

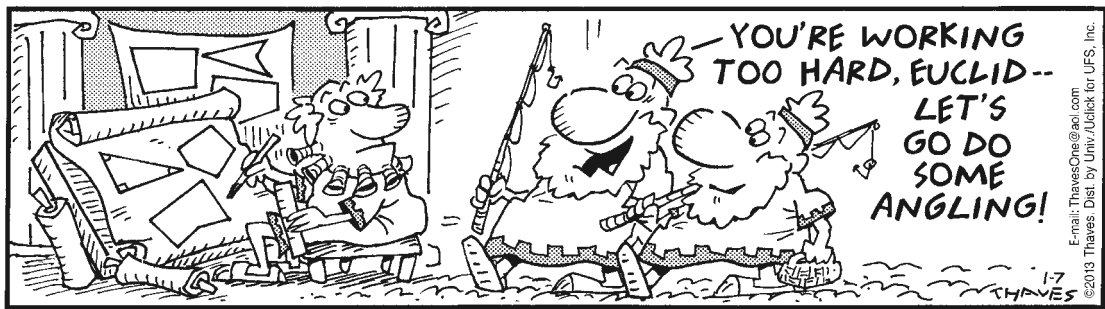
FAMILY CIRCUS | BIL KEANE



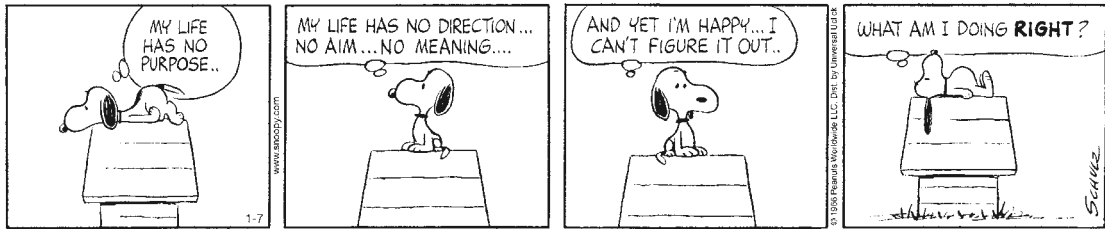
ZITS | JERRY SCOTT AND JIM BORGMAN



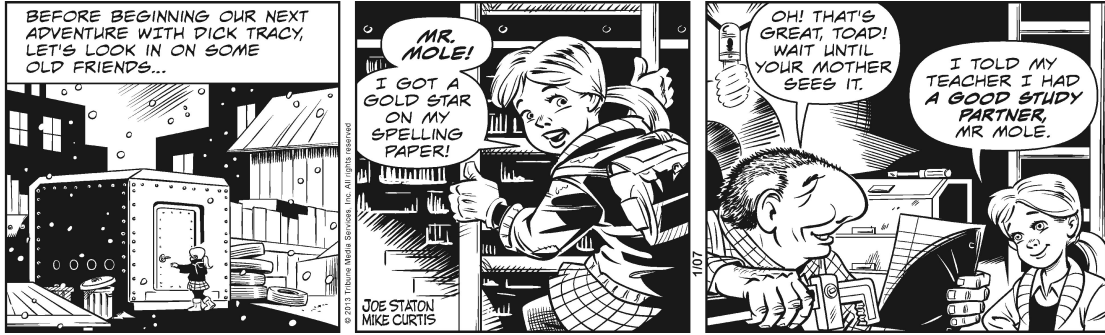
FRANK AND ERNEST | BOB THAVES



PEANUTS | CHARLES M. SCHULZ



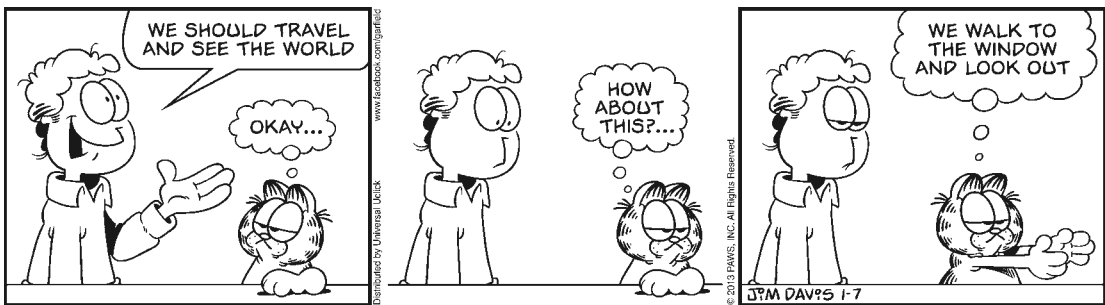
DICK TRACY | JOE STATON AND MIKE CURTIS



BLONDIE | YOUNG & DRAKE



GARFIELD | JIM DAVIS



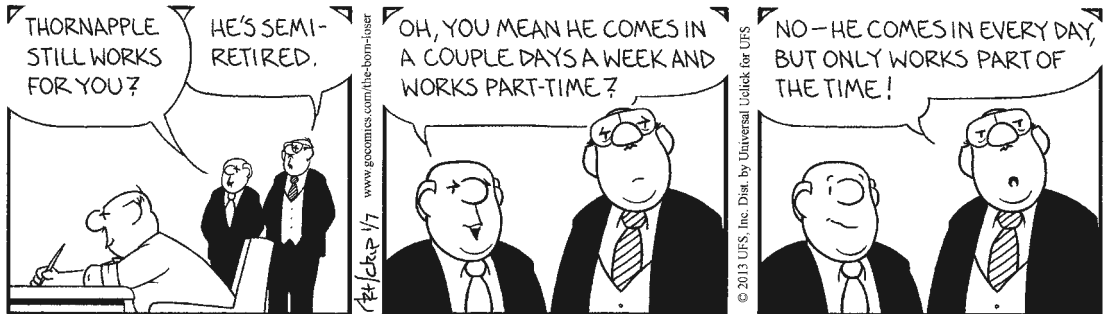
BEETLE BAILEY | MORT WALKER



HI AND LOIS | BRIAN AND GREG WALKER



THE BORN LOSER | ART SANSON



# Benefit Payments Go Digital To Save Money, Improve Safety

DEAR ABBY: Please help me spread an important message to people who receive Social Security or other federal benefits each month via one of the estimated 5.4 million paper checks each month. Starting March 1, 2013, the Treasury Department is requiring all Social Security, VA, SSI and other federal beneficiaries receive their benefits by ELECTRONIC PAYMENT. Senior citizens and other federal beneficiaries may choose either direct deposit or the Treasury-recommended Direct Express Debit MasterCard.

This new payment method is NOT optional. It is the law. Besides saving taxpayers money, switching to electronic payments provides a safer, more convenient and cost-effective way for people to get their federal benefits than paper checks.

Individuals who need assistance in switching to electronic payment can call the Treasury's secure Go Direct Call Center at 800-333-1795. Our agents are specially trained to answer questions and complete the switch-over process in less than 10 minutes.

We urge people not to wait until the last minute to make this important change. Thank you for your help, Abby. — WALT HENDERSON, GO DIRECT CAMPAIGN DIRECTOR

DEAR MR. HENDERSON: You have come to the right place. Dear Abby readers are the most caring and generous people in the world, and I know they will be glad to help us spread the word.

Readers, if you or people you care about will be affected by this massive change in the way benefits are being distributed, please clip or copy this column and be sure those people are informed. And when you do, tell them that when they make the call, they must have either their most recent benefit check on hand, or know their 12-digit federal benefit check number. To arrange for direct deposit, they

will also need to know their bank's or credit union's routing transit number and their account number.

DEAR ABBY: My husband passed away a year ago.

Four days after his funeral I received my copy of the church pictorial directory. My husband and I had posed together for our picture. Abby, they used the same photo with his image cropped out.

I don't have words to describe how shocked and hurt I felt when I saw it. While I am healing well, knowing that my husband is happy in heaven, that cropped photo still hurts. It is also being displayed on a bulletin board with members' pictures, along with two new widows' cropped photos.

Am I being overly sensitive? I'm certain nobody meant any harm. Still, I can't imagine anyone would have done this to a family photo if a child had died. Should I address the problem? I'd love to know what other widows and widowers think about this. — SLASHED APART IN FLORIDA

DEAR SLASHED APART: Handle this by telling whoever is in charge of that pictorial directory, and the bulletin board, how you felt when you saw the photo. Then tell the person — and if necessary the clergyman — that you would like a replacement photograph taken and displayed. I am 100 percent sure the other widows will appreciate it because what happened was extremely insensitive.

For everything you need to know about wedding planning, order "How to Have a Lovely Wedding." Send your name and mailing address, plus check or money order for \$7 (U.S. funds) to: Dear Abby, Wedding Booklet, P.O. Box 447, Mount Morris, IL 61054-0447. (Shipping and handling are included in the price.)

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## JACQUELINE BIGAR'S STARS

EDITOR'S NOTE: Bigar's Stars is based on the degree of your sun at birth. The sign name is simply a label astrologers put on a set of degrees for convenience. For best results, readers should refer to the dates following each sign.

A baby born today has a Sun in Capricorn and a Moon in Scorpio.

### HAPPY BIRTHDAY FOR MONDAY, JAN. 7, 2013:

This year you focus on your goals, as you have the potential to make them so. You also gain the support of a key person, which allows you to head down a long-desired path. Plan on going alone, because someone involved could be more unpredictable than you think. If you are single, you might meet someone who resents your friends or isolates you in some manner. Consider this bond carefully. If you are attached, the two of you love to socialize and party together. Your biggest issue could be overspending. Why not try separate accounts? SCORPIO is a loyal friend, though he or she could have an intense tone this year.

The Stars Show the Kind of Day You'll Have: 5-Dynamic; 4-Positive; 3-Average; 2-So-so; 1-Difficult

### ARIES (MARCH 21-APRIL 19)

★★★★ If you make it your priority to get through a problem, you will succeed. A hurdle could appear in a meeting and when dealing with a friend. Tempers might flair, and you — the normally hot-tempered personality — will want to contain the situation. Tonight: Go with a friend's logic.

### TAURUS (APRIL 20-MAY 20)

★★★★ You'll defer to a loved one who needs to be in control and does well at it. You might be in agreement, but a boss, authority figure or associate might not be thinking along the same lines as you. Sort through what is needed and what is important. Tonight: To the wee hours.

### GEMINI (MAY 21-JUNE 20)

★★★ You have a lot to do. You might want to bypass a conversation. You are correct in thinking that there could be a volatile nature to this discussion. Stay on top of a personal matter through detaching and looking at it from an outside perspective. Tonight: Detach from a hot situation.

### CANCER (JUNE 21-JULY 22)

★★★★ How you handle someone could define a situation. You might be open to changing your responses when you see how out of control a disagreement could become. Though you might not be combative, the other person very well could be. Tonight: Be naughty and nice.

### LEO (JULY 23-AUG. 22)

★★★ Tension seems like the natural outcome of the

moment, no matter which way you turn or what you do. Clearly, several friends or associates could be hot-tempered and disagreeable. You would be well-advised not to get into their issues. Tonight: The less said the better.

### VIRGO (AUG. 23-SEPT. 22)

★★★★ You have the ability to hear some nasty comments and not take what is being said personally. Tempers could flare, and you might wonder what exactly is happening. Your power of observation will become more important than you thought possible. Tonight: Visit with a pal.

### LIBRA (SEPT. 23-OCT. 22)

★★★★ You might have overspent and overindulged. At this moment, any excuse could cause you to do that again. Look at your budget, realize the present restrictions and decide what you ultimately want. Tonight: Use all of the self-discipline you can muster up.

### SCORPIO (OCT. 23-NOV. 21)

★★★★ All eyes turn to you. You might have too much to handle right now. As you determine your limits, a loved one could become argumentative. You are likely to get into a "tit for tat" situation. Be smart. Choose your response carefully. Tonight: Whatever knocks your socks off.

### SAGITTARIUS (NOV. 22-DEC. 21)

★★★★ Follow your instincts, especially with finances. You know what is appropriate; don't hesitate to follow through on that. You might want to listen to a friend who too frequently offers his or her opinions. Right now, you need to hear from this person. Tonight: Get some R and R.

### CAPRICORN (DEC. 22-JAN. 19)

★★★★ You might want to get to the bottom of a problem. How you do this could be a little difficult, as you might find yourself involved in a controversy. Detach, and you can't help but come out on top. Evaluate your choices carefully. Tonight: Catch up on a friend's news.

### AQUARIUS (JAN. 20-FEB. 18)

★★★★ You suddenly see the depth of your anger. You might want to rethink a personal matter, especially if it impacts your professional image. A boss or a respected associate could cop an attitude. Do not play into this person's behavior. Tonight: A force to be dealt with.

### PISCES (FEB. 19-MARCH 20)

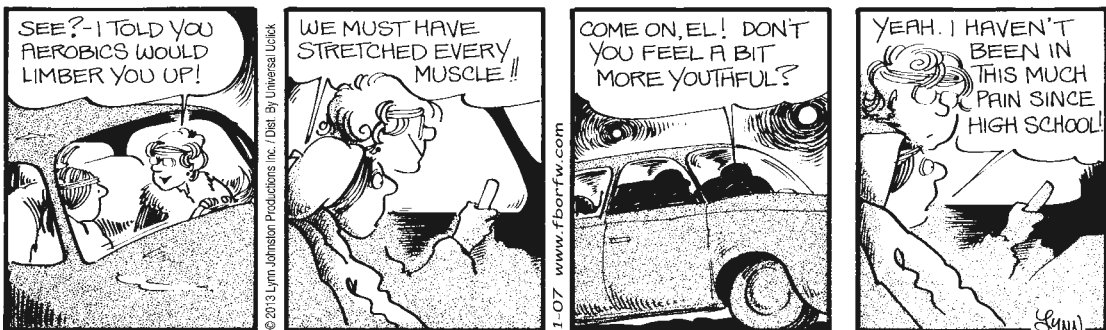
★★★★ Suppressing your anger has more negative implications than you realize. You could act on those feelings, or perhaps you'll lose your temper with someone who doesn't deserve that hostility. Discuss your feelings when you feel more in control. Tonight: Follow the music.

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BABY BLUES | RICK KIRKMAN AND JERRY SCOTT



FOR BETTER OR FOR WORSE | LYNN JOHNSTON



MOTHER GOOSE AND GRIMM | MIKE PETERS

