

Should parents help out?

Dear Annie: Our 46-year-old son is bright, caring and an all-around good guy. Here's the problem: "Munro" has never gotten much of an education, even though he's had multiple chances and we have encouraged him to do so. If we say anything about it, he gets nasty and rude and tells us it's none of our business.

He is absolutely right — until he and his family hit us up for money. Munro has a wife and three children. The oldest, age 20, still lives at home and does not work or contribute to the household. Our daughter-in-law refuses to work more than part-time, and then only temporarily. The entire household lives hand-to-mouth. We have loaned them a lot of money over the years, not to mention the many "extras" we've done for the kids. We made a decision to close the bank, at least until his wife and adult son contribute more to the household.

The problem now is that Munro was in a serious, life-altering accident and is lucky to be alive. He won't be able to work for some time. Of course, they can't pay their bills. I spoke to my husband about helping again because of these extenuating circumstances, but he replied that now is a good time for

Annie's Mailbox

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his wife and son to step up and get jobs.

What do you think we should do? We are financially secure, but not rich. — *Worried Mom in California*

Dear Worried: This is a tough situation. You have been too generous already, but with Munro out of work for an indefinite period, his family will likely sink further down before it occurs to them to step up and contribute. They have been enabled for so long that they don't know how to adjust their expectations. They will accuse you of abandoning them in their time of need.

Please sit down with Munro, his wife and their grown son. Explain that the gravy train has stopped running. Offer to help your daughter-in-law and grandson look through the want ads in the newspaper and

online to find full-time jobs that will make up for Munro's missing salary. And if you are feeling generous, pay for them to get some financial and budget planning advice from a professional. Check with your bank or the National Foundation for Credit Counseling at nfcc.org. As the saying goes, "Give a man a fish and you feed him for a day. Show him how to catch a fish and you feed him for a lifetime."

Dear Annie: In a letter from "Pennsylvania," there was a reference to rude drivers turning on their high beams and leaving them on. In your response, you suggested flashing the high beams once or twice to let someone know their headlights are off or that their high beams are off.

You might want to tell your readers in Indiana not to do that. I found out the hard way when a police officer saw me click my high beams. He was nice and just gave me a warning, but it could have been a ticket. — *Smarter in Indiana*

Dear Indiana: Several readers wrote to tell us it is also illegal in California and other states, and suggested turning one's headlights on and off quickly for the same purpose. Our thanks to all who let us know.

Tomorrow's horoscope

By Holiday Mathis, Creators Syndicate Inc.

ARIES (March 21-April 19). You already know a handful of subjects that you and your friends can connect over. Branch out to keep the relationships fresh. New topics and activities will be even more fortifying than the familiar ways of bonding.

TAURUS (April 20-May 20). There are some things you'd rather do alone. Your methods may clash with a partner's way of doing things. Split up the work. If you try and tackle it together, it will only cause friction in the relationship.

GEMINI (May 21-June 21). There's nothing wrong with a little competition. In fact, you'll be better off for the added pressure of having to do things faster, cheaper or in a more attractive manner than the others on the scene.

CANCER (June 22-July 22). Instead of being fine with "whatever," you're fine with a very specific list of variables, none of which will be out of the question as deliverables. So do you dare to ask for what you really want?

LEO (July 23-Aug. 22). You have long believed in the strengths and competencies of others. It's about time for you to see that your own competencies are just as real and more deserving of your attention and nurturing than ever.

VIRGO (Aug. 23-Sept. 22). Your special someone has a strong sense of your love. What this person means to you goes far beyond what words can say. The feeling is untranslatable. And yet you keep trying — a noble effort.

LIBRA (Sept. 23-Oct. 23). You are susceptible to enchantment. Bonus: There's no harm in surrendering to it! A relationship will deepen as you relax into the natural flow of things.

SCORPIO (Oct. 24-Nov. 21). It takes a

massive effort to carry a grudge, and quite frankly it's a lot to keep track of, too. For this and other reasons, you'll find it in your heart to forgive someone and feel immediately lighter for it.

SAGITTARIUS (Nov. 22-Dec. 21). You see a different truth in a situation than the others involved. Or maybe you're just reflecting on it differently and thereby drawing highly original conclusions, the likes of which could baffle and delight them all at once.

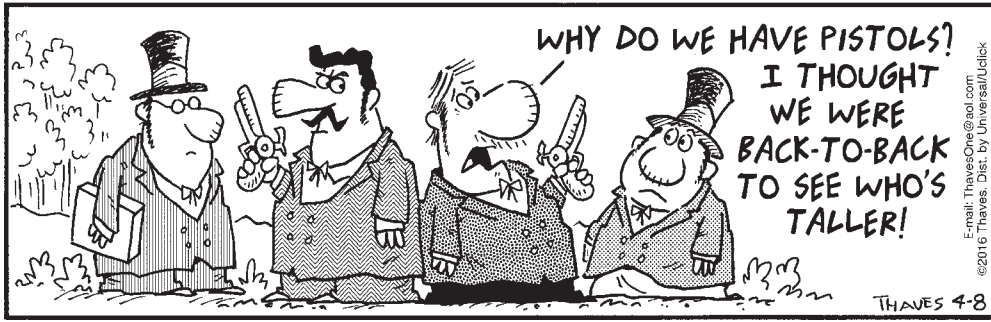
CAPRICORN (Dec. 22-Jan. 19). You're not being greedy; rather, you just feel that you need fatter resources in order to do the job in the best way. More money means more options. There are low-money options too, however. Get creative.

AQUARIUS (Jan. 20-Feb. 18). Call your loved ones without a reason or a point. This will turn out to be one of their favorite expressions of your love. After all, pointless conversations usually only happen between kindred hearts.

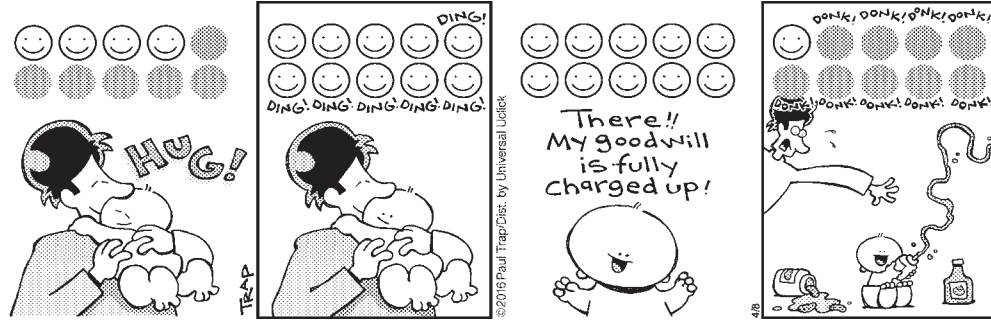
PISCES (Feb. 19-March 20). There's no question that you're dealing with a flawed situation. The question: Is it slightly flawed or is it tragically flawed? Can you work with and fix the problems — or is this something that will never change?

SATURDAY'S BIRTHDAY (April 9). Passion marks the weeks to come. Social dynamics will change for the better. A once-earthbound relationship will set your heart flying over the next two months. July brings professional opportunity; November features a fluke financial opportunity. Games and sports bring spirited fun in 2017. Virgo and Sagittarius adore you. Your lucky numbers are: 30, 44, 38, 48 and 1.

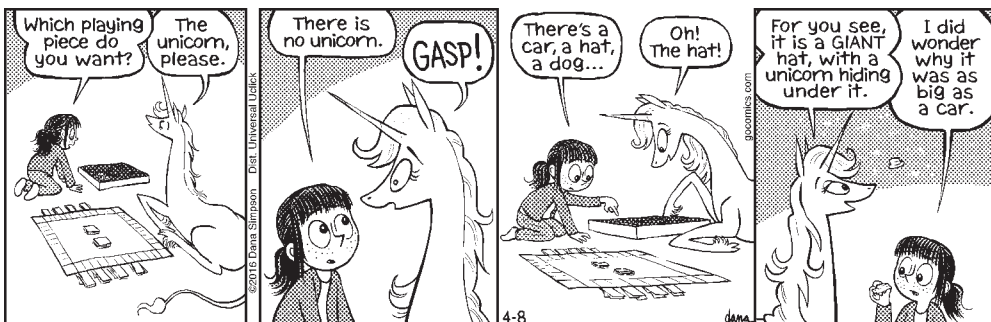
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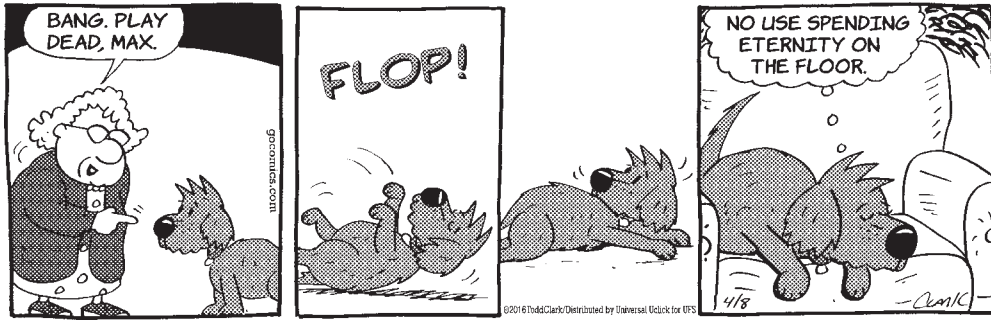
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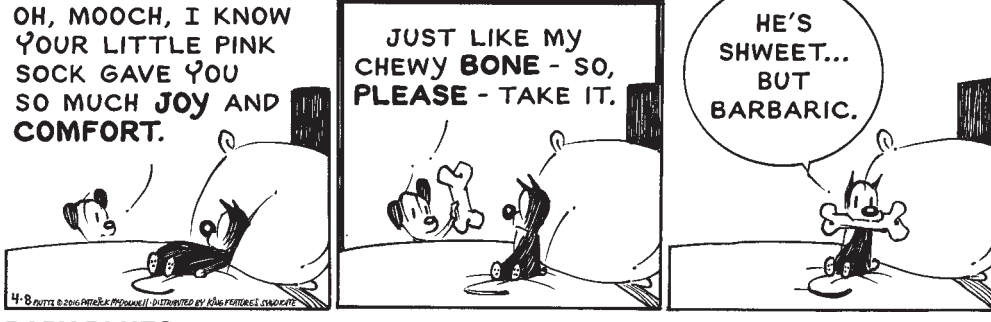
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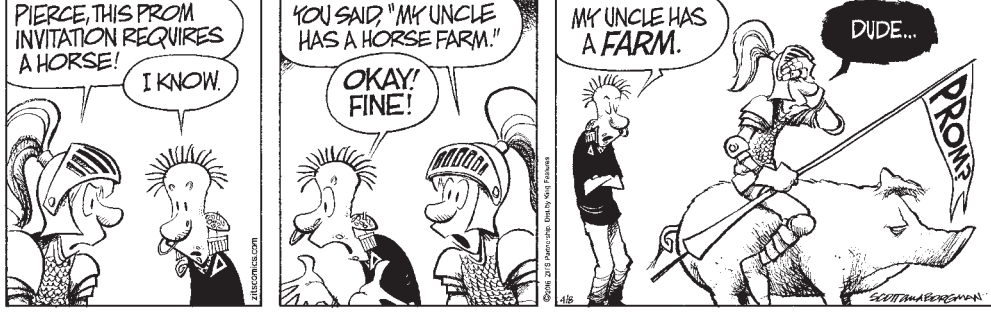
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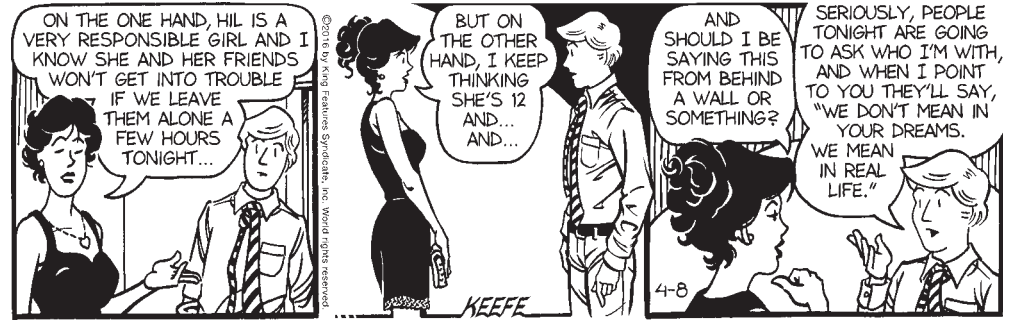
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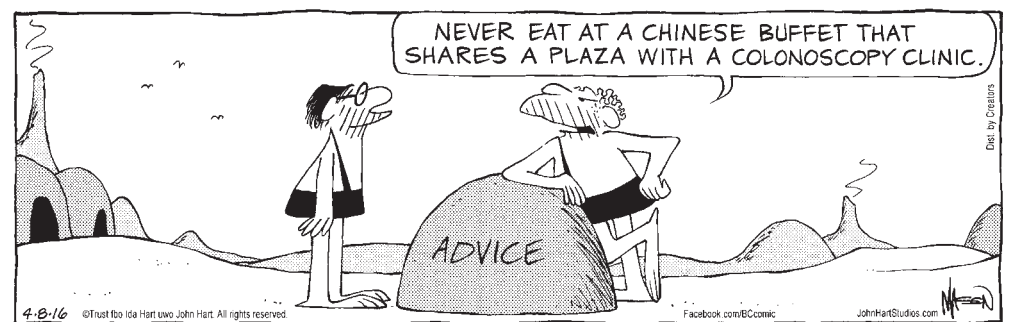
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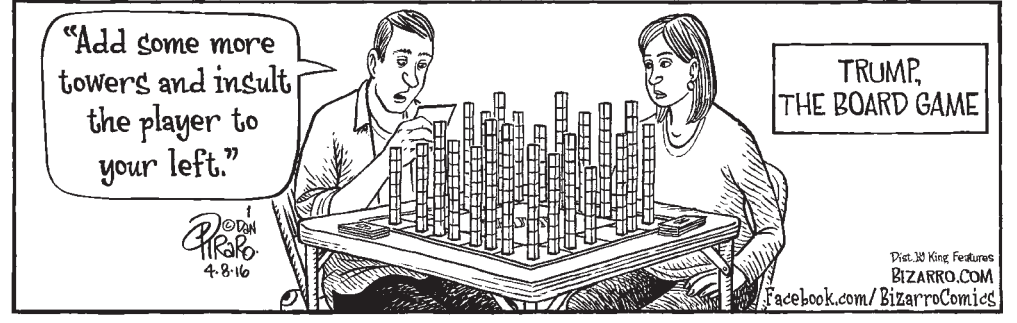
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