH' DISHES HAS PASSED !!

BLOOFLPZLBFI ?

NOPE !! NO CANDLES, L'I'L TATER !!

KLFOOBPL ?

NOPE, NO SINGIN' EITHER !!

PZBRFFLNOOP ? BLOONS ?

NO PRESENTS, NO BALLOONS !!

SOMETIMES, L'I'L TATER, A CAKE IS JUST A CAKE !!

BY MASTROIANNI AND HART

DAD, WHY DON'T HUMANS WORK TOGETHER LIKE ANTS DO?

BECAUSE THEY'RE AN 'ADVANCED' SPECIES.

I SAY TRUTH BUT TO OBSERVE LIVES IN THE UNOBSERVED MIND. ONE'S THOUGHTS IS TO BE TRUTHFUL.

SMACK

THIS DRESS REALLY BRINGS OUT THE PRIMAL INSTINCT IN THEM.

SALLY FORTH

by Francesco Marciuliano

HOLD UP ONE SECOND, CYNTHIA...

BEFORE WE GO BACK INSIDE WITH OUR LUNCHES, LET'S TAKE A MOMENT TO TRULY APPRECIATE BEING OUT OF OUR OFFICE BUILDING...

AFTER ALL, BEFORE WE KNOW IT, IT'LL BE CHILLY, THEN COLD, AND THEN JUST FAR TOO FREEZING TO EVEN BE STEPPING OUTSIDE...

SO LET'S JUST STAND HERE IN THE GENTLE COOL AIR AND WARM SUNLIGHT...

SO WE CAN TREASURE THIS VERY FEELING THROUGH THOSE LONG WINTER MONTHS.

BUT I ALWAYS SEE YOU STANDING OUTSIDE ALONE FOR A FEW MINUTES IN THE WINTER.

OH, THAT'S FOR CRUCIAL MENTAL HEALTH BREAKS BECAUSE EVERYONE INSIDE OUR OFFICE IS DRIVING ME TO A FULL PSYCHOTIC BREAK. THIS IS PURELY FOR ENJOYMENT.

CRANKSHAFT

BY BATIUK & DAVIS

OH, WOW!

JEFF, COME AND SEE THIS!

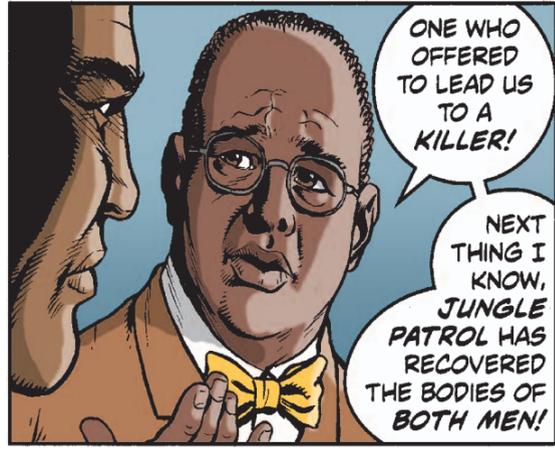
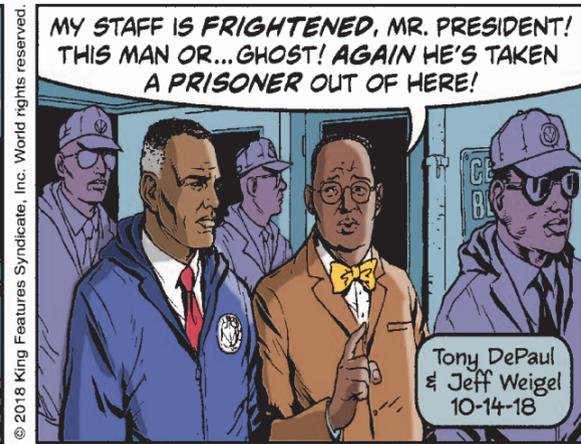
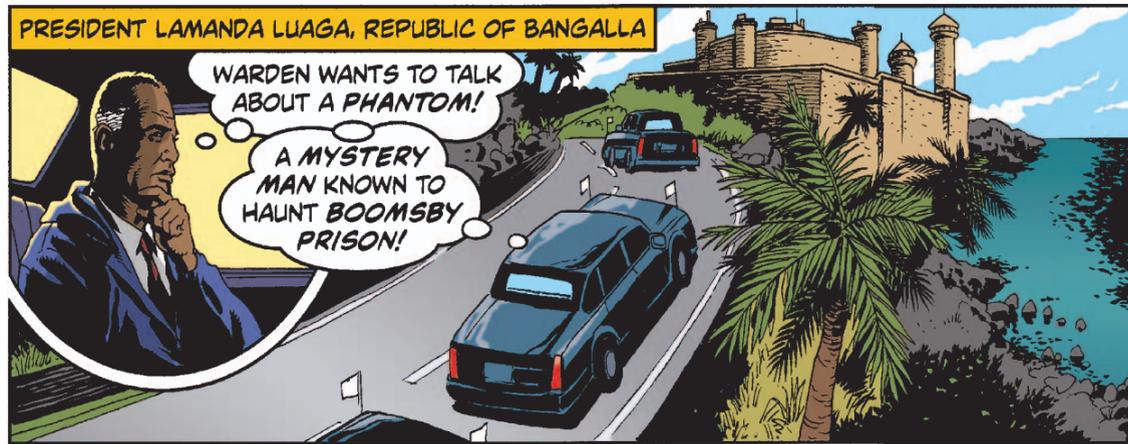
ISN'T THAT BEAUTIFUL!?

THE LEAVES IN THE BACKYARD LOOK LIKE A GOLDEN CARPET!



THE PHANTOM

BY LEE FALK



NON SEQUITUR

DENNIS THE MENACE

BY HANK KETCHAM

