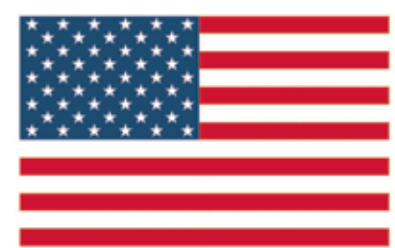


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Food for the needy



Over 500 cans and food items were donated to Big Spring's Isaiah 58 Monday morning by the Big Spring Center for Skilled Care. "We have been collecting during the month of November," said program director Michelle Rodriguez. "It has really brought our team together." Isaiah 58 accepts donations, canned and fresh food, Monday, Tuesday, Wednesday, and Friday mornings.

HERALD photo/Amanda Elston



Delinquent taxes on the rise

By STEVE REAGAN
 Staff Writer

The good news is that the local attorney that county entities have hired to collect delinquent taxes is collecting more than he ever has.

The bad news is there's more delinquent taxes to collect than ever before.

Attorney Drew Mouton, who collects delinquent taxes for the major taxing entities in Howard County, presented that good news/bad news scenario to Howard College trustees Monday afternoon.

Almost \$2 million was added to the delinquent property tax rolls during the most recent fiscal year, the most ever, bringing the total amount of delinquent taxes owed to the major entities slightly more than \$4 million — also the most ever, Mouton said.



Mouton

"This past fiscal year, we collected more delinquent taxes than we had for at least the past five years," he said. "The bad news is that's largely because more delinquent taxes were added to the rolls than ever before."

The major culprit for the large increase in delinquent taxes, Mouton believes, is the slumbering economy.

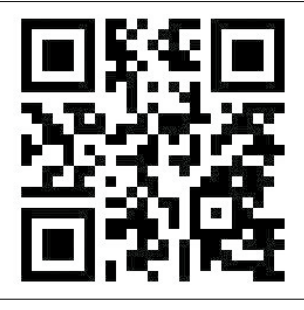
"I think it's primarily because of the downturn in the oil industry," he said, noting that many people employed in the sector lost not only their jobs but their ability to pay due taxes.

Mouton's efforts have been largely successful — for example, he and his staff have collected 88 percent of the recently-added delinquent taxes due to the college.

"I'm pleased with the collection effort and the collection numbers," Mouton said. "The problem is that more and more keeps getting added to the delinquent rolls."

Contact Staff Writer Steve Reagan at 432-263-7331, ext. 235.

Find us online at:
www.bigspringherald.com



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Finding ways to keep them in college

Howard College devising strategies to increase graduation rates

By STEVE REAGAN
 Staff Writer

Like their counterparts in the private sector, Howard College would like to see a lot of repeat business.

When it comes to attracting students, college officials realize getting them to enroll is just part of the battle — there has to be a good reason for students to return in future semesters.

Finding ways to retain students from one semester to the next was one of the main topics of conversation during the college's trustee meeting Monday.

College President Dr. Cheryl Sparks said recruitment and enrollment are always

"Many colleges are struggling to keep students to graduation. Now that the state pays part of its money through 'success points,' graduation rates are even more important than ever."



Dr. Amy Burchett,
 Howard College vice president for academic and student affairs

important, but represents only part of the battle.

"It's not always just about enrollment. It's not just about getting people in the door," Sparks said. "We need to know what students are getting out of the experience. That's our main focus."

Enrollment and contact hours (time students physically spend in classrooms or labs) are vital for colleges because those are the main factors legislators use when determining state appropriations. But retention and student graduation rates also

factor into the appropriation formula — simply put, the more students Howard College graduates, the more state money it receives.

A portion of the college's Institutional Effectiveness Plan zeroes in on student retention statistics, and those numbers don't always paint a rosy picture, officials concede.

"We need to track student date in order to understand how our students are performing once they come to us," said Dr. Amy Burchett, vice president for academic and student affairs. "(Monday), we presented some data on student outcomes that we've been tracking for about

See RATES, Page 3

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Obituaries

Lucille Janet Graves Wurmnest



Lucille Janet Graves Wurmnest was born on New Years Day, 1945, to Ada and Louis Mora, Sr. in San Luis Obispo, Calif. She was received into Heaven by her Lord and Savior Jesus Christ on Nov. 19, 2016. She grew up in San Luis Obispo and lived mostly in Fresno, Calif., with a stint in Stayton, Ore. and Big Spring, Texas. Services are Nov. 23, 2016, at Stephens and Bean Chapel in Fresno, Calif., at 1

p.m. Janet had many special talents and an impeccable ability to recall numbers and dates, and was musically inclined. She was a bookkeeper for Piccolo's Flowerland and Wilshire Paint, and owned Country Home Bakery in Oakhurst, Calif. For our birthdays, she baked us our favorite cake and made us our favorite dish. She played the accordion, bass

guitar, organ, piano, and sang in a country band. Childhood memories include Mom playing Christmas music on the organ while we sang carols, and playing the accordion while we sang "Do Lord."

Janet was preceded in death by her parents; sister Barbara Scarborough; late husband Albert "Butch" Graves; and late husband Douglas Wurmnest.

She was survived by her children, Teresa Robertson of Fresno, Calif., Charles Graves of Fresno, Calif., Christopher Graves and wife Shelley of Clovis, Calif., Stacy Flores and husband Jay of Big Spring, Texas; and brother Sonny Mora and wife Ruby of Clovis, Calif. Grandchildren include Kelly Abrahamian, Ronnie Brewer, Rodney Robertson, Jessica Hinz, Haley Graves, Jessica Yearnton, Sydney Yearnton, John B. Armstrong, Andi and Ashlan Armstrong, and Douglass Armstrong; and six great-grandchildren.

Pallbearers include Ronnie Brewer, Rodney Robertson, Wayne Abrahamian, Victor Hinz. Honorary pallbearers include John B. and Douglas Armstrong.

Paid obituary

Binnie Eugene Heffington



Binnie Eugene Heffington, 63, of Tow, Texas, passed away Nov. 18, 2016. He was born to Denver and Edna (Rains) Heffington on April 11, 1953, in Big Spring, Texas.

Binnie served his country in the United States Navy during the Vietnam era, and later had a career in the oil industry. He was a member of the Life Change Baptist Church in Odessa, Texas, and was recently a member of Packsaddle Fellowship in Kingsland, Texas.

He is survived by his wife, Kelly, of Tow, Texas; daughters Tricia Brown, of Odessa, Texas, Lynn Heffington and Jeff Talton of Kingsland, Texas; sons, Binnie T. Heffington and Lisa Tribolet of Kingsland, Texas, Ricky Heffington of Tow, Texas, and Jason Heffington of Fort Stockton, Texas. Nu-

merous grandchildren; brothers, Denver and Dennis Heffington; and one sister, Dorothy Carter. Six great-grandchildren; numerous nieces and nephews; and a host of friends also survive.

Binnie is preceded in death by his parents; two daughters, Lisa and Jessica Heffington; brother Ricky E. Heffington; sisters, Deanie Anderson, Donnie Earhart, Shirley Slate, and Sandy Webb.

A visitation will be held 4 to 6 p.m. Monday, Nov. 21 2016, at Putnam Funeral Home in Kingsland, Texas. Funeral Services will be at 11 a.m. Tuesday, Nov. 22, 2016, in the Putnam Funeral Home Chapel with Pastor Robert Billingslea officiating. Burial will follow at the Tow Cemetery in Tow, Texas, with the Highland Lakes Honor Guard furnishing Military Honors. An online guest register may be signed at www.PutnamCares.com

Funeral arrangements made by Putnam Funeral Home and Crematorium, 145 Texas Avenue, Kingsland, Texas 78639. 325-388-0008.

Police blotter

The Big Spring Police Department reported the following activity:

- **GILBERT JIMENEZ JR.**, 21, of 1600 Meadow Ave. was arrested on outstanding warrants.
- **THEFT** was reported in the

3300 block of East FM 700 and the 2900 block of East Interstate 20; and at the intersection of FM 818 and North Service Road.

- **THEFT OF A FIREARM** was reported in the 3600 block of West Highway 80.

• **DISTURBANCE** was reported in the 2500 block of Albrook Drive.

- **MAJOR ACCIDENT** was reported at the intersection of Nolan and 22nd streets.

Sheriff

The Howard County Sheriff's Department reported the following activity:

- Note - Officials with the Howard County Jail reported having 83 inmates at the time of this report.

• **GILBERT JIMENEZ JR.**, 21, was booked by BSPD on warrants for resisting arrest, search, or transport.

- **TRAVIS IVERSON MCCOY**, 28, was booked by BSPD on a charge of unauthorized use of a

vehicle.

- **JORDAN VARNADO**, 25, was booked by Glasscock County on charges of public intoxication and terroristic threat impairing public service or causing public fear.

Fire/EMS

Big Spring Fire Department/EMS reported the following activity:

- **TRAFFIC ACCIDENT** was reported at the intersection of 23rd and Nolan streets.
- **MEDICAL CALL** was reported in the 1000 block of Stadium. One person was transported to

Scenic Mountain Medical Center.

- **MEDICAL CALL** was reported at 1 Courtney Place. One person was transported to Scenic Mountain Medical Center.
- **MEDICAL CALL** was reported in the 3700 block of Wasson Road. One person was transport-

ed to Scenic Mountain Medical Center.

- **MEDICAL CALL** was reported in the 900 block of Willow.
- **MEDICAL CALL** was reported in the 1400 block of North Highway 87. One person was transported to Scenic Mountain Medical Center.

Take Note

• The Salvation Army of Big Spring is seeking volunteers to ring a bell for their Red Kettle program this Christmas season. Each year, more than 25,000 Salvation Army volunteers raise money through the program to help serve more than 3 million people in need during the holiday season from Thanksgiving to Christmas. All money raised in the Red Kettle program stays in the communities where it is raised. For more information call 432-352-2005. If you don't have time to ring a bell, you can visit RedKettleReason.org to create an online kettle to raise funds for the program.

• Daniel Sneed of Troop 1 of the Boy Scouts of America is collecting dog food as his Eagle Project. Sneed will be collecting dog food Nov. 21-23 from 4 p.m. to 7 p.m. To donate, drop off bags of dog food at the Troop 1 Scout Hut in the back of First United Methodist Church at 207 W. 4th. "I would like the dogs to have enough food for the winter," said Sneed.

• H-E-B is looking for non-profits agencies to set up information tables at the annual Feast of Sharing. Please contact Sandy Stewart at 432-935-1604 to

reserve a spot. Feast of Sharing will be held on Dec. 11 at the Dorothy Garrett Coliseum.

• A benefit for Bethine McNally will be held on Dec. 3. Mrs. McNally is a Big Spring ISD employee and the wife of the pastor of New Life Ministries C.O.G.I.C. She has been diagnosed with bilateral kidney cancer. The benefit will help support the McNally family in these difficult times. The money raised will go to the family's medical bills and daily expenses.

The benefit will include live music and food, as well as a silent auction. Anyone wishing to contribute to this event can make a financial donation or contribute an item to be auctioned off.

Please send donations to P.O. Box 168, Big Spring or Wells Fargo Account No. 775238120. For more information, contact Tamika Brawley at 325-895-4410 or at mikasmiles325@gmail.com.

Mildred Hayworth

Mildred Hayworth, 87, of San Angelo, formerly of Big Spring, died Monday, Nov. 21, 2016, at the Baptist Retirement Center in San Angelo. Services are pending at Myers and Smith Funeral Home.

Local 5-Day Forecast

Wed 11/23	Thu 11/24	Fri 11/25	Sat 11/26	Sun 11/27
66/44 Sunny skies. High 66F. Winds light and variable.	71/45 Plenty of sun. Highs in the low 70s and lows in the mid 40s.	60/46 Chance of showers. Highs in the low 60s and lows in the mid 40s.	67/54 Cloudy. Highs in the upper 60s and lows in the mid 50s.	71/45 Times of sun and clouds. Highs in the low 70s and lows in the mid 40s.
Sunrise: 7:22 AM Sunset: 5:42 PM	Sunrise: 7:23 AM Sunset: 5:42 PM	Sunrise: 7:24 AM Sunset: 5:41 PM	Sunrise: 7:25 AM Sunset: 5:41 PM	Sunrise: 7:26 AM Sunset: 5:41 PM

Texas at a Glance



Area Cities

City	Hi	Lo	Cond.	City	Hi	Lo	Cond.
Ablene	77	45	P Cloudy	Kingsville	83	65	P Cloudy
Amarillo	66	35	Sunny/Wind	Livingston	76	64	M Cloudy
Austin	76	60	Cloudy	Longview	72	59	Cloudy
Beaumont	77	67	P Cloudy	Lubbock	70	38	Sunny
Brownsville	82	68	P Cloudy	Lufkin	75	61	Cloudy
Brownwood	78	46	Cloudy	Midland	74	44	Sunny
Corpus Christi	81	68	P Cloudy	Raymondville	84	66	Cloudy
Corsicana	74	53	iso T-Storms	Rosenberg	78	66	P Cloudy
Dallas	73	53	Few Showers	San Antonio	80	65	Showers
Del Rio	75	54	Cloudy	San Marcos	77	62	Cloudy
El Paso	66	39	Sunny	Sulphur Springs	71	52	iso T-Storms
Fort Stockton	74	42	Sunny	Sweetwater	76	45	P Cloudy
Gainesville	73	48	Cloudy	Tyler	73	55	Cloudy
Greenville	70	50	Showers	Weatherford	76	48	Showers
Houston	78	68	P Cloudy	Wichita Falls	79	47	P Cloudy

National Cities

City	Hi	Lo	Cond.	City	Hi	Lo	Cond.
Atlanta	64	41	M Sunny	Miami	78	69	P Cloudy
Boston	42	31	Sunny	Minneapolis	36	32	Light Rain
Chicago	43	38	Cloudy	New York	45	35	Cloudy
Dallas	73	53	Few Showers	Phoenix	68	51	Sunny
Denver	44	27	Snow	San Francisco	58	51	M Cloudy
Houston	78	68	P Cloudy	Seattle	51	44	M Cloudy
Los Angeles	67	52	M Cloudy	Saint Louis	54	45	P Cloudy

Moon Phases

First	Full	Last	New
Nov 7	Nov 14	Nov 21	Nov 29

UV Index

Wed 11/23	Thu 11/24	Fri 11/25	Sat 11/26	Sun 11/27
4	4	3	2	4
Moderate	Moderate	Moderate	Low	Moderate

The UV Index is measured on a 0 - 11 number scale, with a higher UV Index showing the need for greater skin protection.

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Support Groups

TUESDAY

• Big Spring and Snyder Parkinsons Support Group meeting at the Big Spring Senior Center at 10:30 a.m. the second Tuesday of the month.

This is a group for all Parkinson's disease patients, spouses and caregivers.

For more information about the support group or about Parkinson's Disease, contact Jo Bidwell at the Lubbock APDA office at 806-785-0942.

• Alcoholics Anonymous, 615 Settles, noon to 1 p.m.; newcomers meeting 8 p.m. to 9 p.m.

• Al-Anon, 615 Settles for family members and friends of alcoholics meets at 8 p.m.

WEDNESDAY

• RSD (Reflex Sympathetic Dystrophy) a chronic pain disease, a support and informative group, meets at 213 Circle. Call Lucy at (432) 517-9207 for more information.

• Alcoholics Anonymous, 615 Settles, noon to 1 p.m.; open 12 & 12 study meeting 8 p.m. to 9 p.m.

THURSDAY

• Alcoholics Anonymous, 615 Settles, open discussion noon to 1 p.m.; women's meeting; 6:30 until 7:30 p.m. Newcomers' meeting, 8 p.m. until 9 p.m.

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News in brief

Trump's pick for Justice Dept could influence immigration

WASHINGTON (AP) — As a senator, Jeff Sessions became Congress' leading advocate not only for a cracking down on illegal immigration, but also for slowing all immigration, increasing mass deportations and scrutinizing more strictly those entering the U.S. As attorney general, he'd be well positioned to turn those ideas into reality.

Immigration laws are enforced by other agencies, but the Justice Department plays a crucial role in setting the policies and legal underpinnings that shape the system. And if Donald Trump sticks with his campaign promises, immigration will be a top priority for his administration.

As the nation's top law enforcement official, Sessions could execute maneuvers to limit which nationalities the U.S. would accept as refugees and to reverse a federal policy that protects young people from deportation.

Americans who live near border say Trump's wall is unwelcome

LOS EBANOS, Texas (AP) — All along the winding Rio Grande, the people who live in this bustling, fertile region where the U.S. border meets the Gulf of Mexico never quite understood how Donald Trump's great wall could ever be much more than campaign rhetoric.

Erecting a concrete barrier across the entire 1,954-mile frontier with Mexico, they know, collides head-on with multiple realities: the geology of the river valley, fierce local resistance and the immense cost.

An electronically fortified "virtual wall" with surveillance technology that includes night-and-day video cameras, tethered observation balloons and high-flying drones makes a lot more sense to people here. It's already in wide use and expanding.

If a 30- to 40-foot concrete wall is a panacea for illegal immigration, as Trump insisted during the campaign, the locals are not convinced. And few were surprised when the president-elect seemed to soften his position five days after the election, saying that the wall could include some fencing.

School bus driver charged in deadly Chattanooga crash

CHATTANOOGA, Tenn. (AP) — The driver of a school bus that was filled with elementary students when it crashed in Chattanooga, killing at least five children, has been arrested and faces charges including vehicular homicide.

Calling the Monday afternoon crash "every public safety professional's worst nightmare," Chat-

tanooga Police Chief Fred Fletcher told an overnight news conference that 24-year-old bus driver Johnthony Walker was charged with five counts of vehicular homicide. Walker was also charged with reckless driving and reckless endangerment.

Investigators were looking at speed "very, very strongly" as a factor in the crash, Fletcher said.

Police said overnight that five children were killed in the crash.

Suspect in fatal police shooting upset over custody battle

The suspect arrested in the ambush shooting of a San Antonio police detective said he was angry about a child-custody battle and "lashed out at somebody who didn't deserve it."

Otis Tyrone McKane was being led by police to the Bexar County Jail late Monday when he told reporters that he was angry with the court system for not letting him see his son and took it out on Detective Benjamin Marconi.

"I've been through several custody battles, and I was upset at the situation I was in, and I lashed out at someone who didn't deserve it," McKane said. He said he wished to apologize to the family of the slain officer.

McKane, 31, of San Antonio, was arrested on a capital murder charge Monday afternoon in the fatal shooting of Marconi. The detective was shot as he sat in his squad car Sunday.

A scare, then relief after powerful Japan quake and tsunami

TOKYO (AP) — At first, it was 2011 all over again. "It really came back. And it was so awful. The sways to the side were huge," Kazuhiro Onuki said after northeastern Japan was jolted Tuesday by a magnitude-7.4 earthquake, the strongest since a devastating quake and tsunami five years ago.

"But nothing fell from the shelves," Onuki, 68, said in a phone interview, his voice calm and quiet.

Coastal residents returned home from higher ground, and fishing boats to port, after tsunami warnings were lifted along Japan's Pacific coast. The earthquake gave Tokyo — 240 kilometers (150 miles) away — a good shake, but was much less powerful than the magnitude-9.0 quake in 2011, and only moderate tsunami waves reached shore.

The Fukushima Dai-ichi nuclear power plant, which leaked radiation for kilometers (miles) after the 2011 tsunami, reported no abnormalities. Decommissioning work on the destroyed reactors was suspended and the site inspected.

Asia laments Trump rejection of Pacific trade pact

TOKYO (AP) — President-elect Donald Trump says he wants to pull out of the Trans-Pacific Partnership but other Pacific Rim leaders are vowing to push market-opening efforts they say are vital for growth.

The possible decline of the 12-nation TPP could give a boost to alternative initiatives including one promoted by China in which the United States is not taking part.

Trump's message, in a brief video, was issued after President Barack Obama and other leaders of the Asia-Pacific Economic Cooperation group, meeting in Peru, called Sunday for fighting the backlash against trade highlighted by Trump's victory and Britain's vote to leave the European Union.

Promoters of the TPP say it is a step toward building a wider, pan-Pacific free trade zone, though critics object it would shift too much control over regulation to companies from governments and the public.

Reports say Kanye West has been hospitalized in Los Angeles

LOS ANGELES (AP) — Kanye West has been hospitalized after abruptly canceling the last 21 dates of his national tour, according to reports from several media outlets. Citing anonymous law enforcement sources and West representatives, the media outlets reported that the hip-hop superstar was taken to Ronald Reagan UCLA Medical Center in Los Angeles on Monday afternoon because of stress and exhaustion, and he is spending the night there for his own safety. Without confirming that the patient was West, Los Angeles police told The Associated Press that officers were called to a house on Laurel Avenue near West Hollywood for a disturbance at about 1:20 p.m. When they arrived it was clear that nothing criminal was occurring and it was a medical situation instead.

Police told the AP that the patient was taken in an ambulance to the hospital and placed on a psychiatric hold.

Big Spring Herald Holiday Cookbook 2016 Main Dish Winner

Asado de Gallina
By Donna Reyna
2-3 lbs chicken breast
Cook chicken for about 30 minutes or until ten-

der. Shred the chicken. Add the Chile Colorado. Garlic-salt for sauce at ¼ cup. Flour, brown, then add the chicken and cook it for about 15 minutes. Serves 6-8 persons.

RATES

Continued from Page 1

three years We started noticing that we could be doing better in retention."

Among students classified as First Time In College (FTIC), more than half of those who enrolled in the Fall 2015 semester did not return the following semester.

The figures for high school students taking dual credit courses is even more stark — only 11 percent of those students eventually enrolled at Howard College.

"Certainly, we'd like to do better," Burchett said. "I will say we compare to other colleges — we're not in the boat alone. Many colleges are struggling to keep students to

graduation. Now that the state pays part of its money through 'success points,' graduation rates are even more important than ever."

Burchett said data gleaned from the Institutional Effectiveness Plan can help officials develop strategies aimed at encouraging students to earn degrees or certificates during their time at Howard College.

"The whole project is about creating more opportunity for career development, mentoring ... to help (students) prepare to be successful through their first year of college and, hopefully, beyond that," she said.

Contact Staff Writer Steve Reagan at 432-263-7331, ext. 235.

DIVIDED AMERICA:

Easy retirement? Only for a privileged few



AP photos

At left, In this Thursday, Oct. 20, 2016, photo, Nancy Harvey, owner of Lil' Nancy's Primary Schoolhouse, left, cares for toddlers at her home, which she has converted into a child care center, in Oakland, Calif. Most U.S. households are heading for a worse lifestyle in retirement than they had while they were working, because they simply aren't saving enough, experts say. Harvey, who has less than \$2,000 saved despite her decades of work, plans to continue with real-estate classes in hopes that it can provide a second job. At right, Nancy Harvey, owner of Lil' Nancy's Primary Schoolhouse, second from right, poses for a portrait with staff members Betty Martinez, at left, Yolanda Wilson, second from left, and Nadiya Khelif, right, as well as children they care for outside of Harvey's home and child care center, in Oakland, Calif.

EDITOR'S NOTE — This story is part of *Divided America*, AP's ongoing exploration of the economic, social and political divisions in American society.

By **STAN CHOE**

AP Business Writer

NEW YORK (AP) — The American dream of a blissful retirement, free of financial worries, is dying.

Most U.S. households are heading for a worse lifestyle in retirement than they had while they were working, because they simply aren't saving enough, experts say. Thirty-five percent of households in their prime earning years or later have nothing saved in a retirement account and no access to a traditional pension, according to an AP analysis of savings data from the Federal Reserve.

Among households that do have some savings, the typical amount is just \$73,200. That's about 15 months of the median household's income.

One group doesn't have to worry as much: the richest 10 percent of households. They typically have more than \$413,000 in a retirement account, according to the analysis of the Fed's latest savings data, which is from 2013.

The rest of us look a lot more like Nancy Harvey, a 54-year-old child-care center owner in Oakland, California, who has less than \$2,000 saved despite her decades of work. Her plan for retirement, as of now, is to continue with real-estate classes in hopes that it can provide a second job.

"I have to work and pray and hope my health continues to remain good so that I can continue to work," she says. "I still have a mortgage and all the insurance that goes along with that, and I have to pay payroll for my employees, which is really important to me. I can honestly say I'm frightened about the future."

Harvey isn't alone, as the gap wid-

ens between the few households who don't have to worry about a comfortable retirement and everyone else. The anxiety stretches not only across the country but also across political affiliations. Nearly equivalent percentages of Democrats and Republicans say they're not managing very well in retirement planning, a recent survey from Lincoln Financial found.

The looming crisis is the result of a system that's increasingly put workers in charge of saving for and managing their own retirement. Because the U.S. households at the top have reaped most of the income gains over the last decade — and because they have disproportionately more access to retirement plans to begin with — experts say the gap in retirement savings is only growing wider. They're expecting to see more elderly Americans working longer, moving in with their kids and tapping assistance programs.

"Only the privileged have access to a secure retirement," says Teresa Ghilarducci, a labor economist at the New School for Social Research.

THE INCOME DIVIDE

It's much easier to save for retirement when you're making more money, and the vast majority of the income gains have gone only to the top in recent years.

The top 10 percent of U.S. households made more than \$162,180 last year. That's up 6 percent from a decade earlier, after adjusting for inflation.

For middle-income Americans, meanwhile, incomes have only barely stayed ahead of inflation. The typical U.S. household saw just a 0.5 per-

cent increase from 2005 through 2015, to \$56,516. Lower-income households are making less than a decade ago.

The benefit of making more money goes beyond having more to save. Higher-income households also get a bigger after-tax benefit from putting money into a 401(k) or another tax-advantaged account, because their contributions would have been taxed at a higher rate than lower-income households'.

And with traditional pensions increasingly becoming extinct, it's grown even more important for Americans to save. Decades ago, workers could depend on getting a set, monthly check into their golden years. In 1979, 38 percent of private-sector workers were participating in a traditional pension plan.

In ensuing years, employers have shifted instead to the 401(k) and similar plans, where workers make their own contributions and handle the investments themselves. Such plans mean lower costs for employers.

By 2013, only 13 percent of private-sector workers were participating in a traditional pension, and most of those workers were participating in both a pension and a 401(k) or similar program. Nearly all employer-sponsored retirement plans — 94 percent — are 401(k)-style programs instead of traditional pensions.

Meanwhile, Social Security — the last line of defense for many retirement plans — is under pressure. With Baby Boomers increasingly tapping the system, Social Security's trust funds are projected to run dry by 2034. After that, the system will be pulling in enough revenue to pay out only 79 percent of scheduled ben-

See **DIVIDED**, Page 5



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Continued from Page 4

efits, unless Washington makes some changes.

It's a similar challenge for government pension systems around the world. Many countries have moved their retirement ages up to 67 from 65, and some are looking to move closer to 70, according to the Organization for Economic Cooperation and Development.

DEALING WITH UNEXPECTED SHOCKS

Financial shocks, such as a layoff, broken-down car or a divorce, happen to most of us. Six in 10 households experienced one over a 12-month period, according to a recent study by the Pew Charitable Trusts.

But when such shocks happen, lower-income households are less able to weather them without dipping into retirement savings or halting their contributions. Not only does that drain nest eggs, it also means people miss out on future gains their savings would have earned if they'd remained invested in the stock market.

"When you're out, you can't buy low" says Anthony Webb, research director of the Retirement Equity Lab at the Schwartz Center for Economic Policy Analysis.

Harvey, the 54-year-old child-care center owner in Oakland, California, knows.

At one point, she had built up a nest egg of between \$10,000 and \$25,000 in 401(k) accounts through prior jobs she had in accounting and sales. About 15 years ago, she started her own business,

which she runs from her home.

"Then, I unfortunately went through a divorce, and life happens," she says. She pulled cash from her retirement savings to help pay college tuition bills for her kids and for a car. All the while, even as her business grew, her take-home income remained low enough that she periodically lined up for a free turkey during holiday seasons.

"There's not a whole lot left," Harvey, a member of the Service Employees International Union, says of her retirement savings. "It's basically down to nothing."

Janene Evans, a 53-year-old in Belgrade, Montana, has also missed out on a lot of the stock market's gains in recent years.

She did have a retirement account at one point, saving about \$15,000 while working in the payroll department of an Arizona university. But Evans emptied it after she moved to another state in 1998 and couldn't find a job that surpassed her \$20,000 annual salary or offered retirement benefits. That means she missed out on the S&P 500's 157 percent return over the last 15 years.

She's now barely getting by on the \$1,085 she gets monthly after going on disability two years ago. She doesn't know what she will do about retirement.

"I can't save on \$1,000 a month," she says.

ACCESS TO PLANS

The death of the traditional pension means the burden is on us to save, and that's why access to 401(k) and other retirement plans is so important.

David Harraway, 61,

and his wife have built up a nest egg that will include nearly \$1.4 million in IRAs, \$400,000 in cash and almost no liabilities once they finish the sale of a nearly paid-off vacation home.

They did that by consistently putting away at least 10 percent of their income in a retirement plan. Harraway says they also didn't eat out much, didn't vacation lavishly and lived in Colorado Springs, Colorado, instead of a high-cost area. Occasionally they might splurge to see The Who when they toured.

The couple didn't make much money early in their careers, but they recently were making enough to be in the top 10 percent.

Most lower-income households will also save when they have access to a retirement plan. The problem is that most don't get the opportunity.

Eighty percent of high-income working households have access to a 401(k) or similar defined-contribution plan, according to the U.S. Government Accountability Office. For low-income working households, it's just 35 percent.

And it's not just lower-income workers who have less access to 401(k), 403(b) or similar programs. Small businesses are less likely to offer them than big companies. And small businesses accounted for 60 percent of all net new jobs created in the four years following the Great Recession, according to the U.S. Small Business Administration.

"Think about how people save," says Alicia Munnell, director of the Center for Retirement Research at Boston Col-

lege. "People only save when it's taken out automatically from their paycheck."

So, higher-income households not only make more money to save, they also have more opportunities to save.

RAMIFICATIONS

The low retirement balances mean the majority of households — 52 percent — are at risk of having to cut their spending by more than 10 percent after entering retirement, according to the Center for Retirement Research. That's even if everyone works to age 65 and turns all of their assets into retirement income, such as by reverse-mortgaging their homes and annuitizing their savings.

"For an upper-middle class person, not being able to maintain their standard of living means fewer trips," says Munnell. "But for lower-income people, it can really mean depriving themselves."

In 1992, the percentage of U.S. households at risk was much lower: 37 percent.

Christian Weller, a professor of public policy at the University of Massachusetts Boston and a senior fellow at the Center for American Progress, paints a bleak picture of retirement for more than a third of the country.

Because of their low savings and lack of a traditional pension, this group of Ameri-

cans will rely mostly on Social Security for their retirement. He says many will require Meals On Wheels or heating assistance, and they will work into their 60s or 70s even if they have mental or physical ailments.

This group of workers has always existed, and they include many lower-educated and single Americans. But their ranks are growing, as a result of the widening retirement gap. "People who 20 or 30 years ago would have been in the middle, nowadays, they are much more likely to be in the bottom," Weller says.

POSSIBLE SOLUTIONS

To help close the gap in worker access to 401(k) and similar plans, states are trying their own measures. California Gov. Jerry Brown signed legislation two months ago requiring employers to automatically enroll their workers in a state-run program and deduct money from each paycheck, for example. Workers can opt out of the program.

Experts say they would prefer a broader fix from the federal government but call the state programs an encouraging step. It's natural for state and local governments to take the lead, because they're under more pressure.

"When the retirement

crisis really hits, local and state government will be on the front lines," says Weller. "They provide some of the money, but they also provide the services."

In the meantime, many workers are simply working longer.

David Tucker, for example, is 74 and still working at 1:15 each morning to get to his job as a skycap at Reagan National Airport outside Washington, D.C. He's worked there 54 years, and he makes \$3.77 per hour, plus tips.

He and his wife have saved between \$50,000 and \$100,000. He also gets \$235 monthly from a pension, a benefit earned from one of his first jobs. His wife wants him to retire, but he's worried about having enough to pay the bills, and he doesn't want to take help from his seven children.

He says he's going to keep working, at least until February. Then, he'll consider cutting down to a few days per week or retiring.

And what would he look forward to in retirement? Trips? The beach?

"I would like to feel what it's like to wake up and not go to work," he says. "For a while, that's all I would like to do. I wouldn't worry about anything else."

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Big plays, lasers highlight return to Mexico

By JOSH DUBOW

AP Sports Writer

MEXICO CITY — Derek Carr made more big plays for Oakland, questionable calls by the officials peeved the Texans and an unexpected laser show from the stands took both teams off guard.

The NFL's second regular season game in Mexico City featured a little bit of everything.

Carr threw two of his three touchdown passes in the fourth quarter and the Raiders capitalized on two disputed spots that thwarted a potential scoring drive for Houston to beat the Texans 27-20 on Monday night.

"It wasn't maybe one of our cleaner games in terms of execution but we showed tremendous grit," coach Jack Del Rio said. "We got an opportunity late in the game to seize control and we did."

The Raiders (8-2) got a little help as they won their first four-game winning streak since their last playoff season in 2002. The most notable breaks came midway through the fourth quarter when the Texans (6-4) were driving for a potential go-ahead score after Oakland had tied the game on Carr's 75-yard pass to Jamize Olawale.

On a third-and-2 from the Oakland 16, Lamar Miller ran wide and appeared to get the first down before being tackled by Malcolm Smith. But the officials spotted it short of the marker and coach Bill O'Brien opted not to challenge.

O'Brien then went for it on fourth-and-inches instead of kicking the go-ahead field goal. Akeem Hunt ran up the middle and the Texans thought he got the first down, only to have it



AP Photo/Dario Lopez-Mills

A green light hits the jersey of Houston Texans quarterback Brock Osweiler as he runs during the second half of an NFL football game against the Oakland Raiders, Monday, Nov. 21, 2016, in Mexico City.

marked about an inch short. O'Brien challenged this time but with no clear angle, the play was not overturned.

"I felt like we needed a touchdown there and obviously we did," O'Brien said. "And so we went for it. Thought we had it, looked like it was clear that we had it, so I challenged it and they said we didn't have it. They said the call on the field stands, so I don't know."

Five plays later, Carr connected on a 35-yard touchdown pass to Amari Cooper that gave the Raiders (8-2) a 27-20 lead and sent them to their fourth straight win.

The most memorable image of the NFL's first game in Mexico City since

2005 might have been the green laser that frequently shined in Houston quarterback Brock Osweiler's direction as a potential distraction used more commonly in soccer games here.

"I never want to say one thing's a difference maker, but certainly having a laser zoomed in your eyeball definitely affects how you play a game," Osweiler said.

Here are some other things to take away from the Raiders win:

CARR'S NIGHT: Carr turned a lackluster night into a special one with his big fourth quarter. He finished 21 of 31 for 295 yards with three touchdowns and one interception. Just like

he did in comeback wins over New Orleans, Baltimore and Tampa Bay, he was at his best in the fourth quarter.

"Having that trigger man who can make those kinds of plays is everything," Del Rio said. "He did a great job tonight staying poised. To me that's one of the keys, the poise he's playing with is kind of unflappable."

CLOSE CALL: The Texans nearly scored a touchdown on their opening drive when DeAndre Hopkins took a short pass from Osweiler and ran into the end zone. But officials ruled he stepped out at the Oakland 36 after a gain of 24. The Texans were unable to challenge the play because it was blown dead.

FAVORITE TARGET: There's something about facing Osweiler that brings out the best in Mack. After sacking Osweiler five times last year in Denver, Mack brought him down again on the final play of the first half. That gives Mack sacks in five straight games.

TOUCHDOWN FIRSTS: The teams traded touchdowns in the first half with a pair of rookies getting their first scoring receptions in their career. Oakland's Jalen Richard struck first when he took a third-down slant from Carr and ran over two defenders for a 17-yard score. Houston's Braxton Miller answered when he juiced David Amerson with a nifty move for a 12-yard score that tied the game at 10.

WHAT'S NEXT: Both teams have a short week coming up with the Texans hosting San Diego and the Raiders hosting Carolina on Sunday. Both teams hold a one-game lead in the division race and have little margin for error.

Leonard scores 24 as Spurs top struggling Mavericks 96-91

By RAUL DOMINGUEZ

Associated Press

SAN ANTONIO — Dallas Mavericks coach Rick Carlisle found plenty of positives in his team's performance against San Antonio. His counterpart, Gregg Popovich, could not stomach the Spurs' "awful" and "pathetic" play.

Oh, by the way, San Antonio won.

Kawhi Leonard had 24 points and nine rebounds, and the Spurs escaped with a 96-91 victory over the struggling Mavericks on Monday night for their sixth straight win.

Dallas (2-11) is off to its worst start since 1993-1994, when the Mavericks opened 1-23 in a 13-win season. But they put a scare in San Antonio, which had to keep Leonard on the floor for much of the fourth quarter.

"This was a pathetic performance on the part of the Spurs," Popovich said in a 30-second postgame interview. "You know, they had some guys out, but they had a lot more out than we did. I thought we showed a lack of humility, a lack of respect for the opponent, a very pathetic performance at

both ends of the court. It was an awful performance. Oh, and they deserved to win the basketball game, I forgot to say that."

Dallas almost did.

With the Mavericks trailing 92-91, Harrison Barnes missed a step-back 17-footer with 15 seconds left that Manu Ginobili rebounded before being fouled. Ginobili hit a pair of free throws to extend the lead to three, and Seth Curry missed a 3-pointer with 6 seconds remaining.

Curry matched a career high with 23 points, shooting 5 for 10 on 3s. Barnes and Wesley Matthews each had 20 points in the Mavericks' sixth consecutive loss.

"It's tough, but the guys were fighting their (rear ends) off and there's a lot of positives," Carlisle said. "We've got to build on positives."

San Antonio has won six straight against Dallas and 12 in a row at home.

The once-heated rivalry between the Texas teams has cooled considerably with the Spurs' sustained success and the Mavericks' injuries and free-agent troubles.

Dallas forward Dirk Nowitzki

and starting point guard Deron Williams both missed the game with injuries. San Antonio starters LaMarcus Aldridge and Tony Parker were in uniform but neither played as Popovich opted to rest his veterans.

Spurs rookies Dejounte Murray and Davis Bertans made their first starts in place of Parker and Aldridge, respectively, and fellow rookie Bryn Forbes also saw extended playing time early.

Barnes took advantage of the inexperience, making all but one of his six attempts in scoring 10 points in the opening quarter.

Dallas shot 8 for 27 on 3s.

"I think we really did an awful lot of good things," Carlisle said. "There's going to be missed shots, but it was one of our better shooting nights this season so far, so that's a positive."

The Spurs enjoyed greater success when their veterans took the court.

"We let ourselves down in terms of bringing the energy and effort that we usually are pretty solid at," said Spurs reserve Patty Mills, who had 17 points. "I don't think we were consis-

See SPURS, Page 12



AP Photo/Darren Abate

San Antonio Spurs forward David Lee dunks during the second half of an NBA basketball game against the Dallas Mavericks, Monday, Nov. 21, 2016, in San Antonio. San Antonio won 96-91.

Benn wrists in goal in OT, Stars beat Wild 3-2

DALLAS (AP) — It had been so long since the Dallas Stars won a game in overtime that coach Lindy Ruff conducted a brief lesson on the bench after the third period on Monday night.

The tutorial took hold. Jamie Benn flicked in a goal 1:23 into overtime, lifting Dallas over the Minnesota Wild 3-2.

The Stars had lost five straight overtime games and nine in a row going back to last season. Their last overtime win at home was on Nov. 14, 2015 — also 3-2 against the Wild.

Going into overtime, Ruff was thinking first about defense.

"I even went through a quick review before the overtime started again, just on the defensive side," he said. "Just to emphasize the points in case we were stuck in our end."

The reminder worked, as Tyler Seguin won a puck battle



AP Photo/Brandon Wade

Dallas Stars defenseman Jamie Oleksiak (5) and Minnesota Wild forward Chris Stewart (7) fight during the first period of an NHL hockey game Monday, Nov. 21, 2016, in Dallas.

in his own end to spring the play the other way. Benn took a cross-ice pass from Seguin in the left faceoff circle and shot

over goalie Darcy Kuemper's right shoulder.

See STARS, Page 12

Harden's 28 points propel Houston over Detroit, 99-96

By CHRIS NELSEN

Associated Press

AUBURN HILLS, Mich. — James Harden has made a living at the free throw line in recent years. This time, his touch was off when it mattered most.

Harden, who entered the game shooting 82 percent from the line, missed five free throws in the final 3 minutes against the Detroit Pistons. Fortunately for the Houston Rockets, they were able to hold on in a 99-96 victory Monday night.

Harden finished with 28 points, 11 assists and eight rebounds. He went 14 of 19 at the foul line, but only 4 of 9 in the fourth quarter.

"I had to laugh it off. It's funny," Harden said. "But

we all have games like this. I can't let it happen. I have to take my time, go up there concentrating on the free throw."

Clint Capela added 15 points and 12 rebounds for the Rockets, who won their third straight game.

"We did not play well all night. I didn't think we were sharp, but we found a way to win," coach Mike D'Antoni said. "It's just a good win for everyone."

Kentavious Caldwell-Pope scored 26 points and Andre Drummond had 13 points and 16 rebounds for Detroit, which has lost four in a row.

With the Rockets clinging to a one-point lead and

See HOU, Page 12

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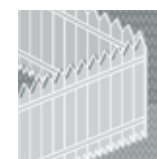
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Tomorrow's Horoscope



HOLIDAY MATHIS

TAURUS (April 20-May 20). Watch your words, especially the ones you tell yourself. Keep it sunny. It does you no good to assume that when bad things happen it's "just your luck" -- especially today, when fortune is truly smiling on you.

GEMINI (May 21-June 21). As for that problem you've been unable to solve -- it's time to approach it from a theoretical place. Think bigger. Ponder the philosophy that's causing the pain. Then put those thoughts aside and try once more for a practical fix.

CANCER (June 22-July 22). You could say that, when it comes to relationships, you have an impeccable sense of rhythm. Every relationship needs closeness and space. You've a knack for sensing the right amount of each.

LEO (July 23-Aug. 22). You're not the first one with this problem. It's been experienced by kings and slaves, poets and politicians and saints. The solutions have been written down through the ages. Seek the wisdom of the ancients.

VIRGO (Aug. 23-Sept. 22). Use what works for you. It doesn't matter where the item comes from, what matters is how well you can apply it to your life for the outstanding results you've been wanting to achieve.

LIBRA (Sept. 23-Oct. 23). You do what you do because you are who you are. Then again, all that will change when you do different things and become someone else. Nothing is fixed. Change will begin with an inspiration.

SCORPIO (Oct. 24-Nov. 21). Montaigne wondered if he was playing with his cat, or if he was a toy to his cat. You may feel similarly toward a love interest today. It's something to stay aware of as the week progresses.

SAGITTARIUS (Nov. 22-Dec. 21). Since it requires setting aside self-interest and being guided by curiosity, the person who really tries to get inside the head of another is few and far between. You do it so regularly you don't even realize how special you are.

CAPRICORN

(Dec. 22-Jan. 19). To endear yourself to a mentor or to serve a potentially wonderful customer very well would be the very best use of your efforts today. With your natural charms, this shouldn't be hard.

AQUARIUS (Jan. 20-Feb. 18). How is needless fear and anxiety avoided? Scientists worldwide are paid 'round the clock to sort this out, and yet the solution may be quite simple. Identify which fears are "needless" and focus elsewhere.

PISCES (Feb. 19-March 20). To believe in the probability that something wonderful will happen is often the cause of something wonderful happening. And if you never lose that belief, then you can never be wholly disappointed.

TODAY'S BIRTHDAY (Nov. 22). If laughter is a jog for your insides, then you could be an marathon runner with all the humor training you get this year. Smart friends and adorable children love how you make them laugh and they will spar with you often. The deal you strike in January will

favor you for years to come. Invest in August. Capricorn and Gemini adore you. Your lucky numbers are: 30, 45, 28, 15 and 40.

ASTROLOGICAL INSIGHT: "I'm a Sagittarius. I took a long-distance trip with my youngest daughter to see my sister graduate from law school. Nervous about air travel, I called a psychic. The psychic told me there would be a crash and dozens would die but I would not be seriously affected. This was so theatrical it could have come out of a movie. There was no way I was going to let this omen stop me from celebrating my sister and all her hard work. I got on the plane, which was delayed due to weather. The pilot said there was a storm ahead and the flight assistants didn't do beverage service because of the anticipated bumpy ride. I was inwardly freaking out, but I kept cool for my daughter's sake. Two hours later, we arrived safely at our destination. When I got to my sister's house, I tried to boot up my computer and

it crashed. Later that night I noticed my daughter was scratching her head quite a bit. I ended up spending the better part of the night de-licing her hair. So I guess the psychic was right -- something crashed and dozens of bugs died."

There you have it straight from the horse's mouth (well half-horse and half-man, anyway.) Psychic predictions aren't always what you think they're going to be!

CELEBRITY PROFILES: Scarlett Johansson lights up the silver screen to a mesmerizing affect. A cusp baby, she has planets in both friendly Sagittarius and sizzling Scorpio -- sensual and accessible all at once. Look for Johansson in the upcoming "Ghost in the Shell," a thriller about a cyborg policewoman programmed to bring down a nefarious computer hacker.

To write to Holiday Mathis, visit www.creators.com and click "Write the Author" on her page. COPYRIGHT 2016 CREATORS.COM

Mercury, Saturn and New Relationships

New relationships are forming as Saturn and Mercury move toward tomorrow's fateful connection. Don't expect yourself to know how to care for another person if you've never cared for him or her before. Each individual is different. People teach one another how to handle their unique needs. All you have to do is show up, ready to learn.

ARIES (March 21-April 19). To some extent you believe as your peers do, though you also have private beliefs that you don't share often. It's a joy when a like-minded person comes along with whom you can converse frankly and honestly.

Going Yonder

Dear Annie: My husband is a consultant and travels frequently for work. When he travels, he'll sometimes leave Sunday and return the following Friday. He will sometimes do this for three weeks out of a month. The projects may last six months or three years. It grows lonely without him.

I'm the product of divorced parents. My father left my mother

after she found out he was having an affair.

This experience has had an obvious impact on me, particularly with my jealousy. I am always searching my husband for any evidence of an affair, whether it's going through his phone and email or searching his pockets. I'm never certain he's been faithful.

He's been on an extended project in Europe, frequently leaving on Satur-

days or Sundays. He's missed several events for our children and also birthdays and our anniversary. I'm becoming increasingly concerned that he's having an affair.

All the while, there is no real evidence of this, and he is clearly struggling with his travel schedule and leaving the family. Also, I know he is so loving and caring toward me and our family. I need to know: Am I crazy? And how do I tame my fears? -- Jealous Wife

Dear Jealous: It's funny how when we let our imaginations run wild, they could go anywhere yet often go to the same bad familiar places -- in this case,

the memory of your father and his affair.

You've said yourself that there's no actual evidence that would support your fears about your husband's fidelity. If he has always been honest and trustworthy, I see no reason to question that now.

Jealousy is a monster. The more you feed it the bigger it gets. Before you know it, you've let it tear, Godzilla-like, through your entire life. So you must stop feeding it. Resist the urge to go through your husband's texts, emails, phone logs and pockets. The more you exercise the trust muscle the stronger it becomes. And a robust sense of trust is fundamen-

tal to a healthy marriage.

All that aside, communication is also fundamental. It sounds as if his time away from home has been hard on your relationship. Talk to each other about this. If he can't work fewer hours and travel less, you can find other ways to maintain intimacy and emotional closeness.

Dear Annie: Whoa! Your response to "Scared of My Friends" really smacked of ageism. I just turned 70. I live in a rural area and drive every day.

Do you know who is really dangerous on the road? Someone who is driving with his knees because he is texting or someone holding a cellphone to her ear while driving. Those are the folks who are going to cause accidents, not me because I turned a

magic number.

I have a very thorough eye exam every year. My eyes are precious to me, and I want to take the best care of them. I work out six days a week, with an hour and a half of cardio and some weights. So do not judge people by a number on a calendar. And certainly do not encourage a government agency to begin using age discrimination to keep folks from driving. Take the texters off the road. They are really dangerous. I'm not. -- Stephanie in New York

Send your questions for Annie Lane to dearannie@creators.com. To find out more about Annie Lane and read features by other Creators Syndicate columnists and cartoonists, visit the Creators Syndicate website at www.creators.com. COPYRIGHT 2016 CREATORS.COM

Annie's Mailbox



By Steve Becker

It's a very logical game

North dealer. Neither side vulnerable. NORTH: ♠K 8 6, ♥Q 4, ♦J 9 5, ♣AK J 9 2. WEST: ♠10 7 5, ♥A J 9 6 2, ♦K 6 2, ♣7 3. EAST: ♠J 4 3 2, ♥10 7 5, ♦8 7 3, ♣Q 6 4. SOUTH: ♠A Q 9, ♥K 8 3, ♦A Q 10 4, ♣10 8 5. The bidding: North 1♣, East Pass, South 2NT, West Pass, 3NT. Opening lead — six of hearts. Let's say you're declarer at three notrump and West leads a heart. Your first problem is whether to play the queen or the four from dummy — but this is not really a difficult choice. It's better to play the queen, but let's see why. If the queen wins, which means that West has the ace, you're on absolutely firm ground. At trick two, you lead the nine of diamonds and finesse. Win or lose, the contract is safe. If West has the king of dia-

monds, he can't stop you from scoring nine tricks, while if East has the king, you're sure of at least 10 tricks. Now let's assume that East has the ace of hearts. He takes the queen with the ace and returns a heart, which you duck. You win the next heart and must then choose between a diamond or a club finesse. Again the choice is not difficult. Because West's remaining hearts pose a threat to the contract, you must avoid his taking the lead, if possible. You therefore take the club finesse because East can do you no harm even if he has the queen. In that case, after the club finesse loses, East does not have a heart to return. When he returns a diamond, you rise with the ace and scamper off with nine tricks. Finally, if East does have a heart to return, there's really nothing to worry about. If he has a fourth heart to lead, West can't have started with more than four, so you still make the contract, losing three hearts and a club. Note how logic dictates playing the queen of hearts at trick one, and also how it dictates which suit — diamonds or clubs — to attack next, depending on who shows up with the ace of hearts. Bridge is a logical game.

Tomorrow: Look before you leap. ©2016 King Features Syndicate Inc.

sudoku

Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 through 9 with no repeats. That means no number is repeated in any row, column or box.

Sudoku grid with numbers 6, 7, 5, 1, 2, 3, 9, 5, 3, 8, 7, 1, 6, 2, 7, 3, 9, 5, 4, 2, 3, 6, 7, 8, 2, 9, 5, 3, 3, 1, 8, 5, 2, 9, 1, 8, 9, 3, 3, 6, 4, 7, 8, 6, 2, 4, 7, 8, 3, 9, 5

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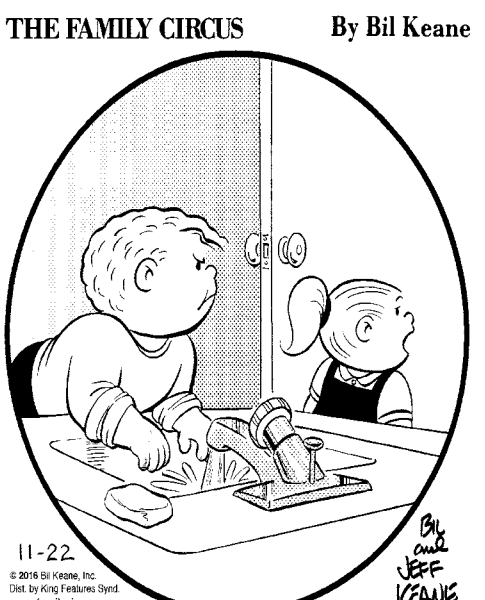
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5:30	ABC	Notic.	Mod Fam	CBS	Noticiero	News	Called	Business	Mama's	American	Seinfeld		College	Basketball	Texas			
6:PM	Jeopardy!	Rosa de	Big Bang	News	Caso Cer-	News	J. McGee	PBS News-	M*A*S*H	Fam. Guy	Seinfeld		Movie: Edge			NCIS (DVS)	Intervention	Moonshiners
6:30	Wheel	Guadalupe	Big Bang	ET	News	HaYesod		Hour	M*A*S*H	Fam. Guy	Seinfeld		Playoff: Top					
7:PM	Middle	Despertar	Brooklyn	NCIS (DVS)	Silvana Sin	The Voice	Upd	Black	Griffith	The Flash	Big Bang		MLS Soccer	College				
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11:PM	Jimmy Kim-	Contacto	Cleveland	Late Show-	Sin Senos Si	Seth Meyers			Ministerios	Rules	Broke Girl	Castle						
11:30	mel Live	Deportivo	How I Met	Colbert					Vida	Rules	Broke Girl	(DVS)						
12:AM	Extra	La Mujer del	How I Met	James	Señora	Acero 3	News	Chevalme	Upd	Alfred Hitch-	cock Hr.							
12:30	Paid		Middle	Insider					News	Chevalme								
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DENNIS THE MENACE



"THANKS FOR BRINGIN' ME TO WORK, DAD. NOW SCHOOL DOESN'T SEEM SO BORING AFTER ALL."

THE FAMILY CIRCUS By Bil Keane



"Mommy! Jeffy's just holdin' his hands NEXT to the water again!"

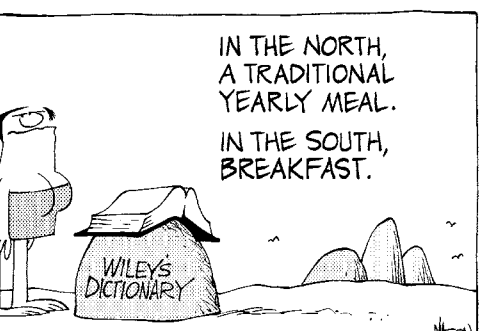
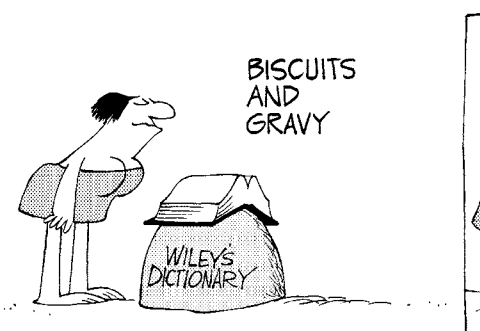
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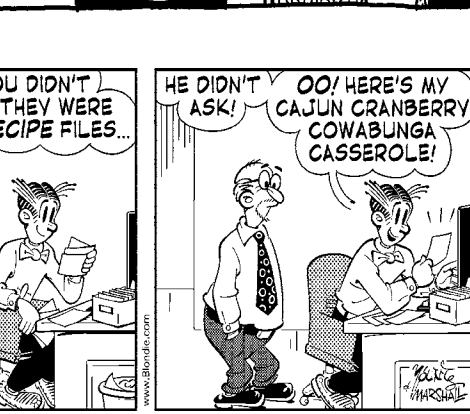
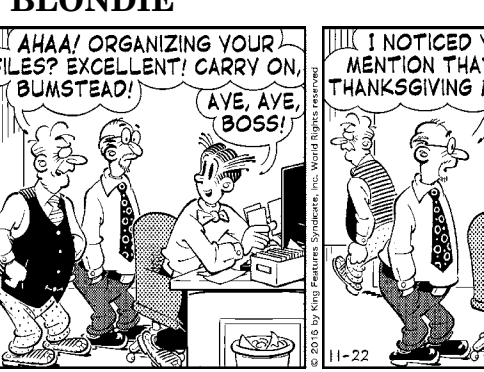
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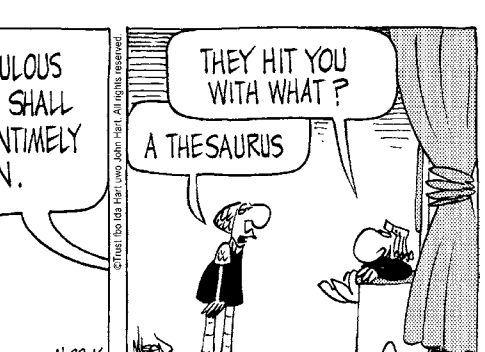
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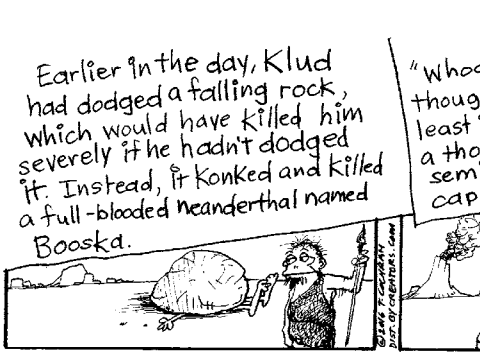
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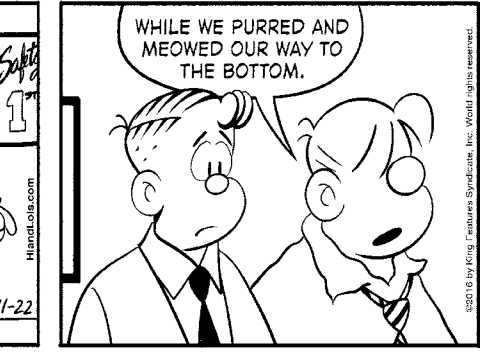
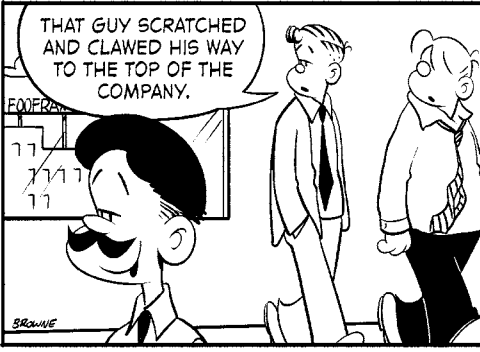
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This Date In History

Today is Tuesday, Nov. 22, the 327th day of 2016. There are 39 days left in the year.

Today's Highlights in History:

On Nov. 22, 1963, John F. Kennedy, the 35th President of the United States, was shot to death during a motorcade in Dallas; Texas Gov. John B. Connally, riding in the same car as Kennedy, was seriously wounded; suspected gunman Lee Harvey Oswald was arrested. The same day, authors Aldous Huxley and C.S. Lewis also died.

On this date:

In 1515, Mary of Guise, the second wife of King James V and the mother of Mary, Queen of Scots, was born in Lorraine, France.

In 1718, English pirate Edward Teach — better known as "Blackbeard" — was killed during a battle off present-day North Carolina.

In 1890, French president Charles de Gaulle was born in Lille, France.

In 1914, the First Battle of Ypres (EE-pruh) during World War I ended with an Allied victory against Germany.

In 1928, "Bolero" by Maurice Ravel (rah-VEL) had its premiere at the Paris Opera.

In 1935, a flying boat, the China Clipper, took off from Alameda, California, carrying more than 100,000 pieces of mail on the first trans-Pacific airmail flight.

In 1944, the MGM movie musical "Meet Me in St. Louis," starring Judy Garland, had its world premiere in St. Louis.

In 1955, comic Shemp Howard of "Three Stooges" fame died in Hollywood at age 60.

In 1965, the musical "Man of La Mancha" opened on Broadway. Singer-songwriter Bob Dylan married Sara Lownds (the marriage lasted 12 years).

In 1975, Juan Carlos was proclaimed King of Spain.

In 1989, Rene Mouawad was killed by a bomb after serving 17 days as president of Lebanon.

In 1990, British Prime Minister Margaret Thatcher, having failed to win re-election of the Conservative Party leadership on the first ballot, announced she would resign.

Ten years ago: A chemical factory explosion in Danvers, Massachusetts, destroyed the surrounding neighborhood but caused no deaths or serious injuries.

Five years ago: Baseball players and owners signed an agreement for a new labor contract, a deal making baseball the first North American pro-

feSSIONAL major league to start blood testing on human growth hormone and expanding the playoffs to 10 teams by 2013. Death claimed France's former first lady Danielle Mitterrand at age 87 and Svetlana Alliluyeva (ah-lee-loo-YAY'-vah), daughter of Soviet dictator Josef Stalin, at age 85. Soldier-turned-soap opera star J.R. Martinez and his professional partner, Karina Smirnoff, were named champions of season 13 of ABC's "Dancing with the Stars."

One year ago: Trying to reassure a nation on edge, President Barack Obama said in Malaysia that the Islamic State group "cannot strike a mortal blow" against the U.S., and he warned that overreacting to the Paris attacks would play into extremists' hands. Former South Korean President Kim Young-sam, 87, who led the country's transition to democracy, died in Seoul.

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Answer to previous puzzle

CHICK	HARM	ERAS
ROMAN	ERIE	MONO
INVESTIGATOR	IOTA	
SEESTARS	MUTTER	
PST	TNT	OAR
	LIGHTNINGBUG	
WAYIN	OLD	ROSY
ALONG	BUY	FINER
SLUG	LAG	ANDSO
PLYROTECHNICS		
	OAK	ONE
TABLET	GOOD	TOGO
OGLE	HARDWORKER	
DEES	EARL	FIEND
ODDS	RARE	FORTY

11/22/16

Newsday Crossword

- M-M GOOD** by Sally R. Stein
Edited by Stanley Newman
www.stanxwords.com
- ACROSS**
- 1 Old maxim
 - 6 Pirate's box
 - 11 Sch. near Harvard
 - 14 Actress Mirren
 - 15 Jousting weapon
 - 16 Top poker card
 - 17 Make happy
 - 18 Church dignitary
 - 19 Be untruthful
 - 20 Sweet breakfast bites
 - 22 Midmorning hour
 - 23 Tiny bite
 - 24 Walks unsteadily
 - 26 ___ and haw (be indecisive)
 - 29 Heroic tale
 - 32 Lost traction
 - 33 ___ de Cologne
 - 34 Blood bank fluid
 - 36 Saudi Arabia neighbor
 - 39 Aide: Abbr.
 - 41 Fanatical
 - 43 Ready to harvest
 - 44 Youngsters
 - 46 Discount events
 - 48 Zodiac sign with a mane
 - 49 Small rugs
 - 51 ___ of the above
 - 52 Barbie's boyfriend
 - 53 Green gemstone
 - 56 Business name abbr.
 - 58 Director Brooks
 - 59 Tidbit in hot cocoa
 - 65 Marriage vow
 - 66 Trump ex
 - 67 Brown stocking shade
 - 68 Soft metal
 - 69 Himalayan land
 - 70 Plant firmly
 - 71 ___ in "Sweden"
 - 72 Highly skilled
 - 73 Job details, for short
- DOWN**
- 1 Throat-clearing sound
 - 2 Sandwich shop
 - 3 Actor Alda
 - 4 Arrive via plane
 - 5 Foes
 - 6 "Treble" music marking
 - 7 50 percent
 - 8 Call off a project
 - 9 Movie excerpts
 - 10 Without wasted words
 - 11 Soda fountain ingredient
 - 12 More frosty
 - 13 Adolescents
 - 21 Top bunk
 - 25 Stadium level
 - 26 Furnace product
 - 27 No problem at all
 - 28 Large fruits
 - 30 Keogh alternatives
 - 31 From Havana
 - 35 Venus de ___
 - 37 Fencing sword
 - 38 Gas in some store signs
 - 40 Rip
 - 42 Jeans fabric
 - 45 Endurance
 - 47 Many state legislatures
 - 50 Worked too hard
 - 53 Radiates
 - 54 "Mass" news sources
 - 55 Window covering
 - 57 Greeting device
 - 60 Break sharply
 - 61 Sentry's order
 - 62 Garage task, for short
 - 63 Oil cartel
 - 64 Gets hitched

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HOU

Continued from Page 6

less than 10 seconds left, Harden made a free throw and missed the second, leaving Houston up 98-96. Drummond rebounded the miss and was immediately fouled by Capela with 4.6 seconds to go. Drummond missed both free throws and the Pistons fouled Harden, who again made one of two, giving Detroit a chance.

"I've got to make free throws — that's all," Harden said. "Make free throws, win the game. It's pretty simple."

Caldwell-Pope missed a halfcourt heave at the buzzer, handing Detroit its second straight close loss at home.

"We're going to have to toughen up to be able to accomplish what we want to accomplish," coach Stan Van Gundy said.

Detroit led by 12 in the first quarter and took a 29-18 lead early in the second on Jon Leuer's dunk. The Rock-



AP Photo/Paul Sancya
Detroit Pistons forward Jon Leuer (30) drives against the Houston Rockets in the first half of an NBA basketball game in Auburn Hills, Mich., Monday, Nov. 21, 2016.

ets, however, chipped away and tied it 43-all on Capela's alley-oop dunk from Harden with 4:11 left in the period.

The Pistons regained a two-point edge, but Harden scored the final seven points of the first half to put Houston ahead 51-46.

The Pistons used an 8-0 run early in the fourth quarter to open an 85-82 lead. The teams went back and forth

the rest of the way, and neither led by more than four points.

Detroit, trailing 96-95 with 55 seconds left, had a chance to take the lead, but Ish Smith missed a layup. Harden made one free throw to leave Houston ahead 97-95 with 15.4 seconds left, and Caldwell-Pope answered with a free throw to get Detroit within one.

SPURS

Continued from Page 6

tent throughout tonight. We win them together and we lose them together. We get better together."

Leonard drove the lane and dropped a bounce pass between Dwight Powell and Dorian Finney-Smith that David Lee dunked ahead of a foul by Salah Mejri to pare the lead to 63-62. After Ginobili missed a 3-pointer, Lee tipped out the rebound to Mills for a 3 that gave San Antonio a 68-65 lead.

Dallas had eight turnovers in the fourth quarter, which resulted in 12 points for San Antonio.

Pau Gasol added 16 points and eight rebounds for the Spurs.

TIP-INS
Mavericks: Nowitzki (strained right Achilles), Williams (strained left calf) and G Jose Juan Barrera (strained left calf) did not travel with the team. ... The last undrafted player to score 26 points in his first or second game prior to the Mavericks' Jonathan

Gibson doing so Saturday in Orlando was Spurs guard and New York playground legend Lloyd Daniels. He had 26 points on Nov. 7, 1992, at Denver. Both players hit the mark in their second game. ... Curry also had 23 points Nov. 8 in a 109-97 victory at the Los Angeles Lakers.

Spurs: Leonard has scored in double figures in 48 straight games, the longest streak of his career. He is 95 for 100 on free throws this season. ... Gasol has played 37,565 career minutes, moving him past Clyde Drexler (37,537) for 49th in NBA history. ... G Nico Laprovittola missed the game with what Popovich described as a "tooth-extraction thingy." ... The Spurs have established the longest home winning streak in series history. Dallas won 11 straight matchups at home from 1986-89.

WINNING WAYS
Popovich became the second-fastest coach to 1,100 career wins, doing so in 1,588 games. Phil Jackson collected his 1,100th victory in 1,560 games with the Chicago Bulls and Los Angeles Lakers. Popovich is the seventh coach in NBA history with 1,100 wins.

STARS

Continued from Page 6

Kuemper said he was distracted by Jordie Benn on the goal.

"The pass came across, it's on his one-time and there was a guy coming on the back door that just backed me off a little bit. He made a great shot, put it upstairs short side."

Dallas twice took one-goal leads, but the Wild answered each time.

The Stars' Jamie Oleksiak scored his first in more than two years on a rebound at 7:19 of the second period. Nino Niederreiter tied the game on the power play

at 17:22 of the second.

Brett Ritchie gave Dallas a 2-1 lead at 1:01 of the third, but 3 minutes later, Erik Haula scored for Minnesota.

"We did fight back twice, something we haven't done a lot of," Wild coach Bruce Boudreau said. "It's a hard-earned point in here. The points are going to be very valuable to come by because it's going to be tight."

Kuemper made 29 saves. Antti Niemi had 27 for the Stars.

In front of Niemi was a revamped defense.

Julius Honka, Dallas' first-round draft pick in 2014, made his NHL debut and assisted on Ritchie's goal. Esa Lin-

dell was recalled from Texas of the AHL with Honka, and Oleksiak was playing in only his sixth game this season.

John Klingberg, who had played in every game this season, and Stephen Johns were healthy scratches. Johnny Oduya went on injured reserve before the game with a lower-body injury.

"Our puck movement last game (a 5-2 loss to Edmonton), things we did with the puck," Ruff said in explaining the changes.

The unit was up against a Minnesota team averaging less than two goals per game. The Wild have scored more than two

goals only once in the last nine games, six of them losses.

After a scoreless first period, Dallas applied pressure early in the second.

Patrick Sharp, Patrick Eaves and Jason Spezza skated in ahead of the defense. Trailing the play, defenseman Oleksiak put his stick on the rebound of Spezza's shot and backhanded the puck into the net.

Oleksiak's goal was his second in 84 career games. He had not scored in 55 games since his first on Oct. 28, 2014.

NOTES: Wild LW Zach Parise returned after missing Saturday's game because of strep throat. ... Oleksiak and

Minnesota RW Chris Stewart received major penalties for fighting at 6:34 of the first period. ... Ritchie has four points (two goals, two assists) in four career games against the Wild. In 12 games in November, Eaves has 12 points (eight goals, four assists). ... Mikko Koivu's assist on Niederreiter's goal was the 400th of his

career. He has a team-high 28 points against the Stars in 36 games. ... Haula has five points (two goals, three assists) in his last five games vs. Dallas.

UP NEXT
Wild: Return home to play Winnipeg on Wednesday night.

Stars: Travel to Nashville to play on Wednesday night.

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