

DAVE SAYS:

Putting a ring on her finger doesn't have to put you in debt

**Dear Dave,**  
My girlfriend and I have been dating for about three years, and we're talking about getting married. I have some money saved up and would like to buy her a nice engagement ring. Do you have any guidelines on how much to spend on something like this?

**Dustin**  
**Dear Dustin,**

If you're working a good, steady, full-time job, I think a good rule of thumb for engagement rings is one month's pay. Some jewelry stores will tell you two or even three months' pay, but that's just too much. Lots of people get engaged or married with cheaper rings, and the relationship and the jewelry last just fine.

Trust me, there's absolutely no statistical correlation between the price of the ring and the length of the marriage!

Jewelry stores have huge mark-ups on diamonds, so make sure you don't buy it at a typical mall or franchise shop. You want someone who's a diamond broker, or even



Financial Straight-Talk

by Dave Ramsey [www.davesays.org](http://www.davesays.org)

a high-end pawn shop. You can save literally 50 percent buying from places like these. But in either case, you need to look around and find someone you can trust, because if you're like me, you're probably not a diamond expert.

Remember, too, that diamonds are not an investment. In two decades, I've never seen the diamonds I've given my wife go up in value. And the whole "diamonds are a girl's best friend" slogan is just a bunch of advertising hype. Don't fall for that stuff, either.

Be smart and buy smart, Dustin. It's a great feeling to give the lady of your life a big sparkling rock, but you don't have to break the bank to do it!

— Dave

PART OF THE HIRING PROCESS?

**Dear Dave,**  
I talked to a friend recently who had interviewed for a job, and he said they pulled his cred-

it score. Why do potential employers need to check up on this?

**Mitchell**

**Dear Mitchell,**  
It's not unusual for big businesses – Corporate America – to do this kind of thing. Typically, most small businesses don't get into that kind of stuff. Still, some companies use this as a measure of whether or not you're responsible with money. I can see where it might possibly have some value if you're going into the financial industry. But I don't agree with the premise as a whole. I have

almost 300 people on my team, and I don't pull credit bureaus when we hire someone.

Here's my take on this kind of thing. I wouldn't want to work for a company that puts more emphasis on my FICO score than on me as a person. If they don't do in-depth, one-on-one interviews, assess someone's talent levels, and look at things like their past work history, job performance and education, then I don't want to work for them. You want someone who is smart enough to hire you because you're an intelli-

gent, dependable, hard-working person who can deliver the goods!

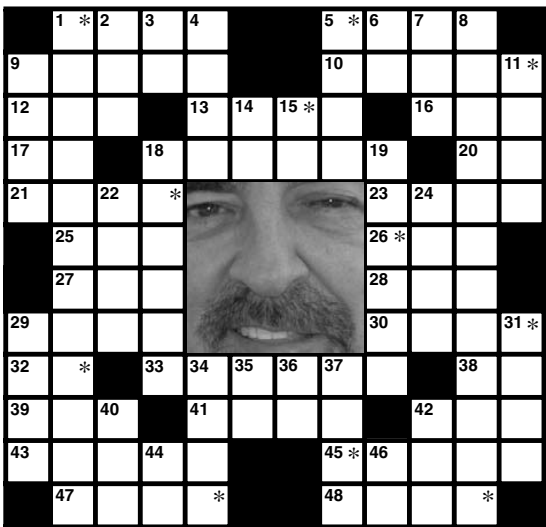
Honestly, there are so many ways to make a living in this world that there's no reason to put up with being reduced to a number like that. If some company out there is trying to hire someone by a false measure of success, then in my mind it's not a company worth working for in the first place!

— Dave

\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

Dining & Entertainment

TV CROSSWORD



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. Wayne or Payne
- 5. Crime drama series
- 9. \_\_\_-Barbera; Yogi Bear cartoon studio
- 10. Dog on "Frasier"
- 12. "\_\_\_ of Cakes"
- 13. Close angrily
- 16. Physicians' org.
- 17. Initials for actress Lainie
- 18. Judge on "America's Got Talent"
- 20. Sharif's monogram
- 21. Leave out
- 23. "\_\_\_ She Great"; 2000 movie for Bette Midler
- 25. Alphabetic trio
- 26. Slangy response
- 27. "The Fresh Prince of \_\_\_ Air"
- 28. "The \_\_\_"; 2008 Jessica Alba movie
- 29. Roberts, for one
- 30. "A Knight's \_\_\_"; 2001 film for Heath Ledger
- 32. "Chitty Chitty Bang Bang" production co.
- 33. Megyn Price's role
- 38. "Law & Order: Trial \_\_\_ Jury"
- 39. \_\_\_ Charisse
- 41. "Mad About You" role
- 42. German article
- 43. "Change of \_\_\_"; 1998-2003 reality series
- 45. Roger or Dudley
- 47. "Waking Up in \_\_\_"; 2002 Patrick Swayze movie
- 48. Designer Cassini

DOWN

- 1. Actor on "30 Rock" (2)
- 2. "\_\_\_ Tree Hill"
- 3. Initials for Ozzie's wife
- 4. 1996-2001 role for Don Johnson

- 5. James Mason's role in "20,000 Leagues Under the Sea"
- 6. Item inserted in a PC
- 7. Lupino, for one
- 8. Actor on "The Big Bang Theory" (2)
- 9. Ring of light
- 11. "Krakatoa: \_\_\_ of Java"
- 14. "\_\_\_ Confidential"; 1997 Kevin Spacey movie
- 15. Setting for "Evening Shade"; abbr.
- 18. Role on "CSI: NY"
- 19. Mickey Rooney's age
- 22. "The Big \_\_\_ With Donny Deutsch"
- 24. "Don't \_\_\_ Word"; '01 Michael Douglas film
- 29. Response to a pinprick
- 31. "Jane \_\_\_"; 1996 Anna Paquin movie
- 34. "\_\_\_ Paar"; 1952 series
- 35. 1988 Martin Sheen film
- 36. Initials for Ulrich
- 37. "Sesame Street" fellow
- 40. Daniel \_\_\_ Kim
- 42. "John \_\_\_" (2002-03)
- 44. "Rachel Gunn, \_\_\_"; 1992 sitcom
- 46. "\_\_\_ Blue Eyes"



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Lesterville Fire & Rescue  
**ANNUAL FALL DANCE**  
Sat., Nov. 27th, 2010 • 8pm-12am  
CLAY CREEK DEAF COWBOY BAND  
Tickets: \$7 each  
Prizes to be given away at dance!  
Proceeds go to training and the purchase of equipment  
Need not be present to WIN

**BLACK FRIDAY SPECIALS**  
Closed Thanksgiving Day  
**Quarry Steakhouse & Lounge**  
**SUNDAY BRUNCH SERVED**  
**10:30 AM-2:00 PM**  
665-4337 • Yankton, SD • Mon.-Sat. Open at Noon, Closed Wed. - Sunday 11-3pm

**18th Annual**  
**Cornhusker Toy Club**  
**Winter Farm Toy Show**  
**Norfolk**  
**City Auditorium**  
1st & Braasch • Norfolk, NE  
**Sunday,**  
**November 28, 2010**  
9:00 a.m. - 3:30 p.m.

WJ Ranch 9th Annual  
**COWBOY CHRISTMAS**  
(7 mi South of Yankton, SD just off Hwy 81)  
**SATURDAY & SUNDAY, Nov 27-28**  
10:00 a.m.—5:00 p.m. each day  
• Horse & Buggy Rides Each Afternoon  
• Pony Rides Each Afternoon  
• Trick Roping Shows  
• Crafts For Kids  
• Refreshments  
See Designer Clothing, Primitives, Western Art, Florals, Handmade Soap, Jewelry, Stained Glass, Christmas Décor, Metalwork, Handmade Tack, Furniture, Photography, Candles, Garden Décor, Food Gifts & Much More!  
No Admission Charge! See [www.schiferlswjranch.com](http://www.schiferlswjranch.com)

**Cornhusker Run**  
**FREE Bus Ride**  
**TO FORT RANDALL**  
Wednesday, Dec. 1, 15, 29 ..... 9:00 a.m. Frying Pan Departure  
**\$10 Per Person & You Get \$30 For \$20 Making Your Ride FREE**  
For More Info Call **(402) 379-1061**

Beresford's 26th Annual  
**Christmas Craft Fair**  
Saturday, Nov.27, 2010  
Hours: 9-3 p.m.  
Located at the High School Gym  
301 West Maple  
Admission • Adults \$1  
Lunch Served.  
**Door Prizes**  
**104 Booths**  
Sponsored by The Beresford Lions Club

**CJ's At The Lake**  
[Cjatlake.com](http://Cjatlake.com) • 402-388-4267 • PARTIES WELCOME!  
11 miles from Yankton • 9 from Crofton • NE Side of Lewis & Clark Lake  
**Monday & Wednesday Night Special**  
**\$10.95 Sirloin or Strip – 1/2 Price Savings!**  
**Football Fans**  
We have 16 TVs & 3 Big Screens  
Come Watch Your TEAM Play!  
**Book Your Christmas Party Now!**  
Open for Noon & Supper during the week.  
Saturday & Sunday Open for Breakfast.  
**GREAT FOOD – FANTASTIC VIEW**  
**AWESOME WILD ANIMAL DISPLAY!**  
[cjatlake.com](http://cjatlake.com) click on weather for live web cams of the lake