

DAVE SAYS:

Not a Good Idea...

Dear Dave,
I live in New York, and even though I follow your advice and live on a budget, it's really hard to save up for a down payment on a house. My family in South Carolina advised me to buy cheaper property down there, fix it up and flip it to get the money I need. Does this sound like a good plan to you?

Adrian

Dear Adrian,
I wouldn't do it. Fixing and flipping properties is a very hands-on business, and trying to do it from another state could be a nightmare – especially with the weirdness in today's economy.

When you take on this kind of work you need to oversee what's happening every step of the way. You're also working out the details, and keeping an eye on the crew to make sure they're doing things right. Besides, you can't just walk up to a house, buy it, and expect to get a great deal.

Professionals who flip houses for a living often look at 100 or more properties to buy just one. It's not an easy way to make



Dave
RAMSEY

money, and it's definitely not something to consider doing from a distance.

Just keep on working the budget and save as much as you can. You might even consider getting a part-time job for a while to bring in some extra cash. But waiting and saving up is a lot smarter plan than fixing and flipping houses 900 miles away!

—Dave

It's your wedding!

Dear Dave,
My girlfriend and I

recently got engaged, and our parents are contributing financially to the wedding. We've noticed that both sets of parents are pressing their ideas of what they'd like the wedding to be like, who to invite and who to include in the wedding party. I know in the end it's our call, but traditionally do parents have some kind of say if they contribute money to help pay for the wedding?

Chris

Dear Chris,
No. Traditionally, they take a say. And traditionally they're a pain in the behind! But they only interfere because they're so excited and love you so much. They want to be part of the happiness and for everything to be perfect.

As soon as they deliver a little girl, lots of mothers start planning their daughters' wedding. They've had several years to dream and form an opinion on this, and your fiancé's mom has probably been doing it, too.

Since this is such an emotional event, I think you two need to have some reasonable boundaries. But you

also should keep in mind that your parents are just as excited – if not more – than you guys are. When you come to a disagreement tell them firmly, but gently, that you love them, but you're going to do things your way. If they're footing part of the bill they'd have the right to decide not to pay for something, but unless there's some moral issue involved they probably won't act badly.

I think if you just step back and take a breath you'll realize what a big deal this is to everyone involved. Chances are you'll also be able to come up with some creative ways to allow them to participate without your wedding losing its identity.

My biggest suggestion to you is to make sure that you're the buffer between your fiancé and the parents. Don't let anyone push her around, and do everything you can to make sure your wedding is what you both want it to be!

—Dave

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

1101 Announcements - Events

Faith United Lutheran Church, ELCA, 44874 303rd St/Po Box 168, Volin, SD 57072, (605)267-2277. Sunday Worship: 9:30am with Holy Communion the 1st & 4th Sundays. WOW Wednesday program beginning at 6:30pm for all children 3 yrs old - 7th grade, and confirmation classes for those in grades 8th & 9th.

FIRST BAPTIST Church Elmer "Sandy" Aakre, Pastor 624-6391 home, 624-4658 church. Time: 9:15 Sunday School, 10:30 Worship. Sunday Choir Practice, 11:50 a.m.

GOSPEL CHAPEL Church, 708 Jessie St./Highway 12, Newcastle, NE. Sunday School, 9:30 a.m.; Sunday worship 10:30 a.m.; AWANA Wednesday at 7 p.m., 402-355-2305. Pastor Chuck Myers, 402-355-1335.

GRACE BAPTIST Church, SBC, Pastor Steve Ford, 1102 E. Main. Phone 624-4949. Adult's and Children's Sunday School 9:30 a.m. Sunday Worship 10:45 a.m. Prayer Meeting Wednesday Night 7 p.m.

HILLSIDE COMMUNITY CHURCH (C&MA) 1800 Constance Dr. West on Cherry just before you go down the hill. Worship Sept.-May 10:30a.m., May-August 10a.m., AWANA Sunday School small groups. 605-624-4862, www.hillside-cc.com

IMMANUAL Lutheran Church, Elk Point, SD: Worship Service 9:00 a.m., Sunday School 10:00 a.m.

Call Classifieds
624-4429

1101 Announcements - Events

Is food a problem for you? Does weight affect the way you live? Overeaters Anonymous meeting in Vermillion, Thursdays at 6:30pm and Saturdays at 9:00am. Sanford Vermillion Hospital, 20 South Plum. (Administration door south of hospital entrance in small conference room.)

KOMSTAD COVENANT Church, Rural Beresford and Centerville, SD: Matt Styles, Pastor. 18 miles north on University Road. Phone 563-2402. Sunday School 10 a.m., Worship Service 11 a.m.

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."

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Saturday, Oct. 29th
9am-2pm

Multiple Vendors, Concessions available, The Center, 900 Whiting Dr. (605)665-4685.

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