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DAVE SAYS: **Continue with job or** start small business?

I'm 26 and married. We've got our emergency fund in place, and are debtfree 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,

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

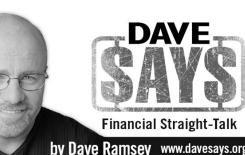
your job, then I can won't be successful financially or happy. Spend some more time thinking about this. Do lots of research and planning, too. There are lots of great small business ideas out there, but to make something good happen you've got to find the one that's right for you! **— Dave**

BEST WAY TO INVEST?

In your opinion, of \$1,000 to \$3,000 for a long period of time? Josh

Dear Josh. For me, when it

consider a long period of time to be five years or more. In this



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strong heart to make things happen, and it will be a rough ride if 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