

Dave Says

Pause Investing For A Luxury?

BY DAVE RAMSEY

Dear Dave,
Where should you save for large expenditures when you're doing the Baby Steps?
—Heath

Dear Heath,
Depending on what the expenditure is, I would suggest saving for these sorts of things after Baby Step 3. Once you've paid off all of your debts, except for your home, and built an emergency fund of three to six months of expenses, you reach a point where you can breathe a little bit. After all that hard work and sacrifice, you're finally in a position to replace that ratty, old furniture or get a better car. The question then is this: How much do you want to temporarily cut back on investing in order to make this expenditure happen?

Personally, I'd like to see you allocate a fixed percentage of your income toward play money and still be able to put 15 percent of what you make into retirement. If you want to slow down a bit on Baby Step 5, which is paying off the house, in order to take a once-in-a-lifetime vacation, I'm cool with that. But I don't like the idea



Dave RAMSEY

—Dave

THE REBATE EXPLANATION

Dear Dave,
How do cash-back rebates work on electronics and other items?
—Dan

Dear Dan,
I like this question. Most consumers don't think about how the process works. They only care that it's benefiting them

of slowing down on funding your retirement.

The basic idea here is to always handle your money with planning, purpose and maturity. You've got a little room to play back and forth once you get past Baby Step 3. But until then, I want you to be hardcore about scrimping, saving and getting your financial house in order!

from a financial standpoint.

Let's say you buy an item for \$1,000, and you get a cash rebate for \$100. Basically, you just paid \$900 for that item, right? So, what the companies are trying to do is incentivize certain retailers to buy a particular product or amount of that product, yet sort of protect the sticker price in the minds of the consumers. To me, it's really a little ridiculous. Why not simply take off the money, and price it at \$900?

That keeps retailers from jerking around with the margins. It purifies the process a little bit, but it adds to the hassle.

Good question, Dan!
—Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.



We all watched as the flag came by. It was the first thing in the parade, of course. Great big one, carried by two of the kids from the ROTC at the high school. The bands followed, along with the mounted patrol, the ski patrol in their summer-weight jackets, the float with the princesses on it, and the local kids leading dogs and cats – some rather reluctantly – on leashes.

For some of us, the Fourth of July parade is a chance to see just how much the local kids have grown over the past year. For others, it's a chance to see something that is really ours. This is our valley. This is our town. This is our parade. These are our people. These are the people who make our little valley unique in the whole world. This is a chance for us all to get together and celebrate us, you know?

But all that comes later. What comes first on this day above all others is the American flag. Oh, it's a great big one. Where they found this one, I don't know, but it takes two high school boys to carry it. It really doesn't matter what size it is, because it's what it means to us that counts.

To Herb over there, there are memories of his terrible days in Korea, I'm sure, and the wounds that sent him home early. To Doc, maybe it's the way the G.I. Bill let him go back to college and fulfill his life's dream of taking care of sick people.

To Annette, over across the street there, there is a look in her eyes that tells us that flag meant she could protest whatever the complaint-du-jour was during her college days. She knows there are few places in the world this tolerant of unpopular opinions.

And then there's Dewey down on the corner. He's got his hand over his heart as the flag goes by. Maybe he's thinking of a country that will allow him to start a business with a borrowed pickup and a shovel and supply our flower beds with fertilizer. He sure wasn't able to make anything else work for him. And today this accident-prone pal of ours has branched out into fishing worms and compost.

But these are just speculations, because what the flag means to each of us is personal. We don't have to tell anyone. We never have to explain. We even have the freedom not to be here looking as the flag goes by.

It's an American thing. A very private American moment.

2015 Eminent Farmers/Ranchers & Homemakers

BROOKINGS, S.D. - South Dakota State University Colleges of Agriculture and Biological Sciences and Education and Human Sciences celebrate four individuals for their contributions to South Dakota's communities and agriculture industry with the Eminent Farmer/Rancher and Eminent Homemaker Honor.

The 2015 Eminent Farmers/Ranchers honored are Gary Duffy, Oldham and Rebecca "Becky" Walth, Glenham. The 2015 Eminent Homemakers honored are Ida Slocum, Aurora and Helen Sweater, Worthing.

Established in 1927, the Eminent Farmer/Rancher and Eminent Homemaker awards recognize individuals for their contributions of leadership and service to the community on the local, state and national level.

Each year SDSU selects four individuals to honor based on confidential nominations from across the state. The nominations are reviewed by a committee of SDSU faculty members, administrators and SDSU Extension personnel and are approved by the Deans of the Colleges of Agriculture and Biological Sciences and Education and Human Sciences.

The honorees photos join the more than 300 portraits of Eminent Farmers/Ranchers and Homemakers which are displayed in the "Hall of Fame" portrait gallery located in Berg Agricultural Hall on the campus of South Dakota State University.

Eminent Banquet Held Sept. 18, 2015

The 2015 honorees will be recognized during a banquet held September 18 at 5:30 p.m. at the McCrory Gardens Education and Visitor Center, Brookings.

Tickets are \$25 and are available from the Office of the SDSU Extension Associate Director, Berg Agricultural Hall 154, SDSU Brookings, S.D., 57007 or by calling, 605.688.4792. #iGrow

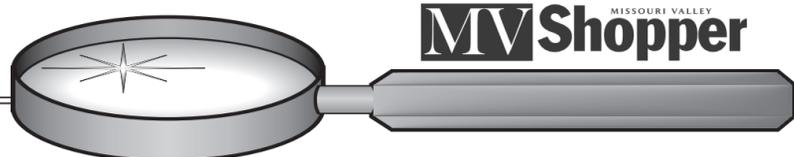
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