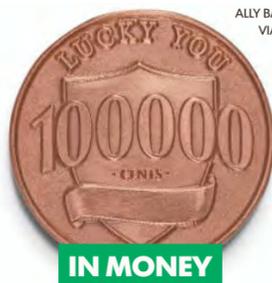


USA TODAY

10.23.16



IN MONEY
See a penny, pick it up. It might be worth \$1,000.



HOLIDAY FILM PREVIEW: 10 MUST-SEE MOVIES

PHOTOS BY LUCASFILM; HOPPER STONE; JAAP BUITENDIJK



WIKILEAKS HACK: NO BOMBSHELLS, MOSTLY 'SAUSAGE BEING MADE'

ROBERT HANASHIRO, USA TODAY

Hillary Clinton leads in the polls despite WikiLeaks exposing her campaign's inner workings.

Emails expose what voters dislike about D.C. power brokers

Heidi M. Przybyla
USA TODAY



PAUL J. RICHARDS, AFP/GETTY IMAGES

The emails were sent by or to John Podesta, Hillary Clinton's campaign chairman.

"The thing that might become hardest to deal with are the foreign donations."

John Wonderlich, executive director, Sunlight Foundation

gining of Clinton's campaign, her aides struggled to craft a simple message that conveys her core beliefs. For instance, one email from August 2015 showed her chief speechwriter mulling how to signal her opposition to the Keystone XL Pipeline without saying it herself and, essentially, "second-guessing the president in public."

Most of the releases, though, demonstrate benign staff deliberations that normally remain private.

"What you're seeing with these emails is the sausage being made of a campaign," said Tom Rosenstiel, executive director of the American Press Institute. "The press is being manipulated extraordinarily here with these incremental dumps" that spur stories, he said. WikiLeaks claims it has an estimated 50,000 emails that are being released in batches.

Clinton stresses that the email exchanges were hacked by a group conspiring with the Russian government, seeking to hurt her campaign and help Trump, her Republican opponent. While the campaign has refused to confirm the veracity of the emails, it hasn't disavowed them.

The most controversial emails remain those illuminating her relationship with Wall Street and

The WikiLeaks controversy has exposed the underbelly of a Washington culture that both Hillary Clinton and Donald Trump supporters disdain.

The trove of hacked emails from Clinton campaign manager John Podesta shows Clinton's easy relationship with Wall Street as she collected millions of dollars in speaking fees, as well as attempts by foreign governments to curry favor with former president Bill Clinton while dangling offers of donations to his family foundation.

"It's a pretty unprecedented window" into the inner machinations of Washington power brokers, said John Wonderlich, executive director at the Sunlight Foundation, a Washington-based group that advocates transparency in government. "The thing that might become hardest to deal with are the foreign donations," he said. "That stuff is going to be a headache for years."

Although there's no evidence of textbook "pay to play" or that the Clintons granted favors in exchange for donations, combined, the emails feed cynicism many voters in both parties have about politicians.

They show that, from the be-

AT&T BUYING TIME WARNER

\$85.4 billion deal would boost its access to content

Roger Yu
@ByRogerYu
USA TODAY

AT&T reached a deal Saturday to buy Time Warner for about \$85.4 billion, a surprising acquisition that reflects the telecom giant's desire to amass reputable TV and film content to diversify its huge but mature business of providing Internet access.

In the cash-and-stock deal that was confirmed by both companies late Saturday, AT&T will pay \$107.50 per share of Time Warner, whose diverse media portfolio includes HBO, CNN, TNT, TBS, Warner Bros., theme parks,



JASON SZENES, EUROPEAN PRESSPHOTO AGENCY

Time Warner owns HBO, CNN, Warner Bros. and more.

Bleacher Report and a 10% stake in streaming service Hulu. The deal, approved by the boards of both companies, is expected to close before the end of 2017.

"This is a perfect match of two companies with complementary strengths who can bring a fresh approach to how the media and communications industry works for customers, content creators, distributors and advertisers," said Randall Stephenson, AT&T chairman and CEO. "Premium content always wins. It has been true on the big screen, the TV screen and now it's proving true on the mobile screen."

The agreement, if approved by regulators, would be one of the largest acquisitions ever in the telecom-media sector. It also lays bare AT&T's ambition to control sizable market shares in both content and distribution businesses, a prospect that will surely trigger scrutiny from federal regulators and consumer rights advocates.

"Joining forces with AT&T will allow us to innovate even more quickly and create more value for

▶ STORY CONTINUES ON 2T

▶ STORY CONTINUES ON 2T

TODAY ON TV

- ▶ **ABC's This Week:** Eric Trump, son of Republican Donald Trump
- ▶ **NBC's Meet the Press:** Kellyanne Conway, campaign manager for Trump; Democratic veep nominee Tim Kaine
- ▶ **CBS' Face the Nation:** RNC head Reince Priebus
- ▶ **CNN's State of the Union:** Conway; Robby Mook, Clinton campaign manager
- ▶ **Fox News Sunday:** Conway; Rep. Xavier Becerra, D-Calif.; Newt Gingrich

WEEKEND SPECIAL

This is an edition of USA TODAY available to subscribers as an e-Newspaper every Saturday and Sunday. It contains the latest developments in News, Money, Life and Sports along with the best of USA TODAY's reporting, photography and graphics. Expanded content from USA TODAY can be found at our website, usatoday.com, on our free apps for Apple and Android devices, and in print Monday through Friday.

USA SNAPSHOTS®

Asleep at wheel



SOURCE Liberty Mutual Insurance and Students Against Destructive Decisions survey of 2,500 teens
MICHAEL B. SMITH AND JANET LOEHRKE, USA TODAY

How your DVR was hijacked to help epic cyberattack

'Botnet' army as easy to direct as a firehose

Elizabeth Weise
@eweise
USATODAY

SAN FRANCISCO Technology experts warned for years that the millions of Internet-connected "smart" devices we use every day are weak, easily hijacked and could be turned against us.

The massive siege on Dyn, a New Hampshire-based company that monitors and routes Internet traffic, shows those ominous

predictions are now a reality.

An unknown attacker intermittently knocked many popular websites offline for hours Friday, from Amazon to Twitter and Netflix to Etsy. How the breach occurred is a cautionary tale of how the rush to make humdrum devices "smart," while sometimes leaving out crucial security, can have major consequences.

Dyn, a provider of Internet management for multiple companies, was hit with a large-scale distributed denial of service attack (DDoS), in which its servers were flooded with millions of fake requests for information, so many that they could no longer



2012 PHOTO BY MICHEL RUBINEL, AFP/GETTY IMAGES

In the rush to make humdrum devices "smart," consumers may be left feeling vulnerable.

respond to real ones and crashed under the weight.

Who orchestrated the attack is still unknown. But how they did it — by enslaving ordinary household electronic devices such as DVRs, routers and digital closed-circuit cameras — has been established. The attackers created a digital army of co-opted robot networks, a "botnet," that spewed millions of nonsense messages at Dyn's servers. Like a firehose, they could direct it at will, knocking out the servers, turning down the flow and then hitting it at full blast once again.

The specific weapon? An easy-to-use botnet-creating software

called Mirai. An unknown person released it to the hacker underground this month, and security experts warned it might come into more general use.

Mirai uses malware from phishing emails to first infect a computer or home network then insinuate itself into devices without the owner's knowledge, using them as platforms to send the server-clogging messages even as the device continues to do its day job for its true owner.

That breadth of "attack surface," as security experts call it, is one of the things that makes Mirai so difficult to fight, said Kyle York, Dyn's chief strategy officer.

CONTENT WILL AID AT&T VS. NETFLIX

▶ CONTINUED FROM IT

consumers along with all our distribution and marketing partners,” Time Warner Chairman and CEO Jeff Bewkes said in a statement.

Talks between the companies began in August, when Stephenson, based in Dallas, visited Bewkes in New York and spent several hours discussing the direction of their industries, Bewkes recalled in a conference call Saturday evening. “I’ve been involved in a lot of deals in my career,” Stephenson said. “This one’s unique. It began negotiating on its own very quickly. It was a natural process.”

Stephenson will lead the combined company. Bewkes said he has agreed to stay on through the transition period for “a reasonable period of time.”

A year ago, AT&T shocked Wall Street by paying \$48.5 billion to buy satellite TV provider DirecTV, giving it instant access to nearly all domestic markets for selling its pay-TV service and Internet-TV bundles.

Analysts suggested at the time that AT&T would look to beef up its content offerings — already made attractive by DirecTV’s NFL Sunday Ticket deal — to fully seize the benefits of the acquisition.

DirecTV and AT&T’s other pay-TV service, U-Verse, provide a level of revenue diversity. But investors have wanted AT&T to look elsewhere for growth, particularly as the market turbulence brought on by streaming technology and “cord-cutting” provides both opportunities and threats.

“They have the pipes and the distribution platform. And the next piece in the value chain is content,” says Roger Entner, an industry analyst and founder of Recon Analytics. “If you have the right content, your platform and pipes are a lot more valuable. And you don’t have to pay (content companies) all that money.”

Similar concerns drove Verizon to offer \$4.8 billion for Yahoo’s core businesses, including Yahoo Sports and Yahoo Finance. Verizon also paid \$4.4 billion to buy AOL a year earlier.

Meanwhile, Comcast continues to prove the benefits of business diversity quarter after quarter with revenues from its NBC Universal unit — including NBC, Telemundo, Universal Pictures and Universal Studios — compensating for declines in cable TV service customers.

AT&T also plans to provide its own video streaming services to compete with Netflix and Amazon in the coming months. It has been signing deals with content providers, and Time Warner’s programming will provide a significant boost in the new services’ show lineup.

AT&T also gets direct access to HBO’s know-how in streaming directly to subscribers. HBO has been operating its subscription-based streaming service, HBO Now, since 2014.

Time Warner’s programming could produce marketing advantages. For example, AT&T can entice more Internet customers by offering packages in which streaming HBO or TNT’s basketball games would not count toward their monthly data limit — as it now does for wireless customers with DirecTV’s app.

“You can put AT&T branding on every HBO show,” Entner said. “All the positive halos that come from good content can now be transferred to AT&T.”

Consumer rights advocates questioned how the deal would affect the competitive landscape in a telecom industry being rapidly upended by new technology and consolidation. With Time Warner as its sister company, DirecTV could threaten other content companies if their fees-and-rights negotiations stall, they say.

“AT&T might also make it more expensive or difficult for competitors to DirecTV or to its streaming service to access Time Warner programmer, hoping to drive customers to its own platforms,” wrote John Bergmayer, senior counsel at consumer technology advocacy group Public Knowledge, which has generally opposed industry consolidation.

ELECTIONS 2016

Trump of his accusers: ‘All of these liars will be sued’

Republican offers agenda for first 100 days in office

David Jackson
@djusatoday
USA TODAY

Seeking to reset the presidential race, Donald Trump unveiled his “closing arguments” speech Saturday that included an agenda for his first 100 days in office and attacks on Hillary Clinton, the media and critics in general.

“They are trying to poison the mind of the American voter,” Trump said in Gettysburg, Pa., of the news media.

He vowed to file lawsuits against the women who have accused him in recent weeks of inappropriate sexual behavior, saying: “All of these liars will be sued after the election is over.”

Trump reiterated his pledges to build an anti-migration wall along the U.S.-Mexico border and to ban the entry of Muslims to the U.S. from countries with histories of terrorism and poor vetting procedures.

Trump, who has accused opponents of rigging the election against him, again raised the specter of voter fraud. He said — without evidence — that “1.8 million dead people are registered to vote, and some of them are voting.”

His agenda included pushes for tax cuts, reduced federal regulations and revamped trade deals with other countries. Describing his first 100-day plan as “a contract between Donald J Trump and the American voter,” he also proposed term limits for members of Congress and lobbying restrictions on former government employees.



Republican Donald Trump on Sunday travels to the must-win state of Florida, part of what his team calls a stepped-up schedule.

He accused the FBI and Justice Department of covering up crimes by Hillary Clinton involving her private use of email while secretary of State.

The closing arguments speech — a late addition to his schedule — comes amid polls showing him trailing Clinton both nationally and in key battleground states. On social media, Trump cited other polls showing him inching ahead of Clinton. He tweeted: “The media refuses to talk about the three new national polls that have me in first place. Biggest crowds ever — watch what happens!”

In the wake of three debates with Clinton, Trump has contended with allegations from a

“(The news media) are trying to poison the mind of the American voter.”

Donald Trump in Gettysburg, Pa.

variety of women claiming he made inappropriate sexual advances toward them. Trump has denied the accusations, and called them part of an effort to “rig” the election against him.

After his speech in Gettysburg, Trump hosted rallies Saturday in politically important Virginia and Ohio. On Sunday, he travels to the must-win state of Florida, part of what he and aides described as a stepped-up schedule for the last 2½ weeks

of the campaign.

“Right up until the actual vote of Nov. 8,” Trump said Friday in North Carolina. “And then I don’t know what kind of shape I’m in, but I’ll be happy and at least I will have known, win, lose or draw, and I’m almost sure if the people come out we’re gonna win.”

Stephen Miller, the campaign’s national policy director, said Trump’s Gettysburg speech is designed to “set the tone” for the final days of the campaign, and that the candidate will argue he is the “change agent” the country needs.

“The Donald Trump campaign is a movement unlike anything we’ve seen in our country’s history,” Miller said.

Sweeping campaign reforms? Not yet

▶ CONTINUED FROM IT

foreign actors, especially May 2013 comments to a large Brazilian bank that her dream was a hemispheric trade zone with “open trade and open borders.”

Anger at the political system powered both Trump and Sen. Bernie Sanders, Clinton’s primary challenger, and won them millions of passionate followers.

Clinton has promised to call for a constitutional amendment overturning the *Citizens United* decision, a 2010 Supreme Court ruling that allowed for unlimited corporate and union independent political spending, in her first 30 days as president. She has endorsed legislation clamping down on lobbyists posing as “consultants.”

Trump recently offered a five-point plan to “drain the swamp” by putting constraints on administration officials and members of Congress becoming lobbyists. While Clinton’s proposal is a first step in addressing the relationship between moneyed interests and preferential access to lawmakers, neither platform amounts to major campaign finance reform that would relieve lawmakers of the need to spend hours on the phone asking for campaign contributions.

What’s more, neither candidate has talked about strengthening the Freedom of Information Act “or about how government ethics rules should work,” said Wonderlich.

WHAT CLINTON SAID

A number of speech excerpts suggest she’s more sympathetic to Wall Street than she may appear on the stump.

▶ In an Oct. 24, 2013, speech to Goldman Sachs, Clinton seemed to suggest the banking industry was unfairly blamed after the financial collapse, even calling for less regulation. “We need banking. I mean, right now, there are so many places in our country where the banks are not doing what they need to do because they’re scared of regulations, they’re scared of the other shoe



Chelsea Clinton fought to strengthen the Clinton Foundation’s ethical guidelines, hacked emails show.

“There was a lot of complaining about Dodd-Frank, but there was also a need to do something ... ”

Hillary Clinton, in a 2013 speech to Goldman Sachs

dropping, they’re just plain scared, so credit is not flowing the way it needs to to restart economic growth,” she said.

She continued: “There was a lot of complaining about Dodd-Frank, but there was also a need to do something because for political reasons, if you were an elected member of Congress and people in your constituency were losing jobs and shutting businesses and everybody in the press is saying it’s all the fault of Wall Street, you can’t sit idly by and do nothing.”

▶ An email from her lead speechwriter Dan Schwerin, regarding a draft of an October 2014 speech to Deutsche Bank, suggests she adjusted her rhetoric on Wall Street for political purposes. “I wrote her a long riff about economic fairness and how the financial industry has lost its way, precisely for the purpose of having something we could show people if ever asked what she was saying behind closed doors for two years to all those fat cats,” he said.

FOREIGN DEALINGS

Some of the emails show foreign governments the U.S. suspects of aiding terrorist groups trying to ingratiate themselves with a former president and secretary of State.

In 2014, Clinton stated in an email that the governments of Saudi Arabia and Qatar were “providing clandestine financial and logistic support to ISIL.” Two years prior, Qatar wanted to give Bill Clinton \$1 million for his birthday, according to an April 16, 2012, email from Amitabh Desai, the Clinton Foundation’s foreign policy director.

“Qatar ... Would like to see WJC ‘for five minutes’ in NYC, to present \$1 million check that Qatar promised for WJC’s birthday in 2011,” wrote Desai. Importantly, there is no evidence Clinton accepted that money or met with the officials.

Some emails have been taken out of context and misconstrued. For instance, online vitriol over comments that Clinton allegedly made that she “hates everyday Americans” is untrue. She said

she hates the phrase “everyday Americans.”

Other emails rebut the Trump campaign contention that the Clintons were using their family foundation for personal profit.

Chelsea Clinton in particular comes across as a mindful of ethics considerations by seeking tougher internal rules regarding potential conflicts of interest and outside income — or, as she wrote, she was seeking to “professionalize the Foundation.”

Corrections & Clarifications

USA TODAY is committed to accuracy. To reach us, contact Standards Editor Brent Jones at 800-872-7073 or e-mail accuracy@usatoday.com. Please indicate whether you’re responding to content online or in the newspaper.



PRESIDENT AND PUBLISHER
John Zidich
EDITOR IN CHIEF
Patty Michalski
CHIEF REVENUE OFFICER
Kevin Gentzel

7950 Jones Branch Dr., McLean, Va. 22108, 703-854-3400
Published by Gannett

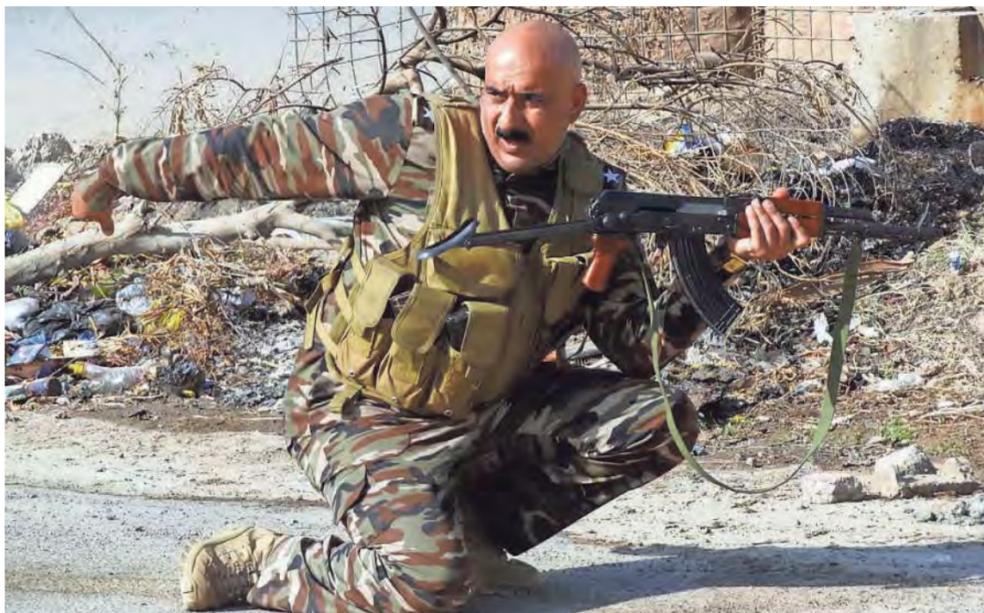
The local edition of USA TODAY is published daily in partnership with Gannett Newspapers

Advertising: All advertising published in USA TODAY is subject to the current rate card; copies available from the advertising department. USA TODAY may in its sole discretion edit, classify, reject or cancel at any time any advertising submitted.

National, Regional: 703-854-3400

Reprint permission, copies of articles, glossy reprints:
www.GannettReprints.com or call 212-221-9595

USA TODAY is a member of The Associated Press and subscribes to other news services. USA TODAY, its logo and associated graphics are registered trademarks. All rights reserved.



MARWAN IBRAHIM, AFP/GETTY IMAGES

A member of the Iraqi Kurdish security forces patrols a street in a Kirkuk suburb Saturday.

Iraqi leader rejects role for Turkey in Mosul fight

Tells U.S. Defense secretary that Kurdish, other local forces can oust Islamic State there

Bart Jansen
@ganjansen
USA TODAY

Defense Secretary Ash Carter arrived in Baghdad on an unannounced visit Saturday, hoping to push Iraq to allow Turkey to play a role in the battle against the Islamic State for Mosul, but Iraq's prime minister said no thanks.

Prime Minister Haider al-Abadi said through a translator that Iraqi, Kurdish and other local forces can handle the battle for the country's second-largest city themselves.

"I know that the Turks want to participate, we tell them thank you, this is something the Iraqis will handle and the Iraqis will liberate Mosul and the rest of the territories," al-Abadi said.

Iraqi forces in coalition with Kurdish *peshmerga* soldiers, American advisers and various

ethnic minority paramilitary units began a large-scale offensive Monday to recapture Mosul, which was overrun by Islamic State militants in 2014.

While recognizing Iraq's sovereignty is key, the U.S. goal is to resolve disputes between partners in the coalition in order to fight the common enemy, Carter said, according to the Associated Press.

"I am confident that we can plan a constructive role there," he told reporters.

Meanwhile, Brig. Gen. Khattab Omer of the Kirkuk police said Saturday that 80 people were killed in an apparent counterattack a day earlier by suspected Islamic State fighters who stormed an Iranian-run power plant and police stations in the oil city of Kirkuk.

The attack occurred as Iraqi forces advanced on militant-held Mosul about 100 miles to the northwest.

Most of those killed in the assault were Kurdish security forces. An additional 170 were wounded, Omer said. Kurdish security forces recovered the bodies of 56 militants who took part in the attack, and a sundown curfew was imposed on the city, he added.

The assault was the result of a terrorist attack and not a military breach, al-Abadi said.

"Nearly all the terrorists who entered Kirkuk have been eliminated, and we have full control, except for maybe one area where they are being flushed out," he said after meeting with Carter.

On Thursday, a U.S. service member who worked with Iraqi special forces as an explosives-disposal specialist was killed outside Mosul, the fourth death since the U.S. began military operations in the region in August 2014, AP reported.

In another development, hundreds were being treated for breathing problems from a burning sulfur plant set ablaze Thursday in Mishraq, south of Mosul.

Obama says new airline regulations will improve flying

Late-bag refunds, more transparency on way

Gregory Korte
@gregorykorte
USA TODAY

WASHINGTON President Obama touted new regulations on the airline industry on Saturday, saying consumer protection rules like refunds for delayed bags are "another example of how government can be a force for good."

Obama, now just three months away from having to fly commercial airlines for the first time in nearly a decade, told a Saturday radio audience that he understands the hassles of air travel and thinks government can play a role in making it easier.

"I'm going to be honest with you — one of the best parts of being president is having your own plane. And I'm going to miss it. A lot," he said. "Because up until I ran for this office, I was mostly flying coach. So I know what a pain the whole process can be — from searching for the best prices to that feeling you get when the baggage carousel stops and yours still hasn't come out."

Obama extolled new regulations that he said would increase competition among airlines and ensure those airlines are treating customers fairly. They include:

- ▶ A rule requiring airlines to refund checked bag fees if their bags are delayed, "because you shouldn't have to pay extra for a service you don't even receive," Obama said.

The Department of Transportation is still hashing out the details about how late a bag has to be, however.

- ▶ A requirement that airlines publish more information about their on-time arrivals and lost baggage. Those regulations will go into effect in 2018.

- ▶ More protections for travelers with disabilities, who face



SUSAN WALSH, AP

President Obama says he'll miss Air Force One "a lot."

obstacles like handicapped-inaccessible bathrooms and in-flight entertainment that doesn't provide adaptations for blind or deaf passengers. But the Department of Transportation is also moving to limit the use of emotional support animals.

- ▶ A proposal to require more transparency for online ticket platforms "so sites can't privilege one airline over another without you knowing about it." Some airlines, including Southwest, don't make fares available for comparison, and the Department of Transportation is seeking comments on whether they should be required to do so.

Airlines oppose many of the new rules, saying that they will interfere with marketing strategies that help them differentiate themselves from the competition.

The Transportation Department rolled out the series of rules last week under an Obama executive order pushing agencies to promote more competition in the industries they regulate.

Saturday's radio address was the first time Obama discussed the new rules directly.

"All of this should help you make better decisions for yourselves and your families — and hopefully avoid a few headaches, too," Obama said.

"That's what this is all about — taking steps, big and small, that can make your life a little bit better."

IN BRIEF

SHOWCASING A RICH HERITAGE



TAUSEEF MUSTAFA, AFP/GETTY IMAGES

A tribal girl participates in the second day of a three-day festival in Tawang, India. The event is designed to promote tourism and showcase the culture and traditions of the Arunachal Pradesh region.

CLINTON HQ CLEARED AFTER POWDER FOUND

Hillary Clinton's campaign office in New York City was cleared after the discovery of a white substance led to an evacuation Friday. Federal and local officials determined the white powder sent though the mail was non-hazardous, campaign spokesman Glen Caplin said Saturday. Four people were examined by medical personnel, with no illnesses or injuries being reported.

KERRY REFERS TO NORTH KOREA AS 'ILLEGAL' REGIME

Secretary of State John Kerry described North Korea's government as "an illegal and illegitimate regime."

Kerry used the unusually tough language Friday as he met Kuwaiti Foreign Minister Sabah Al Khalid Al Sabah and credited the Gulf nation for its efforts in countering the North's proliferation activities.

Kerry said Kuwait has "recently taken steps to curb flights and to make sure that revenues from workers are not sustaining an illegal and illegitimate regime in North Korea."

The U.S. routinely condemns North Korea's nuclear and missile tests and is also deeply critical of the North's human rights record.

PIPELINE PROTEST PROMPTS MORE THAN 20 ARRESTS

More than 20 people were arrested Saturday morning at a North Dakota construction site while protesting the Dakota Access pipeline.

Morton County sheriff's spokesman Rob Keller said 200 to 300 people were protesting when authorities were called to the site south of Mandan, a city just west of Bismarck and about 50 miles north of where protesters have been camping for weeks. Protests have drawn thousands of people to the area where Texas-based Energy Transfer Partners is trying to finish building the 1,200-mile pipeline.

Keller confirmed that officers used pepper spray. Protesters are facing charges including criminal trespass and engaging in a riot.

WATER MAIN FLOODS TRENCH, KILLING 2 WORKERS

Two workers in Boston were killed when a water main gave way and flooded a deep trench where they were working.

The Boston Fire Department recovered the bodies Friday night in the South End neighborhood after several hours of painstaking work. In Twitter messages, the department said its technical rescue crew were on their knees gently removing dirt by hand.

Emmett Till marker in Miss. riddled with bullets

Vandals often target historical signs from civil rights-era

Jerry Mitchell
The (Jackson, Miss.) Clarion-Ledger

TALLAHATCHIE COUNTY, MISS. The historical sign marking where Emmett Till's body was found in the Tallahatchie River in 1955 has been riddled with bullets.

Since the Emmett Till Memorial Commission put up eight markers in Tallahatchie County in 2008, the sign near the river has been a repeated target of vandals.

It's one of a number of civil rights markers and symbols that have been vandalized in Mississippi over the past decade.

"These are easy targets, a low-risk outlet for racism," said Dave Tell, an associate professor at the University of Kansas who is part of the Emmett Till Memory Project.

Some people mistakenly see "civil rights monuments as a form of reverse discrimination, a threat to their own well-being," he said.

On Sept. 23, 1955, an all-white, all-male jury acquitted half-brothers Roy Bryant and J.W. Milam of Till's murder.

Months later, the two men confessed to *Look* magazine they had indeed killed Till.

Four days after Rosa Parks heard a speech on Till, she boarded a bus in Montgomery, Ala., on Dec. 1, 1955, and refused to give up her seat to a white man.

"The Emmett Till case propelled the civil rights movement," said Devery Anderson, whose book on the case is being made into an HBO miniseries being produced by Jay-Z, Will Smith, Casey Affleck and Aaron Kaplan.

After the Emmett Till Memorial Highway was dedicated along a 32-mile stretch of U.S. 49 East in 2006, vandals painted "KKK" on the Emmett Till highway sign.

After the Mississippi historical marker recognizing the Ku Klux



EMMETT TILL MEMORY PROJECT, THE (JACKSON, MISS.) CLARION-LEDGER

The sign that marks where Emmett Till's body was found in the Tallahatchie River has been riddled with bullets.

Klan's 1964 killings of three civil rights workers, James Chaney, Andrew Goodman and Michael Schwerner, was unveiled in 2009, it became a repeated target, too.

First, vandals painted the sign black. Then, they painted "KKK" on the sign. In 2013, they stole the sign.

The sign south of Philadelphia has since been replaced.

Chaney's grave south of Meridian has been such a repeated target of vandals that steel frames were installed to keep his headstone from being knocked over or damaged.

In spite of such vandalism, efforts are continuing in Mississippi and across the U.S. to commemorate significant places where civil rights events occurred.

The courthouse in Sumner where the killers walked free has been restored, and in a 2007 ceremony, the community apologized to the Till family.

"We are profoundly sorry for what was done in this community to your loved one," they said. "We the citizens of Tallahatchie County acknowledge the horrific nature of this crime. Its legacy has haunted our community. We need to understand the system that encouraged these events and others like them to occur so that we can ensure that it never happens again."

Patrick Weems, who runs the Emmett Till Interpretive Center across the street from the courthouse, is raising money to replace the vandalized Emmett Till sign.

ON POLITICS

Cooper Allen

@coopallen
USA TODAY

A final debate, more controversy from Donald Trump and a rather awkward dinner. So just another week on the 2016 campaign trail.

Top news from the week in politics — a little more than two weeks before Election Day.

BIG RATINGS FOR LAST DEBATE, BUT NOT BIGGEST

More than 71 million viewers tuned in to watch the final debate between Hillary Clinton and Donald Trump on Wednesday night, according to Nielsen figures released Thursday.

However, the 71.6 million people who watched the Las Vegas debate didn't approach the 84 million who tuned in for the first Trump-Clinton debate in September, the most-watched presidential debate ever. The audience Wednesday was larger than the 66.5 million viewers who watched the second debate in St. Louis earlier this month, though. In 2012, the final debate between Barack Obama and Mitt Romney was the lowest-rated of their meetings, drawing 59 million viewers.



MANDEL NGAN, AFP/GETTY IMAGES

Sidebar with the cardinal

JUST A FEW KIND WORDS AT AL SMITH DINNER

Apparently Thursday night's Al Smith charity dinner in New York included at least one gracious, though private, moment between the two major-party candidates.

It's a tradition during presidential election years for the Democratic and Republican nominees to both appear and deliver remarks, which usually include a few good-natured jabs at each other. Donald Trump took that a little further than most of his predecessors, though. For example, one joke led off with him saying "Hillary is so corrupt," drawing boos.

However, Cardinal Timothy Dolan, who sat between Trump and Clinton at the dinner, told NBC's "Today" show Friday morning that there were some private, warmer remarks exchanged amid the vitriol.

"After the little prayer, Mr. Trump turned to Secretary Clinton and said, 'You know, you are one tough and talented woman,'" Dolan said, adding that the GOP nominee had described the campaign as "a good experience," even as "tough as it's been." Dolan added: "And she said to him, 'And Donald, whatever happens, we need to work together afterwards.'"



POOL PHOTO BY RON SACHS

Obama says Trump's remarks undermine democracy.

OBAMA BLASTS TRUMP'S 'RIGGED' ELECTION TALK

The dominant headline that emerged from Wednesday's debate, of course, was Trump declining to say whether he would accept the results of the election. The next day, he joked in Ohio he would do so if he won.

The GOP nominee's remarks drew bipartisan criticism following the debate, including from President Obama. Stumping for Clinton in Florida on Thursday, the president said Trump's position was "more than just the usual standard lie," adding that it was "no laughing matter."

"That is dangerous because when you try to sow the seeds of doubt in people's minds about the legitimacy of our elections, that undermines our democracy," Obama said.

Contributing: Eliza Collins
and Gregory Korte

His photo quest parlayed to politics

'Forgotten Iowa' tableau unearthed Trump's America

Kyle Munson

The Des Moines Register

DES MOINES When Cody Weber began to focus his camera lens on the vacant storefronts and sagging front porches of rural Iowa, he didn't expect to peer straight into the heart of the wounded pride and lost economic opportunity that became fertile political ground for the rises of Bernie Sanders on the left and Donald Trump on the right.

But in Weber's quest to photograph all 945 or so towns in what he calls "Forgotten Iowa," that's what happened.

"I was always speaking as someone who came from a town that was on the decline, and it made me angry," said Weber, 28, who grew up in the southeastern corner of the state, along the Mississippi River in the struggling manufacturing center of Keokuk. "But as I've traveled through these counties I've realized very quickly that it's endemic."

Weber and his girlfriend, Kat Kanan, have chronicled more than 400 towns. Along the way, Weber has amassed 400,000 im-



CODY WEBER VIA USA TODAY NETWORK

Fairfield, Iowa. Weber has spent \$16,000 so far on the project.

ages that have filled a pair of six-terabyte hard drives.

He recently wrote a heartfelt essay — a manifesto? — titled "What I have learned from photographing 400 (and counting) Iowa towns." He was surprised to see it picked up by a center-right politics and culture publication, Arc.

"Rural America has taken a real shot to the gut in the past couple decades," he declares in the first sentence. "What once was the pride of American industry and economy has since dwindled to its nadir."

"I'm helping giving a voice to people that feel like they're not represented at all, and I like that feeling."

Photographer Cody Weber

Weber goes on to describe the fading fortunes of the rural working class, which "set the stage for the political and socioeconomic civil war that we seem to be constantly waging today."

He also gets personal, writing

After 25 years, Clarence Thomas still dissents

The bane of many civil rights activists, he is lauded by others for his consistent views

Justice Clarence Thomas speaks at a memorial service for Justice Antonin Scalia, his frequent ally on the court, in March.

Richard Wolf

@richardjwolf
USA TODAY

WASHINGTON Clarence Thomas enters his second quarter-century on the Supreme Court this week much as he began his first — in dissent.

The high court has changed, however, and that gives the nation's second African-American justice a new role. Gone is his ideological soulmate, the late Antonin Scalia. Ahead, pending next month's election, may be the court's first liberal majority in nearly 50 years.

That could make Thomas, a happy legal warrior among friends and allies yet to the public an enigmatic loner, less powerful but more influential. And quite a career it could turn out to be: Having joined the court at 43, he would be the longest-serving justice in history before turning 80.

Just don't look for him to change. "It is a bigger burden on him now," says Christopher Landau, an appellate lawyer who clerked for Thomas during his first term in 1991-92. "After 25 years, he's still pretty much the justice he was in year one, and that's often not the case on the Supreme Court."

The rookie justice waited less than five months after his bruising Senate confirmation fight before casting his first solo dissenting vote. He argued that a prison escapee's membership in a white racist prison gang was relevant at his sentencing for murder, in part to help rebut testimony "that he was kind to others."

The lone dissent served as a marker that Thomas, whose elevation to the nation's highest court followed explosive allegations of sexual harassment, would not be cowed by criminals or colleagues. The defendant ultimately was executed. And Thomas has been dissenting ever since.

Now 68 and the court's second-longest-serving justice, the Georgia native remains known mostly for his contentious confirmation, his conservative record and his virtual silence during oral argu-



Clarence Thomas is sworn into the Supreme Court by Justice Byron White in October 1991.

ments. But he also is the court's strictest defender of the Constitution's original meaning, and it has led him to become a force on the far-right flank.

His defenders, including many of his former law clerks, have created a website, JusticeThomas.com, as part of a public relations campaign to tout his brand of jurisprudence.

"Thomas has had this bull's-eye on his back his entire career," says Mark Paoletta, a former assistant White House counsel who helped President George H.W. Bush's nominee navigate past Anita Hill's harassment charges in 1991. "I don't think he's gotten enough credit. ... So many of the stories about him are negative."

Thomas' deep conservatism has made him a target of the civil rights community, embodied by the justice he replaced, Thurgood Marshall, who founded the NAACP Legal Defense Fund in 1940. He opposes racial preferences in college admissions and hiring, as well as drawing election districts to boost minority candidates. The new National Museum of African American History and Culture highlights Hill's allegations but ignores Thomas' 25 years on the bench.

He is noteworthy for his focus on an arcane area of law — Thom-

as' opposition to what he sees as the illegitimate power of unelected bureaucrats. He rejects a string of rulings that granted federal agencies deference to interpret laws and regulations.

Randy Barnett, a constitutional law professor at Georgetown University Law Center, calls Thomas "a fearless originalist."

"He'd rather be the Oliver Wendell Holmes of his time, the great dissenter."

John Yoo, professor at the University of California Berkeley School of Law

"He elevates the original meaning of the text above precedent," Barnett says. "In other words, he puts the founders above dead justices."

Thomas, a little-known federal judge and former Reagan administration official, was confirmed on a narrow 52-48 Senate vote. At 92, Bush, who nominated him, remains proud of his pick.

"While Justice Thomas is known both for his consistently sober demeanor on the bench and his thoughtful and respected jurisprudence, he is also widely admired for his warmth among his colleagues, law clerks and the court staff," Bush said in a state-

ment. "He is a very good man."

Thomas was raised by grandparents in the Jim Crow South of the 1950s and at times has revealed the same anger at racism and segregation as civil rights advocates. He dissented from the 2003 ruling that struck down Virginia's ban on cross-burning, calling the practice part of a "reign of terror ... intended to cause fear and terrorize a population."

But unlike most African-American lawyers, judges and public officials, he rejects the need for favored treatment of minorities. "Any effort, policy or program that has as a prerequisite the acceptance of the notion that blacks are inferior is a non-starter with me," he said in that 1998 speech.

On issues from affirmative action and abortion to same-sex marriage and voting rights, Thomas has emerged as a solid conservative vote.

Thomas has not authored the sort of landmark Supreme Court decisions that require delicate compromises to garner slim majorities. His role in writing more technical, often unanimous decisions is that of "a workhorse, not a show horse," says Harvard Law School Professor Mark Tushnet.

In the past two terms, Thomas wrote 37 dissents and 25 concurrences, nearly twice as many as any other justice. On divided cases, he was on the losing side 58% of the time. If the court tilts to the left in the future, that percentage could rise.

"He'd rather be the Oliver Wendell Holmes of his time, the great dissenter," says former law clerk John Yoo, a professor at the University of California Berkeley School of Law. "The more he might lose some of these issues, the more determined it's going to make him to stay on the court."

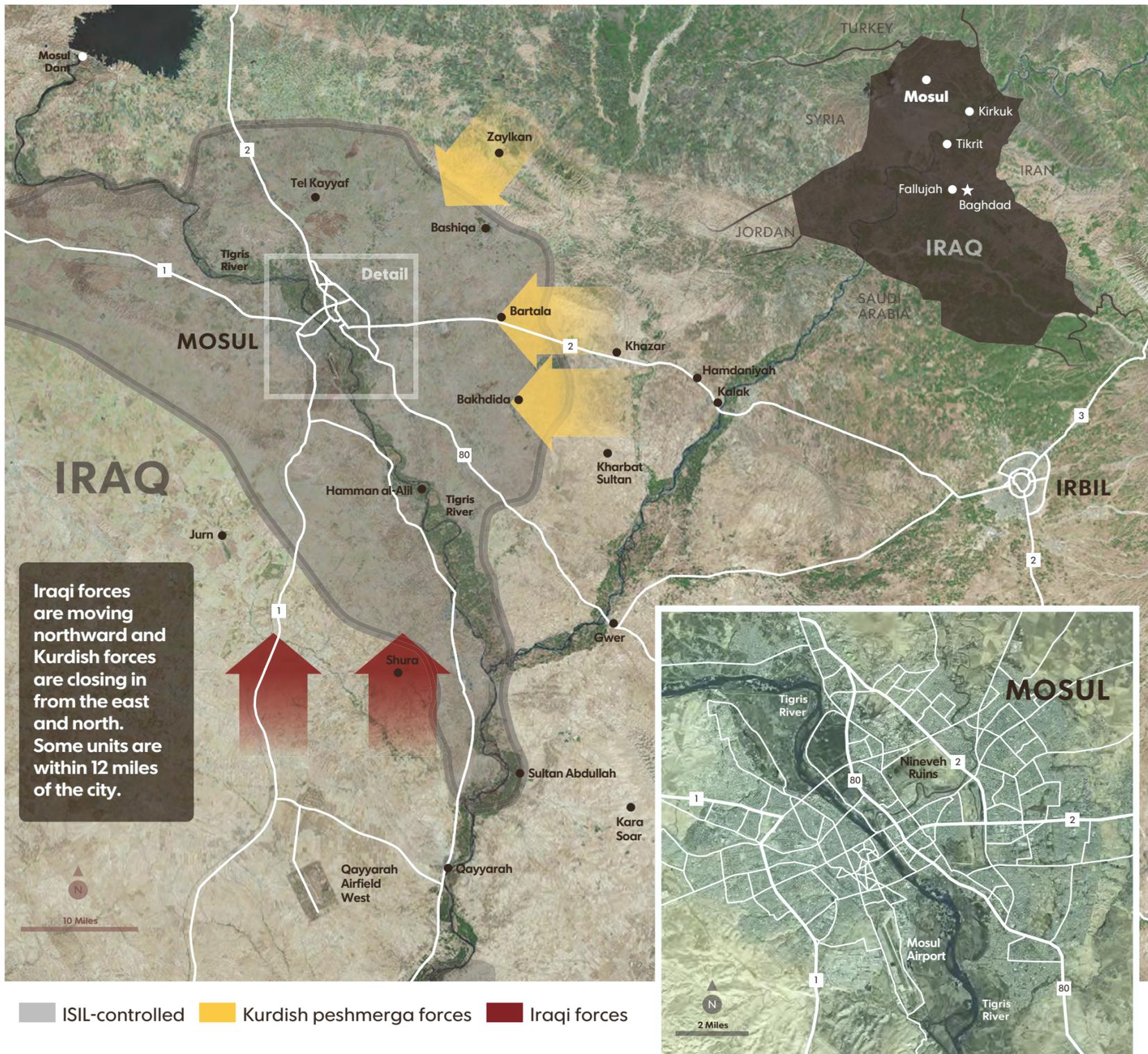
"I think we're only halfway through the justice's career."

SUSAN WALSH, EUROPEAN PRESSPHOTO AGENCY

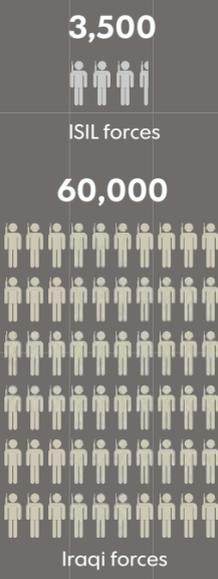
THE BATTLE FOR MOSUL

Iraq's government launched a key battle to retake Mosul, the country's second-largest city, from Islamic State control.

A victory for Iraq's U.S.-trained and equipped forces would spell the end of the militants' caliphate in Iraq and mark a dramatic defeat for the Islamic State, also known as ISIS or ISIL. Iraqi and Kurdish forces are pressing in on the city from three major fronts and in the first week of fighting reached near the edge of the city amid moderate resistance. The toughest fighting lies ahead. Determined militants are inside the city and have built a ring of deadly obstacles designed to slow Iraq's advance. Iraq's military will have to carefully clear lanes through the obstacles and then begin the difficult job of clearing the city, block by block.



Troop levels in battle for Mosul (Estimated)



ISIL DEFENSES

The Islamic State has had two years to build a network of deadly obstacles inside the city.

- OIL FIRES**
ISIL has lit trenches filled with oil to obscure its movements from coalition drones and other surveillance aircraft.
- TUNNELS**
Militants have built networks of tunnels to defend against coalition airstrikes and to hide from Iraqi forces as they enter the city.
- IMPROVISED EXPLOSIVES**
Militants have rigged buildings and buried explosives in an attempt to slow the Iraqi advance. They often use car and truck bombs to attack Iraqis from behind their lines.
- CONCRETE BARRIERS**
Militants will attempt to fire on Iraqi forces when they are trying to get around or clear such obstacles.

THE IRAQI FORCES

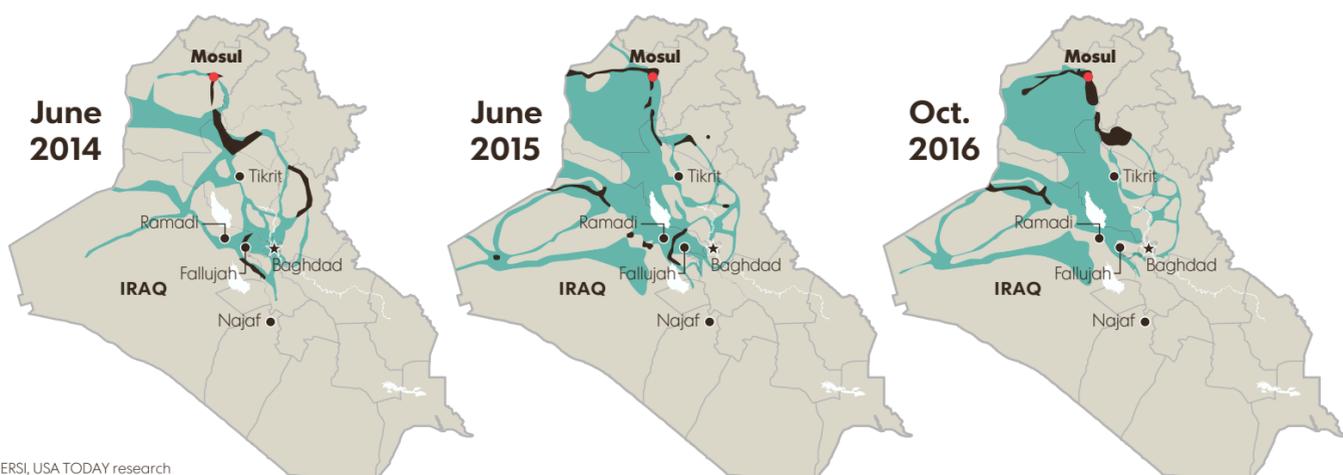
The collection of different forces will be a challenge to command and control. They include:

- CONVENTIONAL FORCES**
About 12 Iraqi and 2 Kurdish brigades. These forces have tanks, artillery, armored vehicles and mine-clearing and other equipment. They are being used to advance toward the center of the city.
- COUNTERTERRORISM FORCES**
Iraq has a number of elite CT battalions experienced in urban warfare. These forces did much of the fighting in Ramadi and Fallujah when militants were cleared from those cities. The CT forces will do much of the difficult street fighting once inside the city. They are lightly armed but highly trained and disciplined.
- POLICE AND TRIBAL FORCES**
Iraq's government wants to use local forces to hold the city once militants are driven out. The U.S.-led coalition helped train a contingent of local forces who will perform this function so that soldiers and other forces can withdraw once the city has been cleared.
- U.S. ADVISERS**
American advisers are positioned with Iraqi and Kurdish brigades, assisting with coordination of airstrikes and providing other support. They are generally positioned at brigade headquarters and are not engaged in direct combat.

ISIL'S SUPPORT AND CONTROL IN IRAQ

Over the past year, Iraqi security forces have turned the tide on the Islamic State and have pushed them out of Fallujah, Ramadi and other towns and cities.

- Islamic State control
- Islamic State support



SOURCES Institute for the Study of War, ERSI, USA TODAY research
JIM MICHAELS AND FRANK POMPA, USA TODAY

MONEYLINE

COLLEGE DEBT ASSESSMENT

How much does the average American owe post-college? Maurie Backman of The Motley Fool offers key statistics, courtesy of Student Loan Hero:

- ▶ The average class of 2016 graduate racked up just over \$37,000 in student debt, up 6% from the previous year.
 - ▶ The average 20- to 30-year-old American's monthly student loan payment is \$351.
 - ▶ 43 million Americans collectively owe \$1.3 trillion in student loans.
- To an extent, these numbers aren't shocking given the exorbitant cost of college these days. The College Board estimates that for the 2015-16 school year, the cost to attend college, including tuition, fees, and room and board where applicable, averaged:
- ▶ \$11,438 for a public two-year school.
 - ▶ \$19,548 for public four-year in-state school.
 - ▶ \$34,031 for a public four-year out-of-state school.
 - ▶ \$43,921 for a private four-year non-profit school.

TOP EU LAWMAKER TRIES TO SAVE CANADA TRADE PACT

The Belgian region of Wallonia affirmed Saturday it still stands in the way of a trade deal between the 28-nation European Union and Canada, but its leader and a top EU lawmaker were cautiously optimistic the standoff



AFP/GETTY IMAGES
EU's Martin Schulz

could be resolved within days.

"I think it's worth taking a little more time," Walloon leader Paul Magnette said after European Parliament President Martin Schulz waded into the dispute to salvage the pact. Politicians in Wallonia, which is smaller than the state of New Jersey, argue that the proposal would undermine labor, environmental and consumer standards and allow multinationals to crush local companies. They vow to thwart a pact that the world's biggest trading bloc and Canada want to sign Thursday.

Chrystia Freeland, Canada's international trade minister, walked away from the talks Friday on the verge of tears, saying the EU appeared incapable of signing the deal.

After Saturday's separate talks with Freeland and Magnette, Schulz told reporters, "To my eyes, there is no problem we cannot resolve."

A similar free trade agreement being negotiated between the EU and the U.S. is facing far more opposition than the Canada pact. Progress on it appears unlikely until the new U.S. president takes office in January.

USA SNAPSHOTS®

Piece of pie

Average percentage of income that goes toward savings/investments is

13%



SOURCE Experian Financial Blogger Survey Report of 1,000 U.S. adults
JAE YANG AND VERONICA BRAVO, USA TODAY



10 COMPANIES TOTALLY BLOW AWAY PROFIT TARGETS

Explosive gains for superstar Netflix — and even some banks

Matt Krantz
@matkrantz
USA TODAY

Investors don't usually like surprises. But this earnings season has been loaded with the kind they love: better-than-expected profits!

There are 10 companies in the Standard & Poor's 500 index, including video-streamer Netflix, Nike and Goldman Sachs, that not only topped third-quarter profit forecasts but smashed past them by 25% or more, according to a USA TODAY analysis of data from S&P Global Market Intelligence.

Powerful earnings surprises are exactly what investors were hoping for going into the third-quarter earnings season. Coming into earnings season, analysts were calling for 0.7% lower earnings from companies in the Standard & Poor's 500, says S&P Global. If those estimates were correct, companies would report the fifth-straight quarter of lower earnings.

But views have turned markedly more positive since companies started beating views. Analysts now think S&P 500 profit will be roughly flat or even positive, says John Butters, analyst at financial data firm Factset. "Companies are beating on the top line and bottom line by more than we usually see," he says. With more than 70 S&P 500 companies reporting, so far 78% have beaten earnings estimates, topping the 67% that have on average the past five years, Butters says.

Some of these earnings aren't

just beating estimates, but walloping them. Netflix is the star example of a company that blasted past estimates with so much power investors are still scrambling to push shares higher to reflect reality. The company reported an adjusted quarterly profit of 12 cents a share, which was double the profit expected by analysts and 71% higher than during the same period a year ago. Analysts and investors were surprised with the number of subscribers the company added. Shares have soared 25% over the past month.

The banks have also been a surprisingly strong point of earnings power, largely because they're doing much better than many feared given the low interest rate environment. But Goldman Sachs proved the doubters wrong, posting adjusted quarterly profit of \$4.88 a share, topping previous estimates of 27.4%.

A number of other big financials, including American Express and Morgan Stanley, also blew away earnings forecasts, helping the sector be an even bigger lift to corporate profits.

Financials are now seen delivering nearly 15% profit growth in third quarter, the best of any sector. Both Goldman and American Express have seen their shares rise 5% in the month.

"The big banks may finally be putting the nightmare that was 2008/2009 behind them," says Ed Yardeni, president of Yardeni Research, in a note to clients.

But just blowing away third-

quarter earnings estimates isn't enough if investors have fears about the future. Sneaker maker Nike reported 30% higher adjusted profit of 73 cents a share in the quarter ended in August. Shares, though, are down nearly 6% over the past month as investors fret



EARNINGS SURPRISES

Here are the biggest S&P 500 upside earnings surprises in the third quarter:

Company	Q3 earnings surprise
Netflix	100%
FMC Technologies	52.2%
Prologis	44.4%
Yahoo!	42.9%
SL Green Realty	32%
NIKE	30.4%
American Express	29.2%
Goldman Sachs	27.4%
ConAgra	27.1%
Morgan Stanley	27%

SOURCE S&P GLOBAL MARKET INTELLIGENCE; USA TODAY

over the November quarter. Analysts have slashed their forecast for the November quarter by 16%, says S&P Global.

Nonetheless, the overwhelming preponderance of good news is a positive.

"The early read is encouraging and suggests (the second quarter) was the bottom for (profit growth)," Yardeni says.

Reaction swift to AT&T's long reach

Trump, analysts weigh in on deal to buy Time Warner

Jefferson Graham
@jeffersongraham
USA TODAY

LOS ANGELES Reaction was swift Saturday on news that wireless giant AT&T was swallowing up Time Warner, the home of CNN, HBO, Warner Bros. studios and *The Big Bang Theory* TV series.

Republican presidential candidate Donald Trump said he'd oppose the merger if elected, saying that "deals like this destroy democracy."

On the Twittersphere, commenters had fun with images the combined powerhouses have produced over the years, mixing Warner's Superman character with the phone booths of AT&T's landline past.

Analyst Rebecca Lieb suggested that for all the money being spent on joining forces, coming together is "not guaranteed to buy happiness."



ROBERT FALCONER, THE CW

Warner Bros.' Superman made rounds in Twitterverse.

"Deals like this destroy democracy."

Republican presidential candidate Donald Trump

Many pointed back to the initial Time merger, when the then-Time Inc. powerhouse of magazines (since shed), cable TV (also shed) and entertainment programming joined forces with AOL, in a disastrous \$164 billion deal that renamed the company AOL Time Warner.

The stock value went on to tumble from \$226 billion to about \$20 billion. Time Warner eventually got rid of AOL in 2009 and went back to being called Time Warner.

The biggest issue with that merger came down to culture, said Lieb. "The companies didn't know how to deal with one another."

Jeffrey Chester, executive director for the Center for Digital Democracy, said the deal raises a wide range of consumer issues, including privacy.

"A new stranglehold is being placed on our communications landscape, as already dominant cable and telephone monopolies devour former partners or competitors," he said.

"Through the growing capability of mobile phones to follow and geo-target us everywhere we go — the supermarket, while in a car, or even on the street — these new broadband ISP/mobile/TV giants are extending their powerful digital tentacles further into our lives," Chester continued.

The merger is in response to wireless competitor Verizon, which picked up AOL and has proposed adding Yahoo to its portfolio to enhance its content.

It also comes after Comcast joined forces with NBC Universal.

"There is huge competition between the companies that control the pipes," said Lieb. "They want content right now."

A 'lucky penny' worth \$1,000 could be hidden in your city

Mary Bowerman
USA TODAY Network

If you think pennies are useless, think again — as in "a penny for your thoughts."

Deep thoughts could mean deep pockets because financial company Ally recently hid 100 fake pennies in 10 U.S. cities.

Those lucky enough to find

them will get \$1,000.

The fake pennies feature the Detroit-based bank's logo instead of Abraham Lincoln's head. The flip side of the coin lists its value at 100,000 cents.

According to Ally, some 10 billion pennies are minted each year, but nearly half fall out of circulation. The company wants to remind people that every cent is worth saving. Remember the guy

who put \$5,000 in his bank account after cashing in pennies he saved for 45 years?

The company notes that lost or thrown away pennies result in millions of lost dollars each year.

According to the company, the pennies are located in public places in: Los Angeles, San Diego, Denver, Austin, Chicago, Charlotte, Detroit, Miami, New York and Washington, D.C.



ALLY BANK VIA AP

The fake copper-toned pennies list their value at 100,000 cents on the "tails" side.

PERSONAL FINANCE



PETE THE PLANNER

YOUR RETIREMENT WON'T BE A DREAM IF YOU DON'T GET REAL

About 85% of folks expect their lifestyle in retirement to be the same or better than it is now. Really? With what you're saving? Dream on.

Peter Dunn
Special for USA TODAY



At nearly every speaking engagement I've had over the past five years, I've given the audience three choices for their desired retirement lifestyle. They can either have a better lifestyle in retirement than they are living right now, a lesser lifestyle than they are living right now or the exact same lifestyle. The hands in the air are as predictable as they are cringe-worthy.

Usually, about 25% of the room expresses a desire to have a better lifestyle in retirement than they are living now. Of that 25%, the look on half of their faces conveys the same feelings I convey when the guy at the auto parts store asks me if I understand his in-

structions on how to rebuild my engine.

Fewer than 10% of the audience indicate they desire a lesser financial lifestyle in retirement, which, based on statistics, is exactly what most of us will have.

Then, 60% of the people in the room choose what I call the default. This majority wants everything to be the same in retirement as it is now.

And if you did the math, the remainder of the people in the room didn't answer, because they are too cool to participate. Never bet against apathy.

By my observation, nearly 85% of Americans expect their lifestyle to be the same or better in retirement than it is now.

Comparing what Americans want in retirement with what reality holds is a sad — if not devastating — exercise. A 2016 Economic Policy Institute report finds the median retirement account balance for people who

Americans are more willing to lower their expectations than to change their savings strategy.

have any savings at all is \$60,000 — meaning half of people have more than \$60,000 and the rest have less.

But that's only half the story, because nearly 50% of Americans don't have a penny saved for retirement. If you include all of those people, the median retirement savings plummets to just \$5,000.

A look at the average of all Americans' retirement savings tells a much more sinister story. The average balance is \$95,776 —

and that figure includes all the people with balances of zero. What that means is people with huge retirement savings accounts have jacked the average way up.

The only acceptable reaction for someone upon hearing these statistics is to grab their head and scream something mildly inappropriate. Any other reaction doesn't convey understanding of the problem.

Feel free to interpret the data any way you like, but here's what it means to me: There's a massive wealth gap. A small group of people will successfully retire, but the majority will not. Don't get me wrong, I'm not upset at the small percentage of people who have built wealth, I'm just concerned for the people who haven't, by their own choice or otherwise.

The excruciatingly sad reality is that the modern retirement planning journey for a majority of Americans isn't about preparation. It's about a lowering of expectations. The current set of retirement savings data suggests Americans are more willing to

lower their expectations than they are to change their savings strategy.

Fortunately, the retirement plan industry has deployed techniques such as auto enrollment and auto escalation to assist those individuals. These "forced savings" techniques are sure to have a positive impact on retirement account balances.

The bottom line is, you can either change your actions or change your expectations. At some point, lowering expectations no longer is a viable strategy. Action (saving more money) puts time on your side. Inaction seals your fate.

So, I put the question to you: Would you rather have a better lifestyle in retirement than you are living right now, a lesser lifestyle or the exact same lifestyle in retirement as you are living right now? Oh, and what are you going to do about it?

Dunn is an author, speaker and radio host, and he has a free podcast: Million Dollar Plan. Have a question for Pete the Planner? Email him at AskPete@petetheplanner.com

STEP-BY-STEP:

HOW TO PICK BEST MEDICARE ADVANTAGE PLAN FOR YOU

If you're tempted to make a switch, here's how to shop around

Lacie Glover
@LacieWrites
NerdWallet

Open enrollment for Medicare is underway through Dec. 7, so if you're in the program and want to switch plans, now's the time to shop.

Each year, more and more people choose privately run Medicare Advantage plans, which work like traditional health insurance, rather than original Medicare.

Thirty-one percent of Medicare beneficiaries — that's 17.6 million people — are on a Medicare Advantage plan as of 2016, according to the Kaiser Family Foundation.

If you're happy with your Medicare plan, you don't have to change anything, but knowing all your options can't hurt.

Here's how to shop for a Medicare Advantage plan.

FIND MEDICARE ADVANTAGE PLANS IN YOUR AREA

Go to the Medicare Plan Finder on Medicare.gov.

This website will ask for your prescriptions, but Patricia Barry, AARP Media features editor and author of *Medicare for Dummies, 2nd Edition*, suggests you first do a search without inputting your drugs.

(After answering the Plan Finder questions, choose not to enter your drugs now and continue on to the list of plans.)

"Entering the drugs first can distort the results," Barry says. The website may identify the "best" plans as those "that provide a good deal on drugs, but

charge more for doctors' visits and hospital stays than other plans," she explains.

COMPARE COSTS AND BENEFITS

Get cost information by clicking on each plan's title, then on the "benefits" tab.

Don't look solely at premiums; look also at co-pays, co-insurance and the deductible. Often, a high deductible is the trade-off for a lower premium.

Pay special attention to how well each plan pays for services you use most — any plan that doesn't cover your needs isn't a good deal.

If you need dental, hearing or vision benefits, look for plans with colored circles containing D, H or V.

HMO VS. PPO PLANS

Just like regular health insurance, Medicare Advantage plans are largely a mix of health maintenance organizations (HMOs) and preferred provider organizations (PPOs).

Sixty-four percent of Medicare Advantage enrollees choose HMO plans, according to the Kaiser Family Foundation, but you might prefer a different structure.

HMOs typically require you to select a primary doctor who coordinates your care. They also usually require a referral from that doctor if you want to see specialists.

Often, HMOs pay nothing when you don't use their doctors, except in an emergency.

A PPO will allow you to see any doctor you want, but you'll pay less if you choose an in-network doctor.

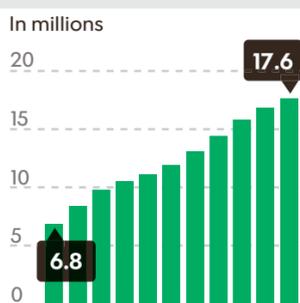


If you're happy with your Medicare plan, you don't have to change anything, but knowing all your options can't hurt.

ISTOCKPHOTO

MEDICARE ADVANTAGE ENROLLMENT

The number of people choosing to go with private health plans instead of original Medicare has jumped.



SOURCE Kaiser Family Foundation
RAMON PADILLA, USA TODAY

"HMOs generally cost less but offer fewer providers to choose from," says Kip Piper, a Medicare consultant and speaker in Washington, D.C.

"Conversely, PPOs offer more choice but at a higher cost."

AN EXTRA STEP TO KEEP YOUR DOCTORS

Most doctors take original Medicare, but some do not take certain private plans such as Medicare Advantage. If you like your doctors now, make sure they're part of your plan's network.

The easiest way to find out is to call your doctor's office. The staff can tell you whether the doctor participates in the insurance plan you're considering.

NOW, MAKE SURE YOUR DRUGS ARE COVERED

By now, your plan options should be narrowed to just a few. Write down the plan names and click on "Enter Information" under the big, blue buttons on the Plan Finder.

Do the search again, this time entering your drug names.

The new results will include only plans that cover your prescriptions.

If one or more of the plans you chose before are listed, these are your finalists.

SHOOT FOR THE STARS

Medicare shoppers have one

advantage over the rest of us: The star rating system, which tells you the quality of each plan on a one-to-five-star scale.

The ratings, determined by the Centers for Medicare & Medicaid Services, are based on several measures, such as benefits, customer satisfaction and how well the plan manages chronic conditions, Barry says.

The rating system is new and isn't perfect, Piper says, because it favors plans with healthier members.

"Plans that serve more complex, high-needs patients tend to receive lower star ratings even though their real performance is likely quite good," he says.

Nonetheless, shoot for a star rating of 3.5 or better. After you've selected a plan, you're done — your old insurer (or Medicare) will be notified automatically of the switch.

Glover is a staff writer at NerdWallet, a personal finance website. Email: lacie@nerdwallet.com.

NerdWallet is a USA TODAY content partner providing general news, commentary and coverage from around the Web. Its content is produced independently of USA TODAY.

TECH



TREVOR HUGHES, USA TODAY

The first episode of *VRtually There* invited viewers to soar in a hot-air balloon festival in New Mexico.

USA TODAY NETWORK DEBUTS VIRTUAL-REALITY NEWS SHOW

New episodes of 'VRtually There' post 2 p.m. ET Thursdays

Jefferson Graham
@jeffersongraham
USA TODAY

LOS ANGELES USA TODAY Network debuted a first-of-its-kind weekly virtual-reality news show Thursday, inviting viewers to soar in 360 degrees at a hot-air balloon festival in New Mexico and to join high-liners above Arizona's canyons.

Called *VRtually There* and co-produced with YouTube, the show's initial content is targeted toward action, along the lines of what's been shown on the USA TODAY YouTube channel in 360 degrees, including flying with the Blue Angels and getting into the cockpit of an F-18 and take off.

Former *National Geographic* producer David Hamlin serves as executive producer.

VRtually is available on USA TODAY's mobile app, as well as its VR Stories app, and YouTube, which has exclusivity for the first 60 days from each episode's release. It will also work for desktop computer users and with phone-based VR viewer Google Cardboard and the upcoming Google Daydream headset viewer.

The production is one of sever-



USA TODAY

al breaking ground in VR, a category that has its roots in gaming but that's branching out into other content, including news. These offer a 360-degree look at the world — up, down, left and right — with a swipe on mobile phones. More immersive experiences use headsets like the Samsung Gear, which connects to Galaxy phones, or Facebook's Oculus Rift, a specialized headset tethered to a powerful computer.

Most folks watch 360 degrees on Facebook and YouTube's mobile 360-degree channel without a viewer, which "is cool," says Niko Chauls, director of applied technology for Gannett, the parent company of the USA TODAY Network, which publishes USA TODAY. Add the viewer, and "it's a mind-blowing, dazzling experience."

USA TODAY is not alone in exploring VR for news purposes. *The Huffington Post* and VR studio RYOT have the 10-part *The Big Picture: News in Virtual Reality* planned for the Hulu VR app in November, to be viewed on the

Thrill-seekers go "high-lining" in the Arizona desert on the USA TODAY Network *VRtually There* 360-degree show.

The show will be available on USA TODAY's mobile app, as well as its VR Stories app and YouTube.

new Google Daydream and the Samsung Gear VR virtual-reality viewers.

This year, VR drew closer to the mainstream as Facebook opened up the ability to view VR videos in the News Feed, and YouTube launched a dedicated 360-degree channel. The YouTube channel includes videos from media partners Showtime, Fox, GoPro, Sony, Warner Bros. and Red Bull.

Toyota has signed as the first sponsor for "VRtually There" with a "cubemercial," a 360-degree ad produced for Toyota's Camry that whisks the reviewer to Australia's wilderness.

VRtually There is produced by journalists of the 110 members of the network, including USA TODAY and such sister publications as *The Arizona Republic*, *The Des Moines Register* and *The Indianapolis Star*. New episodes will post at 2 p.m. ET Thursdays, with three segments lasting around five minutes.

"Our in-house VR content production is unique to the industry, allows us to showcase our great journalism across the Network and allows us to expose our vast audience to this innovative storytelling," said Joanne Lipman, USA TODAY Network's chief content officer, in a statement.

With companies like Google, Samsung, Facebook, HTC, Sony and Microsoft investing in virtual reality, it made sense for Gannett to be there as well, notes Kevin Gentzel, chief revenue officer for Gannett: "That's a big tailwind."

T-Mobile will offer loaner devices for Note 7 after all

Eli Blumenthal
@eliblumenthal
USA TODAY

NEW YORK If you still have a Galaxy Note 7 on T-Mobile, you'll be able to get a loaner phone while you wait for a new device.

After initially saying it would not be offering loaner phones for Note 7 owners who wanted to switch to a phone that was out of stock, T-Mobile told USA TODAY that such customers will allow users to use any device, such as an iPhone 6S or Galaxy S7, as a loaner so long as the device is in stock at their local store. Customers can then bring the phone back and swap it out once the phone they wanted arrives.

T-Mobile joins other carriers in providing Note 7 owners with loaner devices. AT&T announced it would do so last week.

Verizon has similarly been providing loaner phones, though it isn't offering high-end options, instead recommending users reactivate older phones while they wait. If a user doesn't have an old phone, it will provide a loaner, though not on par to an iPhone, Google Pixel or Galaxy S7.

Loaner phones are particularly valuable to those who were considering switching to the iPhone 7 Plus or Galaxy S7 Edge.

Since its release last month, Apple's larger iPhone has seen delays until early next month or even into December, according to T-Mobile's shipping estimates. Samsung's Galaxy S7 Edge, another popular replacement option, also is seeing some delays at the carrier, with the 32 GB platinum version not shipping until late October or early November.

Samsung recalled and then canceled the Galaxy Note 7 due to issues of fire-prone batteries, urging customers to return the defective and dangerous phone. The Transportation Department has banned the phone on all flights; those who try to sneak a Note 7 on board face potential fines and criminal prosecution.



LEE JIN-MAN, AP

Returned boxes of Samsung Electronics' Galaxy Note 7 smartphones pile up at a shop in Seoul.

Nintendo reveals new console

The Switch is a completely portable, tablet-like device

Brett Molina
@brettmolina23
USA TODAY

Nintendo last week unveiled its next video game console, the Nintendo Switch, a combination home and mobile device the company hopes will reverse its fortunes in the console market.

The Switch is a tablet-like device players can attach to a dock connected to the owner's television, enjoying games with a standard home console controller. When owners want to play on the go, they remove Switch from the dock and attach a pair of "Joy-Con" controllers, one on each side.

The Joy-Con controllers resemble small remotes, featuring a thumbstick and a variety of buttons. The controllers can detach and be used in games by one player or serve as individual controllers for multiple players.

The Switch will launch next March. Nintendo has yet to reveal pricing details.

With the Switch, Nintendo seeks to rebound from sagging sales of its current home device, the Wii U. Since launching in 2012 — a year before Sony's PlayStation 4 and Microsoft's Xbox One — Nintendo has sold more than 13 million Wii U consoles. By comparison, sales of the PS4 have reached 40 million. Ninten-



NINTENDO

The Nintendo Switch video game console will launch next March.

do also produces the 3DS handheld console, which has sold nearly 60 million units to date.

The Wii U features a controller with a tablet-size touchscreen, somewhat similar to the design of the undocked Switch.

However, it failed to catch on with consumers, while third-party publishers bailed in favor of producing games for PS4 and Xbox One.

Footage of the Switch in action shows two people playing *Mario Kart*, each holding one of the Joy-Con controllers sideways. Another clip shows a person playing an action game holding both con-

trollers vertically like remotes while the Switch is propped up by a kickstand.

"Nintendo Switch allows gamers the freedom to play however they like," said Reggie Fils-Aime, Nintendo of America's president and chief operating officer in a statement Thursday.

Nintendo says several third-party publishers will partner with the company on Switch games including Activision, Electronic Arts, Capcom and Ubisoft. During a video showcasing the console, footage of Bethesda Softworks' role-playing game *The Elder Scrolls V: Skyrim* and Take-Two Interactive's *NBA 2K* were spotted.

"With the Nintendo Switch's unique capacities and design, Nintendo could again redefine the way we play games," said Ubisoft CEO Yves Guillemot in a separate statement.

The Switch will run a custom version of Nvidia's Tegra processor, the chipmaker confirmed in a separate blog post.

Versions of the Tegra processor are used in devices such as Nvidia's own portable gaming platform, Nvidia Shield.

Wedbush analyst Michael Pachter says the support from third-party publishers looks "impressive," adding that the Switch could perform well depending on how it stacks up against the PS4 and Xbox One.

"If the specs are comparable, and the price point is comparable, and the software is comparable ... I think things are going to be great," says Pachter.

Google's trim, slim TV service signs deal with CBS

Roger Yu
@ByRogerYu
USA TODAY

Google has struck a deal to carry CBS Corp.'s broadcast network on its planned pay-TV streaming service, signing its first major content partner for a project designed to compete with cable and satellite TV providers.

Also included in the deal are CBS Sports Network and Pop, a cable channel that is a joint venture between CBS and Lionsgate, according to a person familiar with the deal. The person spoke anonymously because the partnership isn't ready to be announced.

Google's YouTube seeks to join a growing list of video providers that are negotiating with cable and broadcast networks to stream their content to subscribers in their "over-the-top" live TV service. Google's Unplugged service, marketed as a cheaper option to cable TV, is scheduled to launch next year. Sling TV and PlayStation Vue currently offer live Internet TV subscriptions, and Hulu also plans to launch a similar product next year.

Although Google's service hopes to land all major networks, signing CBS is significant as it airs some of the most popular shows on TV, including *NCSI*, *The Big Bang Theory* and NFL football.

Company goal is to compete with pick-your-favorite providers like Sling TV, Hulu

TRENDING

ON CAMPUS

Where right, left intersect uneasily

Conservative group carves out niche at University of Kansas

James Hoyt
USA TODAY College

When the University of Kansas chapter of Young Americans for Freedom met on Oct. 13, chairman Gabe Lepinski expected protesters to show up.

But the meeting went off without a hitch.

The KU group is a chapter of Young Americans for Freedom, or YAF, a national conservative organization founded in 1960. It counts many current and former elected officials as alumni, and former president Ronald Reagan was an honorary chairman.

Lepinski — who said he identifies with the wing of conservatism exemplified by Republican Sens. Mike Lee of Utah, Marco Rubio and Ted Cruz — told USA TODAY College that he started the YAF chapter as a response to a growing wave of progressive politics across American college campuses.

“We’ve had problems before; we didn’t expect there to be less problems this time,” Lepinski said. “Social justice warriors need to rest sometimes, I guess.”

Lepinski’s fledgling student group has faced a path rife with opposition this semester.



JAMES HOYT, USA TODAY COLLEGE

Young Americans for Freedom members watch the Sen. Mike Lee-Misty Snow debate.

Footage of two preliminary meetings with activists opposed to the club in attendance spread like wildfire through conservative news media.

Lepinski said the “gang” showed up and staged a “radical leftist ambush” after the group’s Facebook page announced details about the meeting. He said he and his group were called “white supremacists” at their second unofficial meeting.

At KU, YAF is a political enclave inside another political enclave.

The city of Lawrence, the home of KU, is traditionally a politically blue pixel in the solid red rectangle of Kansas, with a history of activism dating to pre-Civil War, when it was an abolitionist stronghold. The university’s reputation for liberal politics and relative cosmopolitanism earned it the nickname “Snob Hill” from neighboring Kansas State University.

Last year, KU became a flashpoint in the wave of activism in the wake of protests over racism at the University of Missouri. A string of recent incidents has underscored the volatile air. In September, a transgender KU student reported being harassed while walking down Jayhawk Boulevard, a well-lit central artery through campus. And a banner reading “Black Lives Matter” was stolen from a campus ministry building. Anonymously sidewalk chalkings regularly appear bearing messages of support for Donald Trump and links to YouTube videos purporting to show the “truth” about the Black Lives Matter movement.

“I’ve been openly mocked and berated (in classes) for saying that ‘a Fox News article says’ because people say that’s a conservative source and not viable on this progressive campus,” Lepinski said. “I just want to spread conservatism across the ultra-liberal campuses of today and really give conservative students the *cojones* to get out there and speak their minds.”

VA speeds patient care by turning to clinical pharmacists

Vets get next-day — and even same-day — appointments

Phil Galewitz
Kaiser Health News

MADISON, WIS. Something astonishing has happened in a year to outpatient treatment at the Veterans Affairs hospital here.

Vets regularly get next-day and even same-day appointments for primary care now, no longer waiting a month or more to see a doctor as many once did.

The reason is they don’t all see doctors. Clinical pharmacists — whose training permits them to prescribe drugs, order lab tests, make referrals to specialists and do physical examinations — are handling more patients’ chronic care needs. That frees physicians to concentrate on new patients and those with complex needs.

A quarter of primary care appointments at the Madison hospital are now handled by clinical pharmacists since they were integrated in patient care teams in 2015. Several VA hospitals — in El Paso, Texas and Kansas City, Mo., among them — have followed Madison’s approach and more than 36 others are considering it, according to hospital officials.

“It’s made a tremendous positive impact in improving access,”

said Jean Montgomery, chief of primary care services at the Madison hospital.

That’s critical for the VA, the focus of a national scandal in 2014 after news reports revealed the Phoenix VA hospital had booked primary care appointments months in advance, schedulers falsified wait times to make them look shorter, and dozens had died awaiting care. Further investigations uncovered similar problems at other VA facilities. More than two years later, tens of thousands of vets are still waiting a month or two for an appointment, according to the latest data from the VA.

The Obama administration has allowed some veterans to seek care in the private sector if they choose, but VA wait times remain long and more action is needed, the General Accountability Office reported in April.

Expanding clinical pharmacists’ role is a solution. They receive two more years of education than regular pharmacists and can handle many primary care needs for patients, particularly after physicians have diagnosed their conditions.

Though the VA has employed clinical pharmacists for over two decades, a growing number — this year, 3,185 — have the authority to prescribe medications, order lab tests and perform physical assessments — nearly a 50% in-



PHIL GALEWITZ, KAISER HEALTH NEWS

Military veteran Mike Fonger meets with clinical pharmacist Anita Kashyap at the VA hospital in Madison, Wis.

“It’s made a tremendous positive impact in improving access.”

Jean Montgomery, chief of primary care services at the Madison, Wis., VA hospital crease since 2011.

A goal is to increase the use of clinical pharmacists to help patients with mental health needs and pain management.

“This helps open up appointment slots for physicians to meet patients with acute care needs,” said Heather Ourth, national clinical program manager for VA Pharmacy Benefits Management.

In 2015, VA clinical pharmacists wrote 1.9 million prescriptions for chronic diseases, according to a report co-authored by Ourth and published in September in the *American Journal*

of Health System Pharmacy. Clinical pharmacists’ authority is determined at each VA hospital based on their training and knowledge.

The Madison VA allowed clinical pharmacists to take over management of patients with chronic diseases, such as diabetes and high blood pressure, participate in weekly meetings with doctors and other members of patients’ care teams and handle patients’ calls about medications.

Said Ellina Seckel, the clinical pharmacist who led the changes at the hospital: “The more we can have members of the team to do routine things that do not require a physician’s time the better the quality of the visit and the better patient outcomes.”

Kaiser Health News is a national health policy news service that is part of the non-partisan Henry J. Kaiser Family Foundation.

Portals for local news pop up in Pennsylvania

Pioneering journalist exports Philadelphia experiment to Pittsburgh

Rem Rieder
@remrieder
USA TODAY



MEDIA

The last time I talked to Jim Brady, he was very proud of the way he was adapting to Philadelphia, where he launched the local digital news operation *Billy Penn* two years ago.

“I find myself explaining what a jawn is,” the New York native and Northern Virginia resident told me, referring to the Phillyism for “thing.”

Now Brady is mastering a whole new lexicon as he starts up *The Incline*, *Billy Penn*’s cross-state cousin in Pittsburgh. Four-and-a-half weeks in, Brady & Co. are searching for the right tone and flavor to reflect the spirit of the former Steel City. The key: trial and error.

“The first four months are for finding what the voice is,” Brady says.

Sure, Philadelphia and Pittsburgh are in the same state. But they are 300 miles apart. And Pennsylvania, unlike, say, Texas or Wisconsin, is not a place with much of a sense of state identity.

And for local digital news operations, that distinct sense of place is critically important. That’s one of the things that has made *Billy Penn* a successful start-up.

Make no mistake, *The Incline* will have plenty of *Billy Penn* DNA. It will rely on a mix of original reporting and curation of other news outlets’ local content. It will be aimed at Millennials on mobile devices. It will use events both as part of its revenue strategy and to build strong connections with readers.

But, Brady points out, “the cities are very different. It’s not just cut and paste. Don’t look like *Billy Penn* in Pittsburgh.”

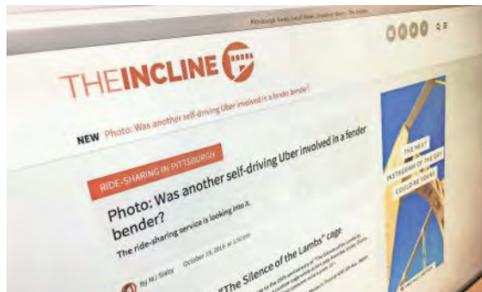
In building *Billy Penn*, Brady spent a lot of time in Philadelphia soaking up the atmosphere, staying in different parts of the city to learn the terrain. He is taking the same approach in Pittsburgh. And as in Philly, he is relying on local staffers to help plot the course. *The Incline*’s editor, Lexi Belculfine, came from the *Pittsburgh*



LORI WASELCHUK FOR USA TODAY

“The cities are very different. It’s not just cut and paste.”

Digital journalist Jim Brady



The Incline is the cross-state cousin of Philly’s Billy Penn.

USA TODAY

Post-Gazette and is from the area.

But having staffers from other places is important, too. They sometimes see things that the natives overlook. Of the first four editorial staffers, two are from the area and two are from elsewhere. One of those outsiders, MJ Slaby, formerly of the *Knoxville News Sentinel*, recently wrote a piece exploring the mystery of why this particular Pittsburgh, unlike others across the country, has an “h” at the end of its name. The mission, Brady says, is stories that “educate and entertain.”

So what are the differences between the two Keystone State cities? While Brady says he has learned not to say that Pittsburgh is in the Midwest, he allows that it has more of a “Rust Belt” vibe and is “less Northeastern” than Philly, meaning that it’s “less direct and

proved quite a challenge, and successful business strategies have proved elusive. There have been any number of high-profile flameouts. And many sites survive through the herculean, round-the-clock labors of one or two people, which is not necessarily sustainable.

Brady is a veteran of a number of high-profile digital journalism gigs; he initially financed *Billy Penn* with his and his wife’s money because he was tired of the frustrations that come with working for other people.

(Gannett, which owns USA TODAY, has since invested in *Billy Penn* and *The Incline* parent company Spirited Media.)

Brady, who jokes that his business model is “low overhead,” has relied on a mix of advertising, events and fundraising to finance his operations. He says he made a mistake in Philly by not hiring an ad salesperson at the outset, opting to build an audience first.

In Pittsburgh, he made sure a salesperson was in harness from the get-go.

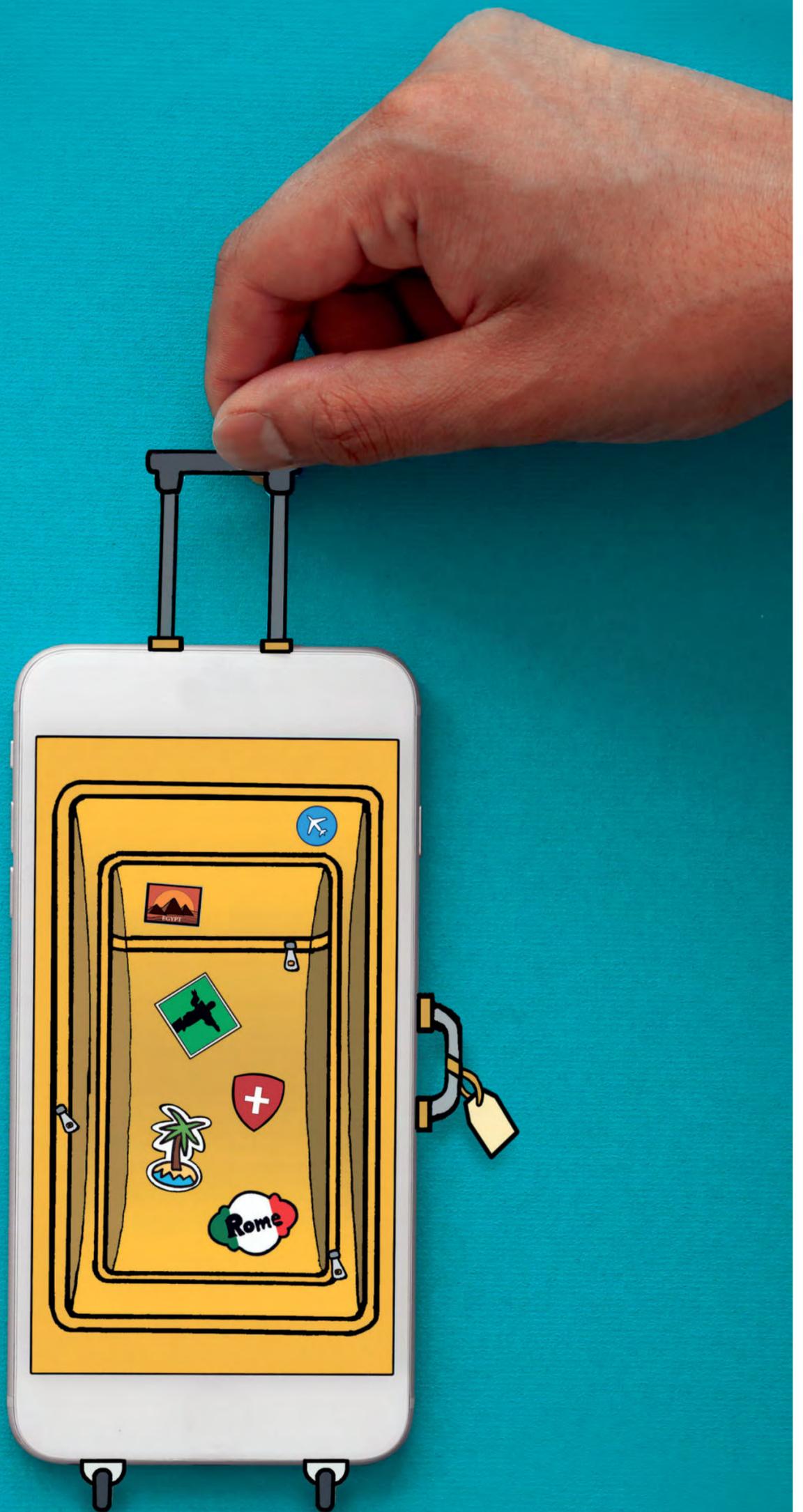
The digital entrepreneur says *Billy Penn* is now tantalizingly close to being in the black and probably would be if he had had that salesperson in place from the start. Last year, events accounted for 86% of *Billy Penn*’s revenue. This year that figure is likely to be 65% as traffic and ad revenue have increased. The operation proved its news chops with its coverage of a major Amtrak crash in Philadelphia in 2015, earning the fledgling news outlet a finalist nod from the Online News Association.

Brady has experienced firsthand the pitfalls of absorbing the mores and learning the lingo of new venues. In Philly, he made the “rookie mistake” of referring to “14th Street.” Unfortunately, the thoroughfare between and parallel to 15th and 13th is called “Broad Street.” In Pittsburgh, he has been called out for incorrectly using “yinz,” Pittsburghese for “youse” or “y’all.” Hopefully the hard-core Jets fan is mastering the pronunciation of “Stillers.”

Regardless, Brady is undaunted — once *The Incline* is on track, he wants to take on another city, with Baltimore and Chicago looming as possibilities.

“I’m having a blast,” he says. “I can’t imagine doing anything else but this.”

Local digital journalism has

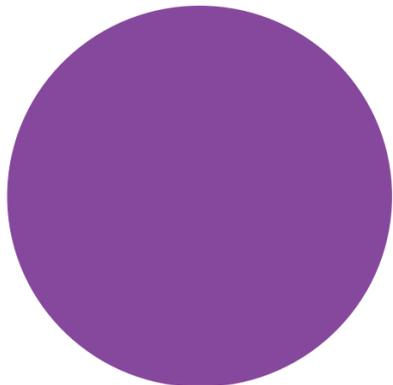


Irresistibly **adventurous.**

Meet our new app, now with virtual reality.

Be transported to unusual destinations, must-see landmarks, and the hidden gems for your inner world-traveler.





USA TODAY LIFE™ SUNDAY



On track with Emily Blunt, 13T



Asheville's breweries are on the A-list, 14T

JOEL RYAN, AP

ROGUE ONE: A STAR WARS STORY (DEC. 16)

STARS: Felicity Jones, Diego Luna, Ben Mendelsohn

DIRECTOR: Gareth Edwards

PLOT: A young woman (Jones) is recruited by the Rebel Alliance to help steal the plans for the Empire's under-construction superweapon the Death Star in a tale set before 1977's original *Star Wars*.

THE SKINNY: Everybody in the motley crew has reasons to take on the Empire, but Jones' Jyn Erso for sure is a reluctant hero, Edwards says. "Events take place that just shatter her life and send her off to basically be raised as a soldier in the midst of a war. She ends up not the person she was supposed to be." Her journey is also a very *Star Wars*-y one: to redeem the sins of the father. "Even though we're not telling the story of Luke Skywalker, it was important to me that we capture the same themes and emotion," Edwards says. "But the film doesn't unfold how you think. It's not the same path as *Star Wars*."

LUCASFILM

Jyn Erso (Felicity Jones) and the droid K-2SO are on a mission to help steal the plans for the Empire's terrifying Death Star.



HOLIDAY FILM PREVIEW

10 MUST-SEE MOVIES

Santa's bringing a bag full of cinematic gifts for those who dig J.K. Rowling's movie magic, animated musicals and that very familiar galaxy far, far away. The holiday season always brings a fair load of big-time mainstream fare to cinema screens, and this one features Will Smith starring in a Christmas-y tearjerker, Michael Fassbender facing 15th-century foes, and Chris Pratt and Jennifer Lawrence lost in space. USA TODAY's **Brian Truitt** offers 10 must-see films for November and December.



JAAP BUITENDIJK

Tina (Katherine Waterston) and Newt (Eddie Redmayne) enter the magical and non-magical worlds of 1926 New York.

FANTASTIC BEASTS AND WHERE TO FIND THEM (NOV. 18)

STARS: Eddie Redmayne, Dan Fogler, Katherine Waterston

DIRECTOR: David Yates

PLOT: Eccentric "magizoologist" Newt Scamander (Redmayne) has to gather up a number of various wonderful creatures in New York City while conflict brews between wizards and non-magic folk.

THE SKINNY: The beasts are fantastic in this movie set in J.K. Rowling's Harry Potter universe, but so is the setting: New York City in 1926 was "a period in a champagne bottle being shaken up with all the bubbles about to explode out," Yates says. The city was "still being built and fashioned (plus) offered so many rich visual opportunities." It was also a time when different cultures were pouring into town, which lends itself to tensions between the wizard minority and the "no-maj" humans who fear them — a theme, Yates adds, that "in our current political environment feels very relevant and important to address and explore."



MARY CYBULSKI

Young soldier Billy (Joe Alwyn) finds a friend and mentor in Shroom (Vin Diesel) on the blistering battlefields of Iraq.

BILLY LYNN'S LONG HALFTIME WALK (NOV. 11)

STARS: Joe Alwyn, Kristen Stewart, Vin Diesel

DIRECTOR: Ang Lee

PLOT: A 19-year-old soldier (Alwyn) comes back from Iraq for a victory tour that culminates at a Thanksgiving football game yet also revives his experiences in war.

THE SKINNY: Alwyn's Billy is "certainly a soulful and heartfelt" kid, Lee says, and through the movie — from the front line in the Middle East to the spotlight of a sporting event — his honesty, humanity, friendship and very existence is tested. However, one ally who helps him through the tough times on the battlefield is Shroom (Diesel), the alpha-male leader of their platoon and a mentor to teenage Billy who's like Buddha meets Rambo. "He knows how to keep them in line but he has a philosophical, poetic quality."

► STORY CONTINUES ON 12T

USA SNAPSHOTS®

Forget TV dinners

83% of Italians set the table for dinner, whereas only 35% of Americans do



SOURCE: YouGov / Bertolli survey of 2,000 Americans and Italians

TERRY BYRNE AND VERONICA BRAVO, USA TODAY

CALENDAR

Plan your week in entertainment with these highlights and pop-culture milestones:

MONDAY

REVISIT: It's the 10th anniversary of the release of Taylor Swift's self-titled debut album. Seems like only yesterday the Bad Blood singer was crooning Tim McGraw and Teardrops on My Guitar.



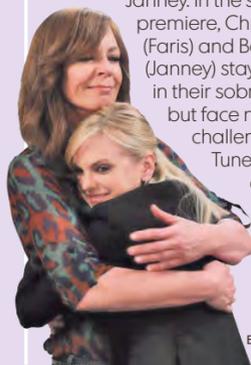
AFP/GETTY IMAGES

TUESDAY

READ: In bookstores today is **DC Comics Encyclopedia All-New Edition** by Matthew K. Manning and Alex Irvine, the "definitive guide to the characters of the DC Universe." It includes story lines, art and more.

WEDNESDAY

WATCH: The fourth and final season of **Rectify** premieres tonight. The series follows the life of Daniel Holden (Aden Young), who returns to his home town in Georgia after 19 years on death row. Catch it at 10 p.m. ET/PT on Sundance.



WARNER BROS. ENTERTAINMENT

THURSDAY

WATCH: Also returning is **Mom**, starring Anna Faris and Allison Janney. In the season premiere, Christy (Faris) and Bonnie (Janney) stay strong in their sobriety but face new challenges. Tune in tonight at 9 p.m. ET/PT on CBS.



JONATHAN PRIME

FRIDAY

SEE: Oscar winner **Tom Hanks** returns to the big screen this weekend as Robert Langdon in **Inferno**, the film version of the best-selling book of the same name by Dan Brown. The thriller co-stars Felicity Jones.

Compiled by Mary Cadden