

DAVE Says

By Dave Ramsey



Risk is Real
Dear Dave,
My husband and I want to do a live-in and flip real estate purchase. The idea is to buy a fixer-upper and rent out the basement to help with the mortgage payments. How do you feel about ideas like this?

ignore the risk. But going broke decades ago knocked that kind of thinking out of me in a hurry. Any deal that runs the risk of leaving you bankrupt, or the victim of a foreclosure, just isn't worth it, Erin.

Erin

Dear Erin,
In a situation like this you need to do a basic business analysis. You've got to have a plan in place, and you've got to figure out the worst-case scenario. Part of this is determining whether you can survive if things fall apart. In this case, the worst case is that you can't get a renter, and the house doesn't sell. It puts your family in jeopardy, so to me it's not an option.

People need to hear success stories

Dear Dave,
So many companies and entrepreneurs are hurting right now. With everything that's going on in the world, I find myself ashamed to celebrate business successes. In the past, I've always shared highlights with our customers to show them how amazing they are and how much their support means. How can I navigate this time without making others feel bad?

Alyssa

Want my honest opinion? I think you've both got a case of house fever right now. The possibility I just mentioned isn't a rare occurrence. Lots of people have had the same idea, with the best of intentions, and still wound up in a big mess. I love real estate. I mean I really love real estate. And I've flipped more than a few houses in my day. But the particulars of this deal make me a little nervous. If you and your husband are willing to accept the possibility of things not working out like you planned—and the fact you might have to take additional jobs for an unknown length of time just to make ends meet—then it might be a play. But for me? Nope. I don't like putting myself into these kinds of situations.

Dear Alyssa,
You know, in most cases people who ask this kind of question are already self-aware enough to celebrate their business success with grace and social awareness. You didn't ask how to brag, you asked how you can still celebrate what's going on in your business with your customers.

You're not firing shots at other people when you do something like this with the right heart and an attitude of gratitude and humility. You're not talking about jumping around and yelling about how great you are while saying everyone else is a doofus. All you're doing is letting people know what's working and that you're thankful for it—and them.

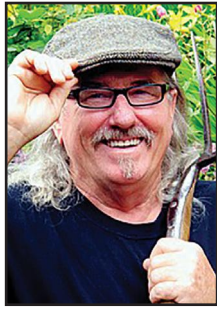
When I was much younger, I was willing to do all kinds of dangerous stuff and

People need to hear success stories. They need to hear stories about winning,

Patio Fires

It's time again for homemade chili around that patio fire, and I'm ready. When it becomes legal again, that is.

I was almost an unwitting miscreant; while planning a quiet evening of sitting around a cozy fire



FELDER RUSHING

with family over bowls of my trophy chili, a little nagging thought gave me pause. Unlike my old self which would have just gotten down to it, the older, tad more cautious me went to the Mississippi Forestry Commission website to check on burn bans.

Sure enough, my county is under one in which even backyard fire pits are expressly forbidden.

Doesn't matter that this old Eagle Scout knows fire safety, keeps surroundings clear, uses well-seasoned hardwood that doesn't pop embers everywhere, and always has a water hose bucket; I

whether times are good or bad. It might actually inspire and encourage them. It's good news!

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.

would have still been liable for a hefty fine had someone smelled their way to the scene of my transgression.

But I am ready for the minute the ban is lifted. I have a half a cord of split hard-

wood (mostly oak, a bit of hickory and maple) that burns steadily for a long time, gives off plenty of warmth, and smells sweetly. It has been stacked for four months, drying for more efficient heat with less smoke. I also

keep a small stack of pine for faster starting and more vibrant flames; sometimes I chuck on a cedar log for its spicy aroma.

Rather than use treated fire starter sticks, I usually adhere to a simple, almost sacramental ceremony for lighting the flames by making a teepee of dry wood shavings topped with small, dried twigs and slightly larger branches. This calming ritual harks back to scout camp days of trying to use just one wooden match; pardon this little side trip, but I rarely cheat with a Bic lighter, preferring old school wood matches. Love how that pop of bright spark off a match box's red phosphorous strip ignites the sulfur and potassium in the match head. Makes me feel as though I am holding a bit of the universe's original Big Bang.

Anyway, I do love my evening fires; along with having a splashy little water fall nearby, I seem to be hard wired for it. In fact, I strongly suspect that one of the reasons we are so easily glued to the TV is how those



EASY WINTER COLOR

flickering electronic colors tap into our thousands of years of staring at dancing flames of a warm, protective fire. I was once accused of being unable to leave a TV remote control alone because of so many years of my using a fire poker to move burning logs around...

Back to the practicalities of the fire pit. I have seen so many gardens, both home gardens and in flower shows, that include some sort of entertainment fire feature. While one friend of mine loves his patio's gas fire feature (which is legal, even during a burn ban) and how the colorful glass beads reflect the flames, and lots of folks fuss with their little upright potbellied chiminea, most entertainment fires are simple clearings in nonflammable areas of the garden or

flagstone patio, with a small circle of stones or a hardened metal bowl.

We use movable chairs to adjust our exposure to the warmth and avoid wafting smoke making my guests' clothes and hair smell like backwoodsmen, we use a nearby small fan which also cuts down on mosquitoes.

Got my secret chili ingredients ready, now just waiting for the official go-ahead to fire up my favorite Autumn ceremony, ready to warm up while staring into the flickering past and musing about Life.

Now what? Just...enjoy?

Felder Rushing is a Mississippi author, columnist, and host of the "Gestalt Gardener" on MPB Think Radio. Email gardening questions to rushingfelder@yahoo.com.

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