

Date was saved for nothing

Dear Annie: Three months ago, my husband and I received a save-the-date card for a wedding. At one time, we were very close to the bride's parents, but we seldom see them anymore. The date conflicted with a trip my husband and I were taking, so we changed our plans to be able to attend the wedding.

After a few months, we learned through mutual friends that wedding invitations had been sent out — but we never received one. I can only assume they needed to trim the guest list and we didn't make the cut. I wouldn't have been offended to not be invited to the wedding if we hadn't received the save-the-date card. Plus, we changed our trip plans to accommodate them, and our trip is now at a less convenient time.

Is this a common practice? We've never had this happen before. I run into the bride's mother several times a year. Should I say something? — *Uninvited*

Dear Uninvited: It's not common to send a save-the-date card and never follow up with an invitation. What is common is things getting lost in the mail. If they took the time to send you a save-the-date, they were probably pretty sure they wanted you at the wedding.

Ask the bride's mother whether

Dear Annie



By Annie Lane

Creators Syndicate Inc.

she can check with her daughter to see whether you're still invited to the wedding; leave her an easy out by being understanding. Don't ask and you risk their assuming you blew off their invitation. Do ask and you risk their feeling slightly awkward for a few minutes as they let you know they had to trim the guest list. The first scenario would look much worse on your end.

Dear Annie: We built a custom home back in 2005. Even though we checked out the contractors beforehand, they walked off the job and took all of our money. We were certain that we would win a lawsuit and took out loans and cash advances to try to finish the house.

Long story short, the house was never finished, and our lawsuit never went to court. Our attorney advised us to file for bankruptcy and then dis-

charge it to stay in the house longer. Our creditors are sending 1099s to the IRS. Their thought is that if we didn't pay off the debts, we must have used the money as income.

My husband and I disagree as to what to do. Should we make arrangements with the collection agencies to pay off the debts, seeing as we did run up these amounts, or should we just wait until the 1099s show up? Paying off the debts would not change our credit scores. If we were to leave where we are living now, we wouldn't be able to pass a credit check to rent. We are seniors on a fixed income and don't know what to do. With the bad contractors, bad choices and bad legal advice, we don't seem to have a future. — *Not-So-Golden Years*

Dear Not-So-Golden: I know you're under extreme duress right now, but it's not so dire as you think. There are nonprofit resources for seniors in your shoes. Your best option is to enlist the help of a credit counseling agency, which can help you determine the best way to approach your situation. Consult the National Foundation for Credit Counseling at debtadvice.org to find one. Stay away from any for-profit agencies, which are typically predatory and would only worsen your situation.

Tomorrow's horoscope

By Holiday Mathis, Creators Syndicate Inc.

ARIES (March 21-April 19). When a person doesn't make your preferred choice, you take it in stride and keep your response drama-free. This could be a test. How you behave at this time will crystallize someone's opinion of you.

TAURUS (April 20-May 20). You're emotionally independent. You know how to make yourself happy, and when you feel that life isn't naturally going in that direction, you shake things up, take back the reins and steer back toward your happy place.

GEMINI (May 21-June 21). Something led you to wonder, and now your mind is busy creating a version of the story that connects the dots you know, but you don't know everything, and this is not the whole story — or even an accurate one.

CANCER (June 22-July 22). Like a well-prepared celebrity on a talk show, you've rehearsed your "talking points" and you've been warned not to go off script... you know, where all the juicy stuff is. Will you make an exception for that charming so-and-so?

LEO (July 23-Aug. 22). Everyone pays dues and proves usefulness. Don't let anyone treat you badly, though. Stand up for yourself. Social and professional standing won't be automatically given; it has to be claimed.

VIRGO (Aug. 23-Sept. 22). It's a subtle thing, but you stand taller, make yourself longer and become more connected to your environment. You have the overriding feeling that you belong exactly where you are.

LIBRA (Sept. 23-Oct. 23). That difference between your job and your work will become more obvious today, as a thought process involves you deeply: What you love about what you do may have very little to do with the job

itself.

SCORPIO (Oct. 24-Nov. 21). Crying can be the start of healing, a physical stress reliever that makes us feel better. But it can be other things, too — manipulation, the entry to an emotional pain loop, habit... Interpretation is key.

SAGITTARIUS (Nov. 22-Dec. 21). Someone you love may need you to put your sparkle, charm and expertise to the task of taking the intense, embarrassing or pressurizing focus off of his or her latest mistake.

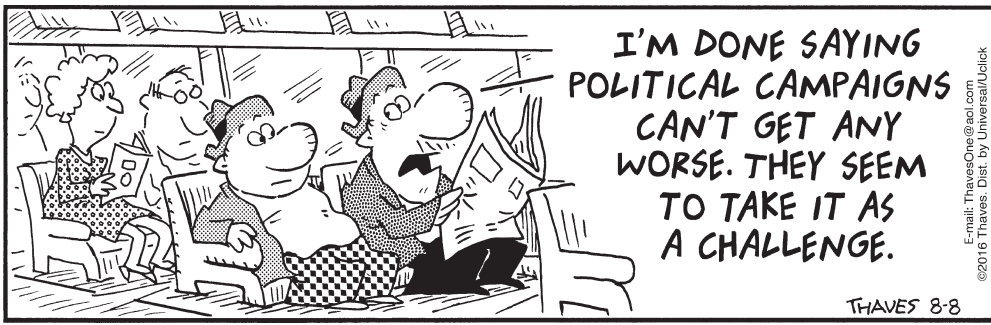
CAPRICORN (Dec. 22-Jan. 19). Stress causes people to dissociate with the present flow and become a self-conscious witness to their own interactions. Your job will be to make someone comfortable in an uncomfortable situation so this person can shine.

AQUARIUS (Jan. 20-Feb. 18). Usually, you love more or less unconditionally. However, right now, if you were to think of yourself and your attention as a kind of prize, it would benefit all. Make them earn it — if only so they'll appreciate what they have in you.

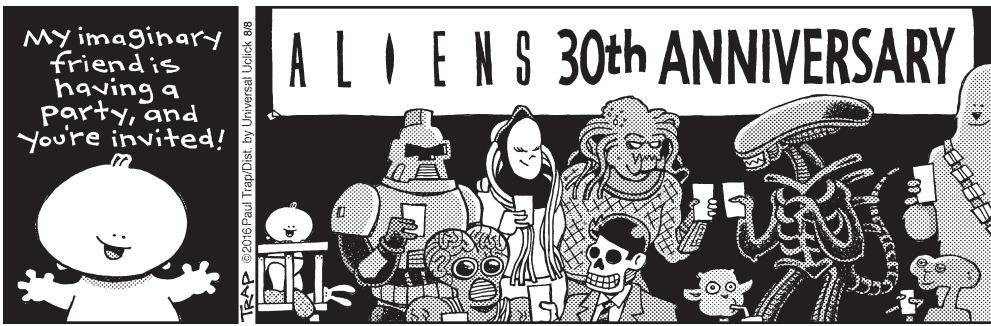
PISCES (Feb. 19-March 20). You're as interested in the questions posed to you as you are in your answers to them, which will come from such a deep place inside you that they may actually surprise you.

TUESDAY'S BIRTHDAY (Aug. 9). Character is destiny. Your integrity is ultimately what will bring you success. Whether you turn left or right, if you "do you" at every turn, you'll meet with the highest and best fate. September's financial decisions will have far-reaching, positive results. Love is a thrill ride through the end of the year. Libra and Aquarius adore you. Your lucky numbers are: 9, 30, 22, 28 and 13.

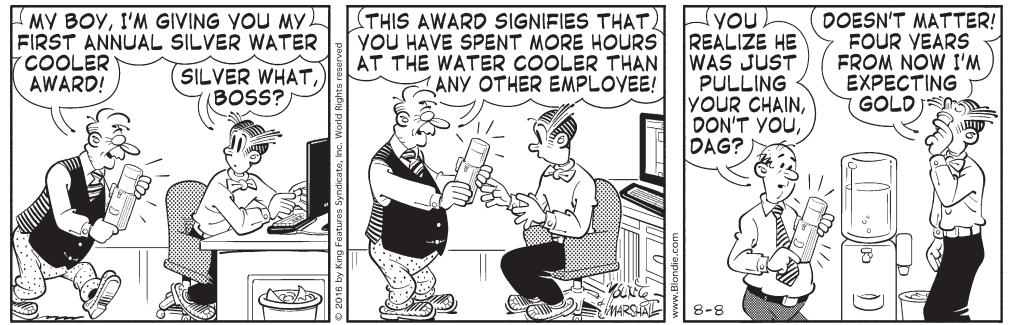
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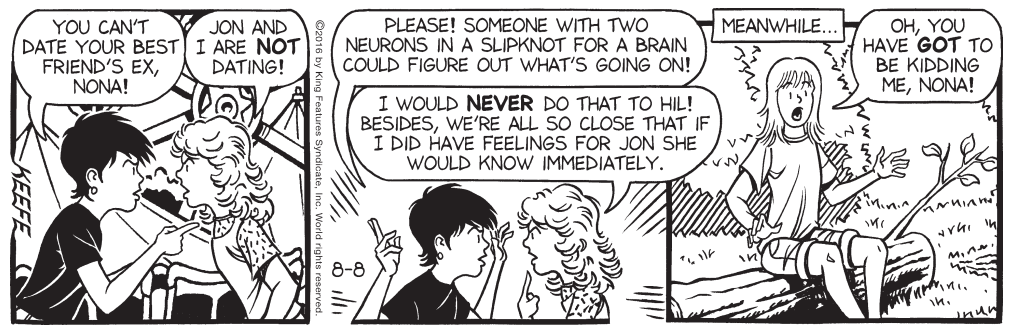
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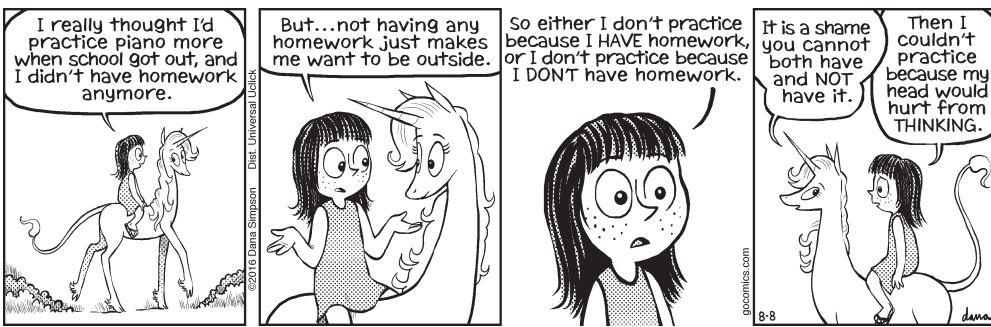
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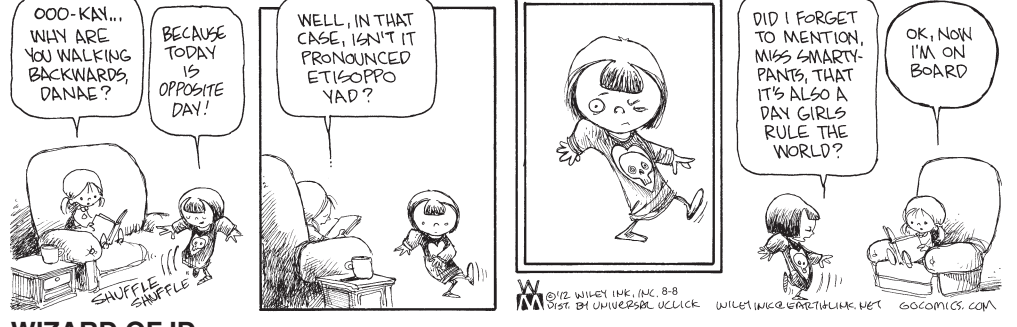
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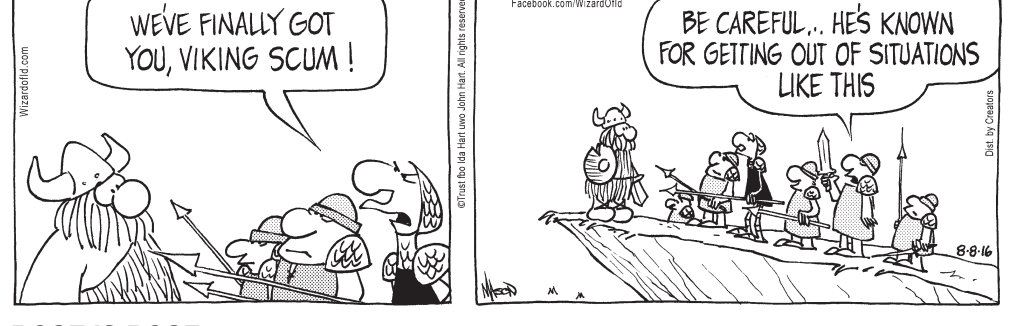
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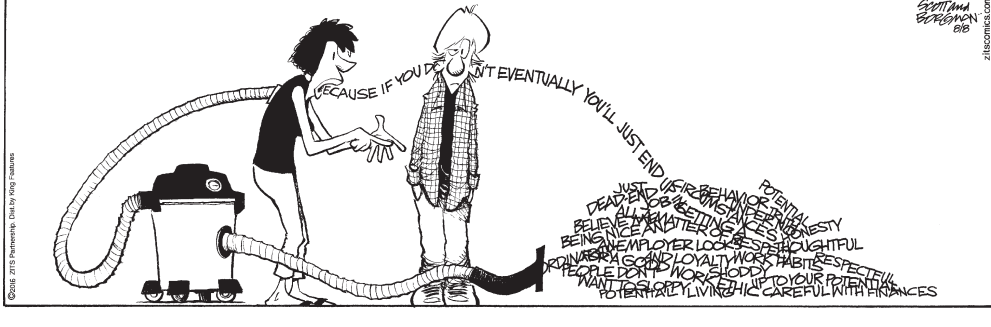
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