

DAVE SAYS:

Everything Down! — When Buying Home

Dear Dave,
Dear Dave,
I'm 21 and make \$45,000 a year. I've heard about your 100 percent down plan to buy a house. I'd like to know more about this, and where I should put the money I'd be saving.
JP



Dave RAMSEY

Dear JP,
I like the way you think! But there's really no big "plan" to what I'm talking about. It's not rocket science. It's just a matter of saving like crazy and living on rice and beans for a few years, so you can save up the cash to buy your home outright.

If you're looking at buying a place in less than five years I'd put it in a money market account. In this case, you're not going to be saving long enough for interest to be a huge factor. Your best buddy is going to be a low-key lifestyle.

If your timeframe is more like 15 or 20 years, then you should look into mutual funds. Most people don't stretch the idea out over that period of time, but if you do you'll get some great help from a friend named compound interest.

I don't beat people up for taking out a 15-year, fixed rate mortgage. But I'm always

for people living like no one else so that later they can live like no one else!
—Dave

Life insurance for mom

Dear Dave,
I've heard you recommend having seven to 10 times your income in life insurance. How much would you suggest having on a policy for a stay-at-home mom when there's no direct income involved?

Dale

Dear Dale,
I'd say somewhere in the \$300,000 to \$400,000 range, because financially-speaking it's going to take \$35,000 to \$40,000 a year to replace all the things she does.

Your wife may not bring home an actual paycheck right now, but there's a ton of personal and economic value attached to everything

she does every day. That lady works hard. What she does is very important and would be very difficult to replace!

—Dave

Is it worth it?

Dear Dave,
I'm interested in your opinion regarding buying a maintenance agreement on a new treadmill. It covers repairs, and an annual visit to check and lubricate all moving parts. Is a maintenance agreement ever worth the money, especially if you're not the handyman type?

Anonymous

Dear Anonymous,
You know why they sell those agreements? Because they're huge moneymakers!

No, I wouldn't do that. We have exercise equipment in our home, and we don't have any maintenance agree-

ments. Lots of folks decide at some point to start working out and get in shape, but very few see it through to the end. A high percentage of expensive workout equipment turns into very expensive coat hangers in a short amount of time.

I don't recommend maintenance agreements or extended warranties. I self-insure by having money saved up!

—Dave

* For more financial help please visit daveramsey.com.

1780 Items Wanted

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GUN SHOW DTGCA at Mitchell, SD

Davison County Fairgrounds. I-90 Exit 330. 1 1/2 miles West of Ramada, Mitchell, SD. October 23 9:00am-5:00pm. October 24 9:00am-3:00pm. Admission \$5.00. Children under 12 free with adult. (605)-268-0254

Tell them you saw it in the Broadcaster!
Vermillion, SD
624-4429

ACREAGE EAST OF VERMILLION AT AUCTION

4 Bedroom, 2 Bath 2 Story Home

Wednesday, Nov. 9th 5pm

Located: 31724 472nd Ave. From I-29, Vermillion Exit (Coffee Cup), 1 1/4 mile East, 3/4 mile North

OPEN HOUSE: Saturday Oct. 22nd 5-6 p.m.

LEGAL: Replat Bird Tract I in the NW1/4, NE1/4, Sec 16-92-50, Union County, SD. Estimated taxes are \$1,485 – subject to change. 9.93 acres.
Floor plan of this 1,712 sqft home includes kitchen with new cabinets 6 years ago, natural gas range, refrigerator, & built-in dishwasher; pantry; living room/dining room combination; den; front entry; bedroom with closet and bath. The upstairs consist of 3-bedrooms with closets and a full bath. This home has a partial basement with natural gas furnace. There are hard wood floors and oak woodwork. Also on this acreage, there is an oversized, detached single-car garage insulated with heat and door openers. Also on the building site is a barn, granary, storage shed, hog shed, single garage plus other outbuildings. Home is connected to rural water system.

NOTE: This is an excellent location just 2 minutes off of I-29 with lots of room for pets and a garden.

TERMS: \$10,000 non refundable down payment due day of auction with balance due on closing on Dec 8, 2011. Possession on closing. Taxes prorated to day of closing. Title insurance & closing costs will be split 50/50 between the buyer & seller. Union County Title Company is the closing agent. Auctioneers are acting as agents for the seller.

PAUL JENSEN ESTATE

Linda Jensen, Personal Representative.
To view property, please call Rolly Jensen (605) 670-7859

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Call Classifieds — They Work!
624-4429

The City of Vermillion is seeking a full-time Housing Inspector/Code Enforcement Officer.

The position is responsible for inspecting rental housing and enforcing housing, property maintenance codes, and nuisance ordinances in the City. Also assists with Animal Control responsibilities. \$12.66/hr plus benefits. Experience with the methods of building construction and knowledge of zoning laws preferred.

Visit www.vermillion.us/documents_employment.aspx for a complete job description and application instructions.
Closing date: November 11, 2011. EOE

RN/LPN

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