

Aged parents' money ran dry

Dear Annie: My parents trusted their money and retirement income to a financial adviser who was also a friend. When my father passed away seven years ago, my mother became his beneficiary, with me being second in line.

My mother had a huge memorial celebration for my father, which cost a few thousand dollars and was attended by 100 people. Some time after that, I moved in with my mother, and we combined our Social Security income to be able to stay in her home.

My mother recently passed away, and while settling her affairs, I was informed that her investments have been terminated. It seems that the financial adviser set up the original investments to be surrendered back to the entities that were originally set up by my father. So funds I thought would continue do not.

What do I say to the friends and neighbors who are expecting a lavish party to celebrate my mother's life? My mother did not wish for me to duplicate what she did for my father. But these folks keep asking me when the big party is going to be. I don't have funds for that, nor was it something my mother wished. Is there a way to respond without getting into specifically

Dear Annie



By Annie Lane

Creators Syndicate Inc.

why I can't afford it? — *Can Just Afford the Toast*

Dear Toast: The toast — a heartfelt speech in memory of your loving mother — is far more important than any lavish banquet or big party. If you'd like to have some response for when people ask when the "big party" is, you can simply tell them it's not what your mother wanted. But you are not obligated to explain yourself to anyone.

I also would suggest talking to a lawyer or another financial adviser about what happened with your parents' investments. It never hurts to get a second opinion.

Dear Annie: What advice do you have for retaining my credit? I was married for 17 years, and everything was in his name first. He became ill with cancer, and I was the primary breadwinner, paying

our home off two years early and our truck loan six months early. He passed 10 years ago. I found out a few years back that I have no credit.

I have worked my butt off paying my bills, especially medical bills, to get my credit up. A year ago, I went online and checked my credit score. It showed in the 700 range, which made me feel pleased with myself. But I just received two rejection letters for credit cards. Both say it is because I have no credit! Do I just start all over at the age of 51 and apply for first-time credit? I am at a loss and don't know what to do. Family members have suggested I apply for a credit card with a small limit to get started, but I feel I wouldn't be accepted. Help! — *Uncredited*

Dear Uncredited: Your best and safest bet is to get hooked up with a good financial adviser. Find a fee-only adviser by going to <http://www.napfa.org>. He or she can then assess your situation and present all your available options.

Aside from that, look into joining a credit union. Credit unions are great for those establishing credit for the first time. You won't get amazing credit overnight, but no one does. It will come with time, as you're clearly a responsible person.

Tomorrow's horoscope

By Holiday Mathis, Creators Syndicate Inc.

ARIES (March 21-April 19). You can't trust a crowd. Do not automatically assume that the others standing in a long line for the exciting thing have any more information than you do. They may be in that line just because everyone seems to be.

TAURUS (April 20-May 20). Love will have some of the mysterious elements of a suspense drama. What's next? Well, you'll find out when you become the active hero in this story, ready to investigate, confront and make things happen.

GEMINI (May 21-June 21). Could you finish the whole thing by yourself? Yes. Every last bit. Should you? No. Not at all. That is, unless you want the others to feel left out, inadequate and unwanted. Have a heart; share everything, especially the work.

CANCER (June 22-July 22). You'll be dealing in issues of morality. Just remember that character is destiny. What you do to change your life will refine your character and what you do to refine your character will change your life.

LEO (July 23-Aug. 22). You feel compelled to figure out how a certain interesting person works — to learn what he or she wants and needs. Where are you in this? Honestly, are you setting up a codependent dynamic here?

VIRGO (Aug. 23-Sept. 22). The more you love, the more willing you are to suffer for love. There have been times, in fact, when suffering and love were synonymous. And now for something radically different — temperate, easygoing stability.

LIBRA (Sept. 23-Oct. 23). In working with others you'll be most agreeable, not the least bit submissive. Anyone who seems to require your submission needs to be shut

down politely, succinctly, immediately.

SCORPIO (Oct. 24-Nov. 21). What is harder than climbing mountains, running miles and accomplishing great things? Getting out of a rut. It will be so worthwhile to invest in something to get you unstuck.

SAGITTARIUS (Nov. 22-Dec. 21). Your communication with the world is happening on many levels. As you connect to people and things you'll become a conduit. You'll provide a path for what is needed to get to those who need it.

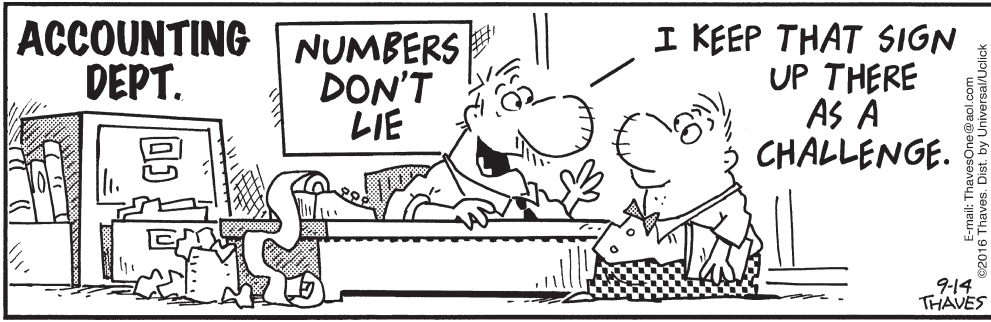
CAPRICORN (Dec. 22-Jan. 19). Spending time with new faces, business associates and anyone connected with your aims is important. Spending time with loved ones is more important. Prioritize to preserve key relationships.

AQUARIUS (Jan. 20-Feb. 18). By being the bridge, providing the connection, translating the information, you're able to give what you do not possess. Because you help one side understand the other, you give to each with no loss to yourself.

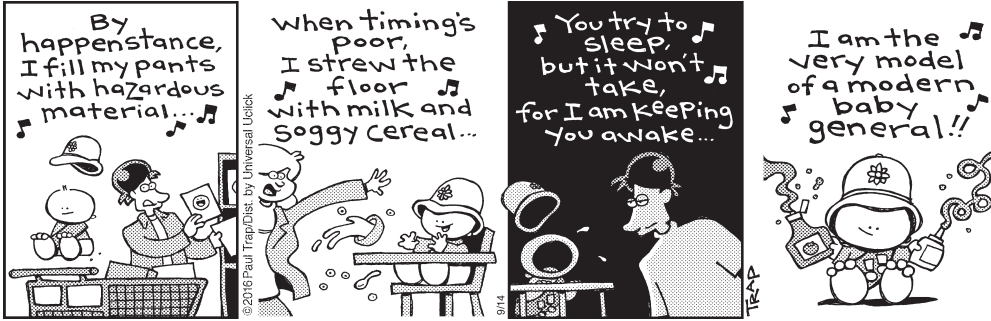
PISCES (Feb. 19-March 20). This is no time to be cheap with yourself. If the effect that you're going for doesn't work, it could still lead to the next thing that will solve the problem and so much more. Stay optimistic.

THURSDAY'S BIRTHDAY (Sept. 15). You will leap forward intellectually and spiritually in the weeks to come because your attitude of openness allows you to see the work that must be done, feel your fear and resistance, and jump in regardless. You'll travel in November. Love is the great teacher in January. Funding in May eases your way. Gemini and Cancer adore you. Your lucky numbers are: 40, 22, 41, 20 and 36.

FRANK AND ERNEST



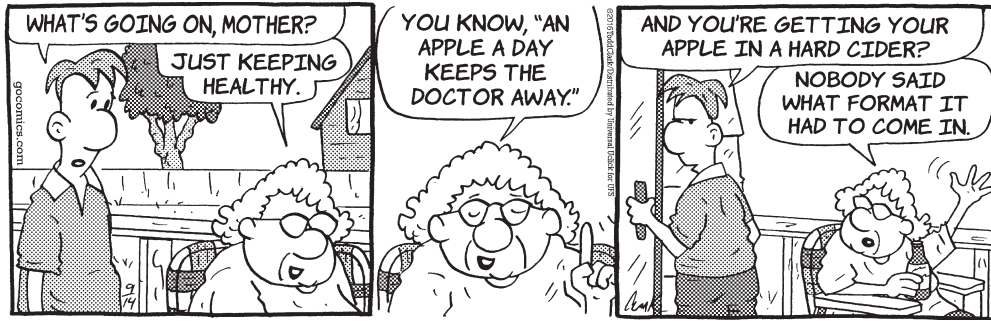
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PHOEBE AND HER UNICORN



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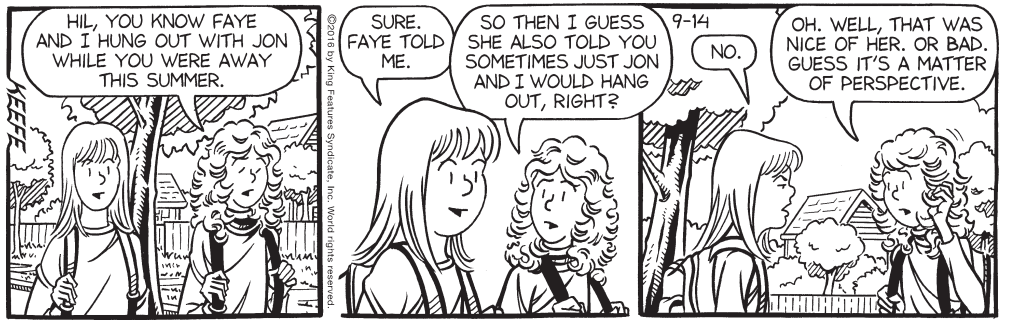
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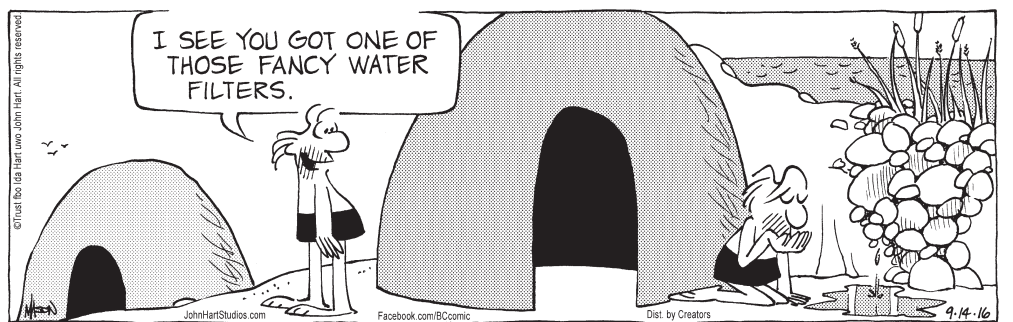
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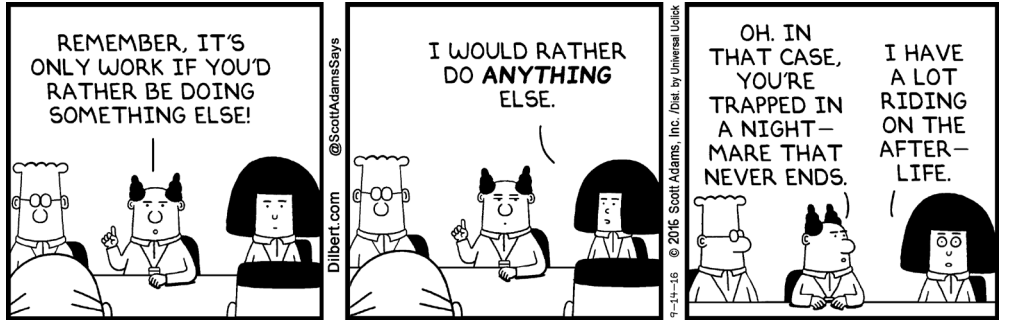
SALLY FORTH



B.C.



DILBERT



BIZARRO



NON SEQUITUR



WIZARD OF ID



ROSE IS ROSE

