

ENGAGEMENTS

Emily Moody Shane Walters

Donald and Mary Ellen Moody of Trafalgar announce the engagement of their daughter, Emily Moody of Columbus, to Shane Walters of Columbus, son of Mark and Vickie Walters of Upland.

Miss Moody graduated from Indian Creek High School and Franklin College. She is employed by Franklin Community School Corp. as a second-grade teacher.

The future bridegroom graduated from Wes-Del High School and Ball State University. He is employed by Schwarz Pharma in Seymour as a pharmaceutical chemist.

The wedding is set for May 6 at Grace United Methodist Church in Franklin.



Kimberly Coombs David Franzman

Michael and Linda Coombs of Greenwood announce the engagement of their daughter, Kimberly Lynn Coombs of Greenwood, to David Michael Franzman of Pittsboro, son of A. Daniel and Catherine Franzman of Carmel.

Miss Coombs graduated from Center Grove High School, received a bachelor's degree in physical education from Indiana University and a master's degree in occupational therapy from the University of Indianapolis. She is employed as an occupational therapist for TheraCare Inc.

The future bridegroom graduated from Clinton High School in Clinton, Iowa, and Purdue University. The wedding is set for June 3 at Caesar's Palace in Las Vegas.



ANNIVERSARIES



Smith

Mr. and Mrs. Donald C. Smith celebrated their 45th wedding anniversary Friday.

Mr. Smith and his wife, the former Virginia M. Hyde, were married March 17, 1961, at First Mount Pleasant Baptist Church in Franklin.

He retired from Thompson Consumer Electronics in Bloomington.

She retired from Franklin United Methodist Community.

They have four children, Steve Smith and Amy Bennett, both of Franklin, Scott Smith of Bargersville and Susie Childress of Fairland.



Vest

Mr. and Mrs. Frederick J. Vest Sr. of Greenwood will celebrate their 50th wedding anniversary Tuesday with a family dinner.

Mr. Vest and his wife, the former Carolyn JoAnn Day, were married March 21, 1956, in Indianapolis.

He retired from Brad Snodgrass Inc.

She is a homemaker.

They have four children, Fred Vest of Greenwood, Ron Vest of Indianapolis and the late Charles Vest; and three grandchildren.

Thompson

Mr. and Mrs. Rabon Thompson of New Whiteland will celebrate their 45th wedding anniversary Tuesday.

Mr. Thompson and his wife, the former Gloria Nicholson, were married March 21, 1961, in Indianapolis.

He is employed by Center Grove Community School Corp.

She is employed by Franklin Community School Corp. She retired from Arvin in 2004.

They have five children, Kenneth Thompson and Timothy Thompson, both of Franklin, James Thompson of New Whiteland, Melissa Holzhausen of Shelbyville and Miranda Turnley of Indianapolis; six grandchildren; and six great-grandchildren.



Witty

Mr. and Mrs. Harding Witty of Greenwood will celebrate their 60th wedding anniversary Thursday with a family celebration.

Mr. Witty and his wife, the former Alice Perkins, were married March 23, 1946, in Indianapolis.

He retired from Westinghouse.

She is a homemaker.

They have four children, Steven Witty of Plainfield, Daniel Witty of Morocco, Ind., Patricia Killman of Westfield and Douglas Witty of Greenwood; eight grandchildren; and one great-grandchild.

NUPTIALS POLICY

Announcements of engagements, weddings and anniversaries of couples married at least 25 years are published on Saturday.

Forms may be obtained through the mail by calling 736-2727 or at the Daily Journal's office at 2575 N. Morton St. in Franklin from 8 a.m. to 5 p.m. Monday through Friday.

Photos are welcome and will be returned only if accompanied by a self-addressed, stamped envelope. Photos also can be picked up at the Daily Journal if requested.

Announcements will be printed as space permits. Deadline for submitting information is noon Monday for publication the following Saturday. There is no charge for the publication of this information.

Additional copies of the newspaper may be reserved by calling 736-7101.

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WEDDINGS

Steve Thompson — Lavonne Anderson

Lavonne Anderson and Steve Thompson were married Feb. 4 at Franklin Church of Christ.

The bride is the daughter of Debby Kammerling of Indianapolis.

The bridegroom is the son of Ted Thompson and Teresa Christman, both of Greenwood.

Jennifer Morrow was the maid of honor. Bridesmaids were Beth Sikorski, Abbey Browning, Sarah Weissinger, Jessie Thompson, Gillian Poe, Mackenzie Wissler and Stacie Kammerling.

Pat Chambers was the best man. Groomsmen were Chad Stevens, Todd Ramsey, Ross Miller, Sean Morrow and Tim Richardson.

The bride graduated from Center Grove High School and the Ivy Tech Community College nursing program.

The bridegroom graduated from Center Grove High School and Harding University. He is employed by Insight Communications. They are living in Indianapolis.



Adam Hall — Jill Turner

Jill Turner and Adam Hall were married Feb. 4 at the home of Jim and Peggy Blackburn in Shelbyville.

The bride is the daughter of Jack Jacobs and Jenny Wright, both of Indianapolis.

The bridegroom is the son of George and Donna Hall of Franklin.

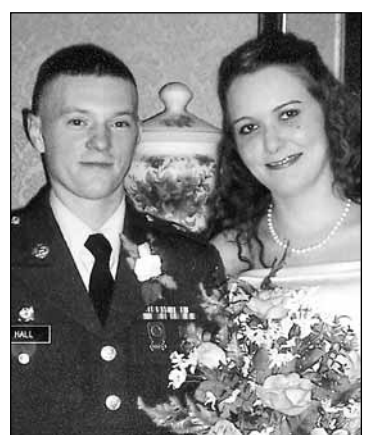
Stephanie Ross was the maid of honor.

Jason Wagoner was the best man.

The bride graduated from Warren Central High School. She is a homemaker.

The bridegroom graduated from Franklin Community High School. He is serving in the U.S. Army.

They are living in Indianapolis.



Neglected basement gets a French twist

By Candice Olson HOME & GARDEN TELEVISION

Toby and her family live in a newly renovated house that is a designer's dream. The home has a French decorating style, chosen because the family adores France and travels there at every opportunity.

However, there was one area in the home that was sadly out of place: the basement, which was mostly used as a storage area.

The room, which opened up onto a lovely garden, was missing a certain je ne sais quoi, but it had great potential.

So, donning my best beret, I set out to create a little fabulousness and design a French country-inspired room where Toby and her family and friends could gather to munch on croissants, sip a little Bordeaux, and perhaps even brush up on their Francais.

When we think "French country," we tend to picture yellow and blue patterns and white-washed antiques.

Yet, because I don't like to take a particular style too seriously or too literally, I decided that for this project I was going to steer clear of the anticipated and move toward the unexpected.

I wanted to create a "French-bistro-meets-kooky-Mad Hatter" mood: a place where the traditional blends seamlessly with the modern.

To get started I said adieu to everything in the space except for Toby's assortment of beloved French antiques and mementos. I then got to work on choosing the perfect blend of colors and fabrics.

I decided on conventional black and white checks, stripes and toiles and mixed them up with candy apple red fabrics and bold geometrics.

The room's existing bland green walls did not scream bonjour, so I repainted them in a softer shade of cream to match the terra cotta floor tiles.

Three of the four walls had doors and windows, which I softened with striped curtains, but it was the fourth wall that was to be the piece de la resistance. I jazzed it up with faux red leather wallpaper and turned it into a focus wall with cabinetry and display shelving.

After the colors, patterns and fabrics were selected, I attended to the organizational aspects of the room. I decided to divide the basement into two main areas: a dining/kitchen space and a lounge/conversation spot.

For the dining area, I chose French cafe style. On the new feature wall, I built up a satellite kitchen, complete with a mix of ebony



SCRIPPS HOWARD PHOTOS

Above: After adding furniture, bowls, vases, candlesticks and pictures, this French-flair basement now matches the rest of the home. Left: Before, the area was mostly used for storage. The room opens up onto a lovely garden.



cabinets and open shelving, a two-tiered counter, an under-cabinet fridge and a beverage storage area.

I then installed an eclectic furniture mix by incorporating Toby's traditional French antique dresser and table with funky chairs upholstered in sizzling red and eye-catching black and white checks.

I also combined the expected and unexpected in the lounge area. I put in a beautiful black and white toile sofa, and then kicked things up with a mirrored coffee table, a black leather chair and a faux cowhide area rug.

To lighten and brighten this newly decorated room, I pulled out the old recessed lighting and added a bit more sparkle.

In addition to an abundance of under-cabinet lighting that helped showcase Toby's French treasures, I installed a nontraditional, whimsical crystal chandelier in the dining area and a single, stunning crystal pendant light in the lounge area.

After adding a few more touches — bowls, vases, candlesticks and pictures — the room was complete. Toby's French flair basement now matches the rest of her stunning home and rivals any country villa in France.

Ooh la la! How divine!

Interior decorator Candice Olson is host of Home & Garden Television's "Divine Design."

Financial dilemma: Sell the house or rent it out?

By Bruce Williams SCRIPPS HOWARD NEWS SERVICE

DEAR BRUCE: I have been living in my home for seven years and have about \$35,000 in equity. I will be getting married this summer, and my husband and I will be moving out of state.

Should I sell my house and use the equity as a down payment on another house, or keep the house, rent it and sell later?

— A.J., via e-mail

DEAR A.J.: By all means, sell the house. First, if part of that \$35,000 represents an increase in value, you will have no taxes to pay if you sell now.

Later, you clearly will. Beyond that, rarely is a single-family home a decent investment for rent. And, finally, who wants to be a long-term landlord? I can't think of one substantive reason to hang on to this property.

All of the above and more indicate that selling is the way to go.

DEAR BRUCE: My financial adviser wants to change from pay-

SMART MONEY

ing a commission to charging a percentage that equals several thousand dollars a year. I have not sold any stock over several years, and I have only bought a few hundred shares in the past four.

The majority of the money is from a 401(k) with my former employer, where I bought company stock. Since I seldom buy, and plan on gradually selling, should I be paying for something I don't need? The only problem I have would be when and what to sell.

— J.J., via e-mail

DEAR J.J.: If there is no action, why would you want to pay a percentage to anyone? If it's just going to sit there for a good many years and you are comfortable with that, there's no reason to pay anyone to manage your account.

A big problem here is, you don't know what and when to sell, and that's what you are paying the manager for, when to buy, hold or sell.

If you are uncomfortable making those decisions, then the percentage they want to charge can certainly be justified. In the event you are able to make those decisions yourself, why pay a commission?

You can sell it through a discount broker, most likely for less than what your broker would charge to manage your account, which is just sitting there.

DEAR BRUCE: I have recently come into a large collection of mostly U.S. stamps in perfect condition from my grandfather. I have no idea what this collection is worth.

How do I go about getting these stamps appraised?

— S.S., Columbia, Conn.

DEAR S.S.: There are many

firms that will be very happy to appraise your stamps; however, we need to differentiate between a collection and an accumulation.

A collection generally means something that has been cataloged, in albums and relatively easy to assess. An accumulation is something altogether different. People collect stamps and put them in cigar boxes or envelopes with no clear reference.

This is far more difficult to catalogue and appraise and will be more costly.

I'm sure there are appraisal firms that are totally reliable in your area.

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