

DAVE SAYS:

Why Not Grow The IRAs?

Dear Dave,
My wife and I have been following the Baby Steps, and we've paid off all of our credit card debt. We still have \$51,000 in student loans left, and our combined income is about \$140,000. We're thinking about funding our IRAs while we finish off the college loans. How do you feel about this?
Patrick

Dear Patrick,
I wouldn't do it that way. If you're still on Baby Step 2, you need to stop all saving and investing and attack that last piece of debt with a vengeance. I know what you're going through. The problem with student loans is that, like yours, they're usually pretty big, and sometimes it's difficult to see the light at the end of the tunnel. Even with all the work you've done so far, a debt that large can make you feel hopeless.

But there's only one way to take down a giant. You start gnawing at his ankles and work your way up. That's what you need to do, Patrick. I'm afraid you'll lose focus and intensity when it comes to getting out of debt if

you worry about saving more and investing too soon. I've seen that happen to lots of people, and when it does it can take a decade or more to finally get student loans off your back!

You guys have made great progress, and you're making good money. Don't give up now! If you stay focused and gazelle-intense about getting out of debt, those student loans will be history in about 18 months. Now is the time to roll up your sleeves, get ticked off at this thing, and really go into attack mode.

I understand the temptation you guys are facing, but I want you to stick to the plan. There's power in behavior modification on a short-term basis that supersedes the power of mathematics!
—Dave

Your Husband Is Wrong

Dear Dave,
My husband says there's more risk associated with using a debit card than a credit card. Is this true?
Brittany

Dear Brittany,
As long as you're using a Visa or MasterCard debit card and processing it as a credit card, you will have the same exact protection against fraud and theft as a credit card—period. If your number is misused or your money stolen, both Visa and MasterCard require the member bank to replace the money you lost. In the case of a credit card, they would have to wipe it off your bill.

Remember, your debit card has two functions. If you use your debit card as an ATM card—which means you enter your personal identification number—then your protection extends only as far as your bank or ATM system allows. These protections can vary depending on your particular bank. And most of the time, the protection you receive from the bank alone isn't nearly as good!
—Dave

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

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7-ACRES WITH 4-BEDROOM HOME
CHARACTER & CHARM GALORE, ADDITION IN 1995 WITH WALKOUT BASEMENT, 42 X 60 QUANSET SHED JUST OUTSIDE YANKTON CITY LIMITS
We will offer our acreage for sale at public auction located at 44432 South Jim River Road Yankton, SD. Or from east edge of Marks Machinery (East Hwy. 50) go north on East Side Drive approx. 3/4-mile turn East on Alumax Rd. for 3/4-mile turn north on Willowdale Rd. go 3/4 mile turn East on South Jim River Road 1/4 mile north side of the road, or from the WNAW towers the property is located directly south on:
WEDNESDAY JUNE 8TH 4:00 P.M. SALE TIME
• 4-Bedroom 2-story home with 2819 sq ft above grade, plus 800 sq ft finished walk-out basement with large patio and hot tub. Attached 24 X 28 garage.
• Excellent hardwood floors throughout main floor, super floor plan, living room w/French Doors, Large Master Suite with walk-out Maintenance free deck, Main floor utility room.
• New Shingles & Vinyl siding installed in 2010, B-Y Rural Water, nice landscaping and mature trees.
• 42 X 60 Quanset, other livestock/storage buildings
• Room sizes, additional information and pictures available at www.wiemanauktion.com
LEGAL: Smith Tract 1 in the SW 1/4 of Section 2, 93-55 Yankton County, SD. (Subject to Survey)
TO VIEW THE PROPERTY: Contact Louis Smith 605-665-7214 or Wayne Smith 605-661-2018. Buyers packet can be obtained by calling the auctioneers at 800-251-3111 or visit www.wiemanauktion.com.
TERMS: Cash sale with 15% (non-refundable) down payment the day of sale with the balance on or before July 8, 2011. Trustees Deed to be granted cost of Title Insurance split 50-50. Taxes prorated to closing date. Sold subject to owners approval, and all easements, restrictions and reservations of record. No buyer financing concessions will be allowed. Have your financing in order and come prepared to buy!!
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Elk Point, SD

1704 Arnold Palmer Lane - \$219,900
Price Reduced
4 bedrooms 3 bath ranch. Open concept, living room w/brick, slider to patio. Kitchen appliances stay. Master w/walk-in closet, large mud bath w/double sinks. Main fl laundry, 1 level finish. Large family rm, 2 bedrooms w/egress, full bath, 3 stall heated garage w/epoxy finish floor. 3rd stall set for tandem 4th stall, pad poured.

611 E. Washington Street - \$114,900
Price Reduced
2650 sf., 4 bedrooms & 3 baths, kitchen appliances included, huge 768 of garage, dbl. lot. Top to bottom updates in 2006; tile form basement, tiled floors in kitchen, newer cabinets.

2004 Country Club Dr. - \$161,900
Price Reduced
3 bedrooms, 3 bath, 2152 sq. ft. finished. Features 9' ceilings, vaults, plant shelf, bullnose corners. Kitchen appliances stay. LL walk-out to patio & fenced yard, mature landscaping.

710 E. Main Street - \$154,900
2103 of Ranch (1/2 of duplex) 3 bedrooms, 2 bath, main floor laundry. Huge LL family room, storage. Oversized garage, fenced yard, garden shed. Many updates.

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602 S. Pinckney Street - \$205,900
Ranch, 2147 sf., 4 bedrooms, 3 bath, bay dining area leads to deck. Main floor laundry. Master bed/bath, walk-in closet. Huge garage, lawn sprinkler system.