



**Teaching the value of work**  
Dear Dave,  
What are your views on teaching children good work habits? Many of our friends don't require their kids to help out or work around the house, but we both strongly feel that instilling a strong work ethic early in life is one of the best things you can do as a parent for your children.

I'm so glad you both feel that way. Our culture has made many great advances to ensure the happiness and well-being of children. But too many parents today are so centered on what their children want that they have lost perspective on what their children need.

Perspective, or looking at life over time, demands that you teach children to work. Teaching a child to work is not child abuse. We teach them to work not for our benefit, but because it gives them dignity in a job well done today and the tools and character to win as adults in the future.

Deshay

Dear Deshay,

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be taught to work just like you'd teach them to bathe or brush their teeth—as a necessary life skill. An adult who has no clue how to tackle a job and finish it with pride is every bit as debilitated as an adult with body odor or green teeth. If your child graduates from high school, and his or her only skill set consists of playing video games, eating fast food and believing the world owes them something, you've set up your child to fail.

Another benefit of teaching a child the wonder of work is they may grow to lose a little respect for those who refuse to work. I'm not talking about folks who lost jobs due to unforeseen circumstances and are trying to get back on their feet, or someone who genuinely cannot work. I'm talking about folks who refuse to look for, or accept, gainful employment.

My wife and I noticed that our kids, as they grew older, didn't pursue relationships with people who didn't understand the value of work and demonstrate the character traits of mature, hardworking people. And that was wonderful news to us!

—Dave

**Is umbrella coverage worth it?**

Dear Dave,  
Are umbrella insurance policies worth it, or do they just entice people to sue more frequently?

Tammi

Dear Tammi,  
I don't think there's any indication umbrella policies entice folks to bring lawsuits more frequently. If you hadn't noticed, we live in a lawsuit-happy world. There are lots of greedy people out there who would try to sue for absolutely anything—no matter how ridiculous.

I think these types of policies are worth the money. You can get a \$1 million umbrella policy that attaches to the top of the liability coverage on your car and homeowners for \$200 to \$300 a year in most places. So, if your original car and homeowners coverage was \$500,000, you'd have \$1.5 million in coverage with an umbrella policy.

If you've got a substantial net worth, or if there's just something that gives the impression someone might be able to get a lot out of you, an umbrella insurance policy

is a smart buy.  
— Dave  
**Keep things friendly, but reach an understanding**  
Dear Dave,  
My husband and I own a small business. We have a large account providing wholesale items to a client. Our original agreement was to work on 30-day payment periods, but he is three months behind on the bill. We live in a small town, and the businesses here stick together and help each other out, so we don't want to ruin the relationship. Do you have some advice on handling this situation?

Hollie

Dear Hollie,  
From what you said, I assume this guy's not a cheat or anything like that. He's probably like a lot of small business owners in that he's just a little disorganized. Still, you need to correct this behavior.

If it were me, I'd go to his office and have a friendly, sit-down meeting about things. There's no reason to start throwing threats around, but he needs to understand you can't be his bank. You're a small business, too, and you

need your money.  
Ask a few questions, and find out what's really going on. Then, let him know it will help matters if he can get current on the bill by a certain date. You've provided goods and services, and he owes you money, so this is a fair request. You might think about adjusting your payment agreement to reflect that once he's current, payment must be within 10 days of delivery from that point on.

If that's not workable, you may have to switch to a cash-only basis—where payment is due on delivery. And if none of these options work, well, you should probably tell him to find another supplier.

— Dave

*Dave Ramsey is a seven-time #1 national best-selling author; personal finance expert, and host of The Ramsey Show, heard by more than 16 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

# CROSSWORD PUZZLE

**ACROSS**

- 1) Capital of Morocco
- 6) Shoppers' stops
- 11) Tire pressure fig.
- 14) Alpha's opposite
- 15) Notify of danger
- 16) Switzerland's \_\_\_ Leman
- 17) Be an NFL offensive coordinator
- 19) "What \_\_\_ bid?"
- 20) Cockpit prediction
- 21) Real ending?
- 22) "Silent Night!" adjective
- 23) Ransom seekers
- 27) Chat
- 29) Online address, familiarly
- 30) Norwegian royal name
- 32) Class identifier
- 33) Place of many large schools
- 34) Spread seed
- 36) Leave no tip to
- 39) Handles the tab
- 41) Article of faith
- 43) Shrek, e.g.
- 44) Lots and lots
- 46) Philanthropist
- 48) Member of a historical horde
- 49) Hindu royal
- 51) Exec's note
- 52) \_\_\_-tac-toe
- 53) Catching sight of
- 56) Light cotton fabric
- 58) Floral gift, in one state
- 59) \_\_\_ Beta Kappa
- 60) Child's stomach, when said twice
- 61) Period of history
- 62) Dramatization of Jesus' crucifixion
- 68) Voting "nay"
- 69) John of rock and pop
- 70) Do some winter airport work
- 71) Double standard?
- 72) Producers of school anxieties
- 73) Longfellow's Pilgrim

**DOWN**

- 1) Mythical "Arabian Nights" bird
- 2) Org. with real operators
- 3) "The Fresh Prince of \_\_\_-Air"
- 4) Lace tip
- 5) Body designs
- 6) West of old Hollywood
- 7) Matterhorn, for one
- 8) Archaeological find
- 9) Cheap and tawdry
- 10) Thwarts
- 11) Theater notables
- 12) Pago Pago location
- 13) Cake topper
- 18) Woman of ill repute
- 23) Crescent features
- 24) "You're in for \_\_\_ treat!"
- 25) Musical instrument that operates mechanically
- 26) Worked in a lumber mill
- 28) Defense alliance since 1949
- 31) Scorpion's output
- 35) Huge star in Cygnus
- 37) Some produce
- 38) It may be seen around the house
- 40) Rock from side to side
- 42) Kind of soup or sauce
- 45) Small excerpt
- 47) Round, domed building
- 50) Sample the air
- 53) Choose by popular vote
- 54) Asian goatlike antelope
- 55) Main points
- 57) Urge forward
- 63) Boozehound
- 64) \_\_\_ and outs
- 65) Top for some containers
- 66) Winning serve
- 67) Japanese capital?

**REC ROOM**

By Timothy E. Parker

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