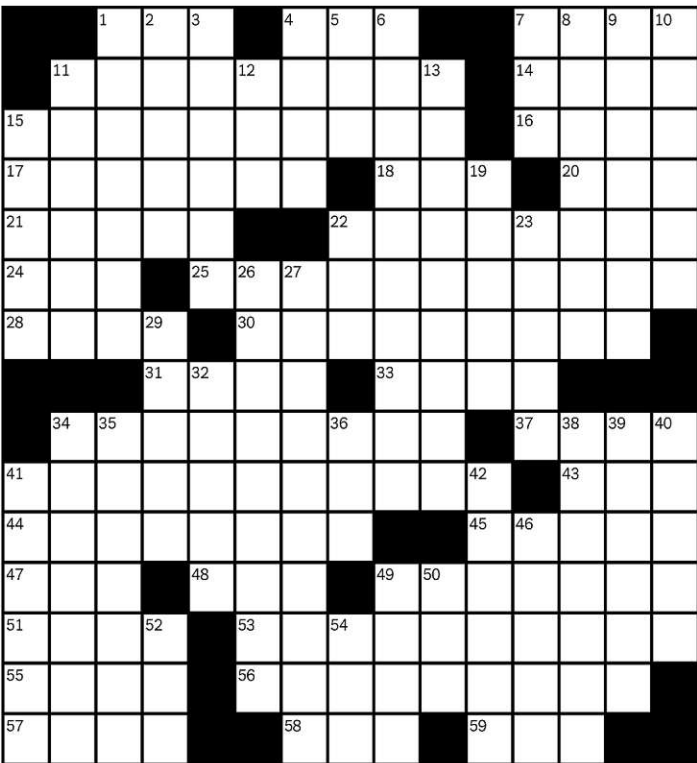


NEW YORK TIMES CROSSWORD

No. 0731

ACROSS

- 1 Withholding something?
4 It'll pass!
7 Silent type
11 Sex work?
14 Screen name
15 Tennis feat involving four consecutive major tournament wins in two calendar years
16 Grime
17 Honey, for example
18 Energy source for distance runners
20 World Economic Forum, e.g., for short
21 Tripping
22 Style secured with a scrunchie
24 Tobiko or masago
25 Twists of fate, say
28 Pharyngitis docs
30 Exuding joy
31 Went hell for leather
33 Cry when shaking hands
34 "This is too much"
37 Blind component
41 Wiseacre
43 What a closed fist with an extended index finger represents, in ASL
44 Where to be above all the drama?
45 Pierre : French :: ____ : Russian
47 Maryland governor Moore
48 Perspective, for short
49 Casual Friday option
51 Result of a shopping spree
53 Highly flexible discipline?
55 Brazilian state whose name is a unit of measurement
56 Relative of a tumbler



Puzzle by Rafael Musa

9/4

- 57 Cuisine with tom kha kai
58 Business with lockers
59 All good

DOWN

- 1 Palm-sized pastry
2 Assenting chorus
3 Shangri-La
4 Make one
5 Seat of Fulton County: Abbr.
6 British counterpart to "Shark Tank"
7 Just OK, in modern lingo
8 "Mind. Blown."
9 Part of Fermat's copy of "Arithmetica" where he wrote his Last Theorem
10 Glorifies
11 Into
12 Tech mogul
13 Change for a bill
15 Reproductive part of a fern
19 Youngest Ben-net sister in "Pride and Prejudice"
22 Patrick, to SpongeBob

- 23 Rings
26 Venue for events that guests are always on board to attend?
27 Some all-nighters
29 "Yellow Submarine" lead vocalist
32 Ready to go
34 Censure, in a way
35 Formal pause in a line of poetry
36 Certain shot, colloquially

- 38 "Heads up!"
39 Insect product in the salad yum khai mod daeng
40 ____ incognita
41 "And ...?"
42 Brief periods
46 Self-congratulation
49 Hindu deity depicted with four arms
50 Denial in Aberdeen
52 Chain that can symbolize friendship
54 Genre for Logic

ANSWER TO THURSDAY'S PUZZLE:



CAROLYN HAX

How to shake unhealthy financial anxiety

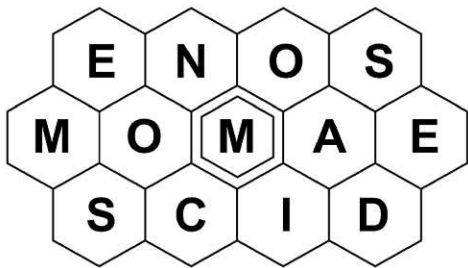


BY CAROLYN HAX
tellme@washpost.com

Dear Carolyn:
From when I was about 6 until I was 16, my parents had credit card debt that they were responsible about paying off. However, I think they were too transparent about it with us, their children. Every time I wanted to spend money on anything nonessential like a toy, an ice cream cone, a field trip or any school activity at all, I was told "that will blow the budget and we'll be in debt longer. And that's BAD."
Because of that constant refrain, I developed crippling guilt about spending any money whatsoever. It was like my child brain concluded the dollar I wanted to spend on a candy bar was the reason my parents were enslaved to debt and constantly stressed. I am currently 26, have a good job and \$30,000 in savings. I live in a cramped studio apartment, never treat myself to a vacation or dinner out because when I try to, my brain tells me "NO! If you spend that money you will end up in DEBT!"



Start at the double hexagon. Spell solutions to the clues below by winding your way through the grid. You can backtrack to use letters more than once. **Each new word starts with the last letter of the previous word.**



1. Biblical prophet M _ _ _ _
2. Autumn, for example _ _ _ _ _
3. Given to wandering N _ _ _ _ _
4. Funny pages _ _ _ _ _
5. Unspecified person S _ _ _ _ _

ΞNOΞIWS 'SOIWO 'OIGWON 'NOSVXS 'SESOW
© 2026 WIGGLES 3D GAMES, DIST. BY ANDREWS MCMEEL SYNDICATION

I know I probably need therapy, but how can I convince myself to spend money on that when I can't even let myself have a lunch out with co-workers on a Friday?

— Programming Messed Me Up

Programming Messed Me Up: Oh, I feel for that kid you once were. I'm sorry. I'm also sorry to hit you with the B-word, but a budget could help you onto the path toward help. Seeing all your monthly numbers point to a surplus, and then allowing yourself one or two expenditures within the bounds of that surplus, is a lot less stressful than just "knowing" you have some extra to spend. Even better, work with a financial planner — ask people you trust, get some names, make sure it's a fiduciary. An expert can help you put together a conservative, well-diversified financial plan that shows you when, where and how to direct your money over time so you maintain a cushion for emergencies, build

a nest egg for the future and have a realistic idea of your discretionary spending money. Neither step will magically erase the stress you feel. But it will show you in black-and-white columns of figures that x appointments with a therapist will not cost you more than you have on hand. Generally, too, it will shore up your sense of financial control as you wade into emotional unknowns. Plus you can assure yourself that counseling sessions are more of an investment in your future well-being than a Friday lunch is — though I strongly believe in friendly lunches, too. You're just doing triage now, and the money you spend to get a financial plan will help you feel better about spending some on therapy, which will nudge you toward the ability to have a lunch out with colleagues without the indigestion. One step toward one kind of health at a time.

Former Cowboy Smith accused of scamming firm out of \$2.5M

BY CHUCK SCHILKEN
Los Angeles Times

Pro Football Hall of Fame running back Emmitt Smith has been accused of taking part in a scheme that allegedly scammed \$2.5 million from a Native American investment firm.
In a lawsuit filed Monday in Delaware's Court of Chancery, a tribal owned and operated economic developmental agency for the North Carolina-based Eastern Band of Cherokee Indians claimed the former Dallas Cowboys superstar, his longtime business partner David Mosley and their real estate development and renewable energy company 4 13 Solutions Inc. borrowed the money, did not use it for its intended purpose and have not paid it back.
According to the lawsuit, Smith and Mosley convinced the tribal agency, Kituwah LLC, to help their company acquire a proposed solar energy farm in Texas.
"By using false projections and data, misrepresenting the level of interest and potential investments from other investors, making promises that they had no intention of fulfilling, and relying on the participation of other coconspirators, Smith and Mosley induced Kituwah to form a joint venture with their company, 4 13 Solutions, and to loan \$2.5 million to the joint venture," the complaint states.
"Smith and Mosley promised to use the funds to acquire an interest in a renewable energy project in Texas ('Project Exodus'), transfer that interest back to the joint venture,

and ultimately repay Kituwah's money. But instead, they took the money and used it to improperly pay Wilson Holdings, with whom they had partnered on other ventures."
Smith, Mosley, 4 13 Solutions, Wilson Holdings and its principal owner, Darrel Wilson, and the group's joint venture firm, Jabez 4 10 LLC, were named as co-defendants. Representatives for Smith, Mosley and 4 13 Solutions did not immediately respond to requests for comment.
The loan came due on Feb. 1, 2024, according to the complaint, and remains unpaid despite numerous efforts to collect. Smith is accused of fraudulent inducement and breach of fiduciary duty. Seeking the return of its investment as well as interest and other costs and expenses, Kituwah says it is owed more than \$3 million.
"Moreover, despite 4 13 Solutions' representation that Project Exodus would be up and running by the end of 2024, Kituwah has not seen any evidence that Project Exodus has made any meaningful progress towards completion," the lawsuit states.
"Kituwah commenced an investigation. It has determined that 4 13 Solutions' representations were part of Smith's and Mosley's scheme to cheat Kituwah out of \$2.5 million dollars. Instead of using the loan proceeds to acquire Project Exodus as promised, 4 13 Solutions used the \$2.5 million to pay Wilson Holdings, apparently for money that Wilson Holdings had previously invested. Essentially, like a Ponzi scheme."

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Legals

Legals & Public Notices

NOTICE TO INFORM:
At the Lexington-Fayette Urban County Council meeting on August 27, 2026 Ordinances 68-2026 through 81-2026 were enacted related to:1) amending certain of the Budgets of the Lexington-Fayette Urban County Government to provide funds for purchase orders and pre-paid expenses rolling from FY 2026 into FY 2027, and appropriating and re-appropriating funds, Schedule No. 4.2) amending certain of the Budgets of the Lexington-Fayette Urban County Government to reflect current requirements for municipal expenditures, and appropriating and re-appropriating funds, FY 2027 Schedule No. 3; 3) amending the authorized strength by abolishing one (1) classified position in the Div. of Aging & Disability Services; abolishing one (1) classified position of Vehicle and Equipment Technician, and abolishing one (1) classified position of Heavy Equipment Technician, in the Div. of Facilities and Fleet Management; abolishing one (1) classified position in the Div. of Parks and Recreation; abolishing one (1) unclassified position in the Office of the Mayor; transferring one (1) classified position of Recreation Supervisor, from the Div. of Parks and Recreation to the Div. of Community and Resident Services, and transferring the incumbent; changing the classification title of one (1) classified position of Information Systems Manager, and the incumbent, to Hybrid Cloud Services Manager, in the Div. of Computer Services; and changing the classification title of one (1) classified position of Playground Safety Inspector and the incumbent, to Recreation Facilities Technician in the Div. of Parks and Recreation, all effective retroactive to July 1, 2026;4) creating Section 21-54 of the Lexington-Fayette Urban County Government Revised Code of Ordinances, to establish a Sick Leave Bank Program for classified and unclassified employees, effective upon passage of Council;5) amending Section 21-26.1 of the Code of Ordinances, providing that any employee who is granted a voluntary demotion shall be paid no less than their earned rate of pay from prior to vacating their original classification, effective January 1, 2026;6) amending the authorized strength by abolishing one (1) classified position and creating one (1) classified position, all in the Div. of Human Resources, effective upon passage of Council;7) An Ordinance amending the authorized strength by creating one (1) classified position of CDL Program Coordinator in the Div. of Human Resources effective upon passage of Council;8) amending the authorized strength by creating two (2) Classified Civil Service Positions of Security Officer in the Dept. of Public Safety, effective retroactive to July 1, 2026;9) adopting and enacting a republished Code of Ordinances for the Lexington-Fayette Urban County Government; further adopting and enacting a republished Zoning Ordinance for the Lexington-Fayette Urban County Government; providing for the repeal of certain Ordinances not included therein; providing a penalty for the violation thereof; providing for the manner of amending such codes; and providing when such codes and this Ordinance shall become effective;10) amending the authorized strength by abolishing one (1) Unclassified Civil Service Position of Administrative Officer and creating one (1) Classified Civil Service Position of Administrative Officer, all in the Div. of Waste Management, effective upon passage of Council;11) amending Section 18-119 of the Lexington-Fayette Urban County Code of Ordinances to prohibit stopping, standing, or parking in designated bike lanes, and providing exceptions;12) levying ad valorem taxes for municipal purposes for the Fiscal Year July 1, 2026, through June 30, 2027, on the assessed value of all taxable property within the taxing jurisdictions of the Lexington-Fayette Urban County Government (all taxes on each \$100.00 of assessed valuation as of January 1, 2026, assessment date), as follows: General Services District, \$0.75 on real property, including real property of public service companies, \$0.893 on personal property, including personal property of public service companies, noncommercial aircraft, and noncommercial watercraft, \$1.500 on insurance capital, \$0.150 on tobacco in storage, and \$0.450 on agricultural products in storage; Full Urban or Partial Urban Services Districts based on urban services available on real property, including real property of public service companies, \$1.137 for Refuse Collection, \$0.027 for Street Lights, \$0.009 for Street Cleaning, \$0.920 on insurance capital, \$0.150 on tobacco in storage, \$0.450 on agricultural products in storage, abandoned urban property \$1.00; and levying an ad valorem tax for municipal purposes at the rate of \$0.88 on each \$100.00 of assessed value on all motor vehicles and watercraft within the taxing jurisdiction of the Lexington-Fayette Urban County Government as of the January 1, 2027, assessment date;13) adopting the request of the Lexington-Fayette County Health Dept. under KRS 212.755 and levying a special ad valorem public health tax for the Fiscal Year July 1, 2026, through June 30, 2027, on the assessed value of all taxable real and personal property within the taxing jurisdiction of the Lexington-Fayette Urban County Government, including real and personal property of public service companies, noncommercial aircraft, noncommercial watercraft, and inventory in transit, and excluding insurance capital, tobacco in storage, and agricultural products in storage, at the rate of \$0.243 on each \$100.00 of assessed value as of the January 1, 2026, assessment date; and levying a special ad valorem public health tax at the rate of \$0.243 on each \$100.00 of assessed value on all motor vehicles and watercraft within the taxing jurisdiction of the Lexington-Fayette Urban County Government, as of the January 1, 2027, assessment date;14) levying ad valorem taxes for purposes of support of the Soil and Water Conservation District for the Fiscal Year July 1, 2026, through June 30, 2027, on the assessed value of all taxable real property within the taxing jurisdiction of the Lexington-Fayette Urban County Government, including real property of public service companies, at a rate of \$0.01 on each one hundred dollars (\$100.00) of assessed valuation as of the January 1, 2026, assessment date.These documents may be viewed in their entirety at <https://bit.ly/Ord68-81> or in the Council Clerk's Office at 200 E. Main St. Lexington, KY 40507. 859-258-3240. View all LFUCG legal notices at <https://www.lexingtonky.gov/public-notices>. IFL0371219 Sep 4 2026

PUBLIC NOTICE
Notice is hereby given that Ball Homes, LLC, 3609 Walden Drive, Lexington, Kentucky 40517, has filed an application with the Natural Resources and Environmental Protection Cabinet to construct a sanitary sewer crossing of the Eastland Park Tributary and a level spreader for water quality along the fringes of the Eastland Park Tributary Floodplain. The project is located off Patchen Wilkes Drive in Lexington, Kentucky. Any comments or objections concerning this application shall be directed to: Kentucky Division of Water, Water Resources Branch, 300 Sower Boulevard, Frankfort, Kentucky 40601. Phone (502) 564-3410. IFL0370696 Sep 2-4 2026

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Legals & Public Notices

NOTICE
NOTICE is hereby given that the Board of Architectural Review will hold a meeting on Wednesday, September 16, 2026, at 4:00 pm EST, 3:00 pm CST, in the Second Floor-Council Chamber, Urban County Government Center, 200 East Main Street. The agenda for the meeting will be:
1. 102 West High Street: Change opening in the one-story South Limestone storefront.
2. 124 Ransom Avenue: Install solar panels on rear roof.
3. 337 Transylvania Park: Demolish garage; construct carport.
4. 417 Fayette Park: Construct garage and curb cut off the Alley.
5. 425 Fayette Park: Install limestone edging along concrete drive in the front yard.
6. 431 Fayette Park: Install limestone edging along concrete drive in the front yard.
7. 602 Sayre Avenue: Demolish garage; construct garage.
8. 981 Fincastle Road: Rebuild and expand two-story deck; change rear openings.
9. 1014 Fontaine Road: Enlarge dormer, construct covered porch and stairs.

The full Agenda is available at www.lexingtonky.gov/calendar.

For further information, contact:
Historic Preservation Office 200 East Main Street Lexington, KY 40507 Phone: 859-258-3265 IFL0371484 Sep 4 2026

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