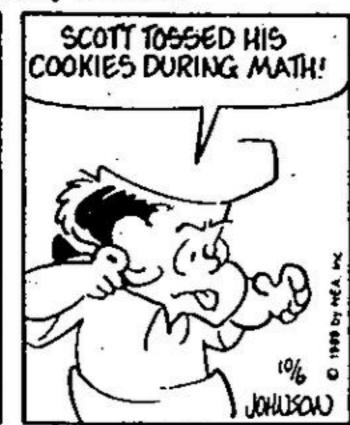
ARLO & JANIS® by Jimmy Johnson









FRANK & ERNEST® by Bob Thaves



1st NATIONAL BANK

KEEP LIFE INTERESTING

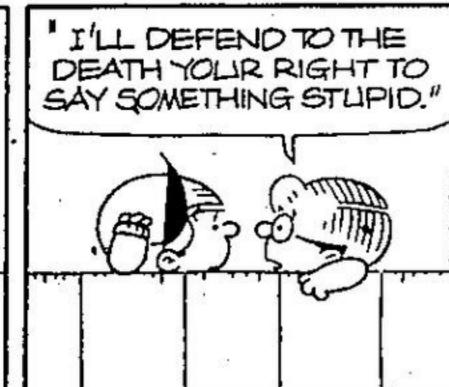
- ASK ABOUT OUR

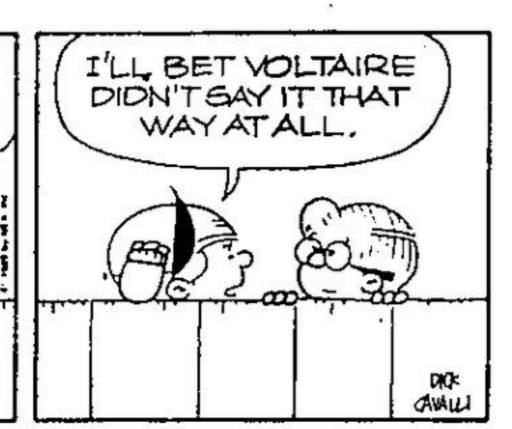
VARIABLE-RATE

MORTGAGES

WINTHROP® by Dick Cavalli







GRIZZWELLS® by Bill Schorr



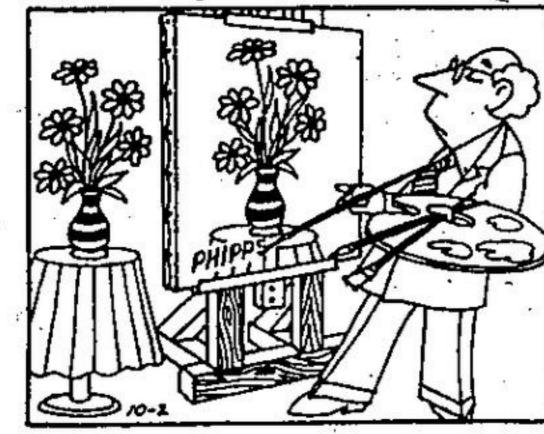
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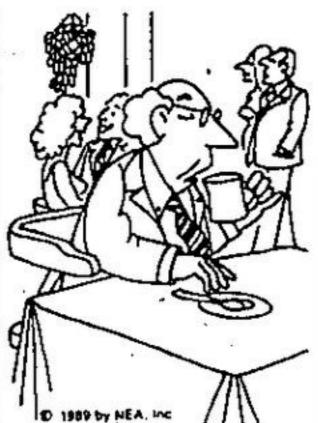
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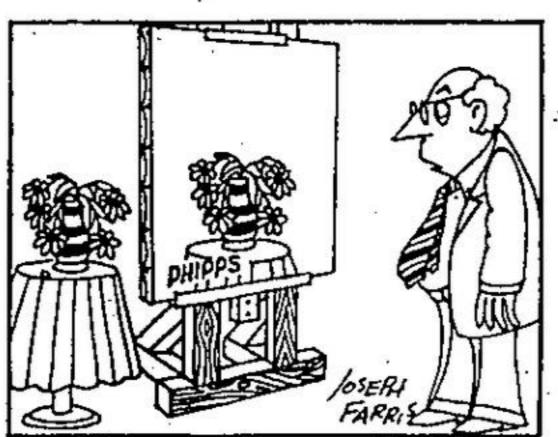




PHIPPS™ by Joseph Farris







EEK & MEEK® by Howie Schneider

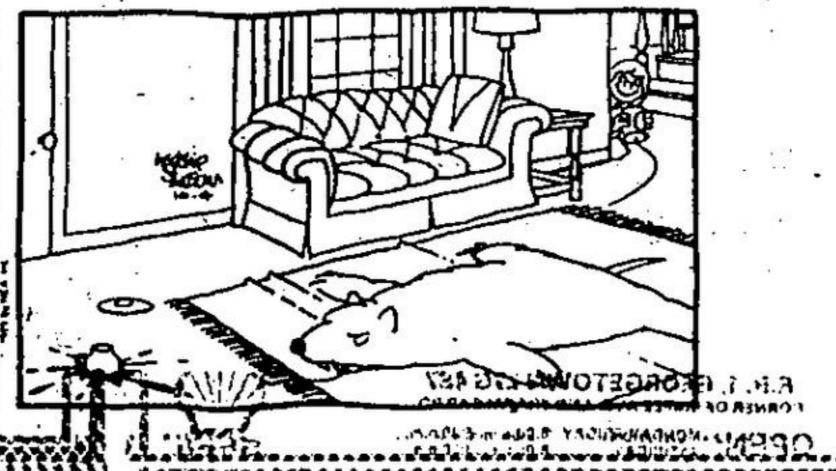






BORN LOSER® by Art and Chip Sansom





ASTRO-GRAPH

BERNICE BEDE OSOL



JAMES



Sept. 28, 1989

Small things will have a way of adding up beneficially for you in the year ahead. Step by step and line by line you might even surprise yourself regarding what you'll be able to achieve and accumulate.

LIBRA (Sept. 23-Oct. 23) Your intuition is likely to be more accurate than usual today, so if you get a persistent hunch about something. It will prove wise to heed your inner voice. Trying to patch up a broken romance? The Astro-Graph Matchmaker can help you to understand what to do to make the relationship work. Mall \$2 to Matchmaker, P.O. Box 91428, Cleveland, OH 44101-3428.

SCORP.O (Oct. 24-Nov. 22) Don't pass up any poportunities today that give you a chance to socialize with friends. Something advantageous could develor, from discussions with pals.

SAGITTARIUS (Nov. 23-Dec. 21) in career situations today, it looks like you'll be able to come up with some bright ideas that could put you a few paces ahead of your competition. Don't be afraid to test what you conceive.

CAPRICORN (Dec. 22-Jan. 19) Treat all of your experiences philosophically today, even the good and the bad. This will enable you to properly cope with anything that might develop.

AQUARIUS (Jan. 20-Feb. 19) Keep in mind that a small profit is always better than none. You won't be disappointed today if your expectations are in line with what you are legitimately entitled. PISCES (Feb. 20-March 20) Instead of side stepping difficult decisions today. face them courageously. Being indeclsive or wishy-washy are the only things that can defeat you.

ARIES (March 21-April 19) Instead of merely doing only what is expected of you today, exert yourself and do a bit more. You're industriousness will not go unnoticed with the boss.

TAURUS (April 20-May 20) You'll be an enjoyable person to be around today. because you're not apt to take yourself or circumstances too seriously. Your demeanor will encourage others to do likewise.

GEMINI (May 21-June 20) If you have any disagreements with your mate today, do not be overly insistent upon getting the last word in. Instead, let the matter drop so that it does not grow into something more intense.

CANCER (June 21-July 22) Your skills as a sales person will be very effective today. It shouldn't be too hard for you to come away with the order, regardless of how tough your prospect is to sell,

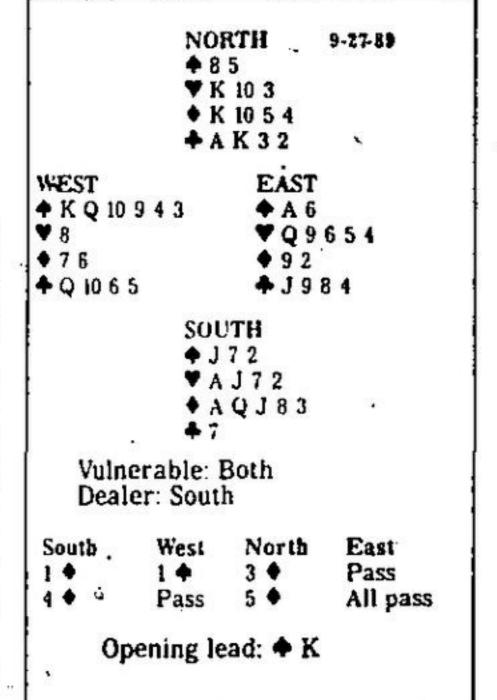
LEO (July 23-Aug. 22) In business or financial matters today small, but essential points that others may overlook won't escape your attention. This will give you an edge in your dealings.

VIRGO (Aug. 23-Sept. 22) in roles where you must exercise your authority today, underlings won't mind doing your bidding because what you'll ask of them will be voiced as a request rather than a command.

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BRIDGE

JACOBY



One step too far

By James Jacoby

To do a complete job of counting the hand, sometimes you have to dig a little. West led the king of spades. East overtook with the ace and returned a spade. When West played a third spade, declarer ruffed in dummy with the 10 of diamonds. Next declarer played the queen and jack of diamonds. Everyone followed, so West had started with six spades and two diamonds. South cashed dummy's A-K of clubs, discarding a heart, and ruffed a club. West followed to the third club. At this point, it was known that West could not hold more than two hearts, so the right play in any event was to play East, the hand with greater length in hearts, for the queen. But declarer decided to really count out the hand. He played a diamond to dummy's king and ruffed dummy's last club with his ace of diamonds. When West followed, showing that he originally held four clubs, it was a sure thing to play to dummy's king of hearts and back to his jack.

Lesson: Declarer did more than was necessary. When he played to the king of diamonds and ruffed the last club, he was placing himself in a losing position if West had started with only three clubs. That would make it possible for West to hold Q-x of hearts. It would still be the right percentage play to finesse against East for the queen, but remember, declarer is now out of trumps. If he loses to a doubleton heart queen in the West hand, he will go down an extra trick, since West will have a good spade to cash.

James Jacoby's books "Jacoby on Bridge" and "Jacoby on Card Games" (written with his father, the late Oswald Jacoby) are now available at bookstores. Both are published by Pharos Books.

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CELEBRITY CIPHER

Celebrity Cipher cryptograms are created from quotations by famous people, past and present. Each letter in the cipher stands for another. Today's clue: R equals W.

QKQBLQT.

the choice of his enemies." — Oscar Wilde.

