

**It's A SNAP!**

**to place an ad in the Broadcaster**

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**DAVE SAYS:**

# It's no get rich quick scheme

**Dear Dave,**  
I'm about to complete Baby Step 3. I've been very intense about following your plan, but I was wondering if there's ever any kind of frustration or letdown after you've come this far.

**Rasheed**

**Dear Rasheed,**  
You're right. The beginning three Baby Steps are very intense. First, you get \$1,000 in the bank—\$500 if you make less than \$20,000 a year—for a beginner emergency fund as fast as you can. Then, pay off all your debts, except the house, from smallest to largest, and after that you finish out your emergency fund

with three to six months of expenses. This is a real whirlwind of activity because everything should be wrapped up in an aggressive, we've-got-to-get-this-done kind of attitude.

I guess if there's a letdown it could come from the feeling that once you're out of debt except for your house, things should kick into overdrive and you'll become instantaneously wealthy. That just isn't realistic. But it does remove a ton of stress from your life, and you'll experience a sense of freedom that you've never felt before. Just think about it. Try to imagine how it would feel to have no payments on anything except your home. There'll be no more credit card bills and no more car payments. How great is that?

As for frustrations, they'll be fewer because a huge cause of stress and frustration will disappear after you gain control of

your money and get out of debt. You may feel like things aren't moving fast enough, but things never seem to move fast enough when you're intense and really into what you're doing!

**—Dave**

## Best gift for the grandkids?

**Dear Dave,**  
What's the best financial gift for young grandchildren?

**Anonymous**

**Dear Anonymous,**  
Well, it's definitely not savings bonds. You get nothing in the way of a return from those things. I get mad just looking at them! I'd suggest opening up an Educational Savings Account (ESA) in a mutual fund in the child's name. You can put up to \$2,000 a year, per child, into these, and they grow tax-free.

If you started when your grandchild was

born, and set aside \$2,000 a year for 18 years, you'd have saved \$36,000. But if you go the ESA route, and figure 12 percent average growth over that time, the kid could have about \$126,000 waiting when it comes time for college. That's a pretty sweet gift!

**—Dave**

## The best place to put savings

**Dear Dave,**  
Where is the best place for me to put my savings?

**Anonymous**

**Dear Anonymous,**  
Saving and investing are two things I talk about a lot. Investing is when you're going to leave the money alone for five years or more. I'm talking about things like retirement, college planning or saving up to buy a house. For these things, I recommend good, growth-

stock mutual funds. Make sure you're looking at mutual funds that have stable track records of five to 10 years, and then spread your money across these four categories: growth, growth and income, aggressive growth, and international.

Now, when it comes to savings, I'm not really concerned with making money. Things like setting money aside for vacations, Christmas, or even an emergency fund fall into this category. One and one-half percent would be an incredible rate on a savings account right now, so you're not going to get rich off anything like this. The idea is to park this money in a safe place, and keep it separate from the rest of your money so it doesn't get spent on the wrong thing!

**—Dave**

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

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Sat. Aug. 14, 8am-noon

Maytag side-by-side refrigerator, 3 microwaves, 3 TV's, dorm-sized refrigerator, student desk, computer chairs, several pair kids rollerblades with wrist-knee-elbow guards, kids golf clubs and bag, 5 white aluminum storm windows-24.5x52.5, white aluminum storm door-31x80

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**We Welcome...**

As of July 13th, Brian Schmitz of Southern Plains Seeds will join the Pioneer Sales Rep Agency Team as your local sales representative promoting Pioneer® brand products. Brian will provide local growers with agronomic support as well as offering Pioneer product sales and service.

Brian Schmitz lives in Elk Point but will be setting up a warehouse in the Vermillion area soon. Brian has gained a solid background in agriculture through his education at South Dakota State University and also by working on the family farm near Jefferson, SD. Brian has helped his dad, Mike, and brother, Eric, with their Pioneer agencies the past couple of years and is looking forward to working with and serving the growers in your area.

Brian Schmitz can be reached at 712-259-5340.

Please welcome Brian Schmitz to the area as the full-time Pioneer sales representative who will continue the tradition of providing quality Pioneer products and service to your area.

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