

News-worthy cake



Lisa Hobbs photo  
Reporting the news had a sweet side Wednesday when the owners of The Vanilla Bean Baking Company expressed their appreciation for coverage in the Southern Standard with a headline-grabbing cake. It was delicious.

Will good times continue?

DEAR BRUCE: Do you feel the current state of the economy will continue through 2018?  
-- B.C.

DEAR B.C.: I don't think my opinion is any better than a thousand others. But certainly, for the short term, it's a cinch there's not going to be any great withdrawal. Things are going well. Companies are turning a good profit, business is good and unemployment is down. All the things we asked for are coming to fruition. That having been said, I wouldn't just jump into the market because I think if I don't buy now, prices are going to go up and it's going to cost me. I would be selective in my investments. I am currently paying a great



deal of attention -- more than I have in the past -- because I think sooner or later the market has to make a correction. It always does. One of the things you can do to separate yourself from the herd is to put a sale price on your holdings, and if the market falls to that level, sell out. It's not the most pleasant experience, but you will get crucified if you just watch your investments fade away. One thing is always true: The economy is constantly in flux. It

may go up and down for a few days, or it may go down for a few days and then go up. If you're not able to handle that fluctuation, you're in deep trouble.  
DEAR BRUCE: My question is regarding the companies that help lower the interest rates and payments on your credit cards. When you sign up for the program, the one negative is that they close your credit cards so you can't use them while you pay them off. I understand that, but will my credit score drop when they close my credit cards, and how much would my score drop?  
-- George

DEAR GEORGE: You wrote that one negative is a debt settlement company will close off

your credit card, which is true in some cases, but certainly not in all. For some people, even though they had a problem, the necessity for having access to credit is overwhelming. Nonetheless, I wouldn't worry about your credit score dropping when the cards are closed. How much the score will drop is not relevant at this point. If you are getting help to negotiate with credit card companies, your credit is already in lousy shape and the only way to fix it is to get it completely cleaned up. Concentrate on that. Once you get your credit established again by paying all your bills, you'll be surprised how fast you can rebuild a credit score, which will then be attractive to many lenders.

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