

# New online course for homebuyers is being offered

Comet staff report

A tool to educate prospective homebuyers on the home purchasing process was announced recently by the Indiana Housing and Community Development Authority (IHCDA).

The online homebuyer education course, IHCDA University, is a free service to consumers in Indiana. The course is designed to inform consumers about the basics of purchasing a home so that they are prepared for situations that may arise during the process.

"We want all Hoosiers to

have the means to make educated decisions when they are ready to purchase a home. This course will give consumers a leg up in the oftentimes intimidating housing market," said Lt. Gov. Skillman.

IHCDA Chief Financial Officer, Blake Blanch, foresees the benefit to interested home seekers. "With this new online course, homebuyers can access the material more conveniently and on their own time," Blanch said. "The site is user-friendly and is equipped with substantial information to give prospective homebuyers a thorough under-

standing of the process."

The course walks potential buyers through several lessons, including getting ready to buy a home, managing your money, understanding credit, and getting the right mortgage loan. Completion of the course also satisfies the Homebuyer Education requirement that is necessary for all homebuyers seeking the 0.125% mortgage rate reduction offered through the agency's single family purchasing programs.

To access the IHCDA University online homebuyer education course, please visit <http://ihcda.knowledgefactor.com>

## Community Thank You

Caring community makes fund-raiser a success

A big thank you and God bless you to all who came to the Burlington Kiwanis' "Jacob's Place" fund-raising dinner at the Burlington Community Center.

It was a bit overwhelming to see the big heart of a small community coming together for two great causes!

The Kiwanis is such a great asset for our community, and children are their top priority. For more information on how you can help the Kiwanis and their community-enhancing projects, please contact: Teddy and Linda Huffer, 566-3671, or Al Jackson, 566-2196. An informational breakfast will be held

at the Burlington Fire Department on Saturday, May 3, at 7:30 a.m. Call for breakfast reservations if you would like to attend.

Thanks to the *Carroll County Comet* and staff writer Jennifer Archibald for such an excellent article! Carroll County is blessed to have such a community-minded, top quality newspaper.

Once again, we appreciate each and every one of you who showed your support, and all the volunteers who helped make it a success.

Hopefully "Jacob's Place" will soon be more than a dream; it will be a reality.

Rhonda (Dowden) Mann, on behalf of Jacob Dowden, family, & friends



### You must be born again

By Pastor Justin Wagner

John 3:3-6: You must be born again.

Have you ever trusted Jesus as your personal savior? Jesus was talking with a man who believed in God and even went through the religious things required of him by the law. He thought it was alright until he

began to see something different about Jesus like no other man he had ever seen. Jesus was a man that looked like any other human being. Yet, he was doing miracles by healing the blind, maimed, crippled, raising people from the dead, etc. Nicodemus wondered how this could be. The thought of being born again had never

struck Nicodemus and seemed very foreign to him. But, I believe probably Nicodemus caught on and it changed his life forever as we discover in John 19:39 at the crucifixion.

Salvation is a onetime experience. You must acknowledge that you can't change yourself and realize that all you need in life can be found in a personal

relationship with Christ. He stands waiting to forgive if you are ready to acknowledge your sin. He will change your life forever and you will have peace like you have never known. Receive Him today. He's waiting.

Justin Wagner is pastor at Pine Grove Missionary Baptist Church near Delphi.

## FOCUS ON THE FAMILY

By Dr. James Dobson

### Don't ever take your anger out on your children

**QUESTION:** What advice would you give parents who recognize a tendency within themselves to abuse their kids? Maybe they're afraid they'll get carried away when spanking a disobedient child. Do you think they should avoid corporal punishment as a form of discipline?

**DR. DOBSON:** That's exactly what I think. Anyone who has ever abused a child — or has ever felt themselves losing control during a spanking — should not expose the child to that tragedy. Anyone who has a violent temper that at times becomes unmanageable should not use that approach. Anyone who secretly "enjoys" the administration of corporal punishment should not be the one to implement it. And, grandparents probably should not spank their grandkids unless the parents have given them permission to do so.

**QUESTION:** Before our baby was born last month, our three-year-old daughter, April, was thrilled about having a new brother or sister. Now, however, she shows signs of jealousy, sucking her thumb sullenly when I nurse the baby and getting very loud and silly

when friends drop by. Please suggest some ways I can ease her through this period of adjustment.

**DR. DOBSON:** Your daughter is revealing a "textbook" reaction to the invasion that has occurred in her private kingdom. It is typical for such a preschooler to throw temper tantrums, wet the bed, suck her thumb, mess her pants, hold tightly to Mama, talk "baby talk," etc. Since the baby gets all the attention by being helpless, the older child will often try to "out baby the baby" — behaving in immature ways from an earlier stage of development. That pattern seems to be occurring with your little girl. Here's what I would suggest.

1. Bring her feelings out in the open and help her verbalize them. When she is acting silly in front of adults, take her in your arms and say, "What's the matter, April? Do you need some attention today?" Gradually, a child can be taught to use similar words when she feels excluded or rejected. "I need some attention, Dad. Will you play with me?" By verbalizing her feelings, you also help her understand herself better.



Dr. Dobson

2. Don't let infantile behavior succeed. If she cries when the babysitter arrives, leave her anyway. A temper tantrum can be greeted by firmness. However, reveal little anger and displeasure, remembering that the entire episode is motivated by a threat to your love.

3. Meet her needs in ways that grant status to her for being older. Take her to the park, making it clear that the baby is too little to go; talk "up" to her about the things she can do that the baby can't — she can use the bathroom instead of her pants, for example. Let her help take care of the baby so she will feel she is part of the family process.

Beyond these corrective steps, give your daughter some time to adjust to her new situation. Even though it stresses her somewhat today, she

should profit from the realization that she does not sit at the center of the universe.

**QUESTION:** We have a seven-year-old son who has been doing some pretty awful things to dogs and cats in the neighborhood. We've tried to stop him but not successfully. I wonder if there's anything to be more concerned about here.

**DR. DOBSON:** Cruelty to animals can be a symptom of serious emotional problems in a child, and those who do such things repeatedly are not typically just going through a phase. It should definitely be seen as a warning sign that must be checked out. I don't want to alarm you or overstate the case, but early cruelty is correlated with violent behavior as an adult. I would suggest that you take your son to a psychologist or psychiatrist for evaluation, and by all means, never tolerate any kind of unkindness to animals.

### Pray for our nation to seek God

God, the Lord, is my strength; he makes my feet like hinds' feet, he makes me tread upon my high places. Habakkuk 3:19 Pd. Adv.

Send your questions to Dr. Dobson, c/o Focus on the Family, PO Box 444, Colorado Springs, CO 80903; or to his Web site at [www.focus.org](http://www.focus.org). These questions and answers are excerpted from books authored by Dr. James Dobson and published by Tyndale House Publishers. Dr. Dobson is the founder and chairman of the board of Focus on the Family, a nonprofit organization dedicated to the preservation of the home and Judeo-Christian values. Copyright 1997 James Dobson, Inc. All rights reserved. International copy secured.

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## DIRECTORY OF AREA CHURCHES

SS=Sunday School	SW=Sunday Worship
<b>AMERICUS UNION NON-DENOMINATIONAL:</b> Larry Williams, pastor. SW: 10 a.m.	<b>FLORA FIRST BAPTIST:</b> 115 W. Columbia Street, Flora. Interim pastors. SW: 9 a.m., SS: 10 a.m.
<b>BRINGHURST UNITED METHODIST:</b> Larry DeVos, pastor. SS: 9:30 a.m., SW: 10:30 a.m.	<b>FLORA FIRST BRETHREN:</b> 115 N. Washington Street, Flora. Dan Herendeen, pastor. SS: 9:30 a.m., SW: 10:30 a.m.
<b>BROOKSTON CHURCH OF CHRIST:</b> 206 N. Prairie Street, Brookston. Ron Guzman, minister. SS: 9 a.m., SW: 10 a.m. & 6 p.m.	<b>FLORA FIRST CHRISTIAN</b> (Disciples of Christ) S. Center Street, Flora. Sam Davenport, interim pastor. SW: 9:30 a.m., SS: 10:30 a.m.
<b>BUCK CREEK UNITED METHODIST:</b> 4915 Ferret St., Buck Creek. Dwight Monical, pastor. SS: 9 a.m., SW: 10:15 a.m.	<b>FLORA GRACE BRETHREN:</b> 103 S. Willow St., Flora. James Franklin, pastor. SS: 9:30 a.m., SW: 10:30 a.m., Wed. Prayer Service: 7 p.m.
<b>BURLINGTON FIRST BRETHREN:</b> 205 W. 8th St., Rev. Dr. Peter Roussakis, pastor. SW: 10:00 a.m., SS: 9:00 a.m.	<b>FLORA PRESBYTERIAN CHURCH:</b> 211 S. Center St., Flora. Charles Compton, pastor. SW: 10:15 a.m.
<b>BURLINGTON CHURCH OF CHRIST:</b> Tim Pohlman, pastor. SW: 9:30 a.m. & 6 p.m., Children's Church: 10 a.m., SS: 10:30 a.m., Youth Groups: 6 p.m.	<b>FLORA UNITED METHODIST:</b> 107 E. Main Street, Flora. Larry DeVos, pastor. SW: 9 a.m., SS: 10:15 a.m.
<b>BURLINGTON UNITED METHODIST:</b> SS: 10:50 a.m., SW 9:30 a.m.	<b>FLORA VALLEY VIEW SOUTHERN BAPTIST:</b> Route 2, Flora. Bill Godbey, pastor. SS: 9:30 a.m., SW: 10:30 a.m. & 6 p.m.
<b>BURNETTSVILLE FIRST BAPTIST:</b> Second & Main, Burnettsville. SW: 10:00 a.m., SS: 11:15 a.m.	<b>GRACE MISSIONARY BAPTIST:</b> 1101 Dreifers Ave., Delphi. Joe Whitehead, pastor. SS: 10 a.m. SW: 11 a.m. & 6 p.m.
<b>BURNETTSVILLE CHRISTIAN:</b> Sixth & Washington, Burnettsville. John Wright, pastor. SW: 9:30 a.m., SS: 10:30 a.m.	<b>HICKORY GROVE CHURCH:</b> CR 700 W., Jefferson Township, Ken Smith, pastor. SS: 9 a.m., SW: 10 a.m.
<b>BURNETTSVILLE CHURCH OF THE BRETHREN:</b> First & Main, Burnettsville. SW: 9:30 a.m., SS: 10:30 a.m.	<b>HILLSIDE MISSIONARY BAPTIST:</b> Hwy. 22, 2 miles E. of Burlington. Doyle Buckner, pastor. SS: 10 a.m., SW: 11 a.m. & 6 p.m.
<b>BURROWS PRESBYTERIAN:</b> SS: 11:30 a.m., SW: 10:30 a.m.	<b>IDAVILLE CHURCH OF GOD:</b> 11073 E 50 N, Idaville. Chris Murphy, pastor. SW 8:30 & 10:30 a.m., SS: 9:30 a.m.
<b>CALVARY CHAPEL CARROLL COUNTY:</b> Wabash & Erie Canal Interpretive Center, Delphi. Eric Haley, pastor. SW: 10 a.m.	<b>JUBILEE FELLOWSHIP:</b> CR 50 N, Flora. Scott Gamel, pastor. SS: 9:00 a.m., SW: 10:00 a.m.
<b>CAMDEN UNITED METHODIST:</b> Dan Gottschalk, pastor. SS: 9-9:45 a.m., SW: 10 a.m.	<b>LIVING FAITH CHURCH OF THE BRETHREN:</b> 310N 250W. Jeff Tomson, pastor. SS: 9 a.m., SW: 10 a.m.
<b>CLYMERS UNITED METHODIST CHURCH:</b> 4003 W 400S. Clymers Kevin Drane, pastor. SW: 10:30 a.m. SS: Same as worship.	<b>LOCKPORT NON-DENOMINATIONAL CHURCH:</b> East of Patton. Nord Zootman, pastor. SS: 9:30 a.m., SW: 10:30 a.m. Sun. Bible Study: 6:30 p.m.
<b>COLBURN ROAD BAPTIST:</b> Bill Cadle, pastor. SS: 10 a.m., SW: 11 a.m. & 6 p.m.	<b>LOWER DEER CREEK CHURCH OF THE BRETHREN</b> CR 300 N, SE of Camden. Guy Studebaker, pastor. SW 10:15 a.m., SS: 9:00 a.m.
<b>COLBURN UNITED METHODIST:</b> Kasey Schnepf, pastor. SW: 9 a.m., SS: 10:20 a.m.	<b>MT. ZION INDEPENDENT BAPTIST:</b> 102 N. Connelly Street, Delphi. Alfred Smith, pastor. SS: 10:15 a.m., SW: 9 a.m., & 6 p.m.
<b>COMMUNITY BIBLE MINISTRIES:</b> 1/2 mile north of SR 22 on CR 1150W. Patrick Kamm, pastor. SS: 9 a.m. SW: 10:15 a.m.	<b>OAK GROVE CHRISTIAN:</b> 11810 N 900 W, Monticello. Interim pastor, Rev. Ashli Cartwright-Peak. SW: 10 a.m.
<b>CROSSROADS COMMUNITY CHRISTIAN:</b> 3570 E 200S, Bringhurst, Dan C. Butcher, pastor. SW: 9:30 a.m. SS: 10:30 a.m. Youth group 6:30 p.m., Bible study Wed. 6:30 p.m.	<b>PINE GROVE MISSIONARY BAPTIST CHURCH:</b> Crooked Road, 1 mile E of Delphi. Justin Wagner, pastor. SS: 10 a.m., SW: 11 a.m. & 6 p.m.
<b>CUTLER PRESBYTERIAN:</b> Jeff Brown and Ann Bingham, lay pastors. SS: 9:30 a.m., SW: 10:30 a.m.	<b>PITTSBURG MISSIONARY BAPTIST:</b> John Wagner, pastor. SS: 10 a.m.; SW: 11 a.m. & 6 p.m. Bible Study: Thurs. 6:30 p.m.
<b>DEER CREEK UNITED PRESBYTERIAN:</b> Highway 29 in Deer Creek. Dave Herron, pastor. Adult SS 9 a.m. SW: 10 a.m. with Children SS	<b>PLEASANT HILL PRESBYTERIAN CHURCH:</b> 5490 North SR 39, Frankfort. Donna Enerson, pastor. SS: 9:45 a.m., SW: 10:30 a.m. Everyone welcome.
<b>DELPHI CHURCH OF CHRIST:</b> 405 Cottage Street, Delphi. Sunday Bible study: 9:30 a.m., SW: 10:30 & 5 p.m., Wed. Night 7 p.m.	<b>PLYMOUTH CHURCH OF THE BRETHREN:</b> Pastor. Howard Hendrickson SS: 9 a.m., SW: 10:15 a.m.
<b>DELPHI COMMUNITY CHURCH OF GOD:</b> 321 W. Main Street, Delphi. Rev. Virgil Moss. SS: 9:30 a.m., SW: 10:30 a.m. & 6 p.m.	<b>RADNOR CHURCH:</b> Ed Selvidge, pastor. SW: 9 a.m., SS: 10 a.m.
<b>DELPHI PENTECOSTAL:</b> Hwy. 25 East, Delphi. Tim Stewart, pastor. Thurs. night Bible Study: 7:30p.m., SS: 12:45 p.m., SW: 2 p.m.	<b>ROCKFIELD CHRISTIAN:</b> Bob Cree, pastor. SW: 9 a.m., SS: 10 a.m.
<b>DELPHI UNITED METHODIST:</b> Union & Monroe Streets, Delphi. SW: 8:45 & 11 a.m., SS: 10 a.m., Todd Ladd, pastor; Micah Hudson, youth pastor.	<b>ROCKFIELD PRESBYTERIAN:</b> SW: 9:30 a.m.
<b>DELPHI WESLEYAN:</b> North Union Street, Delphi. Dan Fisher, pastor. SS: 9:30 a.m., SW: 10:30 a.m. & 6 p.m.	<b>ROSSVILLE BIBLE FELLOWSHIP:</b> 16 Cason St. Judd Dickey, pastor. Sunday Corporate Prayer: 9:00 a.m.; Fellowship 9:30 a.m.; SW 10:00 a.m.
<b>EASTLAWN UNITED METHODIST:</b> SR 24 & Logan Street, Idaville. Ernie D. Elder, Jr., Pastor. SW: 10 a.m., SS: 9 a.m.	<b>ROSSVILLE CHURCH OF THE BRETHREN:</b> 109 N. Plank Street, Rossville. Floyd Smith, pastor. SS: 9 a.m., SW: 10 a.m.
<b>FAITH CHURCH OF CHRIST:</b> SR 29, Burlington. Steve Cole, minister. SW: 9:30 a.m. & 6 p.m. a.m., SS: 11 a.m., Wed. Bible study 7 p.m.	<b>ROSSVILLE PRESBYTERIAN CHURCH:</b> 5434 W State Rd 26, Rossville, IN. Bob McAulay, interim pastor SW: 9 a.m., SS: 10:20 a.m.
<b>FAITH LUTHERAN:</b> CR 800 N, west of Hwy. 29. Thomas J. McShannock & Sandy Hutchens, pastor. SS: 9 a.m., SW: 10:10 a.m.	<b>ROSSVILLE UNITED METHODIST:</b> Main & Gaddis Streets, Rossville. Rick Jones, pastor. SS: 9:15 a.m., SW: 10:30 a.m.
<b>FELLOWSHIP BAPTIST CHURCH:</b> Hwys. 29 & 26, Middlefork. Jim Anderson, pastor. SS: 9:30 a.m., SW: 10:30 a.m. & 6 p.m.	<b>SHARON AMERICAN BAPTIST:</b> St. Rd. 29, Carrollton Township. James Lund, pastor. SS: 9:30 a.m., SW: 10:30 a.m.
<b>FIRST APOSTOLIC CHURCH:</b> U.S. 421 North, Tippecanoe Township. Gilbert R. Ingram, pastor. SW: 10 a.m. & 6 p.m.	<b>ST. JOSEPH'S CATHOLIC:</b> 207 N. Washington Street, Delphi. Peter Vanderkolk, pastor. SW: 8 a.m. & 10:30 a.m.
<b>FIRST ASSEMBLY OF GOD:</b> US 421N., Pittsburg. Brent Oliver, pastor. SW: 9:30 am, Wed. Family Night: 6:30pm, Adult & Youth Services Sun. Evenings 6pm.	<b>ST. MATTHEW'S LUTHERAN CHURCH:</b> 1301 S. Washington St., Delphi. SS: 9:30 a.m., SW: 10:30 a.m.
<b>FIRST BAPTIST CHURCH OF CAMDEN:</b> Paul Marcellino, interim-pastor. Tue. 9:30 a.m. Women's study, Wed. 6:30 p.m. WW, SW: 9:30 a.m., SS: 10:45 a.m., Sun. Youth Service 5:30 p.m. Sun. Bible study: 7:30 p.m.	<b>ST. PETER'S LUTHERAN:</b> Church & Cumberland Sts., Camden, 2 blocks West & 1 block North of SR218 and SR75. SW: 8:30 a.m., SS: Same as Worship.
<b>FIRST BAPTIST:</b> Indiana & Franklin Streets, Delphi. William Glenn, pastor. SS: 9:30 a.m., SW: 10:30 a.m. & 6 p.m.	<b>WHIRLWIND MINISTRIES:</b> 869 N. 90 E., Burrows, Greg Britt, pastor. SW: 10 a.m. (574) 652-2280
<b>FIRST PRESBYTERIAN:</b> Main & Indiana Streets, Delphi. Rev. Bill McLean. SW: 9:30 a.m., SS: 10:30 a.m.	<b>YEOMAN UNITED METHODIST:</b> Carl Davis, pastor. SS: 9:30 a.m., SW: 10:30 a.m.