

DAVE SAYS:

Continue with job or start small business?

Dear Dave,
I'm 26 and married. We've got our emergency fund in place, and are debt-free except for the house. We'd like to have a child soon, but my job requires that I travel frequently. Neither of us wants me to be gone most of the time with a baby in the house, so I'm thinking about opening my own business so I can set my own hours. Do you think this would be a good idea?

Ray

Dear Ray,
If time and money weren't considerations, which one would you rather do? You'd be on straight commission as an entrepreneur, so there would be no weekly or bi-weekly check to count on as income. You'd have to wake up every single morning, go out and kill something, and drag it home. If you don't, your family won't eat!

An entrepreneur is the person I know who can go from sheer terror to sheer exhilaration and back every 24 hours. You've got to have a strong mind, and a strong heart to make things happen, and it will be a rough ride if



DAVE SAYS

Financial Straight-Talk

by Dave Ramsey www.davesays.org

you don't have both of these. Plus, it won't last long if you don't absolutely love what you're doing.

I'd advise anyone to make sure their job falls in line with their passions, and the skills and talents they were born with. You don't want to find yourself stuck in a call center if you hate talking on the phone, and you don't need to go into the construction business if you don't like working with your hands.

Everybody wants to be successful in their job and make lots of money, but personal happiness is just as important. If you wake up jazzed about what you're going to do every day, chances are you'll be successful and happy. But if you wake up dreading the day and your job, then I can almost guarantee you won't be successful financially or happy.

Spend some more time thinking about this. Do lots of research and planning, too. There are lots of great small business ideas out there, but to make something good happen you've got to find the one that's right for you!

— Dave

Best way to invest?

Dear Dave,
In your opinion, what is the best way to go when investing a one-time, lump sum of \$1,000 to \$3,000 for a long period of time?

Josh

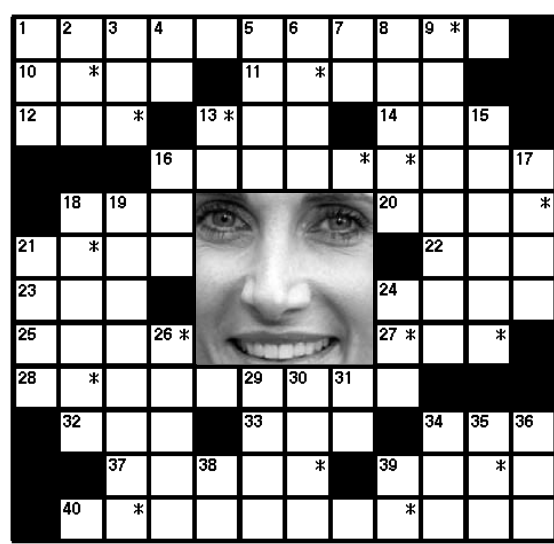
Dear Josh,
The first thing you need to do is define "long period of time." For me, when it comes to investing, I consider a long period of time to be five years or more. In this kind of situation I'd suggest either a growth stock or growth and income mutual fund. I prefer mutual funds with solid track records of 10 to 20 years.

People sometimes like to play single stocks on one-time investments of this size. I don't think that's a good idea. Over long periods of time single stock investments don't consistently generate the kind of returns that a good mutual fund will generate. Why cheat yourself?

— Dave

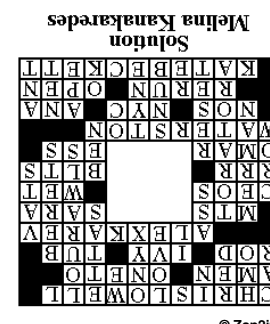
* For more financial help, please visit daveramsey.com.

TV CROSSWORD



The identity of the featured celebrity is found within the answers in the puzzle. In order to take the TV Challenge, unscramble the letters noted with asterisks within the puzzle.

- ACROSS**
- Actor on "Private Practice" (2)
 - Series that starred an "All in the Family" actor
 - "You're a fine ___ talk!"; words to a hypocrite
 - Stewart, for one
 - "Poison ___", 1992 Drew Barrymore film
 - "Rub-a-dub-dub, three men in a ___"
 - Role on "Grey's Anatomy" (2)
 - Whitney and McKinley; abbr.
 - ___ Gilbert
 - Corp. bigwigs
 - Damp
 - Elem. school subjs.
 - Lunch orders, for short
 - Mr. Epps
 - Suffix for heir or count
 - Actor Sam
 - Refusals
 - "Seinfeld" setting; abbr.
 - Ortiz of "Ugly Betty"
 - Second showing
 - "All Night" (1981-82)
 - Role on "Castle" (2)
- DOWN**
- "Runaway ___", 1997 Judge Reinhold TV movie
 - Health ins. carrier
 - ___ Skelton
 - "Amish ___ the City"
 - "For Your ___", 1998-2002 series
 - Cameo gemstone
 - "Are There Yet?"; 2005 Nia Long movie
 - Singer James & others
 - Soul, jazz, and blues singer with more than 70 albums (2)
 - Setting for "Roseanne"; abbr.
 - "The Green ___"; 1968 John Wayne movie
 - Pack animal
 - Tubs
 - Actress and singer Ethel
 - "___! Toral"; 1970 Jason Robards film
 - "The ___"; 1994 Brandon Lee movie
 - Pa Cartwright
 - Adjust the alarm
 - Give the cold shoulder to
 - ___ Daly
 - "The ___"; 2003-07 series for Kelly Rowan
 - King Kong, for one
 - "Games"; 2003 Ed Begley Jr. movie
 - Adam ___
 - Prefix for play or heat
 - "___ Crackerby!"; 1965-66 series for Burt Ives



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3	4	9	5	1	6	2	7	8
7	6	2	9	8	4	1	5	3
1	8	5	3	2	7	4	9	6
6	5	7	2	4	8	3	1	9
4	2	1	6	3	9	5	8	7
8	9	3	7	5	1	6	4	2
5	7	6	1	9	2	8	3	4
2	1	8	4	7	3	9	6	5
9	3	4	8	6	5	7	2	1

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