

Wakulla Neighbor

Vol. 2, No. 11 • November 2016

Serving Wakulla County, Woodville and Alligator Point

PRST-STD
US Postage PAID
ECR-WSS
Wakulla Neighbor
Permit 25
Crawfordville 32327

FOOD MATTERS
By Mary Katherine Westmark & Tammie Barfield
Clean the fridge *See page 10*

A friend in need

Medart Elementary student implements 'Friendship Bench'

By NICOLE ZEMA
nzema@thewakullanews.net

Emma Dykes, 10, came up with a simple way to communicate complex feelings.

"I saw a few kids on the playground, and they didn't have any friends, so I wanted to find a way for them to let people know, 'I want a friend,'" the Medart Elementary School fifth-grader said.

When she read a story about the Friendship Bench phenomenon, "I thought it would be a good idea for this school."

Emma wrote a Friendship Bench proposal, and presented it to Principal Kimberly Dutton, who approved the idea. They discussed where to find resources for the bench.

"We talked about getting a wooden one at first," Medart Elementary third-grade teacher Michele Lawhon said. "We have some contacts at Gulf Coast Lumber. But we thought concrete would be better in the weather, and with splinters."



Emma Dykes, a Medart fifth-grader, proposed a Friendship Bench for kids who need a pal.

Emma's family attends Sopcuppy Southern Baptist Church with L.B. Brooks, owner and operator of Brooks Concrete in Panacea. He donated a concrete bench, worth about \$125.

"I'm glad to be part of it, and I'm proud of her," Brooks said, adding that it's remarkable a child could conceptualize and implement such a plan. "It proves she sees loneliness out there, and people need friends. It's so good she is bringing this to the forefront."

Teacher Lawhon said taking initiative for the plan allowed Emma to find her voice. Medart Elementary is a Leader in Me school, a leadership model based off "The Seven Habits of Highly Effective People." Students are encouraged to develop their full potential not only in the classroom, but in their character as well.

"Now it's actually eight habits," Lawhon said. "The eighth habit is - find your voice. She was able to use a win-win situation here."

Turn to Page 7

Florida Big Bend Realty

Full Service Real Estate Company
including Property Management



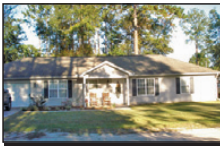
Dawn Reed Realtor, GRI/Owner
850-294-3468
DawnJReed@yahoo.com

office 745-8046
www.FloridaBigBendRealty.com
14 Medallion Lane
Crawfordville FL 32327
(next to Gulf Coast Lumber)

Joi Hope Broker/Owner/ Realtor
850-210-7300
JoiHope19@gmail.com

LISTINGS/SALES/SHORT SALES/FORCLOSURES AND PROPERTY MANAGEMENT

27 TED LOTT LANE \$117,000



1352 Sq. Ft. Very well maintained 3/2 home on 2 lots with 2 car garage. Privacy fenced back yard too

11709 OLD WOODVILLE HWY \$315,000

Investment property with 5 older mobile homes.

All units currently rented.

GOOD HWY FRONTAGE

FOR COMMERCIAL LOCATION

Call Us and put Over 45 years of

Real Estate Experience to Work for You!

850-745-8046

WE ARE OPEN EVERY WEEK DAY 9 TO 5 AND WEEKENDS BY APPOINTMENT

Crawfordville Auto Repair & Tires • Crawfordville Auto Repair & Tires • Crawfordville Auto Repair & Tires • Crawfordville Auto Repair & Tires

CRAWFORDVILLE

AUTO REPAIR & TIRES

READERS' CHOICE WINNER YEAR AFTER YEAR AFTER YEAR!

FULL-SERVICE AUTO REPAIR

2170 Crawfordville Hwy • Crawfordville, FL 32327

1/4 Mile South of Walmart® & Across from Goodwill

Mon-Fri 7:30-6 • Sat 8-2

Find us on Facebook and Twitter! MV-79758

BUY 4 GET \$70

Get a \$70 MasterCard® Reward Card after submission* with purchase of four new BFGoodrich® light truck tires, including the insanely tough BFGoodrich® All-Terrain T/A KO2. HURRY! OFFER VALID 11/7/16 - 11/27/16. BFGoodrich® Advantage T/A, Advantage T/A Sport, Radial T/A, Winter Slalom, K/S, TracTion T/A and any g-Force® tires qualify for \$50 Reward Card.

TOGETHER IS THE BEST PLACE TO BE. MICHELIN

GET A \$70 MASTERCARD® REWARD CARD after submission* with purchase of four new MICHELIN® passenger or light truck tires. Offer valid 11/16/16 - 12/12/16.

*See redemption form for complete offer details. Offer expires 12/12/2016. Void where prohibited. The Reward Card expires six (6) months after issuance. No cash access. Fees apply. Reward Card issued by U.S. Bank National Association pursuant to a license from MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. Copyright © 2016 MNA, Inc. All rights reserved.

Crawfordville Auto Repair & Tires • Crawfordville Auto Repair & Tires • Crawfordville Auto Repair & Tires • Crawfordville Auto Repair & Tires

GUILDAY LAW

Guilday, Schwartz, Simpson, West, Hatch & Lowe, P.A.

Frances Casey Lowe

- Estate Planning, Probate
- Business Planning & Incorporations

850-926-8245
Crawfordville
68 A Feli Way
Crawfordville, FL 32327

Trudy Innes Richardson

- Family Law • Guardianship
- Civil Litigation

850-224-7091
Tallahassee
1983 Centre Pointe Blvd Ste. 200
Tallahassee, FL 32308

Frances Casey Lowe, P.A.
Lani Musgrove

- Real Estate Transactions
- Title Insurance

850-926-8245

"As always, client service is our ultimate priority."

We are Proud to Serve
Wakulla & Surrounding Areas

As of Oct. 8 see us at our NEW LOCATION 68 A Feli Way - Crawfordville, FL 32327

November is upon us



William Snowden
editor@thewakullanews.net

Welcome to the November issue of the Wakulla Neighbor.

This month's cover story is a heart-warming tale about how fifth-grade student Emma Dykes

came to propose a "Friendship Bench" at Medart Elementary for students who need a friend. Reporter Nicole Zema nails this short bright story - it tugged at my heart at the goodness and sweetness of Dykes and the other kids involved in the project.

This is one of the best times of the year in North Florida - the summer heat and humidity have faded, and the cooler temperatures invite us all to take

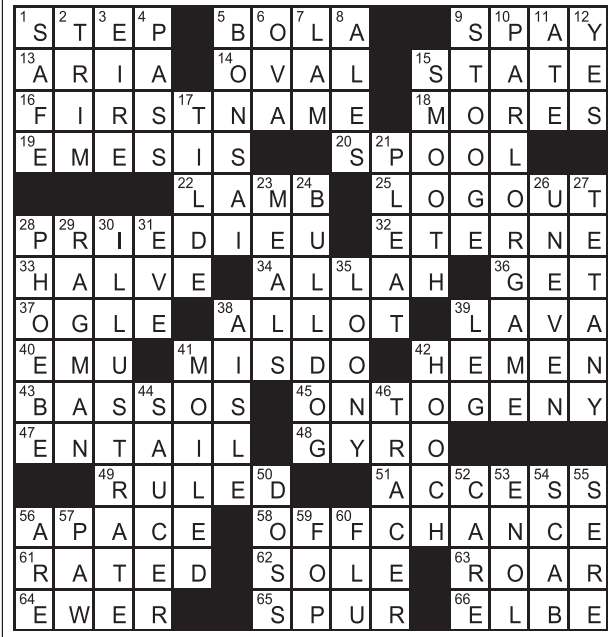
part in outdoor activities. November also marks the beginning of the holiday season with the approach of Thanksgiving.

I hope you gather with friends and family during the holidays.

As always, any ideas for improving the Neighbor? Let me know.

William Snowden is the editor of The Wakulla News and Neighbor.

Don't look here!
Unless you're looking for the answers to the crossword on Page 26



A Wakulla Wild Animal Rescue WOULD YOU LIKE TO HELP?

We always need donations of these items:

- Bleach
- Paper towels
- Fruit cocktail
- Birdseed & nuts
- Pedigree wet & dry dog food
- Friskies wet & dry cat food
- Dawn dish liquid

Florida Wild Mammal Association
198 Edgar Poole Road
Crawfordville, FL 32327
FWMA.org
363-2351

Handling Hurricane Insurance Dispute Cases



MAX FACTOR

Attorney At Law

Licensed in Florida and Georgia

115 N. Calhoun Street
Tallahassee, Florida

(850)577-1699

Max@maxfactorlaw.com
www.maxfactorlaw.com

The Wakulla Neighbor

The Wakulla Neighbor (USPS 664-640) is published monthly by The Wakulla News at 3119-A Crawfordville Hwy., Crawfordville FL 32327.

Periodicals postage paid at P.O. Box 307, Crawfordville FL 32326-0307. Phone: (850) 926-7102.

Editor/manager: William Snowden editor@thewakullanews.net
Reporter: Nicole Zema nzema@thewakullanews.net
Advertising: Lynda Kinsey lkinsey@thewakullanews.net
Advertising/reception: Samantha Tully stully@thewakullanews.net
Production Coordinator/IT: Eric Stanton advertising@thewakullanews.net
Assistant Graphic Artist: Megan Chichester advertising@thewakullanews.net

Family 
Funeral Home & Cremation Services

Accepts
Bevis Harvey Young
Pre-Arranged Funerals

Skip Young, L.F.D Skip@FamilyFHC.com

850-926-5919 850-544-0238

We Accept All Pre Need Arrangements

84 Ochlockonee Street, Crawfordville, Florida 32327

Advertise your yard sale free in

The Wakulla News



Please Recycle



LET'S WORK FOR THEIR FUTURE

Paid for by John Shuff for County Commission

VOTE FOR JOHN SHUFF

FOR COUNTY COMMISSION DISTRICT 3

VOTE FOR A COMMON SENSE CONSERVATIVE WHO WILL GIVE US COURTEOUS AND CONSISTENT LEADERSHIP

It would be my honor to serve you! My goals for the next 4 years:

- Lower your taxes, taxes were raised a lot in 2011; our reserves are nearly rebuilt, so it's time to give you a break!
- Reduce Regulations; add clearer guidelines for faster and more certain permitting to encourage light industry and service industries to locate here
- Work to give our Deputies a living wage and motivate our volunteer firefighter program
- Develop our economy and protect our environment - we can do both and do them well!
- Support our fishing community and aquaculture. Both will have good years and bad. Our entire fishing community will be better off with the additional diversity
- Work toward making Medart Rec. Park 1st class and build another Rec. Park for our children



Re-Elect **RICHARD HARDEN**

District 5

for Wakulla County Commissioner

- Strong defender of property rights & personal freedom
- Strong consistent constitutional conservative values
- Voted to reduce property taxes
- Voted to reduce cost of building fees & permits
- Supporter of Local Businesses & the growth of new jobs
- Regularly communicates with state legislators for Wakulla Legislative Priorities
- Voted Annually to Support our Wakulla Senior Citizen Center to provide transportation & meals to Senior Citizens.
- Voted consistently to support Wakulla Commercial Fisherman
- Endorsed by Wakulla Firefighters
- Voted consistently in support of our firefighters, first responders, and public safety
- Voted to Create the Wakulla One Stop Community center
- Voted to seek grants that improved our parks (Azalea Park, Wakulla Rec park, Woolley Park)
- Advocated for creation of a new veterans park to honor Wakulla Veterans
- Advocating for increasing communications abilities & cell phone capabilities in critical need areas. (Smith Creek)
- Advocated & accomplished the re-stripping of paved roads around the county for public safety.
- Voted to build the new Shell Point Boat ramp

- ★ **EDUCATION**
Wakulla High School graduated 1992
Pat Thomas Law Enforcement Academy 1997
- ★ **MILITARY**
U.S. Air Force 1993-1996
- ★ **CAREER**
Correctional Sergeant
FL Dept. of Corrections 19 Years
- ★ **PUBLIC OFFICE**
Sopchoppy City Council Member
Elected 2005, Re-Elected 2007, 2009, 2011

Wakulla County Commissioner District 5, elected 2012, appointed Vice Chairman of Commission for 2013, appointed Chairman of Commission for 2014.
- ★ **FAMILY**
Wife Michele Langston Harden and daughter Jolee.
- ★ **FAITH**
Christian Believer in the Resurrection of Jesus Christ



Richard Harden

Home: (850) 962-4254
Cell: (850) 274-3703
rharden@centurylink.net
P.O. Box 98
Sopchoppy, Florida 32358

I appreciate your support!

Political Advertisement paid for and approved by Richard Harden, for Wakulla County Commissioner

Wakulla Springs News and Notes

By JEFF HUGO

Finally, fall is in full swing. It was a rocky road getting here this year. Wakulla Springs State park is still cleaning up from Hurricane Hermine's destructive winds. Although the damage around the lodge and most visitor service areas was promptly removed and repaired, with almost 6,000 acres, downed trees are still being removed from fire lanes and trails. It has been a herculean effort by a very dedicated staff menaced or blessed by their own personal challenges and events. So as November rolls into play, it is good to look to a time of resolution and reflection.

Exercise, fresh air, and

magnificent natural scenery can help produce resolution, reflection and thankfulness. November usually signals the beginning of comfortable temperatures, song-bird migrations, colorful leaves, and the reduction of biting insects. A bicycle is a wonderful tool to accomplish all the aforementioned outcomes. Perhaps there is no better way to traverse the many miles of trails within Wakulla Springs State Park. And besides, a bicycle allows a person the ability to reach and return from rarely visited sections of the park in a much more timely fashion.

The trails are not paved. There are sections

Turn to next page



PHOTO BY JEFF HUGO/SPECIAL TO THE NEIGHBOR

Preparing for a morning nature walk.

Wakulla Springs News

From Previous Page
with exposed roots and limestone and some sections of the Sally Ward Trail can be quite sandy. A mountain bike would probably be the best choice for trail riding in the park. Don't forget to bring your helmet, some water, and a high energy snack to keep your body fueled.

The Hammock Trail is less than a mile long and is a great loop trail winding through longleaf pine, beach-magnolia, and cypress dome

habitats. If trail travel is too rugged, the paved park roads offer an easy ride. Just be certain to be aware of vehicular traffic.

For those interested in a ranger-guided trail experience by bicycle, call (850) 561-7286 to sign up for a Bike Ride to Hidden Spring on December 3. Space is limited. The experience is free with paid park admission. Participants need to bring their own bicycles, helmets, water, and snacks. The six-mile round trip tour will meet and depart from the lodge parking



Recent photo of mother manatee and calf at Wakulla Springs.

to feast upon the bounty of detritus in the sinks. Slight changes in elevation create completely different vegetative worlds.

Charlie introduces his companions to the towering longleaf pine in the uplands, the old-growth beech-magnolia forest, and the red maple-cypress swamp.

Hidden along the way are mushrooms, lichens, and perhaps beech drops (epifagus virginiana). Although the name beech drop may conjure visions of candy, the plant is far from it. Having no chlorophyll, the plant is parasitic and receives its nourishment from the roots of the beech tree. With small pink flowers and brown stems, it is easily overlooked. It is certainly one of the more unusual organisms of the autumn woods.

Don't miss the exercise, fresh air, and magnificent scenery at Wakulla Springs State Park. Whether on foot or by bicycle, the park will offer time for resolution and reflection.

VISIT SOPCHOPPY

"Your Old Fashion Country Store"

Sopchoppy Grocery

We offer tender mouthwatering choice cuts of quality meats.

PICK \$19.99
5

(850) 962-2231
8am-8pm Monday-Saturday
60 Rose St., In the heart of Sopchoppy

lot at 10:30 a.m. and return about 12:30 p.m.

A park personality with whom guests are becoming more familiar is Park Ranger Charlie Baisden. He is a master gardener and master naturalist familiar with not only the historic plantings within the park, but much of its native vegetation as well. On Saturday morning, Nov. 12, from 9 to 10:30 a.m., he will lead a morning nature walk.

Those who have registered for the free walk by calling (850) 561-7286, will meet Charlie in the lobby of the Lodge at Wakulla Springs. It's a wonderful excuse to arrive early to enjoy breakfast in the dining room.

November is a superb month to relish the subtleties of the park nature trail without fear of its pesky marauders -- mosquitoes and ticks.

The Morning Nature

Walk will begin by passing the "Kitchen" Sinks. If the water is clear, a brief pause may allow the glimpse of a cave troglobite -- the blind and starkly white cave crayfish.

The Kitchen Sinks are connected to the Wakulla Springs Cave System. From time to time, the cave crayfish make their way from the depths of darkness to the predatory hazards near the surface

Revell Realty, LLC

RevellRealty.com • debi@revellrealty.com

Expect More!

33 Britton Drive -Panacea

5 Bedroom, 2 Bath, 1584 Sq.ft. Over improved, well maintained D/W, 1 acre corner. Open floor plan - Dreamy - Ceramic and carpet flooring. Newly renovated inside and out! 2011 roof, large covered/screened porch, RV storage, 3 car garage, man cave- separate apartment, above ground pool, variety of fruit trees, giant kids play set & tree house, out buildings, Custom, custom, custom! This place has everything! \$119,000.

Debi Revell, Broker
850-508-7717

Call me with all your real estate needs!

THEY'LL DO IT EVERY TIME

YOU KNOW YOU'RE GETTING OLD WHEN- YOU SING ALONG WITH ELEVATOR MUSIC... NO MATTER IF IT'S CROWDED OR NOT...

THE CORN IS AS HIGH AS AN ELEPHANT'S EYE-E-E...

Thank to H. STEINHART, FT. LAUDERDALE, FL.

BY AL SCADUTO

AND NOW A WORD FROM MISTER NEATNESS HIMSELF...

YOU'RE NOT GOIN' OUT LIKE THAT, ARE YOU? YOUR SLIP IS SHOWIN'... MAKES YOU LOOK SO SLOPPY...

THE URGE TO TUNE-MAIL HIM TO THE MOON

Thank to K. EINGIG, MILWAUKEE, WIS.

EVER HAPPEN TO YOU?

YOU GET YOURSELF SETTLED IN AN AISLE SEAT ON THE BUS- PACKAGES AND ALL- AND WHAT HAPPENS A BLOCK LATER? RI-I-I-I-I-GHT...

WHAW- WHAW-?

PARDON ME... THIS IS MY STOP.. I GET OUT HERE...

WHY DOESN'T SHE JUST LEAPFROG?

Thank to MARGO and SY F., NEW YORK CITY, N.Y.

Root 319

cuts & color

(850) 926-8319

NOVEMBER Special!

CLEAR GLOSS \$25

EXTRA BONUS PUMPKIN SPICE SCRUB W/ PEDICURE!

15% OFF
90 MINUTE MASSAGE
10% OFF FACIALS

Make an appointment today!

Root319.com 850 926 8319

2809 Crawfordville Hwy across from Hudson Park

BUILDING OUR REPUTATION ONE CUSTOMER AT A TIME

CEES COMPREHENSIVE ENERGY SOLUTIONS

Over 50 Years Combined Experience
"Honesty, Integrity, Experience"

Residential • Commercial • New Construction • Maintenance Agreements
Sales, Service • Installation • All Makes & Models • Duct Cleaning
Refrigeration Installation / Service • Duct Work Design for New or Existing Homes

24 HOUR EMERGENCY SERVICE
Financing Available • Competitive Pricing

Tallahassee / Havana Wakulla / Crawfordville

575-9996 926-4676

License CAC1816154

MasterCard VISA DISCOVER AMERICAN EXPRESS

TRANE Amana
HEIL Goodman
bryant Liebert
YORK

10% OFF
With the mention of this ad

FREE Second OPINIONS

✓ ALL Work Guaranteed



**FREE
YARD SALES!**
Advertise your yard sale in
The Wakulla News
Call 926-7102
by Friday at 5 p.m.
CLASSIFIED ADVERTISING
DOESN'T COST -
IT PAYS & PAYS




**Bloxham Cutoff
Boarding
Kennel**
(850) 597-1739
◆ Dogs ◆ Cats ◆
and other domestic animals welcome!
Grooming Services • Training
Vet- Tech on site
with 15 yrs. experience
Home services for your pets while you're away



**Play time is
our favorite
time!**

1886 Bloxham Cutoff Rd.
Crawfordville, FL 32327

Bonnie Holub Coaching
bholub@earthlink.net
850-570-8271



*"Don't ask yourself
what the world needs
Ask yourself
what makes you come alive?
And then go and do that.
Because
what the world needs
is people who have
Come Alive."
- Howard Thurman*

Bonnie Holub is a Certified Life Coach & a
Certified Weight Coach. Contact her for your
complimentary consultation about coaching and
whether it may benefit you or someone you know.

**THE
Barber Shoppe
&
Tangles**

We are Proud to Introduce
Jeanne Rudd
as the newest member to
our team!



Jeanne joins us bringing 28 years of experience,
specializing in men and boy's cuts including military cuts.
She also has experience in women's cuts and styles.
Jeanne is a Tallahassee native who has recently moved to Wakulla County.
She has worked at Renegade Barber shop for 17 years.
Come Meet Jeanne- Get a Great Cut & Welcome her to our Community!
"You Will be Very Pleased!"



Donnie Misty Angie Suzanne Brenda Andrea Gerald

850 926-4282

Walk-ins Welcome 2543 Crawfordville Hwy. ~ Rose Alley Business Center Open Mon - Sat.

Not all plants with lichens are dying



Lawn & Garden
By Les Harrison

In a finite world there is always an end which sooner or later follows every beginning. The inevitable termination is rarely a surprise, but the signals and signs are often overlooked.

In home horticulture the unavoidable end of plants and trees can provoke many questions. Aside from the self-recriminations, there is also the economic impact.

Few events engender attention to potential problems more than a pain in the pocketbook. So if one plant exhibits symptoms and then dies, the remaining plants will be examined closely for similar signs.

Lichens often grow on dying plants, but not all plants with lichens are dying. Based on a few occurrences, it is easy to conclude they then are the cause of the shrub's demise.

Lichens are composed of algae and fungi living together in a symbiotic fashion which is beneficial to both organisms. They are found in a wide variety of locations around the planet, including some

exceptionally harsh environments.

The fungi play an important role in the nutrient cycling and organic residue decomposition. They are responsible for the breakdown of dead organic materials so it may be converted into a useable form for utilization by another organism.

The algae processes atmospheric carbon dioxide into organic carbon sugars to supply nutrients both organisms. By working together, albeit unconsciously, both are able to prosper in environments where they would individually fail.

Lichens can be found in a variety of locations in Wakulla County. One of the most obvious, at least to homeowners and gardeners, is on parts of shrubs and trees. In many cases the lichens are blamed for the decline of the plant or tree.

The reality is the lichens are opportunistic and are completing the natural cycle. If the lichens were not on the job of consuming dead organic matter, something else would be required to re-



PHOTO BY LES HARRISON/SPECIAL TO THE NEIGHBOR

Lichens are often associated with decline or death of plants and trees. Sometimes they will appear just to clean off the excess dead organic material on the surface of shrubs.

duce the material.

In North Florida there are several lichens with one, deer moss, not positioned on plants. The grey-green clusters have a cloud-like appearance with a resemblance to Spanish moss, but are located exclusively on the forest floor.

Deer moss is very slow growing with large mats taking many years, even multiple decades, to develop. Florida's natural fire cycle will usually kill this lichen species. When large

mats are encountered in the woods, it is an indication the area has not burned recently.

Deer moss has a miniscule root structure and gets its moisture from the air, like all lichens. During periods of drought it will be crunchy and delicately fragile.

With rains, the ample moisture guarantees the clumps are soft and pliable. This rehydration process will take a short period and is common to all lichens.

Even before recorded history, lichens have had multiple uses, depending on the culture and time period. Some populations in northern Eurasia and North America have utilized lichens as food, occasionally on a regular basis but usually as a means of survival during famine.

Some of these same peoples have utilized lichens as a basis for textile dyes. Modern synthetic dyes have replaced most of these natural dyes.

Contemporary applica-

tion for the lichens is as a janitorial service for dead plant material. All things considered, they are good to have on the job even though the circumstances are not ideal.

To learn more about lichens in Wakulla County, visit the UF/IFAS Wakulla County website at <http://wakulla.ifas.ufl.edu> or call (850) 926-3931.

Les Harrison is Wakulla County Extension Director.

"Removing Invading Pests Since 1861"

DIXIE PEST ELIMINATION

HONESTY INTEGRITY PROFESSIONALISM

Monthly • Bi-Monthly Quarterly • Annual

Pest Elimination for Restaurants, Hotels, Residential, Healthcare & General Businesses

Doug Morgan, CPCO • Owner/Operator

dixiepestelimination@gmail.com Phone: (850) 745-8455
159 Mulberry Circle, Crawfordville, FL Mobile: (850) 345-9923

WAKULLA GOLD BUYERS LLC

WE BUY

GOLD • SILVER • PLATINUM • COINS

GIFT CARDS • FLATWARE

WE PAY CASH

CALL US FOR SAME DAY APPOINTMENT

850-509-0623 850-509-2578

Owned / Operated By Crystal Pritchard
WAKULLAGOLDBUYERS@AOL.COM
2775 CRAWFORDVILLE HWY., CRAWFORDVILLE FL 32327

Lighthouse Lady Cleaning Services, Inc.

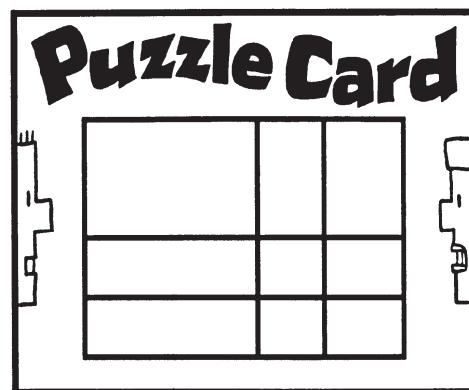
COMPREHENSIVE JANITORIAL SERVICES

- Residential
- Churches
- Move in / Move Outs
- Schools
- Banks / Apartment Complexes
- Pressure Washing
- Construction Clean-Ups
- Windows
- Office
- Floor Maintenance
- Car Dealerships
- Carpet Cleaning

Serving:
Leon, Wakulla, Franklin, Jefferson, & Gadsden Counties

Free Estimates • Trained-Screened Employees • Licensed-Insured
• Workers' Comp • Bonded

509-0623
lighthouselady66@aol.com
www.lighthouseladycleaning.com



HOW MANY RECTANGLES of varying sizes can you count in the above drawing?

Answer: There are 26 rectangles in the drawing.

SOLVE THIS ONE AND WIN THE GAME! To solve this AlphaMath problem, replace the letters on our scoreboard with the digits 0, 1, 3, 4, 5, 6, 7, 8 and 9, so that you will have a correct addition problem. The same letters get the same digits. Try to get the highest possible total.

CAN YOU "RISE" TO THIS CHALLENGE? Pictured below are two puzzle grids for you to fill in. Hints are given for each word. The words in Grid A contain the same letters as the corresponding words in Grid B.

1. A supervisor.
2. An eating place.
3. Fish love it here.
4. Desperately urgent.

GRID A			GRID B		
B	A		S	A	
	K			L	
		E			



by Charles Barry Townsend

STUFF AROUND THE HOUSE!

Illustrated by David Coulson

S	K	O	O	B	B	P	M	A	L	Y	C	E	S	O
M	T	N	F	S	M	U	S	N	P	R	H	L	T	E
D	R	E	S	S	E	R	T	I	O	D	A	D	N	R
R	E	V	L	I	S	L	L	H	M	N	I	D	A	E
A	F	O	S	B	C	L	T	C	T	U	R	I	L	T
D	E	G	A	R	O	T	S	T	N	A	S	R	P	S
I	E	J	I	W	P	G	B	Y	O	L	B	G	L	S
O	R	B	S	R	E	D	N	E	L	B	A	T	N	S

Hidden in the above diagram are the names of 21 items that are common to most households. They can be found by reading up or down, or side to side. You'll even find them diagonally going up or down. Letters can be used more than once. Listed below are the items you will be looking for.

- | | | |
|---------|---------|---------|
| Bathtub | Dresser | Plants |
| Blender | Goblets | Radio |
| Books | Griddle | Silver |
| Bottles | Lamp | Sofa |
| Chairs | Laundry | Stereo |
| China | Oven | Storage |
| Crib | Pillows | Table |

©2016 King Features Synd., Inc.



Emma Dykes, at center, with her design team: Abbigail Lawhon, McKenzie Anderson, Ben McMillan and Riley Carraway.



PHOTOS BY NICOLE ZEMA

From Front Page

Emma explained how the bench works.

"Say a kid needs someone to talk to," she said. "They come over and sit on the bench. Someone will see him or her, and will come over and ask to play, or ask what's wrong."

In addition to proposing the plan and securing the resources, Emma also selected her design team - a third grader, a fourth grader and a fifth grader - schoolmates who are also friends from church.

With the help of Kendall Watson, a fifth grade teacher, a tree design was penciled out on the bench and then painted, and hand-printed by the students.

"Emma came up with the image," Lawhon said. "We put their initials



on the back. Emma doesn't want to leave anybody out."

Emma's friends and co-designers Abbigail Lawhon, 8, and Ben McMillan, 11, have already seen the Friendship Bench in action.

"I'm really glad that Emma came up with idea because I've gotten many people off the bench, and they came and played with me," Abbigail said.

"I saw a kid sitting there because

he didn't have anyone to play with," Ben said. "So I got him to come play kickball with us."

When she grows up, Emma said she wants to be a teacher or an artist.

She added some special thanks for help with the Friendship Bench: Principal Dutton; teachers Ms. Lawhon and Ms. Watson; the design team Riley Carraway, 10, McKenzie Anderson, 9, Ben, and Abbigail; Mr. L.B., and Ms. McElroy.

"And my mama and daddy," Emma said.

As Emma contemplates her next project, she is enjoying the results of her Friendship Bench endeavor.

"A few kids came up to me and said thank you for it," Emma said. "That just made me feel good."

Need A Home?



See if you qualify for a **no interest home mortgage** through



Housing Program!

You must be a Wakulla County Resident for at least the last year

Tuesday November 15th

6:30 PM at the **Extention Office**
84 Cedar Ave.
Crawfordville

Bring a current credit report and paperwork to verify your income, dependents, savings and expenses, and copies of driver licenses for all drivers and social security cards for everyone who will live in your home.

For any questions please call:

Linda Boles 508-3165
Peggy Mackin 926-5037

VOTE Pete Williams
for
★ STATE ATTORNEY ★

Over 22 Years of Public Service

- Florida's Statewide Prosecutor
- Assistant State Attorney
- Assistant Attorney General
- Inspector General
- Director, Division of Alcoholic Beverages & Tobacco

Education:

Yale University BA
Stanford University MBA
University of Florida JD

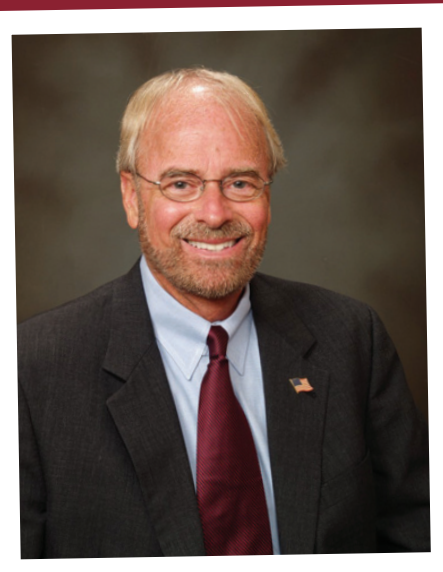


The most experienced and deserving candidate to become your next State Attorney. The only candidate who represents real change and a fresh approach.

Vote to CLEAN UP our State Attorney's Office and end Public Corruption!

Pete's Goals include:

- End a culture of favoritism
- Fair and equal justice for all citizens
- Focus on violent crime and public corruption
- Establish new career criminal and sexual battery divisions
- End to excessive sentences for minor crimes
- Diversion programs that allow youthful offenders to avoid criminal records
- Expand mental health and drug courts



November 2016

Thursday, Oct. 27

• **GULF, GHOSTS & GOBLINS:** Halloween at the Sea. Visit Gulf Specimen Marine Lab for spook-tacular fun, including a costume contest, aquarium trick or treating, face painting, crafts and games. All participants are encouraged to create a costume with marine life theme. The event will be at Panacea's GSML from 6 to 9 p.m. Kids in costume admitted free. Adults \$9.50, which includes admission.

Friday, Oct. 28

• **HOMECOMING: FRIDAY NIGHT FOOTBALL** Wakulla vs. Arlington Day at War Eagles home stadium at 7:30 p.m.

Saturday, Oct. 29

• **FALL FESTIVAL** sponsored by Hope, Faith and Love of Wakulla County Cancer Foundation Inc., will be in Hudson Park from 10 a.m. to 3 p.m. A barbecue cookoff begins at 11 a.m. Enjoy a day of family fun including vendors, food, games, entertainment, a bouncy house, raffle items and more! If you would like to be a vendor, participant or enter the barbecue cookoff, call 322-2652.

• **TRICK OR TREAT STORY WALK** at Azalea Park will be from 5:30 to 8:30. Wear costumes and bring the kids for the storybook walk, games, candy, a selfie booth, prizes and a haunted house! Sponsored by the Wakulla County Library and Parks & Rec.

• **HALLOWEEN GHOST TOWN TRIP TO PORT LEON**, 10 a.m. with the St. Marks Refuge. Bring your mountain bikes and ride 3 miles each way to the gate, then walk ½ mile in to old town of Port Leon on the St. Marks River. See the remnants of the town, railbed and early refuge headquarters. Return trip can be longer if you wish, following the Florida Trail to Lighthouse Road. Bring bikes in good repair, water, bug spray, binoculars, snacks, and wear long pants and closed toed shoes. Helmets required to participate. Leader, Volunteer Carol Watkins Babcock. Please reserve your space by calling 850-925-6121.

• **TAMMY KENDRICK OPRY DEBUT** South Bound Band and the Sopchoppy Opry Family welcome Tammy Kendrick to historic Sopchoppy High School Auditorium at 7 p.m. for a very special show! Tammy, a Sparks, Ga., native and retired middle school band director has a passion for classic country music! Tammy will be accompanied by the 'A' Team Band, a group of talented and experienced musicians who have come together for this show only! Tickets are \$14 and may be reserved by calling 850-962-3711 or purchased at the door. Come early and enjoy an entree, sandwich or dessert in the Opry Café before the show. Ticket office and café open at 5:30 p.m. on show date. For more information about Tammy Kendrick, the 'A' Team Band and the Sopchoppy Opry, go to www.sopchoppyopry.com.

• **FREE KAYAK 101 & PADDLING TOUR** at Ochlockonee River State Park from 1:30 to 4:30 p.m. Learn basic kayaking skills from a certified instructor, and enjoy paddling the mysterious waters of the Ochlockonee River. Gear provided free by the Florida Youth Conservation Center Network, or bring your own kayak. Register at 850-962-2771.

• **ST. MARKS SHUTTERBUGS WORKSHOP** smartphone photography, FREE, 10 a.m. to 1 p.m. at the Refuge, call 850-925-6121 for reservation. Some prep work needed before workshop.

Monday, Oct. 31

• **TRICK OR TREAT** in WOOLLEY PARK from 5:30 to 8 p.m. Free refreshments, games and activities. Come meet your favorite Wizard of Oz character! Dress in your Halloween costume and join the fun. Collect treats along the trail. Sponsored by Panacea Waterfronts, Panacea Volunteer Fire Department, and local businesses and individuals. This is a fun and safe event for families. Call 850-528-1527 for more information.

Tuesday, Nov. 1

• **FALL ARCHERY** begins at St. Marks National Wildlife Refuge Panacea Unit. Call (850) 925-6121 for details.

Thursday, Nov. 3

• **DOYLE CONNER JR.** will be the guest speaker for the Wakulla County Historical Society's Genealogy Group at 6:30 p.m. at the Library.

In the Neighborhood

Doyle has studied, researched and shared Florida's cow history for more than 20 years. During his service as curator of the Florida Agricultural Museum he conserved the material artifacts of this state's heritage and developed a healthy respect for the tough minded individuals who made "La Florida" what it is today.

Saturday, Nov. 5

• **WAKULLA COUNTY VETERANS CELEBRATION** sponsored by VFW Post and Auxiliary #4538 at Hudson Park. Pancake breakfast from 7 a.m. to 9 a.m. Parade line-up begins at 9:30 a.m. and the parade begins at 10 a.m. Festivities kick-off after the parade at 11 a.m. in the park. Come show your unwavering support for uncommon heroes.

• **WAKULLA COUNTY HORSEMAN'S ASSOCIATION** is hosting a 4D \$300 added Cloverleaf Jackpot at their Horse Show at the Wakulla County Equestrian Park, 1757 Lawhon Mill Road. The Jackpot will start at 12 noon. Following the jackpot, we will have our club classes consisting of cloverleaf barrels, pole bending and arena race. Concessions will be available on site by "Ole Glory Concessions". Bring the family out and watch the horses and riders race the time clock for cash and ribbons! Contact Katrina Cochran at 850-933-0056 with any questions.

• **WAKULLA SHRINE CLUB** announces its TURKEY SHOOTS will begin the first Saturday in Nov. from 8 a.m. to noon, and continue each Saturday until Christmas. Come and enjoy a fun-filled morning with your friends.

• **ST. MARKS WILDLIFE REFUGE PHOTO CLASS** at 9 am. Call 850-925-6121 for reservation and topic of class.

Sunday, Nov. 6

• **DAYLIGHT SAVINGS TIME** – Fall back one hour at 2 a.m.

• **HANDEL'S MESSIAH FIRST REHEARSAL** for Wakulla Community Chorus's Christmas presentation will be held at 2:30 p.m. at Sopchoppy United Methodist Church, 10 Faith Avenue. This will be the 16th production of the beloved Christmas classic under the direction of Reba Mason. Music for singers will be available at the first rehearsal. The concert is slated for Sunday, Dec. 11 at 3 p.m. Last year a cast of over 60 singers and musicians participated. For more information email Mason at windyhammock@centurylink.net or call 962-3804.

Tuesday, Nov. 8

• **ELECTION DAY**, 7 a.m. to 7 p.m. at the polls. To find your precinct, visit www.wakullaelection.com.

• **FALL ARCHERY** begins at St. Marks National Wildlife Refuge Wakulla Unit. Call (850) 925-6121 for details.

Thursday, Nov. 10

• **WINE & WHISKERS** wine tasting at Bay Leaf Market from 5 to 8 p.m. benefits Paws of Wakulla's Trap-Neuter-Return program, and Pets Meals on Wheels. Tickets \$10. Enjoy food, wine and live music.

• **REFUGE TOTS ON TRAILS** at 11 a.m. Activities for pre-school children last about 45 minutes. Call the refuge (850-925-6121) to sign up.

Friday, Nov. 11

• **VETERANS DAY MEMORIAL SERVICE** at West Sopchoppy Cemetery will be at 11 a.m. This year's guest speaker is Wakulla Veterans Service Officer Harold Ross. The cemetery is located off Curtis Mill Road.

• Many businesses, government offices and schools are closed for VETERANS DAY observance. St. Marks Refuge is open, free admission.

Saturday, Nov. 12

• **REFUGE TOTS ON TRAILS** at 11 a.m. Activities for pre-school children last about 45 minutes. Call the refuge (850-925-6121) to sign up.

• **St. Marks Shutterbugs Workshop** – smartphone photography, FREE, 1 – 4 p.m., call 850-925-6121 for reservation. Some prep work needed before workshop.

Sunday, Nov. 13

• **SECOND SUNDAY SING** with The Psalmists at 6 p.m. at Woodville United Methodist Church, located at 10322 Old Woodville Rd.

Tuesday, Nov. 15

• **SARRACENIA CHAPTER MEETING** of the Florida Native Plant Society will be at the Wakulla Library for a 6 p.m. social time, followed by the 6:30 Chapter Meeting an guest speaker. The topic is "The Benefits of Green Infrastructure and Living Shorelines," led by Rosalyn Kilcollin, who has many years as the Coastal Training Program Coordinator at the Apalachicola National Estuarine Research Reserve. She now offers consulting services for coastal areas to improve resilience from storms and climate change. We can all benefit from her experience in providing technical assistance on land use issues as they relate to our lives and the life of our shorelines. She will help us to understand how our yards, gardens, roadsides and public spaces impact the shoreline and how native plants play a particularly beneficial role.

Wednesday, Nov. 16

• **MEET THE ARBOR DAY TREES** event with the Iris Garden Club at the library from 12:30-1:30 p.m. We'll have one of each of the tree species that will be offered at 2017 Arbor Day on Jan. 21, along with a handout telling important information about each species and how to best care for them. For more information email Jeannie and Lynn at irisgardenclub.wakulla@gmail.com or call 926-2264.

Thursday, Nov. 17

• **2016 BUSINESS EXCELLENCE AWARDS**, sponsored by the Wakulla Chamber of Commerce, will be at Wakulla Springs Lodge. Nomination deadline is Nov. 11. For more information, email: wakulla-cochamber@embarqmail.com, or call 926-1848.

• **WAKULLA COUNTY CANCER SUPPORT GROUP** meets in the Education Center of the Crawfordville United Methodist Church at 7 p.m. This group meeting is for men and women, regardless of the type of cancer. Spouses, caregivers and friends are welcome. For information, call 926-6050.

Saturday, Nov. 19

• **FALL BIRDING TOURS** at St. Marks Wildlife Refuge at 9 a.m. Photo Club at 1 p.m. Call the refuge (850-925-6121) for details.

Sunday, Nov. 20

• **E-TRAM TOUR** at St. Marks National Wildlife Refuge at 1 p.m. limit 10, call 850-925-6121 for space.

Saturday, Nov. 26

• **Families in Nature** programs at St. Marks National Wildlife Refuge engage the whole family on the fourth Saturday of each month between 11 a.m. and 2 p.m. Call the refuge (850-925-6121) to sign up.

Sunday, Nov. 27

• **REFUGE RAMBLE**, 4-5 mile walk, 9 a.m. Bring camera, water, snacks, binoculars, bug spray and wear closed toed shoes. A small day-pack is recommended. Meet at Visitors Center, route TBA. While this is not a specific birding or plant ID hike, Volunteer Carol Watkins Babcock will bring books in case we want to try an ID. Limit 15 hikers.

To add your event to In the Neighborhood, email it to Nicole at: reporter@thewakullanews.net.

RESTAURANTS

Coastal Restaurant
 Kids Eat
Free on Wednesday
 12 & under
 All you can Eat Chicken \$6.99
 Tues. & Thurs. MIXED
 984-2933 Open: Thurs. - Mon. • 6a.m. - 9p.m.
 Tues. & Wed. 11a.m - 8p.m.
 1305 Coastal Hwy. 98, Panacea

Under the Big Tiki
 Piversida
 Great Food!
 Try our blackened grouper sandwich...mmm!
 Live Music!
 850-925-5668
 St. Marks - Any further South & you're all wet!

Huttons Seafood & More
 Hwy. 98 next to fruit stand
 Soft Shell Crabs Are In!
570-1004
 Open Mon. - Sat. 10-7 • Wed. 10-3
 Closed Sunday

Groupers, SHRIMP, Pulled Pork & Ribs, Mullet, WILD CATFISH, SCALLOPS, Sandwiches, Soft Shell Crabs, CRAB PATTIES, Burgers & Dogs, Oysters, CATFISH, Dinners

Stevens SEAFOOD & CHICKEN
 1544 Coastal Highway, Panacea, Florida 32346
850984-5178 Fresh Local Seafood Open for over 28 years
THURSDAYS All you can eat Chicken \$6.99 Mixed, \$8.99 All White/Dark
FRIDAYS All you can eat Mullet* \$13.99 *When Available
 Thurs. - Sat. 11 a.m. - 9 p.m. • Sun. 11 a.m. - 7:30 p.m. • Mon. - Wed. CLOSED

Ouzts Too OYSTER BAR AND GRILL
 WED. - HOME COOKED MEALS... \$4
 THURS. - PICKIN' & GRINNIN'
 FOOD - BEVERAGE ENTERTAINMENT **850 925-6448** OuztsToo.com
 7968 Coastal Hwy. 98 Newport Historic Bridge

YOUR NEWSPAPER PEOPLE SERVING PEOPLE
The Wakulla News

Spiders and Springtails underwater – what’s next?



By ERIK LOVSTRAND

The tremendous productivity of our Gulf coastal waters has made them important to humans throughout history.

Bivalves such as scallops, clams and oysters have always been key elements in the human connection to these habitats. Oysters in particular are important in many human cultures around the world but even the most astute consumers of these delectable shellfish typically have no idea about the multitude of organisms that live with oysters beneath the tide.

The labyrinth of nooks and crannies created by the structure of oyster shells provides the perfect ingredients for a thriving community in our bays and tidal creeks. Many a student of coastal ecology has been utterly amazed at the personal discovery of the tiny creatures that lead very interesting lives among the shells of the oyster reef.

When students from local schools near Apalachicola Bay began noticing the occasional tiny spider crawling on the oyster shells that they were studying during their field trips with me, specimens were collected and sent to the University of Florida arthropod ID lab in Gainesville.

I had assumed that the spiders had fallen into the student’s buckets from the tree canopy above so when the lab experts replied with a positive ID of *Paratheuma insulana*, the oyster spider, I was shocked.

There was actually a spider that could live underwater. The lab scientists were also excited

by the fact that this was a new county record in Florida for the diminutive, 2mm-long spider species.

Apparently, these tiny, reddish-brown spiders are able to trap air on the tiny hairs that cover their bodies and subsequently breathe through their exoskeleton. Wow, scuba without air tanks and regulators!

Oyster spiders feed on another very unique inhabitant of the reef called the oyster springtail. Springtails are tiny insects that have a projection that folds under their body and allows them to “spring” into action when disturbed.

There are many species of terrestrial springtails but one type actually lives underwater on the oyster reef along with the spiders. The tiny, black springtails feed on detritus trapped among the shells and in turn are an important prey for the spiders. A perfect example of the WEB of life; get it? (I couldn’t resist).

If these two strange creatures weren’t enough to peak your interest, there is an assortment of odd-looking polychaete (many bristled) segmented worms that slither among the shells as well. Commonly called bristleworms, they are part of the complex food web on the oyster reef.

There are over 10,000 species of polychaetes described by scientists and some are red while others are bright green. Often their translucent bodies allow you to actually see the blood flowing through their circulatory system. One species is called the polydora worm and it has the capability to bore through oyster shells, creating what are commonly called “mud blisters.”

Most folks have no idea about the amazing diversity of species that occur at this micro-level in the ecosystem.

From the oyster flatworm, with its distinctive rows of eye spots on the head, to a scuba diving



PHOTO BY ERIK LOVSTRAND/SPECIAL TO THE NEIGHBOR

The 2mm oyster spider actually lives underwater on the oyster reef.

oyster spider, it is a true adventure every time you look into the clusters of an oyster reef. A small field microscope of about 20 power is useful for

observing these typically unseen creatures of our coastal estuaries. When you have the opportunity to explore an oyster reef on a low tide just remem-

ber two things. The closer you look...the more you’ll see. And, oysters are sharp so protect yourself with some gloves and a sturdy pair of close-toed wading

shoes! Happy hunting.”

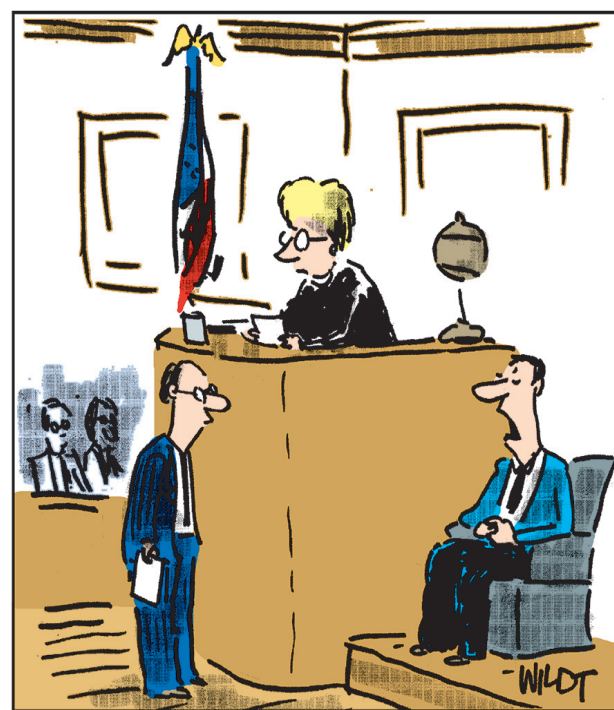
Erik Lovstrand is a UF/IFAS regional Sea Grant agent in Wakulla, Franklin and Gulf counties.

GRIN and BEAR IT



“My motto is: ‘If you can’t say something nice about someone, don’t say anything at all.’ ... So whom shall we not talk about?”

LAFF - A - DAY



“I refuse to answer on the grounds that it might mess up my book deal.”

LEARN TO DIVE BASIC TRAINING+
 Training to ANY Level *Advanced Professional NITROX*
CALL NOW TO SIGN UP Starting NOW!

Wakulla Diving Center
 WAKULLADIVING.com 850-745-8208
 2784 COASTAL HWY., CRAWFORDVILLE

Keep up with the News!
Read The Wakulla News every week!

Plant a Billion Trees

Join The Nature Conservancy to plant a billion trees, one tree at a time, in the fight to end climate change at plantabillion.org

The Nature Conservancy
Protecting nature. Preserving life.

Bonded Lockout Specialist

Danny's Roadside Assistance, LLC

850-567-1804

Locked Out
Jump Start
Flat Tire
Out of Gas

MEMBER NIA THE NATIONAL LOCKSMITHS ASSN BONDDED LOCKSMITH

Roadside Assistance 850-567-1804
 • LOCKED OUT • FLAT TIRE •
 • DEAD BATTERY •
 • OUT OF GAS •

Nov. 15 is Clean Out Your Refrigerator Day

The month of November is all about food! Growing food, preparing food, eating food, and sharing food.

All that food that is not eaten or shared usually ends up stored in the refrigerator, and sometimes for too long.

Nov. 15 is Clean Out Your Refrigerator Day, and it couldn't come at a better time when we need to get ready for feeding friends and family during Thanksgiving.

When it comes to storing food in the refrigerator, there actually is a method to the madness.

Organizing stored food for visibility, easy access, and the longest shelf life can help re-

duce waste and keep meal planners and snackers happy.

Refrigerators should always be kept between 35 to 40 degrees and freezers at 0 degrees or lower.

Higher temperatures will cause bacteria to multiply faster and contaminate the food.

Opening the fridge and freezer can contribute to increased temperatures so making decisions quickly is always best to minimize the dangers of food contamination.

When cleaning the appliances, working quickly is key as well as storing some items in coolers while you are cleaning.

Here are a few point-



Food Matters

By Mary Katherine Westmark & Tammie Barfield

ers when returning food to your freshly cleaned refrigerator and freezer:

- Eggs should not be stored in the door, rather on the middle shelf where the temperature is most consistent. And eggs should be stored in their original container.

- Milk, yogurt, sour cream, and cottage cheese are best stored on the bottom, toward the back actually, where the temperature is coldest.

- Butter and soft

cheeses can be stored in the door's dairy compartment. The door is the warmest area of the fridge due to the constant activity of being opened and closed. Juices would also fare well in the door unless they are fresh-squeezed, then they should go on the coldest bottom shelf.

- Vegetables and fruit should not be stored together. Vegetables need moisture and fruit does best in low humidity. Leave vegetables in the

original packaging tied with rubber bands or twist ties.

- Packaged raw meats should also be stored on the bottom shelf where it is coldest. Deli meats are fine in their designated shallow meat drawer, which tends to be colder than the rest of the refrigerator.

- Condiments like ketchup, mustard, mayonnaise, and salad dressings tend to have natural preservative ingredients such as vinegar and salt so should have a long life on the door.

So go ahead and get your refrigerator and freezer ready for the onslaught of Thanksgiving leftovers.

With the turkey mainstay, Thanksgiving is a great holiday to eat fresh, homemade, healthy meals and desserts; pumpkins, cranberries, sweet potatoes, and cornbread dressings and stuffings.

Vibrant colored foods are high in vitamin content like beta-carotene, B vitamins, vitamin C and D and iron.

Remember to try to incorporate as much free, local, organic foods as possible and have a hearty, healthy holiday ... and refrigerator.

Mary Katherine Westmark and Tammie Barfield are owners of Bay Leaf Market organic grocery in Crawfordville.

RE-ELECT RALPH THOMAS I ONLY HAVE ONE AGENDA - SERVING YOU!

I am the only candidate for District 1 who:

- Lives in District 1
- Has never raised your taxes

I will continue to:

- Protect individual freedom and property rights
- Protect our environment and water quality
- Fight for small efficient government, rebuilt reserves and reduced property taxes in 2016
- Nurture Economic development to allow our children the opportunity to find jobs without leaving Wakulla County
- Represent Wakulla County at the State and National level
- Serve you and be available to you (850) 597-3858

Hard Work Produces Results for Wakulla!

Veteran, Chief Petty Officer, U.S. Navy
Commission Chairman, 2015 and 2016

- Gulf Consortium (\$12 Million from BP oil spill)
- Wakulla County Coalition for youth (\$2.8 Million)
- City of St. Marks (\$1 Million saved from veto)
- Tourist Development Council (\$962,000)
- Shell Point boat ramp (\$735,000)
- Value Adjustment Board Chairman
- Florida Association of Counties, Board of Directors
- Florida Association of Counties Trust, Board of Trustees
- Small County Coalition, Vice Chairman
- Wakulla Chamber of Commerce, BOCC Liaison
- Selective Service Draft Board, Wakulla Representative
- To learn more: Visit www.forwakulla.com

<https://www.facebook.com/RalphThomasCountyCommissioner>

*Faith, Freedom
and Family!*



On Nov. 8, 2016, I humbly ask
for your vote and the honor
of continuing to serve you.

COUNTY COMMISSIONER
DISTRICT 1
(VOTE FOR ONE)

- Howard Kessler
- Ralph C. Thomas

Paid for by Ralph Thomas for County Commission

ENDORSED



REAL ESTATE

6 tips to battle everyday messes

(StatePoint) When it comes to cleaning up after children, it often feels impossible to keep up. Don't let the housework get the best of you; there are strategies that can help make being a parent just a little bit easier. Check out these helpful tips to ensure the kids are having fun, while your home stays tidy – and your sanity remains intact.

1. THE CLEANUP GAME

In the words of Mary Poppins, "In every job that must be done, there is an element of fun. You find the fun, and – SNAP! – the job's a

game!" Hold children accountable for picking up after themselves, by making it seem like less of a chore and more like a game. Issue each child a challenge, such as asking him or her to pick up as many red toys as possible before a timer expires. If successful, consider giving a small reward.

2. STICKY-FINGER SOLUTION

Even the pickiest of eaters can't say no to a sticky peanut butter and jelly sandwich. However, the remnants on dishes can be a nuisance to wash. Ease the pain and upgrade to a fau-

cet with extra power options, such as Power Clean spray technology, available on select Moen kitchen faucets. Power Clean makes clean-up fast and easy. You'll soon notice peanut butter, tomato sauce and other tough-to-rinse foods are no longer an issue.

3. ARTS AND CRAFTS AFTERMATH

There's nothing more entertaining than a messy arts and crafts hour. From finger paints and crayons to markers and glitter, it's all fun and games until mom has to wipe up the aftermath – especially the glitter. Easily tidy up

glitter spills with a lint roller. It works wonders on all surfaces including clothing and furniture. For embedded sparkles, use rubber gloves to loosen them from the surface, then roll over the area with a lint brush or vacuum.

4. KEEP TOWELS HANDY

Spills and messes can often seem endless. Keep towels close by and easy to access for the entire family by installing a towel ring or towel bar in the kitchen. For instance, the new Press & Mark installation system by Moen makes it easy. It features a washable ink

stamp to show users exactly where to drill, and select accessories even include a self-adhesive level, helping to ensure proper and accurate installation.

5. WHEN IN DOUBT, DANCE

Burn some energy and get the family involved in housework by enjoying a nightly pick-up session. Crank up the music and dance your way around the room until everything is back in order. Assign each family member a task, like dusting or organizing, and groove your way to a more orderly abode.

6. MAKE EVERY BATH A SAFE BATH

After a long day of peanut butter sandwiches and finger painting, bath time brings about a sense of calm. But did you know that children younger than five account for 43,000 slips and falls in the bathroom annually? That's one accident every 12.5 minutes, according to Nationwide Children's Hospital research. Keep bath time fun and safe for little ones by installing a grab bar. Opt for one that pulls double-duty and features a shelf for added storage of shampoo and rubber duckies.



Two TCC Gateways in Wakulla County

Join TCC for these upcoming offerings:



WAKULLA ENVIRONMENTAL INSTITUTE
170 Preservation Way • (850) 558-3500

Explore the Black Backwaters of Tate's Hell Swamp Canoe / Kayak Trip
GGL0103 | November 5 | 10 a.m. – 2 p.m. | \$22

Beach Exploration: Tracks, Signs and Critters of the Forgotten Coast
GGL0104 | November 12 | 8 a.m. – noon | \$22



TCC WAKULLA CENTER
2932 Crawfordville Highway • (850) 922-6290

HR for Non-HR Managers
BUS0026 | November 7, 10 and 14 | 6:30 – 9 p.m. | \$89

Retail Management and Operations
BUS0251 | Mondays, Nov. 14 - Dec. 12 | 8 a.m. – 4 p.m. | \$795

TCC Retail Pathways Certification Information Session
November 22 | 11 a.m. | Free and open to the public

When Buying/Selling Your Home or Land

Ask about my 60 day **results guarantee**

- **PLUS** a \$500 credit from me at closing!
- **Sellers**, Get my exclusive 20 step marketing Plan and
- **A Free** Property Valuation
- **No Obligation!**

850-661-1038

John Welch, REALTOR®



Results Guarantee Tri-County
Real Estate Specialist

john@bluewaterrealtygroup.com



(208 units/ 23 million in sales since 1/1/2016)

This offer is fully transferable to friends and family.

Dont Delay, this offer expires 12/31/2016.
Email to **lock the offer** for the future.

REAL ESTATE

How to replace energy-hungry appliances

Home improvement projects often involve remodeling. But homeowners can improve their homes without ever picking up a hammer. Upgrading a home's appliances with products that are more eco-friendly can add value to a home and make the home more attractive to buyers who want their homes to look good and pay dividends

for the environment. The United States Department of Energy says the average American family spends about \$2,200 each year for energy costs, and large, inefficient appliances no doubt contribute heavily to those expenditures. Appliances that are several years old, including refrigerators, washing machines, dryers, and even ovens,



save money while benefiting the environment at the same time.

READ THE LABEL

Familiarize yourself with the "EnergyGuide" label that appears on most appliances. This label gives consumers an idea as to how much it will cost to run the appliance, as well as how much energy the unit uses on average. Use this label to compare the different models you are considering.

Choose appliances that are part of the Energy Star program, which helps consumers find products that reduce greenhouse gas emissions.

Downgrade to a small model

Large appliances tend to consume more energy than small appliances. Scaling down the size of the appliance can reduce energy consumption. Empty nesters may no longer need a refrigerator capable of holding food for a family of four, while those who routinely dine out may find they don't get much use out of their larger refrigerator.

LOOK FOR REBATE PROGRAMS

Rebate and recycling programs can help reduce the initial cost of purchasing new appliances. The government may offer tax incentives to those people who purchase a new, energy-efficient models.

THINK ABOUT FUTURE SALABILITY

Homeowners who do not intend to stay in their homes much longer may find energy efficient appliances make their homes more attractive to prospective buyers.

Energy efficient appliances can reduce homeowners' carbon footprints while also saving them considerable amounts of money over the life of the products.

Lott PROPERTIES
 call or text **850-926-1010**
Sandy@SandyLott.com

Sandy Lott
 Realtor, SFR, Notary Public

may no longer meet the stringent energy-saving specifications required of new items. That means such appliances are negatively affecting the environment and

their owners' bottom lines.

According to the Energy Star program, a refrigerator that is at least 15 years old may be consuming twice

as much energy as a newer Energy Star-rated refrigerator. Even though purchasing new appliances will require a financial commitment, such items may help

COLDWELL BANKER HARTUNG AND NOBLIN, INC. **A BRAND YOU KNOW, A NAME YOU CAN TRUST** ColdwellBankerTallahassee.com
 WAKULLA OFFICE: 850-926-2994 TALLAHASSEE OFFICE: 850-386-6160



4/2 in a beautiful community
12 Bridle Gate Court \$225,900
 • Price Reduced!
 • 4/2 in a beautiful community
 • 4BR/2BA, 2013 SqFt, 0.50 Acres
 • Fireplace, Large Backyard w/ Large in ground Pool
 • Large Storage Shed with Lighting
Jules Straker
 jdstraker@earthlink.net
 841-0097



Fisherman's Paradise!
17 Albin Drive \$240,000
 • Fisherman's Paradise!
 • Canal Frontage on 2 sides w/ Spacious Open Floor Plan
 • Panoramic View of Bay and Walker Creek
 • 2BR, 1BA with Loft and 9x17 Sunroom
 • Sun Deck on 2 sides and Stone Patio
Don Henderson
 donaldChenderson@yahoo.com
 850-510-4178



Lease Purchase Possible
23 Gold Finch Way \$179,000
 • Pristine 4/2 in desirable Songbird
 • Open concept, high ceilings, recessed lighting, wood floors
 • 2 open bars in Kitchen, stainless appliances, cabinet space
 • Split BR floorplan, In-law suite, privacy fence
Lionel Dazevedo
 Lionel7769@gmail.com
 284-6961



Excellent Value!
23 Sandpiper \$219,000
 • Excellent Value!
 • Canal front in Shell Point
 • New Seawall and Floating Dock
 • Very quick access to the Gulf
 • Recent roof and updates, Turn-Key
Jim Brockett
 jimbrockett@gmail.com
 459-4585



Price Reduced
112 River Plantation Road \$399,500
 • 4 Bed/3 Bath Home - 2,032 Sq.Ft.
 • Soaring ceilings and Pine Hardwood flooring
 • Double-sided fireplace, Open Kitchen, Skylights & French Doors
 • Screened-in Pool, 2 Acres of Land, Dock on the river
Lionel Dazevedo
 Lionel7769@gmail.com
 284-6961



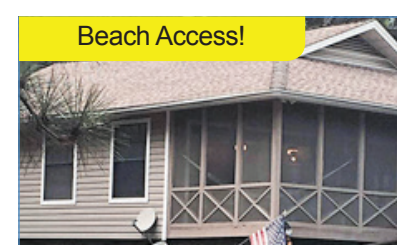
Desirable River Acreage, Price Reduced!
Lot 4 River Plantation Rd. \$115,000
 • Located on the Wakulla River w/ boardwalk/dock
 • Gated Community w/ pool, tennis & more
 • 3+ acres on paved, privately maintained road
 • Great place to build your new home!
Lionel Dazevedo
 lionel7769@gmail.com
 850-284-6961



Endless Possibilities!
39 Aucilla Street \$299,900
 • 3BR, 2BA, 8 acres of land, 8-car garage
 • Basketball court, gym/office, fire pit, gardens w/ irrigation
 • Updated Kitchen, Quartz counters
 • 30x12 screened porch, and a sunroom
Jonathan Rigsby
 jcr279@comcast.net
 980-5734



Great Home on Private Half Acre Lot in The Farm!
305 Revell Road \$175,500
 • Great Home on Private Half Acre Lot in The Farm!
 • 3BR/2BA, 1845 SQFT, Built in 2003
 • Sky High Ceilings, Huge Great Room
 • Open Floor Plan, Gas Fireplace, Rocking Chair Front Porch
Bill Enright
 bill.enright@coldwellbanker.com
 850-933-1066



Beach Access!
3999 St. Teresa Avenue \$295,000
 • Very well maintained 3BR, 2BA beach house
 • Huge screened porch w/ outdoor grill and sink
 • Recent roof and A/C~outdoor shower
 • First tier with a beautiful view of St Teresa Beach
Meg Hilaman
 meg.hilaman@gmail.com
 850-556-2366



Price Reduced
66 Violet Lane \$239,000
 • 4/2 in the Flowers, Desirable Hanover Model
 • Open and Spacious Split Floor Plan
 • Fireplace, All Appliances, Double Garage
 • Master Suite, jetted tub, big walk in shower
Lionel Dazevedo
 Lionel7769@gmail.com
 284-6961



New Listing!!
728 Alligator Drive \$340,000
 • Fabulous waterfront home overlooking the harbor
 • Pristine condition, Knotty pine floors & ceilings
 • Beautifully tiled kitchen, huge deck
 • Direct access to the bay
Katie Tucker
 katieltucker@msn.com
 850-556-6033



Custom Built in Alligator Point
1452 Alligator Drive \$299,000
 • Custom Built Alligator Point Home!
 • Large Windows w/ lots of light pouring in
 • Gas Fireplace for winter nights
 • One Owner - meticulously kept
 • Comes Fully Furnished
Jim Butler
 jmb9005@gmail.com
 933-9005

RESIDENTIAL | COMMERCIAL NEW CONSTRUCTION | LOTS & LAND Search full MLS listings from your mobile device at CBHNGO.com

Advertise your yard sale free in **The Wakulla News**

REAL ESTATE

Ideas to jump-start holiday gift shopping



The Karcher WD5/P Wet/Dry Shop Vacuum is a versatile cleaning tool that's perfect for holiday shoppers looking for gifts for loved ones with a passion for keeping a clean work area.

The holiday shopping season is upon us, and shoppers everywhere are on the lookout for the perfect gifts for their loved ones. While some people are easy to shop for, others might be more difficult. Fortunately, shoppers have many options when it comes to finding gifts for those friends and relatives who are passionate about do-it-yourself projects, improving their homes and woodworking.

CLEANUP AND STORAGE

- The Karcher WD5/P Wet/Dry Shop Vacuum is 6.6 gallon vac with an 1,800-watt, variable-speed motor. The vacuum can be used for general cleanup indoors and outdoors, to blow dirt if necessary, to vacuum small or large amounts of water, and to clean up after renovation work. An onboard power outlet allows users to turn the Karcher and a power tool on and off simultaneously.
- The Tanos T-Loc SYS-Sort IV/3 systainer has three levels of parts and tool storage. Each drawer opens within the stack for easy access. Drawers can be customized with bins or the optional drawer accessory pack (both sold separately). Connect by the T-LOC to other systainer products.
- To store and transport tools, Woodcraft offers a 21-Pocket Tool Bag and a 30-Pocket Tool Roll.

HOME PROJECT HELPERS

- The DIY Project Kit from Kreg Tool combines three tools for creating custom home projects that help users keep their homes organized. Using

these three tools with a drill and circular saw, users can build high-quality projects for their homes easily and economically.

- Users can cut, grind, sand, carve and polish efficiently with the Dremel 3000 Rotary Tool that is compatible with all existing Dremel accessories and most attachments.
- The multifunction PULY 3.6 V Lithium-Ion Cordless Screwdriver Kit is designed to tackle multiple household applications. It comes with right angle and offset chuck heads.
- The 50" WoodRiver® Clamp Guide combines a rigid guide rail with an internal clamp eliminating the need for C-clamps or hold-downs. Users can use the guide with a circular saw to cut sheet goods to a manageable size, guide routers for dados, or as a fence for a bandsaw, drill press or router table.

- Users can finesse trim (miters and back bevels, for example) with the WoodRiver® Low Angle Block Plane with Adjustable Mouth, which can also be used to remove a controlled amount of material (trim molding, doors, shims and more).
- The 11/2-lb. WoodRiver® Small Chisel Plane is the perfect size (4 1/2" x 13/4" wide) for cleaning up glue lines and light trimming duties such as smoothing out pock-

et-hole plugs.

- Update your loved one's screwdriver collection with a Wera 6-Piece Screwdriver Set With Laser Tip that includes two slotted, two Phillips and two square screwdrivers.
- The 26' long M1 Tape Measure features a patented Sight Scribe that allows users to measure and mark without using a pencil, while the double-sided tape and hooks allow measuring from either side
- Woodcraft Magazine publishes six issues a year and includes articles about woodworking projects, techniques and tools, and related topics.

SHARPENING, SHOP AND MORE

- Work Sharp has partnered with legendary hall of fame knife maker Ken Onion to develop a new, improved Work Sharp® Knife and Tool Sharpener. It features a fully adjustable (15° to 30°) precision sharpening guide, is variable-speed (1200 SFM to 2800 SFM), and has wide, flexible, premium abrasive belts to sharpen pocket, hunting, serrated, kitchen and any other shape or type of knife blade.
- The M. Power 5N1 Double-Sided Diamond File with Handle features Diamond Cross™ technology. The 1" x 5" long double-sided 300/600-grit stone can sharpen

scissors, garden shears, knives, circular saw blades and lawn mower blades.

- Height adjustment for the WoodRiver® Adjustable Height Shop Stool is 19" to 25", and it comes with both flat feet and casters that users can customize.
- QuikBENCH™ Portable Workbench is a lightweight, portable workbench that holds up to 300 lbs. Convert two benches to sawhorses, and together they will hold up to 2,000 lbs. Work surface measures 30" x 24", and height is 32".
- WoodRiver® Cheese Slicer Hardware Kits include the hardware, handle and wire necessary to complete a cheese slicer. The board can be made from a Woodcraft Cutting Board Kit, bamboo, or polymer cutting board material.
- Woodcraft Cutting Board Kit No 2 includes enough exotic and domestic hardwood to complete a cutting board approximately 3/4" x 5" x 16" or two 5" x 8" cheese boards. Just arrange the wood, glue, clamp and sand.
- For family and friends who present a special shopping challenge, consider a Woodcraft Gift Card.

To learn more about these products and others, visit your local Woodcraft store, call (800) 535-4482 or visit www.woodcraft.com.

Soppchoppy River
PRO PLAYERS REALTY USA
 DEDICATED PROFESSIONALS
 3 bedroom/3 bath plus Mother-In-Law Suite
 \$199,900
Gary and Shari Edington
 850-926-SALE (7253)
 1626 D Crawfordville Hwy, North Pointe Center • ForgottenCoastRealEstate.com

Harbor Point Realty
 (850) 926-5551
www.harborpointrealty.com
Susan Schatzman
 Broker Associate
 Mobile: 850-519-2292
 Office: 850-926-5551
susan@harborpointrealty.com
www.susanschatzman.com
 3038 B Crawfordville Hwy.
 Just off Courthouse Square

Coastwise Realty, Inc.
 (850) 926-8038
 3295 Crawfordville Hwy., Crawfordville, FL
COASTWISE.HOMESANDLAND.COM
Jerry Evans
 850-251-4211
JSE91@MSN.COM

NEW HOME CENTER
 "Your Home Town Realtor"
ROSSETTI REALTY BY **PAFFORD ROBERTS & CONSTRUCTION**
 Mike Pafford, Builder
Buckhorn Village
Starting From \$114,900
 ♦ 3 or 4 bedroom - Open Plans
 ♦ Stylishly designed - Trim package
 ♦ Appliance package - Stainless Steel
 ♦ 3 miles from Medart Elementary
 ♦ City Sewer & Water- Paved Roads
 ♦ Close to Coast - Boating, Etc.
 ♦ Pick your Lot—85 To choose from
 Only 30 Miles from Tallahassee
Visit: Rossettirealty.net
Call : 850-926-1011
 Office: 734 Shadeville Rd, Crawfordville, FL 32327

Sales • Rentals • Storage Unit Rentals
Wakulla Realty
www.WakullaRealty.com
 (850) 528-0857 **Sonya Hall**
 Lic. Real Estate Broker
 (850) 926-5084
 2655-B Crawfordville Hwy • PO Box 535, Crawfordville FL 32326

REAL ESTATE

How to avoid a drafty house



STEVE REMKE
FOR
WAKULLA COUNTY PROPERTY APPRAISER

25 YEARS OF APPRAISAL EXPERIENCE
LOCALLY & STATEWIDE

A Vote for Steve Remke is a vote for
•Fairness •Integrity
•Transparency •Professionalism
Let Steve Serve You
Paid for by Steve Remke for Property Appraiser

For those who live in older homes, the transition to colder weather can be extra disheartening, as the vision of expensive heating bills, chilly rooms and drafty windows dance in their heads. However, it's easy to change the outlook from cold to cozy with a few simple DIY solutions.



The most effective way to improve the comfort level in your home is to properly insulate. Insulation can be inadequate in older homes. Over time, it can settle and compact, creating gaps. Topping up attic insulation will help keep the warm air in, reducing heating bills and preventing stress on your furnace. For easy installation, homeowners

and professionals alike recommend a stone wool batt insulation product called Roxul Comfortbatt. For attics, aim for an r-value of R-50 or a depth of 16 inches.

A little preparation can go a long way to keep the cold at bay. Seal out drafts by replacing worn weatherstripping and caulking along windows, doors, baseboards, and trim. For

other ways to beat the cold, consider inexpensive window insulation kits along with thicker drapes, and don't forget to reverse ceiling fans to push warm air back down.

NEED HELP?

MEDICARE PLANS
B,C,F,G, or parts A,B,C or D
RX coverage, cash burials & annuities

CALL
Joe Storey Insurance Agency
1-800-735-2256 706-639-3153
Post Office Box 201, St. Marks, FL 32355



We Welcome the Opportunity To Be Your Banker.

OUR PERSONAL SERVICE MAKES SWITCHING BANKS EASY.

Is the thought of moving accounts keeping you from changing banks? We help every step of the way. Our Crawfordville team will make the switch easy and convenient. We will do the work for you.

Your Prime Meridian Bank personal banker can setup and transfer your payees and make sure direct deposits like Social Security are moved over and working properly.

Heather Benton
Associate Relationship Manager
Prime Meridian Bank



5-STAR RATING
BauerFinancial.com

Prime People

PRIME MERIDIAN BANK™
NMLS# 393620




MEMBER

MAIN OFFICE 1897 Capital Circle NE
TIMBERLANE 1471 Timberlane Rd.
CRAWFORDVILLE 2201 Crawfordville Hwy.
ONLINE TryMyBank.com



850.926.4320

Before Thanksgiving, a quick review of food safety

There are some food practices that cooks must remember as they prepare for their Thanksgiving feast.

Please keep these safety procedures in mind.

To stuff or not to stuff: Currently experts recommend that the safest way to cook stuffing is separate from the turkey. The stuffing must be cooked to 165 degrees. There is a higher risk of foodborne illness if the stuffing is cooked in the cavity of the bird because that temperature may not be reached and maintained during the cooking process.

Thanksgiving can be a time when the family gathers with fun activities planned. If these

activities delay clean up after your meal, improper storage of the food can result. Remember that food should only be in the "danger zone" (41 to 141°F) for two hours. This means that clean up should be immediate even if that delays all family members from starting a game or from moving into the family room to begin watching the football game.

While purchasing a frozen turkey is commonplace, many don't follow food safety practices during thawing. Choose one of three methods to safely thaw your bird. NEVER thaw at room temperature!

Cold Water Method: Leave the turkey in its



ASK SHELLEY

By SHELLEY SWENSON
Wakulla Extension Service

airtight package and submerge the bird in cold water. Change the water every 30 minutes. Plan your time wisely. This process takes about 30 minutes for every pound of turkey. Then cook the bird within two days.

Refrigerator Method: Make sure the turkey juices won't drip on other food while it defrosts. This is called cross contamination and can cause a safety issue for the other foods. This method takes about 24 hours for

every 5 pounds of turkey. Cook within two days.

Microwave Method: Cook the turkey immediately after defrosting in the microwave.

Special note: Although I don't recommend purchasing a pre-stuffed turkey, practice safe methods for its cooking process if purchased. Keep it frozen until ready to cook.

Some people put their turkey in a slow oven, 200 degrees before they go to bed to have it cooked in the morning. Be aware

that overnight cooking of meat at a low temperature isn't a safe method. It is not safe to cook any meat or poultry cooked in an oven set lower than 325 degrees. At 200 degrees, meat remains in the "danger zone" too long where bacteria multiply rapidly and can form toxins.

How about the pumpkin pies you usually prepare the day before Thanksgiving - how should they be handled to insure against foodborne illness? Foods made with eggs and milk, such as pumpkin pie, custard pie and cheesecake must first be safely baked to a safe minimum internal temperature of 160 degrees.

After baking, they must be refrigerated. Eggs

and milk have a high protein and moisture content and when these baked products are left at room temperature, conditions are ripe for bacteria to multiply. It is not necessary to refrigerate most other cakes, cookies or breads unless they have a perishable filling or frosting.

While you want your family feast to be memorable, using precautions to keep your family safe from foodborne illness will help make sure you remember the feast for the right reason!

Shelley Swenson is an Extension Agent III with Wakulla County Family and Consumer Sciences.

Wakulla Craft Beer
brewed in Gainesville, FL
with spring water

We're the first in Wakulla to offer...
Come be one of the first to enjoy at

Ouzts' Too

Oyster Bar & Grill

Good things spring from here.

Newport at the Bridge

7968 Coastal Hwy, 32327

Ouztstoo.com • (850) 925-6448 • Wed-Sun 10am - 9:30pm...ish

Potential to generate electricity from ocean waves

Dear EarthTalk:

You hear a lot about solar and wind energy, but what's new in efforts to generate electricity from ocean waves?

Melanie Bernstein
New York, N.Y.

Wave power advocates cheered in September 2016 when Hawaii-based Naval researchers started feeding power from two experimental offshore wave energy devices into the grid on nearby Oahu, representing the first time the American public could access electricity derived from ocean waves. The trickle of energy from these experimental devices doesn't amount to anything substantial yet, but wave energy's potential is huge.

Analysts think we could derive at least a

quarter of U.S. electricity needs by harnessing wave power around our coasts. Most other countries around the world have coastlines they could exploit for wave energy, as well, if engineers could create affordable technology to capture and transport the energy back to shore where it would be used to power local communities or get fed into existing larger power grids.

But just because we can tap ocean energy big time doesn't mean we necessarily will, given the high costs of getting started, technical issues with maintaining offshore equipment, and the challenges of scaling up for mass consumption. The world's first experimental wave farm, the Aguçadoura Wave Park off the coast of Portugal, went online in September 2008 with three wave energy



U.S.-based Lockheed Martin is branching out from defense contracting in assisting with the design of Ocean Power Technologies' (OPT) PowerBuoy technology to harness electricity from off-shore wave farms, as deployed here off the coast of Victoria, Australia.

EARTH TALK

Questions & Answers About Our Environment

converter machines, but ceased operations only two months later

when bearings on the equipment gave way, underscoring the technical challenges of running complicated heavy machinery in unstable marine environments.

While such technical problems may be frustrating, financial concerns loom larger over wave energy's future. Two of the biggest wave energy endeavors in the world, Pelamis and Aquamarine, both based out of wave-battered Scotland, went belly up recently despite funding from the Scottish government and plans to build out the biggest wave energy farms in the world

based on the success of earlier prototypes.

Aquamarine's CEO John Malcolm chalked up his company's demise to "the considerable financial, regulatory and technical challenges faced by the ocean energy sector as a whole." Meanwhile, cheap natural gas and the surge in solar and wind power options have kept ocean energy on the back burner.

But wave power is far from dead in the water. Besides the experimental wave farm off Oahu, two larger projects are being built off the coast of the United Kingdom, while three additional projects are underway around Australia. Funding for these projects has come from not only the host governments but also the private sector. American defense contractor Lockheed Martin, for one, is a big player in deployment of wave power technologies and is a driving force behind the 19 megawatt, grid-connected wave power station currently in the works

near Victoria, Australia.

Here in the U.S., wave energy advocates say the federal government has done too little to encourage research and development in this promising niche of the energy sector. Subsidies and tax incentives helped solar and wind power grow from pipe dreams in the 1980s to significant players in the global energy mix of today. Wave power advocates would like to see similar incentives employed to boost the development of ocean-based renewable energy sources, but for that to happen the American public will need to speak up to get Congress to act.

Send questions to question@earthtalk.org.

EarthTalk is produced by Roddy Scheer & Doug Moss and is a registered trademark of the non-profit Earth Action Network. To donate, visit www.earthtalk.org.

BRIDLEWOOD APARTMENTS

1st Month \$299

November 2016

1BR/1BA from only \$670/mo
2BR/2BA from only \$765-785/mo
3BR/2BA from only \$865-885/mo

DERRY

1BR/1BA

PREAKNESS

2BR/2BA

TRIPLE CROWN

3BR/3BA

7 Homestretch Lane, Crawfordville, FL
(Just off Shadeville Highway)
Leasing Office Hours: M-F Noon to 5:30 p.m.
850-926-1134
email: bridlewood@studenthousingsolutions.com
to schedule a tour of our beautiful community.
www.Bridlewood-Apt.com

Family Funeral Home & Cremation Services

Accepts Bevis Harvey Young Pre-Arranged Funerals

Skip Young, L.F.D.
Skip @FamilyFHC.com

84 Ochlockonee Street, Crawfordville, Florida 32327
850-926-5919 850-544-0238
WE ACCEPT ALL PRE-NEED ARRANGEMENTS

Brian C. English, CASL®

The Chartered Advisor for Senior Living® (CASL®) designation is issued by The American College after acquiring specialized knowledge on advanced retirement and estate planning strategies.

- Social Security Planning
- Retirement Planning
- Estate Planning
- Investments
- Life Insurance
- Long-Term Care

FINANCIAL GROUP
GUARD ~ PLAN ~ INVEST
(850) 926-7487

Securities offered through Securities America, Inc., member FINRA/SIPC and advisory services offered through Securities America Advisors, Inc. Brian C. English, Representative. English Financial Group and Securities America are separate entities.

Facial Waxings • Specialty Cuts • Flat Tops

That Hair Place

850-926-6020
Styles for Men, Women & Children Ages 1-100
Color • Perms • Highlights • Cuts • Up Do's

Kimberly
HBD 2003

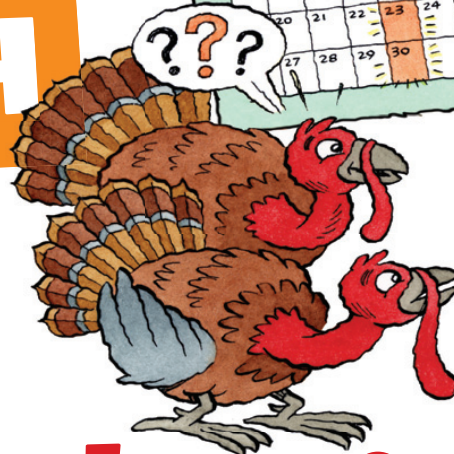
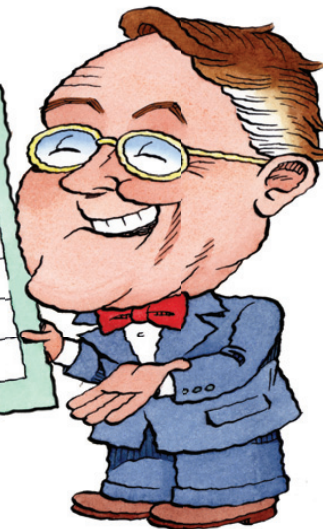
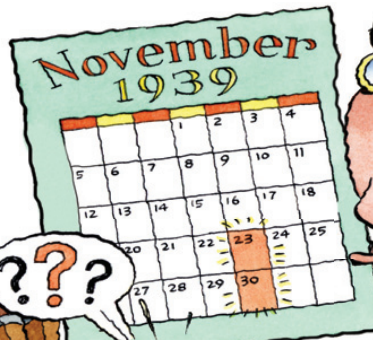
Cheryl
HBD 1996

Rebyn
HBD 1987

27 "E" AZALEA DR.
BEHIND KARENS BAKERY

Highlights™

HOPSCOTCH



Which Thanksgiving Food Are You?



One Thanksgiving or Two?

By Shannon Baker Moore
Art by David Helton

- To cheer up a friend, you . . .
 - Play his favorite game.
 - Talk about what's wrong.
 - Make him a card full of jokes.
- Your ideal birthday is . . .
 - Playing laser tag.
 - Going to the movies.
 - Visiting an animal shelter.
- Which do you do for fun?
 - Try out a new activity.
 - Read.
 - Invite friends over to play.
- What is your favorite part of the school day?
 - Recess
 - Art class.
 - Talking with friends at lunch.
- Which do you love most about Thanksgiving?
 - Goofing around with family.
 - Remembering what you're thankful for.
 - Helping to prepare the Thanksgiving feast.

Answers

Mostly a's: You are turkey. You are an outgoing person who likes to be in the middle of the action.

Mostly b's: You are mashed potatoes. Friends and family are drawn to your quiet, warm personality.

Mostly c's: You are pumpkin pie. You go out of your way to do or say sweet things to brighten someone's day.

Imagine if the President of the United States changed Thanksgiving Day. How would you feel? In 1939 Franklin Delano Roosevelt did just that, and it caused an uproar. For a few years, there were even two Thanksgivings a year.

Ever since Abraham Lincoln declared Thanksgiving a national holiday in 1863, Americans had been celebrating Thanksgiving on the last Thursday in November. But in 1939, businesses were struggling to recover from the Great Depression, a time of economic hardship. Some people thought Thanksgiving was too close to Christmas. Maybe if Thanksgiving were earlier, people would start their Christmas shopping sooner.

Franklin Delano Roosevelt was a popular President who was willing to take on new things. On August 14, 1939, President Roosevelt announced, "I have been having from a great many people for the last six years, complaints that Thanksgiving Day came too close to Christmas...and as there seems to be so much desire to have it come a little earlier. I am going to step it up one week." Thanksgiving would be on November 23, not November 30.

Some people liked the change, but others thought it was a terrible idea. "Roosevelt

has no right to upset all our traditions," wrote one man. John Taylor, a calendar maker, wrote the President and told him that calendars for 1939 already showed Thanksgiving on November 30. Now all of them would be wrong. Plus, "millions of calendars for 1940 have already been printed and sold," wrote Mr. Taylor. They would be wrong too.

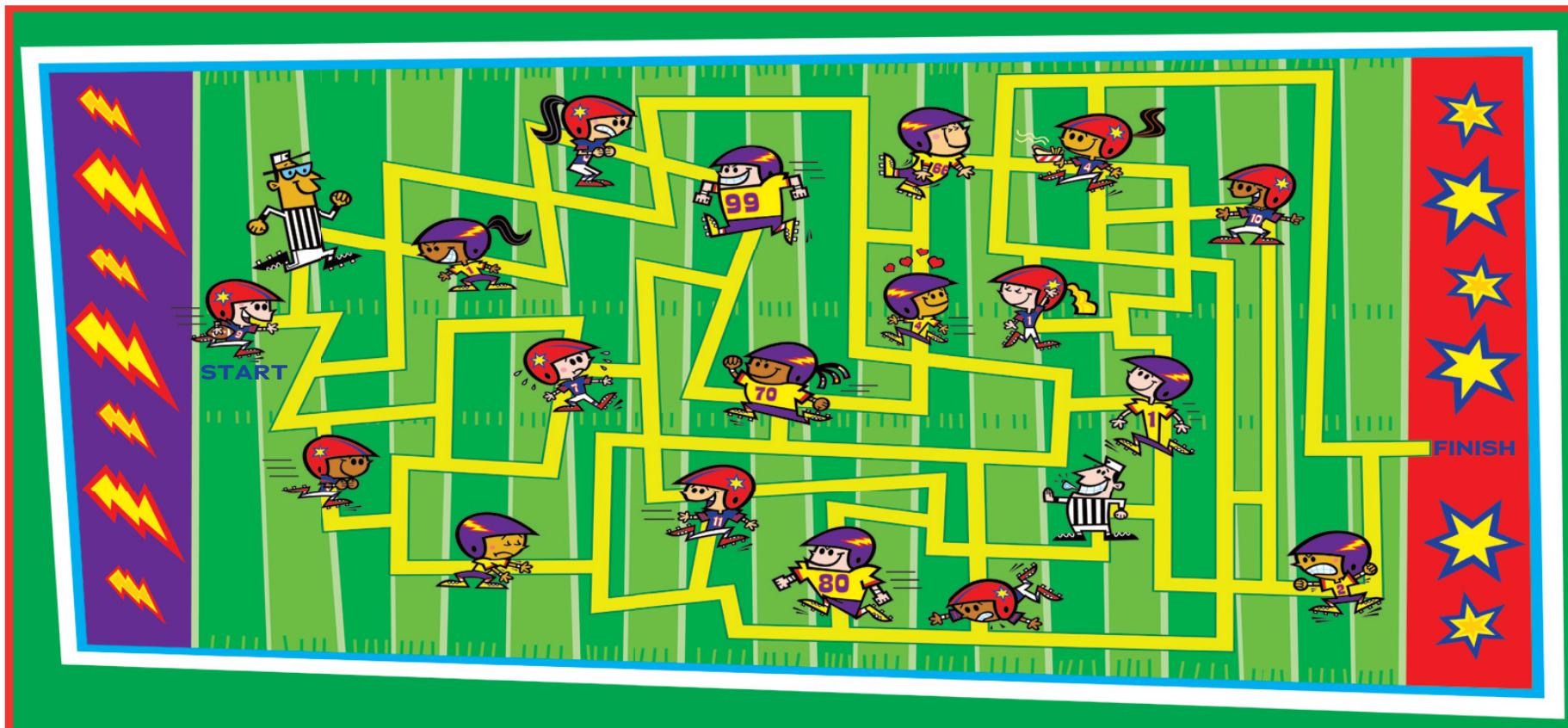
Several states followed President Roosevelt's proclamation and changed the holiday, but other states refused, causing confusion across the nation. Buses, trains, and airports didn't know how to plan their schedule because they didn't know which day people would be traveling.

Colorado, Mississippi, and Texas solved the problem by celebrating both days. People joked that the holiday should be called "Franksgiving," after the President's first name, rather than "Thanksgiving."

In 1941 President Roosevelt admitted that the date change had not helped businesses much, and he announced that he was going to change the date back. Later that year, the U.S. Congress ended all the confusion and passed a law that made the fourth Thursday of November the official day for Thanksgiving. Two Thanksgivings might sound like a good idea, but most people were just grateful for one!

Football Maze

Help Ned score a touchdown.
Find a path from START to FINISH.
If you come to a person, choose a different path.



ART BY JIM STECK (FOOTBALL MAZE) AND KEVIN ZIMMER (WHAT THANKSGIVING FOOD ARE YOU?)

INSIDENASCAR

A WEEKLY SPIN AROUND THE WORLD OF RACING

Don't forget to follow us!



Kevin Harvick's mastery of the late restart paid off yet again at the Hollywood Casino 400 at Kansas Speedway, Harvick's fourth win of 2016.

SWEET RELIEF

Harvick can breathe easy after punching his third-round ticket at Kansas

With the twice-annual NASCAR lottery that is Talladega Superspeedway looming as the next championship checkpoint, Kevin Harvick was certainly not the only driver still alive in NASCAR's postseason who was aware of the stress relief that winning at

Kansas Speedway would bring.

He was just the only one who was able to capitalize on Sunday's opportunity.

Harvick used another great late restart — that's starting to become a trend for the 2014 champion — to build an insurmountable lead in the final laps of the Hollywood Casino 400. Carl Edwards battled Joe Gibbs Racing teammate Kyle Busch for second and crossed the line 1.183 seconds behind Harvick.

"Do I feel like we had the best car today? Probably not," Harvick said. "Did we have the best car at Loudon? Probably not. But guess what? We kept ourselves in it all day. We had good pit stops. We made good adjustments on the car. Then it came down to a good restart and our car was way better when we got out front."

Harvick's Loudon comparison — he won at New Hampshire Motor Speedway three weeks ago — is spot on. That race probably should have broken for one of two dominant Toyotas, but Harvick and Co. put it all together at the end to grab the lead and the win. He led just eight laps at NHMS; Sunday at Kansas, Harvick led 74 laps split largely into two chunks, including the final 30-lap sprint.

"I feel like both of those have been won on restarts," Harvick said. "That's something we've worked on for probably a year now to get better at. I needed to do a better job. We needed to change some things around. So that feels good."

In particular, Harvick said that part of his focus was improving his timing of when to mash the accelerator at the restart green flag. That paid off Sunday when Harvick topped Edwards after the first lap.

"I was able to keep (Jimmie Johnson) behind me. He was right next to my bumper," Harvick said. "There was nobody behind (Edwards). That was really the key to the restart. (Edwards) had a car length between him once we got to the start/finish line from the fourth-place car, and he didn't have anybody to carry the momentum down there."

"The second piece was being able to clear him and break that side draft. We were able to just drive off because they kept side-by-side."

The win provided yet another example of the resiliency of Harvick and the No. 4 Stewart-Haas Racing team. Harvick failed to finish at Charlotte Motor Speedway two weeks ago with an engine issue, and had he not won at Kansas, he would have been facing some nerve-racking spins around crash-prone Talladega with advancement at stake. Instead, the victory punched an automatic round-three advancement and dramatically shifted the team's approach — just as Jimmie Johnson's Charlotte win did for the No. 48 team last week.

They'll still race at Talladega, but the focus is now on the third-round opener Oct. 30 at Martinsville Speedway.

"This past week was rough on the whole race team, to be honest," said Rodney Childers, Harvick's crew chief. "(This win) lets those guys go see their kids and families a few nights. It's going to mean a lot to them. Everybody catch their breath and get ready for Martinsville."

Matt Kenseth, ninth Sunday at Kansas after leading 116 laps early in the event, has the most breathing room among the 10 drivers competing at Talladega for the six remaining third-round spots. He's second in points and owns a 29-point cushion on the current cut-off point that features a tie between Joey Logano and Austin Dillon.

The other end of the advancement equation includes Denny Hamlin, Brad Keselowski and Chase Elliott. Elliott, after a crash at Charlotte and mechanical woes at Kansas, is in a must-win situation at Talladega if his rookie postseason campaign is to continue. Keselowski crashed at Kansas after sliding in front of Hamlin on Lap 190, leaving his No. 2 with a 38th-place finish. Hamlin struggled to 15th.

"If my team keeps putting up this kind of effort, I don't worry about today," Keselowski said. "We will win another race. We will win Talladega and other races and be fine."

SPRINT CUP STANDINGS

DRIVER (WINS)	POINTS	BEHIND	DRIVER (WINS)	POINTS	BEHIND
1. Jimmie Johnson [3]	3082	-	11. Brad Keselowski [4]	3038	-44
2. Matt Kenseth [2]	3074	-8	12. Chase Elliott	3020	-62
3. Kyle Busch [4]	3072	-10	13. Tony Stewart [1]	2131	-951
4. Carl Edwards [2]	3069	-13	14. Kyle Larson [1]	2120	-962
5. Kurt Busch [1]	3062	-20	15. Chris Buescher [1]	2090	-992
6. Martin Truex Jr. [4]	3058	-24	16. Jamie McMurray	2088	-994
7. Kevin Harvick [4]	3048	-34	17. Kasey Kahne	797	-2285
8. Joey Logano [1]	3045	-37	18. Ryan Newman	767	-2315
8. Austin Dillon	3045	-37	19. AJ Allmendinger	686	-2396
10. Denny Hamlin [3]	3039	-43	20. Ryan Blaney	682	-2400

Note: Top 12 drivers remain championship eligible

XFINITY STANDINGS

DRIVER (WINS)	POINTS	BEHIND
1. Elliott Sadler [3]	3039	--
1. Daniel Suarez [2]	3039	--
3. Blake Koch	3032	-7
4. Erik Jones [4]	3027	-12
4. Justin Allgaier	3027	-12
6. Ryan Reed	3025	-14
7. Brendan Gaughan	3010	-29
8. Darrell Wallace Jr.	3009	-30
9. Brennan Poole	2114	-925
9. Ty Dillon	2114	-925

Note: Top 8 drivers remain championship eligible

TRUCK STANDINGS

DRIVER (WINS)	POINTS	BEHIND
1. William Byron [6]	2080	--
2. Christopher Bell [1]	2062	-18
3. Matt Crafton [2]	2061	-19
4. Ben Kennedy [1]	2055	-25
5. Timothy Peters	2053	-27
6. Johnny Sauter [1]	2052	-28
7. J.H. Nemechek [2]	2037	-43
7. Daniel Hemric	2037	-43

NEWS & NOTES

EVOLVING RULEBOOK Each NASCAR Sprint Cup Series team has received the rules package that the sanctioning body plans to enforce next season, and the changes from the 2016 configuration reflect NASCAR's continuing quest to remove aerodynamic downforce as the central mechanism for on-track car handling. Foremost among the technical changes is a reduced rear spoiler size from the current 3.5 inches to 2.375 inches at non-superspeedway events. NASCAR is also aiming to eliminate continued work by teams to move the rear axle to the right side during oval-event competition in a bid to increase side force and corner handling. Changes in that area will be reflected in the main frame assembly, truck trailing arm, track bar mount and other areas. NASCAR is also now requiring roof hatches and energy-absorbing material in the footbox at superspeedways.

SKIPPING THE TEST Furniture Row Racing and Martin Truex Jr. said last week that they would abstain from a scheduled two-day series test at Homestead-Miami Speedway that concludes Wednesday. The test is open to one team from each Cup organization and provides a glimpse at track conditions for next month's season finale. Truex noted at Kansas that changes in weather between now and then provide a "false sense of security" to teams who test now. However, the move could also be indicative of how tightly knit the FRR outfit is with its technical partner Joe Gibbs Racing. JGR's Carl Edwards is representing the Toyota team at Homestead this week. Another view? The No. 78 might view JGR as its foremost competitor for the championship, and complete data-sharing for the final race might not be the best scenario for FRR to win a title.



SAVINGS NO MATTER YOUR RIDE.



Some discounts, coverages, payment plans and features are not available in all states or all GEICO companies. Motorcycle coverage is underwritten by GEICO Indemnity Company. Boat and PWC coverages are written through Seaworthy Insurance Company, a Berkshire Hathaway affiliate, and through other non-affiliated insurance companies, and are secured through the GEICO Insurance Agency. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary. GEICO Gecko image © 1999-2015. © 2015 GEICO

NUMBERS GAME

289

Oh, the difference one year makes. The second round of the 2015 Chase for the Sprint Cup should have been named for **Joey Logano** after his performance. He posted wins in all three races of the second round a year ago, preventing others from locking in advancement. In the process of those wins, Logano recorded 289 laps led. After two races of this year's second round, Logano has just five laps led. A third-place finish at Kansas was a sign of life for the Penske team, however.



TRACKS ON TAP

Sprint Cup Series

Race: Alabama 500
Track: Talladega Superspeedway
Location: Talladega, Ala.
Date: Sunday, Oct. 23
TV: 2 p.m. ET, NBCSN
Layout: 2.66-mile oval
Turns/Banking: 4/33°
Oct. 2015 Winner: Joey Logano

XFINITY Series

Race: O'Reilly Auto Parts Challenge
Track: Texas Motor Speedway
Date: Saturday, Nov. 5
TV: 3:30 p.m. ET, NBC
2015 Winner: Brad Keselowski

Camping World Truck Series

Race: Fred's 250 Powered by Coca-Cola
Track: Talladega Superspeedway
Date: Saturday, Oct. 22
TV: 1 p.m. ET, FS1
2015 Winner: Timothy Peters



Photos by Action Sports Inc.




Written and compiled by Geoffrey Miller
Follow him on Twitter: @GeoffreyMiller.


ATHLON SPORTS


INSIDE BASEBALL

A WEEKLY TURN AROUND THE BASES

Don't forget to follow us!

 @AthlonSports

 /AthlonSports

 @AthlonSports


Mike Trout is poised to lead the American League in Wins Above Replacement for a fifth consecutive season. Will it pay off with a second MVP Award?

Awards time

The Angels' Mike Trout should win the AL MVP—but will he?

Perhaps no sport has more passionate debates as to who deserves its major awards, and once again, there are some interesting debates about who should win some of those honors. Numbers cited are through Sept. 25.

AL MVP

Water is wet, the sky is blue, and Angels center fielder Mike Trout leads the AL in Wins Above Replacement. Trout, 25, is finishing his fifth full season and has finished No. 1 in the league in each of those campaigns, according to BaseballReference.com. This year's AL leaderboard, according to Baseball Reference and Fangraphs, respectively: Trout (10.3, 9.0), Mookie Betts (9.3, 7.7), Jose Altuve (7.5, 6.5), Josh Donaldson (7.2, 7.2) and Manny Machado (7.0, 6.6).

However, Trout has won just one MVP in those previous four seasons, finishing second three times. Here's my pet peeve: Trout's been penalized for circumstances that have nothing to do with him. It's not Trout's fault that Angels' management set the club on a trajectory that wrecked the franchise. The Angels have made the playoffs just once during Trout's career (2014); want to guess which season he won MVP?

Take Trout off the Angels' roster, and the club would be battling the Twins for baseball's worst record. Put him on the Tigers, Astros or Seattle, and those clubs probably make the playoffs. Trout is a true five-tool player, the best of his generation, and hopefully the voters recognize him as such.

AL Cy Young

Both WAR leaderboards have Corey Kluber (6.5, 5.2) as the leader, and that's good enough for me. Kluber has excelled while helping a team that most didn't think would make the playoffs reach the postseason. He's in the league's top five in ERA, wins, strikeouts and innings pitched. Fangraphs also considers Kluber the AL's leader in Fielding-Independent ERA ("FIP").

But Kluber doesn't lap the field in a tightly packed race. Boston's Rick Porcello (5.0, 5.1, 3.36 FIP) is the only other pitcher to crack the top five in both WAR measures, and he also ranks second behind Kluber in FIP, with Chris Sale (5.0, 5.2, 3.38 FIP) close behind.

AL Rookie of the Year

This was in Detroit pitcher Michael Fulmer's back pocket — he leads the AL with a 2.95 ERA, though he's barely qualified with 155.2 innings. And then, Yankee catcher Gary Sanchez showed up in New York on Aug. 3 and started destroying baseballs like no rookie in MLB history, with 19 home runs and a .322/.397/.706 batting line in 47 games.

Fulmer has WAR marks of 2.9 and 5.0, and Sanchez, 3.2 and 3.0. There seems to be some luck to each pitcher's performance; FIP says Fulmer "should" have had a 3.74 ERA, and Sanchez had a .345 batting

average on balls in play. Still, an ERA title would be nothing to sneeze at, so I'll give it to Fulmer based on that.

NL MVP

Chicago's Kris Bryant (7.5, 8.3) is the pick of both WAR measures, leading runner-up Freddie Freeman (6.4, 6.1) of the lowly Braves by a significant margin. Bryant is hitting .294/.388/.599 with 38 homers and 99 RBIs, and despite being a 6'5" third baseman, has added defensive value and versatility by also being available in the outfield and first.

Honorable mention: Dodgers rookie Corey Seager (6.3, 7.6) had a remarkable season in leading an injury-riddled team to a division title. Colorado's Nolan Arenado will lead the league in RBIs and probably homers, but he also plays in baseball's best hitters' park.

There's no reason the award shouldn't go to Bryant, who at 24 should be one of the game's best players for years to come.

NL Cy Young

The NL Cy Young race is even more of a jumbled mess. The only consensus top-five pitchers are Washington's Max Scherzer (6.5, 5.6) and the Giants' Johnny Cueto (5.1). Scherzer ranks seventh in ERA (2.82), and even that gets a boost with an absurdly low .246 batting average on balls in play. But, it's clear that he's been both lucky and good, with a league-leading 267 strikeouts. Cueto has been just as durable as Scherzer but relies a lot less on strikeouts (187, seventh) and more on baseball's 15th-highest ground-ball percentage (50.6), according to FanGraphs. Chicago's Jon Lester (5.6, 4.4) also deserves consideration.

Fangraphs, which relies more heavily on FIP, sees the late Jose Fernandez (6.2, a baseball-leading 2.29 FIP) and the Mets' Noah Syndergaard (6.1, 2.34) as the top two candidates, and despite his 142 innings, Baseball Reference ranks Clayton Kershaw (5.1) fifth in its WAR. Madison Bumgarner (4.9, 4.7) should also be in the discussion.

Forced to pick a determining factor in a race that looks too close to call, I'll choose between Scherzer and Fernandez, the top picks at Baseball Reference and FanGraphs, respectively. Some of this is sentimental — Fernandez will never again have a chance to win a Cy Young — but I'll go with the Marlins pitcher due to his better strikeouts-per-nine rate (12.49 to 11.06), a better job of keeping the ball in the park (0.64 HR/9 vs. 1.16) and a FIP that suggests his ERA "should" have been nearly a run better (2.29 vs. 3.15).

NL Rookie of the Year

This is Seager's in a walk, but it could have been an interesting race. Colorado shortstop Trevor Story (3.1, 2.8) was the talk of baseball in April with his historic start but lost his season to injury after 97 games. Washington's Trea Turner (3.0, 3.1) wasn't promoted to play for good until mid-July but has been more productive than either per game.

JOSE FERNANDEZ (1992-2016)

The death of Miami pitcher Jose Fernandez on the morning of Sept. 25 stunned the baseball world. Fernandez, 24, was found dead with two friends after a boating accident. He was the 2013 National League Rookie of the Year and a two-time All-Star, and had a career 38-17 record, a 2.58 ERA and a remarkable 589 strikeouts in 471.1 career innings.

At his death, the 10 most statistically similar players to him, according to BaseballReference.com, include a pair of current Mets, Jacob deGrom (No. 1) and Matt Harvey (No. 3), seven men who started their careers before the end of World War II, and Dick Hughes, who pitched for the Cardinals from 1966-68; his career ended prematurely due to torn rotator cuff.

Except for the current players, those aren't great comparisons. Fernandez was a superstar, and he may have been getting better. After making 11 starts last season since recovering from Tommy John surgery in 2014, Fernandez was 16-8 this season with a 2.86 ERA. His 253 strikeouts at the time of his death were nine behind Max Scherzer, who had thrown 35 more innings. In Fernandez's last start on Sept. 20, he pitched eight innings of shutout ball with 12 strikeouts, no walks and just three hits. He told teammates that was the best game he'd ever pitched. The 12.49 strikeouts per nine innings was the highest of his career.

We'll miss much more than Fernandez's baseball talent. The Cuban defector, who became an American citizen last year, played the game with a child-like joy and enthusiasm that's very seldom seen. That was one reason that so some players on other teams hung "Fernandez" jerseys in their respective dugouts the day of his death. Boston's David Ortiz, who had been Fernandez's childhood idol and a good friend, canceled the "farewell" ceremony for him scheduled in Tampa that day and wept on the field in a pregame moment of silence for Fernandez. All 30 teams paid tribute in some form.

Fernandez is on a small list of players who've died during the season. The last was Angels reliever Nick Adenhardt (2009), a 22-year-old who had thrown just 18 MLB innings, and before that, Cardinals' reliever Josh Hancock in 2007. Both were killed in car accidents. Other prominent players who've passed away during the season include Hall of Fame pitcher Addie Joss (meningitis, 1911), Ray Chapman (hit by pitch, 1920), Twins outfielder Lyman Bostock (murdered in 1978), Yankees' seven-time All-Star catcher Thurman Munson (plane crash, 1979) and three-time All-Star pitcher Darryl Kile of the Cardinals (heart attack, 2002).



NUMBERS GAME

56

That's the number of wins by the Twins through Sept. 25, which assures that Minnesota will pick first in the 2017 MLB First-Year Player Draft. The last team to finish with a win total in the fifties was the 2013 Houston Astros, who won 51.

TURN BACK THE CLOCK

Oct. 2, 1978

The Yankees beat the Red Sox, 5-4, in a one-game playoff at Fenway Park, after New York shortstop Bucky Dent erased a 2-0 deficit in the seventh with a three-run home run off Mike Torrez. The Yankees had trailed by 14 games in mid-July, but rallied to tie Boston with a 99-63 record that forced the extra game.

TRIVIA CORNER

When is the last time the Chicago Cubs won 100 games?



Written and compiled by Chris Lee.
Follow Chris on Twitter: @christee71.
Email: christee71@gmail.com

TRIVIA ANSWER: The Cubs last won 100 games in 1935, when they hit the number exactly. The Cubs lost the World Series to Detroit that season. Chicago hit or exceeded the century mark also in 1906 (116), 1907 (107), 1909 and 1910 (104).

Photos by Tom DiPace

ATHLON SPORTS POWER RANKING


- Cubs** Jason Hammel's 15 wins are easily a career high.
- Red Sox** Closer Craig Kimbrel has his sixth-straight 30-save season.
- Nationals** Danny Espinosa's 23 HRs set a career high.
- Indians** Possibly going to a three-man rotation in the postseason.
- Dodgers** Brandon McCarthy is back.
- Blue Jays** R.A. Dickey makes his first relief appearance for the Jays.
- Rangers** Jeremy Jeffress returns from suspension.
- Orioles** Mark Trumbo, Pedro Alvarez and Matt Wieters will be free agents.
- Giants** Sergio Romo looks like the best saves option.
- Cardinals** A rough September for SP Mike Leake.
- Mets** Surgery ends the season for SP Jason deGrom.
- Mariners** Rookie Ariel Miranda was great in September.
- Astros** First MLB homer for Tony Kemp.
- Tigers** A fifth 40-save season for K-Rod.
- Yankees** Moving Luis Severino to the bullpen was a good call.


- Pirates** September has been much better for Andrew McCutchen.
- Royals** The free-agent gamble on Ian Kennedy paid off.
- Marlins** Keep Bryan Morris after he went unclaimed on waivers.
- Rockies** Consecutive 125-RBI seasons for 3B Nolan Arenado.
- White Sox** A disappointing sophomore campaign for Carlos Rodon.
- Rays** First 20-HR season for 2B Logan Forsythe.
- Angels** A 14th 30-HR season for Albert Pujols.
- Brewers** Taylor Jungmann getting a second shot following minors exile.
- A's** Khris Davis has his first 40-HR campaign.
- Padres** Hunter Renfro gets first MLB home run.
- Phillies** Michael Mariot is closing some.
- Reds** Dan Straily was a pleasant surprise.
- D-backs** The front office changes have begun.
- Braves** OF Matt Kemp tops 100 RBIs for fourth time.
- Twins** A great September for OF Byron Buxton.


INSIDESATURDAY

A WEEKLY SPIN AROUND COLLEGE FOOTBALL

Don't forget to follow us!

 @AthlonSports

 /AthlonSports

 @AthlonSports



Jalen Hurts threw for 143 yards and rushed for 132 yards and three touchdowns in Alabama's 49-10 win at Tennessee on Saturday.

1. Alabama (7-0, vs. Texas A&M)
2. Ohio State (6-0, at Penn State)
3. Clemson (7-0, Bye)
4. Michigan (6-0, vs. Illinois)
5. Louisville (5-1, vs. NC State)
6. Washington (6-0, vs. Oregon State)
7. Texas A&M (7-0, at Alabama)
8. Wisconsin (4-2, at Iowa)
9. Baylor (6-0, Bye)
10. Nebraska (6-0, vs. Purdue)
11. Tennessee (5-2, Bye)
12. Houston (6-1, at SMU)
13. Oklahoma (4-2, at Texas Tech)
14. Florida (6-1, Bye)
15. North Carolina (5-2, at Virginia)
16. Florida State (5-2, Bye)
17. West Virginia (5-0, vs. TCU)
18. Boise State (6-0, vs. BYU)
19. Arkansas (5-2, at Auburn)
20. Ole Miss (3-3, at LSU)
21. Western Michigan (7-0, E. Michigan)
22. Utah (6-1, at UCLA)
23. Auburn (4-2, vs. Arkansas)
24. USF (6-1, at Temple)
25. Colorado (5-2, at Stanford)

MOST SURPRISING TEAMS

1. **Colorado** After winning a combined two league games in Mike MacIntyre's first three seasons, the Buffaloes have emerged as serious contenders in the Pac-12 North in 2016. Colorado is 5-2 overall and 3-1 in the league after pounding Arizona State 40-16 on Saturday night. The Buffs' only two losses have come at Michigan and at USC.
2. **West Virginia** The schedule hasn't been overly taxing, but West Virginia is one of nine remaining undefeated teams from a Power 5 conference. The Mountaineers, who have lost at least five games in each of the past four seasons, are 5-0 overall and 2-0 in the Big 12. They host TCU this week and then head to Oklahoma State for a tough road trip.



3. **Eastern Michigan** It's a bit off the national radar, but Chris Creighton is doing a tremendous job in his third season at Eastern Michigan. The Eagles, who won a total of seven games from 2012-15, are 5-2 overall and have won three of their four road games. EMU has not played in a bowl game since 1987.
4. **Wake Forest** The Demon Deacons are one win away from reaching bowl-eligibility for the first time since 2011. Wake Forest, which won a total of six games in Dave Clawson's first two seasons, is 5-2 overall, highlighted by wins at Duke, at Indiana and vs. Syracuse.
5. **Louisville** Expectations were high at Louisville, but very few believed the Cardinals would be in position to win the ACC and be in the hunt for a berth in the College Football Playoff. Louisville is 5-1, with its only blemish by six points against undefeated Clemson.

NUMBERS TO KNOW

- 54** Michigan State lost its fourth straight game, falling 54-40 to Northwestern. The 54 points were the most the Spartans have ever allowed in a home game.
- 3-24** Darrell Hazell was fired as Purdue's head coach on Sunday. Hazell ended his three-plus years with the Boilermakers with a 3-24 record in Big Ten games.
- 0-6** Rice is the nation's only winless team. The Owls dropped to 0-6 with a 14-13 loss to UTSA on Saturday.
- 10** Alabama has scored 10 non-offensive touchdowns in 2016 – eight on defense and two on special teams. Seven different Alabama defensive players have scored at least one TD.
- 9** South Carolina has scored nine total touchdowns this season, two fewer than any other team in the nation. Louisville, Alabama, Western Michigan and South Florida are tied for the national lead with 42 touchdowns each.

Photos: Athlon Sports

Tide domination continues

Alabama offense averaging 45 points in four SEC games

TEXAS A&M AT ALABAMA

Alabama just completed one of the most impressive two-game road swings in recent college football history. The Crimson Tide dispatched Arkansas and Tennessee by a combined score of 96-40 thanks to a ruthlessly efficient offense (8.7 yards per play in the two wins) and an opportunistic defense that scored two TDs against Arkansas and one against Tennessee. Now, Nick Saban's team returns home to face an undefeated Texas A&M team that has its sights set on an SEC title and a berth in the College Football Playoff. A&M's last trip to Tuscaloosa did not go so well — Alabama won 59-0 — but this is a much different Aggie team that is playing with a ton of confidence (and more mental toughness than previous Kevin Sumlin teams). The Aggies should be able to move the ball and score some points — A&M has 200-plus yards rushing and passing in every game — but will they be able to slow down Alabama enough to win the game? The guess here is no. The emergence of Jalen Hurts at quarterback has given this offense a new dynamic that makes it seemingly impossible to stop. **Alabama 38-27**

WISCONSIN AT IOWA

With the possible exception of Louisville, no team has been more impressive in defeat this year than Wisconsin. The Badgers lost to both Michigan and Ohio State (in overtime) by seven points and have shown an incredible amount of toughness in both games. That difficult schedule — they are the only Big Ten West team to play both Ohio State and Michigan — might prevent the Badgers from winning the division, but it appears this program will remain among the elite in the league with Paul Chryst in charge. Iowa is back on the winning track after troubling losses to North Dakota State and Northwestern. The Hawkeyes still have some issues — they gave up 500-plus yards to Purdue on Saturday — but it appears they might not implode like some fans feared. The key to the recent (mini-)turnaround: Iowa has had success running the ball. After rushing for 34 yards against North Dakota State and 79 vs. Northwestern, the Hawkeyes gained 179 in a win at Minnesota and 365 at Purdue. **Wisconsin 20-17**

UTAH AT UCLA

Something not many expected at this point of the season: Utah and Colorado are tied for first in the Pac-12 South at 3-1 in league play. With the exception of its win over USC (which was struggling at the time), Utah's re-

sumé is relatively soft. The Utes have wins over Arizona and Oregon State (the two worst teams in the league) and a loss at California. Still, there's no need to apologize for being in first place. This week, they visit UCLA, one of the most disappointing teams in the nation. The Bruins have played a tough schedule and have lost some close games (all four defeats are by single digits), but this team has too much talent to be 3-4 overall and 1-3 in the Pac-12. Last week, the Bruins, playing without Josh Rosen (injury), lost at Washington State 27-21. Senior Mike Fafula was solid in relief (258 yards, three TDs, two INTs), but UCLA clearly needs a healthy Rosen if it hopes to mount a late-season push. His availability for Saturday won't be known until later in the week. **UCLA 27-20**



Mitch Light
Athlon Sports
Executive Editor
@AthlonMitch

MIAMI (FLA.) AT VIRGINIA TECH (THU)

Virginia Tech was getting some buzz about a possible run to the College Football Playoff ... until Saturday's lackluster performance in a loss at Syracuse. The Hokies' usually formidable defense was torched by the Orange for 561 yards, including 405 through the air. The Hokies are still very much alive in the wide-open Coastal Division, but that loss to a rebuilding Syracuse team could come back to haunt them. Miami has lost two straight (both at home) after starting the season with four straight wins. The Hurricanes' offense has struggled as the competition has stiffened; they managed only 276 yards in a loss to Florida State two weeks ago and had 363 yards (and only 13 points) in a loss to North Carolina. **Virginia Tech 30-20**

TCU AT WEST VIRGINIA

Is it time to buy stock in West Virginia, which improved to 5-0 overall and 2-0 in the Big 12 with an impressive 48-17 win at Texas Tech? The short answer: Not sure yet. The Mountaineers deserve credit for winning every game — it sure beats the alternative — but they haven't exactly racked up quality wins. Beating BYU by three points in Maryland is nice, but WVU still has much work to do before it will convince the doubters it can win a Big 12 title. The last time we saw TCU was two weeks ago when Gary Patterson & Co. escaped Lawrence with an alarmingly close 24-23 win over Kansas. The Jayhawks rolled up 470 total yards against TCU one week after gaining 296 vs. a hapless Texas Tech defense and one week before totaling 217 in a 49-7 loss at Baylor. Not a good look for the Horned Frogs. **West Virginia 30-22**

PRIME TIME PLAYERS

Western Michigan tailback **Jarvion Franklin** rushed for a school-record 281 yards on 33 attempts as the Broncos remained undefeated with a 41-0 win at Akron. ... **Donnel Pumphrey** remains the nation's leading rusher (185.2 ypg) after he gained 220 yards on 38 carries in San Diego State's 17-3 win at Fresno State. ... **Sefo Liufau** returned to action as Colorado's starting quarterback, but the star in


the Buffaloes' 40-16 win over Arizona was running back **Phillip Lindsay**. The junior from Aurora, Colo., rushed for 219 yards and three touchdowns to lead CU to its fifth win of the season. ... Northwestern running back **Justin Jackson** rushed for a career-high 188 yards and two scores to help the Wildcats to a 54-40 win at Michigan State. Jackson has gained a total of 359 yards in the last two games. ...


Oklahoma QB **Baker Mayfield** connected on 25-of-31 passes for 346 yards and four touchdowns in a 38-17 win over Kansas State. ... **Carlos Henderson** had quite a day for Louisiana Tech; the junior wide receiver caught 12 passes for 326 yards (for an amazing 27.2-yard average) and five touchdowns in the Bulldogs' 56-28 win at UMass. ... **Travis Rudolph** caught 13 passes for 238 yards in Florida State's

tougher-than-expected 17-6 win vs. Wake Forest. ... **Rawleigh Williams** rushed for a career-high 180 yards on 27 carries in Arkansas' 34-30 win over Ole Miss in Fayetteville. ... **Jeremy McNichols** topped the 200-yard mark for the second time this season in Boise State's 28-23 win over Colorado. McNichols, who had 208 in a win at Oregon State in late September, had a career-high 217 against the Rams.

STOCK REPORT

 Vanderbilt edged Georgia 17-16 in Athens to give **Derek Mason** his first SEC road win in his two-plus seasons as the Commodores' coach. Linebacker **Zach Cunningham** recorded 19 tackles, none more important than his unassisted stop of Georgia's **Isaiah McKenzie** on 4th-and-1 at the VU 40-yard line with 56 seconds remaining.

 It's time to pump the breaks on the "Miami is back" talk. After racing out to a 4-0 start against a soft schedule, the Hurricanes have lost consecutive home games to Florida State (20-19) and North Carolina (20-13). **Mark Richt** appears to have his alma mater heading in the right direction, but this rebuild will take some time.

 **Joe Williams** literally came out of retirement to lead Utah to a 19-14 win over Oregon State. The senior left the team following the second game of the season but was asked to return when injuries left Utah shorthanded in the backfield. After just a week of practice, Williams ran for 179 yards and a TD in a key Pac-12 victory.

 Arizona, which won the Pac-12 South title just two years ago, dropped to 0-4 in the league with a 48-14 loss at home to USC. The Wildcats, who have given up an average of 504.0 yards in their four league games, are in danger of missing a bowl game for the first time since the 2011 season.

ATHLONSPORTS

INSIDESUNDAY

A WEEKLY SPIN AROUND THE NFL

Don't forget to follow us!



WEEK 7 SCHEDULE

Thursday, Oct. 20	Chicago at Green Bay	8:25 p.m.
Sunday, Oct. 23	N.Y. Giants vs. Los Angeles*	9:30 a.m.
	New Orleans at Kansas City	1 p.m.
	Indianapolis at Tennessee	1 p.m.
	Minnesota at Philadelphia	1 p.m.
	Cleveland at Cincinnati	1 p.m.
	Washington at Detroit	1 p.m.
	Oakland at Jacksonville	1 p.m.
	Buffalo at Miami	1 p.m.
	Baltimore at N.Y. Jets	1 p.m.
	Tampa Bay at San Francisco	4:05 p.m.
	San Diego at Atlanta	4:25 p.m.
	Pittsburgh at New England	4:25 p.m.
	Seattle at Arizona	8:30 p.m.
Monday, Oct. 24	Houston at Denver	8:30 p.m.

Bye: Dallas, Carolina

(* - in London; All times Eastern)

CAN'T MISS MATCHUPS

Minnesota (5-0) at Philadelphia (3-2)
In terms of yards allowed, these are two of the best defenses in the NFL, although the Eagles had by far their worst day of the season Sunday against Washington. After a 3-0 start, Philly has struggled since an early bye. The Vikings had last week off to try to figure out a running game that ranks dead last in yards per carry (2.5). If they can't run it on the Eagles, who rank 29th at 4.8 yards per carry against, they may never do it.

New England (5-1) at Pittsburgh (4-2)
The Steelers will be without quarterback Ben Roethlisberger (knee), but they won't get any sympathy from the Patriots, who know all about being without their franchise passer. Tom Brady has been, well, Tom Brady since his return, hitting 76 percent of his passes for 782 yards and six touchdowns with no interceptions in two games. Rob Gronkowski has reaped the benefits as well, catching 12 passes for 271 yards. At least the Steelers are at home, where they are unbeaten; they have been outscored 64-18 in their last two road games.

Houston (4-2) at Denver (4-2)
The Broncos lost two games in five days after a 4-0 start, but at least they had some extra time to prep for their former teammate, Brock Osweiler. While he hasn't been great, Osweiler rallied the Texans from 14 points down to an overtime win against the Colts on Sunday. It will be a much taller task against a Broncos defense that leads the NFL in sacks (21) and passing yards allowed per game (182.3). The Texans rank second (189.3), so this one may be won on the ground.

NUMBERS GAME



5.6

Yards per carry this season for the Buffalo Bills, by far the best in the NFL (No. 2 Tennessee averages 4.9 ypc). **LeSean McCoy** ranks second in rushing yards (587) despite not yet having carried as many as 20 times in any game. His six rushing touchdowns are tied for second in the NFL and double his total from last season. Since Anthony Lynn took over as offensive coordinator, McCoy is averaging 117.5 yards per game.

POWER RANKINGS

AFC	NFC
1. Patriots	1. Vikings
2. Steelers	2. Cowboys
3. Bills	3. Falcons
4. Chiefs	4. Seahawks
5. Raiders	5. Redskins
6. Broncos	6. Eagles
7. Texans	7. Cardinals
8. Ravens	8. Packers
9. Bengals	9. Lions
10. Titans	10. Giants
11. Chargers	11. Rams
12. Colts	12. Saints
13. Jaguars	13. Buccaneers
14. Dolphins	14. Bears
15. Jets	15. Panthers
16. Browns	16. 49ers

Photos: Wilson: Peter Brouillet/Athlon Sports; McCoy: W.E. Smith II; Romo: Harrison McClary/Athlon Sports



Russell Wilson has thrown eight touchdowns and no interceptions in his last three trips to Arizona.

ATHLONSPORTS GAMEWEEK

CARDS CLOSING THE GAP?

Arizona can make NFC West a race again, but nemesis Seattle is rolling

The 2015 season looked like a changing of the guard in the NFC West — until Week 17. That's when the 9-6 Seahawks went into Arizona and pounded the 13-2 Cardinals, 36-6, serving notice that no matter the standings, they were not about to give up division supremacy so easily.

This season is relatively young, but the roles are now reversed as Seattle again prepares to visit Arizona for a Week 7 contest. While the Seahawks have looked dominant in recent weeks in racing to a 4-1 start, the defending champ Cardinals have had to claw their way back to 3-3 with two straight wins.

Their schedules have been remarkably similar to this point, although Seattle had Week 5 off: Both the Cards and Seahawks have lost to the Rams while beating the 49ers and Jets. But while Seattle picked up an impressive home win over Atlanta (4-2) last week, Arizona dropped a close home opener to New England (5-1) and got routed on the road at Buffalo (4-2). Put it all together and you have a Cards team that needs a win over a good team to prove it has truly righted the ship.

Last week's win over the Falcons isn't the only reason Seattle has to be feeling confident headed into this one. The Seahawks have made a habit of making themselves comfortable in the Cards' home. They have won three in a row at University of Phoenix Stadium, scoring 105 points in the process. The average final score has been 35-11. If Arizona can't reverse that trend, the NFC West race may soon be over.

When Seattle has the ball: Russell Wilson has been a thorn in the Cards' collective side since he arrived in Seattle. His 13 career touchdown passes and 319 yards rushing against Arizona are his most against any opponent. During the three-game winning streak against the Cardinals, Wilson has averaged 257 yards passing with eight total touchdown passes and zero interceptions.

All that said, Wilson will probably need help from Christine Michael and the running game this week, because Arizona has been difficult to

beat through the air. The Cardinals rank third in passing yards allowed, second in interceptions and tied for third in sacks. On the ground, however, they have proven vulnerable, ranking 17th in yards allowed. Seattle's running game hasn't been its usual dominant self, ranking 25th in yards despite being seventh in attempts. Facing the Cardinals could get them going, though. Buffalo, which now leads the NFL in rushing, was averaging 75 yards per game rushing before racking up 208 against Arizona.

Who has the edge: Cardinals



John Gworek
Athlon Sports Senior Editor
@JohnGworek

When Arizona has the ball: Coming into the season, running back David Johnson was a trendy pick among fantasy football enthusiasts to have a big year. In this case, fantasy has become reality. Johnson has at least 111 yards from scrimmage in every game this season, and he's been especially dominant on the ground the last two weeks (268 yards, five TDs). The problem for the Cards is that it is nearly impossible to run on the Seahawks. Seattle ranks third in rushing yards allowed per game and second in yards allowed per carry. If not for garbage time yards by the 49ers in a game Seattle led 37-3, the Seahawks would have allowed fewer than 65 yards rushing in every game this season.

That may put things on the shoulders of Carson Palmer and the passing game. That's not all bad, because there are plenty of weapons to give defenses fits, including Johnson out of the backfield. But Seattle also ranks fifth in passing yards allowed and sixth in both sacks and interceptions.

Who has the edge: Seahawks

Final analysis: How the ball bounces may turn this game. The Seahawks are plus-four in turnover differential during their three-game winning streak; the Cards are plus-five in their last two games after giving the ball away a whopping 10 times in losses to the Rams and Bills. As good as Seattle's defense has been, Arizona has been nearly as good and has forced twice as many turnovers. We're picking the Cards to stop the home losing streak to the Seahawks and make the NFC West race interesting.

Prediction: Cardinals 20, Seahawks 16

OUTSIDE THE HUDDLE

The Dolphins were struggling badly at 1-4 when the 4-1 Steelers came to town, so of course Miami stunned Pittsburgh 30-15. But the biggest news out of that game is injury-related, as both teams lost important players. Steelers quarterback **Ben Roethlisberger** left the game with an injury to his left knee and had surgery Monday. The team said Wednesday that Roethlisberger will miss four-to-six weeks. The news was worse for the Dolphins, who may have lost Pro Bowl safety **Reshad Jones** for the season with a torn rotator cuff. Jones ranks second on the team in tackles (51) and passes defended (four) through six games. ...

As Jets quarterback **Ryan Fitzpatrick** once again struggled for most of a 28-3 loss Monday night in Arizona, television cameras caught backup **Geno Smith** getting visibly frustrated on the

sideline. After Fitzpatrick was intercepted in the end zone — his 11th interception on the season — Smith got his chance. He hit 4-of-6 passes for 31 yards. After the game, coach **Todd Bowles** said that Fitzpatrick would still be the starter, only to reverse course Wednesday and announce Smith will start against the Ravens this week. ...

The 49ers got routed by the Bills in **Colin Kaepernick's** first start of the season, but coach **Chip Kelly** saw enough to say that Kaepernick will remain the starter in San Francisco. While he struggled in the passing game on a windy day, (13-of-29, 187 yards, one TD, three sacks), Kaepernick did some damage with his legs, carrying eight times for 66 yards. He didn't get much help from the running game, as 49ers' backs combined to gain just 67 yards on 20 carries.

Romo's return?

The Dallas Cowboys are off this weekend and originally planned for injured quarterback **Tony Romo** to return next week against Philadelphia. But with the team rolling along under rookie Dak Prescott, the Cowboys have the makings of a good, old-fashioned quarterback controversy. Dallas has won five straight since a one-point loss to the Giants to open the season; Prescott has thrown just one interception, and the offense ranks third overall. Owner/GM Jerry Jones has insisted Romo will get his job back ... the question is, when?



Life insurance is an uncorrelated asset class (and why it's a good thing)

There are words and phrases that we hear and read so often, we sometimes forget their original definitions. For the sake of clarity, here is a glossary of terms – with their appropriate definitions – relevant to this conversation.

An asset is something that can be used, either now or in the future, to generate income. By this definition, assets are more than financial instruments such as stocks and bonds; a business is an asset, and so is one's ability to earn income. (And while real properties can be assets, a personal residence is not an asset for many households. If their home is sold, the proceeds won't generate income, but will be used to acquire new living accommodations.)

An asset class is a group of assets with common financial characteristics, including the tendency to perform similarly in changing market conditions. There are many ways to classify assets, but some commonly used categories are Equities, Fixed-income, Cash Equivalents, Real Estate, Guaranteed Accounts, and Commodities.

Correlation is an assessment of how different asset classes respond to changing economic circumstances. Assets classes that respond

to a change in similar ways are said to have a positive correlation, while asset classes that move in opposite directions from the same change have a negative correlation. If one asset class is not affected by an event, relative to other asset classes, it is considered to have a zero correlation, and is sometimes referred to as an uncorrelated asset class.

Diversification is a financial strategy of combining asset classes with different correlations to reduce the overall risk of loss. Instead of trying to select "winning" asset classes in an ever-changing world, diversification attempts to moderate loss; when some asset classes are down, the hope is that others will be up.

Some experts argue that diversification also reduces overall returns, but a financial model known as Modern Portfolio Theory (MPT) has shown that a prudently blended mix of asset classes not only reduces risk but delivers maximum returns. MPT was first articulated in the 1950s, and in 1990 the originators of the concept received a Nobel Prize in Economics for its importance in financial planning.

Because the value is not contingent on market conditions or timing, life insurance can be a significant



Life and Money

By Brian English
ChFC®, CASL®, CLTC

uncorrelated asset.

THE UNCORRELATIONS IN LIFE INSURANCE

One of the key elements for successful application of the MPT strategy is identifying uncorrelated asset classes, i.e., those whose performance doesn't zig or zag in relation to others, but remains stable. In this paradigm, a number of economists have begun to reconsider the place of life insurance, particularly whole life insurance, in a diversified portfolio.

In 2008, insurance expert Richard Weber and actuary Chris Hause produced a lengthy (109 pages) white paper titled "Life Insurance as an Asset Class: A Value-Added Component of an Asset Allocation." In it, the authors explained, in detail, why life insurance could be a valuable uncorrelated asset class in an individual's portfolio when there is an underlying lifetime need for life insurance.

Two aspects of a whole life insurance policy can be considered uncorrelated assets: The insurance benefit and the cash values. A May 2011 article from Reuters ("Insurance: The New Asset Class?") characterized the insurance benefit as an "options contract," because there is an agreement between the policy owner and the insurance company that a guaranteed asset – the proceeds paid to beneficiaries – will be delivered if and when the insured dies. Because the value of this asset is not contingent on market conditions or timing, it can be a significant uncorrelated asset.

In addition, Weber and Hause find the "living benefits" of the cash values have "the dominant characteristic of a fixed account with a minimum guaranteed return." These guaranteed values, along with potential dividends, accrue systematically and are minimally impacted by the volatility of other asset classes. While an insurance company's investment returns are a

component in declared dividends, other internal factors, such as administrative expenses and mortality costs, also factor in these distributions. A life insurance company doesn't need a rising market to deliver a healthy dividend.

True to the MPT model, including life insurance as a distinct uncorrelated asset class can not only reduce risk, but also produce better returns. Weber and Hause provide a detailed mathematical analysis in which a combination of life insurance and bonds delivers superior long-term accumulation results compared to a bond-only account while decreasing investment risk.

Weber and Hause conclude "Permanent life insurance intended for a lifetime can produce at least as favorable a long-term return with less risk within a portfolio of equity and fixed components than a portfolio without life insurance."

For a variety of reasons, from financial globalization to central bank interventions in national economies, it's become harder to find truly uncorrelated assets, ones whose performance is minimally impacted by external events. This realization has coincided with recognition of the unique asset class features in life insurance. While it cannot tout the opportunity for high returns, within the

context of Modern Portfolio Theory, life insurance can be a foundational uncorrelated asset that reduces risk and enhances financial health.

Is your life insurance an uncorrelated asset, or just an expense? Is it time to find out?

Brian can be reached at (850) 926-7487.

Securities offered through Securities America, Inc., member FINRA/SIPC and advisory services offered through Securities America Advisors, Inc., Brian C. English, Representative. English Financial Group and Securities America are unaffiliated.

This newsletter is prepared by an independent third party for distribution by your Representative(s). Material discussed is meant for general illustration and/or informational purposes only and it is not to be construed as tax, legal or investment advice. Although the information has been gathered from sources believed reliable, please note that individual situations can vary, therefore the information should be relied upon when coordinated with individual professional advice. Links to other sites are for your convenience in locating related information and services. The Representative(s) does not maintain these other sites and has no control over the organizations that maintain the sites or the information, products or services these organizations provide. The Representative(s) expressly disclaims any responsibility for the content, the accuracy of the information or the quality of products or services provided by the organizations that maintain these sites. The Representative(s) does not recommend or endorse these organizations or their products or services in any way. We have not reviewed or approved the above referenced publications nor recommend or endorse them in any way.

ED GARDNER, O.D.

Eye Doctor located in the Crawfordville Wal-Mart Vision Center

Comprehensive Eye Exams - \$50
Contact Lens Exams - \$90
Dr. Gardner's Returning Contact Lens Patients - \$50

Call today for more information or to schedule an appointment.
(850)926-6206
Independent Doctor of Optometry • edgardneroptical@yahoo.com

FORTRESS
IS COMING TO COWBOY COUNTRY CHURCH

Please Join us as we celebrate Homecoming.
We are having a fish fry catered by Posey's at 6pm.

Fortress, a gospel singing group from Hosford led by Judge Ken Hosford, will perform at Cowboy Country Church on
NOVEMBER 3, AT 7 P.M.
The fish fry and concert are free and everyone is welcome

Cowboy Country Church
is located in the green barn at 3Y Ranch at
195 Harvey Young Farm, Crawfordville, FL 32327

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

STEVE REMKE FOR **PROPERTY APPRAISER**

Dear Wakulla County Voter,

In this election, you have a choice for your next property appraiser.

I am the candidate with 25 years of appraisal experience, a bachelor's degree in real estate, and a track record of successfully managing a large appraisal office. Professional experience includes being a small business owner, as well as holding various appraisal and management positions with the State and Federal government. I was the Chief Appraiser for Florida's Division of State Lands and currently serve as the Regional Appraiser over the southeastern US for the General Services Administration. I would give that up to have the honor to serve as your Wakulla County Property Appraiser.

My family moved here 16 years ago, choosing Wakulla County because of its great schools, access to the outdoors, and most importantly, the people. We believed this would be a fine place to raise our boys, and we called that one right!

Community involvement has included serving as a St. Marks City Commissioner (an unpaid position), volunteering with countless fundraising events, mentoring, coaching, being on the Medart Elementary SAC committee, and helping our sons start a neighborhood recycling program before Waste Pro.

As your next property appraiser, I pledge to use your taxpayer dollars wisely, and to always serve you with fairness, integrity, transparency and professionalism. If I have not made it to your front door (I'm running out of time!) and you have questions, need more information, or just want to say "hi", I would love to meet or talk with you.

I humbly ask for your vote,

Steve Remke

Steve Remke, State-Certified General Real Estate Appraiser RZ2260
850.545.8560, steve.remke@gmail.com
Facebook: Steve Remke for Wakulla County Property Appraiser

Paid for by Steve Remke for Wakulla County Property Appraiser

Just for fun

1	2	3	4		5	6	7	8		9	10	11	12	
13					14					15				
16				17						18				
19								20	21					
				22		23	24		25			26	27	
28	29	30	31						32					
33						34		35				36		
37					38						39			
40				41						42				
43			44				45		46					
47							48							
		49				50			51		52	53	54	55
56	57					58	59	60						
61						62					63			
64						65					66			

Across

- 1. Increase, with "up"
- 5. Gaucho's weapon
- 9. Fix, in a way
- 13. "Mi chiamano Mimi," e.g.
- 14. Elliptical
- 15. Affirm
- 16. Casual
- 18. Conventions
- 19. Casual name
- 20. Ribbon holder
- 22. Follower of Mary
- 25. Sign out
- 28. Furniture in some churches
- 32. Forever, poetically
- 33. Bisect
- 34. Object of many prayers
- 36. "___ lost!"
- 37. Eye
- 38. Apportion
- 39. ___ lamp
- 40. Australian runner
- 41. Botch
- 42. Macho guys (hyphenated)
- 43. People who play bass
- 45. Development of individual organism
- 47. Call for

- 48. Greek sandwich
- 49. Controlled
- 51. Admission
- 56. Abreast (of)
- 58. Slight possibility
- 61. Deserved
- 62. Exclusive
- 63. Big laugh
- 64. The America's Cup trophy, e.g.
- 65. Cowboy boot attachment
- 66. Dresden's river

Down

- 1. Call at first
- 2. Barber's job
- 3. Cork's country
- 4. Hail Mary, e.g.
- 5. Dwarfed, ornamental tree
- 6. Egg cells
- 7. Break out
- 8. Brews
- 9. Butt of jokes
- 10. Charades, e.g.
- 11. Absorbed, as a cost
- 12. "Absolutely!"
- 15. Peanut butter choice
- 17. Spanish symbol
- 21. Fold

- 23. Breakfast, lunch and dinner
- 24. English dog breed
- 26. Odd
- 27. State marked by tonic contractions
- 28. One of the friends on "Friends"
- 29. Another name for Rag and bone man
- 30. To draw
- 31. "The Three Faces of ___"
- 35. Bats
- 38. Bridal path
- 39. Chair part
- 41. Drugged
- 42. Likker
- 44. Cup holder
- 46. One who is not drawing freehand
- 50. Makeshift bed (British)
- 52. Attention
- 53. Carbon compound
- 54. Fink
- 55. Arid
- 56. "___ we having fun yet?"
- 57. Handle clumsily
- 59. Coxcomb
- 60. Bird ___

Crossword solution on Page 2

Party Tents-n-More
 Tents • Tables • Chairs
 850926-7339
 850933-1718 (cell)
 Located in Wakulla County
 Locally owned and operated by Charlene & Billy Bishop

**MEDICARE PLAN
 OPEN ENROLLMENT!**

926-2200
 tuckerlifehealth.com

Neither Tucker Life-Health nor Ross Tucker is connected with the Federal Medicare program. This is an advertisement for insurance. I understand by calling the number above I will be reaching a licensed insurance agent.

Habitat for Humanity®
 "Re-Store" Shadeville Highway
 926-4544
 Open Tues. - Sat. • 9 a.m. - 5 p.m.

Keith Key Heating & Air
 Your Service Expert

Commercial * Residential & Mobile Homes
 Repairs * Sales * Service - All Makes and Models
 (850) 926-3546
 Lic. #RA0062516

Locally Owned and Operated Since 1991

AIR-CON
 Heating & Air Of Wakulla

Serving Wakulla & Franklin Counties
 850-926-5592

Carrier
 Turn to the Experts

Sales & Service
 All Makes & Models

3232 Crawfordville Hwy. • Crawfordville
 Owned & Operated by Gary Limbaugh Lic. #CAC1814304

Taxes can make you Rich

Knowing how to plan for taxes can save you lots of money each year.

Over the long term you may be able to save tens of thousands of your money.

Pay yourself first.
 Call your tax planner in Tallahassee.

Paul Marsh
 115 N. Calhoun St. Tallahassee
 Specialized Tax Solutions, Inc. SpecializedTaxSolutions.com
 850-576-1118



Relax & Be Happy
Eat at Myra Jean's
Wakulla County, FL

MYRA JEAN'S

PIZZA




Myra Jean's has a 3000 lb stone deck Pizza Oven, and is baking amazing, Non-greasy Pizza Pies. Myra Jean's makes their Pizza Dough on site from scratch in small batches. No mixes or frozen, factory-made crust here! 600 degree Stone Baking gives each pie a nice crispy bite. The Custom made tomato

sauce features a healthy aroma of garlic. Whole Milk Mozzarella, fresh sliced veggies and meats, meld into one gooey Italian masterpiece you are going love and crave. The Pizza room is staffed by a separate cooking crew who's only mission at Myra Jean's is to bake great Pizza Pies!



Pizza Schedule:
Monday through Thursday, 3 - Closing
Friday, noon - Closing

926-7530

2669 Crawfordville Hwy - DOWNTOWN CRAWFORDVILLE


Elect **Brad Harvey**
For **Wakulla County Property Appraiser**

Working For All The People Of Wakulla County
I am the only candidate who understands and has performed all of the responsibilities within the Property Appraiser's office for over 12 years, and who will continue to **WORK FOR YOU**. The position of the Property Appraiser requires more than just being able to assess the value of property. It is about providing the best service possible **TO ALL THE CITIZENS OF WAKULLA COUNTY**.

- To be **Respectful, Helpful, Accessible** and **Listen** to the concerns of the citizens.
- To **Educate Citizens** about the tax system and what Exemption and Classified Uses are available.
- To **Be there for Citizens** when they need you the most during natural disasters through damage assessment.
- To **Work with other County Offices** to reduce duplicate procedure and **Save the Citizens money**.
- To provide **Efficient, Courteous** and **Fair Service** to **Everyone**

Experience You Know and Can Trust
Dedicated - Experienced - Qualified - Professional

Paid By Brad Harvey For Wakulla County Property Appraiser



I humbly ask for your vote!

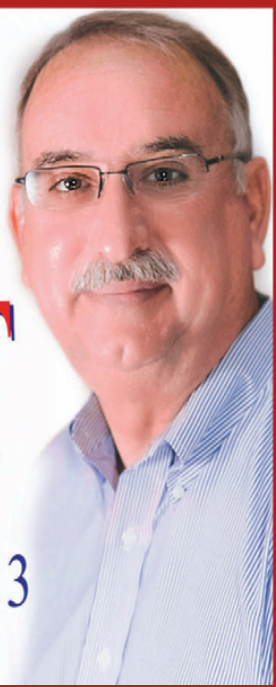
Do you want proven, sensible leadership
for Wakulla County?

Please vote
on
Nov. 8th!

Elect **Mike STEWART**

for
County Commissioner, Dist 3

Paid by Mike Stewart for County Commissioner



BEST VALUE TIRE & AUTOMOTIVE Specialties LLC

GOODYEAR

• Automotive Repair • Tire Dealer
Automotive Restoration & Custom Work

Alignments | **Brakes** | **A/C Repairs**
CV Axles | **Maintenance** | **Timing Belts**

Crawfordville's Full Service Auto Repair Center
Courteous • Qualified • Service

850 926-2227

Owned / Operated
William & Therese Usherwood



Technicians
MV80594

Mon. - Thurs. 8am - 6pm
Fri. 8am - 5:30pm
Sat. 8am - Noon



2106 Crawfordville Hwy., Crawfordville
Entrance on Ivan Church Rd. at Walmart light.
We accept MasterCard, Visa & American Express

Ochlockonee Bay Realty



Beach Vacation Rentals

Enjoy the sun, sand & cool waters in Florida's quiet forgotten coast.

www.Alligatorpointbeachrentals.com
www.OBRealty.com

Would you like us to manage your vacation rental?
Give us a call today!

850-926-9260

2851 Crawfordville Hwy., Crawfordville, FL 32327

850-984-0001

146 Coastal Hwy. Panacea, FL 32346

Ochlockonee Bay Realty is a full rental management company with over 30 years of rental management experience &