

DAVE SAYS:

Is It Too Late To Save For Retirement?

Dear Dave,
I'm 42, and I haven't started saving for retirement. I'm self-employed and not making a lot of money right now, plus I have about \$8,000 in debt. It feels like I'm living paycheck to paycheck, and I just can't seem to save or get anything paid off. Can you help?

Avis

Dear Avis,
It's never too late to start saving for retirement. If you're breathing, there's still time! My guess is that it feels like you're living paycheck to paycheck because you are living paycheck to paycheck. Let's back up a little and take a look at this. You already know that you've got some stuff to clean up before you'll be in a position of

strength. Paying off the debt is a great idea, but how do you make that happen?

If you're not making much money, you may have to take on a part-time job while you grow your business. It might mean a career change or something as simple as putting in more hours and kicking that business in the tail to really get it running.

A lot of your money is going out the door every month to pay those debts. But if your debt was paid off, you'd have money to invest for retirement. It's a combination of an income problem and an outgo problem that's standing in your way, Avis. Get the income up and stabilized, knock out the debt, and then you'll create cash flow to save and fund retire-

ment!
—Dave

Stay Where You Are For Now

Dear Dave,
I'm in college, and I live in a rental house. There's no formal lease, and my landlord never asked for a deposit of any kind. Last January, I started receiving notices from Chase Mortgage saying that my landlord is \$7,500 behind in his mortgage. I'm worried about what will happen if they foreclose on him. Should I move out, stop paying rent, or what? He's told me not to worry, because he's just behind on the payments and not in default.

Chris

Dear Chris,
Well, the last part is

not quite true. When you're behind on payments you are, by definition, in default.

Still, I think you should stay right where you are for now, and keep paying your rent on time like normal. Keep the lines of communication open with your landlord, too. I'd also contact Chase, and tell them about your situation in this house. Ask them to keep you informed about what's happening with the property, so that you'll have time to formulate a plan and find a new place to live if the house goes into foreclosure.

Chances are they'll give you at least 30 days to move out if a foreclosure occurs. You probably won't have to pay anything to the bank afterward, so you

may get to sit there rent-free even longer while they sort out everything. Considering the fact that you don't have money wrapped up in a deposit or a lease hanging over your head, there's really not a lot of risk for you here. Your landlord is still providing the home, and the truth is that foreclosures, if it comes to that, generally take a while to complete.

You might keep an eye out for other properties in the weeks ahead, but other than that, as a renter, you're still in pretty good shape.

—Dave

* For more financial help please visit daveramsey.com.

1101 Announcements - Events

Sand Volleyball Tournament. Saturday, June 25, 2011. St. Helena, NE. \$60 per team. Proceeds benefit the Wynot, NE Softball Association. Call (402)640-6473 or email heatherheimes@hotmail.com to register a team. Deadline is June 17th to register.

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 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

1101 Announcements - Events

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."

Read & Recycle!

1101 Announcements - Events

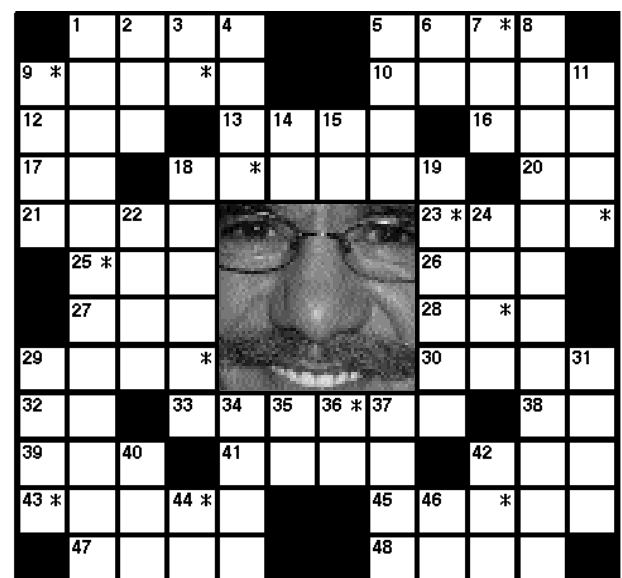
SAVE THE DATE!
2011 Vermillion Annual Citywide Rummage Sales
June 23-25
Watch your Plain Talk and Broadcaster Press for details!

1101 Announcements - Events

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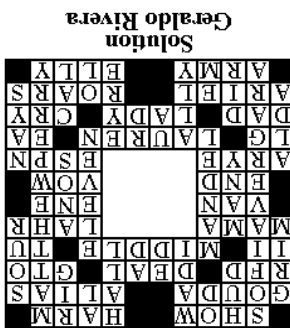
VISUALLY IMPAIRED meeting, 1:00 every second Monday of the month. For information 605-624-4063 or 605-653-1000.

www.broadcasteronline.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**
- "The Joy Behar ___"
 - Role on "JAG"
 - Yellow cheese
 - 2001-06 spy series
 - "Mayberry ___" (1968-71)
 - One of two choices on 18 Down's game show
 - Classic Pontiac
 - "Star Wars: Episode ___ - Attack of the Clones"
 - "The ___", series for Neil Flynn
 - Night for "NCIS": abbr.
 - Vicki Lawrence's role on her 1983-90 sitcom
 - Cowardly Lion portrayer
 - ___ Johnson
 - NNW plus 90 degrees
 - "Pirates of the Caribbean: At World's ___" (2007)
 - Solemn promise
 - Actor Gross
 - "SportsCenter" network
 - Leeza's initials
 - Humphrey Bogart's love
 - Initials for a "Green Acres" star
 - Word in the title of William Shatner's latest series
 - "___ Sings the Blues"; Diana Ross movie
 - "Boys Don't ___"; Hilary Swank film
 - Lead character in "The Little Mermaid"
 - Laughs loudly
 - "___ Wives"
 - ___ May Clampett
- DOWN**
- Actress on "Modern Family" (2)
 - 1963 Paul Newman film
 - Drug tragedy, for short
 - Usually dry stream bed
 - Monty or Arsenio
 - Peggy Bundy's man
 - Trucker's truck
 - "Mr. Sunshine" actor (2)
 - "Fay ___"; 2006 movie for Parker Posey
 - "___ Grapes"; 1998 Steven Weber film
 - ___ Bradley
 - "Babylon ___"; 2008 Vin Diesel movie
 - '05-'09 game show host
 - Number of seasons for "M*A*S*H"
 - "The ___ Loves of Dobie Gillis"
 - Years in Mexico
 - 1974 best actor in a sitcom Emmy winner
 - Votes from antis
 - Actress Sheedy
 - "Rocky" production co.
 - Yellow Brick, e.g.: abbr.
 - "Jane ___"; 1996 Anna Paquin movie
 - Scorsese, for one: abbr.
 - Baseball's Ripken
 - Dorothy's Auntie ___
 - "___ Blue Eyes"



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