

CROSSWORD / Fun

THEME: TV CLASSICS

ACROSS

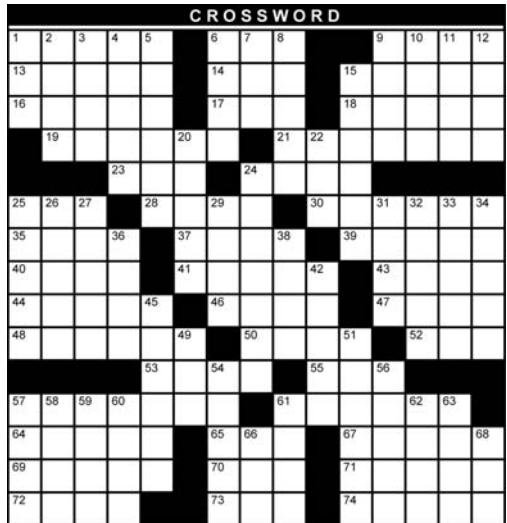
- 1. *It featured Mr. T
- 6. Middle-earth dweller
- 9. Slavic monarch
- 13. Paparazzo's quest
- 14. India's smallest state
- 15. Haul with a tackle
- 16. Raja's wife, pl.
- 17. Address abbreviation
- 18. *Bert's roommate
- 19. *Gilligan's domain
- 21. *Andy Griffith, e.g.
- 23. *Alex P. Keaton accessory
- 24. Coal miner's layer
- 25. Part of overalls
- 28. Give up
- 30. World-wide
- 35. *Fonzie's comeback: "Sit _____"
- 37. On bottom of coffee mug
- 39. Swelling
- 40. "No problem!"
- 41. Brown with a tinge of red
- 43. Like an ear infection
- 44. Server's request
- 46. Like Gulf Stream
- 47. Driver's road display?
- 48. Complicated situations
- 50. Air of allure, slang
- 52. Popular sauce on Chinese food
- 53. Louboutin's creation
- 55. Ford Explorer, e.g.
- 57. *"Cheers" spin-off
- 61. Characteristic to consider
- 64. Cured item popular on bagels, pl.
- 65. *"Doctor Who" broadcaster
- 67. _____ Jane
- 69. Audience's approval
- 70. Charged particle
- 71. Two under on one hole
- 72. Increases or adds to
- 73. Foot digit
- 74. Chased up a tree

DOWN

- 1. Credit card rate
- 2. Bangkok native
- 3. Ages and ages
- 4. Not upright
- 5. Tessarae artwork
- 6. "Goodness gracious!"
- 7. Chop off
- 8. Casper the Friendly Ghost's uncle

- 9. Unit of pressure named after Torricelli
- 10. Pueblo tribesman
- 11. "Clueless" catch phrase
- 12. Coral barrier
- 15. "The Love Bug"
- 20. Must-haves
- 22. Take greedily
- 24. Oozing
- 25. *Kind of buddies
- 26. Accustom
- 27. They flock together?
- 29. *He took over for Bob Barker
- 31. O in b.o.
- 32. Greek Bs
- 33. Friend from Mexico
- 34. *Cagney's partner
- 36. Phil Mickelson's ball prop
- 38. *"That _____" with Marlo Thomas

- 42. Aggregate
- 45. Withstand
- 49. Female
- 51. *Kermit, e.g.
- 54. Galactic path
- 56. Type of consonant
- 57. Bolt
- 58. *Third from the sun
- 59. Car shaft
- 60. Neptune's realm, pl.
- 61. Teenager's woe
- 62. Zoo room
- 63. Bathroom flooring
- 66. Fan's discontent
- 68. *_____ Flanders of "The Simpsons"



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How women can plan for their financial futures

(BPT) - Are women more diligent savers than men? A 2014 study conducted by Fidelity Investments seems to suggest so. Fidelity's research found that women saved more than men in their 401(k) plans, as of the year ending Sept. 30, 2014. This stems from the fact that women joined their employer's retirement plans in greater numbers than their male counterparts.

Yet women still aren't without their own financial hurdles. While the Bureau of Labor Statistics found that women are 33 percent more likely to earn a Bachelor's Degree than men, they still earn 77 cents for every dollar their male colleagues take home, and that wage gap has been difficult to close. This is a key reason why it's important to make every dollar count.

Regions Bank, one of the largest U.S. banks with 1,650 branches across 16 states, recently launched a Women and Wealth program dedicated to helping women learn more about personal finance and investing - particularly women in their 20s and 30s, given that they have decades of work and saving ahead of them.

It all begins with developing good savings habits. A general rule of thumb is to save 10 percent of your income, specifically in a tax-advantaged retirement account such as an employer's 401(k) plan. Simplified Employee Pension (SEP-IRA) plans are available for the self-employed and come with a tax deduction that will help you owe less to Uncle Sam each year.

Of course, no one knows what the future will bring, which is why it's important to have at least three months' worth of savings in the event of an emergency. This will allow you to cover key expenses such as rent or mortgage, food and car payments, and more. It's true that creating this nest egg takes time, so give yourself a solid eight to 12 months to accumulate this cash, and keep it somewhere safe such as a savings account or money market account.

Now, is it possible to be too concerned with safety? Unfortunately, the answer is yes. While some may be tempted to avoid the stock market due to fears of volatility or the threat of a bear market, doing so could leave you at risk of falling short of your investment goals and not accumulating enough assets for a comfortable retirement. Investment vehicles such as your employer's 401(k) plan or an IRA account can be great options, but your choices don't end there.

For the savvy investor comfortable with a higher amount of risk, alternative investments such as real estate investment trusts (REITs) or private equity (PE) offer the opportunity for handsome returns and a level of diversification that can serve as a buffer from any momentary fluctuations in the stock market. That said, REITs and PE are somewhat more complex than traditional retirement accounts, which makes seeking the help of a professional all the more important.

The growth of women's saving habits is important because, according to the U.S. Department of Labor, nearly half (47 percent) of the U.S. labor force is comprised of women, and that percentage will likely climb higher in the years to come. By developing positive saving habits now, these women not only benefit themselves but the economy as a whole.



Thinking of Buying a Home? What to Know Now

(StatePoint) Better employment prospects, rising home values and historically low mortgage rates are driving improvements in housing markets across the country. If these facts are tempting you to take the plunge, you're not alone.

Keep in mind, buying a home is a major commitment and shouldn't be undertaken without careful consideration, say experts.

"While homeownership is often referred to as the 'American Dream' for good reason, it isn't necessarily everyone's right move," says Freddie Mac Senior Vice President and Head of Single-Family Sales and Relationship Management, Christina Boyle.

Understanding the pros and cons of homeownership can help you make a wise decision. For potential home buyers, Boyle offers the following insights:

Ownership Pros

From paint colors to major remodeling projects, one of the best parts of ownership is having a place that is uniquely yours to customize.

Consider the financial benefits, as well. At tax time, you may be able to deduct the interest on your mortgage and property taxes, offsetting a portion of the cost of ownership.

Stability is another major draw. With fixed-rate mortgages, your monthly principal and interest payments will stay the same for the entire period of the loan. This will make it easier to plan and budget over time, as opposed to renting, where rates are largely beyond your control. Furthermore, creating equity for the future will help provide stability and security for your family.

Ownership Cons

Being your own landlord makes you responsible for the maintenance and upkeep of your property. Budget for maintenance costs -- from little fixes to such major, costly issues as roof replacement and water pipe repair.

Other home-related costs to keep in mind include utilities, homeowner association dues, homeowner insurance premiums and property taxes. Just like with your rent, your mortgage and utilities should be paid on time. This will help you maintain good credit and is essential if you want to borrow again in the future for home renovations, new cars or student loans.

Self-Assessment

An honest self-assessment can help you determine if buying a home is right for you. Do you have a reliable income, good credit and documentation to verify your savings? Do you have the money required for home maintenance and a cash reserve that can withstand a loss of job, illness or other financial setback?

Freddie Mac recommends that potential buyers be able to afford at least three-percent of the down payment and related closing costs. Also, evaluate your life plans. Are you planning on staying in your home for at least five years?

Crunch the Numbers

Free online tools can help you get down to brass tacks. For a rent vs. buy calculator, a tax savings calculator, as well as tips, videos and tutorials needed to make well informed decisions, check out "My Home," at MyHome.FreddieMac.com, a one-stop reference designed to help people become smarter homebuyers, homeowners or renters.

Before taking any major plunge, get informed. An honest appraisal of the facts and figures can ensure a sounder financial future.



Aldridge Botanical Gardens, the former estate of Eddie and Kay Aldridge, is a beautiful 30-acre woodland garden showcasing hydrangeas and native plants. Enjoy a half-mile walk around the six-acre lake, have a picnic or attend the many events hosted throughout the year, including plants sales, art show, seminars and Arts Alfresco concerts. Aldridge Botanical Gardens is located on the corner of Lorna Road and Rocky Ridge Ranch Road in Hoover.

Solution, THEME: TV CLASSICS

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