

## Business Briefs

### Local Farm Bureau earns statewide recognition

SEBRING — The Highlands County Farm Bureau was recognized with a coveted award for its achievements in the past year.

The local organization garnered top honors at the 2015 Florida Farm Bureau annual meeting for excellence in Legislative/Policy Implementation, Public Relations/Information, Organization and Management, Education/Agriculture Promotion, and Leadership Development.

Farm Bureau members support the production of food, fiber and renewable fuels in their communities.

They also volunteer in civic and charitable projects, like the Highlands County Fair, Ag-Venture, Highlands Count 4-H Foundation, Highlands County FFA chapters and the Mason G. Smoak Foundation, among others.

“Our volunteers create the strength of our organization and they reflect its grassroots structure,” said Highlands County Farm Bureau President Carey Howerton. “I appreciate their service on behalf of our farm families, as well as our larger community.”

For more information, call Howerton at 634-5570.

### Coffee club with financial adviser

LAKE PLACID — Cheryl S. Brown, a local Edward Jones financial adviser, will host a coffee club at 10 a.m. Wednesday at the Edward Jones office, 204 Dal Hall Blvd. For details, call 465-6444.

### Hall joins RE/MAX Realty Plus

SEBRING — After 45 years' experience, most being in sales and service, Warren Hall has joined RE/MAX Realty Plus in Sebring, where he will continue to utilize his knowledge and skills to assist customers in buying and selling real estate in Highlands County.

Hall, originally from Maryland, moved to Highlands County in 1982. His career spans 45 years, beginning with eight years in the Maryland Army National Guard where he served full-time and separated at the rank of staff sergeant. In 1978 he became self-employed in the retail gasoline business where he owned and operated five service stations in Maryland and Florida.

In 1984, Hall joined Motorola Communications and Electronics, where he learned an entirely new business. There, he held numerous sales and sales management positions designing and selling two-way and paging communications systems as small as a system on a golf course and as large as nationwide paging systems.

BRIEFS, Page 2

## Business Highlights

### 3 charged in cyberattacks against finance companies

NEW YORK — Two men held in Israel and one U.S. citizen believed to be living in Moscow have been charged with stealing the contact information of more than 100 million customers of U.S. financial institutions to generate hundreds of millions of dollars in illegal profits, authorities said Tuesday.

The summer 2014 theft of data such as names, addresses, emails and phone numbers of more than 83 million customers of JPMorgan Chase & Co., the nation's biggest bank by assets, was described at a news conference by U.S. Attorney Preet Bharara as “the single largest theft of customer data from a U.S. financial institution ever.”

### Fast food protesters set sights on candidates

NEW YORK — Workers from McDonald's, Taco Bell and other chain restaurants protested in cities around the country Tuesday to push fast food companies to pay them at least \$15 an hour.

## On The Money

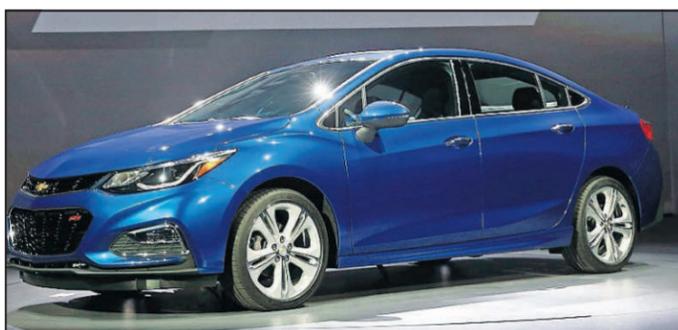
# Holiday car deals move earlier

4 things to consider when shopping for savings

BY TOM KRISHER  
The Associated Press

DETROIT — Lexus put the red bows atop its cars a month early, and General Motors is advertising Black Friday deals two weeks before Thanksgiving as the auto industry copies traditional retailers with holiday discounts well before

DEALS, Page 2



AP PHOTO/PAUL SANCYA, FILE

The 2016 Chevrolet Cruze debuts at a media event in Detroit. “The consumer is in a great spot to get a great deal,” says Tom Libby, manager of industry analysis for the IHS Automotive consulting firm.

## Bugs Bee-Ware Exterminating, Inc.

# Solving Pesky Problems

Family-owned business celebrates two decades of pest control



DOROTHY L. HARRIS

Above, Charlie Lanier, state-certified pest control operator, treats a Sebring kitchen for ant activity during his work day with Bugs Bee-Ware Exterminating. Left, Marine veteran Michael McGathey and wife, Stephanie, have owned Bugs Bee-Ware Exterminating in Sebring for almost 20 years.

BY DOROTHY L. HARRIS  
Special to Highlands Today

SEBRING — Sharing a mutual business philosophy, but focusing on their own areas of expertise, husband and wife, Stephanie and Michael McGathey, have achieved twenty years of success with Bugs Bee-Ware Exterminating in Sebring.

McGathey had worked in pest control following his career as a military police officer in the U.S. Marines and knew he

wanted to own his own business. “I saw an opportunity to make a difference in someone's life by caring for this need. I joke my business is similar to my career in the

### Bugs Bee-Ware Exterminating, Inc.

610 State Road 66, Sebring  
Hours: Mon.-Fri.,  
8 a.m.-5 p.m.  
(863) 385-0404  
www.bugsbeeware.com

BUGS, Page 2

## Seafood Industry

# Gulf shrimpers contend with falling prices, tainted imports

FDA refuses shipments that contain antibiotics

BY BILL LAMBRECHT  
San Antonio Express-News

Editors Notes: This is an AP Member Exchange shared by the San Antonio Express-News

BAYTOWN, Texas — Worrying about bills and plummeting shrimp prices, Dwayne Harrison stopped to apply for a mowing job one morning recently before dropping his nets in the Houston Ship Channel.

The 65-cents-a-pound he was getting last week for small, head-on wild shrimp is one-third the price of a year ago and less than his catch brought in 1998, the year he bought his 50-foot vessel, Angel Lady.

Harrison, 51, is among Gulf shrimpers who say they're leaving the business or are barely afloat, and many blame imports, which make up more than 90 percent of the shrimp market in the United States. Last year, imports rose by 143 million pounds and are up another 2 percent in 2015.

While driven to the brink, shrimpers in Texas also are driven to anger by the indifference of American consumers.

“In those restaurants,” Harrison pointed out, “people will be watching our boats come in while being served shrimp from halfway around the world that are fed antibiotics to keep them alive.”

Foreign competition and the rise of aquaculture to fill the world's seafood needs are fa-

SHRIMP, Page 2



KIN MAN HUI/THE SAN ANTONIO EXPRESS-NEWS VIA AP

Seafood business owner Juanita Harrison, left, and employee Lee Hampton of Capt. John's Seafood pour freshly caught shrimp into a crate near Baytown, Texas. The Harrison family has been in the seafood business for two generations and ship their shrimp all throughout the country.

Gift Guide

# Gadgets that make your wrist smarter

BY ANICK JESDANUN  
The Associated Press

SCHENECTADY, N.Y. — If you're looking for a device to track your fitness, alert you to incoming messages and occasionally let you buy stuff with a scan or a tap, there's no shortage of computerized wristwatches to choose from.

Over the past several months, I've tested numerous smartwatches for iPhones and Android devices, along with fitness trackers that have some smarts.

Smartwatches and fitness trackers are relatively early devices with a lot of growing up still to do. Your options will vary depending on whether you use an iPhone or Android, as most of these watches require a companion phone for their smarts. There are also big differences between all-in-one smartwatches and simpler gadgets that primarily track fitness.

## SMARTWATCHES FOR ANDROID:

### Samsung's Gear S2 (starts at \$300)

Samsung smartwatches have improved tremendously. Instead of swiping through screen after screen, you now rotate the watch's circular outer ring to select apps or view notifications. The watch faces can display information ranging from stock quotes and headlines to sports scores.

The main shortcoming: limited apps. The Gear S2 works with Android phones but doesn't run Android apps, putting it in a kind of limbo. A few apps from big-name partners like Yelp, The Wall Street Journal and Nokia's Here (for maps) are available, and Uber is coming soon. But



**Above: The Microsoft Band 2 is displayed in New York. The fitness tracker features built-in GPS and a heart-rate monitor and will notify you of new texts or calls. The Band also offers news headlines and a few apps from the likes of Starbucks and Facebook. Top right: Samsung's Gear S2 smartwatch is shown during a presentation in New York. Samsung smartwatches have improved tremendously. Instead of swiping through screen after screen, you now rotate the watch's circular outer ring to select apps or view notifications.**



THE ASSOCIATED PRESS

**Right: The new Apple Watch is modeled during a media event in Cupertino, Calif. Although the watch doesn't have GPS, it learns your walking and running patterns when you have the phone with you, so it's more accurate than other non-GPS watches when you leave the phone at home.**

most apps I looked for weren't there.

As for exercise, the watch mostly tracks footsteps and heart rate. Its mileage calculation is way off unless you're also carrying a phone with GPS.

### Android Wear (starts at \$129)

Several companies make smartwatches that run Google's Android Wear software. I tried the cheapest, Asus's ZenWatch 2, as a starting point. You can pay more for better bands, features such as built-in GPS or sheer luxury — right up to \$1,500 for a model Tag Heuer

developed with Intel and Google.

Android Wear has also gotten better. One swipe gets you apps, with recently used ones on top. Swipe again for contacts and again for common tasks. The screen can stay on without draining the battery, something rare in a smartwatch. App selection has also improved; many apps available for the Apple Watch now have Android Wear versions.

Sony's GPS-enabled SmartWatch 3 worked well for me while running, but other non-

GPS devices, including the ZenWatch, were more frustrating. The main health app, Google Fit, doesn't let you start or stop workouts manually, with or without GPS. It relies on automatic detection and accused me of walking parts of my marathons, even though I didn't (really!). Several apps offer manual controls, but require built-in GPS or a phone, which can be a pain to carry on a run. You need an Android phone for full functionality.

## SMARTWATCHES FOR IPHONES:

**Apple Watch (starts at \$349)**  
Android Wear will work, but Apple Watch is the one you need for full functionality. Apple put a lot of thought into it, with the inclusion of a lefties mode and a passcode in case you leave it on a bathroom sink somewhere.

Although the watch doesn't have GPS, it learns your walking and running patterns when you have the phone with you, so it's more accurate than other non-GPS watches when you leave the phone at home.

Apple's smartwatch doesn't just count steps. Instead, it challenges — or nags — you to exercise at least 30 minutes a day and to take 12 walk breaks throughout the day.

Apple Watch lacks advanced features found in sport-specific devices. I rely on a Garmin running watch during workouts, but Apple Watch nudges me the rest of the day.

## FITNESS FOCUSED, FOR IPHONE, ANDROID OR WINDOWS:

### Microsoft Band 2 and Fitbit Surge (\$250 each)

These are among the few fitness trackers with built-in GPS and heart-rate monitors. The Surge and the Band are limited smartwatches that can, for instance, notify you of new texts or calls. The Band also offers news headlines and a few apps from the likes of Starbucks and Facebook.

But the Band's battery life doesn't cut it for heavy exercise. I outlasted the Band for all three 26.2-mile races. Even turning off the screen didn't keep it from dying before the finish, in one case just a third of a mile short. By contrast, the Surge lasted each race with charge to spare.

## Bugs

From Page 1

Marines. Then, I detained the bad guys, but now I get to exterminate them," he laughs.

Wife, Stephanie McGathey, adds, "We are an all-in-one pest control and landscape-improvement company. Any kind of pest problem you have, we can handle it whether it's roaches, bees, wasps, fire ants or even nuisance animals such as possums, raccoons, armadillos or skunks. We specialize in flea and tick infestations and even those nasty bed bugs. We just eliminated a tick infestation that numbered in the thousands. Giving people their homes back is what I love about my job. Bed bugs have a stigma and we eliminate fears of contamination or embarrassment. People can enjoy having guests once more. It gives them peace of mind."

"Bugs Bee-Ware's trained technicians do more than just spray and pray," asserts Stephanie McGathey. "We diagnose the infestation and develop a treatment program, following up until it's gone."

As an Associate Certified Entomologist and one of two Better Management Practice Instructors in our county, Stephanie McGathey puts her knowledge to use every day at work and many times as

an instructor in our local area. "Sometimes, I even train our competitors," she jokes, referring to certification classes she teaches at the Agri-Civic center. She also offers educational seminars in turf care.

"I keep my classes easy to understand. Improper hydration is a big issue with turf grasses. It creates stress, as do fertilizers and pesticides if they aren't applied properly." Michael McGathey adds, "We've just expanded into our irrigation division for this reason. We really like the problem-solving aspect of pest control and irrigation. We enjoy getting to the bottom of what's going on so we can determine the best solution."

"By providing landscape renovation work and irrigation services we help homeowners refresh their property or simplify their landscape. We handle all sod work from insect control to replacement. We don't lay new sod and forget it, but follow up to ensure proper rooting, as well as sprinkler support. We can treat for insects impacting a lawn, but if there's too much water here or not enough water there, pests may come back."

"We only service Highlands County," continues Michael McGathey, "This ensures we can focus on maintaining our accounts to the highest satisfaction. We also pride ourselves on

taking care of our employees because we know a happy employee equals a happy customer."

With 27 employees, this couple stresses professionalism across the board. "Rosemary Flenniken, our office manager has been with us for 18 years. Charlie Lanier, a state-certified pest control operator, has been with us 17 years, our administrative assistant, Jennifer Reiss, for 12 years and Benjamin Williams, who also serves in the National Guard, 11 years. We are a drug-free workplace," asserts this former Marine who clearly runs a tight ship. "We believe in having a well-trained, sharp-looking workforce." Considering Bugs Bee-Ware Exterminating won the local Small Business of the Year Award from the Economic Development Commission, their dedicated efforts and focus on excellence are paying off.

"Most of our estimates are free and no job is too small or too large," assures Michael McGathey. "We handle residential and large commercial properties too. We are a family-owned business and our customers are our neighbors, not a number. Our 20 year anniversary is approaching and we could not have done it without the patronage of our customers. We look forward to continuing to provide our quality service for years to come."

## Deals

From Page 1

the holidays.

Car buyers will reap good deals for a longer time, analysts say, as automakers battle to hold or increase their share of what likely will be record U.S. auto sales this year. Savings can run in the thousands of dollars.

"The consumer is in a great spot to get a great deal," says Tom Libby, manager of industry analysis for the IHS Automotive consulting firm. Lexus, Toyota's luxury brand, started its sales early as it tries to catch Mercedes and BMW, which in recent years have dueling to be the top-selling U.S. luxury brand. Lexus'

Geoff Pohanka, whose Washington, D.C.-area dealership chain includes a Lexus store in Virginia, said the early promotion might not boost November sales, but it should help toward year's end. "It might take a while to create some momentum for sales," he

said. "In December it will really get going."

Holiday sales make December among the top months for auto sales because of the deals. Here are some things to consider if you're in the market:

### How much can I save?

Depends on what you're buying. You should be able to get around 10 percent off the sticker price of a lingering 2015 model, maybe more on higher-priced large trucks and SUVs, says independent auto analyst Jesse Toprak. For example, Ford is offering more than \$9,600 off the sticker price of some 2015 F-150 pickups, the nation's most popular vehicle. Lease deals are the best they've been in years because interest rates are low and resale values are high for cars coming off leases.

### What models are discounted?

In general, automakers offer discounts on models with the highest inventory, Libby says. That means discounts on

slow-selling small and midsize cars and electric and hybrid vehicles, but few deals on hot-selling small and midsize SUVs.

### What models have high inventories?

Automakers measure inventory by dividing the sales rate per day into the number of vehicles on dealer lots to figure out how many days worth of cars are out there. Automakers say a 60-day supply is optimal. Last month, Toyota's rugged FJ Cruiser SUV had the highest days' supply with a staggering 644. The Mitsubishi i-Miev electric car was second at 286, followed by the Fiat 500L at 280 and the Fiat 500 at 239.

### What models have low inventories?

Hot-selling Subaru has the most models with the lowest supplies, so don't expect much discounting. The WRX, Impreza, XV Crosstrek, Legacy, Outback, Forester and BRZ all had 18 days worth of inventory. The Nissan Xterra SUV also had 18.

## Shrimp

From Page 1

miliar issues. But illegal antibiotics in farm-raised Asian shrimp is a lesser-known story, one that Gulf shrimpers have begun telling.

Food and Drug Administration records suggest they have reason to sound warnings.

In August, FDA inspectors set a monthly record

by refusing 72 shipments of shrimp, much of it from Malaysia, that either tested positive for antibiotics or lacked evidence of being drug free. Most of the shrimp was turned away from the agency's Southwest Import District, which includes Texas ports.

Through October, the FDA has refused 377 separate shrimp entries citing antibiotics or veteri-

nary drug residues. In all of 2014, the agency turned away 208 shrimp shipments due to illegal drug residues, and that was nearly four times the refusals of a year before.

The FDA actions acknowledge the worrisome fact that antibiotics relied on for decades are becoming ineffective because of overuse in human health care and indiscriminate use in farming.

## Briefs

From Page 1

In 1998, he became self-employed again when he purchased a portion of Electronic Maintenance and Communications, Inc., also known as EMCI-Wireless. EMCI is the

local Motorola sales and service provider.

Hall's family continues to operate EMCI where they have shops in Sebring and Ft. Pierce and service over 14 counties in Florida, selling, building and maintaining public safety

communications systems and 911 centers.

He lives in Sebring, and has two children and three grandchildren.

You may reach Hall at

414-3729.

## Stop Paying Taxes on Your Interest Income!

# TAX-FREE MUNI'S

Sign up for one of our free workshops:  
**Listen — Learn — Benefit and Earn!**  
**Wednesday, November 18th**  
**10:30 a.m.**  
**Homer's Restaurant**  
**1000 Sebring Square, Sebring**  
— Light Lunch Served —

**LAWSON FINANCIAL**  
CORPORATION

INVESTMENT BANKERS • SECURITY BROKERS  
FLORIDA • ARIZONA • USA • SINCE 1984

Call today for details & request your free book:

**"Maximize Your Income"**

Grow Your Estate & Lower Your Taxes

**727-572-6864**  
**or 800-888-4082**

We don't spend your time — we invest it.



0003547920-01

Anticipated Rate

**5.87%**  
\*  
YTM

**Leman Academy**  
**of Excellence Project**  
**Series 2015B**

5.87% COUPON RATE DUE 7.1.4  
PRICE \$100.00 5.87% YTC  
CALL 7.1.20 @ PAR \*NOT RATED

\*WAIL. THIS INFORMATIONAL MEMORANDUM DOES NOT CONSTITUTE AN OFFER TO SELL OR A SOLICITATION TO BUY. NOR SHALL THERE BE ANY SALE OF THE BONDS IN ANY STATE IN WHICH IT IS UNLAWFUL TO MAKE SUCH OFFER. OFFERING MADE BY OFFICIAL STATEMENT ONLY. AN INVESTMENT IN THE SERIES 2015 BONDS INVOLVE CERTAIN RISKS. SUBJECT TO PRIOR SALE AND/OR CHANGE IN PRICE. THE BONDS ARE OFFERED WAIL. EXPECTED SETTLEMENT 11.9.15. NON-RATED BONDS GENERALLY CARRY A HIGHER RATE OF RETURN AS COMPENSATION FOR THE RISK ASSOCIATED. NO RATING APPLIED FOR. INCOME IS FREE FROM FEDERAL INCOME TAX. MAY BE SUBJECT TO STATE INCOME TAX. AS OF 11.4.15.