

DAVE SAYS:

Is There Protection From Credit Sharks?

Dear Dave,
Is there some way to put a block on a credit report prior to sending a kid to college, so that the credit card hustlers can't get to them?
Trevor

Dear Trevor,
No, there's not. Unfortunately, in today's culture that's part of becoming an adult. When you hand them car keys there's no way to put a block on how they drive. And when they turn 21, there's no way to put a block on what they ingest. About the only thing you can do is to teach your kids to the best of your ability, and be a good parent and good example. Teach them why debt is dumb, and show them how it eats away at their ability to save money and build wealth.

And for goodness sake, don't use credit cards yourself. Kids can smell a hypocrite a mile away!
— Dave

Worry about your wallet, not your image

Dear Dave,
I'm a new doctor,



Dave
RAMSEY

and I drive a car that has over 200,000 miles on it, is 10 years old, and a few dings in the doors. I've heard image is everything when you're a doctor, but I like not having a car payment. Should I just get over being self-conscious about

my old car?
Mario

Dear Mario,
I like not having a car note, too. I'd walk, ride a bike, or drive your car with a great, big smile on my face before I picked up a car payment!

As new, young doctor you've probably got six figures in student loans hanging over your head right now. So you need to get out from under all that before you start thinking about driving something fancy. If this car is truly on its last legs, then I'd say save up for a few months then upgrade to a good, reasonably-priced, used car.

Just remember, a Mercedes or BMW doesn't prove you're a doctor, and it doesn't mean you're a

good doctor, either. You just need to worry about what's smart for you instead of what other people think!
— Dave

Hunt down the money!

Dear Dave,
I'm 24, and I don't have any debt except for a small student loan. I'm going to law school to study international law, and I have a scholarship that pays 25 percent. However, I won't really be able to work much while I'm studying. How can I do this without taking on more debt?

Amy

Dear Amy,
If I were you I'd do some online research on all the governmental agencies out there. I'll bet there's one that's willing to pay for your law school if you would agree to work for them for a few years after you get out. It's kind of an indentured servitude deal, but that's a lot better than taking on \$150,000 or more in debt.

The scholarship is a good thing, but we both know it will only scratch the surface when you're talking about law school. Think about

this, Amy. You got the scholarship by finding a good opportunity and asking for it, right? There's a ton of scholarship money out there, and millions of dollars of it goes unclaimed every year.

If I were you, I'd get into the business of hunting money. Track down every possibility you can, and use every honest thing to your advantage!

— Dave

* For more financial help please visit daveramsey.com.

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Very Nice, Ready to Move into, Single Story, 1-Bedroom Home in Burbank, SD

AT AUCTION

Tuesday, April 17th • 5:00 p.m.

Personal Property Sells at 4 p.m.

Located:
46896 Main St.,
Burbank, SD
(1 Block North of Whimp's)



LEGAL: Lot 12, Blk 8, Town of Burbank, Clay County, SD. Taxes are \$358.76
Floor Plan of this home consists of kitchen with cabinets & appliances; living room; bedroom with closet; full bath; front and rear entrances with carpet throughout the home. There is also full basement. This home has a Lennox propane furnace and central air conditioning; both new in 2009. There is a gas water heater and a new septic tank in 2002. There is also a 1000gal LP tank on property that goes with the home. Property is connected to Clay Rural Water System. There is an unattached single car garage and also a storage shed. This is a very well kept home that is super clean and is ready to move into. If you are looking for a small home or a rental property in a quite community close to Vermillion, this home is for you. Make plans to attend an open house or call the auction company. Watch upcoming paper for personal property listing.

TERMS: \$5,000 nonrefundable down payment due day of auction with balance due on closing day of May 17, 2012. Possession on closing. Taxes prorated to day of closing. Title insurance and closing costs will be split 50/50 between buyer & seller. Clay County Abstract & Title Co is the closing agent. Auctioneers are acting as agents for the seller.

RICHARD CAYCE, Owner

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LOCATION • LOCATION • LOCATION

Excellent 3 Bedroom Home Estate Auction

Monday Evening • April 16th • 5:30 pm

Located: 954 E Main Street, Vermillion, SD

OPEN HOUSES: Thursday Evening, March 29th & April 5th • 6 - 7 PM



Personal Property to follow Real Estate Auction

Floor plan of this home consists of 3 bedrooms with closets, carpeted, full bath (recently updated); large living room with picture window, carpeted; dining area with carpet; kitchen complete with electric range, refrigerator and utility hookups. Full, unfinished basement with utility hookups. There is an over sized attached single car garage. Built in 1965, this home has 1,174 sq ft of living area. Home has asphalt shingles that are approx 5 years old; central air that is approx 6 years old; Lennox natural gas furnace and gas water heater. This is a very well kept home inside and out and ready to move into. The location is great being only 1 block from the high school, 1 block from Prentiss Park and 2 blocks to the hospital. If you are looking for a nice home in Vermillion; make sure you attend one of the open houses or contact the auction company.

LEGAL: The East 102' of the West 198' of Lot HD-1 in the SE1/4, SW1/4, Sec 18-92-51, Clay County, South Dakota. Taxes are \$1,733.40.

TERMS: 10% nonrefundable down payment due day of auction with balance due on closing of May 16, 2012. Title insurance and closing costs will be split 50/50 between buyer and seller. Taxes prorated to day of closing. Possession on closing. Clay County Abstract & Title Co is the closing agent. Auctioneers are acting as agents for the seller.

Owner: Donald M Ahrendt Estate, Larry Ahrendt – Personal Rep

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