



Dear Dave,

We have two girls in competitive gymnastics, and it's costing \$12,000 to \$15,000 a year at a professional gym to do all this. My wife and I both work, and we make about \$115,000 a year, but virtually all of her income goes toward paying the gymnastics bill. We're also trying to get out of debt and get better control of our money at the same time. Should we focus more on our finances right now?

— Jim

Dear Jim,

If I were in your shoes, I'd be asking myself why the kids are in gymnastics. Unless you guys are trying to send them to the Olympics — and they're actually good enough to reach that level — teaching them things like discipline and to master their bodies through physical training can be done at a local amateur level. And at a much lower cost.

My son played ice hockey in local leagues for years when he was growing up. We did it as a family thing, and he had lots of fun and we all made great new friends. He even played some in high school, too, but he wasn't NHL material or anything like that. It didn't change his life that he didn't play on a traveling team or with profes-

Dave Says

What's the Goal?

sional trainers, so we had to ask ourselves, "What will it matter when he's 30 years old?"

You make good money, so that's not really the big issue. If you guys made \$50,000 or less, I'd be yelling at you. But with your income, the gymnastics thing probably isn't going to slow you down too much when it comes to getting your financial house in order. In other words, it's a parental thing. Ask yourself why you're investing so heavily in this, and what the goal is when they're adults. I think that will help you make the smart decision.

—Dave

Bicoastal is for the birds

Dear Dave,

My husband and I have been living bicoastal since last October. He found a great job with great pay in Charlottesville, Virginia, after graduation, and we both agreed he couldn't pass it up. I'm still in Portland, Oregon, with a good marketing job making \$50,000 a year. We're trying to get out of debt. If I join him now, I won't have a job and we won't pay off our debt as quickly. But being apart is so difficult. Should I go ahead and make the move now?

— Danielle

Dear Danielle,

If he's making great money, and you guys can make it on one salary while you look for another job, then I'd say go for it. There are things in life that are more important than money, getting out of debt in a certain amount of time, or a particular job.

Have you talked to your company about the possibility of doing your job remotely? If that's not possible, maybe you could do some consulting on a remote basis. Even if you weren't a traditional employee, they might float some projects your way.

Talk to them about these ideas, and start shopping for a position in Charlottesville. It's a university community, if I remember correctly, so there are probably lots of opportunities in your field.

Go be with your husband, Danielle. You guys have been apart way too long already!

—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.*

State Urges Residents to be Cautious with Fire

RAPID CITY, S.D. — Vegetation is extraordinarily dry this spring season and fire danger is very high in the Black Hills and surrounding areas.

Fire restrictions are in place on state, federal and county lands within the Black Hills Forest Fire Protection District.

South Dakota Wildland Fire division director, Jay Esperance, is asking everyone to be cautious during this current dry spell to help prevent wildfires.

"It's essential local area residents and visitors comply with the fire restrictions," Esperance said. "One carelessly tossed cigarette could have tragic consequences for our state's communities."

State officials would like to remind area residents the increased potential for wildfires necessitates fire prevention precautions for all.

Ways to aid in prevention efforts include never driving or parking a vehicle in dry grass, making sure cigarette butts are properly extinguished and ensuring your outdoor equipment is maintained and equipped with proper spark arrestors.

"We are in a time of year where vegetation has yet to green-up, further increasing the fire risk," says the Halley Legge, fire prevention technician. "Please be vigilant and abide by current fire restrictions for your area."

Current restrictions can be found at www.blackhillsfirerestrictions.com for the Black Hills area. For statewide fire danger, visit https://gacc.nifc.gov/rmcc/dispatch_centers/r2gpc/fuels.htm.

South Dakota Wildland Fire can be found on Twitter @SDWildlandFire and on Facebook by searching SD Wildland Fire.

■SDDA

Turn-Key Convenience Store – Gas Station – Repair Shop & Separate Office Building



Thursday, April 16th at 6:30 pm (Derby's 1 Stop selling first)

Located: 102 W. Main St. (Hwy 46) & 113 W. Main St. (Hwy 46) – Irene, SD.
OPEN HOUSES: Monday, April 6th & Thursday, April 9th from 6-7pm both days

Here's your chance to own & operate a business on one of South Dakota's busiest highways! Currently Derby's 1 Stop; will be offering up at auction the gas station with attached repair shop and lots of personal property to run the business. The convenience store has large area for groceries & product; lots of seating for customers; single bathroom w/sink; two video lottery stations currently with 7 machines; large storage room in back and more! There is a 3 door walk-in freezer & 6 door walk-in cooler; both with compressors new less than 2 years ago. Other personal property included are several shelves for product; 2 TV's; microwave; in-house surveillance system and P.O.S. system. Also has new furnace & heat pump. There is front door & side door access to the convenience store. Video lottery machines are leased and are transferable; along with the off-sale liquor & beer license. There are 2 pumps for fuel with a 10,000 gal. unleaded tank and a 6,000 gal. ethanol tank. Both tanks are polly, underground and up to code. On back side of store is a 1,000 gal Ag fuel tank and a 2,000 gal. road use diesel tank; both tanks are above ground and in containment. Also has small storage building the property. fuel tank and a 2,000 gal. road use diesel tank; both tanks are above ground and in containment. Also has small storage building the property.



Back side of convenience store has a large dual bay repair shop with in floor pit in one stall. Items included in the shop will be Newbawn Drive-On hoist; hyd. Lift hoist; FMG wheel balancer; Coats rim clamp tire machine; oil burner W-200 furnace; (2) overhead shop doors; shelving; C-Aire Compressor; parts washer; torch & cart; LB White heater; misc. tools & more.

Across the street from Derby's 1 Stop we will also offer at auction a nice office building also sitting on Hwy 46. This building is 394 sq.ft. with a single bathroom w/sink and access to a block wall basement This has Hwy frontage access with parking on the street and all sits on a 125'x24' lot. Building has new siding and shingles along with a new furnace & central air. This would make a great office, hair salon, business or storage. This property will sell separate from the C-Store.



Legals: (Derby's 1 Stop) Lots 19 & 20 & E 21' of S 75' & Lot 18, Block 6, Original Town of Irene, Turner County, SD; 2014 Taxes \$847.46; (Office Building) Lot 9 Blk 7, City of Irene, Clay County, SD; 2014 Taxes \$444.26; Clay County Title Closing Agent.

Auctioneers Note: Derby's 1 Stop has been a fixture in the Irene community for many years and has had a strong business. The video lottery machines have been tremendous income producers. Someone looking for a new business venture, start a repair shop, eatery or investment; this is a must attend auction! Please make plans to attend one of the open houses or contact Girard Auction for a personal showing. More information and financials are available upon request after signing a confidentiality agreement.

Terms: 20% nonrefundable down payment due day of auction with balance due on May 18, 2015. Taxes are prorated to day of closing. Possession on closing. All grocery product, fuel & repair shop inventory will be paid to seller by the buyer on day of closing. Title insurance and closing costs will be split 50/50 between buyer and seller. Auctioneers are acting as agents for the seller. Turner County Title Closing Agent

Daron Schenk – Owner



**GIRARD AUCTION
& LAND BROKERS, INC.**
(605) 267-2421
Toll Free: 1-866-531-6186

Marv Girard, BA #12399;
Ken Girard, CAI, AARE Broker #10183;
Mike Girard, CAI, BA #13549;
Mike Manning, BA #11605

www.GirardAuction.com

Double YOUR IMPACT with Print & Online ADVERTISING!

There were **1,485, 721, 536** stones in the truck ahead of you ... and one of them just struck your windshield.
Call For A FREE Estimate

RON'S AUTO GLASS
1915 Broadway, Yankton, SD
605-665-9841
Ron Evans, Owner
Over 20 Years Experience

it's gotta go!

50% OFF Clearance Items

**Electrical • Plumbing
Hand Tools
Miscellaneous Hardware**

**Select in Stock
Windows & Doors
AND MORE!
Too Many
Items to List!**

(Discount only on designated items as displayed)

**HURRY! ENDS
APRIL 17TH!**

Mead Lumber
Your Hometown Lumber Yard Since 1910

**2409 N. Broadway
Yankton, SD
605-665-9651**