

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 feeling guilty about things?
Gina

Dear Gina,
The big thing is that 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 it!

— 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



Dear Anonymous,
Obviously you'll save money if you're not paying out as much to the insurance company. But I don't think dropping that coverage is a good idea. Let's say you don't have much money saved up, and then you total your car. How're you going to get to work or to the grocery store? It would leave you in a bad situation, wouldn't it? If you're driving a couple of beaters, the

insurance doesn't cost that much. Cheap cars 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

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.

Dining & Entertainment

Your Ad Could Be Here. Call 665-5884 Today!

ATKINSON GUN SHOW
Atkinson Community Building
West Hwy. 20
SATURDAY, FEB. 27
9:00am-5:00pm
SUNDAY, FEB. 28
9:00am-3:00pm
402-340-0949

Every Night On Buffet During Lent
Tortilla Crusted Shrimp
Friday & Saturday Night Seafood Buffet
JoDean's
2809 Broadway Ave., Yankton • 605-665-8884 • OPEN SEVEN NIGHTS A WEEK
Mon-Sat: 11am, Sundays 10:30am • jodean.com

Cornhusker Run
FREE Bus Ride TO FORT RANDALL
Wednesday, Feb. 24, March 10, 24 9:00 a.m. Frying Pan Departure
\$10 Per Person & You Get \$30 For \$20 Making Your Ride FREE
For More Info Call **(402) 379-1061**

St. John's Fish Fry
Friday, Feb. 19th, 2010
St. John's Parish Center
Fordyce, NE
Serving 5-9 p.m.
ALL YOU CAN EAT
Adults: \$7.00 • Kids (6-12): \$4.00 • 5 & under: FREE

su|do|ku
© 2008 KrazyDad.com
Fill the puzzle so that every row, every column, and every section contain the numbers 1-9 without repeating a number

5	4			7	6	1	8	
7							2	
		6	1	2	4	7	3	
		4	8			9		
2				3				1
		8			1	3		
	6	1	5	4	9	2		
	5							6
	2	9	7	6			1	3

Check today's issue for the solution to the puzzle. EA Book 2 #3

THE Broadcaster
Missouri Valley
Shopper

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.

C.J.'s at The Lake
402-388-4267
NEBRASKA
WEIGAND RD. • NE SIDE OF THE LAKE

Great Food
Fantastic View
Awesome
Wild Animal
Display!
Open All Year!

EAT FREE AT C.J.'S
BRING A FRIEND.
BUY ANY DINNER, GET THE 2ND.
ONE FREE!
MON. TUES. & WED.

THURS. BUY ANY SANDWICH & FRIES,
GET THE 2ND ONE FREE!
STEAK & CHICKEN SPECIAL FRI.-SAT.-SUN.
HAVE YOUR PARTY HERE AND GET A \$10.00 TO \$50.00
GIFT CARD FREE!!
BIRTHDAYS, ANNIVERSARY ETC.

Take a short drive to C.J.'s at The Lake: 10 mi. from Crofton
11 mi. from Yankton (Hwy. 81 to 121, then 6 mi to 54C or Weigand Rd., then 2 mi. west)
PH. 402-388-4267
cjatthelake.com click on weather for live web cams of the lake

WE NEED YOUR HELP!

We are asking you to contribute to a benefit for Jack Gehlsen of Crofton, Nebraska, formerly of Lynch, Nebraska. Jack is in need of a kidney transplant and this benefit will help defray medical expenses.

Jack was diagnosed in July 2007 with kidney failure. Jack has been on the kidney transplant list since February of 2008. He has a blood type of B, which is rare, only 6% of the population has this type. He is trying to be dual listed to help 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 from a larger region for him. Jack also needs a healthy kidney because he is bipolar and cannot have certain medications (to fight an infection).

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 Avera 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 consider 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 Gehlsen Benefit, 89415 556th Ave., Crofton, NE 68730 or drop off at either First Dakota National Bank location in Yankton. Any donation you can provide will be greatly appreciated.

Thank you for your time and support.