

DAVE SAYS:

# What should your baby emergency fund be?

**Dear Dave,**  
When, if ever, should your baby emergency fund be more than \$1,000? Is there ever a scenario in which it should be less?

**Sue**

**Dear Sue,**  
I always recommend that people who make \$20,000 a year or less start out with

a baby emergency fund of \$500. Almost anyone can scrimp and save up \$500 in a short amount of time, and this makes it easier for folks who don't make a lot of money to have a safety net in place.

Is there a scenario where the baby emergency fund should be more than \$1,000? I guess if you were

stuck in a situation where you had \$200,000 in debt and made \$60,000 a year, you might want to ratchet that amount up to \$2,000 or \$3,000. The reason? It's going to take you several years to dig your way out, and that means you're taking a chance on several years worth of emergencies!

If you've got a really unstable situation—like there's a good chance you might lose your job—or an emergency already pending, you should delay starting the Baby Steps and pile up a bunch of cash. In a case like that, it just wouldn't make sense to start a

financial overhaul and be sitting there with only \$1,000 in the bank. If there's a nasty storm coming, you need to get work, work, work to get ready, and make sure you've got the biggest umbrella you can get!

Then, after you get past the bad stuff, you can push "play" on your Total Money Makeover. That's when you'd pull your savings back down to \$1,000 and go into attack mode on your debt!

—Dave

## UNMARRIED COUPLES COMBINE FINANCES?

**Dear Dave,**  
Do you advise

unmarried, long-term couples to combine finances to follow your plan, or should they move forward financially on an individual basis?

**Ashley**

**Dear Ashley,**  
I always answer questions like this based on what I would do in the same situation. I know the statistics on unmarried couples who live together, and the numbers show most of them don't stay together. I'm not trying to be mean, but I want you to know the truth.

Combining your finances when you're not married could be a disaster. Pretending you're married, but trying to keep your

finances and other areas of your lives separate doesn't work, either. I've been doing this for a long time, and I've met with an awful lot of couples in your situation. So, here's my advice to you, Ashley. If you love this guy, and he loves you, then you need to get married. You may think that's presumptuous, but you asked my opinion.

The idea that long-term, unmarried couples prosper financially and emotionally is pure mythology!

—Dave

\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

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**OR FREE STANDARD DELIVERY\*\*** after online or mail-in rebate via prepaid debit card on any appliance over \$399. Offer good thru 9/2/10. See below for important offer details.

\*\*No interest offer applies to appliances over \$399 after discounts and coupons when you use a qualifying Sears card and account is kept in good standing. Offer not valid with Sears Commercial One® and Sears Home Improvement Accounts™ accounts. See our Important Customer Information below for Important Deferred Interest details. Excludes Outlet Stores. Offer good thru 9/2/10. \*\*\*Free standard local delivery on any appliance over \$399 after discounts and coupons via prepaid debit card. Standard delivery includes delivery within the local delivery area Monday through Friday and delivery not requiring additional services or time. Customer pays an additional charge for non-standard delivery. Rebate values, local areas, and additional charges vary, and rebate amount excludes sales tax. Maximum rebate value \$79.99. Excludes KitchenAid® built-in refrigeration. See store for details. Offer good thru 9/2/10. Excludes Outlet Stores. See [sears.com](http://sears.com) for online rebate details. Oregon customers receive value of rebate at point of sale.

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\*\*No interest offer applies to tractor purchases after discounts and coupons when you use a qualifying Sears card and account is kept in good standing. Offer not valid with Sears Commercial One® and Sears Home Improvement Accounts™ accounts. See our Important Customer Information below for Important Deferred Interest details. Excludes Outlet Stores. Offer good thru 9/2/10.

salute to heroes

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home electronics, home appliances, floor care, lawn & garden, tools and more for police, firemen, teachers, hospital staff, military and veterans. Saturday, August 28th, 11am-2pm

with storewide savings pass and ID at Sears, Sears Grand, Sears Essentials, Sears Hardware, Sears Home Appliance Showrooms and Sears Hometown Stores. Other exclusions apply. Must present valid ID at checkout. Visit [www.sears.com/salutetoheroes](http://www.sears.com/salutetoheroes) for details.

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Owned & Operated by: Toby & Kerry Woehl  
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# AUCTION

Lunch Served  
**Sunday, August 29th at 12:30 p.m.**  
603 Princeton (Armory), Vermillion, SD

Sylvia Lynch-Owner

Kitchen table w/chairs, Frederich pool table, gold glasses & dishes, Silk Flowers mushroom canister set, silverware, crystal plates, old bottles, beer & coffee mugs, old letters w/antique stamps, latch hooking and patterns, material, Old Council oak dishes, candy dishes, antique dishes, sugar bowl & tea bag holder, cook books, flower pots, crape paper & drawing paper, old playing cards, old electric clock, brass candle holders, Centennial plates, iron pump, candle holders, many curtains, antique Chinese cups & saucers, poker chips, marbles, many antique dishes, salt & pepper sets, knives, candles, Halloween & Thanksgiving items, large assortment of Christmas decorations & lights, baskets, brown crock, record player & radio, round kitchen table w/2 chairs, 5 glass top end tables, globe, antique chair, swivel chair, hall stand w/mirror, 2 Orbeck air purifiers, long white plastic table, old jewelry, many green & yellow dishes, wooden rocking chair, small wooden tables, green vases, lawn furniture, Queen size bed w/mattress, dresser w/9 drawers & 2 mirrors, dresser w/5 drawers, 3 piece matching hutch system, small freezer, fans, pitchforks, shovels, many electric cords, hammers, axes, sprayer, saws, cement deer ornaments, exercise bike, old tins, plant stand

Nick Koster-Owner

Antique Furniture: beveled glass mirror w/oak frame, large two glass door cabinet (44"x72"x16), very large four glass door cabinet (96"x72"), fancy claw foot glass front cabinet, well made high bookcase with base, Mission Style caned chair, small upholstered seat bench, glass front cabinet  
Other items: oak veneered sliding glass cabinet, round coffee table, old chair with arms, long low drop leaf table, small wooden barrel, wood Johnny Walker case

Sharon McNamara-Owner

(2) wicker chairs, table, loveseat, basket, clothes hamper, coffee table, (2) couches, chair, (9) lamps, Phantom vacuum, Dirt Devil vacuum, kitchen table w/4 chairs, (3) dressers, (6) nightstands, glider rocker, dining room table, TV in antique stand, (2) footstools, (2) full beds, (2) oak green chairs, blue cabinet, white cabinet, pots & pans, Corning Ware, Lingard tea pot, Avon dish set, Pyrex pans, Betty Crocker mixers w/bowl, (6 pairs) salt & pepper shakers, kids tea set, cleaning supplies, (13) antique dolls, mirror, candle holders, sewing machine, pictures, clocks

Carron Radigan-Owner

Electric self cleaning stove, headboard, patio outdoor rug, car seats, TV cabinet, small sofa, high chair, round table, (3) sitting chairs, recliner, end tables, card table w/4 chairs, dining room table w/6 chairs, antique record player & old records, floor lamps, drop leaf table w/4 chairs, stand up mirror lamps, globe, small tables, toddler bed w/mattress, children's toys, baby bouncer, new roaster, set of china, luggage

Guest Consigners

High chair, dining room table w/6 chairs, lamps, school desk, small table w/4 chairs, bedroom set, hide-a-bed couch, paintings, Whirlpool electric stove, glassware, kitchen utensils, Craftsman 24" roto-tiller, electric barbecue grill, Play Station 2 w/2 controllers & headset with 15 games, white leather hide-a-bed couch-very nice, Buffalo Skull electric bass guitar with amps, (2) oak swivel bar stools, round oak table w/leaf, wooden corner cabinet, (2) blonde bedroom sets w/dressers & vanity, assorted lamps (some old), primitive cabinets, table and shelves, Victoria cabinet, formica table w/leaf, old pots & pans (some cast iron), decorative copper kettles, chicken knick knacks, assorted glassware, blue fruit jars, canning jars, end tables

Annar Petterson - Owner

Wardrobe, Shelves, Exterior Door, Outdoor table & chairs, Antique Hoosier, Secretary desk, Antique trunk, Records, Slate board, Wooden chair, Floor mats, Misc. wood, Can lights, Pickup box trailer with 200 gal water tank, Fan, Electric heaters, Oak table top, Propane heater

GARY MADSEN AUCTION SERVICE

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Hazen Bye, Guest Auctioneer • Jim Brady, Guest Auctioneer