

By Paul H. Sutherland

Help Someone in Need of Helpin'

Since my early teens I have searched to find the truth about success, and I have been advising people on their finances and managing global investment portfolios for over 25 years. I welcome your questions and hope my answers can help you feel happier, more successful, and more at ease about your finances.

All my friends have money and time but not me. I have two kids and two part-time jobs. My friends are taking trips to help people in Africa with their time and doing all this good stuff with their income. What can I do to help the world? Be a good, present parent, and be responsible, honest, and helpful at work. Besides just living with virtue, there are three very simple things you can do: 1) Have your 401(k) and other investments invested responsibly in sustainable, ethical, and responsible companies. 2) Consider switching to the Working Assets credit card, which donates a bit of each of your charges to charities and good causes. 3) Smile and be helpful. A friend calls this “doing what is in your field of vision.” He says, “If you see ‘em in need, you help ‘em.”

An understanding smile, helping someone on the bus, giving up your seat so someone else can sit comfortably — all these things don't cost a thing. Also, live simply, eat a happy, plant-based diet, and recycle and reuse. Attitude does more good than you will ever know.

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If my credit score is ruined, am I destined to be carless and homeless?

As a school project on budgeting, my son Keeston found a home for sale on the Internet for \$1 in Detroit. On his budgeting worksheet, he put his housing payment at \$0. Of course, his teacher didn't find that funny at all (we live on Maui, where housing is expensive). My point is, there are places in the world where you can buy a home and not have to borrow. Also, no one says you absolutely need to buy a home. Many people like the flexibility, low cost, and fewer hassles that come with renting. Renting is especially attractive if your job situation is unstable, or you think you might like to move in the next five or ten years. So, no, a ruined credit score doesn't need to make you homeless. Many people hate debt, and they save in order to pay cash for a new home. It is silly to buy into the paradigm that you need to have a heavy debt burden to be happy in a home. Debt causes more problems for people than any other financial tool, so it must be used wisely or not at all. As for a car, there are junker used cars that can be bought for less than the first few payments of the average car loan. Most important, don't worry. Many people live happy lives in modest homes, driving around with rusty wheels. I grew up that way; maybe you did, too.

My husband and I feel so *stuck*. We bought a home five years ago, and it is worth exactly what we owe on it: about 20 percent less than we paid. Our kids are nearly out of school, and we want to downsize and move to a vibrant city, but we would lose our down payment if we sold the home. We enjoy working and work hard but have little saved, except for my retirement plan at the school where I teach.

Should we sell and rent? Should we just stay put until the market recovers? Actually, I know it's not very "right," but I am angry we ever bought this house.

You're not stuck. Being stuck is a state of mind and a choice. Let go of the anger and start looking for what you would want in the city. Maybe rent an apartment for a month and try city life for a while. The universe seems to open up for those who have a real and sincere desire. I think there's a great chance you will find happiness if the city is right. It might not work out exactly as you planned. You might have to come up with money to sell your home, and you might have to rent or lease a condo in the city, but if that moves you toward your goal, so be it.

Embracing reality helps when making life decisions. I would suggest you admit the fact that your home lost value, and recognize that your anger does no good. Also, like everything in life, there is a cost for both time and money. You might not be able to retire as early if you move to the city and sell your home at a loss, but then again, if

you're only surviving where you are now, and you would be *living* in the city, then go for it. The ultimate situation is to be where you can live wholly and completely.

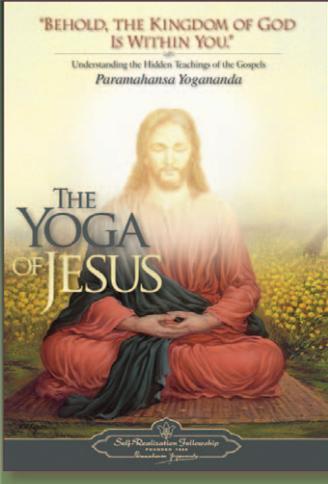
This column is not designed to give complete financial, accounting, legal, or regulatory advice.



Paul Sutherland is president of Financial & Investment Management Group. He is the author of *Zenvesting: The Art of Abundance & Managing Money*, and *The*

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