

DAVE SAYS:

Time To Break Out The Lunchbox!

Dear Dave,
I love your plan, but I think my husband is attached to eating out. Budgeting is very hard for him, and the cost of his fast food lunches is making it difficult for us. He's also taken a salary cut recently, and I'm working a part-time job to help us get by. Can you give him some tough love from a male perspective?



Dave RAMSEY

Valerie

Dear Valerie,
It sounds to me like you've been way too nice. You're acting like a mother dealing with little kid, and that's not a good way to relate to a husband. Plus, if you guys are having money problems, the only time either of

you should see the inside of a restaurant is if you're working there!

A man has several jobs in life, and one of those is to take care of his wife and children. You're wife shouldn't have to work so you can stuff your face with fast food. When you

married him, you didn't want a little boy. You wanted a man. He needs to grow up and start acting like one!

That being said, my perspective probably won't help. There's a saying that goes, "Those convinced against their will are of the same opinion still." He needs a serious change of heart. You said you love my plan, right? Then sit down with this guy, and show him the numbers. Show him where all the money is going, and tell him it's just plain wrong for him to eat out all the time while you have to work just to make ends meet.

People can do all kinds of things when they're stressed out because of money problems. I'm sure taking a cut in salary was a blow to his self-esteem. However, it's time for a strong wake-up call when these behaviors start to have a negative impact on family and finances!

—Dave

Let's wait a while ...

Dear Dave,
I'm a sophomore in college, and I earn about \$1,500 a month at my job. My rent is \$500 a month. I don't really have a credit history, but I've saved \$20,000, and I'm thinking about using it as a down payment on a \$140,000 home. Would this be a good idea?

Gil

Dear Gil,
I wouldn't do it. I love the fact that you're working while you're in school. Saving that much money is fabulous, especially for someone who's not even 20 years old!

I almost did the same kind of thing when I was in college. I was into real estate, and I really wanted to test my wings and buy something. Looking back on it, though, I'm glad I didn't. It would have been a huge mistake.

College can be a bumpy enough ride, even for the most responsible student. If you lost your job you'd be in a real mess, and with your stated income you wouldn't have a lot of breathing room. Plus, the two years following graduation have the potential to be the most permanently life-changing period you'll ever experience. You could move across the country for a new job, get married, or decide to attend graduate school. In any of these situations, a house would turn into an anchor around your neck.

Being a renter is a great thing while you're still in school. In the meantime, keep piling up cash until you're ready to settle down!

- Dave

* For more financial help, please visit daveramsey.com.

1979 CHEV. C-65
Gas Engine, 5 plus 2 transmission, 20' steel box
\$6,500

trucktrailerinc.com
TRUCK TRAILER
SALES & SERVICE, INC.
East Hwy. 50, Yankton, SD
605-665-7952

CITY OF YANKTON SURPLUS AUCTION
Saturday, October 15, 2011 @ 9:00am
City Hall at 5th and Walnut Street

Partial List of Items: 2005 Dodge Durango, 2008 and 2003 Ford Crown Victoria's, 2x 1999 Chevy K2500 4X4 Pickup's, 1996 IHC 9200 Semi-Tractor, Computers, Printers, Monitors, and Accessories, old loader bucket with teeth, KRON 1,000 platform scale, chassis/body undercoat paint sprayer, Cabinets, Book Shelves, 6 - 27" TV's, Stair Master, Hanging Gas Furnace, laminating machine, various camera's, and other items too numerous to mention.

For a complete list of items check out www.cityofyankton.org or call City Finance Office at 605.668.5244

Terms of the Sale - All items are sold "as is - where is" with NO warranty. Payment with cash or good check acceptable. All sales final and subject to SD Sales Tax. All items must be removed morning of the sale. Statements made on sale day take precedence over anything printed or implied.

City Of Yankton Owner

Vision
REAL ESTATE SERVICES
Dan Specht - Auctioneer

Charles Mix County
LAND AUCTION
Wednesday, Nov. 2 -- 10 a.m.

Auction to be held at the location from Wagner, SD, City Park, 5 miles south to 302nd Street then 2 miles east or from Avon, SD, 3 miles west on Highway 50 then 6 miles west on 302nd Street.

120+/- Acres

FSA shows 115.4 acres cropland with 91.49 acres presently under cultivation with the balance under CRP contract. If you are purchasing to add to your present operation or to receive a solid return on your investment along with great hunting potential, check this one out.

LEGAL DESCRIPTION: Lots 763-764-765, 36-95-63

TERMS & CONDITIONS: 15% non-refundable down payment day of auction with balance due upon delivery of Warranty Deed on or before December 2, 2011. Buyer will receive 1/3 share of payment on CRP contracts ending in 2013 and 2020. Possession of remainder will be March 1, 2012. Title Insurance will be used with a 50-50 cost split between buyer and seller. Announcements day of auction take precedence over printed material. Peterson Auctioneers are representing seller.

Honner Farms LLC, Owner

Peterson Auctioneers
Glen Peterson, RE #234
605-369-2638 - Springfield, SD
Farm - Household - Real Estate

For more information call
Glen Peterson 605-369-2637

Ron's Auto Glass
1915 Broadway • Yankton, SD (Next to Dairy Queen)
Auto - Truck - Heavy Equipment
Residential & Commercial
605-665-9841

Sears Hometown Store
Will not be undersold on any comparable snow thrower.

Be Prepared When Winter Storms Hit.

Craftsman 24" 170cc Two-Stage Snow Thrower
(88957) Regular Price \$799.99
Sale Price \$639.99

- 24 in. clearing width
- Push-button electric start allows for easy and sure starts in cold temperatures
- 6 forward and 2 reverse speed control
- 13 in. x 4 in. X-Trac tires
- Glide-Tech™

Find a Lower Price—We'll Match It!

Craftsman 26" 208cc Two-Stage Snow Thrower w/EZ Steer (88691)
Regular Price \$1099.99
Sale Price \$849.99

Craftsman 26" 208cc Two-Stage Snow (88970)
Regular Price \$899.99
Sale Price \$719.99

No Interest for 12 Months or 5% Off Instant Savings on Snow Blower Purchases with Sears card.

Yankton Sears
Owned & Operated by Toby Kerry Woehl
2901 Broadway, Yankton, 605-665-7861 • M-F 9-6:30, Sat. 9-6, Sun. 11-4

Over 90 In Stock!

1101 Announcements - Events

Business Hours of The Missouri Valley Shopper are as follows: Monday through Friday, 8:00am-5:00pm. 319 Walnut St. (605)665-5884. Thank you for your continued business!

PLEASE NOTE: This publication does not knowingly accept fraudulent or deceptive advertising. Readers are cautioned to thoroughly investigate all ads, especially those asking for money in advance or ads that sound too good to be true.

THE MISSOURI VALLEY Shopper cannot verify the validity of any advertisements placed by anyone. Readers are advised to approach any advertisement with reasonable caution.

100% Guaranteed Omaha Steaks - SAVE 64% on the Family Value Collection. NOW ONLY \$49.99 Plus 3 FREE GIFTS & right-to-the-door delivery in a reusable cooler, ORDER Today. 1-888-379-5192 or www.OhamaSteaks.com/value73 use code 45069TLP (MCN)

REACH 2 MILLION HOUSEHOLDS! Do you have a product, service, or business that would be helped by reaching over 2 million households throughout Iowa and the surrounding states? The Midwest Classified Network will allow you to reach these potential customers quickly and inexpensively. For more information concerning a creative classified ad call this publication or Midwest Free Community Papers at 800-248-4061 or get information online at www.mcn-ads.com (MCN)

VFW Auxiliary Vendor Show
Saturday, October 15, 9:30am-2:30pm. Beresford VFW Post Home #2975. Free admission, Door prizes, Lunch served by VFW Auxiliary.

WANT TO ADVERTISE TO THE MIDWEST? Place your classified ads in the Midwest Classified Network anytime online at www.midwestfreeclassifieds.com (MCN)