

Friend needs help with funds

Dear Annie: A group of us have been friends for more than 40 years. We graduated from high school together, but while the rest of us went to college, started careers and settled down with families, "Ray" was smoking pot, partying and working paycheck to paycheck in an entry-level job. He was so wrapped up in "doing his own thing" that it never occurred to him to have a relationship.

Now we are nearing retirement age. The rest of us are able to take time to travel, pursue our interests and spend time with our families. Ray is still living hand to mouth. And every time we get together or see his Facebook page, he is griping about how hard his life is and how much he envies us.

We'd like to point him toward services that might be able to help him a little bit and show him how to make a realistic budget. The services have to be free, though, because Ray won't take "charity" from the rest of us, and if he has to pay for anything, he won't be able to afford it. There's no guarantee he'd take advantage of even a free referral, but we are tired of hearing him carrying on about the life that, after all, he chose for himself. Do you know of any free resources

Annie's Mailbox

Creators
Syndicate Inc.
Kathy Mitchell
and
Marcy Sugar



that could rescue someone who's always been clueless about money? — Ray's Friends

Dear Friends: It's romantic to "live for the moment," but that doesn't mean you cannot also plan for your future. You undoubtedly know that, even with outside assistance, Ray might not change his ways. It would require an entirely new mindset, and that takes effort that he seems unwilling to make. You can look into Debtors Anonymous at debtorsanonymous.org, or get information on local credit counseling through the Federal Trade Commission at consumer.ftc.gov. (Search "choosing a credit counselor.")

Dear Annie: I am responding to the letter from "W.," whose neighbor constantly complains about the noise from her townhouse, even though she's not doing

anything particularly noisy.

The neighbors living in the condo below me used to phone and yell at me for practically any noise. They complained about the way I walked in my home even though I went barefoot most of the time to assuage them. They went to bed at 8:30 p.m. and expected me to shut down then, as well.

They spoke to an attorney who told them I wasn't breaking any noise ordinances, but they still called incessantly to complain and were sometimes verbally abusive. So I spoke to my own lawyer. He suggested that I ignore them, but I told him I was being harassed, bullied and verbally abused and that I was not going to put up with it. If they were that sensitive, then they should have not moved into a condo with neighbors living above them. The lawyer and I resolved it by presenting them with his business card and informing them that any future complaints were to be directed to him. If they complained directly to me, it would lead to a lawsuit for harassment. — N.C.

Dear N.C.: Threatening to sue someone is always an option in this country, although we think it should be a last resort. Too many people think it is the first step.

Tomorrow's horoscope

By Holiday Mathis, Creators Syndicate Inc.

ARIES (March 21-April 19). You will be learning the ropes in some way. This is no time for making up your own rules. You can do that later when you're the leader. Right now, focus on duplicating the instruction to the best of your ability.

TAURUS (April 20-May 20). Some flashes of insight feel brand new, while other insights feel like ancient knowledge resurfacing. Both kinds of thinking will come to you on this intellectually charged day.

GEMINI (May 21-June 21). There's still a space you're holding open for the return of the one who left long ago. Occasionally, you'll get a haunting — a surprise pop-in visit, a dream or a wonderfully vivid memory. This will happen today.

CANCER (June 22-July 22). For you, being creative isn't just something to do. It's an actual survival impulse. It's also what will motivate today's best work, a combination of acute inspiration and the driving need to make something.

LEO (July 23-Aug. 22). Injustice can be subtle, but usually, even if you don't notice it right away, you leave the scene with a sense that something wasn't quite right. Work it out until you realize what's off. You can make a difference.

VIRGO (Aug. 23-Sept. 22). You're a problem-solving machine. You'll speak your mind, ask for the truth, hear when it's not, get to the bottom of it and have everything handled by the end of the day.

LIBRA (Sept. 23-Oct. 23). The opposite of confidence is self-consciousness. At this point, wondering how you're doing will only diminish your performance. Commit wholly. You might be wrong, but at least you'll be

strong and wrong.

SCORPIO (Oct. 24-Nov. 21). The same challenge that used to worry you to the point of insomnia is now so easy for you that you could win it in your sleep. The only problem is now you long for a worthy opponent.

SAGITTARIUS (Nov. 22-Dec. 21). Activities that you could do alone, such as reading, listening to music or watching television, will be made sweeter and more interesting when you do them with a friend.

CAPRICORN (Dec. 22-Jan. 19). You'll motivate yourself by envisioning either the outcome you're most afraid of or the outcome you most desire. Try both. The first will be intensely effective, the second pleasantly so.

AQUARIUS (Jan. 20-Feb. 18). It's not that you're trying to be emotionally unavailable toward a certain person; it's just that your emotions are all tied up in another situation. You have to sort it out before you can invest yourself in any other direction.

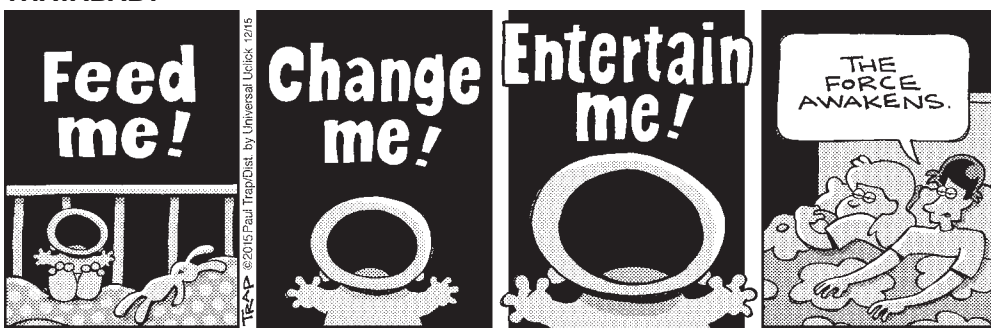
PISCES (Feb. 19-March 20). People who need constant attention and validation take a lot of energy to be around, which is why you make the effort to be self-sufficient in this regard. Self-appreciation and care is one of your gifts to the world.

WEDNESDAY'S BIRTHDAY (Dec. 16). Birthday Challenge: Come up with a "power pose" you can strike at any moment to help you feel like the extreme winner you know you can be. Physicality plays into your success this year. You'll improve your diet, fitness level and general manner of moving. February brings romance; March brings financial freedom. Cancer and Scorpio adore you. Your lucky numbers are: 6, 20, 14, 19 and 38.

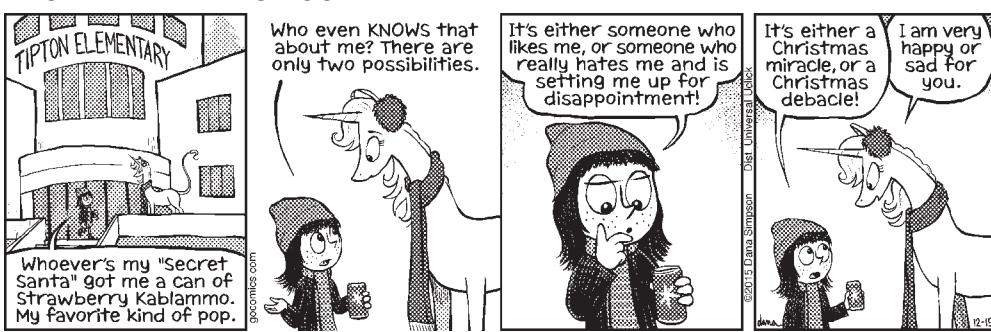
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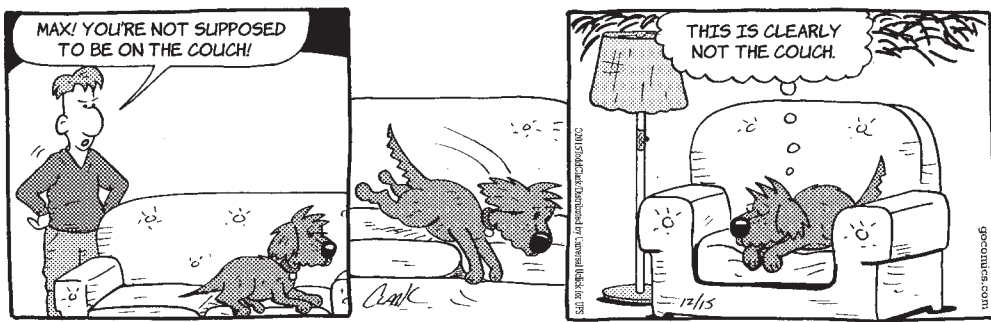
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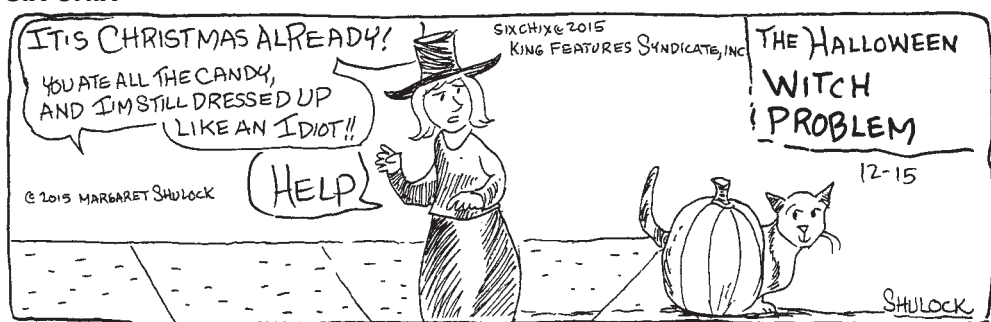
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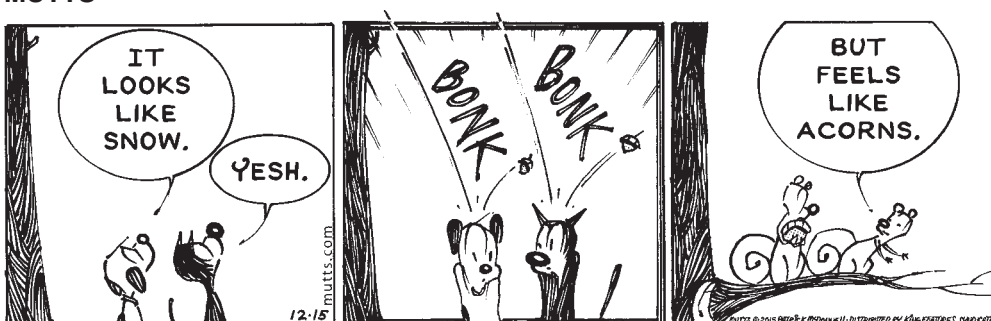
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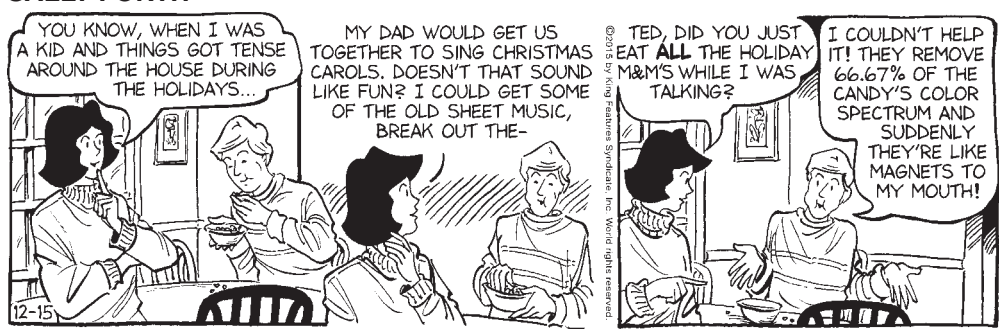
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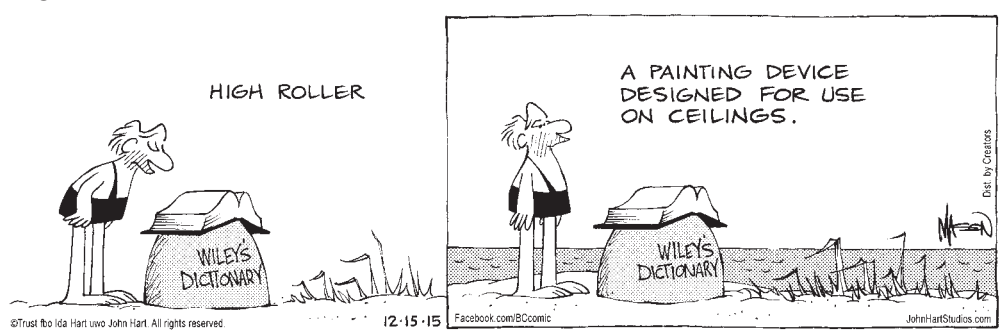
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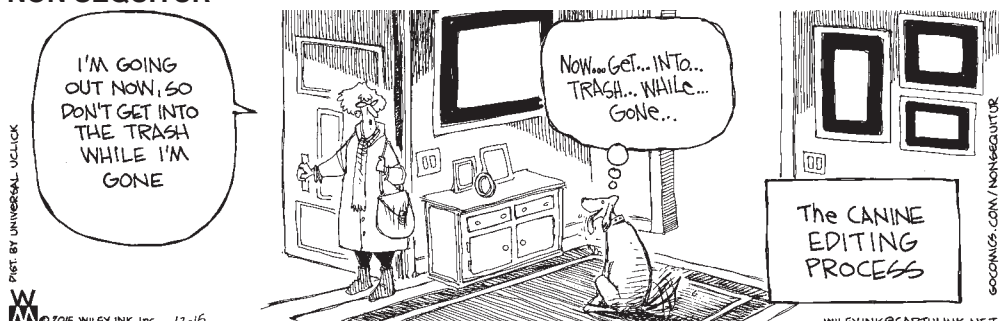
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