

# MOTLOW STATE Reconnect

Tennessee Reconnect is a scholarship for ADULTS to earn an associate degree or technical certificate, tuition-free.

## Four easy steps to Reconnect:

1. COMPLETE

Complete application at TNReconnect.gov

2. APPLY

Apply to Motlow State at msc.edu/apply

3. FILE


File FAFSA at FAFSA.ed.gov

4. ENROLL

Enroll in a Motlow degree program at least part-time and launch your future

To be eligible for Tennessee Reconnect, you must:

- Not already have an associate or bachelor's degree.
- Have been a Tennessee resident for at least one year.
- Be determined as an independent student on the FAFSA.



# MOTLOW STATE

www.motlowreconnect.com

# How do I deal with non-paying renter?

DEAR BRUCE: A former renter owes us about \$2,000 rent. We gave her many breaks and trusted her for over 1-1/2 years. We had to evict her last summer.

She does not live up to her promises to pay and paid only \$25 this month (a good faith attempt for the court?). She has a full-time job with minimum pay. We are on the bottom of her obligation list.


We are in our 80s and won't live long enough to get paid off at this unacceptable rate. She says to take her to small claims court, but it doesn't enforce rulings and a lawyer is too expensive. Would you advise a collection agency? Do you have any other suggestions for how we can retrieve the money from her?

— S.A.

DEAR S.A.: I have news for you that you're not going to like. I would write off the debt and forget about it.

The fact that your renter paid \$25 on \$2,000 doesn't

SMART MONEY



BRUCE  
WILLIAMS

make a dent. She knows you're in your 80s and you won't live long enough to see the money. She probably has a lot of experience in court doing the same thing to other landlords.

Even hiring a lawyer would not help very much because she claims she has no money. Apparently, she has low income and no capital. If I were you, I would move on and avoid being so generous in the future with a person like this lady. I wish you well.

DEAR BRUCE: I'm 58 years old, disabled, with very limited income, and I need to purchase a vehicle, but I can't get credit due to bad credit. I can't get to my

doctors and that worries me. Can I do anything about my credit?

— A.D.

DEAR A.D.: You're in a bad situation and it's going to get worse unless you do something about it. First of all, you say you need a car. I suspect you are looking for a middle-priced vehicle. Go to any section of your town where you see used cars lots. You'll find dealers who sell cheap (I mean cheap) cars and will finance the whole package.

This isn't a great solution, but it is a solution.

In the meantime, don't try to repair your credit. But if you're offered credit and you need what's being sold and the price/terms are correct, jump in. This will kick your credit up a little bit each time you do it, but it's going to take time. Bad credit is hard to get rid of and easy to create.

Send questions to [bruce@brucewilliams.com](mailto:bruce@brucewilliams.com).

# Investors not loving Dollar Menu

NEW YORK (AP) — Wall Street is losing its appetite for McDonald's, believing that there aren't many fans of its new Dollar Menu.

Shares tumbled 5 percent to new low for the year Friday.

Value menus have become the tool of choice at fast food companies to generate traffic. In January, McDonald's revived its popular Dollar Menu, with items priced at \$1, \$2 or \$3.

But competition for mouths has never been more fierce. Rivals Taco Bell


and Wendy's responded with their own value meals and they've won some converts.

On Friday, David Palmer of RBC Capital Markets lowered his expectations for the company because of the lack of excitement over the Dollar Menu, on top of a worsening picture for the entire industry.

McDonald's may have cannibalized its own sales with promotions for the Dollar Menu, pulling customers away from its popular breakfast foods, Palmer


wrote. He also thinks the Dollar Menu doesn't have a "hero" item on it, something that will pull people into a McDonald's restaurant, rather than a Burger King or Taco Bell.


Palmer lowered his expectations for comparable-store sales by more than two-thirds, to 1 percent. Those sales, from restaurants that have been open for at least a year, are watched closely by industry analyst because they're a good barometer of the company's health.




# Here's a product that really has legs.

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# BIG SMO RETURNS TO CUMBERLAND CAVERNS FOR BENEFIT SHOW.



## KINFOKE CAVE SHOW

HELPING RAISE FUNDS FOR  
VANDERBILT CHILDREN'S HOSPITAL  
CUMBERLAND CAVERNS  
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LIVE MUSIC BY **APRIL 21st**  
**BIG SMO** ALL AGES  
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Miss McMinnville  
Corbin Hinson

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TICKETS AVAILABLE AT  
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# 4 ADDITIONAL ARTIST ON THE LINE-UP

Big Smo will once again take the stage in Cumberland Caverns Cave this spring, along with a list of other artists, as he headlines the second annual Kinfoke Cave Show, to raise funds for Monroe Carrell Jr. Children's Hospital at Vanderbilt, on April 21, 2018.

Marie Turpin, Critical Care Paramedic for White County and Dekalb County Emergency Medical Services, states she holds Monroe Carrell Jr. Children's Hospital at Vanderbilt very dear to her heart. She and her friend Jamie Brock presented the idea to their friend, country rap musician Big Smo, to hold a fundraising concert for the hospital.

With help from Jamie Brock, who has organized fundraisers in the past for Vanderbilt, the three, who all wanted to do a good deed to give back, they began planning the benefit show for Cumberland Caverns, in McMinnville, which took place for the first time in April 2017 and raised nearly \$11,000.

Big Smo, in a post on his Facebook page, stated, "Making Miracles Happen for The Vanderbilt Children's Hospital was such a big deal for me and my crew. I have this amazing medical facility to thank for my youngest daughter surviving premature birth with undeveloped lungs 14 years ago and I owe them much more than what I could ever repay. I want to thank everyone involved in this magical moment in my life! This is what KINFOKE is all about! Let's keep making a difference in people's lives & being the best version of who we are for the world to enjoy."

Turpin was pleased with last year's collection, totaling \$10,761, but she hopes to nearly double that figure this year, and has set the goal at \$20,000 to donate to Vanderbilt.

With the addition of up and coming artists Noah Garner, Zach Donegan, Addie Upfold and Gillian Leverette to the lineup this year, and Miss McMinnville, Corbin Hinson, hosting the concert, that goal just might be attainable.

Along with ticket sales, which are priced at \$15 for children 12 and younger and \$30 for adults, they are also offering sponsorship packages. For \$250, sponsors will receive two free tickets and the sponsor's name announced and placed on a banner. For \$500 sponsors receive four free tickets, as well as the sponsor's name announced and on a banner. Turpin says they will accept any amount offered as a sponsorship.

What devoted fans of Big Smo might be most excited about are the 15 VIP dinner tickets that will be available for purchase for \$100, which will entitle the purchaser to a two hour dinner with Big Smo and the other performing artists at Blue Smoke Barbeque in Sparta TN following the show.

These tickets have been limited so that Big Smo can spend one on one time with each of the attendees. Turpin says they are also planning two additional meet-and-greet events before the show, one in Sparta TN at Blue Smoke BBQ from 11am -5 pm and one in McMinnville, at Cowboys up Bar and Grill, from 5:30pm to 9:30pm where fans can purchase their tickets for the concert from Big Smo himself. Tickets for the benefit show are on sale now and can be purchased at eventbrite.com. For more information or to make a donation, contact SMO's team at caveshow2018@gmail.com.

Big Smo made his major label debut in 2014 with his album Kuntry Livin', which charted on three Billboard music charts. He was the star of the A&E series Big Smo, which followed his life and music career.

Monroe Carrell Jr. Children's Hospital at Vanderbilt, located in Nashville, has been named one of the nation's leaders in pediatric healthcare in the nation by U.S. News and World Report.

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