### **DAVE SAYS:**

# Right time to expand the family?

#### Dear Dave,

My wife and I are trying to pay down our debt. We've got a long way to go, and it's pretty scary sometimes. We've also started thinking that we'd like to have another child. We're not getting any younger, but we know this would prolong the time it would take us to get out of debt. Do you think we should wait until we're out of debt, or until we have most of it paid off?

#### Dear Holland,

The only time I tell people to let their financial situation dictate when to have children is when it's an extreme case. I mean, if you've got six kids and you want 20, I'd probably tell you to slow down and get control of your money first. Or, if you're sitting square in the middle of bankruptcy, it might be a good idea to wait a year or two while you straighten things out and get back on solid ground financially.

If everything else is within reason, and you're talking about a

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you're trying to get out of debt, but chances are it won't be anything earth shaking. Generally speaking, I guess what I'm saying is when God wants you to have a kid, have

normal number of kids

and a normal income,

the idea that children

will cause you to go

broke is simply not

true. It might slow things down a little if

#### **BUY OR WAIT?** - Holland Dear Dave,

I'm 18, and I have a job making \$30,000 a year. I've also got about \$40,000 in stocks and \$10,000 in savings. I want to buy a house in the near future. Should I pay cash and buy it outright, or is a 15-year mortgage okay?

### Dear Sam,

I love the idea of paying cash for a

house, but I'm even more impressed that you've got \$50,000 you could put toward a house and a job making \$30,000 a year at age 18. Man, you're really kicking it!

It's a great time to buy a house. Interest rates are low, and prices are great. But the thing that keeps sticking in my mind is that you're still just 18 years old. Now, there's nothing wrong with being 18, but there's also nothing wrong with waiting a few years and getting a little more life experience under your belt before you saddle up with a mortgage.

At times like this, I think about what I'd tell my own 18-yearold son. And honestly, I think I'd advise him to wait and let life happen for a while. I'm not putting you down because you're 18. You've done some amazing things. But I

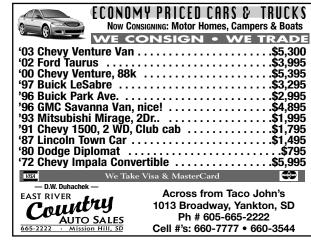
Financial Straight-Talk by Dave Ramsey www.davesays.org

think the best thing would be to keep piling up cash, then take a look and see how you feel and what your life is like in two or three vears.

You've got lots of time and a huge head start already. Plus, there will still be plenty of properties out there. Then, when the time is right, either pay cash or do a 15-year, fixed-rate mortgage. And if you take out a mortgage, make sure the monthly payments are no more than 25 percent of

your take-home pay! Great job, Sam!

\* For more financial -Dave help, please visit dav-



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## AT AUCTION

We will offer our land for sale at public auction located at the Junction of 315th St. and 450th Ave. or from Ma & Pa's C-store on Hwy. 50 go 1-mile west to 450th Ave turn south 3 1/4 miles east side of the road on:

### FRIDAY, MARCH 12<sup>™</sup>, 2010 10:00 A.M. SALE TIME

- 37.97 acres tillable, 1.27 acres in trees balance in RROW
- Soil Index of 89.3 with powerful Haynie silty loams
- Available to farm for 2010 crop year
- Annual Taxes are \$721.56.
- High producing tract with fertilizer records and soil tests available. • 1.27 acres in trees can be removed and made 100% tillable.
- Base and Yield information available in buyers prospectus.
- Land Auction to be held on site.

**LEGAL:** SW 1/4 of the SW 1/4 of Section 35, 93-54 Gayville Twp. Yankton County, SD.

To View the Property: You may inspect the property at your convenience or call 800-251-3111 and a buyers prospectus will be mailed out or visit http://www.wiemanauction.com

**TERMS:** Cash sale with 15% (non-refundable) down payment the day of the sale with the balance on or before April 12, 2010. Warranty deed will be granted. Title insurance will be split 50-50 between buyer and seller. Seller to pay the 09 taxes. Buyer to receive full possession upon closing. Sold subject to owners approval, and sold subject to all easements, restrictions, and reservations of record. Come check out this outstanding tract of land.

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Wieman Land & Auction Co. Inc. Marion, SD 800-251-3111 Gary & Rich Wieman Brokers Kevin, Mike, Ryan, Derek Wieman BA Kogel Law Office **Closing Attorney** 605-624-2667



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