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PROFESSIONAL COMPLIMENTARY
PICTURES ON TUESDAY AND FRIDAY

SUNDAY:

MARRYBELL MADURO
SINGER
6:30 TO 8:30 P.M.

MONDAY:

ANDERSON BAHAMON
SINGER
6:30 TO 8:30 P.M.

TUESDAY:

JEAN PAUL
SAXOPHONIST
6:30 TO 8:30 P.M.

WEDNESDAY:

MAILLEYN ALVARADO
VIOLINIST
6:30 TO 8:30 P.M.

THURSDAY:

MARRYBELL MADURO
SINGER
6:30 TO 8:30 P.M.

FRIDAY:

MAILLEYN ALVARADO
VIOLINIST
7:00 TO 9:00 P.M.

SATURDAY:

RICKY THOMAS
GUITAR
6:30 TO 8:30 P.M.



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FEMA staff sound the alarm on disaster preparedness at rally in front of agency headquarters

By GABRIELA A. ANGUIERA
Associated Press

Current and former staff of the Federal Emergency Management Agency demonstrated against workforce and program cuts during a "FEMA Solidarity Rally" on Friday, a potentially risky act of protest because some of the same staffers were placed on leave after signing a public dissent letter in August.

Several dozen people gathered outside the FEMA headquarters in Washington, D.C., calling on President Donald Trump to stop dismantling the agency charged with managing the federal disaster response. They warned that eliminating FEMA, something the president suggested he would consider, would put lives at risk and hurt communities.

"It's clear these disasters are becoming more frequent and more intense," Jeremy Edwards, the agency's deputy director of public affairs under President Joe Biden, said at the rally. "Our country needs FEMA now more than ever. And right now, FEMA needs us, too."

The demonstration also was a call to support FEMA staff members who have been



A sign for the Federal Emergency Management Agency is pictured at FEMA headquarters, April 20, 2020, in Washington.

on paid administrative leave for nearly two months after signing a public letter of dissent in August. That letter criticized Homeland Security Secretary Kristi Noem and other Trump officials for cutting staff and programs. "Try as they might to run us over, we are not backing down, and we are putting up one hell of a fight," said Phoenix Gibson, one of the few current FEMA employees who publicly signed the dissent letter.

FEMA did not immediately respond to a request for comment on the rally. Demonstrators waved signs that said "FEMA Saves Lives" and "Hands off FEMA" while

speakers paid tribute to FEMA's staff and mission, which they said has been under attack by the Trump administration.

FEMA veterans recalled proud moments when they helped deploy search and rescue teams after the 1995 Oklahoma City bombing, or helped nail tarps to people's roofs after Hurricane Katrina in 2005.

Michael Coen, FEMA chief of staff in the Obama and Biden administrations, said the employees' commitment to helping people compelled them "to warn Congress and the American people of the cascading effects of the decisions

being made by the current administration."

Organizers said they want Noem to reinstate signers of the August declaration, for acting administrator David Richardson to resign and for FEMA staff to no longer be required to assist U.S. Immigration and Customs Enforcement officers.

Trump has repeatedly floated the idea of eliminating or phasing out FEMA, though that rhetoric has shifted in recent months. Noem often says FEMA should be eliminated "as it exists today" and remade into something new.

The agency has been in upheaval since January.

About 18% of the agency's permanent full-time employees have departed, including 24 senior-level staffers, according to the Government Accountability Office.

The administration also has slashed resilience and preparedness funding. A requirement that Noem personally approve any spending over \$100,000 has drawn sharp criticism and was even blamed for delays in deploying search-and-rescue teams after the deadly Texas floods in July. Trump appointed a 12-person FEMA review council led by Noem and Defense Secretary Pete Hegseth. It is expected to submit its recommendations around December.

Any major changes to FEMA's authority would require action by Congress. Lawmakers in the House introduced the bipartisan "FEMA Act" this summer, which calls for returning FEMA to a Cabinet-level agency, deploying project-based grants instead of reimbursements, and creating a single application for all federal disaster help for survivors, among other reforms.

Rally organizers said they supported the bill. □



President Donald Trump, right, shakes the hand of Russia's President Vladimir Putin during a joint press conference at Joint Base Elmendorf-Richardson, Alaska, Aug. 15, 2025.

Associated Press

By The Associated Press

People in Russia and Ukraine on Friday hoped for progress but anticipated no major breakthrough on ending their war at an upcoming summit between U.S. President Donald Trump and Russian leader Vladimir Putin. The two leaders agreed in a phone call Thursday to meet

in Budapest, Hungary, in the coming weeks, according to Trump, who was scheduled to meet with Ukrainian President Volodymyr Zelenskyy at the White House later Friday. "When (Trump and Putin) meet, I don't think anything will be achieved quickly," 36-year-old Moscow resident Artyom Kondratov told

Russians and Ukrainians expect no major breakthrough at planned Trump-Putin summit

The Associated Press.

At a previous Trump-Putin summit in Alaska in August, Putin didn't budge from his demands and has raised objections about some key aspects of U.S.-led peace efforts. Three rounds of direct peace talks in Istanbul yielded no major breakthroughs.

"There will be some progress (in Hungary), yes, again, regarding prisoner exchanges and the return of children from both sides, but I'm sure there won't be any concrete action in the coming days," Kondratov said.

Another Moscow resident, 58-year-old Alexander Fedotov, reckoned Trump's

peacemaking efforts could bear fruit.

"Trump isn't going to Europe for nothing. It's a big trip for him after all," he said. "I think there will be progress."

More than three years after Russia's full-scale invasion of its neighbor began and more than 10 years after it seized Ukraine's Crimea peninsula, many are weary of the war.

"I wish everyone well and peace. We're all waiting for this, all Russians want it," 55-year-old Svetlana, who didn't give her last name, said in Sevastopol, Crimea's largest city.

The mood in Kyiv was less hopeful.

"There are no expectations from any of these meetings, because the previous meetings showed that they are not productive," Marichka Fartushna, an army medic, told the AP.

"Trump has clearly shown his position. He is not for Ukraine," she said.

Ukrainian veteran Ivan Balatskyi said that amid the intense diplomatic maneuvering he expects the U.S. to stand by Ukraine.

"We showed the whole world that we can fight and we are ready to fight until the end," he said. "And we expect support from our friends, Americans, from the American people." □

'No Kings' protests return as Trump ramps up authoritarian practices, organizers say

By SAFIYAH RIDDLE
Associated Press/Report For America

Big crowds of protesters are expected Saturday in thousands of places around the U.S. in opposition to what some are characterizing as increasingly authoritarian practices by President Donald Trump.

It's the second "No Kings" protest and third mass movement against the administration this year, and it comes amid an intensifying conflict between federal law enforcement and protesters nationwide.

Some conservative politicians have condemned the protests as "Hate America" rallies, while others say that it represents a "patriotic" fight for First Amendment rights.

Here is what to expect on Saturday.

Organizers aim to boost political engagement

Ezra Levin, a leading organizer of Saturday's protests, said the demonstrations are a response to what he called Trump's "crackdown on First Amendment rights."

Levin, the co-executive director of the nonprofit Indivisible, pointed to Trump's sweeping immigration crackdown, his unprecedented promises to use federal power to influence midterm elections, restrictions on press freedom and



Dee Cahill of Margate, Fla., holds a "No Kings" sign as she participates in a pro-democracy, anti-Trump protest outside Trump's Mar-a-Lago estate in Palm Beach, Fla., Thursday, July 17, 2025.

Associated Press

retribution against political opponents.

He said those steps cumulatively represented a direct threat to constitutionally protected rights.

Protests are planned for more than 2,500 locations nationwide — from the country's largest city, New York, to small unincorporated, rural communities like East Glacier Ridge, Montana, with roughly 300 residents.

Organizers will consider the day a success, Levin said, if people are galvanized to become more politically in-

involved on an ongoing basis. Mostly peaceful protest in June

The last "No Kings" protest took place on June 14 in thousands of cities and towns across the country, in large part to protest a military parade in Washington that marked the Army's 250th anniversary and coincided with Trump's birthday. "No Kings" organizers at the time called the parade "coronation" that was symbolic of what they characterized as Trump's growing authoritarian overreach.

Confrontations were isolated and the protests were largely peaceful.

Police in Los Angeles, where protests over federal immigration enforcement raids erupted the week prior and sparked demonstrations across the country, used tear gas and crowd-control munitions to clear out protesters after the formal event ended. Officers in Portland also fired tear gas and projectiles to disperse a crowd that protested in front of a U.S. Immigration and Customs Enforcement building

well into the evening.

One protester was killed during the Salt Lake City march in June. A safety volunteer shot at a person allegedly pointing a rifle at demonstrators, but inadvertently struck and killed protester Arthur Folasca Ah Loo, a beloved fashion designer.

Utah organizers focus on healing

Four months later, no one has been charged. Experts have said state gun laws may shield both the shooter and the man who brandished a rifle but didn't fire shots.

Jamie Carter, an organizer of Saturday's rally, said Utah activists considered not participating in this round of "No Kings" demonstrations, but "we also felt that we really had to get back out there."

Organizers are not affiliated with the groups who put on the June demonstration that turned deadly. Safety volunteers will be present but unarmed, and all have received de-escalation training, said Carter, of Salt Lake Indivisible. Attendees have been asked not to bring weapons.

"We really want this to be a very uplifting, happy event of people coming together in a community to kind of try to erase and replace some of the bad memories," she said. □

GOP turns Schumer print quotes into AI-generated video of him saying shutdown good for Democrats

By THOMAS BEAUMONT
Associated Press

Senate Republican campaign leaders are using artificial intelligence-generated video to falsely depict Senate Democratic Leader Chuck Schumer appearing to say on camera comments he made in a print publication interview about the political impacts of the partial government shutdown.

The 30-second digital ad from the National Republican Senate Committee features the Democratic New York senator appearing to say on camera about the shutdown, now in its 3rd week, "Every day gets bet-

ter for us."

The words were taken from an interview Schumer gave in a print interview to Punchbowl News last week, suggesting that the longer the government stoppage lasted, the more advantageous it is politically for Democrats. But NRSC officials sought to highlight what they were portraying as insensitive to Americans hindered in their effort to obtain government services, and justified using the quotes in a format different from how they were presented.

The ad includes a disclaimer that AI was used in generating it, as seen on YouTube

and when posted on the social media platform X by the NRSC.

"AI-generated content is here," NRSC spokesperson Joanna Rodriguez told The Associated Press. "It's going to be used in campaigns. It's going to be up to legal and ethical parameters."

"These are Chuck Schumer's own words," she added, "and video is a way for voters to see and hear it themselves."

In addition to portraying Schumer as seizing political advantage from the shutdown, the ad also shows actual video of military service members in line at a food



Senate Minority Leader Chuck Schumer, D-N.Y., expresses his frustration as he speaks to reporters outside the Senate chamber to blame President Donald Trump and the Republicans with the government shutdown, at the Capitol in Washington, Thursday, Oct. 16, 2025.

Associated Press

bank, with White House officials and Senate Republi-

cans bemoaning the effects of the shutdown. □

L.A. county reaches tentative \$828M agreement to settle 400 more claims of sexual abuse

LOS ANGELES (AP) — Los Angeles County has reached a tentative \$828 million agreement to settle more than 400 additional sexual abuse claims against county employees, months after approving the largest sexual abuse settlement in U.S. history, officials said Friday.

The agreement still needs approval from the Los Angeles County Board of Supervisors. The county approved the historic \$4 billion settlement in April for thousands of claims of sexual abuse in juvenile facilities since 1959, officials said.

It also comes as the county investigates allegations that some people included in the \$4 billion settlement were paid to file claims. A Los Angeles Times investigation reported that nine plaintiffs said they were paid to sue, and four of them have said they made fraudulent claims.

County officials said in announcing the new settlement for 400 additional claims that "the credibility of every individual claim will be reviewed, and plaintiffs determined to have submitted fraudulent claims will receive no money from the settlement."



Jonathan Wright, 39, holds up the T-shirt he was given when he first went to MacLaren Children's Center in El Monte as an 8-year-old during a news conference in Los Angeles, June 9, 2022.

Associated Press

The plaintiffs were able to sue because of a California law that took effect in 2020 that suspended the statute of limitations for childhood sex abuse victims to bring cases for three years.

The lawsuits filed by thousands of people alleged they were mistreated and sexually abused in foster care and juvenile detention facilities in the county.

Initially the \$4 billion agreement was to settle 7,000 claims but that grew to 11,000, officials said. The county said it now faces as many as 2,500 additional cases beyond those covered by the two settlements and that the total number of claims could run as high as 14,000 or more. Officials said the settlements were causing financial strain for

the county.

Under the \$4 billion settlement, the amount paid to each plaintiff could range from \$100,000 to \$3 million. If the latest settlement is approved, individual awards will be determined based on factors including the severity of abuse alleged.

Los Angeles County Board of Supervisors Chair Kathryn Barger said the system

is vulnerable to fraud but officials are strengthening their review process to ensure settlement money only goes to victims.

To prevent fraud, the county said every plaintiff must complete a detailed, multipage summary, under penalty of perjury, of the abuse suffered, and additional proof may be requested.

Claims brought by the law firm Downtown L.A. Law Group, or DTLA, in the April settlement will undergo additional scrutiny, officials said.

Some of the plaintiffs represented by the firm told the Los Angeles Times that people they met outside a county social services office offered them money to submit claims, drove them to the DTLA firm and then paid them amounts ranging from \$50 to \$200 each.

California law prohibits non-attorneys from soliciting people to sign up for lawsuits with a firm.

DTLA denies any wrongdoing. Those plaintiffs could be asked to do additional interviews and provide more proof of allegations, depending on the nature of the claim and the suspected fraud, the county said. □

Trump administration asks Supreme Court to allow deployment of National Guard in Chicago area



Military personnel in uniform, with the Texas National Guard patch on, are seen at the U.S. Army Reserve Center, Tuesday, Oct. 7, 2025, in Elwood, Ill., a suburb of Chicago.

Associated Press

By MARK SHERMAN
Associated Press

WASHINGTON (AP) — The Trump administration on Friday asked the Supreme Court to allow the deploy-

ment of National Guard troops in the Chicago area, escalating President Donald Trump's conflict with Democratic governors over using the military on U.S. soil. The

emergency appeal to the high court came after a judge prevented, for at least two weeks, the deployment of Guard members from Illinois and Texas to assist immigration enforcement. A federal appeals court refused to put the judge's order on hold.

The conservative-dominated court has handed Trump repeated victories in emergency appeals since he took office in January, after lower courts have ruled against him and often over the objection of the three liberal justices. The court has allowed Trump to ban transgender people from the military, claw back billions of dollars of congressionally approved federal spending, move aggressively against immigrants and fire

the Senate-confirmed leaders of independent federal agencies,

In the dispute over the Guard, U.S. District Judge April Perry said she found no substantial evidence that a "danger of rebellion" is brewing in Illinois during Trump's immigration crackdown.

But Solicitor General D. John Sauer, Trump's top Supreme Court lawyer, urged the justices to step in immediately. Perry's order, Sauer wrote, "impinges on the President's authority and needlessly endangers federal personnel and property."

Eleven people were arrested at a Friday morning protest outside a U.S. Customs and Immigration Enforcement facility in the west Chicago suburb of Broadview. Law

enforcement had urged demonstrators to stay in designated "protest zones." In recent weeks, the Broadview ICE facility has been the site of tense protests, where federal agents have previously used tear gas and other chemical agents on protesters and journalists.

A federal judge in Oregon also has temporarily blocked the deployment of National Guard troops there.

Guard troops from several states also are patrolling the nation's capital and Memphis, Tennessee.

In a California case, a judge in September said the deployment was illegal. By that point, just 300 of the thousands of troops sent there remained and the judge did not order them to leave. □

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Australia sharing tips on curbing social media for children before age limit starts in December

By ROD McGUIRK
Associated Press

MELBOURNE, Australia (AP)

— The Australian government has begun a public education campaign with tips on how to wean children off social media ahead of a world-first national 16-year age limit taking effect in December.

Australian eSafety Commissioner Julie Inman Grant said Friday that information on her agency's website, esafety.gov.au, explained the new laws and how to navigate them.

Starting Dec. 10, platforms including Facebook, Instagram, Snapchat, TikTok, X and YouTube could be fined up to 50 million Australian dollars (\$33 million) if they don't take reasonable steps to prevent Australians younger than 16 from hold-



In this image taken from a video, Australia's eSafety Commissioner Julie Inman Grant speaks to reporters in Gold Coast, Australia, Friday, Oct. 17, 2025.

Associated Press

ing accounts.

Messages raising awareness will also be shared starting Sunday across digital channels, television, radio and billboards.

"We want children to have

childhoods. We want parents to have peace of mind and we want young people — young Australians — to have three more years to learn who they are before platforms assume

who they are," Communications Minister Anika Wells told reporters, referring to the current de facto 13-year age limit for social media accounts based on U.S. privacy legislation.

The Australian age restrictions have already proved polarizing, with some experts warning the changes will harm as well as protect children. More than 140 Australian and international academics signed an open letter to the government last year opposing a social media age limit as "too blunt an instrument to address risks effectively."

Despite that warning, the laws passed with resounding support last year. The platforms had a year to figure out how to comply without foolproof technology available to verify ages.

Inman Grant said the social media age restriction would be a "very monumental event for a lot of young people."

Her agency offered checklists and conversation starters about ways to make the transition, such as following an online influencer through a website rather than a social media account, she said.

"How do we start weaning them from social media now so it isn't a shock on Dec. 10? How do we help them download their archives and their memories and how do we make sure that they're in touch with friends and are aware of mental health support if they're feeling down when they're not tethered to their phones over the holiday period?" she added. □

Prince Andrew says he's giving up his Duke of York title as Epstein allegations refuse to fade

LONDON (AP) — Prince Andrew said Friday he is giving up his royal title of the Duke of York and other honors after his friendship with sex offender Jeffrey Epstein returned to the headlines.

The younger brother of King Charles III said he and the royal family had decided "the continued accusations about me distract from the work of His Majesty and the royal family," Prince Andrew said in a statement released by Buckingham Palace.

It comes as excerpts have been published of an upcoming posthumous memoir from Virginia Roberts Giuffre, who has alleged she was trafficked by Epstein and had sex with Andrew when she was 17.

Andrew, 65, stepped down

from public life in 2019, but denied wrongdoing.

In a statement Friday he said: "With His Majesty's agreement, we feel I must now go a step further. I will therefore no longer use my title or the honours which have been conferred upon me. As I have said previously, I vigorously deny the accusations against me."

Giuffre died by suicide in April at the age of 41. In the memoir she details alleged encounters with Prince Andrew, who she sued in 2021, claiming that they had sex when she was 17. Andrew denied her claims and said he didn't recall having met her.

Andrew, once second in line to the British throne, has long been a source of tabloid fodder because of his

links to Epstein, other questionable characters and money woes.

His attempt to refute Giuffre's allegations backfired during a November 2019 BBC interview. Viewers saw a prince who proffered curious rebuttals — such as disputing Giuffre's recollection of sweaty dancing by saying he was medically incapable of perspiring — and showed no empathy for the women who said Epstein abused them.

Within days of the interview, Andrew stepped down from his royal duties. Giuffre sued him and the case was settled in 2022 for an undisclosed sum. A statement filed in court said that the prince acknowledged Epstein was a sex trafficker and Giuffre was "an estab-



Prince Andrew looks round as he leaves after attending the Easter Matins Service at St. George's Chapel, Windsor Castle, England, April 20, 2025.

Associated Press

lished victim of abuse."

As well as no longer being known as the Duke of York, Andrew will also give up other titles: Knight Grand Cross of the Royal Victo-

rian Order and Royal Knight Companion of the Most Noble Order of the Garter. He will remain a prince, which he has been entitled to since birth. □

Clashes break out near Bangladesh parliament as major parties sign a roadmap for change

By JULHAS ALAM

Associated Press

DHAKA, Bangladesh (AP)

— Major political parties in Bangladesh signed a roadmap Friday for political reforms proposed by the interim government while police clashed with protesters who wanted the document to include more provisions for the activists who helped oust the previous government.

Police officers fired tear gas and used stun grenades and batons to disperse several hundred protesters outside the national Parliament building in the capital Dhaka. Some of them clashed with police while others vandalized a police vehicle. Witnesses said several people were injured in the clashes.

The protesters described themselves as part of the movement that led to the ouster in August 2024 of former Prime Minister Sheikh Hasina following a 15-year rule that critics said had become increasingly autocratic. The protesters said they were seeking more guarantees of welfare and other programs for participants in the 2024 movement.

The interim government, headed by Nobel Peace



Head of the Bangladesh's interim government and Nobel laureate Dr. Muhammad Yunus, center right, displays a political charter called 'July National Charter' at an event outside Bangladesh's national parliament complex in Dhaka, Bangladesh, Friday, Oct. 17, 2025.

Associated Press

Prize laureate Muhammad Yunus, invited the country's main political parties to sign the new political charter Friday to pave the way for a raft of political reforms, though the groups did not include Hasina's Awami League, formerly a major political force that has been banned under the interim government.

The document, named the "July National Charter" after the national uprising that

began in July 2024, is non-binding and the proposals for constitutional and legal changes must be approved by a new Parliament after elections, which Yunus has promised for next February. The roadmap's provisions would include bringing more checks and balances to the country's political system to avoid authoritarian administrations, including by giving the presidency more authority to balance

what had been a powerful prime minister position. It also proposes term limits for legislators, and measures to prevent conflicts of interest, money laundering and corruption.

The Bangladesh Nationalist Party, headed by former Prime Minister Khaleda Zia, and eight like-minded parties signed the charter, as well as sixteen others, including smaller Islamist parties. The country's largest Is-

lamist party, Jamaat-e-Islami, was initially undecided, but later agreed to sign the charter. Four left-wing parties and a newly-formed student-led party, National Citizen Party, did not take part.

Yunus told the audience gathered outside the parliament building that the signings meant a new Bangladesh was taking shape. "We have entered into a civilized society from barbarism," he said.

A National Consensus Commission formed by Yunus' government prepared the charter after a series of talks with 30 political parties. According to the Election Commission, the country has 51 registered political parties.

Hasina, who was toppled last August after huge protests, is in exile in India and is being tried in absentia on charges of crimes against humanity. The United Nations has said that up to 1,400 people may have been killed in the week-long uprising last year.

Yunus has promised to hold the next national election in February. But questions remain whether the election would be inclusive without Hasina's party and its allies in the race. □



In this undated file photo made available Sept. 25, 2011, Hannibal Gadhafi, son of ousted Libyan leader Moammar Gadhafi, watches an elite military unit exercise in Zlitan, Libya.

Associated Press

By BASSEM MROUE

Associated Press

BEIRUT (AP) — A Lebanese judge on Friday ordered the release of the son of Libya's late leader Moammar Gadhafi on condition that he pay \$11 million bail.

Hannibal Gadhafi, son of late Libyan leader, ordered released in Lebanon if he pays \$11 million bail

Hannibal Gadhafi has been imprisoned in Lebanon for a decade without being charged.

The expected release comes after his lawyers have said that he had been ill in his cell at police headquarters in Beirut. Libya in 2023 formally requested his release, citing his deteriorating health after he went on hunger strike to protest his detention without trial.

On Friday, judicial officials said he was taken to the Justice Palace in Beirut, where Judge Zaher Hamadeh questioned him and later ordered his release once the money is paid. Another condition for his release, however, is that he

be banned from traveling outside Lebanon for two months.

After the session was over, Gadhafi was taken back to the cell.

Judicial officials in Beirut said Gadhafi's defense team has filed a case against the Lebanese state in Geneva over holding him without trial, adding that the case is expected to be discussed in Switzerland next month.

One of Gadhafi's lawyers, Charbel Milad al-Khoury, told The Associated Press that Gadhafi does not have the money and does not have access to accounts in order to pay the bail. Al-Khoury added that

Hannibal Gadhafi's defense team plan to lodge an appeal on Monday over the \$11 million bail and ask that it be abolished.

"This decision is almost impossible to be met," al-Khoury said about the bail. "Hannibal has been held for 10 years and it is not logical to release him for \$11 million bail."

Gadhafi has been detained in Lebanon since 2015 after he was abducted by Lebanese militants demanding information on the whereabouts of a prominent Lebanese Shiite cleric. Lebanese police later announced it had picked up Gadhafi from the city of Baalbek,

in northeastern Lebanon, where he was being held. He has since been held in a Beirut jail.

Gadhafi had been living in exile in Syria with his Lebanese wife, Aline Skaf, and children until he was abducted and brought to Lebanon.

He has faced questioning over the past years over the 1978 disappearance of Shiite cleric, Moussa al-Sadr, during a visit to Libya. The case has been a long-standing sore point in Lebanon. The cleric's family believes he may still be alive in a Libyan prison, though most Lebanese presume he is dead. He would be 96 years old. □

Sun catchers: The different lizards in Aruba

ORANJESTAD – Colorful or camouflaged, you're bound to encounter a variety of lizards basking in the sun or scurrying on their way in our island. From the charming, friendly iguanas to the good-luck gecko Pega-Pega, you're bound to meet a few of these special residents during your visit.

Aruba, as a desert island, is home to an incredible variety of unique and colorful species. Among them we can find different lizards, most of which have South American origins. But there are a few exceptions.

Iguanas



Iguanas are easy to spot, as they are larger than most other lizards and when young, have a bright green color that makes them stand out.

The iguanas usually found in Aruba are the Iguana iguana, known as the green iguana, or locally as Yuwana. The Yuwana are a mostly herbivorous species, and can grow up to 2 meters in size, including the tail, making them one of the largest in the iguana family. As you will see, despite their name, as they reach adulthood, the iguanas can take on a grey or blue tone instead of the bright green displayed by the young ones. In Aruba – as in the rest of the Kingdom of the Netherlands – the most usual color varies from green to lavender, black and sometimes a reddish brown.

Yuwana is a protected species, as it is listed under Appendix II of the Convention on International Trade in Endangered Species (CITES), meaning that international trade is regulated through the CITES permit system. In the past, Arubans used to eat a popular Yuwana soup, as it was believed to give strength and help restore health – probably due to the protein boost it delivered. However, it is now illegal to catch, kill, buy or sell Yuwanas in Aruba, and this includes eating them!

Turnip-tailed gecko

The turnip-tailed gecko is known locally as the Pega-Pega, meaning sticky-sticky, due to the way it sticks to walls using the suction in its little fingers. They are found inside houses, and are mostly a nocturnal animal.

According to Etnia Nativa, the local Pega Pega is immediately recognizable by its large size, with a body length of up to 12 cm, and its large, swollen tail, approximately the same length or slightly shorter than its body; females are larger and more robust than males. It has short, robust legs with flattened toes and extensive basal webbing.



The undersides of its toes are covered in lamellae, which are used as friction pads to cling to smooth vertical surfaces. Some can even walk around completely upside down. Its toes are covered with ridges, which are peppered with millions of microscopic bristle-like structures called setae that attach and detach when the animal wills them to, and they never get gunked up.

They are variable in coloration, from a mottled dark gray to orange-brown, and are capable of changing color depending on their mood and surroundings. Mottled and banded markings aid in camouflage against tree bark. They are harmless and fragile; you can hold one in your hands as long as you are VERY gentle. Never put pressure on its tail because it will surely drop as a measure to try to distract the predator, and they are different from other lizards because they're long-lived, talkative, lack eyelids, and their small scales are situated next to each other like cobblestones rather than overlapping as is the case in most other lizards.

Turnip-tailed Geckos are insectivorous and feed on cockroaches, grasshoppers, beetles, flies, mosquitoes, and spiders, which makes them the best pest control to have at home! They spend their days concealed in dark tree grooves and cavities, in narrow crevices in the walls, or behind paintings, which provide the perfect shelter for them. Pega pega is a gecko endemic to our island, but in time, some 4–5 intrusive gecko species have been observed, some of which do not cease to amaze us with the racket they make, especially during the hours of the night. The Pega-pega *Phyllodactylus Julieni* is also a protected species in Aruba, by law. It is illegal to kill them!

Blue Kododo

These are one of the most striking lizards in Aruba, recognizable by the male's bright blue color. The Aruban whiptail lizard, *Cnemidophorus arubensis*, is a species endemic to Aruba, meaning you can only find it here on our One Happy Island! They are also recognized as the most common and populous lizard on the island. While the male is blue with white dots, the female is brown with blue dots.

These charming lizards eat mostly plants, such as flowers, nectar, leaves and fruits, and oc-

asionally enjoy some insects. They are selective in which plants they eat, because of the toxins present in many available plants species. The Kododo help take care of Aruba's vegetation by playing a significant role in the dispersal of seeds for certain plants: when they eat fruit, they excrete the seeds in diverse locations, contributing to the reproduction cycle of our local plants.

Striped anole



The striped anole (*Anolis lineatus*) that lives in Aruba is known locally as Waltaka or Toteki. This is a species of lizard in the family Dactyloidae, and they are native to Aruba and Curaçao. It is usually found in dry areas, commonly where there are not large trees; rather they enjoy rocks, walls or tree trunks, as they prefer to stay close to the ground.

These lizards are about 7cm in length, have a brown color with a stripe on each side and typically, several stripes on the body and tail that are lighter in color. It has a dewlap which is orange-yellow – and what's unique about this species is that it is the only known species of anole where the dewlap is asymmetrically colored, with one side being a deeper orange and the other side a lighter yellow. Mostly this is seen in the males, as it is almost imperceptible in the females. If the Toteki shows you his dewlap, retreat! This is not a friendly greeting!

Lizards are wonderful creatures that are precious to our fragile, local ecosystem. Please be mindful of these residents as you enjoy your stay. □

Images: Some images are from Aruba Birdlife Conservation.



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Drunken Burger: Flip your Expectations



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Drunken Burger kitchen is daily open from 11am -11pm.



Aruba to me: The Chase Family

ORANJESTAD — You are back and we would like to portrait you! By inviting you to send us your favorite vacation picture while enjoying our Happy Island.

Complete the sentence: Aruba to me is Send your picture with that text (including your name and where you are from) to: news@arubatoday.com and we will publish your vacation memory. Isn't that a special way to keep your best moments alive? Please do note: By submitting photos, text or any other materials, you give permission to The Aruba Today Newspaper, Caribbean Speed Printers and any of its affiliated companies to use said materials, as well as names, likeness, etc. for promotional purposes without compensation.

Last but not least: check out our website, Instagram and Facebook page! Thank you for supporting our free newspaper, we strive to make you a happy reader every day again.

For today we received a lovely message from Ron and Kathy Chase and Kathy's sister, Maureen Moroney from Massachusetts, USA.

They wrote to us saying: Aruba to us is beautiful people and beaches. We have visited Aruba 46 times and have enjoyed every moment of it. We appreciate the hard working and honest people of Aruba and offer our kudos to the staff at our hotel who have made us feel like home away from home."

Thank you for sending us this wonderful message sharing what Aruba means to you with us and our readers!☐



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In collaboration with The Toledo Zoo and experts ACF conducts Rattlesnake survey using new technology

(Oranjestad)—In October, Aruba Conservation Foundation (ACF) received a team of experts from The Toledo Zoo & Aquarium for a survey of the Rattlesnake population on our island. This visit was unique, as for the first time, a new method was introduced to observe the Rattlesnake in the wild — the use of a thermal drone, which provides a better indication and understanding of where the Rattlesnake lives and how it moves around during the day.

The Toledo Zoo is a zoological park and conservation foundation based in Ohio, USA, with more than 125 years of operation. The park houses over 10,000 individual animals from 720 species and participates in nearly 80 species survival programs. The collaboration between the Toledo Zoo and Arikok Park began back in the 1980s, as the experts explained. This year, ACF and the Toledo Zoo are strengthening their partnership and continuing the work already in progress.

Nick Gordon, Manager of Herpetology at The Toledo Zoo, was among several experts—including Dr. Jeff Goessling, who has 15 years of experience conducting research on Aruba's reptiles—who visited for the rattlesnake survey. Gordon oversees a massive and diverse collection of venomous reptiles, amphibians, and invertebrates, including certain insects and desert or dry-climate species like scorpions, at The Toledo Zoo.

He is also the coordinator of the species survival plan for Aruba's Rattlesnake. As he explained, during the 2000s, Rattlesnakes were found outside the limits of the park in areas not considered part of their natural habitat. Since those locations were not suitable habitats, to prevent their death, the snakes were taken to Toledo, where experts could keep them in captivity and breed them for genetic diversity.

He explained that there are several reasons for this. The main reason is to maintain a Rattlesnake population that can function as a "safety net" in case the wild population in Aruba were to go extinct. In such an extreme case, they could technically reintroduce the species to Aruba, although he emphasized that this also comes with challenges. This conservation method is not unique to ACF, as the organization is also working with other partners in the Netherlands to assist in breeding the Lora (Aruban parrot), part of a reintroduction program for the species that was once extinct on the island. However, for the Rattlesnake, the main goal is to preserve the existing population in Aruba. And this has its benefits, as Dr. Matt Cross, conservation biologist at The Toledo Zoo, emphasized: "Conservation actions influence everything," he said, "because what's good for the Rattlesnake tends to be good for all organisms living on the island."

Another aspect of the project is to provide education about the Rattlesnake, both for Aruba's visitors and for biologists. According to Park Ranger Roger Solognier—who is a terrestrial biodiversity conservation ranger with ACF—there is still a lot that science doesn't know, especially about the Rattlesnake. Collecting and tagging them helps experts study the species continuously, as the data gathered each year may change. With this project, ACF and The Toledo Zoo are studying the Rattlesnake's ecology. According to them, the animals are crepuscular, meaning they are most observable early in the morning or late in the afternoon when the sun is lower. Another part of their research focuses on the endemic snake's feeding habits, daytime movements, hiding spots during dry and hot seasons, the challenges they face in the wild, and their breeding patterns.

To support this, the experts from The Toledo Zoo will begin taking blood samples from Rattlesnakes to check for traces of inbreeding, considering the small population concentrated in one part of the island. Gordon explained that what they learn about Rattlesnakes in captivity can help apply conservation techniques in the wild. As he mentioned, the goal is to keep the population stable.

This particular visit was unique because it introduced a new method in Aruba for surveying Rattlesnakes: the use of

a special drone that helps detect the snakes and their movements. Dr. Paul Keenlance from the Department of Biology at Grand Valley State University explained that he has been working for several years on different ways to use drones to study wildlife. The drone used in the recent Rattlesnake survey was equipped with two cameras—a normal one and a thermal one. The thermal camera was more effective during the day because, when it gets hot, the Rattlesnakes remain hidden until the sun goes down. The thermal camera detects them through sensors that can distinguish temperature levels. As Keenlance explained, many times the Rattlesnake is cooler than the ground, making it appear as a lighter color on the camera. Keenlance predicted that this type of technology will become increasingly common in conservation work.

Although new technologies can provide a deeper view of our ecosystems, the experts emphasized that the human aspect remains important. As Cross said, "Conservation is a human issue. We need to influence our own behavior, and we've seen that humans have a major impact on conservation, for better or worse."

That's why awareness remains a major mission in the world of conservation—because people need to understand what kinds of actions they should take, as Solognier

emphasized. And these can be simple actions, such as watching your step or avoiding damage to habitats. It's also important to change the narrative about human intervention. It's known that humans can pose the biggest threat to nature, but they can also be its greatest guardians and defenders. We should be proud and celebrate the fact that we have a unique species like the Rattlesnake on our island, instead of seeking ways to capture or take their rattles. Appreciate the rare experience of seeing a Rattlesnake, as they are very uncommon, especially in populated areas. The experts encourage people to cherish these moments and take care not to disturb the animal or its habitat.

People can also help protect the Rattlesnake and other wildlife on our island by using ACF's Wildlife Hotline. The organization urges people to contact them via the hotline when spotting a rattlesnake, especially in areas where they are not typically seen. All such data can be useful for further research.

You can contact ACF through the hotline at 592-4476. The organization explained that they do not take calls via WhatsApp because the ranger in contact may be occupied with park duties or may not have connection inside the park. In emergency cases, it is advised to call the ACF department directly. □

Photos courtesy of ACF.

Ayo & Casibari: Aruba's famous rock formations

(Oranjestad)—The Ayo and Casibari Rock Formations are known locally as one of the crucial sites to have in your “off-road” trip itinerary. These naturally formed rock formations as just one of the few places on the island that hold a rich history of our culture and of our ancestors.

Ayo

The Ayo Rock Formation is located in the northern part of the island, right on the road that leads you to the Black Stone Beach, and close to the Natural Bridge. The Ayo is a fenced terrain that consists of several giant boulders, resting neatly on top of or side by side each other, adding gorgeous natural architecture to the



surrounding “mondi”*. This is also one of the few sites

to contain prehistoric markings of our indigenous ancestors. The Ayo Rock formation contains stairs that lead you to the top of the highest boulder, offering a breath-taking view of the Aruban backyard. The Ayo is usually quiet, as it is situated farther away from the busier parts of the island. However, this is just another charm of the site: the

quiet area and the refreshing breeze offer a sense of comfort and peace.

Casibari

Probably the busier rock formation site, the Casibari is situated more in the center of the island, much closer—and more accessible—to the general public. Just like Ayo, Casibari is a fenced area contain-

ing several boulders that lay on top or lean on each other. The best aspect of the Casibari Rock Formation is the accompanying view when you climb up the top of the round, flat bolder. For this position, you can see the majority of the island and the ocean in the south. Right in front of the entrance, there is the Casibari Café and Grill, a great place to get refreshments and snack before continuing your off-road adventure!

Both sites are open free to the public, 24 hours a day. However, unless you are taking a trip with a professional tour guide, there are no guides at the sites to help you climb the rock. So, do be careful when trudging on the boulders, and make sure to befriend any roaming goats you see along the way!

*Mondi: what we call our Aruban wilderness. We don't have forests, or deserts, but we do have mondi! □



Best spots to view the sunset

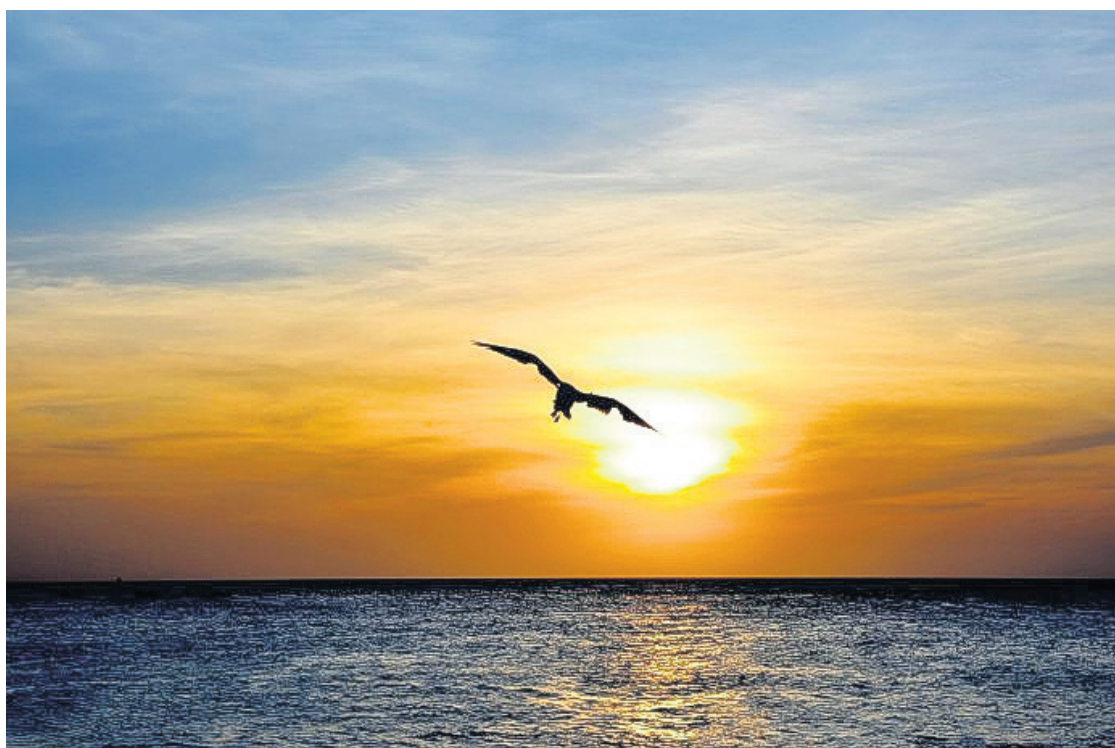
(Oranjestad)—What can be more romantic than surprising your partner with a date watching the sunset. Aruba's sunset leave many speechless, and luckily, the best spots to view the sunset are entirely accessible and easy to find. Here are some of the best places to view the sunset on the island.

California Light House

Of course, being one of the highest point easily accessible to locals and tourists, the California Light House hill not only offers a tremendous view of the sunset, but also a breath taking scenery of most of the island. In the distance you can spot all the hotels, the western shoreline and the wild waves that crash on the northern side of the island.

Manchebo & Eagle Beach

Speaking of the western shoreline, the best spots for viewing the sunset on the beach has to be either



Manchebo Beach or at Eagle Beach, which stretch along the entire western coast of the island starting from behind Bucuti & Tara Beach Resort up to the Amsterdam Manor roundabout. The sunset on these beaches is truly breathtaking; the sky and ocean look

so big and spacious, and paired with the orange/pink hue of the sunset, the white sandy beaches and the soft sounds of waves crashing—it can only be described as an experience!

Arashi Beach

Another beach that has to be considered as another great spot to view the sunset. Arashi Beach is the last beach you will find along the western coast line, just before you drive up the hill to the California Light House. A favorite for surf-

ers and body boarders, the Arashi sky stretches out for miles, lending a spectacular canvas for the sun to create a masterpiece of orange, pink and purple

Hooiberg Hill

These last two options are for more active couples. If you and your partner like to hike, the Hooiberg Hill may be a great place for you to get your daily workout in and enjoy a beautiful view of the sunset and the island as a little reward. Climb on top the 587-step stairs and reach the top to enjoy this incredible scenery.

Casibari Rock Formation

If you're a rock climber, you might enjoy watching the sunset on top of the Casibari Rock Formation. It's no Yosemite, but it does offer a fun little exercise to get to the top. But if you prefer not to get your hands a little dirty, you can always use the stairs in the back. hue. □

The Bushiribana Gold Mill Ruins and its history



(Oranjestad)—The Bushiribana Gold Mill Ruins is one of the most visited places by tourists on the island, as it lies along the northern coast line near the mini pool and on the way to the Natural Bridge. Despite its seemingly plain appearance, this ruin represents one of the most important histories of the island: The Aruban Gold Rush.

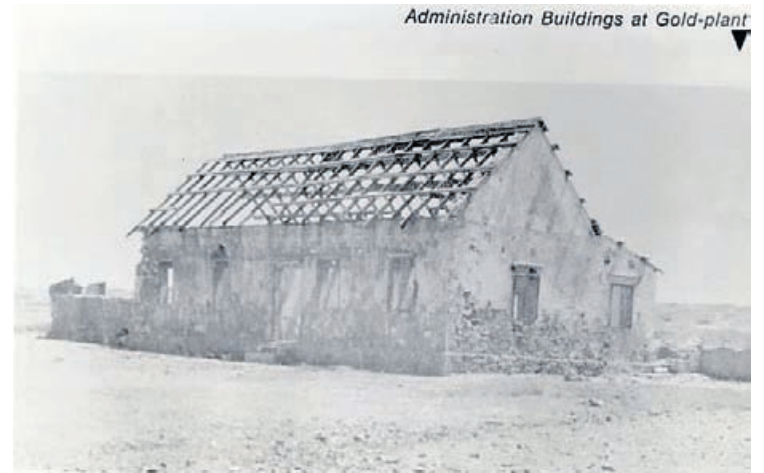
Built in 1872 by English company Aruba Island Gold Mining Company Ltd, the gold mill at Bushiribana was constructed in the area where most gold was found by locals. The story of gold on Aruba actually

dates back to 1725, when a first exploration for gold on the island was commissioned by the Dutch West India Company. Under the leadership of Mr. Paulus Printz, a three-year search was conducted on Aruba, to no avail. Though they found some gold, it was enough to motivate a further search, and the assignment was discontinued by Printz himself.

It wasn't until 100 years later, in 1824, when a young boy found a lump of gold while out herding his father's sheep. His father took it to a local merchant who then sold the lump for \$70.

Unbeknownst to the boy and his father, they quite literally struck gold, and as word got out, a gold fever spread among the locals who started searching for more gold. About 25 pounds worth was found.

At the same time, the Aruban government took immediate actions, and informed Curacao that gold was found. At first, everyone could look for gold, as long as they sold it to the government. However, after some time, the government decided to implement stricter rules and banned local search parties.



Over the years, concession-holding had seen different companies from around the world, all of which used primitive methods to dig and carve out gold from the rocks. Aruba Island Gold Mining Company Ltd. was no different, but used a unique method that involved grinding the rocks and letting the dust be blown away by the strong northeast wind, leaving clumps of gold behind. The

next step was melting the gold and letting it attach to quicksilver in order to obtain pure gold. All these processes were done at the Bushiribana Gold Mill.

The gold mill itself had a short life-span: only 10 years in service, but its structure remained relatively solid till this day, and is now a historical remnant. □

Sources: Etnia Nativa & gold-mineranch.com.

Place names in San Nicolas and their origins

(Oranjestad)—If you're ever taking a tour of Aruba, San Nicolas would definitely be on your itinerary. From relaxing on the white, sandy beaches of Baby and Roger's Beach, to exploring the prehistoric caves of Quadirikiri and Fontein, you are taking in a full view of what San Nicolas has to offer. But did you know that you are also passing through areas whose names have historical origins? Here are a few place names in San Nicolas and their origin story.

Sero Colorado

On your way to Baby or Roger's Beach, you'll pass by the famous Red Anchor at what was once the en-

trance to the Colony residential community and be greeted with red soiled hills by the coast. This is Sero Colorado. Named after the 30-meter, deep red, limestone hill, "Sero Colorado" translates to "Colored Hill". Sero Colorado has deep historical ties with the once-thriving phosphate industry in the area. Matter of fact, there are still underground shafts and passages deep in Sero Colorado from the time of phosphate mining. In 1958, the refinery at the time, Lago, adopted this name for the residential section of its employees.

Vader Piet

Another well visited area, Vader Piet is located in the

Arikok National Park. Recognizable sites within this area includes the Wind Mills and the Quadirikiri Cave. The origin of this name is part historical and speculation, as there are slight deviations from what actually happened.

In 1829, Pieter Lampe was a planter and the person responsible for governing this remote area. As the story goes, Pieter was well known and beloved for his kindness and good treatment of his employees, and was therefore also called Vader Piet (Father Piet). However, he was tragically murdered—some speculate at the hands of a slave. For his work and good heart, the area was named after him.



San Nicolas

Of course we can't forget San Nicolas itself. Much like Vader Piet, the origin of the name San Nicolas has so far two different accounts. In the literal sense, "San Nicolas" translates to "Saint Nicolas", leading many to believe that this district was named after a Spanish saint. Though one account does support this with the theory that the district was named after the saint by Spanish colonizers, the other account is much less divine, but does refer to

an influential figure in the area.

Nicolaas van der Biest was a successful landowner during the time of the phosphate boom in late 19th century Aruba. Back then, landowners (most, if not all of them men) were referred to as "Shon" by their subordinates. So, the district was originally named after Shon Nicolaas. Over time, the name evolved into what is now San Nicolas. □

Source: "Aruba: Short History" by Dr. J. Hartog.

CROSSWORD

By THOMAS JOSEPH

ACROSS 41 Writer Nin

1 Casual talk 43 Eat away

5 Easy runs weapon

10 Daytona entrant 45 Good judgment

12 News item 46 Finish a hole

13 Battery end

14 "Otello" composer

15 Gift tag word

16 Cad

18 Pot mender

20 Running bird

21 "Orinoco Flow" singer

23 Tear

24 Layout choice

26 Coin, essentially

28 Writer Fleming

29 Asian sport

31 Suit accessory

32 Donut, in slang

36 Misplayed note

39 Holiday lead-in

40 Border lake

DOWN

1 Vessel

2 Asian capital

3 Future oak

4 "— Lasso"

5 Writer Primo

6 Kitchen fixture

7 Coffee makers

8 Natural

9 Roil

11 Bristles at

17 Take a

stab at

19 Writer

Follett

22 Navy

bigwig

24 Flop

25 Golfer's

cleek

27 Charged

bit

28 Longings

30 Take

advantage

of

33 Reeves of

"Speed"

34 Kick out

35 Stopwatch

button

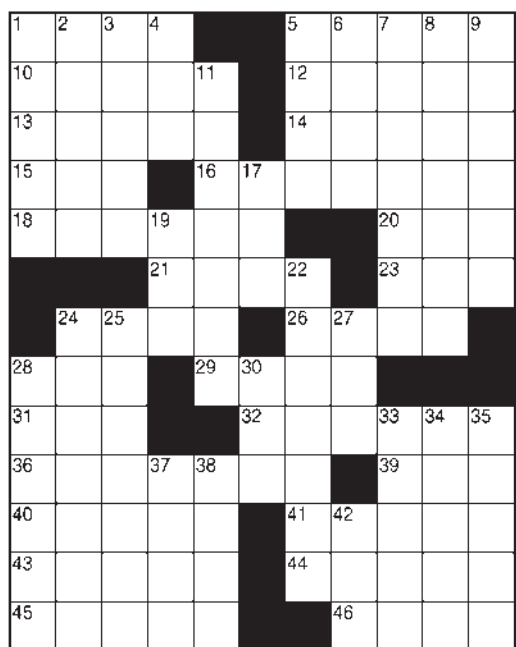
37 Tacit

okays

38 Pants part

42 Catch

some z's



10-26

AXYDLBAAXR
is LONGFELLOW

One letter stands for another. In this sample, A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code letters are different.

10-26 CRYPTOQUOTE

KR TNVR MZ UHCCHCJ PH

URFZ MJ WHZR KSPU PUR

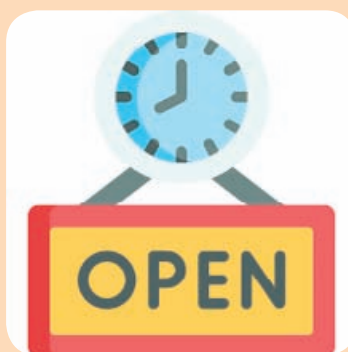
CRNF HQRJ. — JPRZURQ VSQB
Cryptoquote: I HAVE DECIDED
TO STICK WITH LOVE. HATE IS TOO GREAT A
BURDEN TO BEAR. — MARTIN LUTHER KING JR.

Cruise ship Schedule: Oct. 14 - 26 2025

			ARR	DEPT	BERTH	CALLS
TUE	14	CARNIVAL HORIZON	09.00	23.00	C	1
WED	15	SERENADE OF THE SEAS FREEWINDS	08.00 06.00	23.00 ****	C E	1 1
FRI	17	CELEBRITY SILHOUETTE	07.00	17.00	C	1
SUN	19	NORWEGIAN ESCAPE CARIBBEAN PRINCESS FREEWINDS - Dept.	07.00 09.00 ****	17.00 22.00 22.30	B C E	1 1 -
TUE	21	SERENADE OF THE SEAS	08.00	23.00	C	1
WED	22	RHAPSODY OF THE SEAS OASIS OF THE SEAS FREEWINDS	08.00 07.00 06.00	23.00 16.00 ****	C I E	1 1 1
THU	23	EURODAM	08.00	17.00	C	1
SUN	26	FREEWINDS - Dept.	****	22.30	E	-

Helpful tips for your stay on Aruba

(Oranjestad)—When traveling to another country, especially for the first time, it is always better to be over-prepared than under-prepared. That is why we have a list of basic but important information that we think may come in handy to Aruba's visitors.



Supermarket hours

Supermarket hours may vary depending on where you are staying on the island. Generally though, most supermarkets are open from 8am to 8 or 10pm, Monday through Saturday. On Sundays, supermarkets generally close earlier; mostly around 2pm.



Drinking water

The water that flows through the sinks of every house, hotels and other establishments is distilled and perfectly safe to drink. Aruba's drinking water exceeds WHO's international standards for water quality, so there is no need to buy bottled water from the store.



Safety

Since February 2024, Aruba has been categorized as the safest country in the Caribbean by The Telegraph, and many tourist that visit have often told us how they feel safe to explore the island or walk around at night. However, rare incidents do occur, so keep yourself and your belongings safe.

SUDOKU

To play sudoku, use logic to fill the empty squares so that each row, each column and each 3x3 box contains the numbers 1-9 only once. Puzzle difficulty increases from Monday to Sunday.

King Classic Sudoku

1		4		2				6
	7			6	8			1
	3		1					4
		5			4	3		
2					1		5	
					6			
		8	6	3		9		
		9				2		
			8					3

Difficulty: ★★★★★

10/18

Answer to previous puzzle

4	3	1	8	7	2	5	9	6
9	6	8	5	3	4	7	1	2
7	2	5	9	1	6	3	4	8
5	8	6	2	9	3	4	7	1
1	7	9	4	6	5	2	8	3
3	4	2	1	8	7	6	5	9
6	9	3	7	4	1	8	2	5
8	5	7	3	2	9	1	6	4
2	1	4	6	5	8	9	3	7

Difficulty: ★★★★★

10/17

Regional banks' bad loans spark concerns on Wall Street



This May 23, 2019, file photo shows the logo for the Jefferies Financial Group in New York.

By **KEN SWEET**
AP Business Writer

NEW YORK (AP) — Wall Street is concerned about the health of the nation's regional banks, after a few of them wrote off bad loans to commercial customers in the last two weeks and caused investors to wonder if there might be more bad news to come.

Zions Bank, Western Alliance Bank and the investment bank Jefferies surprised investors by disclosing various bad investments on their books, sending their stocks falling sharply this week. JPMorgan Chase CEO Jamie Dimon added to the unease when he warned there might be more problems to come for banks with potentially bad loans.

"When you see one cockroach, there are probably more," Dimon told investors and reporters on Tuesday, when JPMorgan reported its results.

The KBW Bank Index, a basket of banks tracked by investors, is down 7% this month.

There were other signs of distress. Data from the Federal Reserve shows that banks tapped the central bank's overnight "repo" facilities for the second night in a row, an action banks have not needed to take since the Covid-19 pandemic. This facility allows banks to convert highly liquid securities like mortgage bonds and treasuries into cash to help fund their short-term cash shortfalls.

Zions Bancorp shares sank Thursday after the bank wrote off \$50 million in commercial and industrial

loans, while Western Alliance fell after the bank alleged it had been defrauded by an entity known as Cantor Group V LLC. This came on top of news from Jefferies, which told investors it was might experience millions of dollars in losses from its business with bankrupt auto parts company First Brands.

All three stocks recovered a bit Friday. Jefferies' CEO told investors that the company believes it was defrauded by First Brands and there were no broader concerns in the lending market.

The last banking flare up, in 2023, also involved mid-sized and regional banks that were overly exposed to low-interest loans and commercial real estate. The crisis caused Silicon Valley Bank to fail, followed by Signature Bank, and led to the eventual sale of First Republic Bank to JPMorgan Chase in a fire sale.

Other banks like Zions and Western Alliance ended up seeing their stocks plummet during that time period.

While banks do fail or get bought at fire sale prices, all bank deposits are insured by the Federal Deposit Insurance Corporation, up to \$250,000 per account, in case of a bank failure. In the nearly 100 years since the FDIC was created in 1933, not one depositor has lost their insured funds.

Still, even the larger banks aren't immune in this latest round of trouble. Several Wall Street banks disclosed losses this week in the bankruptcy of Tricolor, a subprime auto dealership company that collapsed last month. Fifth Third Bank, a larger regional bank, recorded a \$178 million loss from Tricolor's bankruptcy. That said, the big banks believe that any losses will be manageable and do not reflect the broader economy.

"There is no deterioration, we're very confident with our credit portfolio," Deutsche Bank CEO Christian Sewing said, in an interview on Bloomberg Television on Friday.

While the big Wall Street banks get most of the media and investor attention, regional banks are a major part of the economy, lending to small-to-medium sized businesses and acting as major lenders for commercial real estate developers. There are more than 120 banks with between \$10 billion and \$200 billion in assets, according to the FDIC.

While big, these banks can run into trouble because their businesses are not as diverse as the Wall Street money center banks. They're often more exposed to real estate and industrial loans, and don't have significant businesses in credit cards and payment processing that can be revenue generators when lending goes south. □



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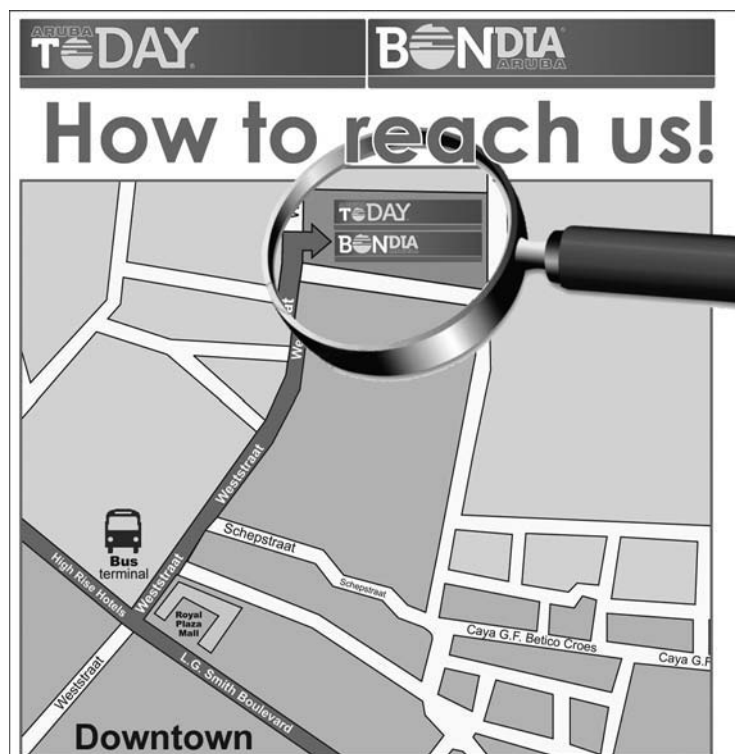
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ARUBA TODAY NEWS

Big Tech is paying millions to train teachers on AI, in a push to bring chatbots into classrooms

By JOCELYN GECKER

AP Education Writer

SAN ANTONIO (AP) — On a scorching hot Saturday in San Antonio, dozens of teachers traded a day off for a glimpse of the future. The topic of the day's workshop: enhancing instruction with artificial intelligence. After marveling as AI graded classwork instantly and turned lesson plans into podcasts or online storybooks, one high school English teacher raised a concern that was on the minds of many: "Are we going to be replaced with AI?"

That remains to be seen. But for the nation's 4 million teachers to stay relevant and help students use the technology wisely, teachers unions have forged an unlikely partnership with the world's largest technology companies. The two groups don't always see eye to eye but say they share a common goal: training the future workforce of America. Microsoft, OpenAI and Anthropic are providing millions of dollars for AI training to the American Federation of Teachers, the country's second-largest teachers union. In exchange, the tech companies have an opportunity to make inroads into schools and win over students in the race for AI dominance.

AFT President Randi Weingarten said skepticism guided her negotiations, but the tech industry has something schools lack: deep pockets.

"There is no one else who is helping us with this. That's why we felt we needed to work with the largest corporations in the world," Weingarten said. "We went to them — they didn't come to us."

Weingarten first met with Microsoft CEO Brad Smith in 2023 to discuss a partnership. She later reached out to OpenAI to pursue an "agnostic" approach that means any company's AI tools could be used in a training session.

Under the arrangement announced in July, Microsoft is contributing \$12.5 mil-



Kathleen Torregrossa, Ed.D., rear, lectures during a Microsoft AI skilling event, Saturday, Sept. 27, 2025, in San Antonio.

Associated Press

lion to AFT over five years. OpenAI is providing \$8 million in funding and \$2 million in technical resources, and Anthropic has offered \$500,000.

Tech money will build an AI training hub for teachers

With the money, AFT is planning to build an AI training hub in New York City that will offer virtual and in-person workshops for teachers. The goal is to open at least two more hubs and train 400,000 teachers over the next five years.

The National Education Association, the country's largest teachers union, announced its own partnership with Microsoft last month. The company has provided a \$325,000 grant to help the NEA develop AI trainings in the form of "microcredentials" — online trainings open to the union's 3 million members, said Daaiyah Bilal, NEA's senior director of education policy. The goal is to train at least 10,000 members this school year.

"We tailored our partnership very surgically," Bilal said. "We are very mindful of what a technology company stands to gain by spreading information about the products they develop."

Both unions set similar terms: Educators, not the private funders, would design and lead trainings that include AI tools from multiple companies. The unions own the intellectual property for the trainings, which cover safety and privacy concerns alongside AI skills.

The Trump administration has encouraged the private investment, recently creating an AI Education Task Force as part of an effort to achieve "global dominance in artificial intelligence." The federal government urged tech companies and other organizations to foot the bill. So far, more than 100 companies have signed up.

Tech companies see opportunities in education beyond training teachers. Microsoft unveiled a \$4 billion initiative for AI training, research and the gifting of its AI tools to teachers and students. It includes the AFT grant and a program that will give all school districts and community colleges in Washington, Microsoft's home state, free access to Microsoft CoPilot tools. Google says it will commit \$1 billion for AI education and job training programs, including free access to its Gemini for Education platform for U.S. high schools.

Several recent studies have found that AI use in schools is rapidly increasing but training and guidance are lagging.

The industry offers resources that can help scale AI literacy efforts quickly. But educators should ensure any partnership focuses on what's best for teachers and students, said Robin Lake, director of the Center on Reinventing Public Education.

"These are private initiatives, and they are run by companies that have a stake," Lake said.

Microsoft CEO Brad Smith agrees that teachers should have a "healthy dose of skepticism" about the role of tech companies. "While it's easy to see the benefits right now, we should always be mindful of the potential for unintended consequences," Smith said in an interview, pointing to concerns such as AI's possible impact on critical thinking. "We have to be careful. It's early days."

Teachers see new possibilities

At the San Antonio AFT training, about 50 educators turned up for the three-hour workshop for teachers in the Northside Independent School District. It is the

city's largest, employing about 7,000 teachers.

The day started with a pep talk.

"We all know, when we talk about AI, teachers say, 'Nah, I'm not doing that,'" trainer Kathleen Torregrossa told the room. "But we are preparing kids for the future. That is our primary job. And AI, like it or not, is part of our world."

Attendees generated lesson plans using ChatGPT, Google's Gemini, Microsoft CoPilot and two AI tools designed for schools, Khan-mingo and Colorin Colorado.

Gabriela Aguirre, a 1st grade dual language teacher, repeatedly used the word "amazing" to describe what she saw.

"It can save you so much time," she said, and add visual flair to lessons. She walked away with a plan to use AI tools to make illustrated flashcards in English and Spanish to teach vocabulary.

"With all the video games, the cellphones you have to compete against, the kids are always saying, 'I'm bored.' Everything is boring," Aguirre said. "If you can find ways to engage them with new technology, you've just got to do that." Middle school teacher Celeste Simone said there is no turning back to how she taught before.

As a teacher for English language learners, Simone can now ask AI tools to generate pictures alongside vocabulary words and create illustrated storybooks that use students' names as characters. She can take a difficult reading passage and ask a chatbot to translate it into Spanish, Pashto or other languages. And she can ask AI to rewrite difficult passages at any grade level to match her students' reading levels. All in a matter of seconds.

"I can give my students access to things that never existed before," Simone said. "As a teacher, once you've used it and see how helpful it is, I don't think I could go back to the way I did things before." □

SCORE vs. SAFE: Two competing bills in Congress seek to protect college sports and its athletes

By **EDDIE PELLIS**
AP National Writer

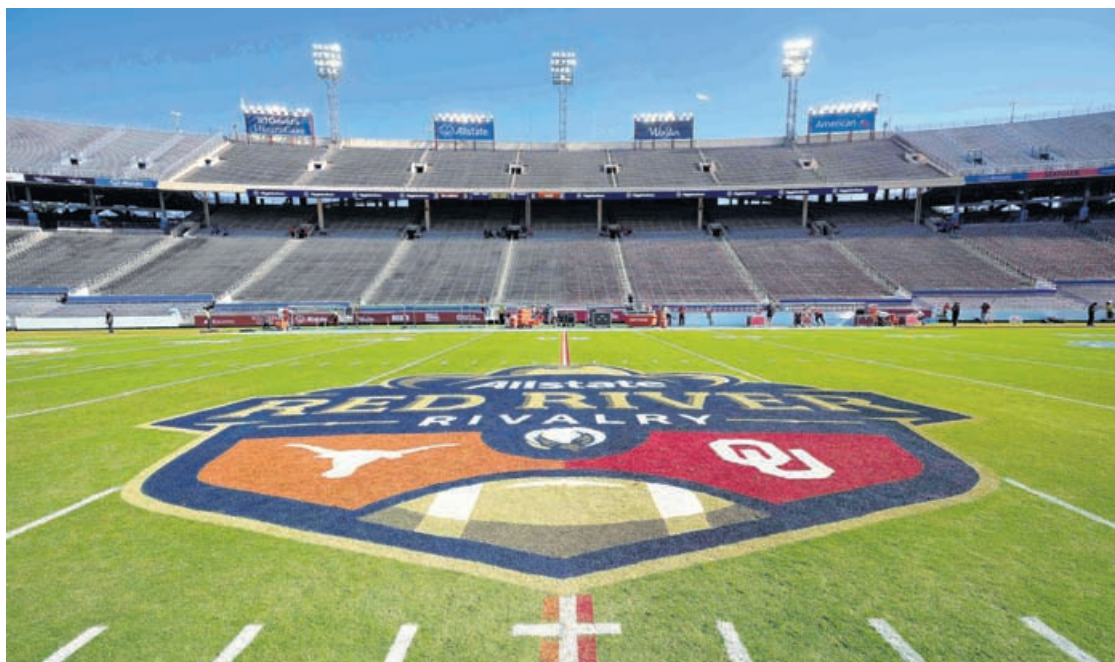
Efforts to reform college sports remain uncertain as falls arrives, with the two most-thorough attempts each struggling to find enough backing in Congress due to their different priorities.

The SCORE Act, introduced in July with a hint of bipartisanship, would give the NCAA a limited antitrust exemption — targeted to shield the nation's largest overseer of college sports from potential lawsuits against eligibility rules — and would bar athletes from becoming employees of their schools.

The SAFE Act, introduced by Democratic lawmakers last month, focuses on allowing conferences to pool their broadcast rights. Proponents say the move could bring extra billions to an industry that needs cash to finance a new era in which schools can pay players.

Do the bills have any similarities?

The most significant similarity is that both bills would preempt state laws regarding name, image and likeness payments that have been allowed since July 2021. States have different laws regarding NIL, which can put teams in the same conference under different rules. Southeastern Conference Commissioner Greg Sankey



called the "state preemption" provision a common-sense solution that allows athletes to "know that the opponent is playing by the same rules" no matter what state they play in.

Both bills also call for schools to offer medical insurance to athletes after they leave school; the SCORE Act would extend this for three years and the SAFE Act for five.

What are the biggest differences?

The two measures are particularly divisive when it comes to the athletes.

A vast majority of Democrats oppose stripping athletes of their rights, either to sue the NCAA or to potentially form unions that could lead to them becoming employees. An NCAA executive has called the idea of athletes

becoming employees the "budget-buster of the century," and cited surveys saying most athletes don't support it anyway.

The NCAA argues it wants the limited anti-trust protection to prevent situations like the one it is in now, with more than a dozen lawsuits in different courts, most of them about eligibility rules that have traditionally given athletes five years to complete four seasons of eligibility.

Meanwhile, the SEC and Big 12 are on record as saying the key proposal of the SAFE act, pooling TV rights, is no guarantee of bigger money down the road. A proponent of that measure, Texas Tech head of regents Cody Campbell, is running TV ads saying such an arrangement could net between \$4 billion and \$7 billion more.

Neither side has offered specifics about how they reached their conclusions. Media deals from the Big Ten are worth a reported \$8 billion and the SEC, which operates in smaller markets, are worth \$3 billion. Those leagues might not see a path toward bigger riches by teaming up.

Could the Olympics offer a chance for compromise?

Politicians love to wrap themselves in the American flag, and the consequences for the Olympics could be a place to find common ground.

There is general agreement that football and basketball need to succeed at a high level in college because they ultimately bring in the money that funds the "non-revenue" sports that feed the

pipeline for Team USA.

Both SCORE and SAFE have language that speaks to this reality, though in different ways. SCORE would establish a minimum numbers of sports that schools of a certain size must offer (most already do). SAFE proposes that increased proceeds from theoretical new TV deals be used to keep participation of women's and Olympic sports at 2023-24 levels.

If signs ever surface that the Olympic pipeline is in true jeopardy, that might lend a sense of urgency for compromise. Some programs around the country have been cut, but the NCAA argues scholarship dollars and participation levels are at record levels in the wake of the House settlement.

"It's also fair to say that there's a lot going right," NCAA vice president Tim Buckley said.

Is there any chance either of these bills pass?

Sen. Ted Cruz, R-Texas, spoke out against the SAFE Act almost as soon as it was proposed. As the chair of the Senate Commerce Committee that oversees college sports, Cruz figures to have a big impact on anything that gets to the Senate floor, where it would then need 60 votes.

The SCORE Act looked like it was headed for a vote in the House, but there were too many Republican doubters to guarantee its passage. □

AP Source: Government shutdown may move UConn-Louisville opener from Ramstein Air Base to U.S.

By **DOUG FEINBERG**
AP Basketball Writer

No. 1 UConn's season opener against No. 20 Louisville that is supposed to be played at Ramstein Air Base in Germany on Nov. 4 is in jeopardy of being moved because of the government shutdown.

A person familiar with the decision told The Associated Press on Thursday that if the shutdown continues until Monday the game will

be played at a neutral site in the U.S. on the same day. The person spoke on condition of anonymity because no official announcement has been made.

A Louisville spokesperson said the school is deferring to ESPN, which is putting on the game and would be the one to make the call. The network would need time to move its equipment to Germany and set up the aircraft hangar on the base

to host the contest.

"While our goal is to host this year's Armed Forces Classic as planned at Ramstein Air Base in Germany, we are exploring contingency plans due to the circumstances," ESPN said in a statement.

This would be the third time that the Armed Forces Classic was played at Ramstein and the first that featured two women's basketball teams. The UConn men's



UConn guard Ashlynn Shade (12) reacts toward UConn guard Azzi Fudd in the first half of an exhibition NCAA college basketball game against Boston College, Monday, Oct. 13, 2025, in Uncasville, Conn.

Associated Press

team played in the inaugural one in 2012. Texas

A&M and West Virginia also played there in 2017. □



New York Jets quarterback Justin Fields (7) passes the ball as he warms-up before an NFL football game between the Denver Broncos and the New York Jets, Sunday, Oct. 12, 2025, in London. Associated Press

Jets coach uses Lamar Jackson, Josh Allen as examples when discussing Justin Fields' slow release

By **DENNIS WASZAK Jr.**
AP Pro Football Writer
FLORHAM PARK, N.J. (AP) —

Justin Fields' internal clock has become a timely topic of discussion again. The New York Jets quarterback has long been criticized for his propensity to hold onto the football too long at times, resulting in sacks and blown opportunities.

Fields didn't help his case Sunday, when he was sacked nine times and the Jets finished with a franchise-worst minus-10 net yards passing in New York's 13-11 loss to Denver in London — with several plays attributed to him not getting the football out in a timely manner. Fields acknowledged as much earlier this week, and so did coach Aaron Glenn. But Glenn also set off alarms Friday on social media among fans frustrated with the play of their team's quarterback during an 0-6 start by mentioning Baltimore's Lamar Jackson and Buffalo's Josh Allen — former NFL MVPs — in defense of Fields. "I know that's a huge topic that everyone talks about," Glenn said, "but sometimes there's a lot that goes into that and when you look at the time he gets the ball out, some of those have been some of his best games when he's holding the ball

3 seconds or whatnot.

"And it's who he is, and sometimes it's play calls and the way that he sees things." According to Next Gen Stats, Fields' average time to throw is 3.01 seconds, which ranks second-worst among quarterbacks with at least three starts only to Chicago's Caleb Williams at 3.08.

"I'm not sitting here saying he doesn't need to get the ball out," Glenn added. "There are some quick games where the ball has to come out and you work on those in practice, but there's also an element of, 'Man, we know who that player is.'"

Glenn meant Fields — since his days at Ohio State and early in his NFL career with Chicago and last season with Pittsburgh — has been known as a terrific athlete who makes plays with his legs and uses his athleticism to run the offense, but sometimes takes a bit longer to get the ball out.

He says slow release times don't always tell the whole story. "You look at Lamar Jackson, his numbers getting the ball out (are) higher than Justin's," Glenn said. "I think Josh Allen's numbers are higher than Justin's. But I think everybody tends to see who those guys are and understand that. And for some reason they don't understand Justin.

"But listen, I'm not sitting here saying that there are some times where he's got to get the ball out. He knows that and he articulated that to you guys and we're going to continue to work on that as much as we can."

According to Next Gen Stats, Jackson (2.87 seconds) and Allen (2.91) are a bit quicker at getting the football out, even with their tendencies to scramble and throw.

As Glenn said, Fields has had some of his best games when the release time has been higher: His average time to throw in the season opener against Pittsburgh was 3.53 seconds — and was arguably his best overall performance with the Jets. Fields said this week he wants to be "a little bit more aggressive" with throwing the ball downfield, starting Sunday against Carolina, while acknowledging he has been "a little bit too conservative." He doesn't have an interception, though, and wants to balance risk with being smart. "I've always just been big on ball security and not putting the ball in jeopardy," said Fields, who has just four touchdown passes this season. "But it comes to a point where you've just got to find that healthy balance between trying to maybe fit it in smaller windows and just letting it rip." □



Washington Spirit's forward Trinity Rodman stands during the second half of a NWSL soccer match against Bay FC on Aug. 23, 2025, in San Francisco.

Associated Press

Spirit's Trinity Rodman has MCL sprain, no timetable for her return

By **ANNE M. PETERSON**
AP Soccer Writer

Washington Spirit and U.S. national team forward Trinity Rodman has a Grade 1 MCL sprain in her right knee with no timeline for her return.

Spirit coach Adrián González announced Rodman's diagnosis on Friday ahead of the team's match Saturday at home against the Orlando Pride.

"Right now, we need to focus on day by day, try to help her to recover, to heal as best as possible, and let's see how she's progressing every day," González said.

Rodman was injured Wednesday in a CONCACAF W Champions Cup game against Mexican club Monterrey. Earlier in the day, she was named to the U.S. roster for a trio of upcoming matches against Portugal and New Zealand. The United States had not yet announced her withdrawal from training camp.

Rodman was helped off the field in tears after an attempted tackle in the 37th minute and later reappeared on crutches with a brace on her right leg.

While there were fears the injury was serious, González said scans performed Thursday showed "the best-case scenario." Typically, recovery time for Grade 1 MCL sprains is one to three weeks.

Rodman returned to the Spirit in August after a back issue that kept her sidelined for most of the summer. She was named the National Women's Soccer League player of the month for September after contributing to five of the team's eight goals that month.

The Spirit have clinched second place in the seedings for the postseason behind league leaders the Kansas City Current. The playoffs start Nov. 7.

Because of her back issues, Rodman has made just one appearance for the United States since the team won the gold medal at the 2024 Olympics. She scored early in a 2-0 victory over Brazil in Los Angeles in April.

Rodman was key to the U.S. team's Olympic success, part of a formidable trio with Sophia Wilson and Mallory Swanson that was dubbed Triple Espresso.

The United States will play Portugal on Oct. 23 in Chester, Pennsylvania, and on Oct. 26 in East Hartford, Connecticut. The Americans will face New Zealand in Kansas City, Missouri, on Oct. 29.

U.S. coach Emma Hayes said the team is now gearing up for next year's qualification for the 2027 World Cup in Brazil. □