TODAY IN HISTORY

Today is **Wednesday, Dec. 25**, the 359th day of 2019. There are six days left in the year. This is Christmas Day.

Highlight in History

On **Dec. 25, 2009**, passengers aboard Northwest Airlines Flight 253 foiled an attempt to blow up the plane as it was landing in Detroit by seizing Umar Farouk Abdulmutallab, who tried to set off explosives in his underwear. (Abdulmutallab later pleaded guilty and was sentenced to life in prison.)

On this date

In **A.D. 336**, the first known commemoration of Christmas on Dec. 25 took place in Rome.
In **1776**, Gen. George Washington and his troops crossed the Delaware River for a surprise attack against Hessian forces at Trenton, New Jersey, during the American Revolutionary War.
In **1926**, Hirohito became emperor of Japan, succeeding his father, Emperor Yoshihito.
In **1931**, New York's Metropolitan Opera broadcast an entire live opera over radio for the first time: "Hansel and Gretel" by Engelbert Humperdinck.
In **1973**, "The Sting," starring Paul Newman and Robert Redford as a pair of 1930s grifters, was released by Universal Pictures.

Today's birthdays: Author Anne Roiphe is 84. Actress Hanna Schygulla is 76. R&B singer John Edwards (The Spinners) is 75. Actor Gary Sandy is 74. Singer Jimmy Buffett is 73. Pro and College Football Hall-of-Famer Larry Csonka is 73. Country singer Barbara Mandrell is 71. Actress Sissy Spacek is 70. Blues singer/guitarist Joe Louis Walker is 70.

LOTTO

Today's jackpot: $3.5 million
Dec. 21: 1-5-14-32-40-46
FANTASY 5
Dec. 23: 5-15-23-26-31
PICK 2
Dec. 24 Midday: 8-3
Dec. 23 Evening: 8-6
PICK 3
Dec. 24 Midday: 6-5-1
Dec. 23 Evening: 9-9-4
PICK 4
Dec. 24 Midday: 9-2-3-9
Dec. 23 Evening: 1-2-3-7
PICK 5
Dec. 24 Midday: 4-7-5-9-2
Dec. 23 Evening: 4-5-9-1-5
JACKPOT TRIPLE PLAY
Tuesday's jackpot: $550,000
Dec. 21: 1-4-6-8-32-43
POWERBALL
Today's jackpot: $183 million
Dec. 21: 19-31-35-50-67
Powerball: 14
MEGA MILLIONS
Tuesday's jackpot: $45 million
Dec. 20: 3-20-23-35-60
Mega Ball: 16
CASH4LIFE
Dec. 23: 1-9-40-53-58
Cash Ball: 3

Fires cause turmoil in Calif. insurance market

By Ken Sweet and Sarah Skidmore Sell
The Associated Press

NEW YORK — Kent Michitsch seemed to be running out of traditional options to insure the home he's lived in for more than 30 years northeast of San Diego as California's massive property insurance market reels from three consecutive years of destructive wildfires.

Michitsch, 57, has received three nonrenewal notices in three years, and says he feared getting a fourth one when his homeowners' policy comes up for renewal the middle of next year if it wasn't for California lawmaker's recent intervention in the market.

"It's constant worry and frustration. You know you're covered now, but I might have to look for a new policy next year yet again." Michitsch says he's never made a claim on his insurance and never had fire damage.

Thousands of homeowners like Michitsch have lost their insurance policies in the last few years as insurers pull out of areas that are at risk of fire damage or stop insuring homes altogether. They've been forced to scramble to find coverage from regular insurance providers or to turn as a last resort to a government sanctioned plan that at the moment only provides fire coverage.

State Farm, the largest in the state, and Allstate and other insurers declined to renew roughly 350,000 policies in areas at high risk for wildfires since 2015 the California Department of Insurance said back in August, and the department has gotten "record numbers" of requests this year from insurers to increase the rates they charge property owners. The data also shows 33,000 policies were not renewed by insurers in zip codes affected by the major wildfires.

While the insurance industry says the California property insurance market is resilient, state lawmakers and officials have had to scramble to keep the market from grinding to a halt from the unexpected additional risk.

The California legislature passed a law earlier this year giving the Department of Insurance emergency powers to keep policies in effect for those in fire-prone areas. This month California Insurance Commissioner Ricardo Lara put a one-year moratorium on non-renewals, in hopes that lawmakers, insurance companies and other stakeholders can reach a more substantial solution for the roughly 1 million homeowners in zip codes adjacent to previous wildfires.

In this Oct. 27 photo, firefighter Joe Zurilgen passes a burning home as the Kincade Fire rages in Healdsburg, Calif. [NOAH BERGER/ASSOCIATED PRESS FILE PHOTO]

"This wildfire insurance crisis has been years in the making, but it is an emergency we must deal with now if we are going to keep the California dream of home ownership from becoming the California nightmare, as an increasing number of homeowners struggle to find coverage," Lara said in a statement.

The fires of 2017 and 2018 caused a combined $25.3 billion in damages according to the California Department of Insurance. That's exponentially higher than the previous wildfires in 2015 and 2008, which caused $1.1 billion and $719 million in damages, respectively.

The insurance industry has yet to release an estimate of damages from this year's wildfire season, but the costs are expected to be high. The most significant wildfire this year was the Kincade fire, which is started October 23 and has burned 78,000 acres in Sonoma county. It destroyed 374 buildings and damaged another 60, according to the California Department of Forestry & Fire Protection.

"The wildfires in California will likely make it more difficult for California homeowners to buy insurance," Stu Ryland, senior vice president of the Pacific Region at Sedgwick, an insurance claims management company. "Premiums are likely to go up, particularly in areas that are prone to wildfires and in some cases, it may be difficult for consumers to find an insurer willing to write their insurance."

While some insurers are pulling out and others are reconsidering how they price property insurance, it is still available in one form or another to every homeowner, according to the Insurance Information Institute.

However, those not insurable by regular insurance providers are having to turn to what's known as the California FAIR Plan, which is a government-sanctioned association of insurers who pool together to cover the highest risk properties. FAIR Plan insurance currently only covers $1.5 million in damages, although Lara has ordered that starting in April 2020 it will cover $3 million in damages. Currently the FAIR Plan only covers fire, not other forms of risk, but California regulators have announced that FAIR Plan insurers can start doing comprehensive coverage.

Earlier this month, the California FAIR Plan Association sued to block those changes, arguing Lara's order is illegal.

Karl Susman, owner of Susman Insurance Agency in Los Angeles, says the average annual premium on a homeowner policy plus FAIR to cover fire now costs around $2,500 a year, which is three times higher than it was three years ago.

Roberts will tap his inner umpire in trial

By Mark Sherman
The Associated Press

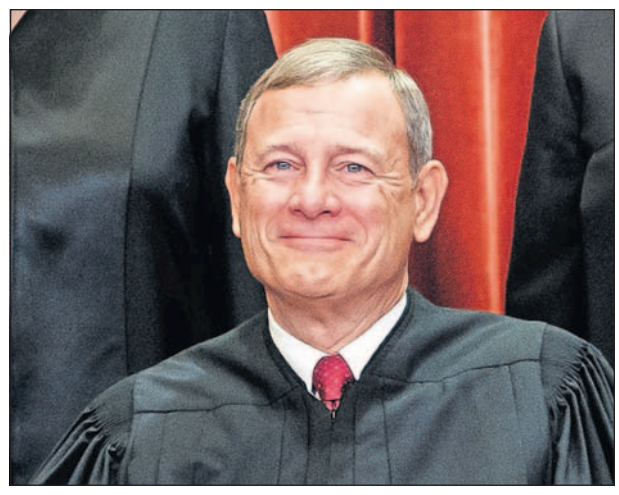
WASHINGTON — America's last prolonged look at Chief Justice John Roberts came 14 years ago, when he told senators during his Supreme Court confirmation hearing that judges should be like baseball umpires, impartially calling balls and strikes.

"Nobody ever went to a ballgame to see the umpire," Roberts said.

His hair grayer, the 64-year-old Roberts will return to the public eye as he makes the short trip from the Supreme Court to the Senate to preside over President Donald Trump's impeachment trial. He will be in the national spotlight, but will strive to be like that umpire — doing his best to avoid the partisan mire.

"He's going to look the part, he's going to play the part and he's the last person who wants the part," said Carter Phillips, who has argued 88 Supreme Court cases, 43 of them in front of Roberts.

He has a ready model he can follow: Chief Justice William Rehnquist, who never became the center of attention when he presided over President Bill Clinton's Senate trial.



Chief Justice John Roberts will return to the public eye as he makes the short trip from the Supreme Court to the Senate to preside over President Donald Trump's impeachment trial. [J. SCOTT APPLEWHITE/ASSOCIATED PRESS FILE PHOTO]

As Roberts moves from the camera-free, relative anonymity of the Supreme Court to the glare of television lights in the Senate, he will have the chance to demonstrate by example what he has preached relentlessly in recent years: Judges are not politicians.

He has stuck to his mantra even as he and his fellow, Republican appointees hold a firm 5-4 conservative majority on the Supreme Court. Roberts has a solidly conservative voting record on the court, with a couple of notable exceptions that include sustaining President Barack Obama's health care law.

Trump has been among Roberts' critics, blasting the chief justice for his health care votes. While Roberts ignored those remarks, at least publicly, he clashed with the president last year when Trump lashed out at an "Obama judge" who ruled against the president's migrant asylum policy.

It's not as though there isn't plenty of controversy brewing in his regular place of work. Before the end of June, the justices are expected to decide cases involving guns, abortion, subpoenas for Trump financial records, workplace protections for LGBT people and the fate of an Obama-era program that shields young immigrants from deportation. It's possible the court will be asked to hear yet another case on the health care law before the term ends.

The high court has moved to the right with the addition of two Trump appointees, Justices Neil Gorsuch and Brett Kavanaugh, a development that has made Roberts the justice closest to its ideological center and most able to decide how far the court will move to the right, or left, in any case that otherwise divides liberals and conservatives.

In the Senate, though, the chief justice's powers are limited because any ruling he makes can be overridden by a majority vote.

He is not likely to put himself in the position of inviting reversal, said Paul M.Collins Jr., a political scientist and director of legal studies at the University of Massachusetts, Amherst.

"Any controversial rulings in support of either party will threaten the viewpoint that the court should be above politics. Democrats would perceive any ruling for Republicans as partisan and if he ruled against the president, Republicans would allege he is holding a grudge," Collins said. The Senate's impeachment rules allow Roberts to put questions to a Senate vote, without first ruling himself.

Rehnquist looked back on his role in the Clinton trial with a smile. "I did nothing in particular and I did it very well," Rehnquist recalled two years after the trial, borrowing a line from a Gilbert and Sullivan operetta.

Like Rehnquist, Roberts has virtually no experience running a trial, as opposed to the appellate proceedings at the Supreme Court. "I would be shocked if he suddenly becomes a very rigid jurist with respect to technical evidentiary rules," Phillips said.

The mechanics of the trial are not yet clear. Rehnquist had his top aide at the court, James Duff, and at least one law clerk on hand. He regularly consulted with the Senate parliamentarian before announcing rulings.

PUBLIC NOTICE

A neighborhood workshop will be held to discuss a proposed site plan for a multifamily residential building located on tax parcel numbers 06778-000-000 and 06776-000-000. This is not a public hearing. The purpose of this meeting is to inform neighboring property owners of the proposed development and to seek their comments.

The meeting will be held at 6:00 p.m. on January 8, 2020 at Residence Inn Gainesville I-75, located at 3275 SW 40th Blvd., Gainesville, FL 32608.

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PUBLIC NOTICE

Bravoflorida, LLC is proposing to build a new Burger King Restaurant and associated infrastructure improvements located at 16130 NW US Hwy 441, Alachua, FL 32615.

A neighborhood meeting will be held to discuss the project. This is not a public hearing. The purpose of this meeting is to inform neighboring property owners of the nature of the proposal and to seek their comments.

The meeting will be held **Wednesday, January 8, 2020 at 5:30pm** at the Holiday Inn Express located at: **16367 NW 167th Blvd., Alachua, FL 32615.**

For additional information, please call Robin Kendall at 813-559-8256.
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