

DAVE SAYS:

Pre-marriage counseling a good idea

Vote For Tom – NO WAY!

“Fiedler on Zoning for 8 years.”
“Check and Recheck” — We don’t think so.

As County residents we called Tom Fiedler because building permits he issued in a residential area didn’t meet the zoning requirements for the square footage, height, or commercial use. The building was built anyway! We appealed to the County Commission and the situation is now in litigation at the County’s expense.

This is how Fiedler watches over taxpayer dollars. This is just one of the several instances. Special interests and conflicts don’t have a place in County Government.

Vote NO on Fiedler!

Signed:
Citizens for Good County Government

Paid for by Gary Johnson

Dear Dave,
I just got engaged, and already people are telling us that pre-marital counseling is a good idea. What is your opinion?

Bradley

Dear Bradley,
It doesn’t necessarily mean that someone thinks you aren’t right for each other when they suggest you think about pre-

marital counseling. In fact, I think it’s a great thing, a smart thing, and something every couple should do prior to marriage.

There are four areas in which you and your fiancé should be in agreement before you walk down the aisle. These are religion, children, parents, and money. Studies show that couples who agree on these issues prior to marriage have a much better chance of experiencing a successful marriage and spending long, happy lives together.

Unity creates romance, whether you’re talking about holding hands or handling money. And it’s not just about coming to an agreement,

either. It’s about sharing your innermost thoughts, goals, and dreams, and mapping out a life together that will make you both happy!

— Dave

CAR INSURANCE AND THE GREAT FICO

Dear Dave,
How will it affect my auto insurance if I’m debt-free, and have a zero, or low, FICO score?

Anonymous

Dear Anonymous,

There’s good news and bad news. The bad news is that it will probably go up. The good news is that it won’t go up nearly as much as the interest you’d have to pay to some bank to maintain your credit

score!

My personal insurance is higher, because I don’t have a credit score. That’s because I don’t borrow money anymore, and haven’t borrowed for several years. But the FICO score has way too much control over our lives these days. It’s just not an accurate measure of how well you handle your money. You can easily have a really high FICO score and still be losing financially.

Think about this. If I handed you a million dollars you’re FICO score wouldn’t change one point. The only thing a FICO score really does is measure your interaction with debt. That’s why I call it the “I love debt score.” It’s really a pretty bad idea for other reasons, too. It doesn’t take into account the fact that you may have been smart with your money and accumulated some wealth along the way!

— Dave

* For more financial help please visit daveramsey.com.

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Yankton County Commission
on November 2nd



Let’s prioritize our immediate needs and put the taxpayer first!

An Independent Voice of Reason

Paid for by
Garry Moore