Norton golfer makes ace during practice round

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HURRICANE KATRINA 20 YEARS LATER

Still fighting its way back

Floodwaters from Hurricane Katrina cover streets on Aug. 30, 2005, in New Orleans. Much of the area was inundated as levees began to break and leak around Lake Pontchartrain. According to federal estimates, Katrina saw the third-highest death toll from a hurricane in recorded U.S. history. VINCENT LAFORET/AFP VIA GETTY IMAGES

Hurricane Katrina devastated the Lower Ninth Ward; remaining residents and nonprofits work to bring neighborhood back to life

Rick Jervis USA TODAY

NEW ORLEANS – Concrete steps still stand sentry over empty lots here in the Lower Ninth Ward, their houses long washed away. • Overgrown lots outnumber grocery stores. Streets, once filled with the sounds of children playing or older folks playing dominoes, are mostly quiet, punctured occasionally by the sound of a distant lawn mower. • "Wasn't always like this," said Harry Sims, 72, whose house, on aptly-named Flood Street, is ringed on three sides by empty lots. "Katrina chased them all away."

It's been 20 years since Hurricane Katrina roared ashore on the Gulf Coast on the morning of Aug. 29, 2005, and the federal levees failed across New Orleans, unleashing flood torrents across the city.

The Category 3 hurricane and the ensuing breached levees and floodwalls caused more than 1,300 deaths – many of them in the Lower Ninth Ward – and around $200 billion in damages (adjusted for inflation), making it at the time the costliest hurricane ever to hit the U.S. The disaster still claims the third-highest death toll from a hurricane in recorded U.S. history, according to federal estimates.

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Harry Sims, 72, a longtime Lower Ninth Ward resident, helped rescue several people on his skiff during the floods. He built a new home on Flood Street using federal recovery funds, but there are empty lots all around him. "You can't run from home," he says. JACK GRUBER/USA TODAY

New tax law can ease child care costs

Medora Lee
USA TODAY

Parents with crushing child care expenses will get a little more help in 2026, from Trump's new mega tax and spending law.

The new tax law permanently increases the annual pre-tax contribution limit for dependent care flexible spending accounts, or DCFSAs, to $7,500 for married, joint filers. That's up from $5,000 and is the first change since 1986, apart from a temporary pandemic-era boost in 2021.

It also expanded another tax provision, the child dependent care tax credit (CDCT), making up to 50% of a maximum of $3,000 of qualifying expenses reimbursable for one child and a $6,000 maximum for two or more. That means the maximum tax credit for one child increases to $1,500 from $1,050.

Both changes can be good news for parents, but they should do the math to see which is more lucrative, accountants said.

If your employer offers a DCFSA, the "pre-tax dependent care FSA usually beats the dependent care credit" because of the higher contribution limit starting next year, said Richard Pon, a certified public accountant in San Francisco.

Why a dependent care FSA may beat a credit

Usually, a tax credit is more valuable than a tax deduction, which is what a pre-tax contribution to a dependent care FSA would be.

A tax credit is a dollar-for-dollar reduction of your tax bill, and a deduction lowers your taxable income. For example, a $1,000 tax credit cuts your tax bill by $1,000. A $1,000 tax deduction for someone in the 22% tax bracket would result in $220 in tax savings ($1,000 x 0.22 = $220).

But the maximum dependent care credit, in this case, phases out quickly and only applies to federal taxes.

"In contrast, your payroll tax deduction reduces federal income tax, Social Security tax, Medicare tax and state tax," Pon said. "And there is no payroll phase-out. ... Your savings depends on your tax rate but with federal, state and 7.65% FICA (or Federal Insurance Contributions Act to fund Social Security and Medicare) taxes, your tax savings really adds up."

Additionally, a payroll deduction can reduce taxes paid in each pay period, which gives you more money throughout the year, said Sara Taylor, senior director of employee spending

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Experts weigh in on AI money advice

Rachel Barber
USA TODAY

From grocery lists to help creating a website to promote her work as a real estate agent, Jennifer Allen said she uses ChatGPT for everything.

When unexpected hospital bills and time away from work after giving birth led her to rely on credit cards, she knew her debt was growing. But she was scared to tally the total amount and rarely looked at her bank accounts. Until one day, she wondered if ChatGPT, or "Chat," as she calls it, could help.

She fed the chatbot required information and it told her she had amassed $23,000 in debt. Surprised by the number, she wondered how she could pay it off. Allen said she didn't even think about consulting a financial planner. She did, however, ask ChatGPT.

"Even if a financial planner told me something, I would still go to Chat to run it by them," Allen said.

She prompted the chatbot to give her one thing she could do every day to help pay down her debt, and she documented the process on TikTok. By the end of two 30-day challenges, she'd come up with $13,078 by following the bot's advice and earned additional money from the TikTok Creator Rewards Program. She said she now has a little less than $5,000 in debt remaining.

ChatGPT has experienced rapid growth in its number of users. It's reaching about 700 million users

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Note to readers

We will not be printing a paper on Monday, Sept. 1, but will be providing it to you via the eNewspaper. You can always find the latest news on our website, mobile app, newsletters and social media. Subscribers can access the eNewspaper by going to our website and clicking on eNewspaper in the black navigation bar.

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