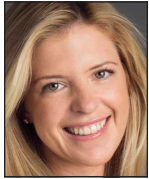


# Cleaning up son's messes

**Dear Annie:** A while ago, my husband and I co-signed a car loan for my son. At the time, he was financially stable. After about 2 1/2 years into the loan, we started getting late notices, as he was in financial difficulty. He ran into a situation with his job and was brought up on charges with the law. The car was eventually totaled, but I have found out there is still a balance of about \$5,500. Now the car company is looking to us for payment. He apparently was never on the loan; only my husband and I are. He has ruined our credit, to say the least, which has caused a rift in the family.

**DEAR ANNIE**



Annie Lane  
Creators  
Syndicate Inc.

About a year ago, he placed us in charge of our granddaughter's 529 plan. There is about \$27,000 left in the account. I recently got an email stating that my granddaughter is dropping out of college and that he wants to transfer the funds to his younger daughter. He wanted me to sign over the account to his ex-wife. I definitely do not want to do this. She is a spender, so I am afraid the children would never get the money

for their education. I would like to stay in charge.

My dilemma is this. I have called the company the plan is with, and because I am the owner, I could withdraw the \$5,500 owed to the car company. I would like to get this behind us. My husband and I are retired and just barely making ends meet, so there is no way we could ever pay back this loan on our own and have our credit restored. Any advice would be greatly appreciated. — *Sad Parents*

**Dear Sad Parents:** I would talk to an attorney to find out the best way to proceed and to make sure any additional funds (after the \$5,500 has been paid to your son's car company) go to your granddaughter's education and not to your son's ex-wife. I know it costs money to hire a lawyer, but you will save in the long run.

**Dear Annie:** In the past few years, I have learned to hate weddings. The ceremony is at an early hour, and then there is a long delay before the reception begins. What are guests supposed to do between those times, especially

those who have traveled a great distance?

There were several dinner courses, and the dance music played at an incredible volume throughout. It was impossible to converse with one's dinner companions.

When my daughter was getting married, we arranged that the formal photographs were taken before guests arrived. The ceremony started on time. The reception followed immediately after. The cocktail hour was just that — one hour. The meal was served promptly. And the dinner music was quiet. The dance music started only after dessert had been served, and guests had the option of taking their dessert and coffee in a lounge adjacent to the main hall, in the event that they weren't interested in the dancing and loud music.

I'm sharing this story in the hope that others will be inspired. — *Mother of the Bride*

**Dear Mother of the Bride:** As long as the couple don't mind seeing each other before the ceremony, taking photographs then is a great way to save everyone time and ensure the dance floor is full of happy guests later on.

## TOMORROW'S HOROSCOPE

By Holiday Mathis, Creators Syndicate Inc.

**ARIES (March 21-April 19).** You want to help, but you also realize that people might need to take things as far as they can on their own first. You don't want to rob anyone of the chance at the kind of confidence that only autonomy can bring.

**TAURUS (April 20-May 20).** Shakespeare suggested, "Assume a virtue, if you have it not." Dare to enact the virtue you seek today and you just may wind up with it by the end of the day.

**GEMINI (May 21-June 21).** If you found out that the whole world was made for you, would that change the way you enjoyed it? Maybe it was; maybe it wasn't. But there are certainly pleasures around you that are not to be missed.

**CANCER (June 22-July 22).** You'll finish the job you started to the very best of your ability, impediments notwithstanding. Most of them will in fact back down (even the inanimate ones), as if they realize that you're coming forward regardless.

**LEO (July 23-Aug. 22).** You're ready to follow advice, even though it may lead you far out of your way and take a great deal of effort. Well, you can't argue with success. And a proven success formula is something to adhere to as closely as possible.

**VIRGO (Aug. 23-Sept. 22).** People who talk about what kind of person they are may as well be waving a red flag in your face. Usually just about everyone is the opposite of what they proclaim, at least some of the time. **LIBRA (Sept. 23-Oct. 23).** Casual conversation will lead you to realize that you have stories you haven't quite learned how to tell yet, but you're getting better and better at it. In fact, you're

downright entertaining tonight.

**SCORPIO (Oct. 24-Nov. 21).** The people who make you want to put on your cool clothes, say your clever lines, behave as the best version of you — those are the ones to keep around. You're about to step up your game like crazy.

**SAGITTARIUS (Nov. 22-Dec. 21).** It won't pay to be too picky in matters of food or entertainment, but you can certainly afford to be picky in some matters this weekend — love, for one. You'll only be better off for being very selective in matters of romance.

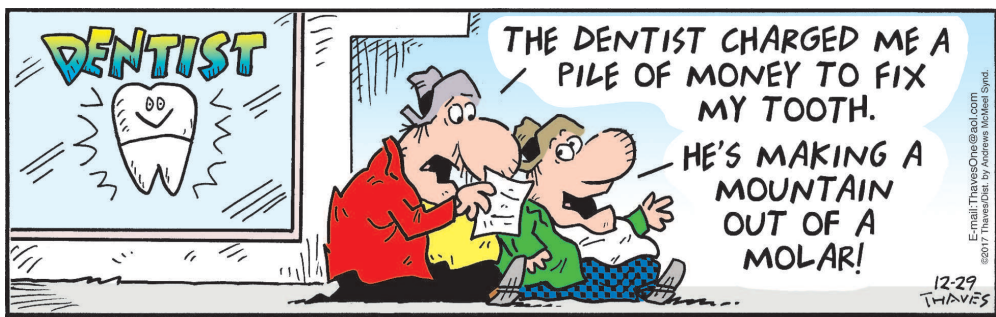
**CAPRICORN (Dec. 22-Jan. 19).** Before you do what you planned, consider that your day could go a few different ways. What if your favorite person was the one who was looking out for you? What would this person tell you to do?

**AQUARIUS (Jan. 20-Feb. 18).** You know free spirits, and you know people who have lived in the same place for decades if not a lifetime. You have something to learn from both these extremes now, as you experiment with your ideas about home.

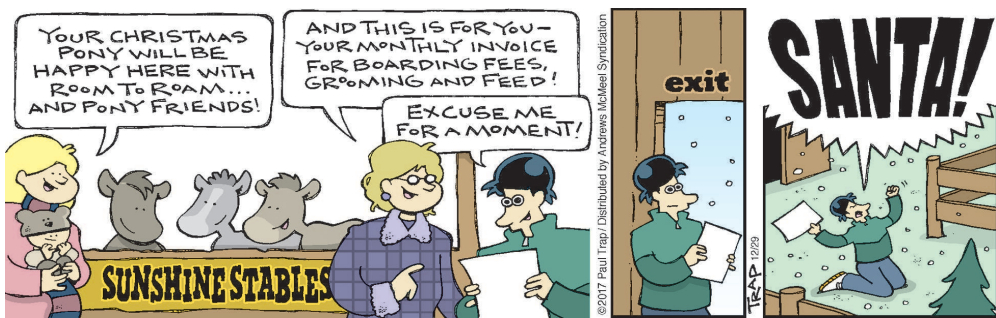
**PISCES (Feb. 19-March 20).** Life seems to be moving quickly, and it's why you will take many pictures. Also, your artistic eye is keen now, and you notice the pretty things, the unusual things and things that you're not likely to capture on any other day.

**TOMORROW'S BIRTHDAY (Dec. 30).** Your needs collide with those of another, and together you'll create impressive momentum in the next six weeks. January brings beauty you couldn't have planned if you'd tried. Friends will surprise you in March. Excellent publicity will help you expand your influence as well as your financial reach. Aries and Sagittarius adore you. Your lucky numbers are: 39, 4, 14, 47 and 28.

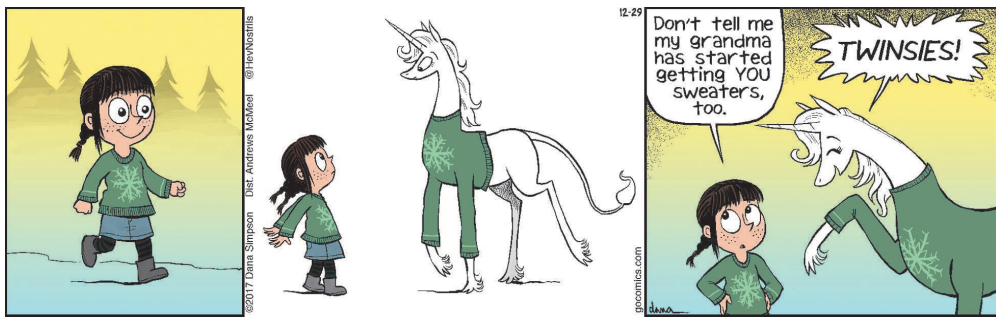
**FRANK AND ERNEST**



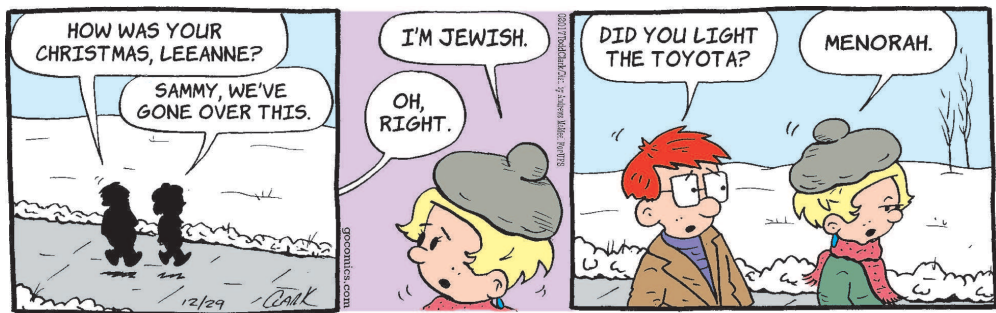
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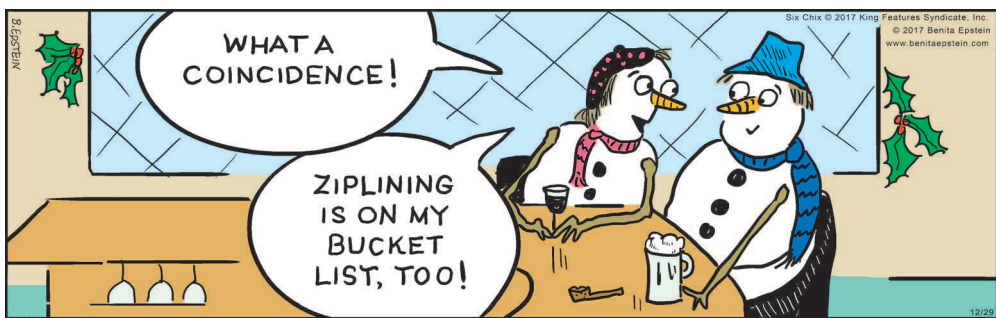
**PHOEBE AND HER UNICORN**



**LOLA**



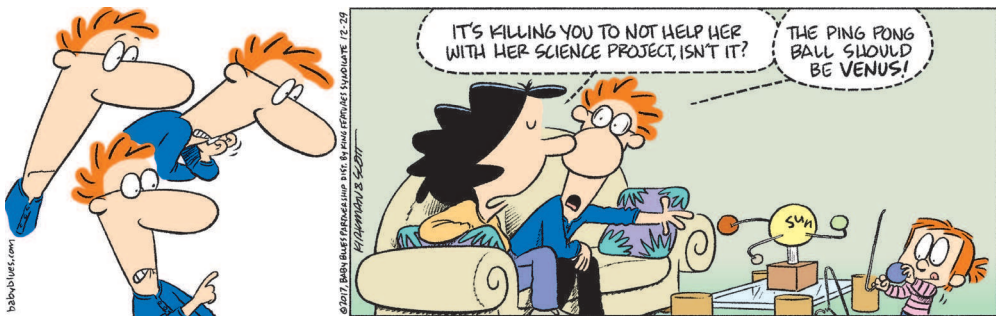
**SIX CHIX**



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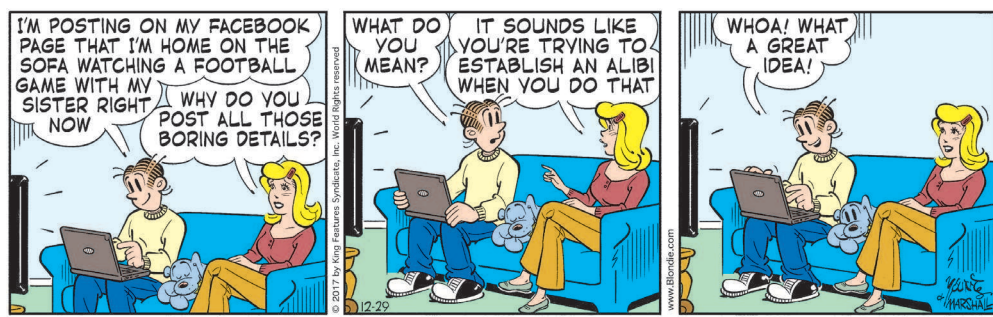
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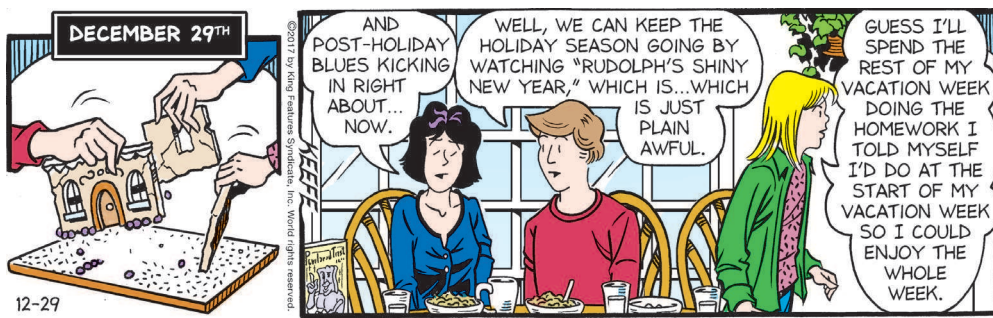
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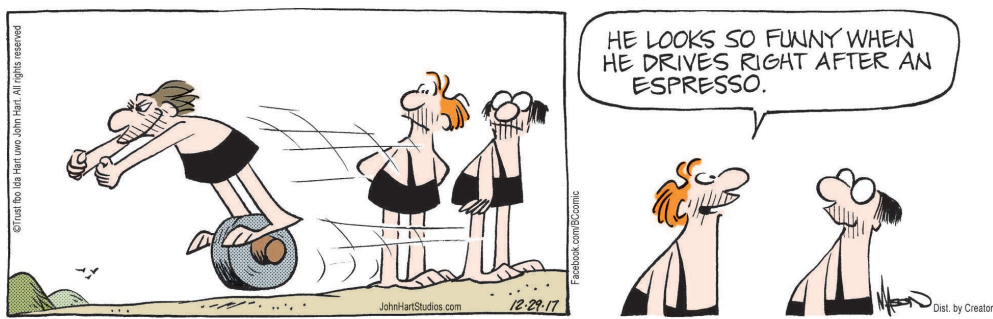
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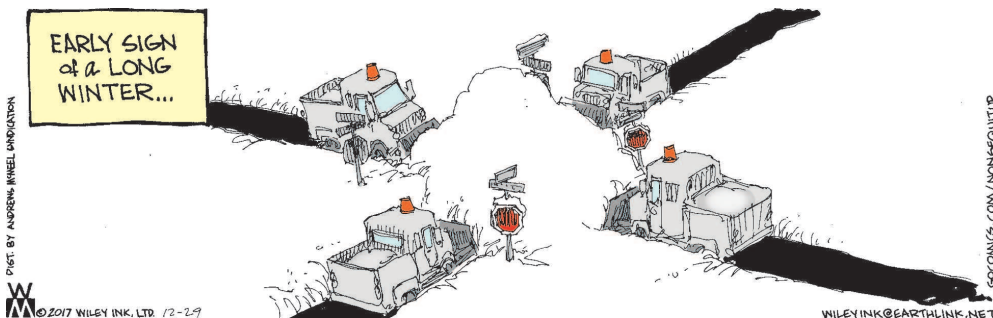
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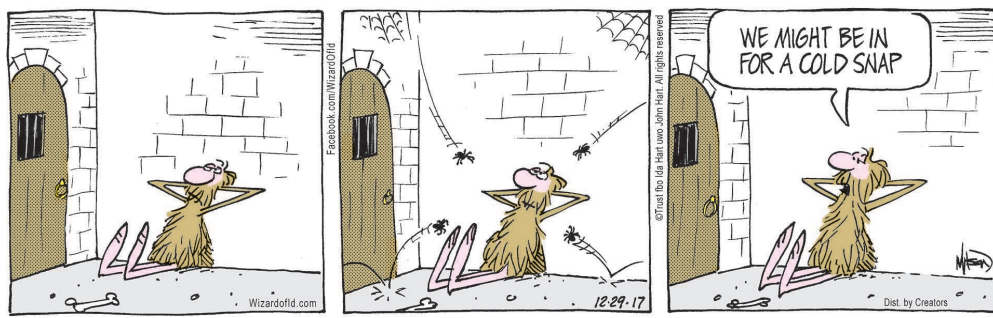
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**ROSE IS ROSE**

