

DAVE SAYS:

How much is enough for retirement?

Dear Dave,
I've heard you tell people that having \$90,000 to \$100,000 saved up for retirement isn't enough. That's what I've got set aside right now, and I'm pretty sure it's all I'll ever need. Why do you think everyone should have a million or two saved up?



Dave RAMSEY

Dear Tom,
The amount you're talking about isn't enough to retire on with any kind of dignity. If you make 10 percent off your money over time it means you're living on just \$10,000 a year. That's below the poverty level.

Don't misunderstand my message. I'm not about being greedy, and money is not the key to

happiness. Money is good for three things – personal security, helping others, and it's good for fun. You need to do some of all three.

What I am about is changing my family

tree. With money we can create and leave behind the training and resources to make a huge positive difference in the world. I want good people to have big piles of money in order to do good things.

This is true of my own family, too. I don't want to leave my kids in a situation where they have lots of money and no sense of responsibility. I want to train them to be responsible and generous so they can really bust loose with that big pile of cash they'll inherit one day. I want them to be able to have an impact three generations down the line in our own family and to impact the world around them in a fabulous way!

—Dave

ried and when we went to apply for a home loan my TransUnion credit report said that I was deceased. What should I do to let these people know I'm not dead?

Stacy

Dear Stacy,
This is too much! But I think we can revive you.

Write a letter to TransUnion – certified mail, return receipt requested – advising them that according to the federal Fair Credit Reporting Act you're challenging the accuracy of the credit bureau report listing you as deceased.

They're usually pretty good about clearing these kinds of things up. But the reason for sending a certified letter is there will be proof of the letter being delivered. At that point, the fuse is lit and by law they've got 30 days to fix the problem!

—Dave

Hobby car?

Dear Dave,
My husband has a 1980 Camaro that's a real source of friction between us. He bought the car for \$2,400. It needs \$3,500 in repairs. Our household income is \$29,000 a year, and this car is taking money away from our ability to save and pay off \$39,000 in debt. We already have two decent cars, so what should I do?

Katherine

Dear Katherine,
This isn't a matter of having a car that runs. It's a matter of someone having a maturity problem. Guys like shiny toys, especially cars. But these kinds of things are luxuries, and they should wait until the household and finances are in order. The family should always come first!

I'm not saying he has to sell the car today, but dumping money into it while you guys are struggling doesn't make sense. Sit down with the guy, explain how you feel and what this is doing to your finances and your marriage.

And you might even give him a little incentive. Let him know that once your debt is gone, and you've got some savings in place, he'll have the money to get that Camaro up and running in no time!

—Dave

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

1101 Announcements - Events

ST. AGNES Church, 416 Walker St., Fr. John Fischer: St. Agnes Church and Parish Office, tele. 624-4478. St. Agnes Rectory, 505 Catalina, tele. 624-1995. Mass schedule: 5 p.m. Saturday, 8:00 a.m. and 10:30a.m. Sunday, Week-day Masses – consult weekly bulletin; Sacrament of Penance, Saturday 4-4:45p.m.

ST. PAUL'S Episcopal Church, corner of Main and Linden. Sunday: nursery available. 10:00 a.m. Holy Eucharist. 11:00 a.m. coffee hour. Call 624-3379 for more info. The Rev. Rita Powell, priest.

The USD Luther Center, where church and flip-flops go together! The Luther Center, at the corner of Cherry & Plum, Vermillion, has weekly worship services on Wednesday evenings at 7p.m. and 5 Alive meal and devotional gathers on Sunday evenings at 6p.m. during the school year. Pastor Kevin Jensen, 605-624-2834

The Vermillion First United Methodist Church, a welcome place reaching out to all God's people. Located at 16 N. Dakota St., Sunday School 9:15am, Worship 10:20am. Call 624-2179 for more info. Pastor Rick Pittenger.

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

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.

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.

1200 Cars
1990 Cadillac Fleetwood (Classic) 2-door Coupe. Carmine Red exterior, Garnet leather interior. Original local owner, actual mileage 105,899. Extremely well maintained and serviced. \$6,000. (605)660-1350.

20 Plus Acres of Yankton County Land At Auction
Wednesday, Sept. 7th, 2011 9:30 a.m.
Located: From Walmart in Yankton, SD: 2 miles West on Highway 50, 1 1/2 miles North on Timberland Drive (438th Ave)
Legal: 20.22 +/- acres in the NW1/4, SW1/4 Sec 26-94-56, Yankton County, South Dakota. Taxes are \$294.00
Yankton County FSA Office shows all tillable acres with a corn base of 10.8 acres and a yield of 70bu, a bean base of 5.4 acres with a yield of 34bu. Soil type is CKA (Clarno-Crossplain-Tetonka) with a soil productively rating of 82%.
This is a great opportunity for someone wishing to buy a small tract of land, just minutes outside of Yankton. This is a nice level tract of land.
Terms: 10% nonrefundable down payment due day of auction with balance due on closing of October 7, 2011. Title Insurance and Closing Costs are split 50/50 between the buyer & the seller. Seller will pay the 2010 taxes due in 2011. Possession on March 1, 2012. Robert Klimisch, attorney is the closing agent. Auctioneers are acting as agents for the seller.
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