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'Likely, unscrupulous people will advise you to invest most of your money in stocks because you are young and retirement is decades away. Your answer should be that being young doesn't mean being stupid, but you can't have to invest at least 35% of your money in (government) bonds. 'Savings are built through everyday decisions that we are accused of spending less, saving even if they have \$2 a day at first, but be consistent and put that money aside. Emergency fund takes time to build. Student loan repayments will usually be debt repayment every month, and may throw a little more toward stake in debt, until it is repaid. On the rocks, New York City. Photo by Patrick Allan. When I met Patrick Maran, it was a cold night in December in New York City. My girlfriend and I had given up trying to break through the crowd at Rockefeller Center to see a big tree and we desperately needed a drink. We made our way down 49th Street to escape the crowd, and our moustache corner of Ten Thae, and there was, the grace of our rescue, a whiskey bar. Whiskey can be a little scary, especially when you don't know terms like one barrel and read more and we immediately drew to the main low light and comfortable atmosphere, so we walked in, took off our coats, and Patrick, the waiter, immediately greeted us with a hearty welcome to the rocks. The bar itself is not a great place, but it is overflowing with every kind of whiskey you could ever wish served neatly, even, on the rocks, or even in specialty cocktails. Their goal at On the Rocks is simple: they want you to try a whiskey you've never tasted before. Marran will ask you what you've got and what you like, then try to show you a better version of your favorite show. After sampling some glasses of Japanese whiskey and American rice I had never heard of, I was selling, so I asked Patrick if to help me make some useful recommendations to other whiskey fans out there who are looking to upgrade. Like Mark Maker? Try W. L. Weller Antique. What most people do not understand about their bourbon preferences is the proportion of the item. Maran explains that the maker falls under the category of borbon, which means that after the required 51% of the corn, wheat accounts for the majority of other grains used during the distillation process. Seasoned bourbon makes a very smooth and accessible drink. That's why the antique W. L. Weller (old Vier Antique) of the

