



Brianna McCurran
NERD
WALLET

Avoid 'money hangover'

"Ask Brianna" is a column from NerdWallet for 20-somethings or anyone else starting out. I'm here to help you manage your money, find a job and pay off student loans — all the real-world stuff no one taught us how to do in college. Send your questions about postgrad life to ask.brianna@nerdwallet.com.

Q: I want to travel this spring, but I don't have a lot of extra cash. How can I make it happen?

A: Spring break doesn't just belong to college folks tired of pulling pre-midterm all-nighters in the library. Everyone needs an excuse to indulge, whether or not you're in school.

But jetting off for spring break like you might have in college is pricey (and seems exhausting after age 22). I searched the travel comparison website Kayak for weeklong all-inclusive resort vacations in Cancun, Mexico, booked one month in advance. For a trip in late March, the average cost was about \$1,600 per person, which included flights, a hotel room and meals.

That is a ton of money for someone who doesn't have any extra cash.

Bottom line: You have no "extra cash" if you have no emergency savings. You have no "extra cash" if you're wondering whether you have enough room on your credit card. But with some planning and forethought, you can have an emergency cushion and a vacation, too.

Try this plan: Do something small, cheap and slightly less extravagant; save a little for emergencies; and then plan a guilt-free trip next year with money that's actually in your bank account — the very definition of "extra cash."

PROTECT YOUR FUTURE FIRST

Proactively saving money for emergencies you can't predict is more important than a big vacation. Find the money by cutting a subscription service you don't use or getting rid of extras on your cell phone plan you don't need. You don't have to sit at home watching HGTV until you have three to six months of expenses saved, though.

Save \$500 first, then reward yourself with a meal out. Get to \$2,000, and take a day trip somewhere. After that, you'll be in a better position to spend on things you want simply because you want them. Add up your basic expenses each month, and keep saving until you can cover three months' worth, then six months'.

TREAT YOURSELF CLOSER TO HOME

While saving up, you're still allowed to do cool stuff. The trick is to pay for that stuff in cash so you're not building credit card debt at the same time.



WANTED!

QUALIFIED EMPLOYEES,
PROACTIVE BUSINESS ATTITUDE

MICHAEL D. BATES
Staff writer

After routinely placing near the basement of the unemployment rate charts, Citrus County finally hit rock bottom in January by posting the highest rate in the state. What's going on? Depends on who you talk to.

Rusty Skinner, chief executive officer of CareerSource Citrus Levy Marion, said January was somewhat of an aberration.

"This is a trend we see every January as seasonal employees, hired for the holidays, return to the labor force," Skinner said. "What is important is how we fared over the year."

SO, HOW DID WE FARE?

At 6.0 percent in January, Citrus County was higher than the next three counties, Sumter, Hendry and Highlands, which weighed in at 5.9, 5.6 and 5.6 percent, respectively.

One month earlier, in December 2017, Citrus County's rate was 5.4 percent. But one year ago, it was 7.0 percent so, in that respect, Skinner is right in saying that conditions are better now.



Rusty Skinner
CAREERSOURCE
CEO

WHAT ABOUT THE ACTUAL LABOR FORCE?

Good question and a good indicator of economic conditions.

From December to January, Citrus County's labor force increased by 402 people to 47,378. The number of employed rose by 76 to 44,530. All good so far.

But the number of those without jobs increased by 326 to 2,848.

Compared to January 2017, there are 457 fewer people without jobs and there are 730 more people employed.

I REPEAT: WHAT'S GOING ON?



Jeff Kinnard
CITRUS COUNTY
COMMISSIONER

County Commissioner Jeff Kinnard said there are plenty of jobs available in Citrus County but not enough qualified workers to fill the positions.

Kinnard, speaking last week at the Citrus County Council meeting, said the sad reality is that many job seekers today do not possess the "soft skills" necessary to land a job. He said they don't know how to dress for interviews, they have a poor work ethic and many cannot pass a drug test.

THAT SOUNDS FAMILIAR

It should. Kinnard echoed the same opinions of others in the business community. And just last month, County Commission

Chairman Ron Kitchen Jr. said the problem is not a lack of jobs, but the absence of a qualified workforce.

"You can have a 4.0 grade point all through school, but if you can't pass a drug test you're not getting a job," he said.

But Kinnard stressed that county schools are to be commended for turning out exceptional graduates and did not want to give the impression this county is turning out unprepared job seekers.

The drug problem is a nationwide issue, he said.

WHAT DO WE NEED TO DO?

Bruce Register, the county's new economic development director, also spoke at Wednesday's meeting and said economic development is contingent on several factors, including quality of life and a proactive business attitude by government and the community.

He said challenges include having suitable sites for development, infrastructure efficiency and availability of a skilled workforce.

The challenge, he said, is to identify the strengths of the county and leverage them to diversify the economic base of Citrus County.

And he wants the public's help.



Bruce Register
ECONOMIC
DEVELOPMENT
DIRECTOR

HOW CAN THE PUBLIC HELP?

County commissioners will hold a public workshop at 9 a.m. Tuesday, March 27, in the Citrus County Courthouse, 110 N. Apopka Avenue in Inverness. The focus will be on establishing an economic development business plan for Citrus County.

BUT WAIT, THERE'S MORE

If you miss this workshop, there are two more on the way. Register has arranged two additional public meetings set for April 3 and May 1. Both will be at 9:30 a.m. at Withlacoochee Technical College in Inverness. Details will be forthcoming, but they will focus on the county's strategic plan.

Contact Chronicle reporter Michael D. Bates at 352-563-3205 or mbates@chronicleonline.com.

Ford pledges to revamp old models

Aging product line to be upgraded, SUVs to be added

TOM KRISHER
AP Auto Writer

DEARBORN, Mich. — Ford, with a sagging U.S. market share and one of the oldest vehicle lineups in the industry, is preparing to revamp three-quarters of its models in the next two years.

Much of the emphasis will be on refreshing or revamping the entire lineup of SUVs while

adding gas-electric hybrid powertrains, two new off-road SUVs and two new trucks.

It's all part of the larger plan to prepare the company for the future by cutting costs, increasing the number of common parts and feeding a long-starved product lineup.

The move, detailed at a presentation on Thursday at Ford's product development center in

Dearborn, Michigan, comes at a time when Ford's aging lineup has had trouble appealing to U.S. customers. In the past five years, the company's market share has fallen over 2 percentage points to 14.4 percent so far this year. Last year its market share rose 0.1 percentage point.

"I have a reinvigorated view of the future," said Richard Bazzay, who runs a Ford dealership in

Pittsburgh's northern suburbs and is among dealers who have been critical of company management.

"We've been waiting for a long time. We weren't sure what we were waiting for. Now we know."

Included in the hybrid plan is one for the F-150 pickup, the top-selling vehicle in America, that will offer increased towing power and an on-board generator. Ford pledged to be the hybrid sales leader, unseating Toyota in the U.S. by 2021.