

DAVE SAYS:

He Needs Love Right Now

Dear Dave,
My husband and I are adopting my nephew. His mom is involved with drugs and alcohol, and his father isn't in the picture. We've got \$1,000 in the bank, and we're in the process of paying off all our debt, except the house. Should we slow down or stop the Baby Steps temporarily, and spend more on family things since my nephew is a teenager?
Jocelyn



Dave RAMSEY

Dear Jocelyn,
Hugs are free. Making cookies costs next to nothing, and spending quality time with a young man or woman doesn't cost a thing. I call that a teenager-friendly environment. I know your heart is in the right place, but I don't want you to fall into the American trap of thinking he'll be happy if he has a Wii or you take expensive vacations every year. It sounds to me like he's coming straight out of a

big mess. He wants and needs someone to put their arms around him, tell him he's a good guy, and teach him how to grow into a strong man. Doing some affordable family things once in a while is okay, if you can make it work with your budget. But I wouldn't spend a bunch of money to try and prove that you love him. You've already proven that by bringing him into your home

and making him part of your family. Continue cleaning up your finances. Then, when you've actually got some money to spend, you all can do some really cool stuff together. You guys are awesome!
—Dave

College or the house?

Dear Dave,
My wife and I make about \$100,000 a year combined, and we're debt-free. Recently, we got an insurance settlement of \$95,000. We have an \$89,000 mortgage and a 19-month old baby. Should we use the settlement money to pay off the house, and use the rest to start a college fund for our son?
Michael

Dear Michael,
Absolutely! Then, if you guys save the equivalent of a house payment until your son is ready for college, he could travel the world while he's studying. If I'm in your shoes, I'd pay the house off tomorrow. In fact, I do it today if there's still time to get to the bank. Being completely debt-free, and with your income, you guys have the money to do just about anything. You can start the kiddo's college fund, save for retirement, and you'll have the money to build wealth, too.

Don't let this great opportunity to change your family tree pass you by, Michael. You

two have the chance to live great lives and retire early—and wealthy!
—Dave

Pre-nup ... yes or no?

Dear Dave,
How do you feel about pre-nuptial agreements?
Anonymous

Dear Anonymous,
When I first started financial counseling, I told people to never get a pre-nup under any circumstances. Basically, I felt the whole process was like planning your divorce in advance. I still feel that way to a degree, because if money is more important to you than the person you supposedly love, then you don't really love them and you have no business getting married.

I've changed my stance a little bit, though, and now I feel a pre-nup may be in order under one condition: If there are substantial assets in one person's name. By "substantial," I mean \$2 million or more. I've counseled several wealthy people, some of whom were heading into a second marriage. It's not that wealthy folks are weird or necessarily greedy, but sometimes they attract weird and greedy people.

In these kinds of cases, I'm okay with a pre-nup. But I still think you should love somebody enough to be willing to take a bullet for them if you're thinking about marrying them.
—Dave

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

1605 Apartments For Rent

Canyon Ridge 1700 Locust
1-bedroom for elderly or persons with disabilities. Rent based on income. Equal Housing Opportunity. (605)664-8886 or Skogen Company (605)263-3941.

Duplex for Rent: 3 Bedroom, 1 Bath. \$750/mo. Available now. Call (605)660-4171 or (605)661-5237.

Large 1-2 bedroom, near downtown, \$350/month, stove refrigerator, C/A, applications, lease, deposit, good credit (605)665-1828

1 and 2-Bedrooms, Orchard Square Apartments, 418 W. 15th, for elderly or persons with disabilities. Rent based on income and includes utilities. Equal Housing Opportunity. (605)665-6135 or Skogen Company (605)263-3941.

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For Rent: 3-Bedroom home. New interior paint, new floor coverings. \$695/mo. No pets please. Call (605)202-0223.

1615 Houses For Rent

For Rent: 4-Bed, 2-Bath House at 314 Elm, Vermillion. Garages, includes all appliances, 1.5 blocks from Med School. (605)624-3859

House for rent/sale: 3-bedroom 2-bath, acreage, 2-car garage. Central air/heat heat pump Crofton, NE. (402)334-7387 (402)670-8404.

Yankton Country home, 3-4 bedroom, First last, deposit, \$500/month Text or cell (605)661-4684.

1625 Mobile Homes For Rent

3-Bedroom, 2-Bath Trailer at 407 Broadway, Vermillion. Fenced back yard, private lot. \$425/mo. Deposit required. 12 month lease. Available Mid-August. For more info call (605)624-8887 or (605)677-9220.

Available now. Nice 16x80, 3-bedroom, 2-bath mobile home, central air, storage shed. Only \$450 plus deposit, Absolutely NO pets, references a must. Call (605)665-0822.

Country Acres Mobile Home Park, nice/clean 3 bedroom, 2 bath. Stove/refrigerator furnished. Lease/deposit/references. No pets/smoking. \$530/month, includes lot rent. May consider contract for deed. (605)660-2740.

For Rent: 3-bedroom, 2-bath MH in Vermillion. Large lot. Washer/Dryer, dishwasher. Some pets OK. \$625.00 (605)659-5883.

1630 Mobile Home Lots

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1635 Commercial Rentals

2200 sq. ft. commercial building for rent. (Formally daycare). Full-kitchen, 2-bathrooms. Negotiable lease. Call Larry at (605)661-0987

1650 Houses For Sale

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Real Estate and Personal Property AUCTION
Saturday, Aug. 6 -- 12 noon
LOCATED: 405 Birch Street, Avon, SD - 1 1/2 blocks north of swimming pool
REAL ESTATE SELLS FIRST
Real Estate consists of a 1 1/2 story 2 bedroom home with partial basement and 1 car detached garage, propane furnace and central air. This very clean well cared for home would make a great starter or rental property.
LEGAL DESCRIPTION: Lot 6 and the North 8' of Lot 7, Block 2, Park Addition.
TERMS & CONDITIONS: \$3,000 non-refundable down payment day of auction with balance due upon delivery of warranty deed. Title insurance used with a 50-50 cost split between buyer and seller. 2011 taxes prorated to closing. Possession upon receipt of final payment. Announcements day of auction take precedence over printed material. Peterson Auctioneers are representing seller.
A line of household, gun, antiques, car, miscellaneous items will be sold as well as consigned. A complete listing will appear in the August 3 issue.
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