

DAVE SAYS:

It's no get rich quick scheme

Dear Dave,
I'm about to complete Baby Step 3. I've been very intense about following your plan, but I was wondering if there's ever any kind of frustration or letdown after you've come this far.

Rasheed

Dear Rasheed,
You're right. The beginning three Baby Steps are very intense. First, you get \$1,000 in the bank—\$500 if you make less than \$20,000 a year—for a beginner emergency fund as fast

as you can. Then, pay off all your debts, except the house, from smallest to largest, and after that you finish out your emergency fund with three to six months of expenses. This is a real whirlwind of activity because everything should be wrapped up in an aggressive, we've-got-to-get-this-done kind of attitude.

I guess if there's a letdown it could come from the feeling that once you're out of debt except for your house, things should kick into overdrive and you'll become

instantaneously wealthy. That just isn't realistic. But it does remove a ton of stress from your life, and you'll experience a sense of freedom that you've never felt before. Just think about it. Try to imagine how it would feel to have no payments on anything except your home. There'll be no more credit card bills and no more car payments. How great is that?

As for frustrations, they'll be fewer because a huge cause of stress and frustration will disappear after you gain control of your money and get out of debt. You may feel like things aren't moving fast

enough, but things never seem to move fast enough when you're intense and really into what you're doing!

—Dave

BEST GIFT FOR THE GRANDKIDS?

Dear Dave,
What's the best financial gift for young grandchildren?

Anonymous

Dear Anonymous,
Well, it's definitely not savings bonds. You get nothing in the way of a return from those things. I get mad just looking at them! I'd suggest opening up an Educational Savings Account (ESA) in a mutual fund in the child's

name. You can put up to \$2,000 a year, per child, into these, and they grow tax-free.

If you started when your grandchild was born, and set aside \$2,000 a year for 18 years, you'd have saved \$36,000. But if you go the ESA route, and figure 12 percent average growth over that time, the kid could have about \$126,000 waiting when it comes time for college. That's a pretty sweet gift!

—Dave

THE BEST PLACE TO PUT SAVINGS

Dear Dave,
Where is the best place for me to put my savings?

Anonymous

Dear Anonymous,
Saving and investing are two things I talk about a lot. Investing is when you're going to leave the money alone for five years or more. I'm talking about things like retirement, college planning or saving up to buy a house. For these things, I recommend

good, growth-stock mutual funds. Make sure you're looking at mutual funds that have stable track records of five to 10 years, and then spread your money across these four categories: growth, growth and income, aggressive growth, and international.

Now, when it comes to savings, I'm not really concerned with making money. Things like setting money aside for vacations, Christmas, or even an emergency fund fall into this category. One and one-half percent would be an incredible rate on a savings account right now, so you're not going to get rich off anything like this. The idea is to park this money in a safe place, and keep it separate from the rest of your money so it doesn't get spent on the wrong thing!

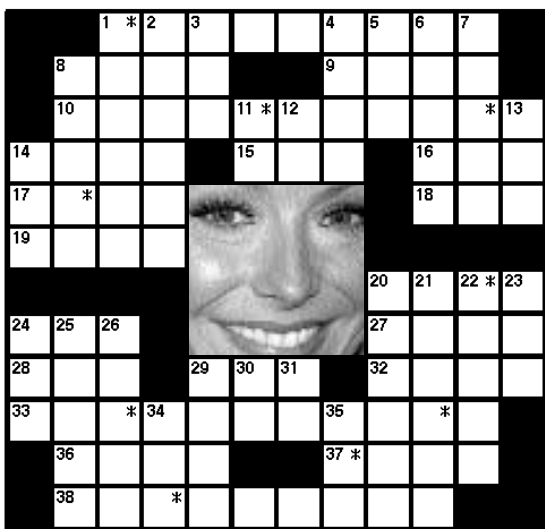
—Dave

* For more financial help, please visit daveramsey.com.

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TV CROSSWORD



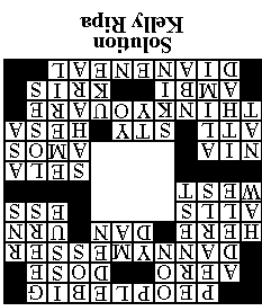
The identity of the featured celebrity is found within the answers in the puzzle. In order to take the TV Challenge, unscramble the letters noted with asterisks within the puzzle.

ACROSS

1. "Little __, __ World"
8. Prefix for space or gram
9. Medicinal amount
10. Role on "CSI: NY" (2)
14. "I'm a Celebrity, Get Me Out of ___"
15. __ Rather
16. Subject of a Keats ode
17. "___ Fair" (1976-77)
18. Mountain road
19. "One ___ Waikiki" (1994-96)
20. Ward, for one
24. Peeples or Long
27. John or Tori
28. Letters for Georgia's largest airport
29. "Pig ___"; 1995 sitcom
32. "For ___ jolly good ..."
33. "Who Do You ___ ___?"
36. Prefix for dextrous
37. __ Kristofferson
38. Actress formerly on "Law & Order: SVU" (2)
7. Actor Will's family
8. Fred Astaire's sister
11. Linear measure: abbr.
12. Edith, to Gloria
13. Hosp. personnel
14. Word in the title of Roy Clark's series
20. 2005 Matthew McConaughey movie
21. One who says, "Bam!"
22. Misplaces
23. "Not ___ ___ Stranger"; 1955 Frank Sinatra film
24. Natalie Cole's inspiration
25. "___ to Be You"; 1993 sitcom
26. Actor Ballard
29. "___ Deep"; 1989 John Ritter movie
30. Actor Burrell
31. Stallone's greeting
34. Lakers' org.
35. Luau instrument

DOWN

1. Bailey and others
2. Mr. Borgnine
3. Ending for ball or harp
4. Actress Barbara
5. Derek and Jackson
6. Take ___ with; hold a differing opinion from



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CAR - APPLIANCES - HOUSEHOLD - ANTIQUES
SAW SHARPENING TOOLS - MISC.
ESTATE AUCTION
In order to settle the Estate, we will sell the following at auction at the DBS Hall in Viborg, SD, located from Jones' Food Center, 1 block west and 1/2 block south on:
Saturday, August 14th • 11:00 AM
Ridge Kitchen Lunch Wagon
APPLIANCES & HOUSEHOLD
Whirlpool 2 door refrigerator, white; Kenmore 30" electric range, white; Kenmore auto washer, white, GE electric dryer, white; Kenmore sewing machine; White Serger machine w/att.; sewing table w/chair; RCA 21" color TV; VCR; 2008 Bissell upright vacuum; microwave; round dinette table w/ 4 roller chairs; Blonde Duncan Phyfe dining table w/ 4 chairs & buffet; floral hideabed sofa; glider rocker; stackable end tables; maple end table; wood entertainment center; lamps; plant stand; wood bookcase; microwave stands; Blonde desk; new twin bed; wood chest of drawers; wood dresser w/mirror; wood magazine table; wood night stand; wood deacons bench; 2 drawer file cabinet; wood cedar chest; metal wardrobe; metal base cabinet; wheeled walker; card table; pots & pans; asst. of kitchen appliances; pictures; bedding; towels; Tupperware; kitchen utensils; sewing items; misc. glassware; books; games; misc. household items;
ANTIQUES & COLLECTIBLES
Kimball pump organ w/crown; organ stool; oak rocker; brass double bed; wooden double ox yoke; Pathe upright phonograph; records; small metal safe; wood sewing cabinet; 4 - oak dining chairs; youth chairs; carnival glass pcs.; marbles; maple leaf crock pitcher; nest of bowls; kerosene lamp; misc. other items not yet found.
CAR - TOOLS - MOWER - MISC.
1999 Ford Taurus SE 4 door V6, AT, A/C, 33,500 actual miles, green in color, sharp; Foley lawn mower blade sharpener; Belsaw 11 belt sander; Belsaw & Foley saw blade sharpening tools; portable air tank; 2 -step ladders; aluminum ext. ladder; garbage cans; Lawnboy 21i SP lawn mower; lawn sweeper; patio glider loveseat; metal round patio table; misc. hand & garden tools; misc. garage items;
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LAND AUCTION
399.97 Acres (+/-) Yankton Co., SD Land
In order to settle the Dick Payne Estate, we will offer the following land at Public Auction located from Yankton, SD Wal-Mart corner, 3 miles North on Hwy 81, 1 mile West on 306th St. (Tabor Rd.) & 1/2 mile North on 439th Ave. on
Friday, August 27, 2010
Sale Time: Real Estate 9:30 A.M.
DICK PAYNE ESTATE - OWNER
Patricia Payne Karell & Norma DeJong, Co. Pers. Rep.
Auctioneers & Realtors
Lenny Burlage, Jim, Scott, & Bob Peterson
Brookings, SD 605-692-7102
www.burlagepeterson.com
Scott Moore, Centerville, SD 605-366-8683
Attorney For Estate
Robert W. Klimisch
Goetz & Klimisch

Household Auction
Located at 400 Ruth Street, Yankton, SD
August 13th, 2010 at 5:30pm
Household:
Queen sized oak bed; antique rocker and foot stool; 2 antique wash stands; kitchenette table round with 1 leaf, 4 chairs on rollers; love seat; rocker recliner, cloth; Kenmore chest freezer, 5 cu. ft.; Frigidaire electric dryer; Eden-Pure electric heater, Gen. 3; hand carved antique mirror; antique radio, used for cabinet; J.V.C. 21" color T.V.; wooden clothes closet; patio table with umbrella and 4 chairs; 2 antique buffet glass fronts; antique night stand; antique padded chair; antique wall clock; cedar chest; 17 jewel Bulova watch; pillows, sheets, blankets, sleeping bag; 8 place setting of Phatzgraff dishes; many tea cup sets, cutglass, creamer, sugar; 1-piece of Roseville Pottery 90-7; Silver tea serving set; 8 place setting of silverware; 2 coffee pots; waffle iron; pots, pans, kitchen utensils - too numerous to mention; fiber optic Christmas tree, other Christmas decorations; throw rugs 1 6x10.
Shop and outdoor supplies:
Broil-Mate natural gas grill; Cabela's electric meat grinder 33-0/01; jerky processor; heavy duty sausage stuffer 3lb.; electric ice cream freezer; Masterbelt smoker; Beemer air rifle; Remington ammunition box; 10" Ace Hardware mitre saw on stand; cast iron cistern pump; small shop vac 1.5hp; flour jack, car stands; 7ft. wooden ladder; 20ft. aluminum extension ladder; weed eater trimmer; 2 wooden bar stools; Skill saw, drill and vise; fertilizer spreader; hip waders; miniature greenhouse; fruit jars; peacock feathers; garden hoses and sprinkler; Nelsen tractor lawn sprinkler; 20lb propane tank; hose reel and hose; fishing equipment; 2 hand sprayer
Owner: Don Dean, 400 Ruth Street, Yankton, SD
Auctioneer:
Tom Kuchta
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Cell: 605-660-5915
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Kuchta Auction Service