

# Wife worried about loan

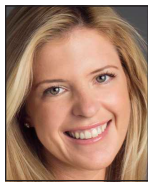
**Dear Annie:** I have been married for 23 years to my husband. I was a stay-at-home mom for 12 of those years and took care of our three sons (one who had special needs). Things have always been rocky in our marriage.

When my youngest was in kindergarten, I returned to work, and I have worked ever since. My husband took out a second mortgage for \$70,000 when we first moved in to our home 11 years ago. I signed the paperwork and thought it was all just part of our mortgage. Well, he handled all the bills — and now I come to find out he has paid only the minimum all this time. The loan is now due in full. The company keeps trying to get him to refinance it, and we have even had a friend try to help him get it rolling, but he just ignores the problem.

We have been to counseling, and he says he will do something or hand over the bill-paying responsibilities to me — but then he comes up with an excuse for why I cannot do it. I am embarrassed and tired of collections calls. I have asked him to see a

doctor to find out whether anything else is wrong with him, and he calls me a controlling you-know-what and gives me the silent treatment. I have offered to use my salary to pay the loan while we go back to living on his, but he refuses. He says the loan company can collect the money when we sell the house. Unfortunately, the interest on the loan is growing, and there won't be anything left from the sale of the house for us if he keeps this up.

**DEAR ANNIE**



Annie Lane  
Creators  
Syndicate Inc.

**Dear Worried:**

Your husband can call you controlling all he wants, but the truth of the matter is that he has lost total control over your finances. As a couple, you should not be needlessly paying interest on a loan that you are capable of paying back. Be firm with him, and assure him that you are just trying to protect your finances in both the short term and the long term. Also, there seems to be more to the story here than he's letting on, so stay in therapy and try to get down to the root of it.

**Dear Annie:** I just read the

letter from "Peacemaker in Pittsburgh," who refuses to discuss politics or religion with friends. Annie, why do mature adults have such difficulty talking to other adults about subjects that might be contrary to their opinions? I absolutely love to discuss politics. I absolutely love to discuss religion. I absolutely love to hear others' opinions that are not mine. Friends and family should be able to have conversations about any subject without confrontations. Adults can have different opinions and still be friendly. I relish anyone's differing with me; let's talk about it. It's possible my opinion could be changed. Just because I have a differing opinion doesn't mean I'm wrong, stupid or stubborn; it just means I have a different opinion. Come on, people, grow up! — *Chuck*

**Dear Chuck:** Though you enjoy a good back-and-forth, others might see this as combative and take offense, and you can't shout them into not being offended. Instead, channel your passion for lively discussion in a constructive way. Start or join a political discussion and civil debate group in your town. The website Meetup is a great resource for this.

**TOMORROW'S HOROSCOPE**

By Holiday Mathis, Creators Syndicate Inc.

**ARIES (March 21-April 19).** Should you sacrifice your needs for those of another? Of course! But how often? That's the crux of it. Sacrifice should feel like a choice, not a character trait. Your needs are important, too. Examine the balance in relationships.

**TAURUS (April 20-May 20).** As social as you can be, your solitude is at times so sweet that no one can compete. When you need to be alone, you really need it and enjoy it thoroughly.

**GEMINI (May 21-June 21).** The ones worth impressing aren't excited by high-dollar items that anyone with money can obtain. Taste, style and emotional satisfaction have more to do with specificity of choice and the reasoning behind it.

**CANCER (June 22-July 22).** Lifestyle changes come about in interesting ways for you. Your next great change will start with a pang of dissatisfaction then a judgment that spreads over your being as a realization.

**LEO (July 23-Aug. 22).** Truly, when you make a decision about how malleable your mood will be, you'll have the power to stick to it. So it will be entirely up to you: Your smile could change the day, or the day could change your smile.

**VIRGO (Aug. 23-Sept. 22).** The attitudes of people and the feeling of situations will matter even more than usual. In fact, in most things you encounter today, the tone will trump the content. Reactions will be knee-jerk and gut-level.

**LIBRA (Sept. 23-Oct. 23).** In the current milieu, you are surrounded by artfully scribed declarations and advice. The decor, the coffee mug, the shirt, the bracelet — they all seem to be barking orders. You'll rebel. You don't need to be told how to do you.

**SCORPIO (Oct. 24-Nov. 21).** You may contradict yourself, and that's just part of being a complex human with broad interests and a mind that can travel through time and span a universe of ideas, many of which are bound to clash.

**SAGITTARIUS (Nov. 22-Dec. 21).** You'll consider going out of your way to make a favorable impression or to please someone. Before you do, examine your motives. If it's approval you seek, you don't need it. If it's for fun or experimentation, you can't lose.

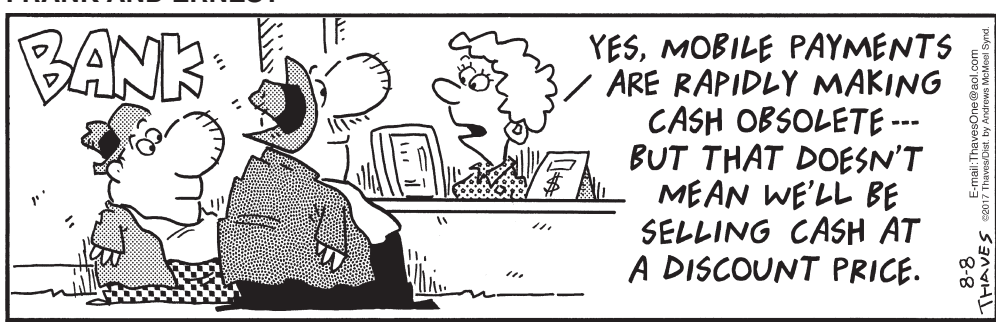
**CAPRICORN (Dec. 22-Jan. 19).** The observations others make of you may clash with your self-concept now. It may feel greedy to take a compliment and rude to deflect it. Avoid both modes by focusing on the graciousness of others.

**AQUARIUS (Jan. 20-Feb. 18).** Your restrictions, real or imagined, are legitimate. The latter is harder to break free from than the former. That's what makes today's small victory so important. This is only the beginning.

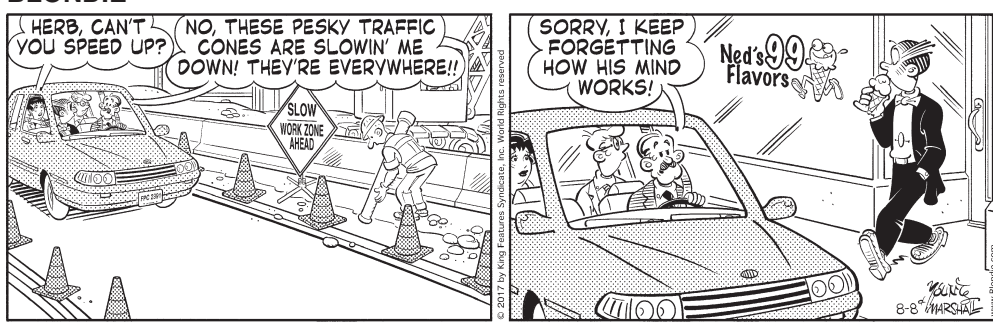
**PISCES (Feb. 19-March 20).** Deprivation is a severe and impractical approach. Many things are better regulated than restricted. This guiding principle will help you navigate the tricky issues of the day.

**TOMORROW'S BIRTHDAY (Aug. 9).** It's said that madness carves its own reality. You're not at all mad, but you're a carver, too! You'll chip and shave away at your life until the masterpiece emerges. A glorious happening in the next three weeks will be the first of five. You'll invest in another and accidentally benefit yourself. Love and travel happen in November. Pisces and Virgo adore you. Your lucky numbers are: 18, 7, 49, 31 and 6.

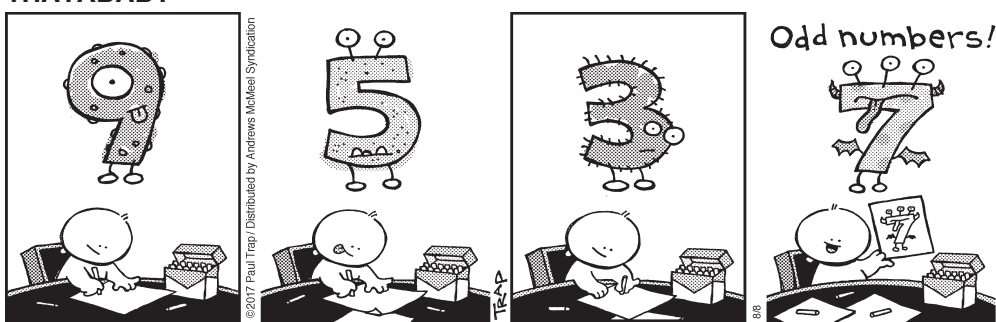
**FRANK AND ERNEST**



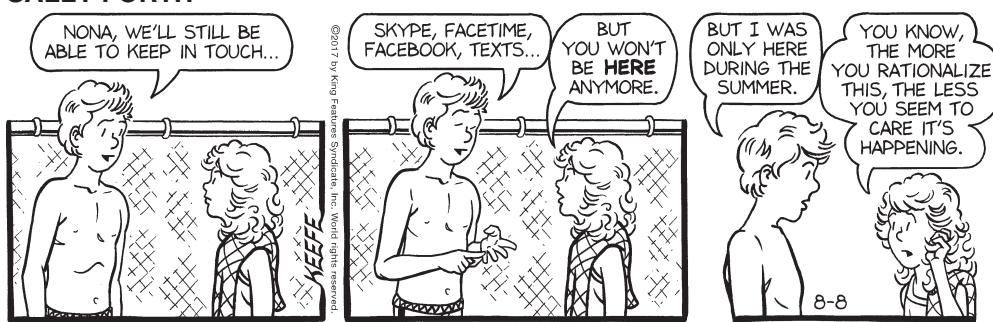
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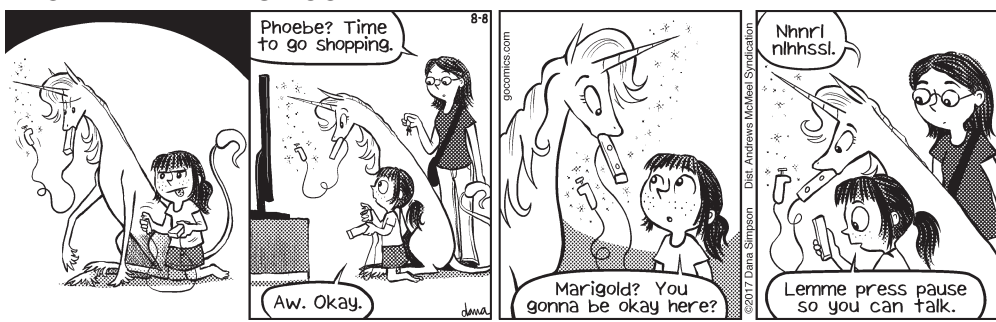
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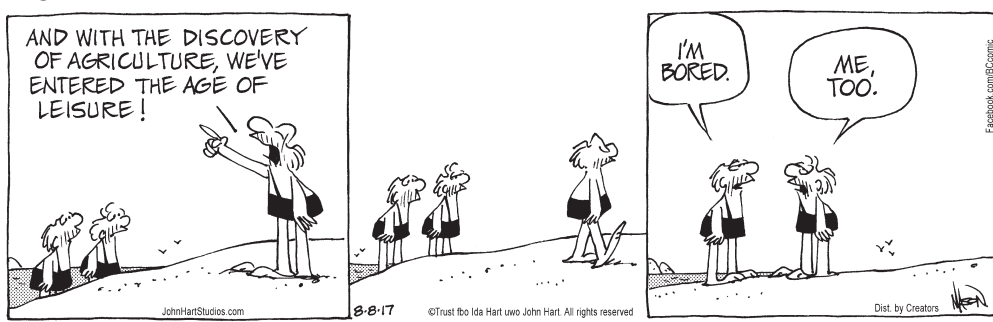
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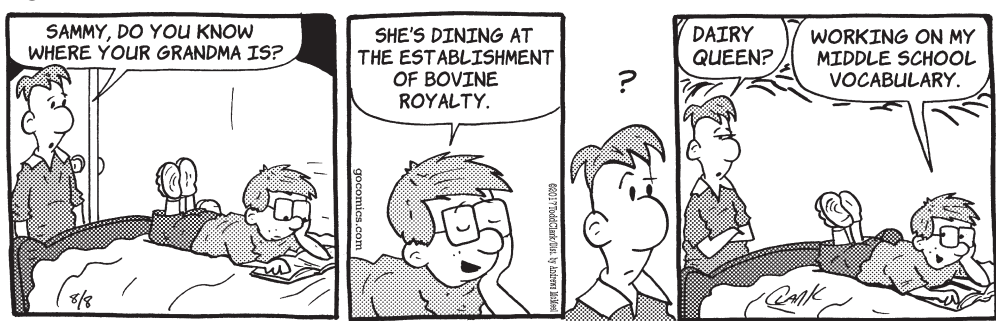
**PHOEBE AND HER UNICORN**



**B.C.**



**LOLA**



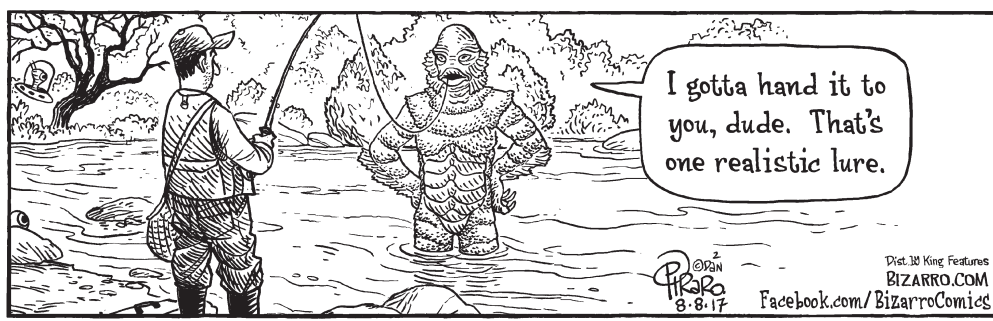
**DILBERT**



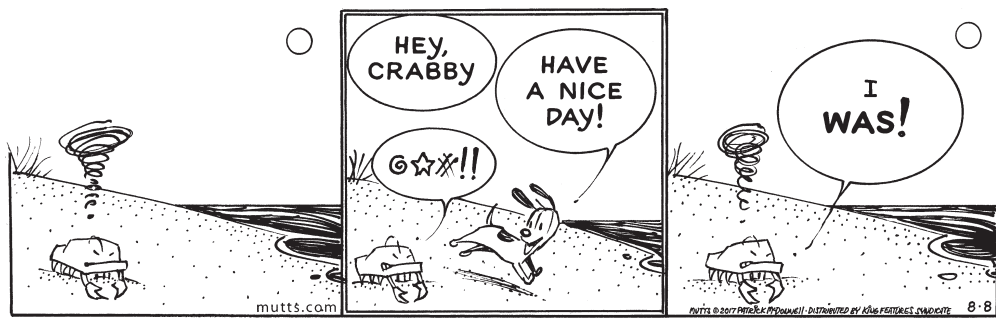
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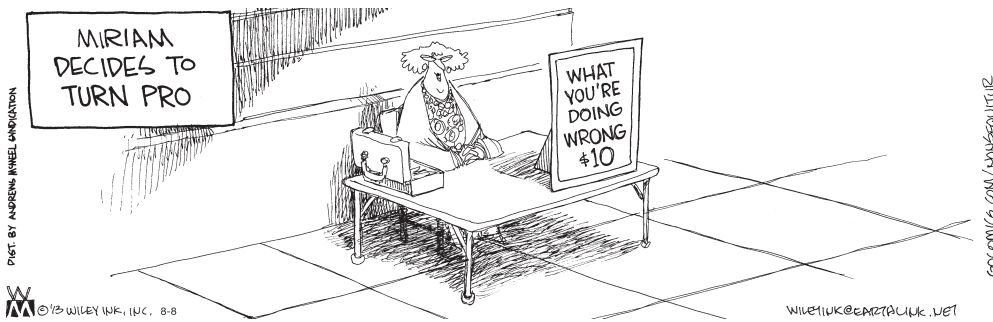
**BIZARRO**



**MUTTS**



**NON SEQUITUR**



**BABY BLUES**



**WIZARD OF ID**



**ZITS**



**ROSE IS ROSE**

