### For Better or Worse • Lynn Johnston



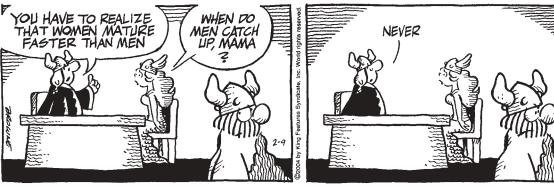
## For Better or Worse • Lynn Johnston



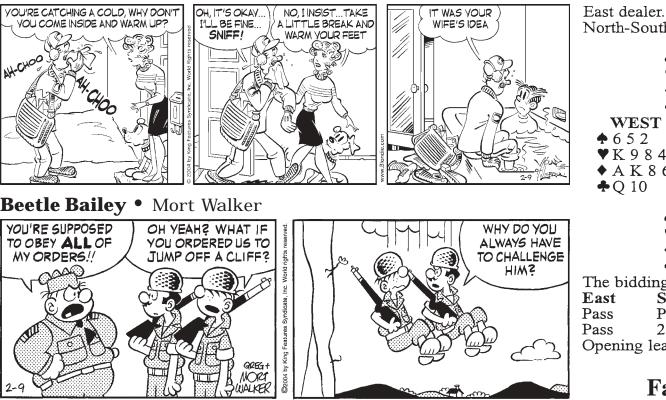
Garfield • Jim Davis



## Hagar the Horrible • Chris Browne



## Blondie • Chic Young



# Beware of some credit counselors

DEAR ABBY: I read your sound advice to "Addicted to Spending," the woman who racked up thousands of dollars in credit card debt. She said she couldn't sleep at night for fear her husband would divorce her when he found out. You were right that a credit counseling agency can provide valuable assistance, but she needs to be careful which one she selects.

The Internal Revenue Service oversees many credit counseling agencies because they are tax-exempt. We have received an increasing number of complaints that some of these agencies charge high fees, offer poor repayment plans, and provide little in the way of education and counseling.

We have stepped up our audits of credit counseling agencies and, where warranted, will revoke their tax exemption. In addition, we have issued a consumer alert with the Federal Trade Commission and state regulators, warning consumers to check carefully before signing up with a particular program. A few tips: (1) Beware of high fees or "voluntary" contributions. (2) Carefully read any written statements before vou sign, and make sure vour creditors will work with the agency you want. (3) Watch carefully the claims made in TV ads.

- MARK W. EVERSON, COMMISSIONER OF THE INTERNAL REVENUE SERVICE

DEAR COMMISSIONER EVERSON: I know my tax dollars are being well spent when the highest collection officer in the land reaches out to help people with money troubles. Everyone has heard the phrase, "Let the buyer beware." ("Caveat emp- DEAR OUTRAGED: In view of tor.") However, it is especially dis- the fact that a 15-year friendship And thank you for offering this couraging to think that people is at stake, talk to Claude. It's pos-valuable information to the spou-



North-South vulnerable. NORTH AKQ ♥Q 10 6 5 2 • J 7 🕈 K 8 3 WEST EAST **•** 6 5 2 109873 ♥K984 • A K 8 6 942 ♣Q 10 ♣J6542 SOUTH 🗭 J 4 AJ73 Q 10 5 3 🕈 A 9 7

The bidding:

## Abigail Van Buren Dear Abby

move their lives in a positive direc- didn't know where he was, and tion would be victimized by pre- nothing happened. The best addators. No doubt many readers will thank you for the warning. (Readers, you can find the IRS commissioner's alert by visiting the Web site: www.irs.gov/newsroom.)

DEAR ABBY: I have been married for more than 20 years. My wife and I have been friends with a certain couple, "Claude and Maude," for 15 years. On New Year's Eve we all went out to dinner and a few drinks. I was the designated driver, so I did not drink. When we returned home, all three, my wife, Claude and Maude, proceeded to get trashed to the max.

Maude got sick and passed out; my wife went to bed. Claude and I sat up and watched the ball drop and a couple of other programs. I fell asleep about 1:30 a.m. and assumed that Claude would, too. Around 2:00 a.m., I got out of my chair and walked to my bedroom. Claude was sitting on the bed next to my wife, putting his pants on. My wife was passed out, so I don't know what happened. It has bothered me so much since then that I can't sleep and don't know what to do. If ever person or telephone counseling and there was a reason for me to become online assistance. The mother can violent, that was it, but I kept my cool. The next morning, my wife could remember nothing at all. What do you think I should do?

- OUTRAGED IN HOLLY

who are vulnerable and trying to sible that he was so loaded that he ses of our military personnel.

vice I can offer now is that Claude, Maude and your wife should all do something about their drinking.

DEAR ABBY: You printed a letter from a 13-year-old girl whose father is deployed in the Middle East. She was worried about her mother's depression. You wisely suggested that the daughter seek assistance from a trusted adult who knows her mother and can encourage her to talk to a doctor. I would like to offer some additional suggestions: The mother's primary-care manager through her health-care provider is a good starting point for assistance. She can also find out if there is a family advocacy program available at their military base.

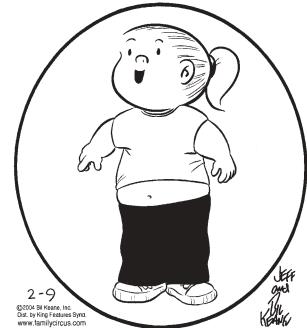
These programs offer support groups for spouses and children.

This child and her mother are probably eligible for TRICARE, the Defense Department's health-care program for military personnel, their families and retirees. TRI-CARE offers a health services and support contractor to manage the family's health benefits. It offers invisit www.tricare.osd.mil and request customer service using one of the toll-free numbers.

-JUDY BLACK, HEALTH CARE ALLIANCE

**DEAR JUDY: Amen to that!** 

## Family Circus • Bil Keane



## Zits • Jim Borgman & Jerry Scott

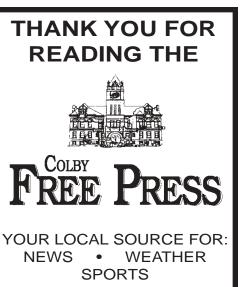


## Sally Forth • Greg Howard





RALPH



155 W. 5th • 785-462-3963

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QNCU EOQ MYD OSR RGXZR. Saturday's Cryptoquip: I WONDER IF AN OIL-RICH REPUBLIC LIKE KUWAIT IS BEST CALLED A FUEL'S PARADISE.

Today's Cryptoquip Clue: M equals C

Last	South	West	North
Pass	Pass	1 ♦	Dble
Pass	2 🖤	Pass	4 🖤
Opening	g lead — k	ing of dia	amonds.

## **Famous Hand**

If you look at all four hands, you might wonder how declarer managed to go down one at four hearts.

But the fact is that he did, and, furthermore, it's likely that most declarers playing the hand would have suffered the same fate.

The bidding was normal, and so was the opening lead of the king of diamonds. But something unusual occurred when East played the nine on his partner's king at trick one, and then the deuce on the ace at trick two.

When West next led the six of diamonds at trick three, declarer, having observed East's high-low signal to indicate a doubleton, naturally ruffed with dummy's ten to avoid the possibility of East overruffing dummy with a low trump.

But to everyone's surprise, including his partner's, East unexpectedly produced the four of diamonds at trick three.

When declarer next led the heart deuce from dummy, East showed out, and South, to his chagrin, found that he had to lose two trump tricks and go down one.

East was Ira G. Corn, highly successful Dallas industrialist and financier who also distinguished himself in the world of bridge during the '60s and '70s.

He certainly had no high cards to work with against four hearts, and yet there is no doubt that he single-handedly defeated the contract without taking a trick!

Without Corn's imaginative high-low play in diamonds, declarer would have lost only one trump trick and so would have made four hearts.

Aside from the K-9-8-4 West actually had, there were several other trump holdings West might have had that would have brought about South's defeat if he could be induced to ruff high in dummy on the third diamond lead.

The little white lie told by Corn thus had everything to gain and almost nothing to lose. "My tummy shows, Mommy. This shirt shrunk right into style!"

## Crossword

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