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December 25th, 2015

colombia won...but...

Philippines crowned Miss Universe after host's mistake >19



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Aravelo onstage afterward but the

Colombian was crying and sur-

rounded by a crowd of women. She

said she realized it was, "probably

her," Wurtzbach told reporters

after the pageant concluded, saying

she wished the contestant from

Colombia well and hoped the Latin

American community understands

"None of this was done on

purpose. It was an honest mistake,"

she said, apologizing on behalf

of the organization she now rep-

resents. She said Harvey told her

afterward that she "should just

Harvey also apologized on Twitter, but at

"I'd like to apologize wholeheartedly to

Harvey, who was hosting the contest for

"I feel horrible for this young woman," he

An executive with pageant owner WME-

IMG, Mark Shapiro, said Harvey caught the

mistake and corrected it on his own, saying

"It was humiliating for the women. It was

As all this was unfolding, a car drove up

onto a sidewalk and struck dozens of people

just outside the Planet Hollywood hotel-

casino where the pageant was taking place.

The Las Vegas Strip was soon jammed with

ambulances and fire trucks, and authorities

said 37 people were taken to a hospital to be treated for injuries and one person was

Even before Sunday night's oops moment,

the pageant was involved in another controversy when a backlash against the pageant's

former owner Donald Trump led Univision

to pull out of the broadcast and the business-

The competition started with women rep-

resenting 80 countries between the ages of

19 and 27. For the first time, viewers at home

weighed in, with their votes being tallied in

addition to four in-person celebrity judges.

man to sell it in September.

humiliating for him," he told reporters after

he wanted to make a wrong into a right.

the first time, said he re-read the card and noticed it said "first runner-up" next to the Colombia contestant's name before he asked producers if he had made a mistake.

Miss Colombia & Miss Philippines for my

huge mistake," he wrote. "I feel terrible."

first misspelled the home countries of both

contestants before also fixing that.

that "none of this was my fault."

"I did not take the crown from

bad timing."

enjoy the moment."

said after the pageant.

the pageant.

killed.

December 25th, 2015

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- ENTERTAINMENT ———

Former Miss Universe Paulina Vega, center, removes the crown from Miss Colombia Ariadna Gutierrez, left, before giving it to Miss Philippines Pia Alonzo Wurtzbach, right, at the Miss Universe pageant on Sunday, December 20, 2015, in Las Vegas, Nevada.

last year's Miss Universe from Colombia removed the crown and placed it on Wurtz-bach's head.

Wurtzbach later said she felt conflicting emotions as the mistake happened: joy when she was told she had indeed won, concern for Colombia contestant Ariadna Gutierrez Aravelo and confusion at the whole situation.

Wurtzbach said she tried to approach

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19

LAS VEGAS, Nevada (AP)

Sunday evening, it appeared as if it might be

Colombia contestant Ariadna Gutierrez

Arevalo was already wearing the crown as

this year's Miss Universe winner when host

Harvey said it was his mistake and that he

would take responsibility for not correctly

reading the card, which said that contes-

tant Pia Alonzo Wurtzbach was this year's

winner and Colombia was actually the first

He held up the card for Fox network

cameras to see up close afterward. Talking

with reporters afterward, Harvey and an

executive for pageant owner WME-IMG

"Nobody feels worse about this than me,"

A mystified Wurtzbach appeared stunned

as she walked to the front of the stage along-

side the crown-wearing Arevalo before

Steve Harvey returned to apologize.

a repeat win for Colombia.

runner-up.

he said.

called it human error.

he Miss Universe contestant

from the Philippines is this year's

winner, but for one brief moment

SEATTLE, Washington (AP)

ot until Pete Carroll pulled everyone together after a fifth straight victory did the Seattle Seahawks find out they were bound for the postseason.

And the reaction was as expected. No overwhelming celebration. No special significant, even if Seattle bucked history by overcoming a miserable start to the season and reached the playoffs for the fourth straight year.

It's simply become Seattle's standard.

"We're resilient," Seattle's Doug Baldwin said. "You can count us out. You can say what you want to about all of our players, but we're going to be consistently efficient at what we do."

Once again led by the duo of Baldwin and Russell Wilson, the Seahawks rolled past the Cleveland Browns 30-13 on Sunday to wrap up a berth in the NFC playoffs as the Seattle offense continues to be difficult to slow down, let alone stop.

Wilson put together another elite per-

formance in a week where Cleveland coach Mike Pettine stirred debate by saying Wilson wasn't in the top tier of NFL quarterbacks. Wilson completed 21 of 30 passes for 249 yards and found Baldwin for two of his three touchdown passes.

When Sunday ended, Baldwin's name was sitting next to Jerry Rice's as the only wide receivers in NFL history with 10 TDs over a four-game span in a single season. Rice had 10 TD catches from a combo of Joe Montana and Steve Young during the 1987 season. Baldwin has grabbed all 10 from Wilson, and he became the third wide receiver since 1960 with four straight games with multiple TD catches, joining Calvin Johnson in 2011 and Cris Carter in 1995.

And Wilson? He's the only quarterback with five straight games with three



Seattle Seahawks' wide receiver Doug Baldwin (89) makes a catch between two Cleveland Browns defensive players during an NFL game on Sunday, December 20, 2015, in Seattle, Washington. **Photo by Braulio Herrera**

> or more TD passes and zero interceptions. Unlike the previous three playoff trips when Seattle's success was largely based

on the dominance of its defense, this trip to the postseason is on the shoulders of an offense lately can't be stopped.



December 25th, 2015

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——FINANCIAL LITERACY Home Ownership is Easier Than You Think

ome ownership is the foundation of the American Dream. It's an investment in yourself, your family, and your future. The security and equity that you build over the years helps ensure a solid future for you and your family. It may seem like home ownership is just a dream, but it can become your reality, if you prepare and educate yourself about the perks and pitfalls of home ownership.

Find a Local Expert You Can Trust

The best way to begin on the path to home ownership is to set up an appointment with a Home Loan Officer at your local credit union or bank. If you have developed a trusted relationship with your financial institution, this is a great place to start. They will assess your financial situation and run the numbers to establish how much house you can afford, and a mortgage payment amount that fits your income and comfort level.

Your Home Loan Officer will also show you the different types of mortgages you may choose from. While the majority of people will fall into the traditional mortgage category, there are many different options that may fit your needs and budget:

- 10-30 Year Traditional Mortgages
- FHA Mortgage
- VA Mortgage
- First-Time Home Buyer Program

Credit Matters

Your credit score is a powerful number in the world of lending. The higher your score, the lower the mortgage rate you will likely qualify for. Before you apply for a mortgage, you'll want to review your credit reports to ensure you're not being unfairly penalized for old, paid, or settled debts.

Do Your Homework

What new expenses will you need to



be prepared for with home ownership? Your Home Loan Officer will help walk you through items like property taxes and insurance costs. Take these new expenses into account when purchasing your home. Be realistic now, so that no surprises pop up later.

Location, Location, Location

Just ask any real estate agent to list the three most important things when purchasing a home and you'll likely hear, "location, location, location." The top two characteristics you should consider when choosing a location include the safety of the neighborhood, and the quality of schools in the area. If you want quick access to shops or restaurants, you'll want to adjust the locations of where you search for your new home to fit your personal criteria.

Timing is Almost Everything

When looking at the current mortgage rates, it's hard not to want to rush into home ownership to take advantage of great deals. Though rates are an important factor, the most important factor is you. Don't skip the important due-diligence that comes with home ownership. Save for a down payment and calculate housing costs that aren't included in the mortgage payment. Learn from others' experiences. Talk to a current home owner about things they wish they knew before buying.

Home ownership isn't just a dream anymore. It's easier than you might

think. Start with a trusted financial partner to help guide you through the process. A new home might be just around the corner. You never know until you try.

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------ CINEMA 'Star Wars' blasts opening weekend record with \$238 million

LOS ANGELES, California (AP)

(Constant Wars: The Force Awakens" brought in a galactic \$238 million the over weekend, making it the biggest North American debut of all time according to studio estimates on Sunday.

The Walt Disney

Co. earnings destroy the previous opening record set by Universal's "Jurassic World," which drew \$208.8 million this summer.

Internationally, the film brought in \$279 million, bringing its global gross to \$517 million — second only to "Jurassic World's" global bow of \$525 million. But the dinosaurs had the added benefit of China — "Star Wars" won't open there until Jan. 9.

This is just the latest in a laundry list of records set by J.J. Abrams' film, the seventh in the franchise, which had analysts anticipating a debut anywhere from \$150 million to \$300 million.

The "X-factor" was quality. While "The Force Awakens" drew enormous presales, the film was kept under lockdown from the press and critics until mere days before it was released to the public. Reviews turned out to be stellar (95 percent on Rotten Tomatoes), as did early audience reaction, who gave the film an A CinemaScore.

Rentrak's Senior Media Analyst Paul Dergarabedian said that's the key element



This photo provided by Lucasfilm shows Peter Mayhew as Chewbacca and Harrison Ford as Han Solo in "Star Wars: The Force Awakens," directed by J.J. Abrams.

that may push the film to the \$2 billion mark by the end of its run. Many are already going back for a second helping.

"The enthusiasm has really turned into a cultural event," said Dave Hollis, Disney's executive vice president of theatrical distribution. "It's unbelievable."

"It feels historic. The marketing team has embarked on a two-plus year journey to create this event feel," Hollis added. "It's hard to think you could replicate this, but never say never."

Males overwhelmingly drove the astronomical earnings, comprising 58 percent of the audience.

The film also drew mainly adults, who made up 71 percent of the audience. Teens accounted for only 9 percent, but those numbers may go up in the coming weeks as holiday vacations kick in.

IMAX, 3D and other premium large format screens further helped drive the massive earnings. Nearly half of moviegoers — 47 percent —chose to see the film on the generally pricier screens. IMAX screens alone accounted for \$48 million of the global earnings.

By Dr. Joseph Castleberry

Some wise men from eastern lands arrived in Jerusalem, asking, "Where is the newborn king of the Jews? We saw his star as it rose, and we have come to worship him." ... When they saw the star, they were filled with joy! They entered the house and saw the child with his mother, Mary, and they bowed down and worshiped him. Then they opened their treasure chests and gave him gifts of gold, frankincense, and myrrh. When it was time to leave, they returned to their own country by another route, for God had warned them in a dream not to return to Herod.—Mathew 2:1-12 NLT

Not everyone who travels from country to country is an immigrant. The wisemen who visited the manger where Jesus lay came as pilgrims. Although their faith in astrology would never have helped them understand the full significance of the Star, God recognized the sincerity of their faith and revealed to them that the birth of the King of the Jews carried both cosmic and personal significance. Paradoxically, they had to go west in order to reorient their lives. Deciding to offer their worship to the divine child, they began their journey westward, navigating by faith the whole way. Like Abraham of old, they did not know where they were going. The confronted doubts, dangers, challenges, and sacrifices. But in the end, they went back to their country richly rewarded, sharing their pilgrim tales from the very cradle of salvation.

Many foreign travelors find Jesus in the midst of their journey. Perhaps an economic or employment motive drives them. Maybe they travel for adventure. Some of them search for some-



thing undefinable. But God knows the reasons that put them on the road to the Savior. Without their knowing it, God guides them until they find Jesus and offer him their worship and their treasures.

Such people, upon their return to their place of origin no longer travel as tourists or wanderers or migrant workers. The have been converted into accidental pilgrims. They didn't know that their divine destiny would carry them to the knowledge of God. They never suspected that they would return to their country as missionaries. For the rest of their lives, they will share the story of how the Lord led them to the cradle of salvation in a distant land.

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It All Depends on Your Perspective

Goals change, markets fluctuate. Investment results vary over time. Most financial experts agree that you're better off taking a long-term perspective when evaluating your investments and how much they match your life's goals. A financial advisor can provide the assistance you need to set strategies and take action toward your specific needs and aspirations. Call your Waddell & Reed financial advisor today and ask about creating your personal financial plan.

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Dave Says

Majority of Americans favor path to citizenship

- IMMIGRATION -

WASHINGTON (AP)

ore Americans favor than oppose a pathway to citizenship for immigrants who are living in the United States illegally, a new Associated Press-GfK poll shows.

While most Republicans oppose such a path to citizenship, it doesn't seem to be a deal-breaker issue for them.

Here are some things to know about Americans' opinions on immigration policy from the new AP-GfK poll:

MOST SUPPORT CITIZENSHIP

A majority of Americans — 54 percent - support a way for immigrants who are already in the country illegally to become citizens, while 44 percent are opposed. More than 7 in 10 Democrats are in favor, while about 6 in 10 Republicans are opposed.

Still, a significant minority of Republicans - 4 in 10 - do support a path to citizenship. Four in 10 conservative Republicans and 3 in 10 tea party Republicans favor a path to citizenship for immigrants already in the country illegally.

Six in 10 Americans, including threequarters of Democrats and nearly half of Republicans, favor providing immigrants who were brought to the country illegally as children with a way to stay in the country legally.

DIVISION ON OBAMA'S ACTIONS

The poll shows that overall, Americans are split on what they want a 2016 presidential candidate to do about the executive action Obama took last year. Just over half (51 percent) say they're more likely to support someone who wants to keep that action in place, while 46 percent are more likely to support someone who wants to undo it.

Still, 60 percent of Americans disapprove of the way President Barack Obama is handling immigration, while just 38 percent approve.

BIG ISSUE FOR HISPANICS

Among Hispanics, a large majority about three quarters — support a pathway to citizenship for immigrants in the country illegally.

Hispanics are far more likely to say they prefer a presidential candidate who would keep the president's immigration action in place than one who would prefer to undo it, by a 74 percent to 20 percent margin. More than half - 56 percent - say they could not imagine voting for a candidate



In this December 15, 2015, photo, participants hold the "Oath of Allegiance" and American flags during a naturalization ceremony attended by President Barack Obama at the National Archives in Washington.

who wanted to reverse it, even if they agreed on other issues.

IMPORTANCE GOES UP

Americans are slightly more likely than they were two months ago to see immigration as a very or extremely important issue, with 61 percent saying so now after 57 percent said so in October. Republicans are more likely than Democrats to consider it an important issue, 76 percent



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to 51 percent.

Neither party emerges as the clear winner on who Americans trust more to handle the issue. Twenty-nine percent say they trust the Democratic Party to do a better job and 27 percent trust the Republican Party more, while 31 percent say they trust neither party on handling immigration.

The AP-GfK Poll of 1,007 adults was conducted online Dec. 3-7, using a sample

drawn from GfK's probabilitybased KnowledgePanel, which is designed to be representative of the U.S. population. The margin

of sampling error for all respondents is plus or minus 3.4 percentage points.

Respondents were first selected randomly using telephone or mail survey methods, and later interviewed online. People selected for KnowledgePanel who didn't otherwise have access to the Internet were provided access at no cost to



ticketmaster

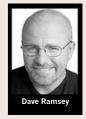
Wisdom for your decisions

Fighting the insurance company

Dear Dave.

My wife and I were recently involved in an auto accident, and the insur-

ance company doesn't want to cover the damage due to a technicality. We both work, so I'd like to find a replacement car while we fight this out with



the insurer. However, we only have \$7,000 in savings and we don't want to spend it all. What should we do?

—John

Dear John,

You can definitely find your wife a good used car for what you've got in the bank. However, leaving yourselves with no savings whatsoever is not a good plan.

I realize no one enjoys driving a beater, but that's what I'd do right now. Just look at it as a rental car. If you spend \$1,500 on a little used something, you will have \$5,500 left in your savings account. Just act as your own insurance company for a while. Then, when the big guys pay up, you could just plug it back into your savings account.

Even if they don't pay, you'll still have a nice chunk of change sitting there. And it wouldn't take long to save up enough to upgrade that little hooptie to something nicer and more reliable while still keeping the majority of your savings intact! — Dave

* Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times bestselling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard by more than 6 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

