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The Free Dinner That Wasn't Free

Dear Dave,
How do you feel about the free trips and dinners timeshare communities offer as part of their sales pitches? Isn't it a little like playing with fire?
—Diane

Dear Diane,
You're close. I think it's more like playing with fire while you're sitting in a puddle of gasoline!
Listen, there's nothing

good about a timeshare. They have no redeeming qualities whatsoever. Besides, in most of these deals the food is bad and they'll stick you in a room that's not so hot, either. Timeshares are one of the few consumer products that have a 97 percent dissatisfaction rate. It's virtually impossible to find someone who's glad they bought in to one of these things!

I know people play games with this scenario. They think they'll get lots of free stuff by just sitting through a sales pitch and then saying no. But why in the world would you want to waste vacation time or even one weekend of your life letting some salesperson twist your arm?

Plus, you've got the added problem that most folks aren't as tough a sell as they think they are. If you're not careful, you'll end up agreeing with the guy on a couple of silly things, zoning out while the presentation wears on, and next thing you know, you're driving away as a timeshare owner!

Don't take a chance on getting stuck with one of those things, Diane. It's a dumb idea!
—Dave

CAR LEASING IS 100 PERCENT STUPID!

Dear Dave,
Do you have any advice on vehicle leasing for business purposes? I've heard that the expense is 100 percent deductible.

Anonymous
Dear Anonymous,
Yeah, and it's 100 percent stupid, too! "Fleecing" is absolutely the most expensive way to operate a vehicle. What you're talking about is rationalizing the fact that you want a vehicle you can't afford. It's a bad idea.

Dr. Tom Stanley interviewed tons of millionaires while he was writing his book, "Stop Acting Rich." In the process, he found out that 80 percent of them had never leased a vehicle. What does that tell you? It tells me if you want to be rich, you need to do what rich people do—and they don't lease their vehicles! Plus, I really don't care if it's 100 percent deductible. Guess what? I get deductions on the vehicles owned by my company. It's called straight-line depreciation. Never lease a vehicle for business purposes. If

you don't have the cash to pay for it outright, then you can't afford the thing. It's just that simple!
—Dave

CAN STAY-AT-HOME MOMS BE INSURED?

Dear Dave,
Do stay-at-home moms need disability insurance?

Sarah
Dear Sarah,
Yes, they do. Unfortunately, they can't get it right now. Under current law, you must have an earned income in order to receive disability insurance.

Now, it's possible to get disability insurance if you have a business at home. In that case, you'd need to show two years worth of tax returns to prove that your self-employment was actually generating an earned income.

My wife's been a full-time mom for 25 years, and I know how hard she works and how much she does every day. Believe me, if she could get disability insurance, we'd buy it in a second!

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

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