

DAVE SAYS:

Intensity Hurting The Marriage?

Dear Dave,
When does reaching the point of being debt-free become more important than marriage? We're following your plan and doing the debt snowball, but my husband's been working a second job, and it's really cutting into our together-time at night and straining our relationship. I'm afraid we're going to end up debt-free, but divorced. When does one outweigh the other?
Tracy



Dave
RAMSEY

Dear Tracy,
Getting out of debt is never more important than your marriage. But families go through all kinds of stuff, and one of those things is cleaning up messes they've made. It's not always fun, but there's

a price to pay if you want to win with your money or anything else.

It sounds to me like your husband has gone gazelle intense about getting out of debt, and in the process may have left you behind a

little bit. I don't recommend that! He probably needs to take some time to come back and emotionally re-connect with you. And I'm sure some good, old-fashioned back rubs and words of encouragement from you are in order. Your man could use them if he's been working two jobs!

But there's plenty of time for snuggling and stuff later. Right now, you're trying to do something—something really important—for the good of your family. I know it can be difficult, but it won't last forever. And I can promise you this: Once you're done, you'll be very glad you toughed it out!

—Dave

Ready To Buy?

Dear Dave,
I graduated from college in May, and I al-

ready have a job in my field. It was a part-time position that went full time, so I already have \$15,000 in an IRA and about \$23,000 in savings. I'm also debt-free, because scholarships paid for my education. Am I ready to buy a house?

Zack

Dear Zack,

This is an awesome position you're in right now! Financially, you're okay to buy a house. I do have one slight hesitation, though. There are going to be lots and lots of things happening in your world during the next few years, and there's a possibility you'll end up moving—maybe for a girl, or even another job—during this time period. It's going to be a time of transition, and having a piece of real estate tied around your neck could be a huge pain.

But if you're sure that's where you want to be for a while, then it's not such a big deal.

Keep in mind that there's a word for real estate that sells quickly, and that word is cheap! Lots of times, the only way to get out from under something like that fast is to practically give it away. It's a great time now to buy a home, though. It's like they're on sale. Interest rates are really low, too.

Don't use the entire \$23,000 as a down payment on a place, and keep an emergency fund of three to six months of expenses set aside. Make sure you get a 15-year, fixed-rate mortgage, too. If you play this right, Zack, you're going to be sitting pretty!

—Dave

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

1705 Items \$100 or Less

For Sale: Toro snowblower, CCR2000, 18". \$100./OBO. (605)624-5347.

Gas stove/oven. Magic Chef, electronic controlled, self-cleaning, sealed burner, light bisque color. \$100/OBO. (605)668-9282.

New 36" Wx80" H Left-hand inswing door jamb w/ aluminum sill, primed wood frame w/ weatherstrip, from Menards. Door not included. \$30/OBO. (605)665-5284.

Symphonics 21" color TV with remote. Works great. Could be used in a bedroom or child's room for video games. \$20. (605)668-1887.

1710 Antiques - Collectibles

Suffering from Buzzard Breath? 10% off your next purchase with this ad should help. Good through November. Old Buzzard Antiques, Main Street, Tilden. Open Saturday and Sunday. (402)750-4809.

1770 Home Appliances

Save up to 50 percent off your next heating bill. Advanced Portable Infrared iHeater® Heat 1000 sq. ft. for about 5 cents an hour! Free Shipping! Call 1-888-864-7110 (MCN).

Singer XL1000 Sewing and embroidery machine, excellent condition. Call (605)665-5226.

1790 Lawn - Garden

For Sale: Chipper - Shredder, McCulloch electric, little use, \$125. (605)624-0240.

1815 Miscellaneous

Get TV & Internet for UNDER \$50/mo. For 6 mos. PLUS Get \$300 Back!-select plans. Limited Time ONLY Call NOW! 866-944-0906. nani

WANTED
Buying all types of **SCRAP IRON**
Farm Machinery • Cars & Trucks
References Available • Top Market Prices Paid
Home: 402-945-1512 • Cell: 402-533-3640

Call Classifieds 665-5884

NOW OFFERING payroll deductions!
NOW OFFERING A full line of Amana appliances!
WE NOW CARRY LG, Sharp, and Samsung Electronics!

UNCLAIMED FREIGHT FURNITURE

CALL for details on...
Special Incentives for all APPROVED New & Re-write Payroll Deductions
Located at 2320 Broadway • Yankton, SD • 605-665-3446 • Nancy Johnson, Store Manager
ALSO IN OUR SIOUX FALLS, MITCHELL, WATERTOWN, SIOUX CITY, FARGO, ABERDEEN & PIERRE LOCATIONS!

When you finish reading, Please RECYCLE.

Ron's Auto Glass
1915 Broadway • Yankton, SD
(Next to Dairy Queen)
605-665-9841
Free Estimates • Topper Glass
Plexi Glass • Mirrors • Rock Chip Repair
Windshield Replacement • Free Mobile Glass Service

NEW HARVEST LAND BROKERS, LLC
THE MOST INNOVATIVE LAND AUCTION COMPANY IN THE REGION.

200 W. 4th Street, Yankton, SD 57078
605-689-3131
www.newharvestland.com

Dan Specht Dave Knoff Andrew Marshall Deb Specht

After-Harvest Combine Inspection
Sign up before January 1st, 2012
FREE HAULING
Within 40 miles of dealership
FREE INSPECTION
Labor to install Parts and perform repairs additional
Our Service Department will inspect your:

- ✓ Separating Systems
- ✓ Augering Systems
- ✓ Fan Systems
- ✓ Belts & Chains - Drive Shafts
- ✓ All Engine Fluids & Lights

Have your Combine Inspected and Repaired and Don't Pay until Spring! With JDF Financial.
Ask our Service Managers for more details

Freeman - Chris Schenkel - Ph: 605.925.4241
Wagner - John Koehne - Ph: 605.384.4580
Yankton - Russ Becker - Ph: 605.665.3762

JOHN DEERE

FRED HAAR Since 1882 CO., INC.
Don't miss our Net Wrap Sale going on NOW through the end of December!!!
www.deerequipment.com - Fred Haar Company is a div of C & B Operations, LLC

BIG IRON
ONLINE AUCTIONS
Experience the POWER of BigIron.com
BIGIRON.COM ONLINE ONLY AUCTION
Konken Ford Retirement - Gerald Konken
402-254-6881, Hartington, NE
Wednesday, December 14, 2011
1st item scheduled to close at 6:00 PM Central Time
Visit BIGIRON.com for complete listing and details
Hunter Rotunda Hoist, SN: KK7217; 9,000 Lb. Rotary Lift, Electric Over Hydr, 2 HP Motor, Model No.: SPOGN400; Rotunda Automotive Computer Equipment, Car/Truck Analyzer, Bear Engine Analyzer, Rodunda Complete Brake Service Machine, Brake Drum Lathe; Kwik-Way Valve Grinding Machine; Hunter Norco Telescopic Transmission Jack, 1/2 Ton Cap; Pro-Cut On-Car Brake Lathe Rotor Machine; Robinair R-134a Refrigerant Recovery, Recycling, & Recharging Station; Hunter Engineering Co Tire Changing Machine, Model: TC350; Hunter Engineering Co DSP 9000 Wheel Balancer, Model: DSP9002; 2000 Hunter Engineering Co Tire Changing Machine, Model: 10252; Hunter Engineering Company DSP7700 Wheel Balancer, Model: DSP7701; Hundreds of Ford Manuals; Numerous Shop Tools, Car Parts, Glass, etc.
616 Items selling on this auction.
The next BIGIRON.com auction is December 21!
BigIron.com is a division of Stock Auction Company, 1-800-937-3558