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Dave Says

Bicoastal Is For The Birds

By Dave Ramsey

Dear Dave,

My husband and I have been living bicoastal since last October. He found a great job with great pay in Charlottesville, Virginia, after graduation, and we both agreed he couldn't pass it up. I'm still in Portland, Oregon, with a good marketing job making \$50,000 a year. We're trying to get out of debt. If I join him now, I won't have a job and we won't pay off our debt as quickly. But being apart is so difficult. Should I go ahead and make the move now?

Dear Danielle, If he's making great money, and you guys can make it on one salary while you look for another job, then I'd say go for it. There are things in life that are more important than money, getting out of debt in a certain amount of time, or a particular job.

Have you talked to your company about the possibility of doing your job remotely? If that's not possible, maybe you could do some consulting on a remote basis. Even if you weren't a traditional employee, they might float some projects your way.

Talk to them about these ideas, and start shopping for a position in Charlottesville. It's a university community, if I remember correctly, so there are probably lots of opportunities in your field.

Go be with your husband, Danielle. You guys have been apart way too long already!

—Ďave

WHAT'S THE GOAL

Dear Dave.

We have two girls in competitive gymnastics, and it's costing \$12,000 to \$15,000 a year at a professional gym

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Steven: 605.263.3774

wife and I both work, and we make about \$115,000 a year, but virtually all of her income goes toward paying the gymnastics bill. We're also trying to get out of debt and get better control of our money at the same time. Should we

focus more on our finances right now?

Dear Jim.

— Danielle

If I were in your shoes, I'd be asking myself why the kids are in gymnastics. Unless you guys are trying to send them to the Olympics — and they're actually good enough to reach that level teaching them things like discipline and to master their bodies through physical training can be done at a local amateur level. And at a much lower cost.

My son played ice hockey in local leagues for years when he was growing up. We did it as a family thing, and he had lots of fun and we all made great new friends. He even played some in high school, too, but he wasn't NHL material or anything like that. It didn't change his life that he didn't play on a traveling team or with professional trainers, so we had to ask ourselves, "What will it matter when he's 30 years old?"

You make good money, so that's not

really the big issue. If you guys made \$50,000 or less, I'd be yelling at you. But with your income, the gymnastics thing probably isn't going to slow you down too much when it comes to getting your financial house in order. In other words, it's a parental thing. Ask yourself why you're investing so heavily in this, and what the goal is when they're adults. I think that will help you make the smart

by Dave Ramsey www.davesays.org

Financial Straight-Talk

—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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Meeting for the Yankton

Wednesday, May 13th, 2015

Fire Protection District

at 7:30pm at the North Fire Station 201 W 23rd • Yankton







"So why do we salute the flag, kids?" said Abraham Lincoln Bahdziewicz. Woodrow Wilson Bahdziewicz, the oldest of the Bahdziewicz kids, raised his hand.

"Yes, Woody?" said his dad.

"To say thank you for the United States of America... "No it isn't," said John Kennedy Bahdziewicz. "It's to pledge ourselves to the flag. "And what's that mean to

you, Johnny?"
"That says it's our favorite

flag."
"Well ... yes, I guess so, but Woody's also right. It's a way of saying thank you for this country of ours. Yes, Laura?

Laura Bush Bahdziewicz put her hand down. "More pudding," she said. She was passed the pudding. "Dad?'

"Yes, Frank?"

"Are we through here, yet, Dad?" said Franklin Delano Bahdziewicz. "I told the guys I'd play ball with them. "Me, too," said Neal

Armstrong Bahdiewicz. "I'm the catcher. They can't start without me.'

"Okay," said Abe, "we'll wrap this up here. Kids, we salute the flag because our name is Bahdziewicz. I know... so does everyone else whose name isn't Bahdziewicz. But when Grandpa came here from Poland, no one knew how to pronounce our name.'

'They still don't," said Betsy Ross Bahdziewicz. 'True, but they're learning. And, if we are truly American enough, the name Bahdziewicz will become one of those great American names. Okay, enough for today. Let's

Sometimes, being American is ... well, enough.

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