

DAVE SAYS:

Why can't she get another job?

Dear Dave,
Dear Dave,
I listen to you often and enjoy your radio show, but why don't you ever ask women to go to work? When a family is broke, and the woman is at home raising one child who is already in the fifth grade, why can't the wife get a "second job?"

George

Dear George,

I think far too many ladies, in the name of paying for stuff they don't need, have left the household and the children for the workplace. Many of them didn't even want to do this; they just felt obligated to do it by people like you. There are a lot of ladies who have sacrificed their ability to be full-time moms on the altar of the car payment.

Now, sometimes ladies have to go to work. There's a time and a place for that kind of thing. But if there's any way I can financially and budget-wise figure out how mom can be waiting at home with a big hug and a plate full of cookies when that fifth grader walks in the house – and if that's what she wants to do – then you're going to find me fighting for her opportunity to do that. There's no higher calling on the planet than motherhood. We've lost that in our culture, and we're suffering dearly

for it.
I'm no Neanderthal jerk. I don't say every mother has to be at home or they're a bad person. But these days we've got very few people who defend full-time, in-the-home motherhood. The inference you're making is that she's not helping, or worse, lazy. Why don't you go take over her job for a week? I think you'll find out in a hurry there's not a lazy bone in her body!

—Dave

Smaller down payment

Dear Dave,
I'm 24-years old, and just got married two months ago. We make \$80,000 a year, have our emergency fund and no debt, plus we've saved up for a 15 percent down payment on a house. I know you suggest 20 percent, but is 15 percent okay?

Tony

Dear Tony,
I don't have a lot of issues with 15 percent instead of 20 percent. You'll probably end up having to pay private mortgage insurance, but it sounds like you guys are in good enough shape financially to handle things.

However, I generally recommend that couples wait until they've been married at least a year before buying a home. Buying a house is huge decision. That's why I think it's smart to wait and get to know each other even better before making a decision of this magnitude. Plus, you need to figure out just how close you want to live to your mother-in-law!

Seriously, take your time and don't rush things. There will still be great deals on the market in a year or so, and you'll be able to save more money, too!

—Dave

* For more financial help, please visit daveramsey.com.

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NOTICE OF MEETING OF LOCAL REVIEW BOARD
SDCL-10-11-13

Notice is hereby given that the governing body, sitting as the Review Board of Mission Hill Township (N)/Municipality, Yankton County, South Dakota, will meet at the Vangen Lutheran Church in Mission Hill, South Dakota on **MONDAY, March 21, 2011** (being the 3rd Monday in March) at 7:00 pm for the purpose of reviewing and correcting the assessment of said taxing district for the year 2011, and to conduct other Township business as needed.

All persons considering themselves aggrieved by said assessments are required to notify the clerk no later than Friday, March 18, 2011.

Laurie Becvar, Clerk
Mission Hill Township (N)
6005-665-5126

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