

# Experts provide advice for a fiscally sound '10

By JENNA MINK  
The Daily News

It caused headaches in 2009 and, this year, money is the focus of many resolutions.

As people seek to improve their finances, local financial experts offer advice for managing money.

First, a person needs to set reachable goals, said Jason Claycomb, investment adviser at Raymond James Financial Services in Bowling Green.

"You need a game plan but, to have a game plan, you've got to know what the score is," he said.

In other words, people should review their finances. They should look at their expenses, their credit card transactions, their checking account and their assets, and then determine where they want to end up.

Creating a budget also is a good first step toward a heavier wallet, said Steve Wheeler, financial adviser with Holland CPAs and Wealth Management in Bowling Green.

"Better financial health is difficult. It takes effort, dedication," he said. "You can't do it all instantly."

People should make the proper initial investments, such as certificate of deposits, the money market or any type of short-term commercial paper, said Jacob Harper, financial adviser with Edward Jones in Bowling Green.

And people should never invest in something they do not understand, or with a person they're unfamiliar with, Wheeler said.

"Don't do a Bernie Madoff," he said, referring to the tycoon who defrauded investors of billions of dollars. "If it sounds too good to be true, it is."

People should also know why they're investing - for retirement,

for a nest egg, for an emergency fund - how long they plan to invest and when they might need that money, Wheeler said.

The stock market has been on a rollercoaster since 2008, when it tanked. If a person makes the right investments when the markets are risky, they can get a bigger return. But they have to be smart about it, he said.

Claycomb recommends people initially invest in an employer-sponsored plan, such as a 401(k).

"That is normally, nine times out of 10, the best place you can save," he said. "It's pre-tax dollars; it's gross tax deferred."

Over the past year, many turned to gold investments as gold prices plummeted. Several gold investors tout the metal as durable and valuable, making it a sound investment.

But Harper said he recommends investing no more than 5 percent of one's money in gold.

"When you invest in commodities, (they) can be very volatile," he said.

But before they invest, many people resolve to get out of debt.

"Right now, cutting your debt is one of the best resolutions you can have," Harper said. "But it's difficult to achieve."

People should first look for simple ways to cut costs, such as skipping that daily cup of coffee or bringing lunch to work, he said.

While people tend to focus on slicing expenses, they should also concentrate on increasing their income. They should seek ways to bring home more money, such as working more hours or finding a second job, Claycomb said.

"I don't think people think (about income)," he said. "They look at their checkbook and

worry about that; they don't think enough about increasing that income column."

Credit card debt caused problems for many in 2009. The credit card is "kind of a necessary evil," Claycomb said. "The minute you keep a balance on your credit card, you need to start hitting the panic button. You need an immediate plan for attacking that debt."

In fact, the best way to maintain a good credit score is to constantly review credit card debt. A person's debt should be no more than half his credit limit. For example, if the limit is \$1,000, the debt should be no more than \$500, said Kim Lindsey, owner of Prestige Title in Bowling Green.

If a person exceeds that debt amount, he should make bigger monthly payments. And credit card users should always make payments on time - the earlier the better. A prompt payment shows credit officials that you're responsible, which helps credit scores, she said.

"If you don't have to use a credit card, don't use it," she said. "Use cash."

Still, as unemployment rates continue to soar, many jobless people have overused their credit cards to make ends meet.

When people lose their jobs, they should evaluate their options before making rational decisions, such as emptying their 401(k), Claycomb said.

"They immediately think, 'Where do I have a chunk of money,'" he said. "But, really, that's one of the last places they should look."

Unemployed residents should turn to their personal savings or even lines of credit before tapping into their retirement account. Money taken from 401(k) accounts is taxable, like ordinary income. So, if a person lost a job near the end of the year and made \$50,000, then he took \$20,000 out of his retirement account, he would be responsible for \$70,000 in income taxes, Claycomb said.

And, like people who want to improve their finances, those who are trying to stay afloat should make a budget, Wheeler said.

"Most spending can be controlled," he said. "Cash coming in must at least equal cash coming out."



Hunter Wilson/Daily News  
Tony Bishop (center), director of Hot Yoga, does a yoga demonstration with Hot Yoga regulars Ashley White (left) and Kellie Stice on Saturday at the Health and Wellness Expo 2010 at the Sloan Convention Center.

# Expo turnout shows health is on minds of many in BG

By NATALIE JORDAN  
The Daily News

While cold air dominated outside, it did not stop several hundred people from showing up to the 13th annual Health and Wellness Expo at the Sloan Convention Center.

From 8 a.m. to noon Saturday, a steady flow of adults and children walked up and down the partitioned aisles visiting the various booths - some carrying canvas Graves-Gilbert Clinic bags, others carrying The Medical Center plastic bags filled with informational pamphlets and goodies the booths provided.

"It is going amazingly well," said Doris Thomas, vice president of marketing and development for Commonwealth Health Corp., the parent company of The Medical Center.

Sponsored by The Medical Center and WBKO-TV, the expo is beneficial to the community, Thomas said, giving people the opportunity to learn things that can improve their health and make them aware.

"I think people really do appreciate the free health screenings and the information here," she said.

The expo featured about 16

free screenings for various conditions and illnesses, including balance, body fat, depression, eye pressure, pulmonary function, and strength and flexibility.

Bowling Green resident Felicia Bland came specifically for the blood glucose screenings, which were being done at the Heart Institute booth. Concerned about the diabetes trait on both sides of the family, she wanted her daughter, Kerprecia Ballard, 16, who suffers from a condition under the umbrella of traumatic brain injury, to have her blood glucose screened.

Bland said Kerprecia's doctors were antsy about performing the procedure to check her blood glucose level - pricking her finger.

"It was simple here," she said.

While Bland's main purpose was the screenings, she became fascinated with a standing wheelchair provided by The Standing Company. She said in school Kerprecia is confined to a wheelchair and at home she crawls, since she cannot walk with her condition. The chair is something her daughter needs, and something insurance will not take care of, Bland said.

"This is our first time at the expo," she said. "We came for one

reason, but we've seen so much other stuff ... I didn't expect this."

In addition to the screenings, several demonstrations were done, including a Hot Yoga demonstration and a jump rope demo from Natcher Elementary School's Jumping Jaguars. Also, 74 vendors - such as Hartland Massage, Curves, The Medical Center, Hospice of Southern Kentucky, Home Instead Senior Care and Community Action of Southern Kentucky - touted their services as people walked by or stopped at their tables.

Katie Jennings was no different, as she promoted the Nutrition Center's stress reliever pill she had on display for people to take.

"That's a stress reliever," she said as people stopped and looked at the liquid pill in its packaging. "If you find yourself in a stressful situation, put that little liquid under your tongue, and it calms you down. It's all natural, made out of five flower essences."

Neither was Chris Mitchell, with CrossFit Old School on College Street between Fifth and Sixth avenues. He told of the gym's purpose to anyone who stopped to listen.

"It's a community-based program. We're big on teaching technique and form," he said. "Functional movement at high intensity, that's what we're about."

With health care reform a topic of interest, Dr. Jeremy McWhorter, a local chiropractor, said he thinks having a wellness expo is fantastic. He said that he wasn't sure what to expect with the weather, but that the attendance shows people really are interested in their health.

"I got a lot of information, and it was very educational," said Bowling Green resident April Anderson. "This is just a wealth of information for the community."

## Hope in Messiah offers beginning Hebrew instruction

By The Daily News  
Hope in Messiah Congregation is again offering a beginning Hebrew class as a service to the community.

The class begins Saturday and runs from 9 a.m. to 10 a.m. for 10 weeks. Classes will be held at Hope in Messiah Congregation, 2107 Old Louisville Road. The cost for the entire 10 weeks is \$10, which includes the workbook and other materials.


Those interested should call Hope in Messiah at 303-9410 or e-mail the congregation at HopeinMessiah@insightbb.com so enough workbooks can be ordered.



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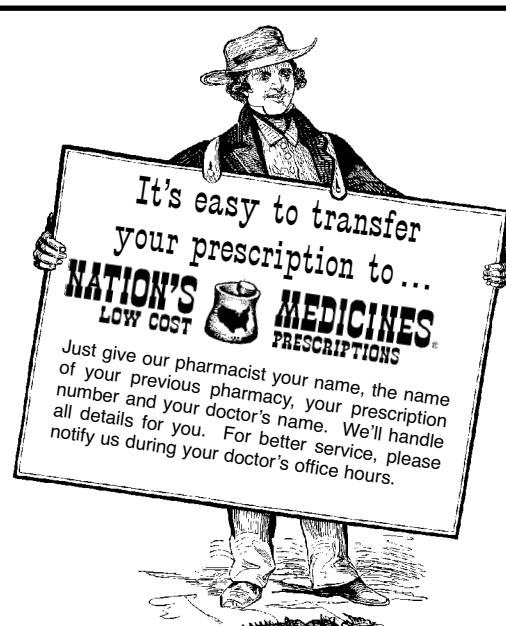


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## Do You Know A Young Adult Like Jessicka Judd?

### Example of Past Jefferson Award Winner



Jessicka Judd was a Jefferson Award Winner in 1998 when she was only 15 years old. She helped out the nursing staff at Caverna Memorial Hospital and later started a junior volunteer program there, giving many area teens experience in the medical field. This year we are choosing a young adult, 25 years or younger, as one of our four Jefferson Award winners. If you know of a young person worthy of recognition in public service, nomination forms can be picked up at the Daily News or WBKO-TV. Or you can get a form online at [bgdailynews.com](http://bgdailynews.com) or from [www.wbko.com](http://www.wbko.com)

Deadline for Nominations is February 16, 2010

