DAVE SAYS:

Are unemployment benefits immoral?

Dear Dave,

I recently lost my job due to layoffs. I'm luckier than most, because I'm debt-free except for my house, and I have three months of expenses saved. I'll also receive a severance package from my former employer, and my wife still has her job. I'm struggling with whether or not to file for unemployment compensation. Do you think it's morally okay to do this?

Brent

Dear Brent,

I don't have a problem, morally or otherwise, with accepting something I've already paid for. The Social Security system in this country is a complete and abysmal mathematical failure. It's proof that socialism doesn't work. But that doesn't mean I'm not going to take my money out. The government took it from me in the first place!

Now, if accepting unemployment benefits causes you to get the idea you can sit on your butt at home and not do anything, then I'd question your character. I'm not hearing that kind of mentality from you, though. You sound like a hardworking guy, and you two have obviously been pretty smart and responsible with your finances.

Make sure you look at your severance package as "survival money." You'll know exactly how much you'll get, so make a budget and make it stick. Cut all excess spending, and that means no more eating out, vacations, and all that stuff until you're working again and everything's back on solid ground. Then, you can ease back into saving and resuming a normal lifestyle.

Right now really is the time for you guys to live like no one else!

—Dave

How About Pet Insurance?

Dear Dave,

What's your take on having pet insurance while building wealth in order to avoid being sidetracked by pet-related emergencies?

Anonymous

Dear Anonymous,

We have three dogs in the Ramsey household, and my wife and I love those guys a lot. They're almost like little hairy children to us both. However, we do not have pet insurance on any of them. You might be thinking that we've got plenty of money and don't have to worry about that kind of thing. But even if we weren't financially blessed it's just not something we would do. Instead, we'd figure a reasonable amount for pet care into our budget.

Now, don't misunderstand what I'm saying. Reasonable expenditures to fix a sick or injured pet are absolutely fine. It's the kind of thing anyone with a heart should want to do for a pet. But ridiculous amounts of money spent on an animal—many times spent selfishly on the part of the human because they're so emotionally attached to the animal—can be cruel, inhumane, and financially disastrous.

I'm not going to be mad at you if you have $2 million sitting in the bank and you decide to spend $10,000 to keep your dog alive. But pet insurance? Really? I don't think so.

—Dave

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

Happy 25th Anniversary

Teri & Dave Nygaard

They will be at the

Eagles Club on

Friday, April 29th @ 7pm

Stop by to congratulate them and have some cake.

No gifts, please

Tell them you saw it in the Broadcaster!

624-4429

1101 Announcements - Events

Plain Talk seeks Donations for Book Sale

The Vermillion Plain Talk is seeking donations for a book sale to be held during the Vermillion's City Wide Rummage Sale. The book sale will be June 23rd and 24th. All kinds of gently used books, VHS/ DVD movies will be accepted **(No Encyclopedias or Text Books please!)** Books can be brought to the Plain Talk Office, 201 w Cherry, Vermillion. Donations will be accepted M-F from 8:00 a.m. to 12:30 p.m. and 1:30 p.m. to 5:00 p.m. until June 17th, 2011. Proceeds from the sale will go to the Newspapers in Education program, which provides free newspapers to classrooms in Vermillion and the surrounding areas.

Profiling Beauty is pleased to announce the launch of a brand new Direct Sales company. The founder is performing income opportunity events in the Midwest region through September before going national with a DVD release. Join our team, be one of the first to learn the latest techniques in skin care and make up using our proprietary precise scientific technology. An event in your area is scheduled for May 4th at the Holiday Inn Express in Vermillion; two classes: Noon and 7:00 PM, call 800-731-9092 to reserve our training space. Limited class sizes are available.

PROVIDENCE REFORMED Church, 830 Madison: Sunday School 9:30 a.m., Sunday Worship 10:30 a.m. "We Welcome You To Historic Protestant Worship And Fellowship."

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)

1101 Announcements - Events

MINNESOTA'S BEST FISHING located on Lake Osakis. Choose from 8 Family Friendly Resorts. Over 6,200 acres of water enjoyment. Free brochure www.PlayAtOsakisMN.com 1-800-422-0785, "Explore Minnesota" (MCN)

Please Recyle When Done Reading!

1101 Announcements - Events

Pass the GED, ASVAB, ATB, College Entrance Tests GUARANTEED-Prepare 100% Online. As Low as $19! Study guide, practice tests, online classes! Your future starts NOW! www.testprep247.com 800-736-9313. nani

PLEASANT VALLEY Lutheran Church, Rural Vermillion: Sunday School 9:45 a.m., Worship Service 10:30 a.m., Holy Communion First Sunday of every month. All welcome.

2011 Ford Escape Limited 4X4

#3293

MSRP	$31,835
MFG Rebate	$3,000
Dealer Savings	$1,836
Sale Price	$26,999

$379 mo. and 3.99% APR

75 month w/$2,000 customer cash. All rebates to dealer. 3.99% W.A.C. credit rebates subject to change.

LEWIS & CLARK Ford

Lewis & Clark Ford

316 Capitol St. • Yankton, SD

(605)664-2000 • 1-877-865-7668

www.lewisandclarkford.com

FIDELIO Austrian Design

Sandals for Bunion Pain Relief

New to the USA

Boston Shoes to Boots

312 W. 3rd • Yankton • 665-9092

Extended Hours.

Walk-Ins Welcome.

Extended hours, extended appointments, and walk-in patient visits. We are responding to the busy lifestyles of families and students. Our physician and PA staff can see you today. It's that simple. We'll take time for your questions and treatment, and you'll be glad you relied on us for your care.

ConvenientCare®

Monday-Friday

6pm to 9pm

Clinic Hours:

Monday-Friday

8am to 6pm

605-624-8643

VERMILLION MEDICAL CLINIC®

101 South Plum • Vermillion, SD 57069

www.vermillionmedicalclinic.com

So Much Care, So Close to Home.

NEW!! 2011 Dodge Caliber Main Street

#5738

MSRP	$20,425
MFG Rebate	$1,500
Dealer Savings	$944
Sale Price	$17,981

$253 month*

BROADWAY CHRYSLER • DODGE • JEEP

2720 Broadway • Yankton, SD

(605)665-8033 • 866-268-9514

www.broadwaychrysler.com

72 month w/$2,000 customer cash. 3.99 APR W.A.C.

ATTENTION

Mushroom Hunters

We will be buying

Morel Mushrooms

Paying up to $12.00 per pound for good quality Morels

(Price subject to change daily — CALL AHEAD.

We reserve the right to adjust the price according to the market and the quality and condition of the product.)

Mushrooms should be free of dirt and debris, but not washed.

People's Grocery

Crofton, Nebraska

Day Phone (402) 388-4329 • After 7 p.m. (402) 388-2471

Cell Phone (402) 640-2192 • (402) 640-0211

Certified and Licensed