



BANKING FEATURE

## Let's Talk Money

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Money-is it really the dreaded thing to discuss? I love talking about money. Especially when my wife is discussing purchasing something new. My favorite response is "let's wait." Nonetheless, money must be discussed. I don't know if you are like me or not, but I will always be willing to discuss money unless it is going to cost me. As soon as I know I am going to have to "pony up," I get indescribable heart palpitations and shortness of breath.

I have gone to the doctor, but he says there is no cure for my illness. However, I have found a homeopathic solution. I have realized that I have nowhere near made it. Yes, that is right. I am not as financially sound as I would like to be. The reality is that most people are not. However, they will never reveal that to you. Money is a private thing. Yet it is the very thing that keeps us moving every day. We know that everything stems from money in one fashion or another.

We all want more money, and we all want to retire sometime. How can we accumulate more wealth? We can only do so much. Of course there is always the reality of everyday life. That old phrase "just when we get ahead, something else comes up"

can be ever so true. As we speak, my wife is trying to get one kid to finish dinner. One kid is in my office with me trying to learn the alphabet, while the other two are finishing chores that should have been done three hours ago. Hopefully everyone will get to bed without another broken mirror in the bathroom, another stain on the couch, or footprints of dog poop everywhere I put my bare feet in the house because someone forgot their shoes were on.

My point is that I know how life is. I know that living is expensive. I also know that when you are done for the night, you have nothing left and nothing else to give. That, my friend, is your greatest asset. That is when your money should be working. Money

does not need rest, sleep, or that Starbucks coffee to keep going. All money needs is direction. Open your mind, allow a little creativity, and you will find secure and safe ways to put your money to work for you.

Before my wife gets finished clipping coupons and writing my "honey do" list for the evening, I will leave you with this point: Get rid of the bank CDs. They don't pay enough. They don't give high enough interest. They are not liquid. Heck, there are money markets out there that have much higher interest with no minimums and no commitments. Until next time, keep pinching those pennies.