President-elect picks North Dakota governor for 'energy czar' and interior secretary

Doug Burgum tasked with orchestrating plans to boost oil and gas production on U.S. lands, ease regulations.

Evan Halper and Maxine Joselow
The Washington Post

President-elect Donald Trump has picked North Dakota Gov. Doug Burgum (R) to serve as both interior secretary and "energy czar," a newly created role that will orchestrate the administration's sweeping plans to repeal climate rules, scrap clean-energy subsidies, and boost oil and gas production on millions of acres of federal lands nationwide.

In Burgum, Trump has chosen a close ally with deep connections to the oil industry CEOs who helped fund his campaign. The czar role does not require Senate confirmation.

After announcing Burgum's selection as interior secretary in a speech Thursday, Trump revealed his additional appointment in a statement Friday. The president-elect said Burgum would lead a new National Energy Council comprising all agencies and departments involved in the production, regulation and transportation of "ALL forms of American Energy."

"This Council will oversee the path to U.S. ENERGY DOMINANCE by cutting red tape, enhancing private sector investments across all sectors of the Economy, and by focusing on INNOVATION over long-standing, but totally unnecessary, regulation," he added.

Trump has been transparent about what he expects from Burgum: an evisceration of the rules and policies that speed the nation's shift away from fossil fuels and toward cleaner energy sources. The president-elect's plans include revoking limits on planet-warming pollution from cars and power plants, ending a "pause" on new exports of liquefied natural gas, and abdicating America's leadership role in global climate negotiations.

Trump's priorities on energy are so expansive that his appointees are unlikely to address all of them in the next four years, said Andrew Wheeler, who ran the Environmental Protection Agency for 2½ years during the first Trump administration.

"There is a long laundry list," Wheeler said Thursday at a Washington event held by the Federalist Society, a conservative legal group. "There is going to have to be a triage."

In appointing an energy czar, Trump followed in the footsteps of two Democratic presidents. President Barack Obama first established the role of a White House climate and energy adviser to help broker a deal on greenhouse gas standards for cars and trucks, and President Joe Biden tapped a climate czar to coordinate his administration's ambitious climate agenda.

No president, however, has given this portfolio to someone who would simultaneously serve as a Cabinet member. And this time, the czar role will be laser-focused on peeling back policies that Trump and his allies see as inhibiting U.S. fossil fuel production.

Burgum, 68, suspended his long-shot presidential bid last year and quickly endorsed Trump, developing a strong personal and political relationship with him. After Trump asked oil industry executives to help steer $1 billion toward his campaign, Burgum talked extensively with oil donors and CEOs, and he helped lead the campaign's development of its energy policy.

At a fundraiser in Palm Beach, Florida, in May, Burgum told donors that Trump would halt Biden's "attack" on fossil fuels, according to a recording of his remarks obtained by The Washington Post.

Among Trump's biggest targets are restrictions on power plant emissions and auto industry mandates that push companies to manufacture more electric vehicles. The incoming administration is also expected to heed the oil and gas industry's calls to repeal a new fee on emissions of methane, a potent greenhouse gas that leaks into the atmosphere from drilling operations and pipelines.

Another top priority: clawing back billions of dollars in subsidies for clean-energy technologies used by a wide range of Americans, from consumers purchasing rooftop solar panels and electric cars to oil companies pursuing production that is more climate-friendly.

Trump has dismissed the scientific consensus that a rapid shift from fossil fuels is crucial to avoiding the most catastrophic impacts of climate change. He has vowed to reorient the federal government from carbon-free sources of energy, such as wind and solar power, and to pull the United States out of the Paris agreement, a global effort to limit warming to 1.5 degrees Celsius (2.7 degrees Fahrenheit) above preindustrial levels.

Oil industry groups are already writing draft executive orders the White House can use as a template for reorienting federal energy policy. They are emboldened by a recent Supreme Court decision limiting the regulatory authority of agencies, which had already left some of the Biden administration's landmark climate initiatives legally vulnerable.

The emphasis on unfettered production comes as the United States is producing more oil and gas than any country ever has. But oil industry executives want to export even more fuel and are seeking federal approval for projects that could expand production for years to come.

In addition to gutting environmental rules, Burgum will be tasked with overhauling the billions of dollars in tax incentives and rebates that were created by Biden's signature climate law, the Inflation Reduction Act. Trump has said that he wants to eliminate all of that funding, which he calls the "green new scam."

But the subsidies are driving major investment in red states, where Republican governors are using the tax breaks to lure factories that make electric vehicles and other clean-energy components, as well as oil company investment in nascent technologies that capture and store carbon dioxide.

Among those planned investments is a major pipeline in Burgum's home state. Burgum is working to help the oil tycoon Harold Hamm, a close ally and fellow Trump confidant, move the project forward. The pipeline would be used to ship and store greenhouse gases that are trapped during fossil fuel production and stored underground. Burgum's appointment could give Hamm influence over policy related to drilling on public lands.

J. SCOTT APPLEWHITE / Associated Press archive

Gov. Doug Burgum, R-N.D., speaks during the Republican National Convention on July 17 in Milwaukee.

Ending the clean-energy subsidies, meanwhile, would require congressional approval, and several Republican lawmakers have already cautioned Trump against their wholesale elimination. The GOP's narrow majority in the House could make any changes to the incentives a heavy lift.

Large oil companies are also deeply invested in the Inflation Reduction Act, which includes lucrative tax breaks for some of the lower-emissions technologies they are pursuing. Several of the companies have also committed to align with the Paris agreement.

The biggest challenge for Burgum, though, may be delivering on a promise the president-elect made frequently during the campaign: to lower gas prices below $2 per gallon. Energy experts say such prices are highly unlikely, no matter how many environmental rules are lifted. Prices at the pump are driven by market factors outside the control of the White House, including the amount of oil pumped by countries in the OPEC consortium, global demand, and the balance sheets of oil companies.

Also in Burgum's portfolio will be overseeing the rebirth of the domestic nuclear energy industry.

Shortages of other forms of zero-emission energy have renewed interest in nuclear plants, with tech companies eager to lock down as much of it as they can to fuel their energy-hungry data centers. Tech companies and nuclear firms are also eager to bring online a new generation of smaller, more nimble reactors. Nuclear power is the only zero-emission source of energy enthusiastically supported by most GOP leaders, including Trump. But thorny safety and environmental issues continue to overshadow the industry. There is still no national plan for disposing of the radioactive waste the plants create.

If approved by the Senate for the interior post, Burgum would steward hundreds of millions of acres of federally owned lands and waters, a role that would prove central to Trump's "drill, baby, drill" agenda. Concentrated mostly in the West and Alaska, the department's sprawling system of public lands includes not only national parks such as Yellowstone and Yosemite, but also property overseen by the Bureau of Land Management for cattle grazing, mining, and oil and gas drilling.

Interior also oversees dwindling water resources across the American West amid a climate-change-fueled megadrought. Interior officials last year brokered an agreement with the states along the Colorado River to conserve an unprecedented amount of their water supply in exchange for $1.2 billion in federal funding.

6 tips for picking the best health plan during open enrollment

Note: On occasion, I'll be revisiting and updating past columns with the most universal financial advice. This column originally ran Oct. 11, 2023.

MICHELLE SINGLETARY
PERSONAL FINANCE

It's open enrollment season, which means change and confusion.

Many employees are weighing their benefit choices right now. For Medicare enrollees, open enrollment started Oct. 15 and will run until Dec. 7, while those opting for a Marketplace health plan for 2025 have until Jan. 15 to sign up.

It's easy to be paralyzed by the number of choices. Which health-care plan is right? Will the cheapest option meet all your medical needs? Should you take advantage of a flexible spending account?

No matter the source of your coverage — private employer, self-purchased or Medicare — open enrollment is an opportunity to make sure you have optimized your coverage.

Here are some things to consider during the sign-up period:

Check your coverage

It's important to review all the information you receive during open enrollment.

Last year's choices may not be best for you or your family in the coming year. There may have been changes in co-pay amounts or deductibles, for example. Nor can you assume that your preferred medical providers are still in-network.

Be sure to check your prescription drug plan to ensure your medications are covered. If a drug you take is no longer covered, you may want to switch plans.

Medicare Advantage and Medicare prescription drug plans typically change from one year to the next, and may vary in ways that affect access to certain providers.

Take advantage of online help

Many companies have made it easier to compare plan choices, and this could mean changes to your out-of-pocket expenses. Go to an informational session or use whatever online tools are available to help you navigate your choices.

Medicare has an online tool that makes it easier to comparison shop. Log in to medicare.gov and select the link for "Find health & drug plans." There's also a link where you can talk to someone. You can also get guidance by calling 1-800-633-4227. TTY users can call 1-877-486-2048.

At healthcare.gov you'll be able to review 2025 Marketplace health plans and prices.

Get help from an assister or broker

Last year, when my son turned 26 and aged out of coverage under my employer plan, I helped him connect to a broker to find the right plan in the Marketplace. He ended up staying with the same health-care company.

My son did not have to pay to use a broker, who are licensed and regulated by states. They typically earn commissions from insurance companies for each enrollment, according to healthcare.gov.

You can also get help from an assister, trained and certified impartial organizations and individuals who can help applicants enroll in a Marketplace health plan or free or low-cost Medicaid or Children's Health Insurance Program (CHIP) coverage.

To find an assister or broker, go to healthcare.gov and click the "find local help" link.

Take advantage of flexible spending accounts

Don't overlook contributing to a flexible spending account (FSA), a dependent-care flexible spending account or a health savings account (HSA).

An HSA is linked to a high-deductible health plan and, like FSAs, can also be used for out-of-pocket medical expenses.

For 2025, individuals can contribute as much as $3,300 for an FSA, and $5,000 for dependent care. The HSA limit for yourself is $4,300 and $8,550 for a family. If you're 55 or older, you can contribute an additional $1,000 to the HSA.

When you set up one of these accounts, money deducted from your paycheck on a pretax basis can be used to pay for many out-of-pocket health and dependent-care expenses. The higher your tax bracket, the more you save.

Eligible expenses for an FSA include co-payments, prescription drugs and contact lenses.

Dependent-care funds could be used on day care, preschool and summer day camp for children 12 and younger. Adult day care costs for disabled or elderly dependents also are covered.

Your HSA elections will roll over to 2025, but your 2024 FSA elections do not. You have to reelect for next year.

Here's something you may not realize. FSA contributions are deducted throughout the year, but your full annual commitment is available on the first day of the plan year.

Additionally, if you use the full amount you signed up for but leave your job before the end of the year, FSA funds do not have to be paid back. However, if you depart before using up whatever FSA funds you've contributed, you lose the money.

HSA funds go with you if you leave your job and can be used in retirement for qualified medical expenses. There's no "use it or lose it" rule for HSAs.

Review your life and disability insurance coverage

Even if your employer may offer life insurance, compare rates on the open market.

It could be cheaper to buy your own individual insurance policy. However, if you have some preexisting health issues that may prevent you from getting affordable life insurance, look at the options provided by your employer.

Also, keep in mind that if you leave your employment, you could lose this coverage. If you develop a health condition, you may not be able to get life insurance outside of employment.

Think about getting disability insurance if it's offered, because you're more likely to become disabled than die young.

Update beneficiary information

It's so important that you don't forget to check the beneficiary section, especially if you've gotten married or divorced.

I've seen cases where people got remarried and neglected to remove their ex-spouse as a beneficiary. The person died, and the ex got the insurance payout.

Open enrollment choices are too important to ignore.

Call Michelle Singletary at 1-800-Ask-Post. Readers can also write to Michelle Singletary c/o The Washington Post, 1301 K St. NW, Washington, DC 20071. Her email address is michelle.singletary@washpost.com. Follow her on X (@SingletaryM) or Facebook (facebook.com/MichelleSingletary). Comments and questions are welcome, but because of the volume of mail, personal responses may not be possible. Please also note comments or questions may be used in a future column, with the writer's name, unless a specific request to do otherwise is indicated.

Canna Get Hashy LLC is applying under 3 AAC 306.500(a)(1) for a new Marijuana Product Manufacturing Facility license, license #34641, doing business as Canna Get Hashy, located at 810 E 6th Ave Unit B, Anchorage, AK, 99501, UNITED STATES.
Interested persons may object to the application by submitting a written statement of reasons for the objection to their local government, the applicant, and the Alcohol & Marijuana Control Office (AMCO) not later than 30 days after the director has determined the application to be complete and has given written notice to the local government. Once an application is determined to be complete, the objection deadline and application information will be posted on AMCO's website at https://www.commerce.alaska.gov/web/amco. Objections should be sent to AMCO at marijuana.licensing@alaska.gov or to 550 W 7th Ave, Suite 1600, Anchorage, AK 99501.

Jack Ventures, LLC, doing business as Quintessence Farms, located at 8430 Laviento Dr. Suite A, Anchorage, AK 99515 is applying under 3 AAC 306.045 for transfer of a Standard Marijuana Cultivation Facility (3 AAC 306.400), license# 20984 to AK Sustainable Farms LLC, doing business as King St. Cult.
Interested persons may object to the application by submitting a written statement of reasons for the objection to their local government, the applicant, and the Alcohol & Marijuana Control Office (AMCO) not later than 30 days after the director has determined the application to be complete and has given written notice to the local government. Once an application is determined to be complete, the objection deadline and a copy of the application will be posted on AMCO's website at https://www.commerce.alaska.gov/web/amco. Objections should be sent to AMCO at marijuana.licensing@alaska.gov or to 550 W 7th Ave, Suite 1600, Anchorage, AK 99501.

TMT REAL ESTATE LLC is making application for a new Restaurant/Eating Place AS 04.09.210 liquor license doing business as Hightide Coffee located at 826 K St., Anchorage, AK 99501.
Interested persons should submit written comment to their local governing body, the applicant, and to the Alcoholic Beverage Control Board at 550 West 7th Ave. Suite 1600 Anchorage AK 99501 or alcohol.licensing@alaska.gov.

King Street Management Inc, doing business as King Street Cannabis Co, located at 8430 Laviento Dr. Suite A, Anchorage, AK 99515 is applying under 3 AAC 306.045 for transfer of a Retail Marijuana Store (3 AAC 306.300), license# 20983 to Three Kings Corp, doing business as King St. Cannabis.
Interested persons may object to the application by submitting a written statement of reasons for the objection to their local government, the applicant, and the Alcohol & Marijuana Control Office (AMCO) not later than 30 days after the director has determined the application to be complete and has given written notice to the local government. Once an application is determined to be complete, the objection deadline and a copy of the application will be posted on AMCO's website at https://www.commerce.alaska.gov/web/amco. Objections should be sent to AMCO at marijuana.licensing@alaska.gov or to 550 W 7th Ave, Suite 1600, Anchorage, AK 99501.

First National Bank Alaska
FORECLOSURE SALE
11/18/2024 at 10:00 AM
101 Lacey Street, Fairbanks, AK 99701
Property Type: Single Family
3 Bedrooms / 2.5 Baths / 1,547 Sq. Ft.
Property Address: **1231 26TH AVE, FAIRBANKS Alaska 99701**
FAIRBANKS N STAR BOROUGH 2024
Assessed Value: $259,657.00
Minimum Bid: $67,744.46
PROPERTY SOLD AS IS, WHERE IS.
Call (907) 777-3392
Sale date and bid amount are subject to change

Trump's directive to Interior nominee: 'Drill'

Public lands experts say Doug Burgum's experience signals willingness to collaborate on priorities.

MARK J. TERRILL / Associated Press archive 2024

Republican presidential candidate former President Donald Trump listens as North Dakota Gov. Doug Burgum speaks at a caucus night rally in Las Vegas on Feb. 8. After winning election to another presidential term, Trump named Burgum as his nominee for Interior secretary.

MATTHEW BROWN / Associated Press archive 2021

A flare for burning excess methane, or natural gas, from crude oil production is seen at a well pad in Watford City, N.D., on Aug. 26, 2021.

Matthew Brown and Jack Dura
Associated Press

BISMARCK, N.D. — Donald Trump assigned Doug Burgum a singular mission in nominating the governor of oil-rich North Dakota to lead an agency that oversees a half-billion acres of federal land and vast areas offshore: "Drill baby drill."

That dictate from the president-elect's announcement of Burgum for Secretary of Interior sets the stage for a reignition of the court battles over public lands and waters that helped define Trump's first term, with environmentalists worried about climate change already pledging their opposition.

Burgum is an ultra-wealthy software industry entrepreneur who grew up on his family's farm. He represents a tame choice compared to other Trump Cabinet picks.

Public lands experts said his experience as a popular two-term governor who aligns himself with conservationist Teddy Roosevelt suggests a willingness to collaborate, as opposed to dismantling from within the agency he is tasked with leading.

That could help smooth his confirmation and clear the way for the incoming administration to move quickly to open more public lands to development and commercial use.

"Burgum strikes me as a credible nominee who could do a credible job as Interior secretary," said John Leshy, who served as Interior's solicitor under former President Bill Clinton.

"He's not a right-wing radical on public lands," added Leshy, professor emeritus at the University of California College of the Law, San Francisco.

Frictions over lands

The Interior Department manages about one-fifth of the country's land with a mandate that spans from wildlife conservation and recreation to natural resource extraction and fulfilling treaty obligations with Native American tribes.

Most of those lands are in the West, where frictions with private landowners and state officials are commonplace and have sometimes mushroomed into violent confrontations with right-wing groups that reject federal jurisdiction.

Burgum if confirmed would be faced with a pending U.S. Supreme Court action from Utah that seeks to assert state power over Interior Department lands. North Dakota's attorney general has supported the lawsuit, but Burgum's office declined to say if he backs Utah's claims.

U.S. Justice Department attorneys on Thursday asked the Supreme Court to reject Utah's lawsuit. They said Utah in 1894 agreed to give up its right to the lands at issue when it became a state.

Trump's narrow focus on fossil fuels is a replay from his 2016 campaign — although minus coal mining, a collapsing industry that he failed to revive in his first term. Trump repeatedly hailed oil as "liquid gold" on the campaign trail this year and largely omitted any mention of coal.

About 26% of U.S. oil comes from federal lands and offshore waters overseen by Interior. Production continues to hit record levels under President Joe Biden despite claims by Trump that the Democrat hindered drilling.

But industry representatives and their Republican allies say volumes could be further boosted. They want Burgum and the Interior Department to ramp up oil and gas sales from federal lands, in the Gulf of Mexico and offshore Alaska.

The oil industry also hopes Trump's government efficiency initiative led by billionaire Elon Musk can dramatically reduce environmental reviews.

Biden's administration reduced the frequency and size of lease sales, and it restored environmental rules that were weakened under Trump. The Democrat as a candidate in 2020 promised further restrictions on drilling to help combat global warming, but he struck a deal for the 2022 climate bill that requires offshore oil and gas sales to be held before renewable energy leases can be sold.

"Oil and gas brings billions of dollars of revenue in, but you don't get that if you don't have leasing," said Erik Milito with the National Ocean Industries Association, which represents offshore industries including oil and wind.

Trump has vowed to kill offshore wind energy projects. But Milito said he was hopeful that with Burgum in place it would be "green lights ahead for everything, not just oil and gas."

Conservation, drilling and grazing

It is unclear if Burgum would revive some of the most controversial steps taken at the agency during Trump's first term, including relocating senior officials out of Washington, D.C., dismantling parts of the Endangered Species Act and shrinking the size of two national monuments in Utah designated by former President Barack Obama.

Officials under Biden spent much of the past four years reversing Trump's moves. They restored the Utah monuments and rescinded numerous Trump regulations. Onshore oil and gas lease sales plummeted — from more than a million acres sold annually under Trump and other previous administrations, to just 91,712 acres sold last year — while many wind and solar projects advanced.

Developing energy leases takes years, and oil companies control millions of acres that remain untapped.

Biden's administration also elevated the importance of conservation in public lands decisions, adopting a rule putting it more on par with oil and gas development. They proposed withdrawing parcels of land in six states from potential future mining to protect a struggling bird species, the greater sage grouse.

North Dakota is among Republican states that challenged the Biden administration's public lands rule. The states said in a June lawsuit that officials acting to prevent climate change have turned laws meant to facilitate development into policies that obstruct drilling, livestock grazing and other uses.

Oil production boomed over the past two decades in North Dakota thanks in large part to better drilling techniques. Burgum has been an industry champion and last year signed a repeal of the state's oil tax trigger — a price-based tax hike industry leaders supported removing.

Burgum's office declined an interview request.

In a statement after his nomination, Burgum echoed Trump's call for U.S. "energy dominance" in the global market. The 68-year-old governor also said the Interior post offered an opportunity to improve government relations with developers, tribes, landowners and outdoor enthusiasts "with a focus on maximizing the responsible use of our natural resources with environmental stewardship for the benefit of the American people."

Under current Interior Secretary Deb Haaland, the agency put greater emphasis on working collaboratively with tribes, including their own energy projects. Haaland, a member of the Pueblo of Laguna tribe in New Mexico, also advanced an initiative to solve criminal cases involving missing and murdered Indigenous peoples and helped lead a nationwide reckoning over abuses at federal Indian boarding schools that culminated in a formal public apology from Biden.

Burgum has worked with tribes in his state, including on oil development. Badlands Conservation Alliance director Shannon Straight in Bismarck, North Dakota, said Burgum has also been a big supporter of tourism in North Dakota and outdoor activities such as hunting and fishing.

Yet Straight said that hasn't translated into additional protections for land in the state.

"Theodore Roosevelt had a conservation ethic, and we talk and hold that up as a beautiful standard to live by," he said. "We haven't seen it as much on the ground. ... We need to recognize the landscape is only going to be as good as some additional protections."

Brown reported from Billings, Montana.

Behind on retirement savings? Here's how you can save more in 2025

MICHELLE SINGLETARY
PERSONAL FINANCE

I'm a huge advocate of using tax-advantaged plans to prepare for retirement. There's little downside to such accounts, especially when the government raises the contribution bar, creating even more incentive to save.

Except that those higher limits typically favor the well-off.

Next year, people with 401(k), 403(b), government 457 plans and the federal government's Thrift Savings Plan (TSP) can contribute as much as $23,500, pretax, into their workplace retirement accounts, according to the IRS. That's a $500 increase over the current cap.

For individual retirement accounts (IRAs), the annual contribution max will remain at $7,000. The amount individuals can generally contribute to a SIMPLE retirement account, generally used by small businesses with 100 or fewer employees, will go from $16,000 to $16,500.

Here's some good news for older workers who might have gotten a late start in saving for retirement, or who want to take advantage of their years with higher earnings. Under a change in the Securing a Strong Retirement Act of 2022, or Secure 2.0, the "catch-up" provision in the tax code will allow them to supersize their savings.

Starting in 2025, individuals 50 to 59, or those 64 and older, are eligible for an additional $7,500 in catch-up contributions, for a maximum limit of $31,000 in 2025.

But those 60 to 63 years old can contribute an extra $11,250, or as much as $34,750, before taxes.

If you're 50 and older, the catch-up contribution for an IRA remains at $1,000, for a cap of $8,000.

The income cutoffs determining who can contribute to traditional IRAs and Roth IRAs will also increase next year. If you or your spouse are covered by a retirement plan at work, your IRA deduction may be reduced or phased out depending on your filing status and income.

Here are some of the changes for 2025, as laid out by the IRS. If you are:

- Single and covered by a workplace retirement plan, the income phaseout range increased to between $79,000 and $89,000, up from $77,000 to $87,000.
- A married couple filing jointly, where a spouse making an IRA contribution is covered by a workplace retirement plan, the phaseout range increases to between $126,000 and $146,000, compared with $123,000 to $143,000 in 2024.
- For a married individual filing a separate return covered by a workplace retirement plan, the phaseout range is not subject to an annual cost-of-living adjustment and remains $0 to $10,000.
- Regarding a Roth, the income phaseout range for singles and heads of household will be $150,000 to $165,000, up from $146,000 to $161,000. If you're married and file jointly, the phaseout range runs from $236,000 to $246,000, up from $230,000 to $240,000.

The higher contribution limits are a great bonus for people with the financial means to max out. But they're out of reach for many workers.

For most of my working career, I couldn't afford to "max out." My husband and I were helping struggling relatives. We prioritized saving for college for our three children over boosting our retirement accounts. And it worked. All three graduated without any debt.

For others, high living expenses - housing, transportation and insurance - plus credit card debt makes it difficult to reach the rarefied world of maxing out.

In the second quarter, 15.3 percent of 401(k) participants in plans managed by Fidelity Investments, one of the nation's largest administrators of workplace retirement accounts, made catch-up contributions.

If maxing out right now isn't doable, that's okay.

What I don't want is for you to be discouraged if you can't hit the cap. Contribute what you can.

However, you should challenge yourself on whether you have the money to boost your retirement savings.

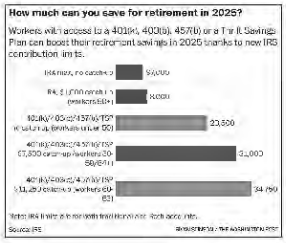
Start by looking at your spending. Is it possible you're overdoing it? Look at your credit card and bank statements over the past six months and total the amount you spent eating out. When I have had individuals and couples do this, they are surprised at what they find. One couple, in just a three-month period - had spent about $1,500 on meals outside the home.

Also, keep this in mind as you put other expenditures ahead of saving for your retirement: The average Social Security benefit for retired workers as of October was $1,924.35. You may be surprised that 58 percent of retired Americans say Social Security is a major source of their retirement income, according to Gallup.

Even if your job doesn't have a workplace plan, you can contribute to an IRA.

Reaching the maximum in your workplace plan may not be achievable, so you might be inclined to settle in at a lower contribution level, or not try at all. But as the expression goes, "don't let the perfect be the enemy of the good."

Even if you can't max out, aim for the highest contribution level you can afford.



Call Michelle Singletary at 1-800-Ask-Post. Readers can also write to Michelle Singletary c/o The Washington Post, 1301 K St. NW, Washington, DC 20071. Her email address is michelle.singletary@washpost.com. Follow her on X (@SingletaryM) or Facebook (facebook.com/MichelleSingletary). Comments and questions are welcome, but because of the volume of mail, personal responses may not be possible. Please also note comments or questions may be used in a future column, with the writer's name, unless a specific request to do otherwise is indicated.

Fuji Inc, doing business as Captain Sparrow located at 1100 Benson Blvd, Anchorage, AK 99503, is applying for transfer of Beverage Dispensary AS 04.09.200 liquor license to Tran Spirits LLC. Interested persons should submit written comment to their local governing body, the applicant, and to the Alcoholic Beverage Control Board at 550 West 7th Ave. Suite 1600 Anchorage, AK 99501 or alcohol.licensing@alaska.gov.

TMT REAL ESTATE LLC is making application for a new Restaurant/Eating Place AS 04.09.210 liquor license doing business as Hightide Coffee located at 826 K St., Anchorage, AK 99501.

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APPLICATION FOR NEW LIQUOR LICENSE

Royal Alaska Beverage Cruise Sales, LLC is applying for a new Common Carrier—Seasonal AS 04.09.260 liquor license, doing business as (d/b/a) *M/V Silver Moon*, located in Alaskan Waters, Alaska. Interested persons should submit written comments to their local governing body, the applicant, and the Alcoholic Beverage Control Board at 550 West 7th Ave, Suite 1600, Anchorage, AK 99501, or by email at alcohol.licensing@alaska.gov.

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APPLICATION FOR NEW LIQUOR LICENSE

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CLEARING OUT FOR CUSTOMERS

BILL ROTH / ADN

Karena Sandvik shoveled the sidewalk outside the Palmer Bar after snowfall on a recent weekday.

BUSINESS / ECONOMY

Alaska's 2024 commercial salmon harvest was ultra-low in quantity, value

Yereth Rosen
Alaska Beacon

The number of Alaska salmon harvested by commercial fishers was the third smallest since all-species records began in 1985, and the value to harvesters, when adjusted for inflation, was the lowest reported since 1975, state officials said.

Additionally, the 450 million pounds of salmon that the total harvest contained was the lowest on record, officials said.

The totals come from a preliminary recap of this year's salmon season issued on Nov. 18 by the Alaska Department of Fish and Game.

Only 101.2 million salmon were harvested this year, less than half the 232.2 million harvested last year, the department reported. The money paid to fishers for their catches, known as ex-vessel value, totaled $304 million, down from $398 million last year, the department said,

The poor results from this year's salmon harvests are part of a multitude of troubles in Alaska's seafood industry, a key economic sector in the state.

"The numbers speak for themselves," said Forrest Bowers, acting director of the department's Division of Commercial Fisheries.

In some ways, a low total harvest was expected, Bowers said.

The preseason forecast anticipated a smaller overall return of pink salmon, also called humpback salmon, the most plentiful and lowest-priced of Alaska's five salmon species, he said. Pink salmon have a two-year life cycle, and the returns in even-numbered years are usually smaller than those in odd-numbered years, he noted.

The difference between even- and odd-numbered years is only one of many factors considered when state biologists make preseason salmon forecasts. Among the other factors are past runs' performances, specific areas' spawning needs and the successes or difficulties experienced by different age groups of fish.

This year's pink salmon return was much weaker than anticipated, even for an even-numbered year, Bowers said.

The pink salmon harvest wound up being only 58% of what had been expected at the start of the season, according to the department.

While harvests of sockeye and chinook salmon turned out to be a bit higher than what was forecast at the start of the season, the poor pink returns, along with lower-than-expected harvests of coho salmon, also called silver salmon, and chum salmon.

In all, the 2024 salmon harvest was 25% lower than the 135.7 million fish anticipated in the preseason forecast, according to the department.

The statewide sockeye salmon harvest provided some brighter spots in the mostly dim state picture.

Sockeye salmon, also known as red salmon, accounted for about two-thirds of this year's total value to fishers and 42% of the total harvest, according to the department's information. In most of the salmon-harvesting regions, the catch of sockeye was the most valuable species harvested, according to the information.

In the Bristol Bay region, site of the world's biggest sockeye runs, this year's return was well above projections and 7% higher than the 20-year average, though the amount commercially harvested was a bit below the average. In that region, the average fish size this year was the smallest on record, part of a long-term trend toward smaller fish sizes for Pacific salmon.

Bowers said the size of Alaska's 2024 salmon harvest should be kept in perspective, even if the numbers "are seen as a shock to many folks."

Big harvests have been common in recent years, he noted. Of the 10 years in which Alaska had salmon harvests exceeding 200 million fish, six have been since the record year of 2013, when commercial fishers caught 280 million salmon, he said.

"We're in a period of relatively high salmon abundance," he said. "I sort of view 2024 as a bit of an outlier."

There have been some recent small-harvest years, too, he said. The 2016 total commercial salmon harvest was only 111 million fish, and the 2018 harvest was 114 million fish, he said. Those were both even-numbered years, meaning years with lower pink salmon runs, he noted.

He expects improvements next year, he said. Early indications are that the total will be between 150 million and 200 million fish, he said.

The recently released preseason forecast for next year's Bristol Bay salmon season is somewhat upbeat, at least when it comes to fish quantity. The 2025 sockeye run there is expected to be more than a third above the long-term average.

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ANCHORAGE

Jeep strikes and kills pedestrian in Midtown

Anchorage Daily News

A man struck by a Jeep in Midtown Anchorage died Friday evening, police said.

Patrol officers and Anchorage Fire Department medics responded around 5:16 p.m. Friday to a report of a pedestrian collision at 34th Avenue and C Street, police said in an online update.

Information from a preliminary investigation indicated that a Jeep Gladiator — a midsize pickup — was heading south on C Street when it struck the pedestrian, police said. The man was taken to a hospital, where he was pronounced dead, according to police.

The Jeep's driver stayed at the scene of collision "and is cooperating with the investigation," police said.

Southbound C Street was closed at 34th Avenue as investigators processed the crash scene, and had reopened by 11:15 p.m., police said.

Friday's collision marks the 15th pedestrian fatality in Anchorage in 2024, and the second in November. On Nov. 8, a 33-year-old man was fatally struck by an SUV along Brayton Drive in South Anchorage. No charges were filed in that incident.

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CORRECTIONS

Anchorage Daily News promptly acknowledges and corrects factual errors. If you see one, please contact our editors at corrections@adn.com.

FROM PAGE A1

ENERGY

— is complicated by his threat this week to impose 25% import tariffs on Canada and Mexico, two of the largest sources of U.S. oil imports. The U.S. oil industry warned the tariffs could raise prices and even harm national security.

"Canada and Mexico are our top energy trading partners, and maintaining the free flow of energy products across our borders is critical for North American energy security and U.S. consumers," said Scott Lauermann, speaking for the American Petroleum Institute, the oil industry's top lobbying group.

American Fuel & Petrochemical Manufacturers, which represents U.S. refineries, also opposes potential tariffs, saying in a statement that "American refiners depend on crude oil from Canada and Mexico to produce the affordable, reliable fuels consumers count on every day."

Energy lobbyist Scott Segal said the idea of centering energy decisions at the White House follows an example set by Biden, who named a trio of White House advisers to lead on climate policy. Segal, a partner at the law and policy law firm Bracewell, called Burgum "a steady hand on the tiller" with experience in fossil fuels and renewables.

And unlike Biden's climate advisers — Gina McCarthy, John Podesta and Ali Zaidi — Burgum will probably take his White House post as a Senate-confirmed Cabinet member, Segal said.

Dustin Meyer, senior vice president of policy, economics and regulatory affairs at the American Petroleum Institute, called the new energy council "a good thing" for the U.S. economy and trade. "Conceptually it makes a lot of sense to have as much coordination as possible," he said.

Still, "market dynamics will always be the key" for any potential increase in energy production, Meyer said.

Jonathan Elkind, a senior research scholar at Columbia University's Center on Global Energy Policy, called energy dominance a "deliberately vague concept," but said, "It's hard to see how (Trump) can push more oil into an already saturated market."

Trump has promised to bring gasoline prices below $2 a gallon, but experts call that highly unlikely, since crude oil prices would need to drop dramatically to achieve that goal. Gas prices averaged $3.06 nationally as of Friday, down from $3.25 a year ago, according to AAA.

Elkind and other experts said they hope the new energy council will move beyond oil to focus on renewable energy such as wind, solar and geothermal power, as well as nuclear. None of those energy resources produces greenhouse gas emissions that contribute to climate change.

"Failure to focus on climate change as an existential threat to our planet is a huge concern and translates to a very significant loss of American property and American lives," said Elkind, a former assistant energy secretary in the Obama administration. He cited federal statistics showing two dozen weather disasters this year that caused more than $1 billion in damage each. A total of 418 people were killed.

Trump has played down risks from climate change and pledged to rescind unspent money in the Inflation Reduction Act, Biden's landmark climate and health care bill. He also said he will stop offshore wind development when he returns to the White House in January.

Even so, his Nov. 15 announcement of the energy council says he will "expand ALL forms of energy production to grow our Economy and create good-paying jobs."

That includes renewables, said Safak Yucel, associate professor at Georgetown University's McDonough School of Business.

"The mandate for the energy council is U.S. dominance globally, but what's more American than American solar and American wind?" he asked. A report from Ernst & Young last year showed that solar was the cheapest source of new-build electricity in many markets.

Trump, in his statement, said he wants to dramatically increase baseload power to lower electricity costs, avoid brownouts and "WIN the battle for AI superiority."

In comments to reporters before he was named to the energy post, Burgum cited a similar goal, noting increased demand for electricity from artificial intelligence, commonly known as AI, and fast-growing data centers. "The AI battle affects everything from defense to health care to education to productivity as a country," Burgum said.

While Trump mocks the climate law as the "green new scam," he is unlikely to repeal it, Yucel and other experts said. One reason: Most of its investments and jobs are in Republican congressional districts. GOP members of Congress have urged House Speaker Mike Johnson to retain the law, which passed with only Democratic votes.

"A lot of Southern states are telling Trump, 'We actually like renewables,'" Yucel said, noting that Republican-led states have added thousands of jobs in recent years in wind, solar and battery power.

If renewables make economic economic sense, he added, "they'll continue."

Fuji Inc, doing business as Captain Sparrow located at 1100 Benson Blvd, Anchorage, AK 99503, is applying for transfer of Beverage Dispensary AS 04.09.200 liquor license to Tran Spirits LLC. Interested persons should submit written comment to their local governing body, the applicant, and to the Alcoholic Beverage Control Board at 550 West 7th Ave. Suite 1600 Anchorage, AK 99501 or alcohol.licensing@alaska.gov.

Canna Get Hashy LLC is applying under 3 AAC 306.500(a)(1) for a new Marijuana Product Manufacturing Facility license, license #34641, doing business as Canna Get Hashy, located at 810 E 6th Ave Unit B, Anchorage, AK, 99501, UNITED STATES.
Interested persons may object to the application by submitting a written statement of reasons for the objection to their local government, the applicant, and the Alcohol & Marijuana Control Office (AMCO) not later than 30 days after the director has determined the application to be complete and has given written notice to the local government. Once an application is determined to be complete, the objection deadline and application information will be posted on AMCO's website at https://www.commerce.alaska.gov/web/amco. Objections should be sent to AMCO at marijuana.licensing@alaska.gov or to 550 W 7th Ave, Suite 1600, Anchorage, AK 99501.

APPLICATION FOR NEW LIQUOR LICENSE

Royal Alaska Beverage Cruise Sales, LLC is applying for a new Common Carrier—Seasonal AS 04.09.260 liquor license, doing business as (d/b/a) *M/V Silver Endeavour,* located in Alaskan Waters, Alaska. Interested persons should submit written comments to their local governing body, the applicant, and the Alcoholic Beverage Control Board at 550 West 7th Ave, Suite 1600, Anchorage, AK 99501, or by email at alcohol.licensing@alaska.gov.

APPLICATION FOR NEW LIQUOR LICENSE

Royal Alaska Beverage Cruise Sales, LLC is applying for a new Common Carrier—Seasonal AS 04.09.260 liquor license, doing business as (d/b/a) *M/V Anthem of the Seas,* located in Alaskan Waters, Alaska. Interested persons should submit written comments to their local governing body, the applicant, and the Alcoholic Beverage Control Board at 550 West 7th Ave, Suite 1600, Anchorage, AK 99501, or by email at alcohol.licensing@alaska.gov.

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THIRD JUDICIAL DISTRICT

Lisi Misa
being first duly sworn on oath deposes and says that she is a representative of the Anchorage Daily News, a daily newspaper. That said newspaper has been approved by the Third Judicial Court, Anchorage, Alaska, and it now and has been published in the English language continually as a daily newspaper in Anchorage, Alaska, and it is now and during all said time was printed in an office maintained at the aforesaid place of publication of said newspaper. That the annexed is a copy of an advertisement as it was published in regular issues (and not in supplemental form) of said newspaper on

Nov. 17, 24, Dec. 1/2024

and that such newspaper was regularly distributed to its subscribers during all of said period. That the full amount of the fee charged for the foregoing publication is not in excess of the rate charged private individuals.

Signed Lisi Misa

Subscribed and sworn to before

me this 9th day of December, 2024.

Lisa McGuire

Notary Public in and for
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MY COMMISSION EXPIRES
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