Shut down effects, large and small, ripple across America

From pricier fast food fish sandwiches to delays in getting income tax refunds

AN ICHIE NIPPY DIP

Calyssa Dicks (from left), Linda Skinner, Bella Dicks and Lynsee Dicks, all of Lake City, smile during the annual Iche Nippy Dip Day at Ichetucknee Springs State Park headspring on Saturday. More than 100 people showed up at the park to participate.

New Sunday comics start in today's Reporter

From staff reports

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After a thorough study of the syndication market and polling a diverse focus group, the new, revamped comics section offers new strips mixed with some classic comics we’ve kept.

The new comics represent a life-re

FHP: Driver who caused fatal crash among the dead

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The semi, driven by Steve Holland, 59, of West Palm Beach, was traveling north on Interstate 75 when for “an unknown reason” he veered into the path of a 2007 Honda car, driven by Robyn Rattray, 41, of Gainesville, and collided into it.

The impact sent both vehicles careening through the median guardrail and

CCSO REPORT

Nurse to deputy: I’d kill you if in my care

CCSO: Drunk woman angry at not being allowed to drive.

Nurse to deputy:

I’d kill you if in my care

By CARL MCKINNEY
cmckinney@lakecityreporter.com

Nurses have their own version of the Hippocratic Oath — the Nightingale Pledge — which requires practitioners to act in a professional and ethical manner with careful regard for the health and well-being of patients.

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She responded by screaming very loudly that “she wanted her kids,” a deputy wrote in the report.

Adkins and her three children had come to the Southwest Mapleton Street home of her stepfather in Fort White for Christmas, the report stated.

A family member estimated Adkins had been drinking up to a bottle of vodka a day, and when she wanted to take the children back home to Middleburg, he took the keys to keep her from driving.

New Sunday comics will brighten up your day. See inside.

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COMICS continued on 3A

CRASH continued on 3A

NEW YEAR’S TAX TIPS

John Kuykendall has some advice. 1C

Earl Kinard and his son Wayne Kinard pose for a family picture as they prepare to make their annual dip into the headspring at Ichetucknee Springs State Park during Ich Nippy Dip Day. The elder Kinard, 89, is credit-
ed with inventing the Ichetucknee Dip when he was a youngster on New Year’s Day in 1945. See more photos, 6A.

Two young women take a leap into the headspring at Ichetucknee Springs State Park Saturday during Ich Nippy Dip Day.

Photos by TONY BRITT/Lake City Reporter

Earl Kinard and his son Wayne Kinard pose for a family picture as they prepare to make their annual dip into the headspring at Ichetucknee Springs State Park during Ich Nippy Dip Day. The elder Kinard, 89, is credited with inventing the Ichetucknee Dip when he was a youngster on New Year’s Day in 1945. See more photos, 6A.

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Columbia County Sheriff Mark Hunter on Friday presented Clay Electric Cooperative and its charitable arm, Clay Electric Foundation, with a Florida Sheriff's Association Lifelong Honorary membership due to their continued support of the Florida Sheriff's Youth Ranches.

At a ceremony honoring Clay Electric, Hunter praised the continuing efforts of the Youth Ranches as they positively impact Florida’s youth. He pointed out that a recent $35,000 grant given by Clay Electric will help with the housing needs at the Youth Ranches. The grant given by Clay Electric was a result of their “Operation Round Up,” a program that allows Clay Electric customers to round up their electric bills to the next dollar for charitable grants within the community.

An integral part of the process was a local community leader, Dr. Joyce Taylor, learning of the Clay Electric grants and assisting in writing the grant proposal for the Youth Ranch. “It’s wonderful to see a community come together for such a worthwhile cause!” Hunter said in a written statement. “The Florida Sheriff’s Youth Ranches have been helping the youth of Florida since 1957 and with the support of folks like the staff at Clay Electric that will continue.”

Farewell party
Outgoing Lake City-Columbia County Chamber of Commerce Interim Director Abbie Chastain chats with Brad Wheeler during her farewell party at Halpatter Brewing Co. Friday afternoon. Chastain is leaving for a job with Akins Consultants, which works closely with the Florida Department of Transportation.

Quick Hits
“Test
Scripture of the Day
For thou art great, and dost wondrous things: thou art God alone.” — Psalm 86:10 (KJV)

Thought for Today
The way to make money is to buy when blood is running in the streets. — John D. Rockefeller, 1839-1937, U.S. industrialist

Winning Lottery Numbers
Pick 3: (Friday p.m.) 1-3-5
Pick 4: (Friday p.m.) 5-5-8-4
Fantasy 5: (Friday) 4-19-26-24-34

See an error?
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Submissions
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Deadline
Business
10 a.m.
Sunday

Circulation
Home delivery of the Lake City Reporter should be completed by 8 a.m. on Tuesday and Thursday/Friday, and by 5 p.m. Saturday for Edge County.

Interval
Published every Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday and of Community Newspapers Inc., is published Tuesday through Friday.

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ShUTDOWN WILL EVEN AFFECT FAST FOOD PRICES

Publix goes all in for residents of domestic violence shelters

CRASH
Continued From 1A

The ongoing government shutdown may seem far away for many Lake City residents, but it could hit home in ways you wouldn’t expect.

For instance, should you suddenly crave a McDonald’s Filet-O-Fish sandwich:

Not to mention those actually out of work.

By CARL McKINNEY

CRASH
Continued From 1A

Terrorizing Fisheaters

The Department of Agriculture, has reportedly told at least 95 percent of employees not to come to work. Air travel could also be stymied. As the shutdown continued, this week, various news outlets reported that hundreds of TSA employees have called in sick.

The shutdown entered its 14th day on Saturday. The longest in U.S. history was 21 days, stemming from a showdown between President Bill Clinton and Congress from December 1995 to January 1996.

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A grim season, revisited

Two decades ago in this space we remarked on the terrible string of child- hood tragedies that had been visited upon our once-a-week column in our coverage area: three young- sters, ages 8-16, had lost their lives to highway mayhem within the past month and a half. Hours after that piece was published, a fourth name would be added to the list of those gone too soon.

Lake City Middle School 8th grader Jadon Lane Vaughn, 14, was shot to death, allegedly by a friend, at the friend’s home on the day after Christmas. The case is under investiga- tion, but however it turns out, two families will have been torn to pieces forever. It’s been a lot to bear for a town so small as ours.

Keep the suffering families in your prayers, along with those now mourning the seven killed — including five children — in Thursday’s horrific pileup near Gainesville. Lake City remains still whole bright, though some who should have been, won’t be here to see it.

TODAY IN HISTORY

On this day:

In 1954, England’s King George VIII married his fourth wife, Anne of Cleves. (The marriage lasted about six months.)

In 1838, Samuel Morse and Alfred Vail gave the first successful telegraph signal between Washington, D.C. and Baltimore.

In 1912, New Mexico became the 47th state.

In 1919, the 26th president of the United States, Theodore Roosevelt, died in Oyster Bay, New York, at age 60.

In 1958, a surgical team at Stanford University School of Medicine in Palo Alto, California, led by Dr. Norman Shumway performed the first adult heart transplant, placing a heart into a 36-year-old man in a 34-year-old patient (the recipient died 13 days later).

In 1987, President Reagan named Jennifer Stokey and her infant son, Clayton, after Jennifer’s husband, James, succeeded in fraudulently obtaining child support for his family’s eight- day ordeal after becoming lost in the snow-covered Nevada desert. Just transit manger Dicie Collins, 75, died in Englewood, New Jersey, ballet dancer Rudolf Nureyev died in suburban Paris at age 54.

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**Tuesday**

**Sparkleberry meet** The Sparkleberry Chapter of the Florida Native Plant Society invites you to come learn about the advantages of planting native trees over non-natives, and possibly invasive, trees. The meeting begins at 6:30 p.m. at Batik Park Community Center, 405 SE Craven St. Bradenton. Admission is free and the public is welcome.

**Art class** The Gateway Art Gallery is hosting an alcohol ink class with Mary McFarland from 11:30 a.m. to 1:30 p.m. Cost is $10. Gateway is located at 168 N Marion Street in Lake City. Call 352-752-5229 to reserve your spot.

**Celebrate Recovery** Celebrate Recovery is a highly effective 12-step program available to anyone wanting to turn things around, has habits or unresolved issues. Meetings are held every Tuesday at 7 p.m. at New Life Church, 1217 E. 17th. More information at www.newlifeinjc.org.

**Wednesday**

**Soil test** Now is the time to start preparing for your spring garden. The Columbia County Master Gardeners conducts free soil pH tests every Wednesday at the UF/IFAS Agricultural Extension Office, located at 973 W Donald Street, Suite 210 in Lake City. Phone number is 386-752-5384. You may drop off your soil samples any weekday between 8 a.m. and 5 p.m.

**Thursday**

**DM meeting** The Edward Rutledge

**Music in Suwannee** The Spirit of the Suwannee Music Park in Live Oak is going to be filled with spectacular music on Friday and Saturday. The weekend will feature the first Suwannee River Jam audition, with solo and duo acts performing to earn a spot in May’s SRJ lineup. The even begins at 7 p.m. On Saturday, Gainesville-based Southern Burn Band, pictured above, returns to the Spirit of the Suwannee to rock the night with country and classic rock.

**Chapter, Daughters of the American Revolution, will hold its monthly meeting on Thursday at 10:30 a.m., at St. James Episcopal Church Fellowship Hall, 2421 SW 4392 or antonia.robinson@lakecityreporter.com.

**Friday**

**Columbia Wellness** Join us for the year’s start of Columbia Wellness Initiative Lunches on Soil Science. Bascom Norris and others from the Lake Shore Hospital Authority, 250 NE Franklin. Enjoy a complimentary meal as Bruce Henry, M.D., will talk about the role of care-giver. Call 754-7085 for more information.

**Saturday**

**Burn Band, pictured above, returns to the Spirit of the Suwannee to rock the night with country and classic rock.**

**Call for a slot** The Suwannee River Jam is now accepting solo acts and duos to compete for a spot in the SRJ lineup. Tryouts begin at 7 p.m. on Friday, January 18, at the Suwannee River Jam in Live Oak.

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**OBITUARIES**

JoAnn Hughes Mrs. JoAnn Hughes, 62, of Ft. White, passed away at her residence Friday afternoon, Janu-
ary 4, 2019. A native of Kansas, Missouri, Mrs. Hughes had been a resident of Ft. White for the past ten years. She was employed as a homemaker. She enjoyed spending time with her family and watching her favorite TV shows, which included “Big Bang Theory,” “Switched at Birth,” “The Young and the Restless,” and “90210.” Mrs. Hughes was a Jeho-
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The Ichetucknee Alliance, a group dedicated to protecting the region's water bodies, has mounted a formal challenge against state regulators for what it says are overly lenient guidelines for the Suwannee River.

The action comes in collaboration with the Florida Springs Council, a High Springs-based nonprofit.

On Friday, the groups filed an administrative challenge to the Basin Management Action Plan, or BMAP, created for the Suwannee River by the Florida Department of Environmental Protection.

“Florida law requires this plan to limit nitrogen pollution that is reaching the Ichetucknee, but the plan fails,” Ichetucknee Alliance Advisory Board member Bob Palmer explained in a written statement. “The actions proposed in the BMAP are largely voluntary and will not reduce pollution to levels needed to restore the Ichetucknee to health within the required 20-year time frame.”

Nitrogen pollution leads to runaway algae growth, which can harm underwater plants and wildlife, according to literature from the Florida Department of Environmental Protection and Suwannee River Water Management District.

Sources of nitrogen pollution include agricultural operations, septic tanks and stormwater runoff.

Palmer said the nitrogen load to land surface in the Ichetucknee Primary Focus Area is 3,222 tons per year. Of that amount, 410 tons reach the groundwater that feeds the Ichetucknee and provides our drinking water, according to the Ichetucknee Alliance.

The Suwannee River BMAP area covers three impaired “Outstanding Florida Springs”—abnormally of water found to be impaired — Ichetucknee, Devil's Complex and Hernando.

According to the Santa Fe BMAP, nitrogen runoff needs to be reduced by more than 1,850,000 pounds per year to restore the covered area. But the plan only accounts for 628,738 pounds at least, or a little over 1,200,000 at most, per year.

“Threats in the BMAP means that we will continue to see murky water and algae growth in the Ichetucknee River System that many of us remember as being clear and clean as glass,” Ichetucknee Alliance Communications Coordinator Lucinda Merritt wrote in the statement. “While we prefer to work in partnership with our state agencies when we can, the Alliance’s board of directors voted unanimously to challenge this BMAP because we think the State of Florida can and should do better.”

The Ichetucknee Alliance is a “federally recognized educational nonprofit organization with the vision of a healthy Ichetucknee River System that is preserved and protected for future generations,” according to the statement.

Four steps to quit smoking

Even if your New Year resolution is not to make 2019 your year to quit, it only takes four easy steps:

• Step one: Call Suwannee River AHEC at 866-341-2720.
• Step two: Get enrolled in a group that is at a convenient location and time for you.
• Step three: Attend your group and get FREE quit tools; and finally,
• Step four: Start your quit journey with support from Suwannee River AHEC.

Upcoming 2-hour groups in Columbia County:

Jan. 12 Lake City Medical Center 10 am - noon
Jan. 20 Shands Lake Shore 2 - 4 pm
Note: Pre-registration required
Columbia quarterback Jordan Smith has named him the Lake City Reporter’s Football Offensive Player of the Year.

Smith threw for 3,600 yards and rushed for 500 more, accounting for 42 touchdowns for Columbia in 2018.

By JORDAN KROEGER jkroeger@lakecityreporter.com

Jordan Smith will always wonder what could have been.

An quarterback of one of the teams favored to win the Class 7A state title, Smith led Columbia to a District 3-7A title, the No. 1 seed in Region 1-7A and a first-round playoff win over Fletcher.

But then, in the regional semifinals against Robert E. Lee, disaster struck.

Smith rolled his ankle trying to avoid a defender in the first half as Lee called off 17 straight points. The junior tried to come back as for the second half but he almost immediately threw a pick six, unable to put much weight on his ankle.

Lee went up 17-0, and Smith was taken out for good. The Tigers nearly rallied, but fell short 37-12 behind backup quarterback Kade Jackson.

“I knew what would’ve happened if I hadn’t gotten hurt,” Smith said. “We would’ve went (to the state championship).”

It was a disappointing end to the season for the No. 1 seed in Region 1-7A and a first-round playoff win over Fletcher.

Columbia guard Na’Haviya Paxton turns the ball over as she drives down the lane against Godby on Saturday night.

Godby avenges loss to CHS

By JORDAN KROEGER jkroeger@lakecityreporter.com

Two weeks ago led to a shoot-out last for the Lady Tigers, one they simply couldn’t overcome against a hot-shooting opponent. Godby made seven three-pointers, including three by Jessica Dorsey and Lashadynia Crumity. Those accounted for all of their points to help Godby defeat Columbia.

Lady Cougars nail seven three-pointers in a 57-52 victory.

By JORDAN KROEGER jkroeger@lakecityreporter.com

Quianna Dillard scored a game-high 22 points with six rebounds, and Nasariah PATton added 15 points and six steals for Columbia. But with players in and out of town during winter break for vacation, the offense was out of rhythm for a majority of the night.

No other player scored more than five points for the Lady Tigers. Antoina Williams had...
The Indianapolis Colts quarterback Andrew Luck (12) throws a pass under pressure as the Houston Texans’ Benardrick McKinney (55) in the first quarter during the Wild Card Round at NRG Stadium on Saturday in Houston.

By KRISTIE RIECKEN

HOUSTON — A year ago at this time Andrew Luck was at home struggling with an injured shoulder that cost him the entire season. On Saturday he wrote a happy ending to the latest chapter of his comeback season, throwing for 222 yards and two touchdowns and the Indianapolis Colts out to a big lead and cruised to a 21-7 win over the Houston Texans in the wild-card game.

Luck put on a show in his hometown in a stadium where he’d attended games throughout childhood and played in them since high school, throwing for 212 yards and two touchdowns before helping to the Colts’ (11-5) build a 21-0 lead.

He denied feeling “at home” at NRG Stadium, but admitted to having warm feelings for the city that grew up in and where his grandparents and many friends still reside.

“It’s still a away stadium,” he said. “It was very loud, very energetic, but fun to win, certainly.”

Running back Marlon Mack had 140 yards and a touchdown for Indianapolis, which advances to face the top-seeded Kansas City Chiefs in the divisional round next weekend.

“We know we have an elite quarterback and we can throw it for 800 and win when we have to,” Indianapolis coach Frank Reich said.

“But the margin for error in playoff football when you try to do it that way is very thin. When you can win like this — running the football and stopping it — it makes all the difference.”

Houston (11-6), which overcame a 0-3 start to win the AFC South, gave up too much big play and couldn’t get anything on offense in the first half to fall into the huge hole.

Deshawn Watson, who was sacked an NFL-leading 21 times in the regular season, was sacked three times and hit eight more times in a disappointing playoff debut. He finished with 235 yards passing with a touchdown and an interception.

“It’s a lack of execution on our part,” Watson said. “We didn’t make plays. I didn’t make plays. Communication was a little off. You just got to give the Colts the credit.”

The Texans didn’t score until rookie Eddie Carasquillo grabbed a fourth-down touchdown pass to cap a 10-play, 89-yard drive that included a fourth-down conversion that cut it to 21-7 with about 11 minutes left.

Luck threw for 600 yards with six touchdowns as the Colts split two meetings in the regular season. He picked up right where he left off in one, when he found Eric Ebron on a 5-yard TD pass on their first down. That play was set up by a 36-yard catch by TY Hilton, who had 63 yards receiving on that drive.

Hilton didn’t have any catches on the next drive, but the Colts moved the ball down the field easily and made it 144 on a 3-yard run by Mack later in the first.

Houston went on a 44-yard field goal from the Indianapolis 45 on its second possession and Watson was intercepted by Kenny Moore II. It was his first interception since he threw two against the Bills in 2018.

Indianapolis pushed it lead to 21-0 when Luck connected with Donte Moncrief on a 7-yard touchdown pass in the second quarter.

Indianapolis Colts quarterback Andrew Luck (12) throws a pass during the first half of an NFL football game against the Houston Texans Saturday, Jan. 5, 2019, in Houston.
Hitting the bass fishing tournament trail

By MONTY STEPHENS
Special to the Reporter

Even though he is just 15 years old, Ryan Padgett is already a “seasoned pro” on the bass fishing trail. To be more precise, the high school fishing trail. Bass fishing as a sanctioned school sport is exploding in popularity all across the country. Ryan fishes two to three times per week for practice and fishes in a tournament nearly every weekend starting in the fall up until June. Even though Ryan enjoys it, this is hard work competition fishing that requires a high level of mental and physical endurance, focus and concentration.

As evidence of the popularity in bass fishing, Randy Sullivan, Tournament Director, SAF (Student Angler Federation), a subsidiary of the Bass Federation, noted “the SAF was created in 2007 and within five years of its inception, over 7,000 students fished in its events.”

By 2018, the number of students who had grown to over 30,000 students fishing in SAF tournaments. This past year, at the National Championship on Lake Puckow in Florence, Alabama, over 3000 participants participated. Sullivan contended, “That is a huge number of boats for any tournament.” This is fierce competition.

“To fish a SAF, FLW or BASS event for high school students, there are very few requirements,” Sullivan said. “As far as the boat goes, it must be at least 16 ft. in length but no more than 21 feet, have a motor kill switch and have a top speed of 15 mph.”

There are no motor horsepower limitations.

“Some kids have their own boats, but most use their families’ boats,” Sullivan said. “At tournaments we see students fishing in brand new Ranger bass boats equipped with Power Poles and the highest level of electronics to 20-year-old aluminum Jon boats with 50 horsepower, two-stroke motors. All of the kids have a chance to win, the boat doesn’t catch the fish.”

Columbia Bassmasters coach Kevin Swisher noted Columbia County seems to produce wonderful athletes in all sports and the Bass Fishing Team is no exception. Swisher said an avid bass fisherman himself and has been instrumental in getting the team started. Although the program is only in its third year, its has two division championships under its belt. Columbia has earned a reputation as one of the best programs in the state.

The Columbia Bassmasters consists of 35 students, six of which are girls. The only requirement for being on the team is to have “access” to a boat. It is expected that boats are of a huge expense and not available to all students. In some situations, fishermen in our community have made their boats available to students for a local fishing trip. In several situations, this enabled a student to take their “first” fishing trip. It should be noted, this is not “just hand over the keys” situation. For safety reasons, an adult is required to drive the boat and be present on the boat at all tournaments and fishing events.

In addition to providing a boat for a few hours, the local fishermen served as role models,” Swisher said. “The team is always looking for bass fishermen/women who would be willing to help teach them, providing their time and boat.

Padgett described the “scoring” methodology used in tournaments. Of course, the team with the highest weight of “live” bass was the tournament on that particular day. But Padgett noted for each victory, the school is awarded 200 points. The team coming in second gets 198 points, third gets 196 points, etc. up to the 10th place team, which gets 190 points. At the end of the year, the school with the most number of points wins the championship.

By having just a two-point differential, our school gets to capitalize on the advantage from our single victory. This makes for a very competitive and winning situation at the end of the year. Number one victories are important for individual recognition at tournaments, but for a school to score a division championship, victory, it’s more important to consistently score in the top 10 at every tournament.

Padgett noted he grew up in a fishing family and has been fishing since he was just a toddler. The Nitro Bass Boat he uses during tournaments is his own family’s boat and it’s the only one he has ever fished. Other team members want to fish but just don’t have access to a boat, so any local fishermen/women that are interested can provide their boat and time for a few hours to take a kid fishing as it is always appreciated.

Volunteers should contact Columbia High School in order to complete the paperwork to become a volunteer.

Columbia Bassmasters head out at daybreak for a tournament at Rodman Reservoir.

Ryan Padgett and Thomas Nash with a very impressive stringer of Largemouth Bass that weighed 21.67 pounds. This photo was taken at Harris Lake where Padgett and Nash won second place honors for their fish.
Fighting the Tide

Can Clemson stop Tua and Co. from capturing Alabama’s sixth championship in 10 years?

Breaking down key positions

RUNNING BACK
Alabama has three different players with more than 100 rushing attempts this year. Joshua Jacobs has 593 yards and 11 touchdowns on 109 attempts, while Najee Harris has 724 yards and four touchdowns on 118 attempts, but Damien Harris leads the way for the Crimson Tide. Clemson has approached the run game much differently, giving Travis Etienne more touches than his two backups combined, a choice that is easier to make when your top back racked up 1,500 yards on the season. Etienne, the explosive sophomore, has averaged 8.31 yards per carry on his way to 1,463 yards and 21 touchdowns. Those numbers are all good for top five in the country in each category. Etienne has given Clemson’s offense balance with seven 100-yard rushing games and taken the pressure off Lawrence. The Tide likely will need to keep Etienne in check if they have any chance of slowing down the Tigers. But running back Lyn-J Dixon, averaging 9.57 yards on just 56 carries, can hurt the Tide, too.

QUARTERBACK
Trevor Lawrence had a terrific true freshman season for Clemson, but Heisman finalist Tua Tagovailoa put together one of the best seasons at quarterback in Alabama history.

QB stat comparison

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WIDE RECEIVER
Jerry Jeudy didn’t get too many opportunities last season behind Calvin Ridley. But with Tagovailoa distributing the ball this year, Jeudy has become a player on the national scene. The Crimson Tide actually have five players with more than 600 receiving yards this year, the first time they’ve had more than three in the Saban era.

DEFENSE
Only Mississippi State has held its opponents to fewer points per game than Clemson this year. Even without Dexter Lawrence against Notre Dame, the Tigers were dominant, tallying two turnovers, six sacks, and holding the Irish to 246 total yards and 5-for-17 on third downs, in the other CFP semifinal, the Crimson Tide held Oklahoma to 14 points under its season average.

Stats/analysis from ncaa.com

In last year’s CFP title game, Hawaii-born Tua Tagovailoa threw for 166 yards and three touchdowns, including the winning 41-yard pass to DeVonta Smith in overtime for a 26-23 victory over Georgia. (Associated Press file photo)
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CHS Continued From 1B

That’s what hurt us, Yes, we’re shaggy and slow and I have to be honest, I have to say that Columbia is going to take some time to dedicate and dedicate.

Lifting weights (at Columbia) is different," Camiel said. "I do feel like I have a bigger responsibility," Allen said. "But he never quit, never wavered. He’s an incredible athlete, a great student of the game and can get to the quarterback."}

I didn’t feel 100 percent. I felt like I was out of position, but then I used the momentum of the game. It was a good thing for me because it helped me get a feel for the game and I think it helped me with my decision making.

I'm going to do my job the best I can and try to be an elite player, which is what I want to be. It’s going to be a little shorter, but everything happens for a reason."

"I don’t feel like I have a bigger responsibility," Allen said. "But he never quit, never wavered. He’s an incredible athlete, a great student of the game and can get to the quarterback."
New tax laws to affect how people file

2017 tax cut will result in fewer people itemizing.

By TONY BRITT  tbritt@lakecityreporter.com

With tax season rapidly approaching, many people are not overly familiar with several tax law changes that went into effect and how those changes will have differing impacts on the general population.

John Kuykendall, GulfCoast Financial Services CEO and founder, said there are several things that are scheduled to change as a result of the 2017 tax cuts that will affect the tax returns that people file this year.

One of the main differences is there is a much larger exemption standard. “A lot of people won’t be filing itemized this year, they’ll be filing on the short form,” Kuykendall said. “So, it makes a difference. In the past we’ve kept records on all our contributions through church, sales tax, etc. Over the years that’s gone away. Unless you’re over that threshold — over $15,000 — you don’t have as much [of] an exemption.”

Kuykendall said GulfCoast Financial Services plans to host workshops to give residents information on making the best decision for their futures. The workshops will be in a few weeks.

TAXES continued on 4C
Apple’s ‘darkest day’ sees shares get crushed

There was little love for Apple on Thursday as the company woke up to face Apple’s ‘darkest day’ sees shares get crushed

Apple’s shares fell by more than 7 percent to $200 a share on Wednesday that it foresees company woke up to face

The stock market has experienced some storms in recent months, and Apple’s stock has been no exception, especially after a challenging growth period. Dan Ives, director of equity research at Wedbush Securities, estimates that it could take the company about ten years to grow mostly due to business

I was the first commercial bank in Thailand and printed its first banknote in 1901. It opened its first branch in Bangkok in 1946 and has since expanded to become one of the largest banks in Thailand, with approximately 1,000 branches nationwide.

Apple's stock price to $180 a share. Ives noted that Apple's stock outlook following the

Ives wasn’t alone in his assessment of Apple’s stock outlook following the

The Fool Responds:

Portfolio Tanks?

Do you know what you would do if your stock portfolio suddenly took

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Dear Dave:
My mom is 75, and I'm the executor of her estate. She has $500,000 in retirement accounts, and only debt she has is around $170,000 on her mortgage.
Most of her money is in the stock market, with only $200,000 in a money market account, and this worries me. She lives way beyond her means, so am I wrong to be concerned?
I think she should go ahead and pay off her mortgage.
Keith

Dear Keith:
Yes, I would recommend she do so. She could also consider converting some of her money into cash. This can be a good way to go. Next time she is in the stock market at any level she says that she is looking to use this money. She’s going to use the income from this money. So, the money’s going to be left alone. If she’s in good mutual funds, and not single stocks, I’m not worried about her.

Dear Dave:
I don’t think it’s a bad thing at all. It’s not what the typical financial planner does to tell you. For the most part, they’ll tell you to invest your money as you get older. But from what you’ve said, it’s not worth using this money to invest. Your mom should consider putting it in a bank.

Dear Dave:
How much time do you really think you have to lead to a problem? It is much easier. You lead by example. When you make your decisions, your clients will do the same. When you do things quite the way you suggest, it will be much easier.

Dear Rachel:
How much time do you really think you have to lead to a problem? It is much easier. You lead by example. When you make your decisions, your clients will do the same. When you do things quite the way you suggest, it will be much easier.

Don’t worry about mom, she’s fine.

Dear Rusty:
My wife and I were just talking, when will our child reach her full retirement age in April 2019? We need to check this in June of 2019 on my wife’s Social Security statement to plan for her retirement.

Dear Dave:
I think you are correct. If you have a child born before the cutoff date in the 1950s law which changed the File and Suspend date, you could have the Social Security statement to plan for her retirement.

Dear Rachel:
There is no need to worry. Your retirement age will be 70. In a few years, you can start taking your Social Security benefits.

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Dear Rachel:
I like to give some general advice, but you do have a different opinion than me. In my opinion, the only financial issue we need to look at is retirement. Let’s pay off the mortgage, and the other file for spousal benefits. In the long run, your benefits are very valuable.

Rusty Russell
AAFP Certified Social Security Advisor

Rusty SAYS
application for spousal benefits, only which of you can be both before the cutoff date in the law which changed the File and Suspend option?

You can’t both “file and suspend” using the Restricted Application.

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From heading off to college to marrying the love of your life to taking the family on dream vacations, life’s biggest events are often linked to being financially responsible.

While memories of your first dance as newlyweds don’t often include the cost of the band, money is frequently front and center when planning for some of life’s larger events.

“No matter your stage in life, it’s important to plan ahead and have the right tools to meet your financial needs,” said Jason Gaughan, credit card executive at Bank of America. “A credit card offers flexibility, convenience and an increasing amount of rewards that can make your budget go even further.”

These tips from financial experts can help you maximize financial tools like credit cards throughout life’s milestones.

College Years

For many college rep­resentatives, the first instance of being responsible for personal­ly preparing for school, some students apply for their first credit cards to cover a wide range of costs such as books or travel expenses to and from school. Experts agree it’s important to start building credit at this age, but only if you can handle the responsibility associated with a credit card.

Though credit can be a somewhat foreign topic for beginners, online resources such as Bank of America’s Better Money Habits offers tips to help young adults learn about things like how your credit score is calculated, the difference between a credit report and credit score and explains why it’s important to understand before signing up for a credit card,” said Lysandra Perez, a relationship manager for Bank of America who is responsible for educating clients on establishing strong financial habits including managing and building credit.

According to Better MoneyHabits.com, an important rule for building strong credit is to spend no more than 30 percent of your available credit line. The online resource also recommends that students look for credit cards that offer low interest rates and no annual fee to help mini­mize finance charges.

Early Adulthood

As people become more established professionally, they often become more comfortable financially, allowing them to pursue their passions including major life events.

“Though credit can be somewhat foreign, it’s important to start using it wisely and on things that matter,” Gaughan said. “It’s common for people in their mid-to-late 20s to prioritize managing credit card rewards,” Gaughan said.

“They understand using a card for smaller, everyday purchases like coffee and groceries can be an easy way to earn points to pay for fun events like a trip abroad or a college reunion.”

Savings and tracking rewards is key during this period, too. Digital tools like using a credit card that offers rewards tied to items one is purchased or items or travel vendors such as earning two points for every dollar spent on travel and dining vendors. Look for points that are flexible and can be used to offset future travel purchases or as cash back.

“The main thing that I say is about that and we’ve got some tips,” said Lysandra Perez, a relationship manager for Bank of America who is responsible for educating clients on establishing strong financial habits including managing and building credit.”

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Using a credit card that offers rewards tied to interests or goals should be a focus. Consider setting your credit card rewards as income,” Kuykendall added. Businesses that are predictable during this stage.

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Taking on the Santa Fe Margarita Trail

By LYNN O’ROURKE HAYES

We are spending the next week in Albuquerque, N.M., in a rented house. We wake up to hundreds of balloons taking off just south of us. It’s the last weekend of the Albuquerque International Balloon Fiesta and what a site that was. Lots of color filling the sky, unfortunately, our pictures didn’t do it justice.

We were up early to catch the Rail Runner, a commuter train, that will take us to Santa Fe for the day. We didn’t want to drive the hour-plus trip knowing we’d be drinking all day as we hit some of the restaurants that participate in the Santa Fe Margarita Trail. The train took an hour and its top speed was 79 miles per hour. It only cost us, each $9, for a day pass and was well worth it.

We arrived in Santa Fe just after 10 a.m. Most bars and restaurants did not open until 11 a.m. or noon. So, while Sue and I shopped, we tasked the guys (or Scott) with finding us a place to eat lunch that was open the earliest. And guess what, we didn’t need to drink before buying — Scott pointed out that about 15 minutes before opening, a line of vendors set up around the perimeter of the Plaza selling more affordable Native American jewelry and other items. We both bought turquoise earrings and some silver hair ties.

Lunch was at The Shed. A very eclectic, cool place, that was very busy. There was a line to 10-minute wait at 11:15. Fortunately, we could order drinks from the bar while we waited for our table and we all tried the house margaritas. They’re congenial and made with handpicked Chiles. Gary got a chicken salad and Scott and I split a chicken enchilada plate. And, OMG, those green and red chile enchiladas were the spiciest, hottest things I’ve ever put in my mouth — and I like spicy. I could only eat half of the green one. Even Scott commented on how hot they were. Needless to say, I was drinking everyone’s water at the table and we all ordered more margaritas.

Next stop was the Bell Tower, the rooftop bar at the historic La Fonda on the Plaza hotel. It’s a historic hotel with several restaurants too. We asked for the warmest spot and got two couches (with blankets) centered by a fire pit. We were up early to catch the train back to Rio Rancho. I chose the Coyote Cantina and we had three seats at the bar, but Scott wasn’t feeling it and wanted to go to the hotel lounge we passed through earlier. Sue was already planning to sleep across the street instead of getting another drink. So, the guys left and went to Secreto at the Hotel St. Francis, while I went across the street to let Sue know where we were going. She said, stay with me, there’s no way I can find them on my own. Well that cost me more money from shopping. However, spending the day with my husband and friends, taking in a new city, shopping with a few adult beverages … I can’t think of much better.

Sandy Kishton is a foodie travel writer who lives in Lake City. Contact her at skishton@comcast.net

TRAVEL TALES

Sandy Kishton

The historic La Fonda on the Plaza hotel has a rooftop bar and several restaurants.

Family travel 5: picks for winter adventures

TRAVEL continued on 4D

By TERRI COLBY

Taking on the Santa Fe Margarita Trail

The Arenal Volcano, perhaps one of Costa Rica’s most notable topographical features, is surrounded by a tropical park and is near rural tourism sites as well as spots for zip lining, whitewater rafting and soaking in the hot springs.

Family travel 5: picks for winter adventures

GO FOR A GREEK GETAWAY

“People tend to stay close to home with kids, but, I firmly believe in opening their hearts and minds early with further travels,” says Becca Hensley, a Texas-based parent and travel lifestyle writer. “That doesn’t mean you shouldn’t have sup- port. Respect their need to relax, spell yourself and hang with the family in style if you book a villa with Greek-owned Welk Resort Villas.”

“They’re congenial and

By TERRI COLBY

CHILL IN QUEBEC CITY

“Unlike many Americans, most Canadians seem to enjoy winter — even celebrate it,” observes Rainer Jenss, founder and CEO of the Family Travel Association, an organization that advocates for travel as an experience that unites family members.

TRAVEL continued on 4D

“Rather than spending your days running around and feeling like your whole family is missing out on the experience,” says Hensley, “consider taking a villa trip to the Greek islands. You'll get all the comforts of home while enjoying the winter season.”

As the hottest day and most popular time of year, the Arenal Volcano is very popular, but the owner, Rainer Jenss, has been known to book a villa at the last minute. We had a great time.”

“Travelling as a family is a great way to bond and make memories that will last a lifetime,” says Hensley. “Whether it’s a ski trip to the slopes or a beach vacation to the Caribbean, the Greek islands offer something for everyone.”

“All this” and family members (and food lovers kids and catering to families), adds Hensley. “With more than 200 handpicked villas to choose from, in destinations from Italy to Patagonia, the homes are all privately owned, and vary in size and orientation. Cozying the same as villas in Hawaii or the Caribbean, the Greek islands come with out- standing staff support, VIP experiences and special boats for children.”

Contact: www.white-key-villas.com or www.beccahensley.com

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COURTESY PHOTOS

A day pass on the Rail Runner Express will only set you back $9.

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DEAR ABBY:

Our mother recently confessed to me that during my senior year of high school she had a romantic attachment to my girlfriend. She said she never intended to go my girlfriend and herself, but she did fall in love with her, and she trusted her to be honest about their feelings. But she never contacted her again, and I believe my girlfriend is still in contact with her. I don't know what to do. I have friends who have been through similar experiences, but I'm not sure how to handle this. I want to do what's right for me and my girlfriend, but I also want to do what's right for my mother. What should I do?

DEAR ABBY:

It was a romantic attachment, not a romantic attachment. She was not expecting anything of your girlfriend and did not feel any romantic attachment to her. She said she never intended to go anything further with her, but she did fall in love with her. She trusted her to be honest about their feelings, but she never contacted her again, and I believe my girlfriend is still in contact with her. I don't know what to do. I have friends who have been through similar experiences, but I'm not sure how to handle this. I want to do what's right for me and my girlfriend, but I also want to do what's right for my mother. What should I do?

DEAR ABBY:

I am writing to ask for your help. I have a friend who is struggling with a serious illness. They have been hospitalized, and they are not expected to survive. I am worried about their family, who are also struggling with the news. What can I do to help them?

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