

DAVE SAYS:

A little over the top....

Dear Dave,
We have two teenage daughters, ages 17 and 16, who are both in high school and work in the family business. We've done our best to teach them how to handle their money properly, including how to spend, save, and give. Also, they've both been saving for college. My husband thinks it would be a good idea to start charging them rent to prepare them for life once they leave home. What do you think?

Frances
Dear Frances,
I think you're way ahead of most parents. Teaching them to handle money properly when they're young is a great thing. It sounds like they're both bright, hardworking young ladies, too.

I appreciate your husband's heart and the fact that he's looking for teachable moments, but teenagers paying rent while they're living at home is a little over the top. Now, if either of them

were 26 or 27 it would be a different story. I'd have no problem charging them rent of about \$10,000 a month! But seriously, at their ages it's still your job as parents to provide housing for your children. That's just the way it is.

These girls already know how to work and have grasped the basic concepts of managing money. I meet 50-year-olds on a regular basis who still can't do that. With this kind of start, I think these young women will be fine and stand a great chance of becoming wealthy one day. So, while I understand your husband's idea, let's tell the drill sergeant to back off a notch on this one.

—Dave

It's about you!

Dear Dave,
I'm in the process of building an eBay store. How likely is it that this will turn into a full-time business for me?

Anonymous
Dear Anonymous,

I think the likelihood of this becoming a full-time gig has more to do with you and your business model than it does with eBay. If you've developed something really unique and coupled that with great pricing and service, then eBay's a great distribution and marketing system to reach people you wouldn't otherwise reach.

Still, you have to remember that eBay's not magic. The real magic is your brain, hard work, and whether or not your business model is a good one. If it is, then eBay becomes a cool methodology through which your idea gets to market.

Regardless of how you're executing on the internet, you still have to be executing the business properly. You still have to use basic marketing and have good margins, prices and service. The big thing is you still have to love on your customers a lot.

Plenty of people think the internet is an easy path to fame and fortune, and they forget about the basics of building and handling an operation well on a day-to-day basis. Those are the ones who don't last long in the business world, whether it's online or brick-and-mortar!

—Dave

* For more financial help please visit daveramsey.com.

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Fill the puzzle so that every row, every column, and every section contain the numbers 1-9 without repeating a number

			5	7				
	9	2	8					
		4						1
2	5		6					7
3			8					
6				4		5	2	
	1				6			
				2	1	7		
			5	4				

Check today's issue for the solution to the puzzle. INT Book 19 #1

Shopper

Missouri Valley

OFFICE HOURS

Monday through Friday
8:00am to 12:30pm
and
1:30pm to 5:00pm

Deadline: Fridays at Noon

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1101 Announcements - Events

Sunday evening Experience

at ONE HOUR is comprised of two primary elements: powerful worship and a life-changing message. Worship at ONE HOUR is led by a talented live band in a style that is consistent with today's culture and a relevant teaching message from LifeChurch.tv's senior pastor, Craig Groeschel, via video broadcast. The worship is intense and the teaching is challenging but the environment will be relaxed and casual. ONE HOUR on the USD Campus at the MUC, 6:30pm Sundays! www.one-hour.org

1200 Cars

1998 Honda CRV LE AWD

runs great, clean, no rust, \$5,000. (605)689-0155.

TRINITY LUTHERAN CHURCH

816 E. Clark, 624-4442: **WORSHIP:** Saturday Evening at 5:30pm; Sunday Morning at 10:00am. Holy Communion on the 1st and 3rd Sunday each month. Sunday School, 9am. Info: www.trinity-vermillion.org

Unitarian Universalist "The Uncommon Denomination."

Services are the first and third Sunday of each month at 7 p.m. in the basement of the United Church of Christ, 226 E. Main. Child care services and refreshments provided. All welcome. Info: www.unitarianvermillion.blogspot.com

UNITED CHURCH OF CHRIST CONGREGATIONAL

226 E. Main St., Pastor Steve Miller. 10:30a.m. Worship Service. *No Longer Strangers* www.uccvermillion.org

Vermillion Alcoholics Anonymous Group

A fellowship of men and women banded together to help each other recover from alcoholism. Meetings are held in the Post Office basement. Closed AA on Tuesday, 8 p.m. Closed AA on Friday, 8 p.m.

1101 Announcements - Events

Vermillion Food Pantry

is located at 816 E. Clark Street. Check our website to see if your family would be eligible for food assistance this month. www.vermillionfoodpantry.org

VISUALLY IMPAIRED

meeting, 1:00 every second Monday of the month. For information 605-624-4063 or 605-653-1000.

WANT TO ADVERTISE TO THE MIDWEST?

Place your classified ads in the Midwest Classified Network anytime online at [www.midwestfreeclassifieds.com\(MCN\)](http://www.midwestfreeclassifieds.com(MCN))

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Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care Of. 888-757-6941 (MCN)

1225 Automotive Parts

Parting out '88 Bronco II. For more info and list of parts available. Call (402)841-8191.

1240 Boats - Watercraft

2005 Pontoon, 23', 115HP

4-stroke, 2 fish finders, 2 livewells, Trolling motor, 4 swivels, 2 batteries, onboard chargers. (402)371-8204, (402)640-7281.

Aluminum boat lift 2,000 lb. capacity with canopy, good condition

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Read & Recycle!

1240 Boats - Watercraft

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1410 Agriculture

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40MPG automotive engine, HEATER, full FUNCTION Cabs & more, several models to choose from. www.ulmerfarmervice.com (605)387-5660 or (605)661-5050, Menno, SD.

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1445 Childcare Providers

Daycare in my home for over 22 yrs. 6am-6pm.

For more info call Marlene, (605)624-9410.

1475 Other Services

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