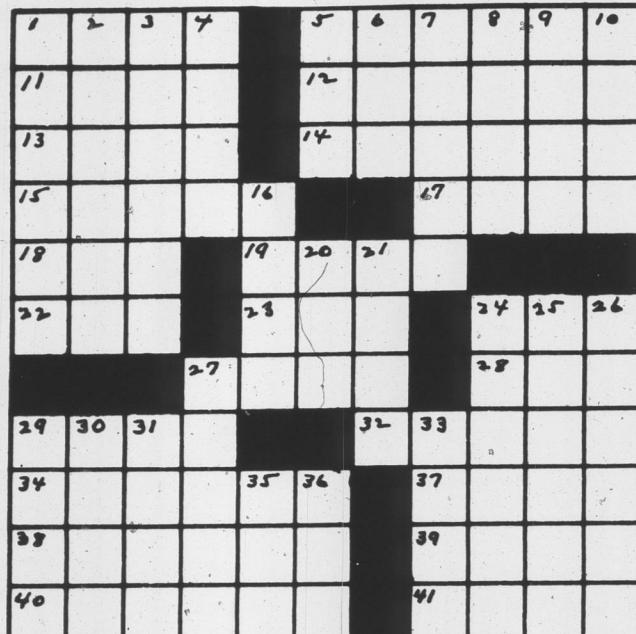


# Community Corner



## ACROSS

1 Splendor  
5 Waver  
11 Examination  
12 Fly  
13 Place  
14 Liquid measure  
15 Complete  
17 Arab abode  
18 Bitter beer  
19 Woeful word  
22 Conducted  
23 Flying machine  
24 Picnic drink  
27 Put a value on  
28 Big beast  
29 Man's nickname  
32 Fine fabric  
34 Mr. Firestone  
37 Asian land  
38 Stir up  
39 Speck  
40 Most sensible  
41 Arctic vehicle

## DOWN

1 ..... cards  
2 Beauteous bird  
3 Tangled together  
4 Request  
5 Tire by work  
6 Miss Gardner  
7 Lively songs  
8 Story  
9 English school  
10 Torn place  
16 Tibetan monk  
20 Illuminated  
21 "Rock of..."  
24 Scout group  
25 Pain reliever  
26 Wrote  
27 Theater entertainment  
29 Exclamations  
30 Actress Theda...  
31 Golf club  
33 Purposes  
35 Letter  
36 Thus far

(Answers on page 16)



NATIVITY ART — Rev. Herbert George, left, of Epworth Forest, presented slides of Christmas Nativity Art for the Kiwanis Club of Lakeland, North Webster, on Monday morning, Dec. 23. With him is Kiwanis' Program Chairman Curtis Jordan.

Rev. George explained that the church has used art to portray many of the events that are closely associated with the birth of Jesus. Among the slides depicting nativity art were masterpieces from a church in Italy, showing the arrival of the wise men at the scene of Jesus' birth, and another from a French Romanesque Church, showing Mary and the Babe on a donkey moving slowly away from Bethlehem.

Other nativity art scenes portrayed Mary and baby Jesus through Renaissance artistry: modern revision of Joseph and Mary with the baby on their journey to Egypt; French artists showing Mary and Joseph arriving in Bethlehem and making their plea before the innkeeper for a place to stay; art illustrating the shepherds being directed by an angel to the place of Jesus' birth, and a masterpiece showing Mary and Jesus in Dresden, Germany.

## Meals for Older Americans

Meals for Older Americans are served each day at the following locations: The Scout Cabin, Syracuse; the Pierceton Community Building; Mentone Community Room in the fire station; the Retired Tigers Center, 320 W. Main, Warsaw; and Packeron Community Building.

### Mobile Meals drivers

Volunteer drivers for Syracuse Mobile Meals have been scheduled for the week of January 6-10. They are as follows:

January 6-10

MONDAY — Joan Gray

TUESDAY — Ric Schaekel

WEDNESDAY — Dick Losse

THURSDAY — June Baker and Belva Rookstool

FRIDAY — Millie Shively

Meals for Older Americans is for persons 60 years or older and is a chance to meet new friends and enjoy hot, nutritional meals. The sites are opened several hours each day including noon for programs. Meals for Older Americans is not associated with welfare but is for the promotion of better health for the older population. Donations are accepted for the meals.

The site directors request all persons planning on attending the meals to make reservations by 1 p.m. the day prior to attending.

Phone 457-2631 for Syracuse transportation and reservations.

January 2-January 8

THURSDAY — Grapefruit juice, double chicken, dressing and gravy, three bean salad, snowflake dinner roll,

### Christmas in Milford

Five Milford businesses participated in drawings for Christmas gifts to be won by area residents. No purchases were necessary as participants had only to deposit coupons from The Mail-Journal or register at the businesses.

Winner of a \$25 savings account at the Milford branch of the First National Bank of Warsaw was Barbara Ray, Milford, an employee of Walter Drugs Inc. of Milford.

A \$25 gift certificate from Jenkins Automotive, on Main Street in Milford, was won by Jay Vanlaningham, a student at Wawasee High School.

Jennie's Restaurant in downtown Milford drew winners' names for three prizes. Betty Smith, Milford, was the winner of first prize, two prime rib dinners.

PICKWICK THEATRE  
457-4160 SYRACUSE  
ALL SEATS \$2.00

NOW SHOWING

"Once Bitten" PG

STARTS FRIDAY!!

Glenn Close & Jeff Bridges in

"Jagged Edge" R

SHOW TIMES: Fri & Sat. 7 & 9, Sun. 5 & 7

Mon., Thurs. 7 Only

Village Video VHS Tape Rental

In Our Lobby

No Membership Fee

Provided in the public interest by the Kosciusko County Association of Life Underwriters, P.O. Box 1361, Warsaw, Ind. 46380.

Mr. and Mrs. Dave Carey, North Webster, spent Christmas Eve with Mrs. Carey's parents, Mr. and Mrs. Hiram Ferverda, North Webster. Attending the family Christmas Eve celebration was Mrs. Carey's brother, Don Ferverda and family, and her sister, Mrs. Nub (Sue) Niles and her family. The Carey family spent Christmas Day at home enjoying a Christmas meal, opening gifts and playing games. Those attending the Christmas Day activities were Mr. and Mrs. Max (Debbie) Sumpter, and son Dustin; Beth Carey and Jeff Carey.

As the new year bursts upon us, may it bring success and good health and joy to all!



As the new year bursts upon us, may it bring success and good health and joy to all!

**BRUCE PETRO**

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Warsaw

### LOUISA'S LETTER



Dear Louisa,

I have a problem and can't decide what to do about it. My husband was in an auto wreck about a year ago and there were two girls with him. Since this incident he has been seeing one of the girls off and on. About a month ago things started getting out of hand.

I found her glasses in his car and she rides by the house and calls on the phone all the time. I know it sounds silly, but I still feel like I love him so much and don't want to lose him.

I saw a lawyer and he suggests a legal separation. My husband feels that he doesn't know how he feels. Am I to fool to love him after all he has done or should I look for the next fish in the sea. (He won't agree to see a marriage counselor.)

Please — I need advice and fast.

Y.T. — Tex.

Answer:

There are many angles to a situation such as this.

Have you been married just a short time or many years? Are there children? Is this the first time your husband has acted in this manner or is he a philanderer? Will you be happier without him or with him?

It might pay you to separate for a while until you can make up

your mind and this may also let him know that he, too, has to make a choice.

Louisa

Dear Louisa,

Is it necessary to send presents to all the weddings to which you are invited?

My husband is in business and we get invitations from people I've never met. Some of them are just announcements.

Wife — N.H.

Answer:

It is never obligatory to send presents unless you wish to do so.

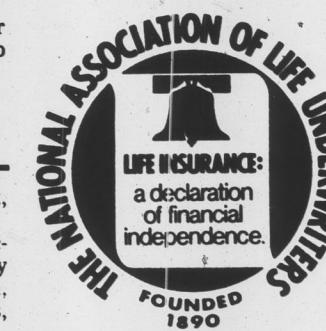
However, if you attend the wedding and a reception, afterwards, you would naturally feel that a present should be sent.

Then there are people you feel close to and others that you or your husband may feel obligated to for some reason or another and you would wish to present them with a gift.

But you should not feel that you have to send a gift simply because you have received an invitation or an announcement.

Louisa

Address: Louisa, Box 532, Orangeburg, S.C. 29115



### Questions & Answers About LIFE & HEALTH INSURANCE

Question 1: What is an annuity?

Answer: An annuity is a plan where a person can invest a sum of money, generally with a life insurance company. Basically an annuity provides for a systematic liquidation of a sum of money, plus earnings on the money, over the lifetime of an individual (called the annuitant). Payments from the annuity can begin immediately, or can be deferred until some future date, such as the attainment of age 65 or 70.

Question 2: How does money accumulate in an annuity?

Answer: There are many ways in which this is accomplished. A person may receive a large sum of money, such as an inheritance, and place this single sum in an annuity with the intent of having it paid out at retirement to supplement retirement income. Between the date the annuity is purchased and payments begin to the annuitant, earnings on the money are tax sheltered. That is, there is no current tax on interest or earnings credited to the annuity. When payments begin, a portion of each payment is considered a return of principal, a portion considered interest and the interest is taxable as ordinary income. The same principle holds true if money is deposited in an annuity on a periodic basis, such as monthly or yearly. Thus there is a two-fold tax deferral: first during the accumulation or holding period when earnings are tax free, then at payout time when the taxable portion is spread out over the lifetime of the annuitant.

Question 3: How does money accumulate in an annuity?

Answer: There are many ways in which this is accomplished. A person may receive a large sum of money, such as an inheritance, and place this single sum in an annuity with the intent of having it paid out at retirement to supplement retirement income. Between the date the annuity is purchased and payments begin to the annuitant, earnings on the money are tax sheltered. That is, there is no current tax on interest or earnings credited to the annuity. When payments begin, a portion of each payment is considered a return of principal, a portion considered interest and the interest is taxable as ordinary income. The same principle holds true if money is deposited in an annuity on a periodic basis, such as monthly or yearly. Thus there is a two-fold tax deferral: first during the accumulation or holding period when earnings are tax free, then at payout time when the taxable portion is spread out over the lifetime of the annuitant.

Question 4: What is an annuity?

Answer: An annuity is a plan where a person can invest a sum of money, generally with a life insurance company. Basically an annuity provides for a systematic liquidation of a sum of money, plus earnings on the money, over the lifetime of an individual (called the annuitant). Payments from the annuity can begin immediately, or can be deferred until some future date, such as the attainment of age 65 or 70.

Question 5: How does money accumulate in an annuity?

Answer: There are many ways in which this is accomplished. A person may receive a large sum of money, such as an inheritance, and place this single sum in an annuity with the intent of having it paid out at retirement to supplement retirement income. Between the date the annuity is purchased and payments begin to the annuitant, earnings on the money are tax sheltered. That is, there is no current tax on interest or earnings credited to the annuity. When payments begin, a portion of each payment is considered a return of principal, a portion considered interest and the interest is taxable as ordinary income. The same principle holds true if money is deposited in an annuity on a periodic basis, such as monthly or yearly. Thus there is a two-fold tax deferral: first during the accumulation or holding period when earnings are tax free, then at payout time when the taxable portion is spread out over the lifetime of the annuitant.

Question 6: What is an annuity?

Answer: An annuity is a plan where a person can invest a sum of money, generally with a life insurance company. Basically an annuity provides for a systematic liquidation of a sum of money, plus earnings on the money, over the lifetime of an individual (called the annuitant). Payments from the annuity can begin immediately, or can be deferred until some future date, such as the attainment of age 65 or 70.

Question 7: What is an annuity?

Answer: An annuity is a plan where a person can invest a sum of money, generally with a life insurance company. Basically an annuity provides for a systematic liquidation of a sum of money, plus earnings on the money, over the lifetime of an individual (called the annuitant). Payments from the annuity can begin immediately, or can be deferred until some future date, such as the attainment of age 65 or 70.

Question 8: What is an annuity?

Answer: An annuity is a plan where a person can invest a sum of money, generally with a life insurance company. Basically an annuity provides for a systematic liquidation of a sum of money, plus earnings on the money, over the lifetime of an individual (called the annuitant). Payments from the annuity can begin immediately, or can be deferred until some future date, such as the attainment of age 65 or 70.

# CALENDAR

Week Of January 1  
To January 8

## WEDNESDAY

### NEW YEARS DAY

Al-Anon 9 a.m., in North Webster Church of God

AA 12 noon, in Syracuse Church of God

Alcoholics Anonymous 7:30 p.m., at Wawasee Episcopal Center, All Saints Episcopal Church, south shore of Lake Wawasee, one-half mile east of South Shore Golf Club on Vernon Road

Al-Anon 7:30 p.m., Sacred Heart Church, Warsaw

Al-Anon 7:30 p.m., Saint Andrew's United Methodist Church, Syracuse

## THURSDAY

### Wawasee Community Toughlove

7 p.m., in Lakeland Youth Center, Syracuse. Parent Support group for parents troubled by their teenagers behavior

Milford Volunteer Firemen

7 p.m., in Milford Fire Station

Milford First Brethren Women's Missionary Society

7:30 p.m.

Adult-Children of Alcoholics

7:30 p.m., in North Webster United Methodist Church

North Webster American Legion Auxiliary

8 p.m., in the Legion Hall

## FRIDAY

### Milford Kiwanis

6:45 a.m., in Milford Community Building

Alcoholics Anonymous

7:30 p.m., Wawasee Episcopal Center, All Saints Episcopal Church, south shore of Lake Wawasee, one-half mile east of South Shore Golf Club on Vernon Road

Alcoholics Anonymous

8 p.m., Saint Andrew's United Methodist Church, Syracuse

## SATURDAY

### Wawasee Kiwanis

7 a.m., Groppe's, Syracuse

Blood Pressure Check

9 a.m. to noon, Milford Community Building

Syracuse Primary