

Kentucky Afield Outdoors

# The leaves are all gone; it is smallmouth bass time

Winds blowing straight from Santa Claus' abode at the North Pole rocketed across Kentucky this past week, bringing with them the start of reservoir smallmouth bass fishing season.

"From now into late winter, if you can stand it, is the best time of year to catch trophy smallmouth bass," said John Williams, southeastern fisheries district biologist for the Kentucky Department of Fish and Wildlife Resources. "The whole cold water period of the year is the most productive time for large smallmouths."

Water temperatures at Lake Cumberland, Dale Hollow Lake and Laurel River Lake are getting perfect for bringing smallmouth into the range of angler's lures.

"When the water temperatures drop to 60 de-

grees, the baitfish start moving into the creeks," said Scot Ortwein, an avid smallmouth angler from Park Hills who fishes Laurel River Lake as often as possible. "The deeper the creek is; the better the fishing."

Smallmouth bass follow the baitfish into the major creek arms on these lakes. The point where the creek arm meets the main lake is a good place to start looking for the smallmouths at this time of year. The secondary points leading up into the creek should be next on the list.

Ortwein, the co-owner of a company that manufactures lights for night fishing from boats, likes smaller grubs and swimbaits for late fall and winter smallmouth bass. Ortwein searches for balls of baitfish such as alewives or shad on his electronic sonar unit before he

fishes an area.

"The 3-inch pearl Slider grub is the best smallmouth bass bait there is," he said. "I rig them hook exposed on a 1/4-ounce ball head. I rarely divert from a 1/4-ounce head in fall."

This combination works extremely well on Laurel River Lake, a notoriously tough lake to fish. "Laurel has a tremendous population of trophy smallmouth bass," said Williams, who oversees the fisheries management at Laurel River, Cumberland and Dale Hollow lakes. "They can be hit or miss on Laurel. The smallmouth bass are there, even if you don't catch them."

Ortwein caught six smallmouth bass yesterday on Laurel River Lake, the days after the nastiest cold front since last winter hit Kentucky. The air temperature was 18 degrees at day-break. The fishing line froze in his rod guides. Frost flew from his reel like snow.

Yet, he used a 3-inch pearl swimbait rigged hook exposed on 6-pound test fluorocarbon line to boat two smallmouth bass longer than 20-inches on a raw, tough day by counting his lure down to the fish.

Charlie Brewer, the originator of Slider fishing, believed in probing the water column by simply counting down to find the active fish zone. After casting your lure off a point in a deep smallmouth reservoir like Laurel or Cumberland, slowly count as the offering sinks.

Reel in the Slider grub or swimbait in a straight line after counting down to 12, for example. Count down deeper on successive casts until you feel pecks or nips

on your lure from small bass or baitfish during the retrieve. Probe a little deeper on the next cast and find the smallmouths lurking under the baitfish.

This method works just as well for someone who doesn't own a boat. If you can walk to a point that slopes into deep water on these lakes, you can catch trophy smallmouths by counting down your 3-inch pearl swimbait or black 3-inch grub to find the activity zone and the smallmouth bass.

For those who just want to catch fish, pitching large crappie minnows or medium-sized shiners into main lake pockets on Lake Cumberland, Dale Hollow or Laurel River lakes is incredible fun. Using me-

thing else in fall and winter.

Kentuckians are lucky. Our state is the home of the all-tackle, world record smallmouth bass, an 11-pound, 15-ounce beast caught from the Kentucky portion of Dale Hollow Lake in the summer of 1955. Dale Hollow, Cumberland and Laurel River lakes hold some of the biggest specimens of smallmouth bass on Earth.

Now is the time to hit these waters and catch some of the world's best.

Author Lee McClellan is an award-winning associate editor for Kentucky Afield magazine, the official publication of the Kentucky Department of Fish and Wildlife Resources. He is a lifelong hunter and angler, with a passion for smallmouth bass fishing.

Financial Aid Tip of the Month

## Students pay attention to deadlines for financial aid

High school seniors should be aware of application deadlines for college financial aid. Here are some tips from the Kentucky Higher Education Assistance Authority (KHEAA):

- Check with the financial aid offices of the schools to which you've applied to determine if they require any financial aid forms other than the Free Application for Federal Student Aid (FAFSA).

- Familiarize yourself with the FAFSA. Unless you are starting college before July 1, you cannot file the FAFSA until after the first of the year. But you should still take a look at the information it requires and make plans to attend a College Goal Kentucky session near you. Your counselor should have information about College Goal Kentucky.

- Using KHEAA's "Affording Higher Education" and a free online scholarship search, look for any scholarships for which you might

qualify. You can find a link to a free search site under the "Paying for College" tab on [www.kheaa.com](http://www.kheaa.com). Make sure you submit your application by the deadline for each scholarship.

- Attend any college fairs and financial aid seminars offered at your high school or in your area. If a company charges a fee for helping with applications, remember that you can do that yourself for free. If you decide to pay for help, make sure the company is reputable by checking with the state Attorney General's office or Better Business Bureau in your area, as well as the area where the firm is located.

To find links to other useful education websites, go to [www.gotocollege.ky.gov](http://www.gotocollege.ky.gov). For more information about Kentucky scholarships and grants, visit [www.kheaa.com](http://www.kheaa.com); write KHEAA, P.O. Box 798, Frankfort, KY 40602; or call 800-928-8926, ext. 6-7372.

Money Tips for Students

## Students should be aware of their credit report

Students should be aware that they are building a credit report whenever they take out a loan, even a student loan, according to the Kentucky Higher Education Assistance Authority (KHEAA).

A credit report shows everything about your past and current credit history. It will list every loan you have, to whom you pay it, your loan balance, your credit limit and if you pay early, on time or late.

The report itself does not tell potential lenders if you are a good or bad credit risk. It simply provides the details the lenders can use, along with a credit score, to make that determination.

Other information on your credit report includes:

- Your personal identifying information.

- Any public records such as tax liens, court judgments and bankruptcies.

- A list of any company that has requested a copy of your credit report.

- Any statements you have submitted disputing

something in the report.

Your credit report should not show your bank balance, race, religion, income, criminal record or driving record. Nor should it have anything about your health, although medical bills may show up as debt.

To get a copy of your free annual credit report from each of the three credit bureaus, go to [annualcreditreport.com](http://annualcreditreport.com).

KHEAA is the state agency that administers Kentucky's grant and scholarship programs. It provides free copies of "It's Money, Baby," a guide to financial literacy, to Kentucky schools and residents upon email request to [publications@kheaa.com](mailto:publications@kheaa.com).

To learn how to plan and prepare for higher education, go to [www.gotocollege.ky.gov](http://www.gotocollege.ky.gov). For more information about Kentucky scholarships and grants, visit [www.kheaa.com](http://www.kheaa.com); write KHEAA, P.O. Box 798, Frankfort, KY 40602; or call 800-928-8926, ext. 6-7372.

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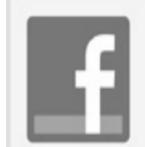
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