

Dave Says



ROAD WARRIOR RULE

Dear Dave,
I'm trying to get out of debt. I make good money and do consulting for a living. I put about 4,000 miles a month on my car. It's a 2012 model, and I currently owe more on it than it's worth. I've considered selling it, but I'm concerned about reliability since I'm on the road so much. Do you have any advice?

- Chantel

Dear Chantel,
Rule of thumb number one when it comes to your finances is you don't want too much of your financial picture tied up in things that are going down in value. Specifically, no one needs to have more than half of their annual income tied up in things that go down in value. You're a road warrior, so whatever you drive you're going to destroy. From a business perspective, you need a relatively low-mileage vehicle with good gas mileage that's reliable and safe. You also want something that's reasonably comfortable. Having said that, I would advise doing a lot of research and getting the least in car that meets all those criteria.

Since whatever you drive is going to be worth nothing in about 20 minutes, I'd start setting aside some cash every month as part of a monthly budget for a newer, better car. That way, when it comes time to put the old one down, you'll have a pile of cash to go along with your trade-in.

But even in your situation, Chantel, I would never advise buying a brand-new car or leasing a vehicle. From a financial standpoint, either of those moves would be just about the dumbest things you could do!

-Dave

THE BUYING DECISION

Dear Dave,
I live in Pennsylvania, and I'm accepting a new job out of state. My wife and I will be in this new area for at least two years, and we're not sure if we should rent or buy a house. Ron

Dear Ron,

Most of the time, as long as you're financially ready for such a big investment, buying a house is a good move. But if I'm in your situation, and I'm not sure if it's a long-term thing, I'm going to rent until I see what the future holds.

It seldom makes a lot of sense to live in a place for two or three years and sell it, unless you get a ridiculously good buy at purchase and are able to sell for retail without any trouble. Even though the economy is finally, slowly turning around somewhat, I'm not sure that most properties in the current marketplace would go up enough in value in only two years to offset your cost of sale.

You're in a situation similar to lots of military families I help. Often, they'll be stationed somewhere for just two or three years. They'll buy something, they can't get it sold, and they end up with rental properties all over the country. Believe me, that wasn't their initial plan. Playing long-distance landlord is a pain in the rear!

Rent for now, Ron. Then, if you two decide you like the new job and new surroundings — and it turns out you're going to be there for a good, long while — start checking out the area for a nice home.

-Dave

** Dave Ramsey 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.*

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Men's Senior Golf Fun League

The senior golf fun league competed on a single best-ball format at The Bluffs Golf Course Tuesday, Sept. 8. Play began at 1 p.m. for the seven four-man teams.

The team of Bob Solomon, Tony Glass, Rex Huska and Cleland Cook shot a 32 to record the best score of the day. Two teams shot 34 and the team of Sid Davis, Alan Clem, Shorty Hanson and Ross King came in second using the 6th tie-breaker hole. The team of Mike Paulson, Don Baer, Elmer Mount and Dennis Iverson shot the other 34.

Jerry Sommervold, Gene Iverson, Vern Holter, and Guy Button shot a 35 to come in 4th. Don Ticknor, Louie Fostvedt, Dick Burbach and Dick Gregory shot 35 to place 5th. Richard Morse, Rod Tieman, Max Anderson and Ray Lynn shot a 36; Ken Beringer, Milo Gilbertson, Pat Boyle, and Dave Zimmer shot 37.

Solomon made a 6 foot eagle putt on hole #2. Cook made a 51 ft. birdie putt on #3 and Huska made a 15 ft. birdie putt on #6. Davis made a 20 ft. birdie putt on #3 and Clem made a 10 foot birdie putt on #6. Morse made a 30 foot birdie putt on #2 and Tieman made a 20 foot birdie putt on #8. Dennis Iverson made a 21 ft. birdie putt on #5 and Button made a 6 foot birdie putt on #5.

The league will continue to begin at 1 p.m. for the remainder of the season.

bp Broadcaster Press
Fill the puzzle so that every row, every column, and every section contain the numbers 1-9 without repeating a number.

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

CHALLENGING CH BOOK 60 #1

Last Tuesday's Solution

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

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Check next Tuesday's paper for the solution to today's puzzle.
CH BOOK 59 #8

What everyone is reading.

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'Ricki And The Flash'



REVIEW BY ZACH WETZEL

This movie exceeded my expectations. Give it a try. You will be pleasantly surprised. I wasn't wild about Meryl Streep's singing ever since Mamma Mia, but she is fantastic in Ricki and the Flash as both an actress (of course, it's Meryl Streep) AND as a singer. Streep really pours her heart into her character Ricki, an estranged ex-wife with jaded kids. I could immediately relate to the parent-child dynamic because I am a parent. As a side-note, parents will be thrilled to know that the inappropriate content in this film is kept to a minimum. There are some mature themes, but I doubt a four-year-old could sit through this movie anyway. Ricki and the Flash also resonated with me because of the theme of dreams that carried the story. Ricki left her family to be a musician, reasoning that "you can't have two dreams." The fight to balance work and family is something I believe every moviegoer will be familiar with, and Ricki addresses these themes effortlessly. In the end, family wins of course. The message of Ricki is that everyone is entitled to a second chance. I also appreciated how this movie nailed the awkward

situation of visiting an in-law or family member you haven't seen in a while. However, as the film progresses, the characters begin to tolerate and eventually grow quite fond of each other. The dialogue and situations were very believable, and it was refreshing to see a movie that portrays family dynamics so accurately. Ricki and the Flash is very similar to Dan in Real Life. If you have not seen that film I highly recommend it. One thing Ricki and the Flash could have done better was tighten some of the transitions and cut the running time a bit, but otherwise this was an enjoyable and inspirational film. The cast did a great job. Meryl Streep was delightful, hilarious, and even tragic at times. Her musical numbers were the highlight of the film. Kevin Kline fit the role of uptight but charming ex-husband perfectly, and it was refreshing to see Sebastian Stan outside of the Captain America movies. Ricki and the Flash is a unique movie that will both entertain and enlighten. It's also quite likely you will leave the theater humming Bruce Springsteen. For more information visit the movie's website at <http://www.rickiandtheflashmovie.com/site/>

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