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1	9	7	4	2	3	5	8	6
2	3	8	1	5	6	4	7	9
4	5	9	3	7	2	8	6	1
6	7	1	9	4	8	3	5	2
8	2	3	7	1	9	6	4	5
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DAVE SAYS:

Do I need a will or a trust?

Dear Dave,
 Can you please explain the difference between a will and a trust? Which do you recommend?
 Mark



DAVE SAYS
 Financial Straight-Talk

by Dave Ramsey www.davesays.org

Dear Mark,
 Everyone needs a will, but not everyone needs a trust. A trust is something you put money into after your death by virtue of your will. A will, on the other hand, tells everyone what to do with your

stuff when you die. One of the things it could instruct people to do is put some of your money into a trust for your kids. It would become their money when they grow

up, but until then it would be managed for them in a trust account.

These days there's also an animal running around called a living trust. This is a document that will cost you anywhere from \$1,500 to \$4,000 to have drawn up, and it's really overdone in the estate planning world. It's not needed nearly as much as some people would have you think. To tell the truth, it's more of a gimmick than anything else. The idea is that you put everything you own in trust now, and when you die you save on probate

taxes.

It's a good theory, but the downside is that once you do it you have to operate your life in a trust. And that's a real pain in the butt!

—Dave

Testing the career waters

Dear Dave,

I'm applying for a new job. I like my current job, but the other position would be ideal. Should I tell my boss that I'm applying for the job?
 Anonymous

Dear Anonymous,

I think it has a lot to do with your situation at work, and if your integrity comes into play. There's nothing wrong with looking at the menu when you're on a diet, but if you've told your boss or supervisors you're not interested in another job, you need to let them know things have changed.

The big thing here is that you make sure you treat other people the way you would want to be treated. I'm an employer, and I have about 300 people on my team. I don't expect these guys to tell us every time something pops up that might interest them. I do, however, expect my leaders to let me know if they have someone who is so unhappy here that they're looking for other work.

Your relationship with your company and supervisors plays a big part in this, too. I'd speak up if there was something they could do to change my situation from good to ideal. But in a lot of ways, it all goes back to how you would want to be treated if the situation were reversed. Remember the Golden Rule? Just looking at things from that perspective can answer a whole lot of ethics questions!

—Dave

* For more financial help, please visit daveramsey.com.

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