

DAVE SAYS:

Laid Off: Husband Is Waiting For The ‘Right’ Job

Dear Dave,

My husband was laid off three months ago, and I'm afraid we're about to lose our home. I've been working three part-time jobs to help keep our heads above water, but he says the economy's bad, and he's waiting for the "right" job. The bills are piling up, and I don't know what to do. — Paula

Dear Paula,

When a guy loses a job

it's a devastating blow.

Many guys are task oriented, and define themselves by what they do rather than who they are. That's not a good thing.

When I went broke several years ago, I had to re-define myself my own mind. I lost my business, and in many ways I looked at that company as who I was. My identity was suddenly gone. Lots of guys go through that when they lose their

jobs, and in the process they can lose the courage to go fight again.

I think you two should sit down with your pastor or a good marriage counselor, and talk through this thing. I also think your husband needs a good friend – someone he admires and respects – to verbally knock him around a little and put the fight back into his spirit. Three months of a guy sitting on his butt in this

situation is unacceptable. I don't want to hear a bunch of stuff about the economy, a career path, or that he's overqualified. It doesn't matter if you're delivering pizzas or mowing yards, you're never "overqualified" to be a man and take care of your responsibilities!

Sometimes people need a little time to get their heads together when something traumatic happens. I went through some of that, too. There were times when I was just no good to anyone. But at the end of the day I didn't lose my home because I was sitting around doing nothing. Even

when I lost all my confidence and felt like a dog, I still got out there and did stuff to put food on the table.

It's time for your husband to get out and do something!

— Dave

HOW MUCH HELP SHOULD WE GIVE?

Dear Dave,

Our son is 27, has two children, and now he's getting divorced from the woman he's been married to for seven years. Her parents gave them lots of

money throughout their marriage, and now he's coming to us for money. If we ask what the money is for, he tells us it's none of our business. We know he's going through a rough time right now, but we don't have a lot of money. We're not sure what to do.

— Dee

Dear Dee,

How about just saying no? Then, if he asks why tell him it's none of his business.

Seriously, this is grown man we're talking about. If he's going to take on the lifestyle and actions of a grown-up he needs to act like one. I understand he's hurting right now, but he's acting pretty arrogant for someone who's running back to mommy and daddy for money!

I think you need to cut off the cash supply before this gets any worse. Instead, you could offer to help with the kids, or let them all stay at your home for a few weeks while he works through this thing and gets his head and his life together. If he's willing to get into some serious financial counseling, and start becoming accountable for his money, then you might look into helping him money-wise from time to time in the future. But at this point it's like giving a drunk a drink.

Anyone can make a mistake, Dee. But it's not your job to fund his arrogance or his irresponsibility!

— Dave

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

Bon Homme County
LAND AUCTION
Friday, June 4 -- 10 a.m.
LOCATION: 30169 417th Avenue, Tyndall, SD, from St. Leo's Catholic Church, 1/2 mile east and 1 mile north.
155+/- Acres
FSA shows 117.6 acres of cropland with the balance tree grove, grass and lowland, a 48.4 acre corn base with a 67 bushel CC yield and a 36.2 acre soybean base with a 22 bushel CC yield. This tract offers a building site with a large mature tree grove, a 30x36 machine building, miscellaneous other buildings and B-Y Water. This property offers a great place to build, on a blacktop road just 1 1/2 miles from Tyndall along with lots of hunting potential with plentiful habitat. If you are looking for hunting land plus a good solid investment or want to add to your present operation check this one out.
LEGAL DESCRIPTION: SE1/4 of 30-95-59, Bon Homme County, South Dakota.
TERMS & CONDITIONS: 10% non-refundable down payment day of auction with balance due upon delivery of Warranty Deed. Buyer will receive landlord possession for the 2010 crop year on a 1/2-2/3 share basis. Title Insurance will be used with a 50-50 cost split between buyer and seller. Announcements day of auction take precedence over printed material. Peterson Auctioneers are representing seller.
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