

Time to get out of the nest

Dear Annie: I apparently failed as a parent at teaching my daughter financial responsibility. I raised her as a single parent and worked hard to provide for us. After a few difficult years when she was young, I achieved a fair degree of financial success as a professional. I must have made her think money grows on trees (or comes out on demand from ATMs).

I was generous in helping her through college and graduate school and helping her buy her first house. Despite her master's degree, she makes very little money and struggles financially. I recently inherited some money from my mother and told her I would help her straighten out her financial mess. I asked her to send me all her past-due bills and was shocked and disgusted.

She has defaulted on numerous credit cards (why do they keep giving her more?), has lines of credit against the house I helped her buy, owes years of unpaid taxes, has stiffed merchants (even her dentist) and has several judgments against her for unpaid debt.

She wants me to help her get a "fresh start." I am afraid that if I were to help her wipe out her substantial debt, she would just start all over again and in a few years be back in the same hole. I will have wasted my

Dear Annie



By Annie Lane

Creators Syndicate Inc.

mom's inheritance. She is 38, and I have no legal duty to pay her debts. But if I were not to help, there would be a huge rift between us. What is your advice? — *Distraught Mom*

Dear Distraught: There's an old saying that there are two gifts parents must give their children: roots so they know where home is and wings so they can take flight. Tell your daughter she can sleep on your couch if she loses her home. But let her pull herself out of debt so she can learn what she's capable of. Keep expecting her to be a deadbeat and she'll gladly keep playing the part.

Dear Annie: I have a dear friend who is quite heavy and frequently drops by. After a recent visit, I noticed what looked like a large thread of fabric hanging off the bottom of the seat of the chair she had been in.

It turned out that the spring of the

seat was completely sagging and broken. You may ask how I know it was the friend, and the answer is these chairs were brand-new in 2007. I've never had a problem before with any furniture. Furthermore, during a recent visit to my friend's home, I noticed an office chair in the living room, and it was mentioned that the reason it was there was the original chair had been broken.

I don't know what to do. She will certainly be at my house again sometime. I would never want to say anything to make her feel bad, as I really care about my friend. But what can I tell her the next time she makes an impromptu appearance? Would it be rude to get a folding chair and direct her to that?

I don't want the chair broken again. It's part of a set, and I don't want to have to pay for more repairs or have to buy a whole new set.

I need help on how to handle this the right way. — *Afraid to Tell Her*

Dear Afraid: I am going to go out on a limb here and say your friend is more aware than anyone of her size. Don't fret that this situation will be the first time it's been brought to her attention — especially because there was already a broken chair in her house. The next time she stops by, simply offer her another place to sit.

Tomorrow's horoscope

By Holiday Mathis, Creators Syndicate Inc.

ARIES (March 21-April 19). Self-acceptance creates the congruence you need to move forward. If you're not self-accepting enough to feel comfortable in all you do, baby steps toward self-love will still make a positive difference.

TAURUS (April 20-May 20). When you think, "I don't have time for this!" but then "this" is all you're doing, it's a signal that the disparity between your higher self and lower self is at its ultimate tensile strength. What gives? Roll toward your chosen side and hang on.

GEMINI (May 21-June 21). Your social graces will put you in an excellent position with a group you might have been intimidated by once upon a time. Now you realize you're in the same league, and you're about to find out more about the games.

CANCER (June 22-July 22). Set the paces. So what if they have to run to keep up with you? They need the "exercise." Besides, they are depending on you to keep them at the top of their game.

LEO (July 23-Aug. 22). Commitment is the essence of style. Once you've made your choice, wear it and wear it hard. And if you didn't make your choice, and you're dealing with the product of un-intention, this is all the more reason to own it.

VIRGO (Aug. 23-Sept. 22). You'll be impressed by someone's talent, productivity or behavior. Truly, it's because you have these same capabilities. You've exercised them in the past. You'll do it again in the near future.

LIBRA (Sept. 23-Oct. 23). Don't expect a smooth, straight ride. Roll with the turmoil, keeping your goal in mind the entire time. You'll likely land with what you desire, safe inside your grasp.

SCORPIO (Oct. 24-Nov. 21). This is no time to let things linger. If ignoring the problem isn't working and you simply can't leave the situation alone, gather up your inner fire and get ready to deal directly, head-on. Kill it with one punch.

SAGITTARIUS (Nov. 22-Dec. 21). The one who shares a bad mood with you is a true friend. Some would call this emotional dumping, or venting, but you just call it "having a gripe." There's a bond building here.

CAPRICORN (Dec. 22-Jan. 19). Even though social media makes this harder and harder, to a large extent you're still in control of what people know about you. You'll spend some of the day shaping your image to maximum effect.

AQUARIUS (Jan. 20-Feb. 18). Try not to blame the poor ignorant souls who throw a wrench in the works out of sheer inexperience. Those who know better will do better. Teach them and help them practice until they get it right.

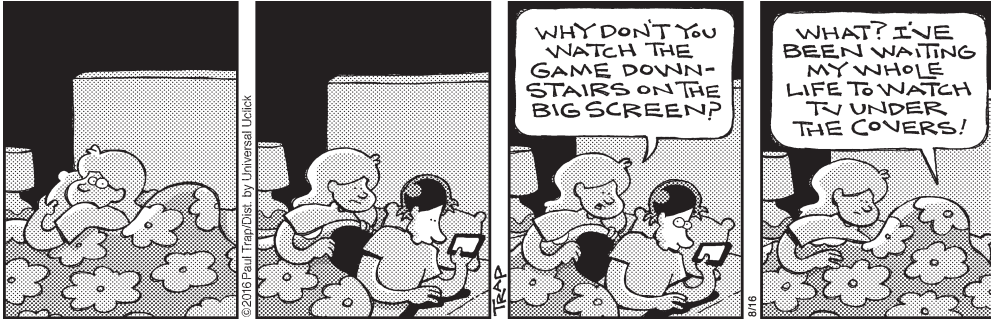
PISCES (Feb. 19-March 20). The superstar may exhibit great strengths but that doesn't mean they can show you the way. The best instructors will be the ones with marginal talent who have made just about every mistake there is to make.

WEDNESDAY'S BIRTHDAY (Aug. 17). The cosmos trumpet a welcome to your year of big love. You'll give and receive at a more immersive level and feel what it's like to be a fixture in the lives of others. This will bring pressure at times, as well as pleasure and joy beyond measure. Family life improves in January when an agitation is eliminated or a wild element tamed. Scorpio and Libra adore you. Lucky numbers: 3, 22, 14, 39 and 50.

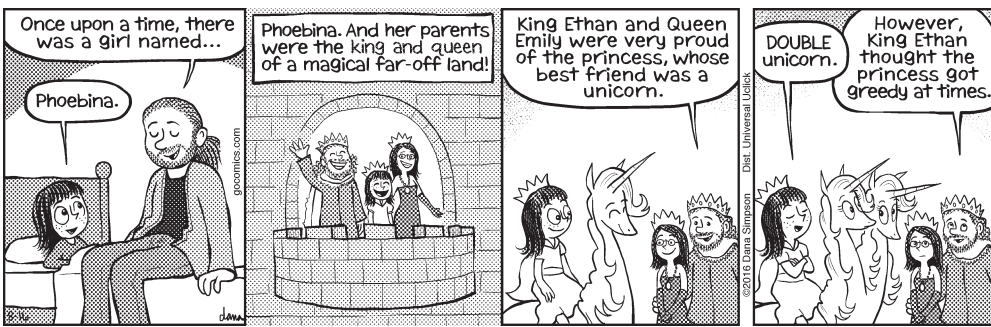
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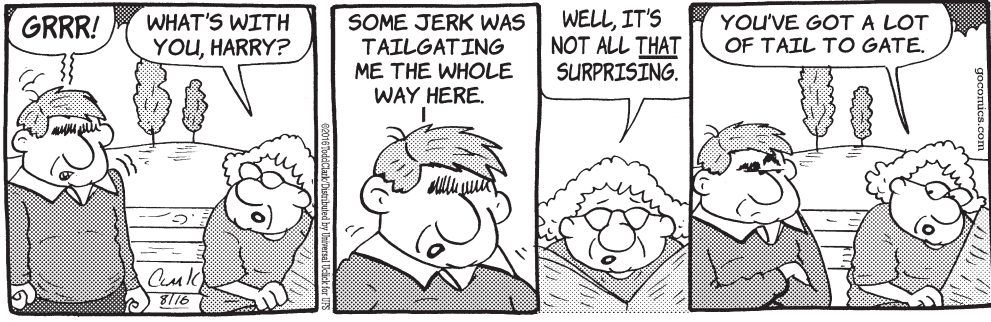
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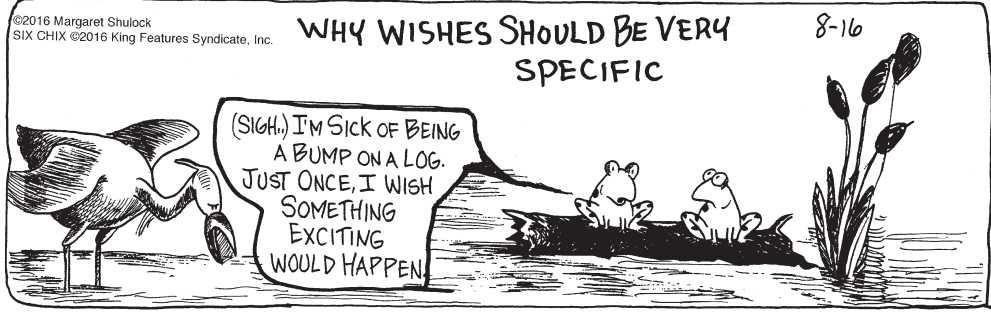
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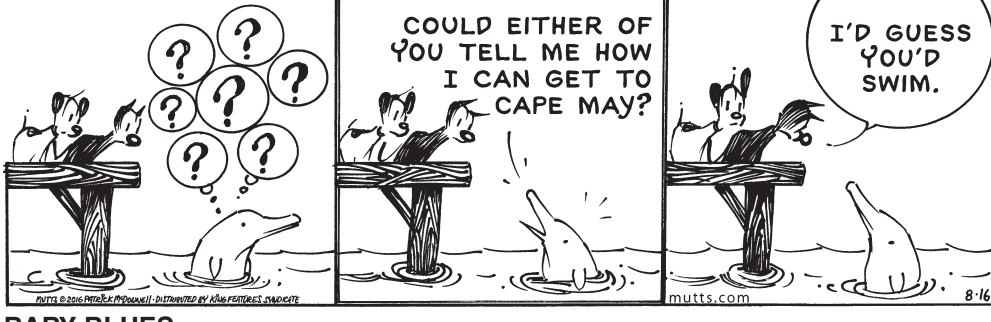
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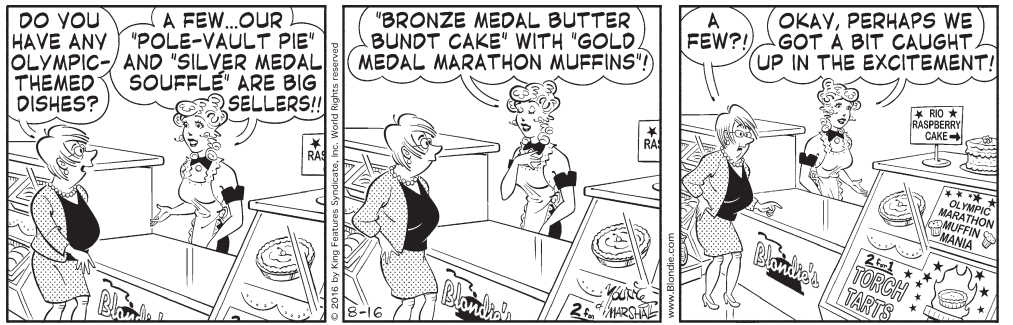
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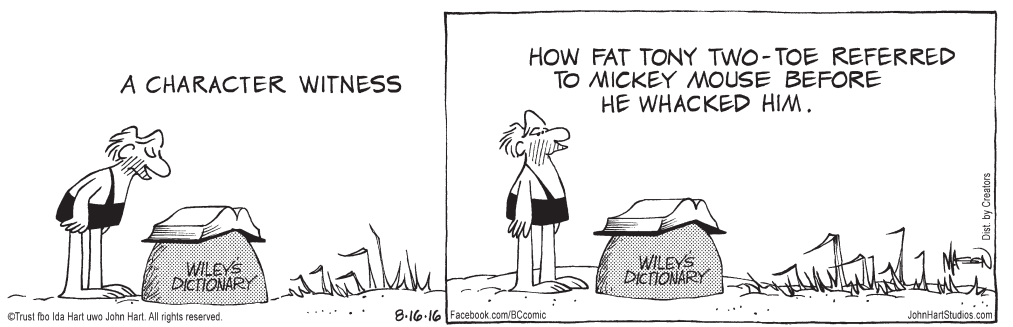
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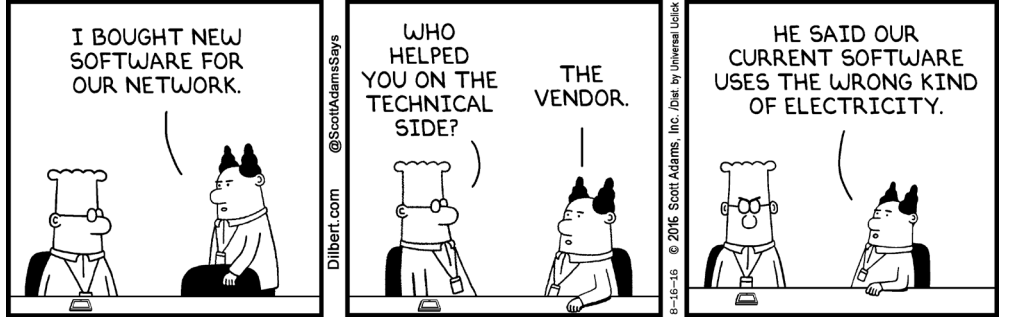
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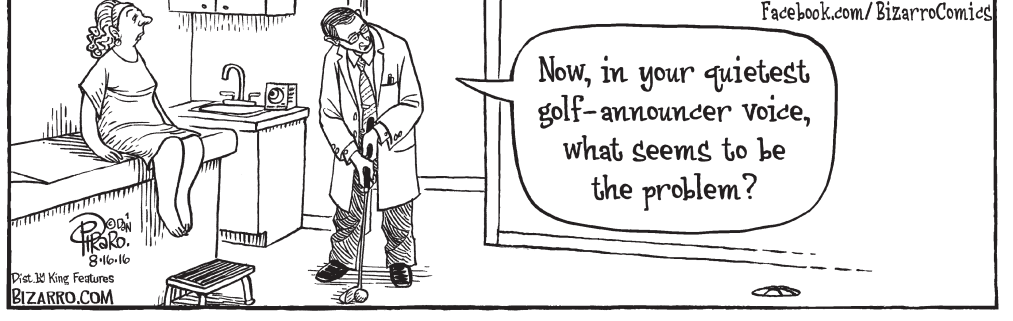
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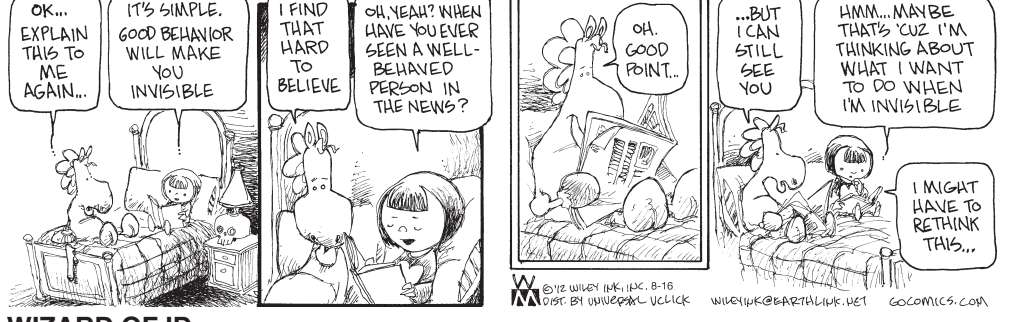
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