

DAVE SAYS:

Ignore The Math

Dear Dave,
Should I continue to contribute to my 401(k) at work up to the match if I'm still trying to get out of debt?

Anonymous

Dear Anonymous,
Nope! I know, you probably think I've lost my mind on this one. Yeah, I know how important it is to take the match in a situation like that. In fact, it still kind of irks me to have to say these kinds of things. I'm a math nerd, so I really don't like the whole idea of it very much.

But I've learned a few things over the years. One of those things is that personal finance is 80 percent behavior and only about 20 percent head knowledge. And in the short term, the power of passionately focusing and sacrificing deeply to attack your debt will supersede the mathematics involved where your company match is concerned. In other words, if you stop saving temporarily for a year or two, and in that time wipe out your debts, the power you'll gain in being free from those debts will be more beneficial to you than a couple of years of your company match.

I would never tell you to stop investing or doing the company match for 10 years or anything silly like that. But if you



Dave
RAMSEY

stop for just a little while and clean up your mess, then go back to investing for retirement, you'll reap so many more rewards down the road. Not only will you have permanently changed your behavior, but you'll also be able to invest even more for retirement and other things!

—Dave

You Can't Make Him Grow Up

Dear Dave,
I've tried for years, but I can't convince my husband to plan for tomorrow and stop living just for today. Is there anything I can do?

Candace

Dear Candace,

I hate to say it, but I don't think you can convince him. The essence of your question is this: "How do I get him to grow up?" If he's not willing to delay getting or doing things he wants, that's a sign of immaturity. You guys are probably going to struggle with money as long as he has an attitude of "Thank God, it's Friday! Oh, God! It's Monday..."

Being careful with your money and planning for the future doesn't mean you can't have any fun. It just means you may have to delay certain things for a little while. My wife and I have lots of fun and cool things now. Why? Because we saved like crazy and sacrificed. We lived like no one else, so now we're able to live like no one else. In other words, we paid a price to win.

Your husband's problem is that he's not willing to pay a price for a short period of time. That kind of immature thinking is a one-way ticket to a lifetime of mediocrity. And if you're unwilling to pay the price to win, then you're going to end up paying the price that comes with never having paid the price.

—Dave

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

1101 Announcements - Events

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 Brook R. McBride.

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. 9:30a.m. Worship Service. *No 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.

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

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1205 SUVs

2003 Ford Expedition 4x4 Eddie Bauer, leather, sunroof, black, 72K, very nice. Call after 6pm. (402)649-2592.

1245 RVs - Campers

2011 Cherokee Camper Patriot Edition. 28' BH, never used. \$15,000. Call (605)260-0776 or (605)660-0956.

1250 Motorcycles

Buying ATVs, jetskies, motorcycles, and snowmobiles. Prefer projects. Will pick up. Call (402)371-7002.

For Sale: 78 Suzuki GS 750 Wind Jammer, Headers, Runs great. \$1100/OBO. Call (402)640-9152 or (402)355-2330.

1255 ATVs

WANTED OLD JAPANESE MOTORCYCLES KAWASAKI Z1-900 (KZ900) 1972-1976, KZ1000 (1976-1980), KZ1000R (1982,1983), Z1R, S1-250, S2-350, S3-400, H1-500, H2-750, HONDA CB750 (1969-1975), SUZUKI GS400, GT380, CASH PAID, FREE NATIONWIDE PICKUP. 1 - 8 0 0 - 7 7 2 - 1 1 4 2 , 310-721-0726 , usa@classicrunners.com (MCN)

1400 Services

PREGNANT AND AFRAID? C a l l | Birthright 665-5580 (Yankton); 258-3436 (Sioux City); 334-8 4 1 1 (Sioux Falls); 1-800-550-4900 (t o l l | free).

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4WD QUALITY OFF-ROAD MINI TRUCKS FOR SALE 40MPG automotive engine, HEATER, full FUNCTION Cabs & more, several models to choose from. www.ulmerfarmerservice.com (605)387-5660 or (605)661-5050, Menno, SD.

Sucker Rod & Pipe. All sizes for fencing and manufacturing. Menno, SD. (605)387-5660 (605)661-5050.

1445 Childcare Providers

Daycare: Full-time openings. 30+ hours, ages newborn to 5. 5am-6pm. Call Mandy at (605)670-3051.

1460 Contractors

VERMILLION CONSTRUCTION CO. Poured Foundations, Flat Work; 40 Years Experience; Commercial & Residential; Free Estimates. (605)658-2345.

1475 Other Services

TONER CARTRIDGES RECHARGES for fax, copiers, and printers. **Yankton Office Equipment**, 314 W. 4th (605)665-2289.

1490 Lawn - Landscaping

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AM LAWN CARE: Lawns, Leaves & Branches. Call (605)624-9347 or (605)670-2113.

1530 Roofing - Siding

DW Construction: Roofing/shingling, metal siding, vinyl/metal hard board. Free estimates, work guaranteed. Call (605)760-1564.

1555 Dogs - Puppies

Coon dog puppies, Red Bones in Blue Tick mix. \$50 Females, \$75 Males. (402)750-6149.

For Sale: 2 year old male Dachshund w/papers. Neutered, in excellent health. Can't keep. (605)670-2226.

Registered Australian Shepherd puppies, Miniature/Toy (605)384-3373.

1560 Cats - Kittens

Free kittens to good home. Tame, cute, use litter box. (605)659-5115

Spirit Mound Township Meeting
Tuesday, July 19 - 7:30PM
Purpose of Meeting:
Purchase of a Maintainer

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ATTENTION!
Vermillion Wastewater Utility Users

Due to the excess rains we have been receiving, we want to remind everyone that your sump pump must be discharged outside, away from your home or business. This water must be discharged outside so that the storm water system can receive it. When discharged into the sanitary sewer system, these waters may overload your sanitary sewer, the City's sanitary sewer systems and the Wastewater Treatment facility; all of these can lead to costly sanitary sewer back-ups or sanitary sewer overflows. Your cooperation with this is greatly appreciated. If you have any questions, please call the Wastewater Facility at 605-677-7077 and we would be happy to assist you.

Remember, City Ordinance 53.015(E) I reads:

No person(s) shall discharge or cause to be discharged any unpolluted waters such as storm water, surface water, ground-water, roof runoff, subsurface drainage, or cooling water to any sanitary sewer. Failure to do so may bring a penalty of up to \$100 a day for non-compliance.

Check out our web site at www.vermillion.us