

Dave Says

# The 'Road Warrior' Rule

BY DAVE RAMSEY

**Dear Dave,**  
I'm trying to get out of debt. I make good money and do consulting for a living. I put about 4,000 miles a month on my car. It's a 2012 model, and I currently owe more on it than it's worth. I've considered selling it, but I'm concerned about reliability since I'm on the road so much. Do you have any advice?  
—Chantel



Dave  
**RAMSEY**

comes time to put the old one down, you'll have a pile of cash to go along with your trade-in.

But even in your situation, Chantel, I would never advise buying a brand-new car or leasing a vehicle. From a financial standpoint, either of those moves would be just about the dumbest things you could do!

—Dave

**THE BUYING DECISION**

**Dear Dave,**  
I live in Pennsylvania, and I'm accepting a new job out of state. My wife and I will be in this new area for at least two years, and we're not sure if we should rent or buy a house.  
—Ron

**Dear Ron,**  
Most of the time, as long as you're financially ready for such a big investment, buying a house is a good move. But if I'm in your situation, and I'm not sure if it's a long-term thing, I'm going to rent until I see what the future holds.

It seldom makes a lot of sense to live in a place for two or three years and sell it, unless you get a ridiculously good buy at purchase and are able to sell for retail without any trouble. Even though the economy is finally, slowly turning around somewhat, I'm not sure that most properties in the current marketplace would go up enough in value in only two years to offset your cost of sale.

You're in a situation similar to lots of military families I help. Often, they'll be stationed somewhere for just two or three years. They'll buy something, they can't get it sold, and they end up with rental properties all over the country. Believe me, that wasn't their initial plan. Playing long-distance landlord is a pain in the rear!

Rent for now, Ron. Then, if you two decide you like the new job and new surroundings — and it turns out you're going to be there for a good, long while — start checking out the area for a nice home.  
—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.*



Mrs. Doc (we know she must have a first name, but keeps it a secret) joined the other ladies in the quilting tent at the state fair. It was so exciting. It was the first time she'd ever entered a quilt in the competition, and she was nervous.

There was a lot of competition this year. The quilts didn't carry the maker's name, of course. For the purposes of judging, each was assigned a number. Her number was 536. It was pieced together flawlessly, she thought. It was a double wedding ring pattern, and any quilter knows how hard that one is to make. The quilting competition is judged on three things: originality, how well it's sewn, and difficulty.

Finally the judges carried out a folded quilt and were about to name the blue ribbon winner.

They opened it up and held it up for everyone to see, and there were both groans (as the ladies realized it wasn't theirs) and little gasps of astonishment (when they saw how pretty it was). The quilt had a ranch scene on it. A bunkhouse, corrals, a mesa in the background, and white and grey fluffy clouds. A tree filled one corner.

"That's amazing," Mrs. Doc whispered to the lady next to her. Her neighbor nodded.

"The winner of the blue ribbon for best quilt this year," said the judge, "is this picture quilt ... number 207. Sewn by Alphonse Wilson."

There was applause, of course, and Mrs. Doc turned to Anita Campbell and said, "Windy?"

She nodded. Alphonse is Windy Wilson's real name.

The old cowboy philosopher and butcher of the English language smiled and waved and walked up to get his ribbon.

"Mr. Wilson," said the judge, "this is a great quilt. How did you find time to do this?"

"Wellsir," Windy said, "I seized the appurtenance relegated to me between plays of football on the television."

2000

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Fill the puzzle so that every row, every column, and every section contain the numbers 1-9 without repeating a number.

2	3	7			4	
	5	6	3	4		2
					3	5
4	8	6		1	5	
	9				6	
	7	2		1	8	9
5	3					
6		3	2	8	9	
	2			5	3	8

CHALLENGING CH BOOK 60 #1

Last Tuesday's Solution **su|do|ku**

7	9	1	2	3	5	4	8	6
4	3	2	8	6	9	1	5	7
8	6	5	4	7	1	2	3	9
9	8	3	7	1	4	6	2	5
2	5	6	3	9	8	7	4	1
1	7	4	6	5	2	3	9	8
6	4	7	9	8	3	5	1	2
5	2	8	1	4	7	9	6	3
3	1	9	5	2	6	8	7	4

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Check next Tuesday's paper for the solution to today's puzzle.  
CH BOOK 59 #8

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