

Valentine's Day winner



Gaige Holt is the winner of the *Southern Standard's* prize package drawing on Valentine's Day. He won a counter full of fabulous prizes including a massage from At Last A Day Spa, dinner for two from Gondola, a candle from Exchange Furniture, and a gift card from Morrison Hardware, among a wide assortment of gifts.

Young adults must learn how to manage their money early

DEAR BRUCE: I have three kids: 19, 17 and 14. The trend that I'm seeing with them is that none of them have saved any money for their futures. When they get money they spend it on junk, designer-name stuff because it looks cool or whatever.

I wasn't the best example for saving money, but I want to reverse that trend. I am running out of ideas!

-- Charles

DEAR CHARLES: What do you mean you're running out of ideas? Ideas are a nickel apiece, but you have to put them to work.

First of all, you didn't tell me if your kids are working or going to school. Let's assume that the two older ones are

SMART MONEY

BRUCE WILLIAMS



working part-time. I would tell them that 60 cents from every dollar will have to be saved.

This would give them an idea of what it's like to pay bills and taxes like the rest of us.

Learning to save money is a discipline that will serve them all their lives. Ignoring it can destroy their lives. Start now.

DEAR BRUCE: What do you think about being debt-free?

-- Joseph

DEAR JOSEPH: By and large, working paycheck to paycheck is not a good way to manage your life; it doesn't give you a whole lot of choices.

You should be saving a little bit of money, and if you have some capital, you may be able to borrow more. That's not being debt-free, but it's perfectly acceptable.

Being debt-free is a goal I see no value in if you have the discipline to borrow money, use it wisely and invest it wisely.

How can you buy a house if you're debt-free? Not many of us can buy a house with cash. You see where I am going with this. Debt is a useful tool if it's managed wisely.

Send questions to bruce@brucewilliams.com.

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