

DAVE SAYS:

Make Him Earn It!

Dear Dave,
I recently received a beneficiary IRA when my mother passed away. I also received a small part of her estate. I'd like to share some of this with my 24-year-old son. He's a good boy, but he's pretty impulsive and not good with money. Do you have any suggestions?
Kimberly

Dear Kimberly,
I'm sorry to hear about your loss. It's tough enough losing your mom without having to worry about a grown son with money issues.

I'm sure he's a good kid, but I don't like the idea of just giving him money when you already know he's impulsive. Over the years, I've learned that handing money to someone who's financially irresponsible is not a good plan. Lots of people think they'd be fine if they just had more money, and that's generally not the case. You have to ask yourself if you'd really be helping this young man by giving him a bunch of money. More than likely, the answer is no.

You've got several options. But, at his age, it might be a good idea to attach a few strings to him getting any of the money. Set up some guidelines designed to improve his behaviors in a few areas, and you could give him the money if he meets the requirements. Don't make him jump through a bunch of hoops for no reason. I'm talking about things that will train and educate him to live a more productive and responsible life in the future—both financially and as a mature, responsible adult in general.

I think this is fair to you both, and it's also a

way you can help him help himself. And hey, if he refuses to cooperate or cops an attitude, you can always just keep the money until he finally grows up a little!
-Dave

Budget overflow ...

Dear Dave,
What should I do with any money I have left from various categories in my monthly budget?
Chris

Dear Chris,
Some things you'll carry over from month to month. A good example might be clothing. A lot of people, especially men, don't buy new clothes every month. We're usually not as style-conscious as the ladies, so we generally don't get around to buying new clothes until something is just completely worn out.

If you're consistently over-budgeting in a category like food, you need to simply cut back on the amount you're designating for groceries. When it comes to miscellaneous items, and if it's just a few dollars here and there, you've got a few options. You might carry it over like with the food money, or you could combine the amounts into an overflow fund. You could even put it toward paying off debt, if you have any, or stash it in your blow money category and have a little bit more to spend on fun stuff.

Good question, Chris!
-Dave

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

Happy Birthday



Once upon a time many many years ago... way way in the distant past, so far in the past and so long ago that very few even remember, something happened that changed the world forever

Even though very few remember this event because it was so very very long ago, I am here to say...

I have found an ancient document which proves that this event actually did happen

(Your birth certificate) **50 YEARS OLD** stating that you are now ... **wow that is old!**

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1705 Items \$100 or Less

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Men's shoes. Size 10. Black made out of calf skin. Never been wore. \$65. (605)760-4327

1710 Antiques - Collectibles

Vendors wanted: Outdoor flea market. Memorial Day Weekend, May 28-29. Roadshow Antiques. 3300 W 8th Street, Yankton, SD (605)665-2112

1725 Books

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.

1780 Items Wanted

Wanted Flatbed for Ford Ranger pickup. Call (402)841-8191.

1780 Items Wanted

Skidloaders, garden tractors & attachments. Garden tractor loaders, riding mowers, ATV's, 3 & 4 wheelers. Mopeds, golf carts. Kohler, Onan and Wisconsin engines. Go carts, boats & boat motors. Any condition, doesn't need to run. Call (605)254-2599.

Wanted: Alfalfa and grass hay. Round or square bales. Grinding and good quality needed. (605)957-4752

Wanted: Broken concrete, have dump in South Yankton. Just South of Discovery Bridge. (605)661-1116.

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1815 Miscellaneous

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1815 Miscellaneous

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DEADLINE: Friday, June 17th

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