



**Renting to family?** bad idea?

Dear Dave, Katherine  
I have cousins who are thinking about moving back to Connecticut from Virginia. They'll be renting for a while, and I have an unoccupied rental house. Do you think renting to family is a bad idea?

Dear Katherine,  
Renting to family can work out just fine, as long as there are clearly understood rules and boundaries in place ahead of time. Both parties should understand there

**Conservation Corner**

by James Cummins  
Executive Director  
of Wildlife Mississippi

Groundhog Day, February 2nd, is a popular tradition in the United States. But what is it, why is it called such, where did it come from and what does it mean?

Legend says it is the day that the groundhog comes out of his hole after a long winter sleep to look for his shadow. If he sees it, he regards it as an omen of six more weeks of bad weather and returns to his hole. If the day is cloudy and he doesn't see his shadow, he takes it as a sign of spring and stays above ground. This event occurs each year with Punxsutawney Phil in Pennsylvania.

Groundhogs, also known as woodchucks, are the largest members of the squirrel family. The groundhog can grow to over 2 feet long and weigh as much as 30 pounds. They can live up to 6 years in the wild and as long as 10 years in captivity. Though they are usually seen on the ground, they can climb trees and are also capable swimmers.

In the spring, females will welcome a litter of up to six, which will stay with their mother for several months. Since they are mostly herbivorous, their diet consists of wild grasses, berries, fruits, tree bark and agricultural crops when available. They will binge and purposefully put on weight in the summer, reaching their maximum mass in late August. They become lazy and prepare for hibernation in October.

By February, the hibernating groundhogs will have lost as much as half their body weight. Groundhogs are very well adapted for digging, with short but powerful limbs and curved thick claws. They are covered with two coats of fur: a dense gray undercoat and a longer coat of banded guard hairs that gives it a distinctive "frosted" appearance. Common predators include bears, bobcats, coyotes, large hawks, eagles and owls. Young groundhogs are often preyed upon by snakes. When alarmed, the groundhog will use a high-pitched whistle to warn the rest of the colony. If the groundhog becomes threatened, they defend themselves with their two large incisors and front claws. They are excellent burrowers. Groundhog burrows usually have 2 to 5 entrances to provide them a means of escape from predators. They have also been known to build a separate "winter burrow" for the purpose of hibernation. The tunnels can run as much as 5 feet deep. This can pose a serious threat to agricultural and residential development by damaging farm machinery and causing problems with building foundations. Burrows provide a home not only for sleeping, but for also raising their young and hibernating.

*James L. Cummins is executive director of Wildlife Mississippi, a non-profit, conservation organization founded to conserve, restore and enhance fish, wildlife and plant resources throughout Mississippi. Their web site is www.wildlifemiss.org.*

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must be a landlord and tenant relationship with regards to all aspects of the rental agreement.

Tenants have the right to expect a landlord to make needed repairs promptly, pay the taxes and insurance on a property on time, and do all the other things a landlord should do as outlined in the rental agreement. As a landlord, you have the right to expect the rent to be paid early or on time, and for the tenant to respect the property and guidelines in the rental agreement. A landlord also has the right to evict a tenant through fair, legal process if they violate the terms of the agreement.

When it comes to these business dealings, you're wearing the landlord cap, and they're wearing the renter's cap. At Thanksgiving, Christmas, and other family events, the caps come off and you're family. But you don't get to play the cousin card as a way to keep from pay-

ing rent, and you don't get to play that game to avoid your duties as a landlord.

Phrases like, "Well, I just thought because you're my cousin" have no place in these situations. Make plans to have a full-blown, in-depth conversation about every aspect of the rental agreement and relationship before anything is signed. If you don't, there's a possibility someone will develop a sense of entitlement about something.

And that's no good in any type of relationship!

Dave  
\* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including *The Total Money Makeover*. The Dave Ramsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at [daveramsey.com](http://daveramsey.com) and on Twitter at [@DaveRamsey](https://twitter.com/DaveRamsey).

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