Should mom change her trust? Tomorrow's horoscope By Holiday Mathis, Creators Syndicate Inc.

Dear Annie: I am an 83-yearold widow in good health. My daughter lives about two hours away. She is 50 and well educated and has been in a longterm relationship with an older retired man. She does a lot of care-giving for him and his family members.

Three years ago, my daughter lost her job during an economic downturn and has made no attempt to find other employment. I have been giving her money every month and paid for a course in massage therapy, but she has not attempted to find a job in that field. She received insurance money to repair her home when it flooded over the winter, but she hasn't done the repairs. Instead, she camps out at her boyfriend's apartment. When I ask, she will come help me with certain things.

She is my only child, and there are no other close relatives. I am not wealthy, but am comfortable. My daughter will inherit trust money and my house when I die, and this bothers me. I don't want what my husband and I worked and planned for to eventually go to her boyfriend and his family. I am thinking of



changing the trust, leaving her a fixed amount and giving the rest to a charity. Are there other alternatives? — A.

Dear A.: There are always alternatives. You could leave your daughter the house and trust only under certain conditions, in order to exclude the boyfriend and his family, although that won't necessarily change how your daughter chooses to live her life. But there is also nothing wrong with giving some (or all) of your money to a charity that would appreciate it. Please talk to an estate attorney, who will help you figure out the various possibilities and put them in

Dear Annie: I need to know whether I was out of line. My husband and I have been friends with "Nancy" for years. Last Christmas, she sent us pajamas as a gift. I called her and left a message saying we have never worn pajamas, and not only that, but I am not a size 3x. I wrote her a note and told her I returned the pajamas for something I like better.

We haven't heard from her or her husband since. Was I improper? Is this a reason to end a long friendship? — C.

Dear C.: When someone gives you a gift, you don't tell them you dislike it, it's the wrong size, you never wear such things or that you had to return it. It sounds rude and ungrateful, and we don't believe you intended to come across that way. Instead, you simply say, "Thank you for your thoughtfulness. It was kind of you to remember us." And then you get to do whatever you like with the gift.

If you value this friendship and want to mend fences, call or write Nancy. Say that you are terribly sorry to have been so ill mannered when thanking them for their gift, and you hope they will forgive you. We hope they will, too.

ARIES (March 21-April 19). You'll find a problem, and you'll upgrade it. That's not the same as solving it, but it's fine for now. This is just a temporary fix to make your time with this problem more comfortable.

TAURUS (April 20-May 20). Great people are courteous, generous and selfless. Those posing as great people may be full of ego and pride and in need of attention. Differentiate and associate accordingly.

GEMINI (May 21-June 21). You don't need advice and reassurance to make decisions, because you have the confidence to assume responsibility for the major areas of your life.

judge other people's relationships. And if they are so happy it makes you sick, don't be cynical. But don't be an idealist, either. Happily-ever-afters are seldom that. Sometimes they smack of poisoned apples. LEO (July 23-Aug. 22). When the plan

CANCER (June 22-July 22). Try not to

changes, you change, too. Going with the flow is usually the right way. Your flexibility will be appreciated — although, don't worry, they sense that you're also pretty tough if the situation calls for it. VIRGO (Aug. 23-Sept. 22). Your smile

good, but sometimes it helps you do something against the rules, which also can be good. Some rules are made to be broken. LIBRA (Sept. 23-Oct. 23). Your loved ones will rise to the occasion, as long as

casts a spell. You usually use that power for

they know what's expected of them. You'll have to lay it out clearly, and once you do, you may be surprised at what you're really needing from them.

SCORPIO (Oct. 24-Nov. 21). You want

to meet up with old and new friends, and the secret to doing so is simple: Ask them. Stick out your hand and your heart. Invite

them over and into your world. SAGITTARIUS (Nov. 22-Dec. 21). Most people don't lie without a reason. The key to honest relationships is to make it OK for the other person to tell the truth. Your loved ones will go to great lengths not to invoke vour anger or sadness.

CAPRICORN (Dec. 22-Jan. 19). People have different tastes and tolerances. One person's Pulitzer Prize-winning novel is another person's one-star review. Steer clear of topics that are likely to highlight the differences between you and your cohorts.

AQUARIUS (Jan. 20-Feb. 18). Gently holding people accountable for their actions is a sign of love. When someone doesn't do what he or she intends to do, and you ask about it, you're showing that you're paying attention.

PISCES (Feb. 19-March 20). Perspective shifts can be gradual, but the one you experience today will be abrupt. You won't have time to get used to your new view of things, but you can accept it fully just the same if you drop your defenses.

WEDNESDAY'S BIRTHDAY (May 6). As you grow, your world changes. That's why this year requires constant, ongoing reassessment. You'll add new supporters to your team in June. The kind of effort you put into a relationship this summer is new for you and will open you to more joy. September and November bring the best financial opportunities. Capricorn and Scorpio people adore you. Your lucky numbers are: 45, 2, 14, 39 and 50,

FRANK AND ERNEST



BLONDIE















STONE SOUP











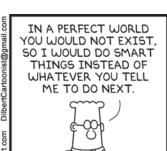


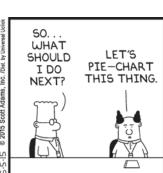




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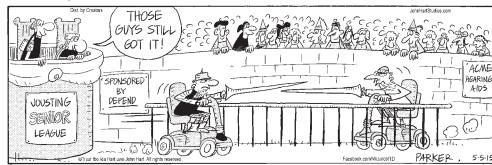




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BABY BLUES













ROSE IS ROSE





