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Section C

UPCYCLING LAKE CITY

Halpatter Brewery is infusing history into new building.

By TAYLOR GAINES
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Chris Candler wants to revitalize the future of downtown Lake City. He hopes to do so by reaching into the past.

When Halpatter Brewing Company opens sometime this fall — Candler is a co-founder — it's going to be filled with pieces of Lake City's history.

"Everything we've been doing is meant to harken back to Lake City's past and has been meant to pay homage to the city that we love," Candler said.

Candler and his team have found things from all over town to create the new brewery, including fire escapes from the Blanche Hotel, original Marion Street bricks from an old church parking lot and other knicks and knacks from the old courthouse as well as a farm near Country Club Road.

The fire escapes, for instance, are being fashioned into table bases for the brewery, largely

thanks to the work of John Best, an interior designer and fabricator who used to work on "Extreme Makeover: Home Edition."

He is just as passionate about Halpatter's mission.

"We're trying to keep it as Florida and Lake City as possible," he said.

Best previously worked on a brewery in St. Petersburg, Fla., called Green Bench Brewing Company. He said it's important to him that he believes in a project before committing to it.

"I believe in this one," he said. "These guys are awesome."

Candler hopes the community will believe in Halpatter, too. He thinks the history and flavor of Lake City being injected into the brewery will be infectious.

"It creates a sense of ownership," he said. "We're putting together a brewery for this city. We want people to look at Halpatter and say, 'This is my brewery.' It's not some big commercial conglomerate that happens to be located here."

Halpatter is also naming its beers historically. Sixteen Springfields, for example, an India pale ale,



Interior Designer John Best fixes up his workshop at Halpatter Brewing Company earlier this month. Best, who used to work on "Extreme Makeover: Home Edition," is working with the Halpatter team design the brewery.

UPCYCLE continued on 3C

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Help parents or pay student loans?

Dear Dave,

I graduated from college two years ago, and I have a good job making \$60,000. I have about \$10,000 in student loan debt, but my mom and dad have a real issue with their roof. It's leaking in places to the point they have to set buckets around to catch the water, and I've gotten repair estimates of \$3,000 to \$5,000. They're good, hard-working, blue collar folks, but they're less fortunate financially and have more debt than I do. What should I do first — help them fix the roof or pay off my student loan debt?

— Jordan

Dear Jordan,

You've got a great spirit, man. If I woke up in your shoes, I'd probably help them fix the roof first. The only way I would do that, though, is if they agree to let you help them address the reasons they don't have any money. If you have the cash, go ahead and pay for the roof. But let them know they must pay you back by getting some financial counseling.

I know you love your mom and dad, and they work too hard to be broke. We're not talking about you shaming or condemning them in any way. Talk to them

DAVE SAYS



Dave Ramsey
CEO of Ramsey Solutions

in a loving, caring way, but you have to address the situation. If they've worked all their lives and can't come up with \$3,000, something's wrong. The fact they don't have any money is the symptom. The problem is they've

mishandled the dollars they earned. Even if you don't make a lot, you can have cash set aside for emergencies if you manage it well.

You're a young guy making good money, so there's no reason you can't do both things quickly. Help your folks with the roof, then turn around and knock out that student loan debt. It won't be a huge burden to you. But remember, you fixing their lives without them fixing their lives will be a burden — to all of you!

— Dave

Dear Dave,

We're debt-free except for our house. I've been

talking to a friend about how much money to allow for fun in your budget. The other day we bought a \$100 bottle of wine, and she thought that was unreasonable. What's your opinion?

— Beth

Dear Beth,

Something like that depends entirely on your overall financial situation. Buying a \$100 bottle of wine is pretty stupid if you only make \$20,000 a year. It's not unreasonable, though, if you make \$200,000 a year. Having a great income-to-asset ratio and living debt-free gives you the opportunity to relax and enjoy a few

things.

You've got to take the whole picture into account. I know a guy who makes well over \$15 million a year, and he bought a \$200,000 car. As a ratio, that's a very small percentage of his income. So, it's kind of silly to say an item is too expensive, or an irresponsible purchase, based on price alone.

— Dave

■ Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored five New York Times best-selling books and hosts "The Dave Ramsey Show" on more than 550 radio stations and digital outlets.

Hurricane Harvey victims could see higher taxes

Some Houston homeowners face new burden.

By **JUAN A. LOZANO**
Associated Press

HOUSTON — As Houston recovers from Harvey's devastating flooding, many homeowners could be asked to shoulder an added financial burden: higher taxes on the same houses they are struggling to rebuild.

Mayor Sylvester Turner has proposed a one-time increase in the city's property tax rate to help pay for mounting hurricane expenses, particularly the cost of cleaning up debris and replenishing an emergency fund.

Turner said he was "very, very sensitive" to the plight of homeowners and that the city was "trying to minimize" its request.

The mayor initially proposed an 8.9 percent increase that would have generated about \$118 million. But Turner said Wednesday that improved reimbursement rates from the federal government allowed the city to cut the proposal to 3.6 percent, which would generate about \$50 million.

The city council is set to vote on the tax hike Oct. 18, but it's unclear if the proposal has enough support to pass. In Harris County, which includes Houston, at least 136,000 homes and other structures were flooded.

Some Houston homeowners say the proposal is like being kicked after being knocked down.

"Not a good idea. I think it sucks," Bob Cantrell said as he sat in his garage, surrounded by the few pieces of furniture and personal items he was

able to salvage from the floodwaters.

Cantrell, 57, said if the city wants to raise his property taxes, it should do so based on the value of his home after the flooding. He estimates that the value of his house in the Meyerland neighborhood dropped from \$650,000 to less than \$200,000 after it took in 29 inches of water.

City officials say the proposed tax hike would be based on home values before Harvey's flooding. Three public hearings on the idea have been scheduled, with the first one set for Monday.

Aside from property taxes, Texas cities have few other options to raise money for emergency needs. Most local governments are funded mainly through a combination of property and sales taxes. Texas is one of seven states with no state

income tax.

In Houston, a revenue cap approved by voters in 2004 restricts the amount of annual property tax increases. The emergency declaration for Harvey would help the city get around the cap.

Tax hikes after natural disasters are rare. It's far more common to get a tax break, said Valrie Chambers, an associate accounting professor at Stetson University in Florida.

In 2015, voters in St. Bernard Parish, southeast of New Orleans, rejected for a second time a proposed tax hike to pay for post-Hurricane Katrina levee upkeep and storm drainage. After Hurricane Sandy in 2012, some communities in New Jersey that considered raising taxes were able to make up for losses through federal community development block grants.

Houston isn't the only local government considering a property tax hike after Harvey. The Houston suburb of Pearland is debating a 2.8 percent tax increase. Nueces County in South Texas had considered a 1 cent increase in its tax rate but last week voted to keep its rates unchanged.

Chambers said Houston should consider offering a hardship exemption for residents whose homes were flooded.

"This process would add additional cost to the city, but may be more humane," she said.

During Wednesday's city council meeting, some council members called on the state to use its \$10 billion rainy day fund to help Houston and other Texas cities recover from Harvey.

"If the state is willing to

join with us and tap into their rainy day fund ... then there will be no need to impose any burden on people that are already burdened enough," Turner said.

Gov. Greg Abbott has said he has no plans to call state lawmakers into special legislative session to help cover Harvey's expenses, but he has suggested that Texas will draw from the rainy day fund. How much money would come out of the fund — and how it might be spent — remain unclear.

Brad Linder, 61, one of Cantrell's neighbors, said he's OK with the tax increase, but it should be based on the current value of his home, which took in a foot of water.

"The mess has got to be cleaned up. You can't make money," he said. The mayor has "got to get it somewhere."

Ask the Fool

Puzzling Behavior

Q What could be going on with a company I'm considering investing in? It seems to be doing everything right, as its sales and earnings have been growing at double-digit rates, and it's carrying no debt. Yet the stock keeps falling. — *H.P., Norwalk, Connecticut*

A Study it more closely. Even steep growth rates may be lower than previous levels. Check out expectations, too. If the company and/or Wall Street analysts expect slower growth in the future, that can dampen enthusiasm for the stock, with many people selling shares and thereby depressing its price. Perhaps competitors are fast advancing on the company or questions have been raised about its management or offerings. Remember that investors need to focus on any company's future more than its past.

Then there's the stock price itself. Since the company has been growing briskly, investors may have bid up the stock to lofty heights, well above its intrinsic value, and the price may now be settling back to more reasonable levels. Always look at a company's big picture.

Q Can you explain what Warren Buffett's mentor, Benjamin Graham, meant when he said, "In the short run the market is a voting machine. In the long run it's a weighing machine"? — *K.T., Carson City, Nevada*

A Graham was pointing out how from day to day, the stock market reflects the popularity of various stocks and the psychology of investors. Investors "vote" by buying and selling, sending prices up and down. Over the long run, though, the popularity contest fades away and value is what matters. Stock prices ultimately reflect or approach the value of the underlying companies, based on their sales and earnings and their potential growth. Invest for the long term.

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Life Changes Mean Tax Changes

After celebrating or mourning various life changes, you need to tend to the tax changes they may bring about. Fail to do so, and it could cost you.

With any new job, fill out that W-4 form carefully, lest you end up having too much or too little money withheld from your paycheck. If you have substantial other income, such as interest and dividends, adjust the withholding accordingly. If you're paying off a mortgage or student loans, or are otherwise able to itemize deductions, you might adjust your withholding allowances upward to reflect your lower expected taxes.

If you're changing jobs, try not to cash out your 401(k) account. Instead, you can transfer those retirement assets to a traditional or Roth IRA, where they can keep growing for you and where you can control the investments.

When you get married, revise your W-4 withholding status immediately. Many couples get whacked with the

"marriage penalty," where, if both spouses work, they may pay more in taxes than two single people with the same incomes. Come tax time, run the numbers to see if it's best to file your returns separately or jointly.

Divorcing? Again, adjust your withholding to reflect your new filing status. With the splitting of marital assets, your other income (such as interest and dividends) might change, and you may have less or no mortgage interest to deduct. Assets will also be divided, and the tax impact will follow the person who retains the property. Forced sales of assets might generate capital gains. Alimony is generally taxable to the person receiving it, and deductible by the person paying it, but child support is neither taxable to the recipient nor deductible by the payer. Your filing status is based on your status on the last day of the tax year.

There's much more to know about these and other life changes (such as adoptions, unemployment, etc.). To learn more, you can visit fool.com/taxes or irs.gov. The IRS website even sports a W-4 calculator tool to help you. Better still, consult a tax pro.

My Dumbest Investment

Learning the Hard Way

I bought shares of Sirius XM Holdings and Taser International at their highs. I don't think they will ever get where they need to get so I can get rid of them. I paid too much for both, and I just keep holding. Oh well, I'm learning. — *D., online*

The Fool Responds: Your story offers several lessons. First off is the importance of patience. Taser, which has been redubbed Axon Enterprise, is still underwater for you, but Sirius is up about 23 percent as of this writing, since you wrote to us. Stocks rarely behave exactly as they're expected to.

Next, don't think so much about a stock's highs or lows. A stock that has fallen to a 52-week low can still fall further, while a stock that has doubled or tripled can still keep rising — over the short or long term. It's more helpful to try to figure out what a given stock (one tied to a healthy and growing company) is really worth and then aim to buy when it's undervalued. That way it will

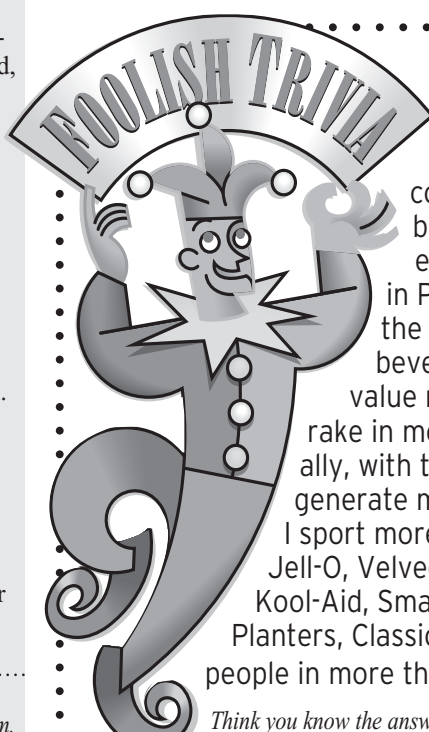
be more likely to rise in value than to fall. Finally, if you have little faith in any holding, unload it — no matter whether that will deliver a gain or loss. Whatever money is left in it can be redeployed into a stock in which you do have a lot of confidence.

LAST WEEK'S TRIVIA ANSWER

Few people know my name, but my chips are very likely in your smartphone, cable box and other devices. I'm the product of mergers and spinoffs, and for more than 50 years I have been tied to Hewlett-Packard, Agilent, AT&T, Bell Labs and Lucent, and I'm the product of a 2016 acquisition by Avago Technologies. I or my predecessors introduced the first LED dot-matrix displays in the 1960s and launched the first Wi-Fi/Bluetooth/FM combo chip for mobile phones in 2007. I have shipped more than a billion optical mouse chips. My market value recently topped \$100 billion. Who am I? (Answer: Broadcom Ltd.)



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



Name That Company

I'm the product of a 2015 megamerger between two companies that trace their roots back to the late 1800s and earlier. Today, headquartered in Pittsburgh and Chicago, I'm the world's fifth-largest food and beverage company, with a market value recently near \$100 billion. I

rake in more than \$26 billion annually, with the help of eight brands that generate more than \$1 billion annually. I sport more than 200 brands, including Jell-O, Velveeta, Grey Poupon, Lunchables, Kool-Aid, Smart Ones, Ore-Ida, Oscar Mayer, Planters, Classico and Maxwell House. I employ people in more than 40 nations. Who am I?

Think you know the answer? We'll announce it in next week's edition.



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UPCYCLE

Continued From 1C

is inspired by the 16 Springfield rifles thrown into Lake DeSoto after the Civil War.

“Halpatter” is a reference to an old Seminole Indian chief, a man that was known to settlers as “Alligator,” Candler said.

That history is beginning to come into focus at Halpatter’s downtown location, according to Candler.

“It’s moving along faster than it looks like on the outside,” he said.

As things start to come together, Candler’s dream of revitalizing the downtown area can begin to take shape.

“We’ve always said that this was gonna happen down here,” he said. “We’ve always thought we needed more vibrancy in our downtown.

“There’s so much history that people don’t know about. This place was a hotbed at one point, the big time. I think so much of that history gets relegated to being forgotten. We want to bring some of that back.”



ABOVE: An example of the way interior designer John Best is looking to use historical Lake City artifacts in the brewery. This table, for instance, is made of pieces from the old Blanche Hotel fire escape. **BELOW:** Bricks from the original Marion Street that the brewery plans to use as part of its incorporation of history. Candler said they got the bricks after an old Presbyterian church in Lake City re-did its parking lot.



Photos by TAYLOR GAINES/Lake City Reporter

ABOVE: The brewing tanks at Halpatter waiting to get fired up for production. **BELOW:** Interior Designer John Best stands next to pieces from the old Blanche Hotel fire escape that will be used to build furniture for the brewery.



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Save Money Through ENERGY EFFICIENCY

FAMILY FEATURES

As much as half of the average homeowner's monthly utility expenses go toward cooling and heating, according to the U.S. Department of Energy (DOE). For many households, that makes energy the largest home-related expense each month, next to a mortgage payment.

Fortunately, numerous technological advances are making it easier than ever to manage home energy use. In fact, the DOE estimates you can save as much as 10 percent a year on energy costs by simply adjusting the temperature up or down when you're away during the day. Installing a programmable thermostat that never forgets to adjust on a busy morning and kicks back on before you arrive home can help you earn these savings and reduce energy consumption.

Home Automation

Newer smart, programmable thermostats can be controlled remotely by internet-connected devices, such as tablets and smartphones. Some models can also monitor your energy usage and system efficiency, providing data to help you make further adjustments to how you operate your HVAC system.

Lighting is another major energy challenge. However, smart light bulbs let you adjust your home's ambiance (and energy usage) with just a couple of quick taps. Paired with motion sensors that detect movement (or a lack thereof) and adjust lighting accordingly, smart bulbs can help reduce the waste of energy caused by lighting unused rooms.

Similarly, smartphone applications that connect to other appliances, utilities and home features offer the best of personalized comfort and convenience while providing tools to help minimize your home's energy consumption.

Zoned Climate Control

If you're like most homeowners, there are parts of your house that simply don't get much use or only get used during certain times of the day. Maintaining the temperature in those uninhabited areas can be costly and wasteful. As an alternative, an option such as zoned climate control allows you to stay comfortable in the rooms you use without spending a fortune on energy bills.



Photos © 2017 Scripps Networks, LLC. Used with permission; all rights reserved.

While a zoned system is generally considered a premium home feature, it isn't unattainable and actually offers long-term savings, due to its energy-efficient operation. The home is divided into zones, designated by floors, rooms or areas – however the homeowner chooses – which eliminates the “all on” feature of traditional air conditioners.

A system like Mitsubishi Electric Cooling & Heating's Zoned Comfort Solutions offers a true zoning-system with convenient controls and automation, along with whisper-quiet operation. Both ducted and non-ducted units are available depending on the space and occupant needs. Additionally, some models have advanced filtration features to help eliminate allergens, contributing to improved air quality.

For a new build, installing a zoned system from the outset is relatively simple. However, zoned systems are also a possible solution for replacing your home's HVAC system or rectifying a problem with a single uncomfortable room.

Pairing the system with sensors or remote app controls can bring operating costs even lower through computerized automation.

Renewable Energy

Another option to offset some of your home's energy and utility costs is generating your own renewable energy through solar or wind power systems. Installation depends on many variables, such as how much energy you use, local codes and standards, and whether the house and surrounding terrain are situated to allow you to capture adequate natural power. For a home under construction, your builder should be able to offer guidance; for an existing home, contacting a local renewable energy organization or state office is a smart first step.

Find more ways to save money on your energy bill at mitsubishicomfort.com.

COST CONTROL

A state-of-the-art zoned climate control system can be configured to your specific needs, but all the customization options can make it tricky to predict how much your installation might cost. Taking into account these variables can give you a better sense of how much you'll be spending.

New equipment. Each system includes an outdoor unit, indoor unit(s), controls and parts including the refrigerant line-set, wiring and electrical accessories. Conditioning one room or zone comes at a significantly different price than cooling and heating a home with eight or more zones. Generally, new equipment comes in between \$3,000-\$15,000, depending on the number of zones and size of the home.

Labor. This is what you will pay a licensed HVAC contractor to install the system (and remove your old one, if necessary). Contractors' labor prices vary widely, but expect to spend an amount roughly equal to your equipment cost, depending on your geographic location and the complexity of the installation.

Additional costs. Depending on your existing system, you may incur costs for items such as electrical work to install a new 240V outlet (\$200-\$1,000, or more if your electrical panel requires a new circuit); an equipment pad, stand or brackets for the outdoor unit (\$50-\$300); ductwork (prices vary greatly depending on the home); and controller options (approximately \$200-\$300 each).

Unique situations. Some homes, such as older homes, high-performance homes and homes in extreme cold-weather regions, often require auxiliary heat or specialized designs or equipment, all of which can impact the cost of the system. However, with Mitsubishi Electric's Zoned Comfort Solutions, 100 percent heating down to a 5 F outdoor temperature can be attained.

Rebates. Some states offer rebates for the installation of more energy-efficient appliances, including HVAC systems. These rebates can help offset some of the upfront costs associated with installing zoned systems. Consider speaking with a professional or researching available rebates in your region before purchasing a new system.

VA co-hosting career fairs for veterans



FILE

The Lake City VA Medical Center, as part of the North Florida/South Georgia Veterans Health System along with Career Sources of Northeast Florida, will host three veteran centered and persons with disabilities career fairs at three of its North-Central Florida locations. Recruitment will be conducted for housekeeping, food service, logistics, and purchasing agent positions. Some on-the-spot interviews will be conducted. There will be a career fair at the Lake City National Guard Armory, located at 490 NW Lake Jeffrey Rd., on Wednesday, Sept. 27 from 9 a.m. to 1 p.m. There will be another career fair at the VFW Post 2811, located at 1150 NE Waldo Rd. in Gainesville on Wednesday, Sept. 27 from 9 a.m. to 1 p.m. The third career fair will take place at Career Source Citrus, Levy and Marion County, located at 2703 NE 14th St. in Ocala, on Wednesday, Sept. 27 from 9 a.m. to 1 p.m. Please bring your DD-214's, service connected disability letter if applicable and resume.

Hurricane Recovery Tips Sponsored by The Wheeler Agency

Hurricane Irma caused damage to numerous homes and businesses in Columbia County. While we are blessed that damage in our area is less severe than other areas, we should be alert to potential scams and frauds that often accompany post disaster recovery. We are providing these hurricane recovery tips to you as a community service.

- ✓ Be wary of out-of-town contractors. Local is usually the best option.
- ✓ Ask for several references from the contractor, and call those references before work begins. The contractor's reputation may be the most important component of project success.
- ✓ Require proof of license and verify the license is active through Florida Department of Professional Regulation. All general contractors, air conditioning, roofing and plumbing contractors are required to be licensed through the State of Florida. You lose significant legal rights by using unlicensed contractors.
- ✓ Ask for a detailed written estimate of the things you need done up front.
- ✓ Do not sign any contract that includes an ASSIGNMENT OF BENEFITS clause. Ask your insurance agent, or call us to learn why this could be very bad for you.
- ✓ The Columbia County Builders Association is an excellent source of information about local contractors: www.buildcolumbiacounty.com

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Leaders to tech firms at UN: Remove terror posts in 2

By JENNIFER PELTZ
Associated Press

UNITED NATIONS — The leaders of Britain, France and Italy are setting an ambitious goal for tech companies to tackle online posts that promote terrorism: Take them down within an hour or two.

Convening world and tech leaders Wednesday at the United Nations, British Prime Minister Theresa May said internet companies are making progress but need to go “further and faster” to keep violent extremist material from spreading online.

The average lifetime of Islamic State extremists’

online propaganda shrank from six days to 36 hours in the first six months of this year, May said.

“That is still 36 hours too long,” she said.

French President Emmanuel Macron and Italian Prime Minister Paolo Gentiloni joined May in leading what she called a first-of-its-kind session on the sidelines of annual U.N. General Assembly meeting of global leaders.

Internet services are facing increasing pressure to rid themselves of messages that, authorities say, provide inspiration and instructions for militant attacks. Leaders of the Group of Seven wealthy

democracies pressed tech companies this spring to move more swiftly, after May raised the issue in the wake of a suicide bombing that killed 22 people outside a pop music concert in Manchester, England.

With potential legal consequences looming — May and Macron have suggested their countries could impose legal liability and fines if tech companies don’t do enough to deal with extremist material — online giants are eager to show they’re taking the issue seriously.

This summer, Facebook, Microsoft, Twitter and Google-owned YouTube launched a joint counterter-

rorism initiative to collaborate on technology and work with experts. Menlo Park, California-based Facebook announced it had started using its artificial intelligence capabilities to find and remove extremist content, as it does to block child pornography. The company now has 150 engineers, content reviewers, language specialists, academics and former law enforcement figures focused on counterterrorism, global policy and counterterror head Monika Bickert told the U.N. gathering Wednesday.

San Francisco-based Twitter recently said it suspended 300,000 accounts for promoting terrorism

just in the first six months of this year, the great majority flagged by its own internal efforts before posting anything. YouTube has more than doubled the number of violent extremist videos removed in recent months, Google Senior Vice President Kent Walker said Wednesday as he announced the Mountain View, California-based company would commit millions of dollars to research on combatting extremist content online.

“Removing all of this content within a few hours, or even stopping it from getting there in the first place, poses an enormous technological and scientific

challenge that we continue to undertake,” he told the world leaders. “The haystacks here are unimaginably large, and the needles are both really small and constantly changing.”

Another challenge: taking on extremist postings without impinging on free speech. Walker acknowledged “we still don’t always get this right”: YouTube’s machine learning protocols recently removed activists’ videos from Syria’s civil war amid a search for graphic or pro-terrorist material, for example. The company said it would restore any videos improperly taken down, and at least some have already been returned.

Chain restaurants like Chili’s trying to dish up growth again

By James F. Peltz
Tribune News Service

Chili’s Grill & Bar is going on a diet to fatten its sales — just one of the strategies casual-dining chains are using to reverse a slowdown in growth.

Chili’s is slashing the number of items on its menu by 40 percent, to 75 from 125, to focus on its core offerings, such as burgers, fajitas and baby back ribs. The chain is trying the leaner menu in hopes of stemming a sales drop.

“We had to take control of what we could control,” Chili’s President Kelli Valade said. “We had potentially lost our way.”

The entire sector of publicly held, mid-priced U.S. restaurant chains seems to be struggling to find its way back to growth. The brands face stagnant or slumping sales and shifts in consumers’ dining habits.

They include not only Chili’s, a division of Brinker International Inc., but also DineEquity Inc., which owns Applebee’s and IHOP; BJ’s Restaurants Inc.; and Ruby Tuesday Inc. Cheesecake Factory Inc., a more upscale member of the casual-dining group, also has seen its sales growth stall for the first time in eight years.

“The past 24 months have been extraordinarily difficult,” Applebee’s President John Cywinski told Wall Street analysts last month.

Americans still love eating out. Consumer spending at restaurants and other food vendors, including beverage sales, stood at an inflation-adjusted annual rate of \$605 billion in the second quarter, up 4 percent from \$584 billion two years earlier, according to the U.S. Commerce Department’s Bureau of Economic Analysis.

But much of that growth has been outside the casual-dining sector in areas such as inexpensive fast-food chains, “fast casual” outlets such as Chipotle Mexican Grill Inc. and Panera Bread Co., takeout and delivery services, and independent restaurants — both mid-priced and upscale — that deliver a higher perceived value, analysts said.

“We’ve seen a lot of growth in the fast-casual segment,” said Victor Fernandez, executive director of insights and knowledge at TDn2K, a firm that tracks the restaurant industry. “It’s in the middle, the casual-dining area, where that market share is coming from.”

That has caused problems for the casual-dining chains. Consider: Brinker’s stock has tumbled 33 percent this year, while the benchmark Standard & Poor’s 500 index has gained 11.6 percent. The stock of DineEquity has plunged 47 percent, BJ’s Restaurants is down 25 percent and Ruby Tuesday has fallen 31 percent.

In the first six months of this year, Applebee’s same-store sales — that is, sales at restaurants open at least 18 months and a key measure of performance — dropped 7 percent from a year earlier, and IHOP’s fell 2.1 percent.

DineEquity tapped new leadership to turn around its chains. Stephen Joyce, former chief executive of Choice Hotels International Inc., earlier this month took over as CEO of DineEquity, replacing Julia Stewart, who resigned March 1. Stewart previously headed IHOP, originally the International House of Pancakes, and merged that company with Applebee’s in 2007 to create DineEquity.

Same-store sales at BJ’s Restaurants, a 194-store chain based in Huntington Beach, Calif., fell 1.4 percent in the first half of this year.

Ruby Tuesday, a chain mostly in Eastern states, said its same-store sales fell 3.1 percent in its fiscal year that ended June 6. The Tennessee firm also is closing some restaurants and said last month it was reviewing “strategic alternatives” that included a possible sale of the company.

Garden Fresh Restaurant Corp., the San Diego-based parent of the Souplantation and Sweet Tomatoes chains, filed for bankruptcy last year and later sold its assets to an investment firm.

Same-store sales at Cheesecake Factory, based in Calabasas Hills, Calif., fell 0.5 percent in the second quarter compared with a year earlier. It was the

company’s first quarterly decline in the measure since 2009. In turn, Cheesecake Factory’s stock has skidded 32 percent this year.

For Chili’s, a key problem was that its menu had become bloated as the chain — in its own words — “chased consumer trends, expanded the menu and tried to be all things to all guests” but instead became saddled with a “fuzzy food reputation.”

The result: Chili’s U.S. same-store sales fell 2 percent in its fiscal year that ended June 28 after a 2.2 percent decline the prior year.

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Florida farms recovering from Hurricane Irma

From staff reports

GAINESVILLE – The resiliency of Florida's farmers and ranchers is on full display in the aftermath of Hurricane Irma. They are working to restore food and fiber production for this state and the nation, despite the widespread destruction of crops, buildings, fencing and other property lost to wind and water damage.

Like many other Floridians, farm families are contending with significant failures in the electric power grid. Many face weeks of rebuilding and replanting before full operations can resume.

The entire peninsula suffered major damage. The most severe overall destruction occurred in Southwest Florida. Early estimates indicate that in some areas of the primary citrus belt at least 60 percent of green fruit was knocked off the trees, raising the likelihood that the 2016-2017 crop will be much smaller than expected. Those farmers who had already planted fall vegetables, including tomatoes, report a near-total loss.

Agriculturists throughout the region and elsewhere face the general task of either repairing or restoring irrigation systems, machinery and other equipment.

Scattered assessments among ornamental plant

growers indicate that many greenhouses and shade covers were either partially standing or unusable. Some nursery owners have less than 50 percent of their plants in marketable condition.

In Hendry and Glades counties, observers have found hundreds of sugarcane plants submerged in water, buried in sediment or blown away. Palm Beach County sugarcane appears to be shredded, but farmers there say that new growth is possible and along with it, a partial harvest.

Standing water is a challenge for agricultural producers throughout the entire peninsula. Flooding has blocked access to fields and groves and limited access to beef cattle in pastures marooned by the storm. In east Florida's Brevard County, for example, an estimated 50,000 acres of ranchland is under water, likely imposing a weight loss in calves shipped for processing.

As far north as Putnam County, west of St. Augustine, vegetable growers cannot enter fields because there is no access. Blueberry producers from south-central Florida north to Gainesville are struggling with acreage that has turned into lakes or muddy bogs.

Official economic loss totals will be available soon.



Fields in LaBelle saw extreme flooding after Hurricane Irma hit Florida last week.

COURTESY

Informal estimates suggest that the total agricultural cost of the storm will be in the billions. In south Florida's Okeechobee County, for example, an informal evaluation places the local loss at a minimum of \$16 million.

Florida Farm Bureau President John L. Hoblick expressed his grateful appreciation to farm families for their ability to survive a catastrophic

hurricane and continue with their livelihoods. "Our farmers and ranchers show their true strength under the pressures of adversity," Hoblick said. "I ask all Floridians to join me in applauding their dedication, hard work and willingness to work through very difficult circumstances so that they can continue operations that support us all."

Hoblick called upon

federal officials to provide emergency assistance to achieve full recovery. "A farm disaster of this magnitude requires exceptional action," Hoblick said. "Farm families need our help. I urge the Congress and the Administration to endorse immediate financial support for Florida agriculture. We appreciate all aid that you can provide during this crisis."

Twenty-five members

of Florida's Congressional delegation have already asked Congressional leaders to appropriate adequate funding for this purpose. In a Sept. 12 letter the lawmakers wrote that "the destruction caused by Hurricane Irma throughout Florida means that Congress must again act swiftly to ensure the availability of additional funding needed for recovery efforts."

Florida farm bureau donates to people hit by hurricanes

From staff reports

GAINESVILLE – Florida farmers well know the difficulty of restoring operations after a major storm. They are busy reconstructing and repairing their own properties in the wake of Hurricane Irma's destruction.

But they have also taken a moment to help other farm families in need. The Florida Farm Bureau State Board of Directors has established a Hurricane Irma Disaster Relief Fund to assist Florida farmers and ranchers who suffered severe losses during the storm.

They provided the fund with its initial capital by contributing \$5,000. The members have called upon other Floridians to join them in providing emergency assistance.

Donations in support of Florida farm families should be made payable to Florida Farm Bureau Women's Fund, Inc. and mailed to P.O. Box 147030, Gainesville, FL 32614. All contributions are tax-deductible. Please note that the money is for the Hurricane Irma Disaster Relief Fund.

In addition, the board voted to support Texans who suffered losses from Hurricane Harvey this summer. At their Sept. 20 meeting the members voted to send \$5,000 to the Texas Farm Bureau Hurricane Harvey Relief Fund for Agriculture.

"We are pleased to help fellow farmers and ranchers who have temporarily lost their ability to produce food and fiber," said Florida Farm Bureau President John L. Hoblick. "Many of them will be rebuilding and replanting for months. Their livelihoods are at great risk. We hope that the Florida Farm Bureau Directors' contributions will help them confront the challenges they are now facing."

"I thank our directors for stepping up to meet this need," Hoblick added. "I also want to thank our fellow citizens here in our state and across the nation for their good wishes and prayers as Florida's farm families recover from this disaster."

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