

Doc smiled and felt really good inside when he heard the familiar bird song.

"Hey there, Wheezer," he said, "happy spring!'

For some reason, this mourning dove with the speech impediment comes around to Doc's back yard every spring, and Doc thinks that's just all right. If ol' Wheez didn't have that distinctive voice, Doc would never know if this bird favored his yard or was just another bird looking for a home. Let's face it, Wheezer looks just like every other dove in town.

But he was back and flirting with a good-looking lady dove up on the branches of the locust tree. Doc always

wondered whether doves mate for life, and this was the same Mrs. Wheez he sees every year, or if Wheezer had to court a new lassie each spring.

"I'll have to look it up," Doc said, knowing that he wouldn't.

But he did go over to the concrete block wall and clean out the crud from the hollow in the top block by the gate. Doc had put dirt in it years ago, and each spring, the Wheezer family hauled in twigs and grass and made a place to raise their family.

And each spring, as Mrs. W. sat on her eggs, it would take Doc a few days before she would tolerate him coming and going through the ly he was close to. They let him get right up to maybe a birds each spring, and he was careful never to move quickly or make a noise. That was his contribution, you see, to the putting together of the "Doves in the Concrete Block" family.

Wonder how long doves live? Doc thought. Wonder how long old Wheezer will last? I'll have to look it up. No he won't.

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gate. This was the dove famifoot from the ugly little baby

grandchildren to visit during Christmas each year, but my mother thinks this is foolish spending. What do you

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and we have seversand dollars in sav-Dave

RAMSEY

— Linda

Dave Says

BY DAVE RAMSEY

Dear Dave,

My husband

and I are debt-free,

al hundred thou-

ings. We pay for

our children and

think?

Dear Linda, I'm sure your mom loves you guys a lot, but she's wrong twice on this one. First, she should mind her own business. Second, you guys have obviously worked hard and been extremely smart and disciplined with your finances. For someone in your situation, bringing your family together for one of the most important days of the year isn't foolish on any level. I think it's awful that you're even having this

conversation with her. One of my great dreams years ago was to have the ability to do things like that for my family. When I was 22, I worked for a real estate guy who would bring his entire family in from all over the country once a year to go skiing for a week. He and his

wife would pay for everything. They would rent a nice chalet, and spend that time having fun as a family and growing closer together. I sort of borrowed that idea a while back. Once a year we'll take all our kids and their spouses on a nice vacation. We pay for everything, and it's

Extravagant Giving,

Foolish Spending?

just one of our gifts to them because we

love them. So, I think your mom is completely wrong. There are three things you can do with money: spend, save and give. Trust me, giving is the most fun of all!

— Dave

BOOK A HOTEL ROOM WITH-OUT A CREDIT CARD?

Dear Dave,

Is it possible to book a hotel room without a credit

James

Dear James, Absolutely, it is. Just use

a debit card. I don't have a credit card. When it comes to finances, the only pieces of plastic you'll find in my wallet are two debit cards-one for my business, and the other for

my personal account. À Visa or Mastercardbranded debit card can be used anywhere credit cards are accepted. And the best part is that you're not borrowing money when you use one. The funds come directly from your checking account. Some hotels might put a temporary hold on your account for the amount in question, so you need to make sure you actually have

the money in the bank. But

that just makes sense, does-

n't it? You shouldn't be trav-

eling without money in the

first place. If you're too broke to travel, then you need to stay home. Pretty simple!

- Dave

* Dave Ramsey is America's trusted voice on money and business. He has authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. His newest book, written with his daughter Rachel Cruze, is titled Smart Money Smart Kids. It will be released April 22nd. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsev and on the web at

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