

DAVE SAYS:

Guilt and Cynicism

Dear Dave,
I've noticed that lots of people get defensive when it comes to talking about money and living on a plan. Why is this?
Tonya

Dear Tonya,
I think it's because there seem to be two negative emotions connected to people who have failed with money: guilt and cynicism. They feel guilty because they're terrible when it comes to handling money, and they don't want to talk about it. Cynicism may be more prevalent in people who feel like they've been messed over by some "money expert" out there. Maybe they got caught up in a deal that went bad, or they lost a lot of money following their advisor's

advice. The results can be they end up believing that anyone connected to the financial arena is a bad, incompetent or manipulative person. If you've made mistakes with money, that just makes you human. Everyone alive has messed up financially, and that includes me. I made mistakes with lots of zeroes on the end, but I managed to turn things around. Now, I'm running my own company based on those mistakes, how to fix them and how to keep people from making the same mistakes I did years ago. Sometimes people just don't want to be around others who are trying something new or different and winning in the process. Then, there are people in life—



Dave RAMSEY

I call them losers—who just don't want anyone else to win, because it reminds them that they're not winning. Being stuck around those kinds of people is no fun for anyone!
—Dave

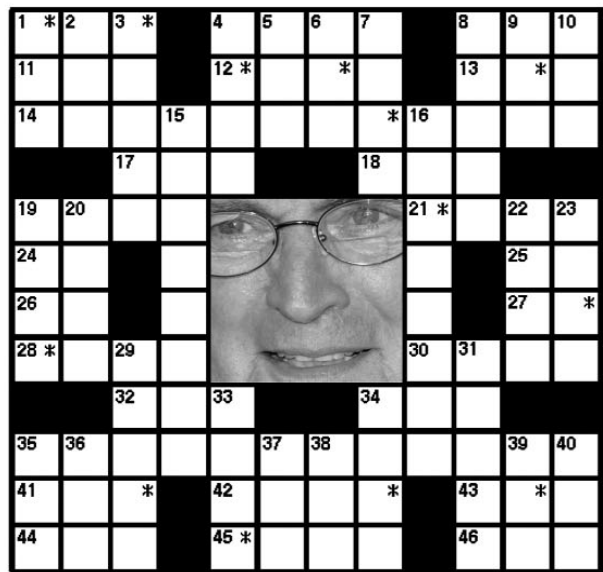
Where do toys fit in the Baby Steps?

Dear Dave,
When is it okay to have a little fun and get a boat or a motorcycle when you're doing the

Baby Steps? Jennifer

Dear Jennifer,
I always recommend that folks complete the first three Baby Steps before running out to buy a bunch of toys. Baby Step 1 is to save up \$1,000 in the bank for a starter emergency fund. Baby Step 2 is to pay off all your debts, except the house, using the debt snowball method. Then, on Baby Step 3, we go back and fully fund the emergency fund to contain three to six months of expenses. After you've gotten this far, it's okay to have a little fun and save up for a toy. But don't forget about Baby Step 4, which is putting 15 percent of your income into pre-tax retirement plans, like mutual funds and Roth IRAs. Don't neglect saving for college, either, if you have kids. That's Baby Step 5. Baby Steps 6 and 7 are paying off the house early and building wealth and giving. Everyone likes having fun, and there's nothing wrong with a few toys if you can afford them. Just make sure you don't sacrifice your financial health for the shiny things!
—Dave

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



The identity of the featured celebrity is found within the answers in the puzzle. In order to take the TV Challenge, unscramble the letters noted with asterisks within the puzzle.

- ACROSS**
- 1. Role on "CSI: NY"
 - 4. Actor George
 - 8. ___ Wheaton
 - 11. Courteney Cox's state of birth: abbr.
 - 12. "___ of Fury"; Humphrey Bogart movie
 - 13. "Ocean ___"; short-lived 2002-03 drama series
 - 14. Role on "NCIS" (2)
 - 17. Actress La Rue
 - 18. "Semi-___"; 2008 film for Will Ferrell
 - 19. Scottish hillside
 - 21. Mayberry resident
 - 24. Prefix for vision or pay
 - 25. Initials for Popeye's love
 - 26. "___ Education"; 2009 Carey Mulligan movie
 - 27. Ms. Uggams' initials
 - 28. ___ Moore
 - 30. "Unhappily ___ After"
 - 32. "One Day ___ Time"
 - 34. Yogi's little pal, for short
 - 35. "Friends ___"
 - 41. "Joan of ___"; movie for Ingrid Bergman
 - 42. "Resident ___: Extinction"; 2007 film
 - 43. Felix, for one
 - 44. Cheerleader's cry
 - 45. Start of the title of a Howie Mandel show
 - 46. Flightless bird
- DOWN**
- 1. Floor pad
 - 2. Actress Larter
 - 3. "Along ___ Spider"; Morgan Freeman film
 - 4. Moreno, for one
 - 5. Bit of sooty residue
 - 6. "I'll ___ Away" (1991-93)
 - 7. Fill-in employee, for short
 - 8. "___ Train" (1957-65)
 - 9. "___ Got a Secret"
 - 10. Actor Marvin
 - 15. "Crossing ___ John Edward"
 - 16. "Lara Croft Tomb Raider: The ___ Life"; Angelina Jolie film
 - 19. Actor Garrett
 - 20. Actress Russo
 - 22. Robert or Elizabeth
 - 23. Word in the title of Josh Radnor's series
 - 29. "___ Game PM" (1975-81)
 - 31. "Raise Your ___"; 2004 movie for Hilary Duff
 - 33. Not up yet
 - 34. "JAG" actress
 - 35. "___ of the Worlds"; 2005 Tom Cruise film
 - 36. "Mad About You" role
 - 37. Actress Plumb
 - 38. Long or Peeples
 - 39. Bagpiper's accessory
 - 40. VW forerunners



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1 and 2-bedroom apartments for rent in Irene and Volin. S&S Apartment Rentals. (605)263-3445.

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2 bedroom apartment in nice historic downtown building. Available in February 1st. Central air, some utilities paid. \$375/month single or \$425/month double. Free washer & dryer. No smoking/pets. Deposit/references required. Contact Leann at (605)665-5009 Monday-Friday 8am-5pm.

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2-Bedroom Downtown Apartment. \$375 per month, plus deposit and utilities. No pets. (605)660-8700.

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