

Life: Langella's 'mesmerizing' portrayal
 ▶ Frank Langella plays an aging novelist energized by the attention of an ambitious grad student in *Shutter*.
 ▶ Out in the Evening ★★½ Review: 4E
 ▶ India fights to save the tiger from extinction. 1D.

Weekend gas gauge

	Regular	Mid	Premium
Current average	\$3.096	\$3.287	\$3.406
Week ago	\$3.087	\$3.277	\$3.396
Year ago	\$2.241	\$2.379	\$2.466

Find prices in 50 states at money.usatoday.com
Source: AAA.com; arrows show direction of prices from previous week

ISA TODAY Snapshots

Changing face of AIDS
 Percentage of AIDS cases in the USA by race and ethnicity:



By David Stuckey and Kent Goles, USA TODAY
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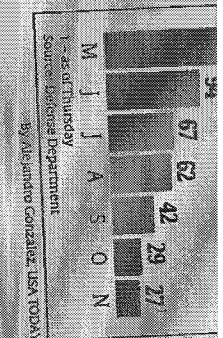
BAGHDAD — The number of U.S. combat deaths in Iraq this month is headed toward the lowest monthly level since March 2006, reflecting a turnaround in U.S. efforts to establish security and defeat insurgents.

With one day left in November, 26 U.S. troops and a civilian Pentagon employee have died in combat. Nine more servicemembers died in non-combat-related incidents.

The November toll could mark the sixth consecutive month of declines in American deaths. It follows a downward trend in overall violence in Iraq.

Monthly U.S. combat deaths peaked this year at 120 in May. "I believe we have the initiative," said Lt. Col. Kevin Petit, a battalion commander in Baghdad. "Now it is all about capitalizing on it."

Since January, U.S. forces have



used a counterinsurgency strategy directed by Gen. David Petraeus, the top commander in Iraq, that moved troops off large bases and into outposts established in violent areas.

That shift led to an initial spike in U.S. casualties. U.S. forces encountered stiff resistance in some areas as they established outposts and challenged insurgents.

The drop in U.S. deaths appears due to the change in strategy and Iraqis rejecting al-Qaeda terrorists, said Dakota Wood, who served in the Marines and is a senior fellow at

have established better security for Iraqis, making siding with insurgents a less attractive option, Wood said.

Of the 27 U.S. personnel killed in combat this month, 24 were killed by roadside bombs, or improvised explosive devices. Only three were killed by gunfire.

The high proportion of IED deaths stems from insurgents being less willing to shoot at U.S. troops. It's safer to plant a bomb, Wood said.

Civilian deaths in Iraq also have fallen, to under 1,000 in October from about 3,000 in December 2006, according to a U.S. military database.

▶ Iraq asks U.S. for prisoners, 8A
 Contributing: Paul Overberg in McLean, Va., and Tom Vanden Brook in Washington.

Bush officials take steps to help people keep their homes

Falling prices don't help
 By Noelle Knox
 USA TODAY

With foreclosures on the rise, Bush administration officials are boosting efforts to stop an alarming number of Americans from losing their homes.

Numbers out Thursday from industry tracker RealtyTrac show nearly 225,000 foreclosures filings last month, up 2% from September, but almost doubled from October 2006. The soaring foreclosure rate has moderated in the last two

months as lenders, loan servicers and advocates do more to keep borrowers in homes. But in many neighborhoods, they are working against falling home prices, which can leave borrowers owing more than their homes are worth. Home prices dipped 0.4% nationally in the July-September period from the previous quarter, the first decline in 13 years, new data from the Office of Federal Housing Enterprise Oversight showed Thursday.

Director James Lockhart noted that "more than 20 states experienced price declines," in

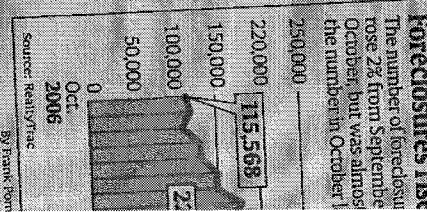
some cases, substantial ones. Thursday, Treasury Secretary Henry Paulson and Housing Secretary Alphonso Jackson met with financial regulators and lenders.

On Monday, the secretaries plan a joint appearance in Washington, D.C., where they'll press Congress for legislation to reform the Federal Housing Administration's antiquated rules and for tax law changes to help borrowers avoid some of the financial consequences of losing their homes.

Earlier, the administration started a program called FHA Secure, which it hopes will help 250,000 qualified homeowners this year deal with sharp increases in monthly payments when their interest rates adjust from initial low rates. The FHA has received 111,000 applications, funding less than a third.

Linda Ingram, a housing counselor at Beyond Housing in St. Louis, said she has been able to help only one homeowner with the program. "I think they came up with something pretty quickly to give some hope and options," she said, "but the parameters are so strict that so many people can't qualify."

50 million people, or 16% of the population, in the previous year. Most of the draw residences in the previous year. Most of the draw residences in the previous year. Most of the draw residences in the previous year.



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