**Dave Says** 

# **Holidays and family**

BY DAVE RAMSEY

Dear Dave,

I haven't spoken to my mom and sister in more than six months. Over time, I realized we have a real clash of moral values that has led to arguments and hard feelings. Lately, with it being Christmas season and a new year just around the corner, I've found myself wanting to navigate things a little better and stop avoiding them. It's been mostly just between myself and them, so my wife and kids are pretty insulated from the ugliness. Do you have any advice for handling situations such as these?

—Dave

### Dear Dave,

Well, the good news is it doesn't sound like you've had to spend a lot of time with them. So their influence over you and your household has been minimal. Still, things like this are painful. These are people you love, even if they are hard to get along with or understand.

I'm not a family counselor, but my initial advice would be don't try to change them. And don't take discussions too deep. If you get together, just keep things simple and on the surface. To the extent they try to invade your family, that's where you have to put up a good solid boundary. You have to protect your family and try your best to keep bad influences at a distance. But I don't think you're going to fix them. Probably the best thing you can do is model sanity and reason in front of

A friend of mine who has some crazy



Dave **RAMSEY** 

in-laws says he adopts the bobblehead deal. He just sits there like a bobblehead and smiles and nods, no matter what craziness is swirling around. And that's not a bad idea when you think about it. You don't want things getting ugly if you can help it, plus the chances of you changing a lifetime of toxic

behaviors in one brief interaction are

Pray for them, too, Dave. Then, if they ask for help, maybe you could insert some gentle wisdom. Don't tell them what they're doing is wrong or that they're bad people. Just describe things you and your family have done and how you've handled similar situations. But until they bring it up, I wouldn't go there.

—Dave

-Jeremy

### STRUCTURE THINGS INTELLIGENTLY Dear Dave,

I work as a software developer, and recently a co-worker approached me about starting a side business together. We would create apps for the legal community with advice from my wife, who is a lawyer. The only problem is that we're in the middle of Baby Step 2 of your plan, and we still have some debt to pay off. Do you think starting a business would be too risky at this point?

Dear Jeremy,

It sounds to me like this is the kind of idea that would require more in the way of brain sweat and time than money. I would just think of it as a part-time side job and go for it. However, make sure you have a clear understanding of exactly how much — if any — financial support would be required. Set these financial boundaries, and also be clear on when you expect the business to make money.

One thing I would warn against is ending up in a partnership if this thing becomes a success. Partnerships are bad news in the business world, so I'd advise you to figure out a way to structure things where you each own different parts — something more along the lines of a joint venture.

But in terms of doing some side deals, creating some cool new apps, and making money in the process? Absolutely, I would do that. Just figure out an intelligent way to structure the business and finances so you don't get pinched!

### —Dave

Dave Ramsey is America's trusted voice on money and business and CEO of Ramsey Solutions. 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 proiect, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @ DaveRamsey and on the web at daveramsey.com.

Slin Kandles HOME COUNTRY

John Burchell turned off the power saw in his garage and in the buzzing silence heard someone clear their throat. Turning around, he found Randy Jones standing there. Randy is his daughter Katie's boyfriend, of course, which everyone who isn't lost in Zimbabwe has known for the past two years.

Hey Randy," John said, smiling. "I heard you were back home from college. In fact, I could tell because I haven't seen

much of my daughter recently."
"That's right, Mr. Burchell," Randy said.

"I think Katie's in the house."

"Actually ... I came to see you ..." John wiped his hands on a rag and sat on a folding chair, motioning Randy to the other one.

"What's up?"

"Well, sir, Katie and I have been going together for two years now ...

"And ... well ... I wanted to ask you ...."

"I was wondering what you thought ... well ...?"

Randy gulped, and despite the cold day, wiped his forehead. John smiled.

"You see, sir ... Katie and I are ... serious. In fact, we've talked about ... you know."

"Randy, I'm not going to make this easier for you, in case you're wondering. It wasn't easy for me when I faced Mrs.

Burchell's dad, either." Randy pulled himself up straight.

"We'd like to get engaged. I have a ring and everything. Want to see it?

"Don't you think Katie should be the first one in this family to see it?"

"Then it's okay?"

"Congratulations, Son. Now go give her that ring."

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# A Champagne Guide for New Year's Celebrations

(StatePoint) New Year's Eve means gathering with close friends and family, making resolutions for next year, and of course, celebrating with bubbly!

However, when it comes to choosing the right bottle for the festivities, some might not know where to start. Chantelle Pabros, fine wine consultant at Morrell & Company Wine in NYC, offers advice on how to choose the right bottle of bubbles for every type of New Year's celebration.

'There are many different kinds of sparkling wine available, such as Cava, Prosecco, etc. Yet, I always advise customers to go with the bubbly classic on New Year's: Champagne. What better way to start the year on a good note than by treating yourself to something special and iconic?" says Pabros.

To be considered Champagne, a wine must hail from the Champagne region in France, using a combination of Chardonnay, Pinot Noir, or Pinot Meunier varietals, and undergoing strict winemaking restrictions, such as minimal years of aging. There are many Champagnes on the market. Chantelle's top pick?

"Champagne Taittinger; it's one of the last remaining family owned and operated marque Champagne houses," she says. "They are known for the consistent quality of their Champagne and the deep care and experience put behind every bottle. Their



nay driven, which offers an expressive, toasty style that is both elegant and delicious. Last but not least. you can find it in most wine

Looking for a Champagne to serve at a large New Year's party with friends and family? Pabros recommends Champagne Taittinger's flagship wine, Brut La Français NV. "If you're new to Cham-

pagne, start with this wine. It's a dry, classic style, widely available, and pairs well with every type of food. Your guests will thank you for making their night so memorable!" Perhaps you find your-

self invited to a midnight dessert party? Bring a bottle of Champagne Taittinger Nocturne NV.

This is a sec style Champagne, meaning it has just a touch of sweetness that begs to be paired with desserts. It will go perfectly with any type of dessert, from a raspberry tarte to chocolate cake pops. If you have a sweet tooth, this

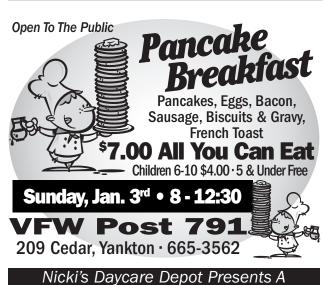
says Chantelle.

Maybe this New Year's you're bowing out of the big party atmosphere for a more intimate night at home with a loved one? Toast with something really special, such as Champagne Taittinger Comtes Rosé.

"If you really want a wow factor, you can't go wrong with Champagne Taittinger's tete de cuvee. It has a cult following amongst sommeliers because over the last 50 years it is one of the most consistent in quality for this type of Champagne and it comes in a beautiful bottle. It will most certainly offer a most memorable Champagne experience," adds Pabros.

For more Champagne information, visit www.taittinger.com.

Let's not forget about New Year's resolutions. For Pabros it's a simple one: "Drink more delicious Champagne!"





Saturday, January 2nd, 2016 4:00 P.M. to 7:00 P.M. All you can eat spaghetti dinner including: Spaghetti with meat sauce • Garlic Bread

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