DAVE SAYS:

Can't Afford To Pay For Daughter's Wedding

Dear Dave, Our daughter is 24, engaged to be married, and we can't afford to pay for the kind of wedding she wants. My husband and I have had some financial difficulty over the last few years, and we are finally beginning to slowly dig our way out. On top of this, we're still paying on her student loan from college. Should we let her know the situation up front, and how

can we keep from feel-

ing guilty about things?

The big thing is that

Dear Gina,

Gina

first you and your husband should be on the same page. You need to come to a decision about exactly what you're willing and able to do. It doesn't sound like it will be much, though. Especially if you're trying to get your own finances in order and still paying on her student loan. Now, how do you not feel guilty about all this? I think that's a personal journey you'll both have to take. A wedding is a wonderful thing, but it's not any less wonderful when it doesn't cost an arm and a leg. It also doesn't make you child abusers or bad parents just because you're not willing to go \$20,000 into debt to throw a fancy wedding! I think, too, that you owe this kid some straightforward and

honest communication.

Most 24-year-olds don't have a firm grasp on reality. Even at that age, they don't think about where the money's coming from. They're just bopping along and assuming Mom and Dad will pull thousands of dollars out of the air for a big Barbie and Ken wedding. She needs to know that things just aren't like that in the real world.

Let her know that you love her and want to help, but you're going to be very limited on what you can do financially. Besides, you can have a great wedding without throwing around lots of cash. A marriage is about love, not dollar signs. And when it comes to the money, a wedding is like anything else you'd buy. My rule of thumb is pay cash or don't do

— Dave

DROP COVERAGE? Dear Dave,

I recently heard someone on television say it was a good idea to cancel the collision and comprehensive portions of your auto insurance coverage if you want to save money. What do you think about this? My husband and I are trying to follow your plan. We have \$1,000 in our emergency fund, and we drive a couple of old, used cars. Would this idea work for us? Anonymous

DAVE Financial Straight-Talk by Dave Ramsey www.davesays.org Dear Anonymous, money saved up, and Obviously you'll save then you total your car. How're you going to get money if you're not to work or to the gropaying out as much to cery store? It would the insurance company. leave you in a bad situ-But I don't think dropation, wouldn't it? ping that coverage is a If you're driving a cougood idea. Let's say you don't have much ple of beaters, the

mean cheap insurance. Self-insuring is a good idea sometimes with some things, but I don't believe in it when you're talking about your cars and you're broke! In my case, I've got enough money to just write a check and buy another car if something happens to mine. But when I added up what the car costs versus what they charge me for insurance, it looks like a decent deal to me. I'm

insurance doesn't cost

that much. Cheap cars

just not willing to take the risk with that much money.

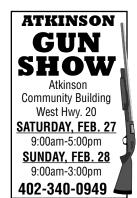
The purpose of insurance is to protect you from risks that you are unwilling or unable to take yourself. That's why I still have full coverage on my car. The cost benefit analysis told me it was a good idea. I suggest you keep it, too!

— Dave

* For more financial help please visit daveramsey.com.

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PH. 402-388-4267 cjatthelake.com click on weather for live web cams of the lake

BIRTHDAYS, ANNIVERSARY ETC.

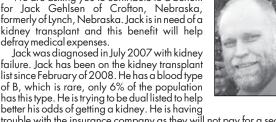


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better his odds of getting a kidney. He is having trouble with the insurance company as they will not pay for a second evaluation which is needed, in order to be dual listed. If Jack gets listed at two transplant centers the potential for receiving a kidney will improve because the kidney transplant organization can now pick om a larger region for him. Jack also needs a healthy kidney becaus

he is bipolar and cannot have certain medications (to fight a He is on dialysis for 4 hours, 3 days a week. Dialysis makes him extremely tired and consequently he had to quit his full time job and now works part time (one day a week) as a Security Guard at Averc Sacred Heart Hospital in Yankton.

Jack turns 50 in April and we are planning a birthday/benefit party for him on Saturday, April 10, 2010, at the St. Rose Parish Hall in Crofton Nebraska from 5:00 p.m. to midnight. We are planning an auction

raffle and freewill donation meal. We are asking you for an item for the auction or raffle, or to conside a cash donation to help defray expenses. All who contribute will be recognized at the event. For Cash Donations please visit any First Dakota National Bank location, or the mailing address is PO Box 156 Yankton, SD 57078, Attn: Jack Gehlsen Benefit. Please call 402-388 4314 if you wish to donate an item, to have an item picked up or if you have any questions. You can also send donations to Jack Gehlser

First Dakota National Bank location in Yankton. Any donation you can ovide will be greatly appreciated. Thank you for your time and support.

Benefit, 89415 556th Ave., Crofton, NE 68730 or drop off at eithe

