

**DAVE SAYS:**

# Is It Good To Involve The Kids In Budget Talk?

**Dear Dave,**  
Is it a good idea to include teenagers in financial talks and budget meetings?  
**Paul**

**Dear Paul,**  
I think it's a great idea, as long as it's not an extreme situation, such as you're very wealthy or you're looking at foreclosure. Teaching them about money with a standard, regular, monthly budget is one thing. But you don't want to put young people into situations they can't handle emotionally.

Walking through a typical, normal budget will show them how much money is coming in and how much things cost. They'll see on paper exactly how much the groceries or light bill costs. Then, when it's right there before their eyes, they'll begin to realize why mom and dad always tell them not to waste food and to turn off the lights when they leave a room.

As long as mom and dad are having a discussion and making decisions — not fighting—it's good for



Dave  
**RAMSEY**

kids to hear the give and take where handling money is concerned. Parents who never let their kids handle money, and never teach them proper money management techniques, run a high risk of turning financially irresponsible adults loose on the world!

—Dave

## Address The Real Issue

**Dear Dave,**  
Is it okay to move your credit card bal-

ances around to different companies in order to get lower rates?

**Dan**

**Dear Dan,**  
It's an easy way to lower the interest rate, but it doesn't pay off debt. The danger of surfing your credit card balances is that it's easy to think you've actually done something to address the problem. The habits that got you into debt in the first place don't change just because you've switched credit card companies.

In order to really do something about your debt problem, you've got to change the guy in the mirror. You've got to start living on less than you make. About 98 percent of this issue is lifestyle habits. And guess what? When you change, interest rates don't matter nearly as much!

—Dave

## No Sure Thing

**Dear Dave,**  
My brother is 30-years old, and he just lost his job. He doesn't

have any debt, but he's started gambling in order to make money. He's won a few times, and when he does he's very generous with the winnings. Still, how can I make him see this is a disaster waiting to happen?

**Emily**

**Dear Emily,**  
You say he's "started" gambling. Is this new behavior? Is he an addict, or just desperate? That will affect how willing he's going to be to listen to you.

Either way, what he's doing is really dumb. Sure, you can have a loving, heart-to-heart, sit-down conversation with him and let him know how much you're worried. This is something you should do very soon. But the question remains, is he mature enough that it will make a difference?

The movies and cable networks have glamorized poker and the world of gambling. But there's one sure way to tell whether the house will win or you will win in the long run. Look at your place, and then look at theirs.

You may pick up a few dollars here and there by sheer luck, but they throw down millions just to re-decorate a lobby.

And where do you think they got that money? From dummies who thought they could

beat the system!  
—Dave

\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

# FARMLAND AUCTION

The heirs of Tom and Mildred Kneifl will sell their family farm consisting of 321 acres at public auction for cash on Tuesday, December 6, 2011 at 2:00 o'clock P.M., at St. Peter's Hall (407 Annie Street) along Hwy. 12 in Newcastle, Nebraska.

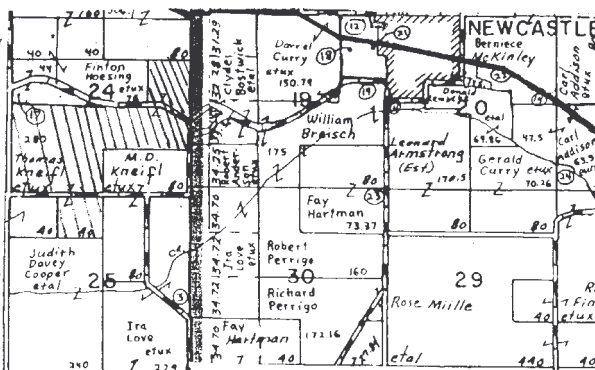
LOCATION OF FARM: One mile West of Newcastle.  
DESCRIPTION: The Southeast Quarter of the Northeast Quarter (SE1/4 NE1/4) & the North Half of the Southeast Quarter (N1/2 SE1/4) & the Southwest Quarter (SW1/4) of Section 24, Township 31 North, Range 4 East of the 6th P.M., Dixon County, Nebraska;  
and  
All that part of the Northwest Quarter of the Southwest Quarter (NW1/4 SW1/4) of Section 19, Township 31 North, Range 5 East of the 6th P.M., Dixon County, Nebraska, lying North of the old Chicago, St. Paul, Minneapolis & Omaha railroad right-of-way line, lying South and West of the old Township Road, and lying East of the West Section line & containing 1.0 acre, more or less;

and  
The Northeast Quarter of the Northwest Quarter (NE1/4 NW1/4) of Section 25, Township 31 North, Range 4 East of the 6th P.M., Dixon County, Nebraska;

TAXES: 2010 real estate taxes on the farm are \$7,956.43  
COUNTY ASSESSOR: There are 321 acres in the above described legal descriptions.

TOPOGRAPHY: Gently sloping farmland containing a good share of Class 2 & 3 soils.  
POSSESSION: March 1, 2012. Sellers shall have until May 1, 2012, to remove any of sellers' personal property from the premises;

IMPROVEMENTS: Older 2-story farmhouse with 5 bedrooms, good roof, 5 year old furnace, newer sewer system, full basement. House needs some work. Good domestic well dug about 1980 that has also provided water to livestock. 10,000 bu. Dririte drying bin with shivers system—includes motor with propane tank. Three Behlen corn-cribs -2 with liners. 36' X 60' quonset with cement floor. 23' X 36' pole shed with cement floor.  
FSA DATA: Farmland 320 acres; cropland 297.4 acres; oat base 29.9 acres with a direct yield of 57 bu. p/acre & countercyclical yield of 57 bu. p/acre; corn base 100.7 acres with direct yield of 83 bu. p/acre & countercyclical yield of 83 bu. p/acre; Direct payment for 2011 is \$1,984.00.



Purchaser will pay 15% of the purchase price on date of sale & sign a sales contract agreeing to pay the balance on or before January 20th, 2012. Title insurance showing merchantable title will be furnished with the Seller & Buyer sharing the cost equally. Seller will pay the 2011 and all prior real estate taxes. The right to reject all bids is reserved. Additional terms and conditions announced on the date of sale will take precedence over the above information. The above information is believed to be correct but not guaranteed with no warranties either expressed or implied being given. Buyers are urged to make their own independent investigation. The property will be auctioned off as one complete parcel. Seller will provide a Warranty Deed to the successful bidder. If requested by the successful bidder the Seller will deed the property in separate parcels.

## FOR ADDITIONAL INFORMATION CONTACT:

**CRAIG W. MONSON**  
MONSON & HOLLOWAY, ATTORNEYS  
ATTORNEYS FOR THE OWNERS  
108 OAK STREET • LAUREL,  
NEBRASKA 68745  
TELEPHONE: (402) 256-3219

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**Removal of Snow & Ice**  
The City of Vermillion, Code Enforcement Department wishes to remind you that sidewalks are to be cleared of snow and ice within 24 hours following any snow or freezing rain. We are concerned for the health and safety of residents who use public sidewalks. Therefore we are issuing a \$10 service fee to the owner of any property if snow and ice have not been removed within the allotted time frame. If snow and ice is not removed after the follow-up inspection, the cost of the snow removal and a \$25 service fee will be charged to the property owner.  
If you plan on being out of town for a period of time, please make arrangements to have your sidewalks cleared. We ask that citizens be courteous to others and remove snow and ice promptly. We apologize for any inconvenience or hardship this may cause.  
If you have any questions, contact the Code Enforcement Office at 677-7089

# Ready to Take the Real Estate Plunge?

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