

DAVE SAYS:

Continue with job or start small business?

Dear Dave,
I'm 26 and married. We've got our emergency fund in place, and are debt-free except for the house. We'd like to have a child soon, but my job requires that I travel frequently. Neither of us wants me to be gone most of the time with a baby in the house, so I'm thinking about opening my own business so I can set my own hours. Do you think this would be a good idea?

Ray
Dear Ray,
If time and money weren't considerations, which one would you rather do? You'd be on straight commission as an entrepreneur, so there would be no weekly or bi-weekly check to count on as income. You'd have to wake up every single morning, go out and kill something, and drag it home. If you don't, your family won't eat!

An entrepreneur is the person I know who can go from sheer terror to sheer exhilaration and back every 24 hours. You've got to have a strong mind, and a strong heart to make things happen, and it will be a rough ride if you don't have both of these. Plus, it won't last long if you don't absolutely love what you're doing.

I'd advise anyone to make sure their job falls in line with their passions, and the skills and talents they were born with. You don't want to find yourself stuck in a call center if you hate talking on the phone, and you don't need to go into the construction business if you don't like working with your hands.

Everybody wants to be successful in their job and make lots of money, but personal happiness is just as important. If you wake up jazzed about what you're going to do every day, chances are you'll be successful and happy. But if you wake up

dreading the day and your job, then I can almost guarantee you won't be successful financially or happy.

Spend some more time thinking about this. Do lots of research and planning, too. There are lots of great small business ideas out there, but to make something good happen you've got to find the one that's right for you!
— Dave

BEST WAY TO INVEST?

Dear Dave,
In your opinion, what is the best way to go when investing a one-time, lump sum of \$1,000 to \$3,000 for a long period of time?

Josh
Dear Josh,
The first thing you need to do is define "long period of time." For me, when it comes to investing, I consider a long period of time to be five years or more. In this kind of situation I'd suggest either a growth stock or growth and income mutual fund. I prefer mutual funds with solid track records of 10 to 20 years.



People sometimes like to play single stocks on one-time investments of this size. I don't think that's a good idea. Over long periods of time single stock investments don't consistently generate the kind of returns that a good mutual fund will generate. Why cheat yourself?
— Dave

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

LEWIS & CLARK FAMILY MEDICINE, PC
FREE BLOOD PRESSURE SCREENING
No Appointment Necessary
1101 Broadway Suite 103 A in Morgan Square
Yankton, SD • (605) 260-2100

CASE III
Mark's Machinery, Inc.
TWO LOCATIONS TO SERVE YOU
Yankton, SD • 605-665-4540 • Toll Free: 1-800-526-8095
Wagner, SD • 605-384-3681 • Toll Free: 1-800-693-1990
E-mail: marksinc@willinet.net • Web site: www.marksinc.com

PRESIDENTIAL COUPON EVENT

2504 Fox Run Parkway
605-665-4433

\$500 off
Any 16 piece meal or larger
(Not good towards other specials)
Expires 2/28/11

STORE HOURS
MONDAY-SUNDAY 11AM-10PM

COUPON

Quiznos
FREE CHIP & FOUNTAIN DRINK
with purchase of a regular or large sub
(excludes deli subs, torpedoes, and bullets)

Only Valid at Quiznos in Morgan Square 1101 Broadway Yankton 605-260-7850

Not valid on delivery orders. Original coupon must be surrendered at time of purchase. Limit one coupon per person per order. May not be combined with any other offer, including combo discount. Void if copied or transferred. Expires 3/31/10.

Rita's
Purse-o-Nalities
chic and trendy styles...

Buy Any 2 Jewelry Items and get 3rd FREE
OR 25% off Any Purses

2101 Broadway • Yankton Mall • 605-260-8362
(Next to JCPenney in the old Claire's Store)
Good thru Valentine's Day

4TH STREET TUXEDO
\$20 OFF
Prom Tuxes
Two Classic Lines under \$100⁰⁰

103 W. 4TH ST. YANKTON 605-260-2513
Hours: Noon-9 P.M. TUESDAY-SATURDAY

Must Present Coupon at time of booking. Coupon offer good thru February 28th, 2010.

Best Western Kelly Inn
Yankton, SD
1607 E. Hwy 50 • Yankton, SD 57078
email: yankton@kellyinns.com
www.bestwesternyankton.com
Located on East Highway 50
(605) 665-2906

Treat Your Valentine

Standard room package - \$89.99
Poolside room package - \$109.99
Package includes: Room & \$35.00 Minervas gift card

Rate can not be used with any other offer or discount. Must mention "Valentine ad" when making reservations and present ad at check-in. Offer valid Feb. 12, 13 & 14, 2010.
Free continental breakfast • Free high speed internet • Minervas Restaurant - onsite • Game room

Hair Cutting • Coloring • Highlighting • Up-Dos • Perms • Waxing

Vixen Salon
1101 Broadway, #104 • Yankton, SD
605-260-1387

\$10 Haircut
Men, Women or Children
Hours: Mon-Fri. 10 a.m.-7 p.m. • Sat. 9 a.m.-5 p.m.
Expires 4/30/10

MISSOURI VALLEY SHOPPER
Want your business to be seen?
Get your display ad here!

Call 605-665-5884 Or
Drop By At 319 Walnut St.

HAPPY VALENTINE'S DAY • HAPPY VALENTINE'S DAY • HAPPY VALENTINE'S DAY

Advertised & Unadvertised Specials Every Week

Lord Calvert Canadian 1.75 ltr. \$14.99	Old Milwaukee Reg. or Light 30 pk. \$14.19
McCormick Vodka 1.75 ltr. \$11.99	Ten High Bourbon 1.75 ltr. \$13.69
Tyler & Lloyd Scotch 1.75 ltr. \$18.79	Ron Diaz Rum 1.75 ltr. \$14.49

Price Effective February 10th - February 16th, 2010

Yankton Rexall Liquor Shop
109 W 3rd St., Yankton
Plenty of FREE Parking
Phone: 605-665-7865

Liquor Store Hours
Monday-Friday 8:30-6:00
Saturday, 8:30-5:00

HAPPY VALENTINE'S DAY • HAPPY VALENTINE'S DAY • HAPPY VALENTINE'S DAY