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<u>Dave</u> Says



IT TAKES TWO

Dear Dave,

I've spent most of my marriage not being a good husband and not being involved in our family finances. After being introduced to one of your programs at work, I realized how irresponsible I had been and went home to apologize and tell my wife about it. During this conversation I learned that we have about \$80,000 in debt I didn't know about, plus \$45,000 in debt on a new car and motorcycle I did know about. We also have a mortgage on our home. My wife apologized for making a mess of things, but it wasn't all her fault. She wasn't sneaking around spending and taking out debt, she just made mistakes and was afraid to tell me. Together, we make about \$100,000 a year. Can you help us?

I'm really glad you've made the decision to man up. That's a big step in the right direction for you and your

To me, what you described is a lot different than her completely lying, hiding stuff, and actively having a financial affair — so to speak — on the side. You weren't plugged in and she wasn't doing a good job, but she didn't have anyone to talk to about it. Things got worse, then she probably felt ashamed about how ugly it got and didn't want to tell

Not counting your house, you've got about \$125,000 in debt. You've got to look at all this with a \$100,000 income and say, "What is the fastest way to clean up this dadgum mess?" That's going to mean beans and rice, rice and beans. That means a scorched-earth lifestyle and living on a budget, which also means you're not going out to eat, not going on vacations, and you're going to start selling so much stuff that the kids think they're next.

I'd probably sell the car and the motorcycle. Get into a couple of basic cars, and spend about two years of crazy intensity getting debt free except for your home. You can clean this up that fast, but you're going to have no life during that time.

The two of you have some relationship work to do also. It sounds like you've already started on that with you owning your part and her owning hers. The thing is not to blame. From this point forward you need to sit down together and make all of your decisions — financial and otherwise —

Trust me, if you're both willing, you can heal the math problem, the debt problem and the marriage problem all at the same time. It will be an amazing thing!

* Dave Ramsev is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

A Rule Of Thumb — **Timing Is Everything**

BY DARIS HOWARD

Derek, a friend of mine, had lost half of his thumb to a power saw while building kitchen cabinets. Despite this setback, I never once saw him discouraged, even during the days of his recovery. He always found a way to keep his sense of humor.

One day he agreed to let my scout troop use his wood shop to build our sled for the Klondike Derby. The boys agreed that in exchange they would help clean his shop.

Derek spent quite a bit of time talking to the boys about safety and was insistent that they follow the rules to a T. But never once did he talk about his thumb. I figured he would use the accident as a powerful example of what not to do. but I decided he must be embarrassed about it, because he never mentioned it.

Even with all of Derek's discussion of safety, it was all we could do to keep the eighteen boys out of trouble. There were more than a few of them that went home covered with wood glue or wearing clothes painted a different color than when they came. But they worked hard, enthusiastic about the job at hand, and with Derek's wonderful tools and great direction, we built a beautiful, sleek sled. It took us a few scout meetings, but when it was completed, the boys were proud of the job they had done.

When it came time to clean, their enthusiasm waned a bit. I told them that with the twenty of us we should be able to make short work of it. Derek directed the cleaning, and I worked with the boys, having found that was the best way to keep them on task

We loaded the garbage into Derek's old pickup truck. The handle on the tailgate was broken, and a person had to use a pair of pliers to open it, but the truck was large and held a lot. After two trips to the landfill to

unload, the shop was finally looking nice.

Derrick and I were loading the last of the garbage into his truck while the boys played a game of steal the flag, when the subject of his injured thumb came up.

"I am just a bit curious," I said. "I thought that when you talked to the boys about safety, you might mention your accident.'

Derrick laughed. "Actually, I save that until just the right moment. Timing is

everything."
"Like what?" I asked.

"You'll see," he replied. It wasn't too long before the game of steal the flag ended and the boys came over. "Hey, Gordy," Derek said to the oldest scout, would you mind closing the tailgate of my pickup while I hold the garbage out of the

Gordy nodded and slammed the tailgate shut. The instant it latched, Derek put his cut thumb into the crack at the edge and started to scream, "You caught my thumb!" He continued to scream as the boys rushed around, knocking each other down, trying to find some pliers to open the tailgate, while I almost suffocated myself trying to conceal my laughter.

The more the boys tried to hurry, the worse things went. They eventually found pliers, dropping them multiple times in their anxiousness. But finally, the tailgate popped open, and Derek pulled his thumb out and held it up. The boys shuddered, thinking they had cut it off. Then one of them asked suspiciously, "So why isn't bleeding?"

Derek started to laugh. You know, come to think of it, that is the one I cut the end off of a few years ago with the table saw.

The boys looked sheepish knowing they had been had. Laughing, Derek turned to me and said, "Timing truly is everything.'



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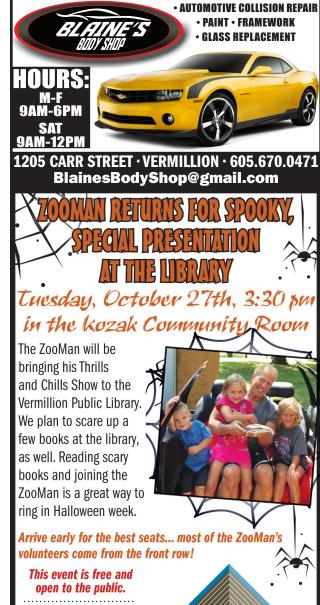
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