

DAVE SAYS:

The Weak Can't Help The Weak

Dear Dave, My husband and I have been married less than a year, and already we're having huge disagreements over money. He's got a big heart, but often he'll just give money to friends and family. Sometimes, this leaves us short when it comes to monthly bills, paying off debt, and saving anything. I guess he thinks we'll get by somehow, but it scares me. What can I do?

Summer

Dear Summer, It sounds like he does have a big heart, and I'm sure that's one of the reasons you love him. But this kind of behavior is completely irresponsible. What's worse, it's driving you crazy. At this point, you have every right to be scared and frustrated, because the message he's sending you is he wants to take care of everyone else before he

takes care of you and your family. That's not a good idea.

Broke people can't help broke people, meaning only the strong can help the weak. At this point, you guys should be working together to get your own financial house in order. I'm talking about becoming debt-free, with a fully loaded emergency fund of three to six months' worth of expenses in place, and something set aside for your golden years. Then, once all that has been taken care of, if you have a friend or family member in financial need, you can gift them \$300 or whatever you guys agree is an appropriate amount.

I'm a big giver, both at my business and in my personal life. But I've learned that my first gifts should go to my wife and family. After I've taken care of my own, then comes



Dave RAMSEY

giving outside of the household. You guys need to take care of yourselves right now. Kill off the debt and build up some wealth so that your husband's heart can function in that gift!

-Dave

Planning For A Future

Dear Dave, My husband and I are both spenders. We want to get on a plan and handle our money better, but is there anything that will help us learn to give up stuff now so that we'll have more in the future?

Beth

Dear Beth, I know what you're talking about. Old

habits are really hard to break, especially when they're fun old habits. Even when you wake up and feel the pain and realize you shouldn't have done something, it's easy to slip right back into the same old stuff, isn't it?

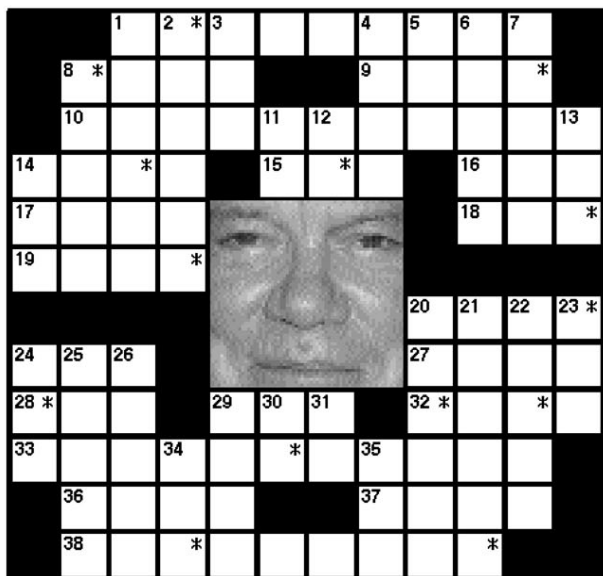
The only way I've ever been able to achieve anything like that is to find something specific I want bad enough out there in the future to give up something in the present. You may have heard me say, "Live like no one else, so that later you can live like no one else." Well, this is more a case of you have to want to live like no one else later, so that today you'll live like no one else.

I saw a bumper sticker once that read "Nothing tastes as good as thin feels." I've got to agree with the idea behind that. No discipline is pleasant, but it's the pain of changing something in your life that eventually leads to a positive result.

Think about it this way. A great definition of maturity is learning to delay pleasure. Ouch!

-Dave

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



The identity of the featured celebrity is found within the answers in the puzzle. In order to take the TV Challenge, unscramble the letters noted with asterisks within the puzzle.

ACROSS

- 1. "___ Couple"
2. Middle East nation
3. Julia, for one
4. "Criminal Minds" role (2)
5. "___ Her, She's French!"; 2002 Piper Perabo film
6. Mom on "Little People, Big World"
7. Letter from Greece
8. Head of France?
9. "___ It Off"; 1996 Queen Latifah film
10. "Back in the ___"; 1992 Frank Whaley movie
11. Leon or Ed
12. Jim Nabors' state of birth; abbr.
13. "They ___ Believe Me"; 1947 Robert Young/Susan Hayward film
14. "___ Me In"; 2010 Kodi Smit-McPhee movie
15. Herman Munster, to Eddie
16. Fruity drinks
17. Role on "Chuck" (2)
18. Do's followers (2)
19. Prefix for space or dynamics
20. Actor on "The Middle" (2)
6. Racing sleds
7. Fill with joy
8. Eric and others
11. Kirstie's initials
12. Eleven years ago
13. Singer Natalie's dad
14. "The ___ Erwin Show" (1950-55)
20. Rouse
21. "___ Family"
22. Calendario opener
23. Wall and Sesame: abbr.
24. Jolson and Pacino
25. Find out
26. "___ Grows in Brooklyn"; 1945 Dorothy McGuire movie
29. "Dr. ___"
30. Response to a pinprick
31. Kettle, for one
34. "What Kind of Fool ___?"
35. "The ___ of the Land"; 1997 Sally Kellerman movie



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1101 Announcements - Events

IMMANUAL Lutheran Church, Elk Point, SD: Worship Service 9:00 a.m., Sunday School 10:00 a.m.

Is food a problem for you? Does weight affect the way you live? Overeaters Anonymous meeting in Vermillion, Thursdays at 6:30p.m., Sanford Vermillion Hospital, 20 South Plum. (Administration door south of hospital entrance in small conference room.)

KOMSTAD COVENANT Church, Rural Beresford and Centerville, SD: Matt Styles, Pastor. 18 miles north on University Road. Phone 563-2402. Sunday School 10 a.m., Worship Service 11 a.m.

Like beer? Attend Cityview Brewfest and sample 400 varieties on Saturday, July 9 from 3-7 p.m. at Principal Park, Des Moines. \$28 at the door or \$23 in advance, www.brewfestdsm.com (MCN)

Narcotics Anonymous, Thursday Night Live, meets every Thursday at 7:30pm at Trinity Lutheran Church. Use back entrance, Rm. 14.

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.

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."

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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

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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.

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

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 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

UNITED CHURCH OF CHRIST CONGREGATIONAL, 226 E. Main St., Pastor Steve Miller. 9:30a.m. Worship Service. No Longer Strangers www.uccvermillion.org

Looking for the best deal in town? Check the classifieds! BROADCASTER 201 W. Cherry • Vermillion 624-4429

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