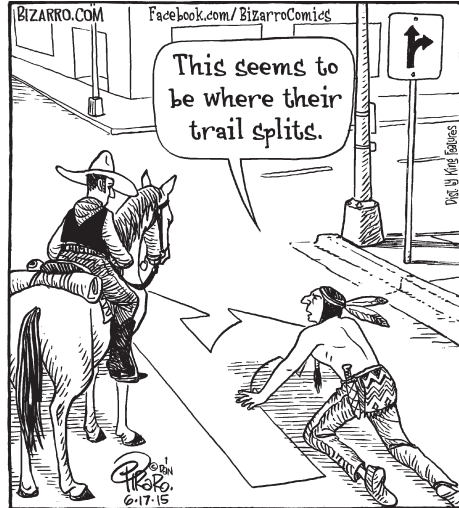


FAMILY CIRCUS | BILL KEANE



Seven-year-old Billy fills in this week with his own very punny cartoons.

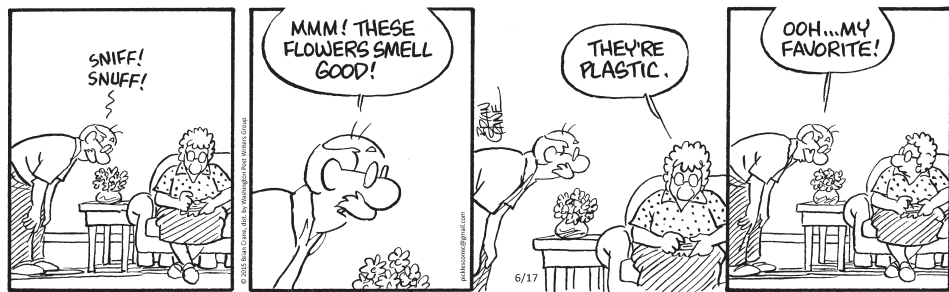
BIZARRO | DAN PIRARO



ZITS | JERRY SCOTT AND JIM BORGMAN



PICKLES | BRIAN CRANE



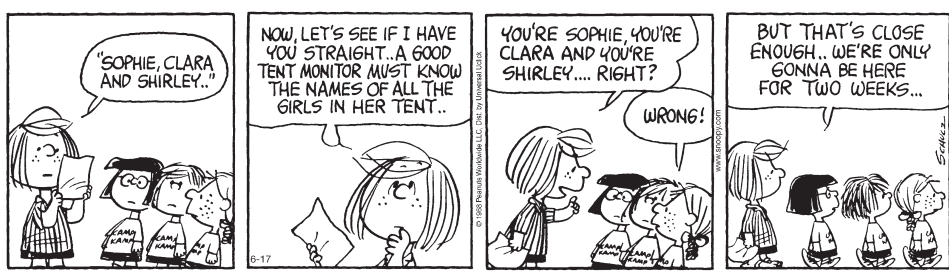
FRANK AND ERNEST | BOB THAVES



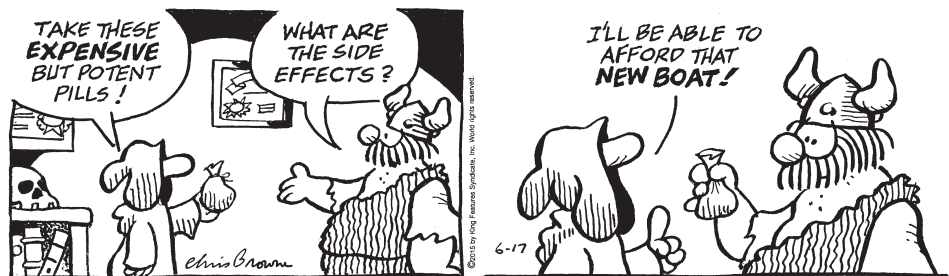
BORN LOSER | ART SAMSON



PEANUTS | CHARLES M. SCHULZ



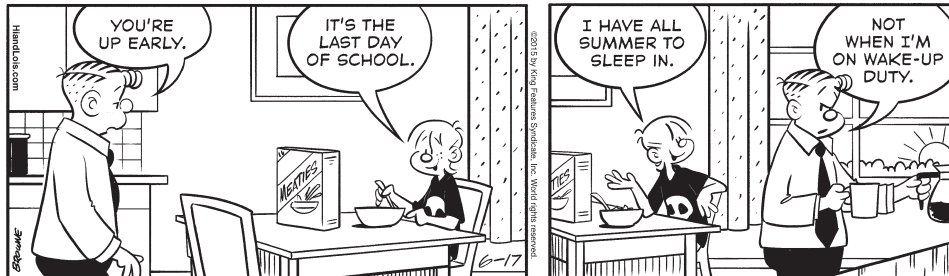
HAGAR THE HORRIBLE | CHRIS BROWNE



BETLE BAILEY | MORT WALKER



HI AND LOIS | BRIAN AND GREG WALKER



FOR BETTER OR FOR WORSE | LYNN JOHNSTON



GARFIELD | JIM DAVIS



Free Financial Advice Could Save You A Bundle

DEAR ABBY: Making wise decisions about what to do with your money can be tough. Insurance policies, mortgages and investment plans come with so much terminology and fine print. The phone calls, email messages and mail offers for products and services are endless, and some are downright dishonest. It seems as if there's a scammer – or an opportunity to make the wrong financial decision – around every corner.

To help your readers sort out the offers for products and financial services that come their way, USA.gov, the federal government's official website, has created a free Financial Self-Defense Kit. It contains a dozen publications that explain how to make solid investment, shopping and credit decisions. And it's also filled with advice on protecting your consumer rights and recognizing and avoiding scams – especially those aimed at seniors.

Abby, thank you for sharing this empowering kit with your readers. Armed with the information, they'll be better prepared and feel more confident facing financial choices. – SARAH CRANE, ACTING DIRECTOR, FEDERAL CITIZEN INFORMATION CENTER

DEAR SARAH: Frankly, I should be thanking YOU for giving me the opportunity to share this valuable information with my readers. I thought the kit you produced last year was wonderful, but this one is even better.

Readers, I was shocked to read not long ago in USA Today that almost one-third of American workers have less than \$1,000 in savings and investments for retirement. The reasons for this vary, but among them are that people haven't estimated how much money they will need once they stop working until they are near retirement, when it's too late.

This year's kit will be valuable for any of you with an eye to the future. It contains information to help you choose a financial adviser you can trust, and determine the

difference between a solid investment and a fraudulent offer that could cost you your life savings.

Among the other "goodies" inside are: Money Smarts for Older Adults, Fighting (Investment) Fraud 101, Five Steps for Making Financial Decisions, Know Your Financial Adviser, The Guide to Long-Term Care Insurance, A Guide for Seniors: Protect Yourself Against Investment Fraud, Considering a Reverse Mortgage?, Understand Your Credit Score, and Your Rights When a Debt Collector Calls. (Can you guess the No. 1 consumer complaint received by the government last year? Debt collection!)



DEAR ABBY
Jeanne Phillips

You will also find the newest edition of the Consumer Action Handbook, which no household should be without. (Inside is a sample complaint letter, which can be VERY effective in any number of instances when dealing with corporations, and company contact information.)

All this information is free of charge, but supplies are limited. To order, go to USA.gov/dearabby, call 888-878-3256 weekdays 8 a.m. to 8 p.m. Eastern time, or write: Financial Self-Defense, Pueblo, CO 81009. Don't procrastinate, because these kits are going to go quickly. –Love, ABBY

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

To receive a collection of Abby's most memorable – and most frequently requested – poems and essays, send your name and mailing address, plus check or money order for \$7 (U.S. funds) to: Dear Abby – Keepers 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.

now is likely to refresh and energize you. Give it a shot! You also will need some downtime, as you have had many demands placed on you. Tonight: Try a vanishing act.

VIRGO (AUG. 23-SEPT. 22)

★★★★ Friends surround you. Without intending to, you could get trigger someone's temper. You'll need to be careful with this person's feelings. A meeting will be important. You don't need to add any comments – just listen to what is being shared. Tonight: Where the fun is.

LIBRA (SEPT. 23-OCT. 22)

★★★★ You might want to ask more questions and be more aware of where a superior is coming from before blurt out your impressions. Your actions might be refreshing yet also confusing to a friend. If you see a power play developing, don't get involved! Tonight: On center stage.

SCORPIO (OCT. 23-NOV. 21)

★★★★ Honor a change that is happening. You'll want to head in a different direction, but a conversation you're involved in might be too lively to walk away from. Avoid getting frustrated, and don't get involved in a power play. Tonight: Go to a blues or jazz concert.

SAGITTARIUS (NOV. 22-DEC. 21)

★★★★ You might want to understand what a friend is offering in order to avoid a misunderstanding. Reiterate what you think you have heard. Don't try to have someone else agree with your ideas; it won't happen right now. Tonight: Listen to the other side.

CAPRICORN (DEC. 22-JAN. 19)

★★★★ You could be a little put off by a situation, as you might not have the control you desire. Allow yourself to be more creative and follow through on that level. Be careful when dealing with key people in your life. Tonight: Try to be as easygoing as possible.

AQUARIUS (JAN. 20-FEB. 18)

★★★ Pace yourself. Double-check your account balance. Understand what you can expect from someone and what he or she can expect from you. Otherwise, you are likely to have a misunderstanding. Try not to get involved in a power play. Tonight: Out late.

PISCES (FEB. 19-MARCH 20)

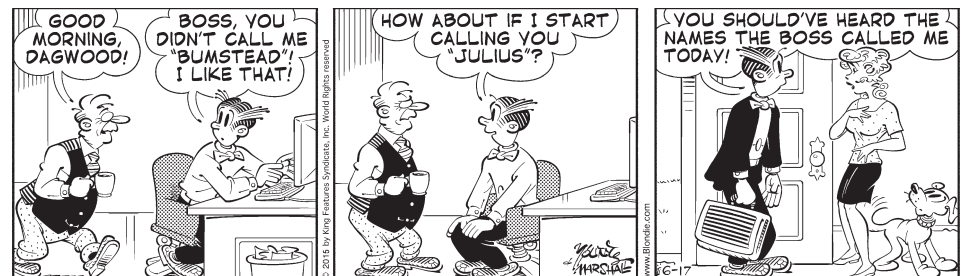
★★★★ Your imagination delights a child and/or a loved one. Try to apply this gift to other areas of your life as well. You can diffuse a problem that is occurring between friends. Do your best to help, but avoid creating more tension. Be spontaneous. Tonight: Celebrate good times!

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BABY BLUES | RICK KIRKMAN AND JERRY SCOTT



BLONDIE | YOUNG & DRAKE



MOTHER GOOSE AND GRIMM | MIKE PETERS

