



Take care of the basics
Dear Dave,
Dear Dave,

I just graduated from college, and I'll be starting my first real job soon. What can young adults, who are just getting started, do to avoid money problems now and in the future?

Dear Ben,
Congratulations! I'm glad you realize the importance of being responsible with your money and planning for things down the road.

There are three or four important things a recent college graduate — or anyone, really — can do to make the most of their money and protect themselves financially. The first is to always live on budget. When you write down a budget on paper, and give every dollar a name before the month begins, it helps you know what your money is doing instead of leaving you in a situation where you're wondering where it went.

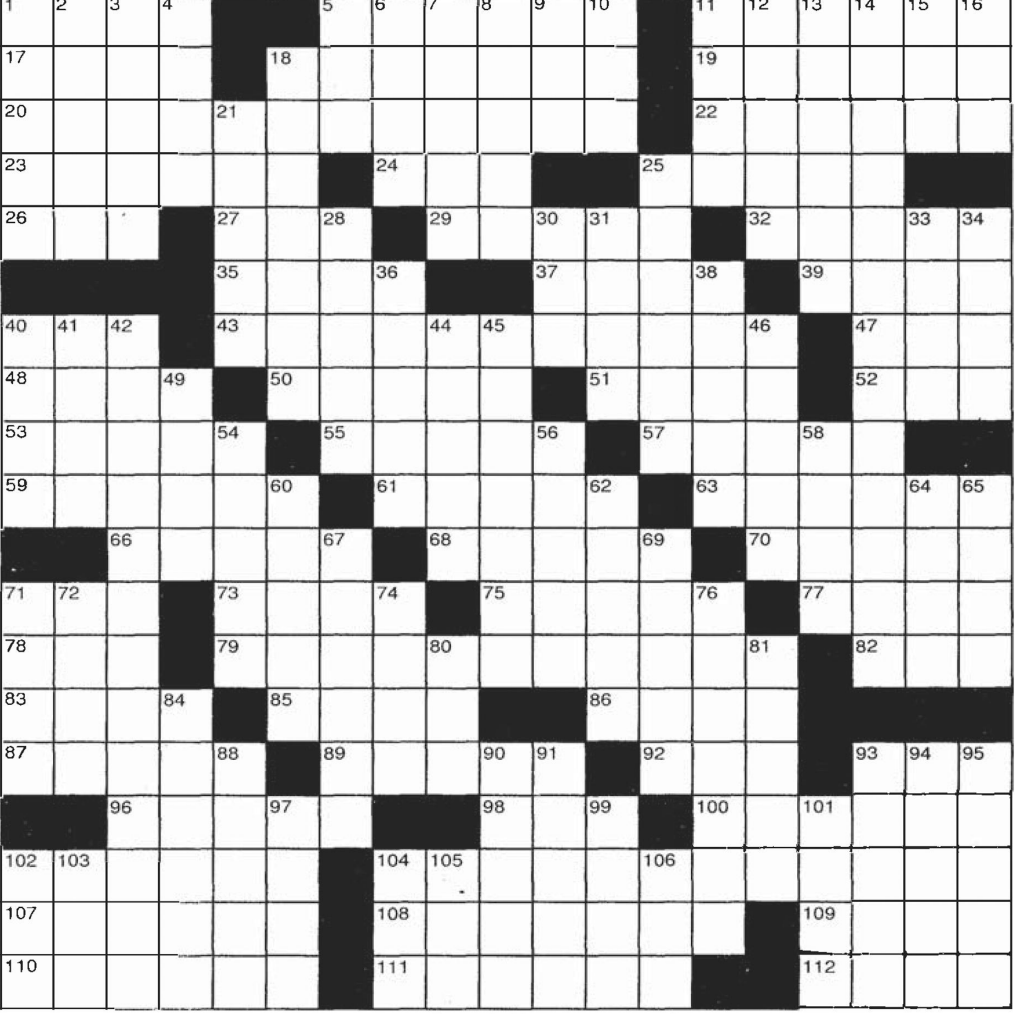
Two more important practices are saving money and staying out of debt. Your income is your biggest wealth-building tool. When you're saddled with debt, your money goes to creditors instead of into your pocket. Saving money prepares you for all the things life will throw at you — both good and bad.

One more thing I'd include is investing. I know you're young, but you still need to think about life after retirement. If you start investing just a little bit each month now in good mutual funds, you could easily retire a millionaire.

These are all very simple, basic things, Ben. But they'll make a huge difference in your financial situation now and in the years to come!

Creativity is the key
—Dave
*Dave Ramsey is CEO of Ramsey Solutions.

- 5th June**
- ACROSS**
1 Actor Byrnes et al.
5 Grinned
11 Singer Teresa
17 Tar, to Tomás
18 "Lili ___"
19 Quit the rat race
20 Pram, stateside
22 Object of Scarlett's desire
23 Commence
24 ___ Clemente
25 Prepare to propose
26 Dracula's dislike
27 Conger
29 Merciless
32 See if clothes fit
35 Old French coins
37 Wallace Beery's nephew
39 Napper's perch
40 Nancy Kassebaum's dad Landon
43 Amorous
- couple, figuratively
47 Strike caller
48 Gwen, in "Damn Yankees"
50 Start a round of golf
51 Repast
52 Tournament's free pass
53 Watson's creator
55 Pastrami purveyors, for short
57 Like soggy chips
59 Brute
61 Oxidizes
63 Postal purchases
66 Of warships
68 Daytime serials, to fans
70 Skyline feature
71 Valise
73 Special nights
75 Singer Bob or Jakob
77 Slopes covering
- 78 Lob's path
79 Pieman meeter
82 Sibillant letter
83 Hayes of "Will & Grace"
85 Delia Ephron's sister
86 Novelist Morrison
87 Leverets
89 Maiden
92 Fearless flier
93 Neighbor of Fla.
96 Newspaperdom
98 Winner at Bull Run
100 Jaguar's kin
102 Poet Smith
104 Turkey popper-upper
107 Church plates
108 "The Betsy" author Harold
109 Pedigree chart
110 Herbert and Frank
111 Caroler's word
112 "Aeneid" volcano
- DOWN**
1 Subsidized
2 ___ queen
3 Pat Boone's daughter
4 ___ mouthful
5 Hinder
6 Makes a mistake
7 Surplus surname
8 Intended
9 Chang's very close brother
10 Disappointing grade
11 Cereal variety
12 Program again
13 Poetic atmospheres
14 February 14 question
15 Prior, in poetry
16 Spanish king
18 Fare
21 Rooster's comb
25 Rascals
28 Emulated Lorelei
30 Sometimes it's bitter
- 31 Capacity
33 "I am the captain ___ soul" (W. Henley)
34 Where hackles are raised
36 Drive member
38 Meet parts
40 Opera singer Frances
41 Grebe kin
42 Magical transporters
44 Humdingers
45 Serial unit
46 Louvers
49 Caesar's dear
54 From which wind chimes dangle
56 Lingers
58 What up-standing individuals lose
60 Alice Hyatt's portrayer
62 Disunited
64 Paid experts
65 Uses needle and thread
67 California crop
69 Mead's hangout
71 Slangy party
72 Field of study
74 Peppy
76 Sgts., e.g.
80 Felonious flight
81 Esther, to Mordecai
84 Sciatic et al.
88 Catcher in the Rhine?
90 Freshman at Annapolis
91 Naturopathic curatives
93 On the qui vive
94 Star of "Pride and Passion"
95 Bewildered
97 Shrink meeting: abbr.
99 Exude
101 Major follower
102 May's season: abbr.
103 "The ___ of Physics" (Fritjof Capra)
104 Refrain bit
105 Coal scuttle
106 Unbroken



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