



**Boss says get a credit card**  
Dear Dave,  
I recently got a new job that requires monthly expenses of almost \$5,000 that are reimbursed. I can't swing that kind of money right now, and my company told me to get a credit card to cover things. I'm trying to get out of debt, and I don't like this idea. What should I do?

who travels a lot, we give them a company debit card. If it's just an occasional thing, we'll give them money out of petty cash. But a company shouldn't treat its employees this way. That's just plain wrong.

It's a mystery to me how some segments of Corporate America have sold their employees on the idea of being the company bank. Ultimately, the decision is yours. If you don't mind covering your company's expenses and getting reimbursed, but you don't want to go into debt, you'll have to save and build up a \$5,000 business expense fund in a separate checking account. This should be used only for business expenses, and what's spent should be replenished immediately when they reimburse you.

You're in an unusual spot, John. Personally, I think this

is an unprofessional way to run a business. But if you like your job, and want to stay without taking on any more debt, the good news is you'll only have to fill up your expense account one time.  
Good luck!

Dave

**Well meaning, but misguided**

Dear Dave,  
My sister has bad credit due to a lot of late payments. She has finally started to change her ways and get control of her finances, because she and her fiancé want to make an offer on a house. The bank won't approve it if she is on the loan, and his income alone isn't enough to get the amount they need. His parents are well-off, and they have offered to co-sign on the loan. Is this a bad idea?

Rhonda

Dear Rhonda,  
It's a really bad idea. Those two have no business thinking about a house right now, and his parents are about to

**AG asks consumers to report difficulties correcting credit errors**

Attorney General Jim Hood is asking Mississippians to contact his office if they are having difficulty correcting errors on their credit reports. This consumer alert comes in response to the fact that all civil judgments should be removed by now, after reporting mistakes by the top credit agencies were discovered and addressed in recent years.

"Our office required Equifax, Experian, and TransUnion to change their business practices after we opened an investigation in 2016 into their mistakes on credit reports. Civil judgments should no longer appear on reports after June 2018, but they have until 2020 to finish making other changes,"

General Hood explained. "Navigating an error on your credit can be insanely difficult. My bank failed to make an automatic withdrawal, but my bank could not fix the error. I had to. After their online system was trying to force me to provide information I did not have, I called one of the companies and they were trying to make me send a copy of my passport and driver's license because they had my deceased father's credit history co-mingled with mine. These companies have made billions buying and selling our personal information without compensating us. Yet, when the company places an erroneous charge or information on our credit report, it is almost impossible to make them fix it."

Anyone who is having difficulty correcting errors should call the AG's Consumer Protection Division at 1-800-281-4418 or 601-359-4230.

General Hood launched an

extensive investigation into credit reporting practices in 2013 after his office received numerous complaints from Mississippi consumers about credit report errors and difficulty in correcting those errors. General Hood was particularly concerned about errors in the reporting of information related to public records, including civil judgments and tax liens.

The credit reporting agencies agreed to institute significant reforms beginning in 2017 and going through 2020. The reforms are related to the reporting of public records, as well as an agreement to conduct focused reviews of the worst debt collectors in Mississippi, address problems identified during the review, and implement new procedures for accurately reporting debts that are extinguished under Mississippi law, among other reforms. Last year, the credit reporting agencies announced enhanced standards for reporting public records. According to the agencies, approximately half of tax liens were not expected to satisfy the enhanced standards and would no longer be reported.

Dear John,  
Your company should be fronting the money for these expenses. When you talk about the cost of doing business, it's the responsibility of the company — not the employee — to pay expenses. If I send someone on the road to make money for my company, I pay the bills. It doesn't matter if you're talking about hotel rooms, airfare, or rental cars, those are my expenses. If it's someone

make things even worse with their loving, misguided help. If you need a co-signer, you're nowhere near ready to buy a home.

They need to slow down. I mean, they're just engaged. They don't even need a house at this point. They should get married, live in a cheap apartment for a while, and work on paying off their debts. After that, they need to save up an emergency fund of three to six months of expenses, then start setting cash aside for a huge down payment on their first, modest home.

These two have a bad case of house fever. And mom and dad need to step back, look at things objectively, and realize they would not be blessing these kids by helping get them into a home they obviously can't afford!

Dave

**Tiny home depreciation?**  
Dear Dave,  
Do you think the value of a "tiny home" would depreciate like a trailer?

Elizabeth

Dear Elizabeth,  
That's a tough one. I'm not certain they would depreciate like a trailer, but I don't think they would go up in value much, either.

Anytime there's a very limited demand for something, the price or value doesn't generally increase.

And there are very few people looking to buy tiny homes. The tiny home movement is kind of a niche thing.

It's a very narrow market, and something that doesn't have a lot of demand isn't going to appreciate.

I would avoid the tiny house movement if I were you, Romeo.

Don't invest in things that don't have proven track records and don't go up in value. I love real estate, but not tiny real estate!

—Dave

**Garden catalogs feed garden fever all winter**

**Dr. Gary R. Bachman MSU Extension**

As I'm writing this last Southern Gardening column of 2018, I'm trying to take one more look back before plunging headlong into the 2019 gardening season that's just around the corner. But I'm having trouble concentrating because the mail carrier is distracting me.

It seems like every day there is at least one new shiny thing in the mailbox that grabs my attention. And they're being delivered earlier than ever this year.

To what am I referring, you ask? To gardening catalogs, of course!

When I get a new catalog, it brings me back to my younger days going through the Sears catalog toy section. Now it's just big boy toys, and you know how it is with boys and their toys.

I've shared my obsession with gardening catalogs before, and it hasn't changed. Even though times have changed and most ordering is done online, there's still something I enjoy about thumbing through the latest catalog. The tactile sensation of turning the pages is like walking a winding garden path and wondering what's around the next curve.

When I'm looking through garden catalogs, I always have a stack of sticky tabs so I can mark the pages I want to go back to and have another look.

It's pretty common for me to get more than 30 different catalogs each year, not counting duplicates. That's a lot of

reading that I thoroughly enjoy, but to tell you the truth, I only order from three or four favorites in any given year. I know avid gardeners who order from a completely different set of their favorites, demonstrating the wide variety to choose from in the garden catalog world.

I also start most of the plants I grow from seed. There's something I like about considering the potential that's contained in a tiny seed. It reminds me of an Internet meme that was shared this fall. It asked: "Can you describe an acorn?" Of course, the answer is, "In a nutshell, it's a tree."

When I look at a tomato seed weighing 1/100th of an ounce, I don't see that small seed. I see a tomato plant that in three months will gift me and my family with 10 to 20 pounds of fresh tomatoes. If only we all lived up to that much potential!

Now, I'm not going to bore you with a list of my very favorite garden catalogs. If you're that interested, you can search the Southern Gardening archives online to see what I shared from time to time in the past.

What I'd like to see you do is not just toss those garden catalogs you get. My New Year's wish is for you to take the time this winter to find some plants you are interested in growing next year. You may end up not ordering anything, but I guarantee you'll be inspired to have your best garden and landscape yet in 2019.  
Happy New Year!

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