

5 APRIL 2014  
FINANCIAL  
LIVING MARKET

**1 PICK YOUR SPOT.** When I bought my first apartment, location was the critical factor. I focused on a small Brooklyn neighborhood I really loved, and now it's paying off. I recently put my place on the market and, after one open house, got an all-cash offer for above my asking price. The buyer and I are now in escrow.  
—Patty Alvarez, design director

**2 PRICE IS JUST ONE FACTOR.** Trying to save by moving to a more affordable area? Think twice if you're divorced, as I am, and you're not the custodial parent. The move may look great on paper, but stretching out the miles between you and your kids will cause you to lose out on precious time with them.  
—Burt Carnesi, editorial close director

**3 PAY FOR SMART HELP.** One of the best moves my wife and I made when renovating our co-op: hiring a designer. She narrowed down the infinite options we faced to a manageable few; broke ties when my wife and I disagreed; and told us where we could skimp—and where it paid to spend the big bucks.  
—George Mannes, senior editor

For more on real estate, see the cover story on page 54.

Looking for Heroes,  
50 of Them

**WHO'S YOUR HERO?** Derek Jeter doesn't count. Let me ask the question another way: Who among the people you know do you most admire for what they've done for others?

That's an easy pick for me: the Rev. Tom Hagan. Back at North Catholic High School in the 1970s, he pushed students like me to get involved in nearby rough-and-tumble Philadelphia neighborhoods. In 1997, by then a chaplain at Princeton, he left his post to devote himself full-time to Hands Together ([handstogether.org](http://handstogether.org)), a nonprofit he founded to help residents of one of the roughest and tumbliest places on earth, Cité Soleil in Haiti, build the infrastructure for a functioning society.


I thought about Father Tom recently, as MONEY started prepping for our third year of honoring unsung heroes who improve the financial lives of others. Now, our heroes won't journey to faraway lands to tackle Herculean tasks; they have jobs and families and responsibilities to balance even as they help their neighbors, co-workers, and communities. But as Father Tom said to me via email, "All of us should think small. We need not go off to Haiti. We should simply resolve to make the first person we meet walk away feeling a little bit better. Then, move on to the next person."

One hero from each state will be featured in our July issue, and we'll continue online after that. And since these heroes are unsung, we need your help locating them. So if you know someone teaching financial skills, helping people cut red tape, or assisting on other money-related matters, tell us at [heroes@money.com](mailto:heroes@money.com). Or fill out the form at [cnnmoney.com/heroes](http://cnnmoney.com/heroes), where you can also view an archive of the dozens of other heroes we've written about. And check our Facebook page and the Twitter hashtag #MoneyHeroes for more as we develop this year's program.

Should our heroes inspire you to use your money smarts to help others, don't be daunted by the scope of financial illiteracy or the headlines about scammers separating the unsuspecting from their cash. Remember Father Tom's advice: "Think small."

*Craig Matters*

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