

Son won't pay college loans

Dear Annie: My 28-year-old son, "Jerry," will not pay his college loan bill — which is \$85,000 — even though he has a good job.

Jerry insisted that he had to go to an out-of-state college. Our agreement was that my husband and I would cover an amount equal to what an in-state school would've cost and that Jerry would pay the difference when he finished school. The total student loan started out at \$130,000, and we have paid it down to \$85,000. My husband, his stepfather, co-signed for it, and we have been stuck with paying it for seven years. It turns out that Jerry didn't even finish his degree. He flunked out of school and then lied to us about it.

Despite our repeated efforts to talk to Jerry about this, he ignores us. It has caused such heartbreak. He wouldn't even let us visit and meet our only granddaughter for over a year because he doesn't want to talk to us — just in case we

bring up the loan.

I am 66, and my husband is 59. We are looking forward to retiring in two years, but we have this student loan hanging over our heads. We both work for nonprofits, so our income is

certainly limited. Our son has bought two houses, bought two new cars, gotten married and had a child and still won't pay this loan. I have no idea what he has told his wife, but I'm sure it's not the truth.

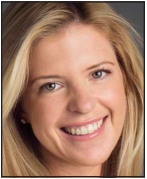
We have talked with an attorney, but I hate to have to sue my son. He never calls, visits or acknowledges our birthdays or Christmas — yet he adores his in-laws and his friends from college. He calls them his "college family." I am so fed up with this situation. I am really tired of spending therapy money talking about this. I have sent presents and cards and tried my best to be a good mother and grandmother — but to no avail. Should I just go ahead with the attorney? Any help would be so appreci-

ated. — *Sad and Over It, With Empty Pockets*

Dear Empty Pockets: Let's see whether I've got this straight: Your son agrees to pay part of his student loans, persuades your husband to co-sign the note for his loan, drops out of college and then lies to you and your husband about it. You and your husband have paid tens of thousands of dollars on the note, while your son has paid zero, but because you protected his credit rating, he was able to buy two houses and two cars. Is that right?

Obviously, he harbors a great deal of resentment against you, and refusing to talk about the situation — while he does nothing to own up to his obligations — only reinforces his permanent pout. Yes, I would recommend hiring a lawyer, if for no other reason than to force him to talk about it. Don't sue him unless you have to, but a strong letter from an attorney could at least bring him to the negotiating table. Your only hope is to start communicating, even if you have to force your son to the initial conversation.

DEAR ANNIE

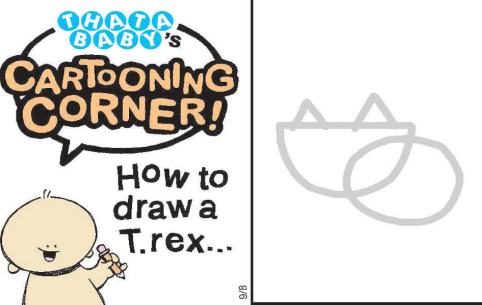


Annie Lane  
Creators  
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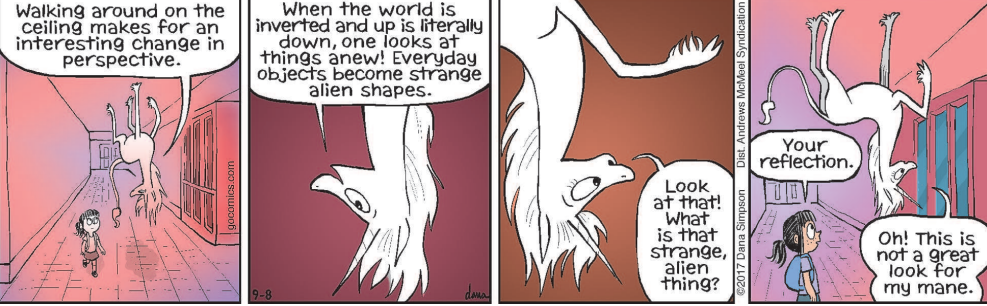
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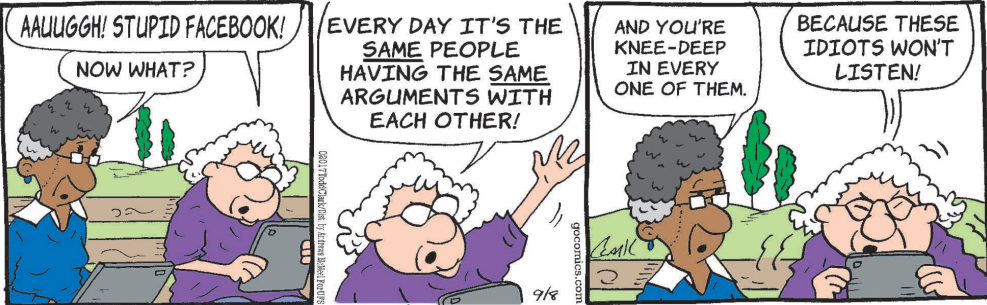
THATABABY



PHOEBE AND HER UNICORN



LOLA



SIX CHIX



MUTTS



BABY BLUES



ZITS



TOMORROW'S HOROSCOPE

By Holiday Mathis, Creators Syndicate Inc.

**ARIES (March 21-April 19).** You already have the tools for being perfectly happy in the moment, but those skills have been a bit neglected. You can access great contentment through your senses, emotions and detached observations.

**TAURUS (April 20-May 20).** Avoid getting stuck in an unhelpful brain loop that includes a lot of time-jumping. Stop and take note of how you're feeling, what you're sensing right now and what's going on in your immediate environment.

**GEMINI (May 21-June 21).** To meet today's challenge, it will help if you ratchet up your power in the situation. Power plays include keeping calm and determining your own mood. If you refuse to be reactive, others will conform to your mood.

**CANCER (June 22-July 22).** When it comes to winning your affection, the people you don't know have an unfair advantage. With the people who are familiar to you, inevitable and real problems crop up, while of course you'll be blind to the negative qualities of people at a distance.

**LEO (July 23-Aug. 22).** Not everything has to be assessed. In fact, overanalyzing can be tedious, and if done publicly, doubly so. It can be much cooler to have an experience without talking about it. Luckily, the habit of judging can be turned off as easily as the flick of a light switch.

**VIRGO (Aug. 23-Sept. 22).** Ideas can appear to be solid like mountains and continents when they are really more like changing weather. Ideas have an effect. But like a cloud crossing the sky, it's an effect that passes.

**LIBRA (Sept. 23-Oct. 23).** Your feelings are not the enemy. Emotions are messages that connect you intimately to the adventure of being alive. You might feel that you're not in control of your feelings, and you're not, but you can certainly manage them.

**SCORPIO (Oct. 24-Nov. 21).** Sometimes the strongest response is nothing at all. You've the option to ignore just about anything you want to today in your quest to focus exclusively on the good, right and wholesome aspects of life.

**SAGITTARIUS (Nov. 22-Dec. 21).** If you treat today's social opportunity as if it were the first and only time people are going to get to hear what you have to say, you'll likely deliver the message and overall impression you most want to get across.

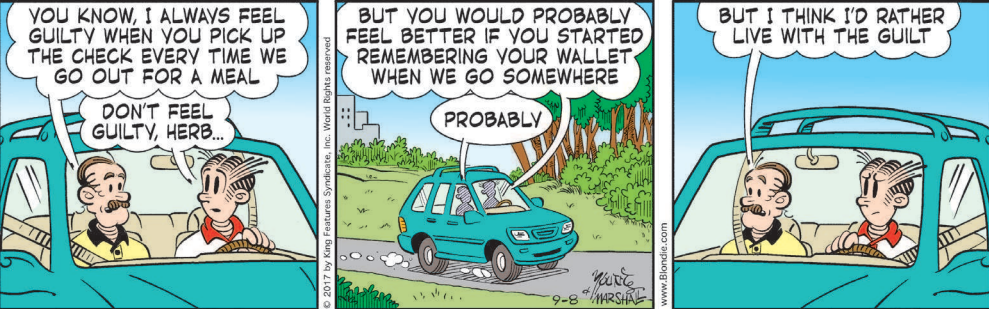
**CAPRICORN (Dec. 22-Jan. 19).** Wanting things to be different seems like the start of making them better, but it isn't necessarily so. Acceptance is more powerful than wanting. One recipe for quick change: Accept it; move it along a bit; repeat.

**AQUARIUS (Jan. 20-Feb. 18).** A little surprise will wake you up, invigorate you and stimulate your curiosity. Too much surprise, however, creates anxiety and destabilization. You'll be drawn to situations that are unpredictable, but only to a point.

**PISCES (Feb. 19-March 20).** Empathy and appreciation will go a long way toward helping you get comfortable and learn as much as you can about a new situation. When people sense that you feel and respect them, they'll let you in.

**TOMORROW'S BIRTHDAY (Sept. 9).** Regardless of your relationship status, life is made better through happier and more equitable agreements with others. You'll sharpen your communication skills and apply those skills to creating a better home life. You'll execute a masterful performance in October. Awe-inspiring events happen in December and May. Aquarius and Libra adore you. Your lucky numbers are: 3, 30, 14, 28 and 22.

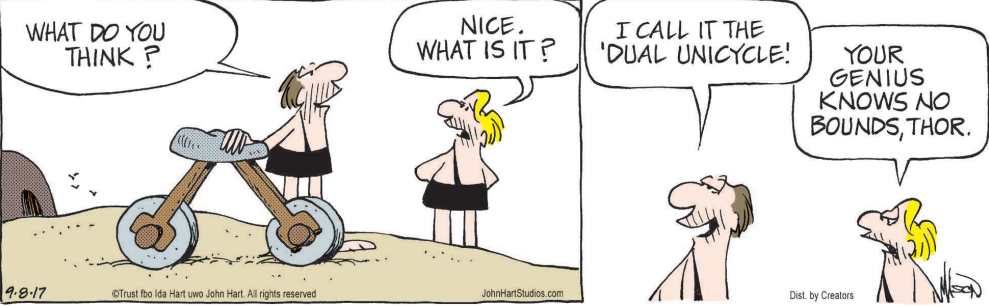
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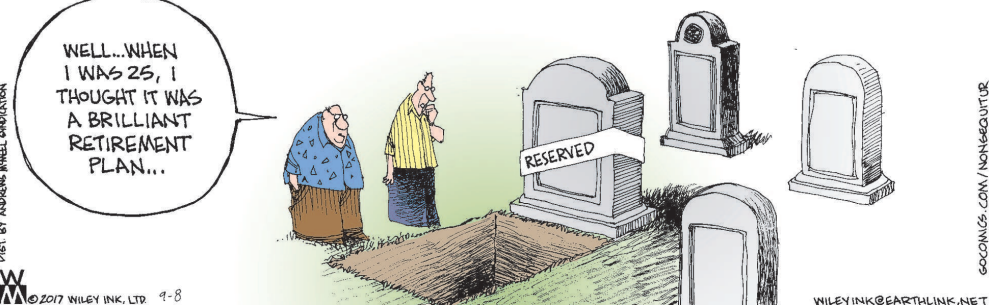
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ROSE IS ROSE

