

1815 Miscellaneous

\$14.99 SATELLITE TV. Includes free installation. High speed internet for less than \$.50 a day. Low cost guarantee. Ask about our FREE IPAD with Dish Network. Call today 1-855-331-6646 (Not available in NE) (MCN)

19.99/mo. for DIRECTV - HD Channels + Genie HD DVR + 3 months FREE HBO, SHOW, MAX & STARZ + FREE NFL Sunday Ticket! Call Now 1-888-552-7314 (MCN)

A PLACE FOR MOM. The nation's largest senior living referral service. Contact our trusted, local experts today! Our service is FREE/no obligation. CALL 1-800-217-3942 nani

A PLACE FOR MOM. The nation's largest senior living referral service. Contact our trusted, local experts today! Our service is FREE/no obligation. CALL 1-800-442-5148 (MCN)

ADT Security protects your home & family from "what if" scenarios. Fire, flood, burglary or carbon monoxide, ADT provides 24/7 security. Dont wait! Call Now! 1-888-607-9294 (MCN)

ALL THINGS BASEMENT! Basement Systems Inc. Call us for all of your basement needs! Waterproofing, Finishing, Structural Repairs, Humidity and Mold Control. FREE ESTIMATES! Call 1-800-640-8195 (MCN)

AUTO INSURANCE STARTING at \$25/Month! Call 877-929-4394 (MCN)

CASH PAID for older FENDER, GIBSON, GRETSCH, MARTIN, MOSRITE, NATIONAL Guitars. Paying \$500-\$25,000+ Please call Crawford White in Nashville, 1-800-477-1233, or email NashvilleGuitars@aol.com (MCN)

DIRECTV Starting at \$19.99/mo. FREE Installation. FREE 3 months of HBO SHOWTIME CINEMAX stanz. FREE HD/DVR Upgrade! 2015 NFL Sunday Ticket Included (Select Packages) New Customers Only. CALL 1-800-614-8506 nani

DIRECTV Starting at \$19.99/mo. FREE Installation. FREE 3 months of HBO SHOWTIME CINEMAX, STARZ. FREE HD/DVR Upgrade! 2015 NFL Sunday Ticket Included (Select Packages) New Customers Only. CALL 1-800-203-4378 (MCN)

DISH NETWORK - Get MORE for LESS! Starting \$19.99/month (for 12 months). PLUS Bundle & SAVE (Fast Internet for \$15 more/month). CALL Now 1-800-390-3140 (MCN)

DISH NETWORK- \$19 Special, includes FREE Premium Movie Channels (HBO, Showtime, Cinemax, and Starz) and Blockbuster at home for 3 months. Free installation and equipment. Call NOW! 1-866-820-4030 (MCN)

GET HELP NOW! One Button Senior Medical Alert. Falls, Fires & Emergencies happen. 24/7 Protection. Only \$14.99/mo. Call NOW 1-888-840-7541 (MCN)

If you or a loved one took the blood thinner Xarelto and had complications due to internal bleeding after January 2012 you MAY be due financial compensation. Call Injuryfone 1-800-410-0371 nani

Save with DISH! Free Hopper Upgrade + Free HBO®, SHOWTIME®, and Cinemax® for 3 months + Free HD for LIFE! Starting at \$19.99/mo. Call 844-330-8494 (MCN)

1815 Miscellaneous

Join us in Texas! Would you like to get away from the cold snowy winters? Why not hook up your RV and come on down to J-5 in Mission, TX. We are a small park with a country setting yet we have lots of shopping nearby. Lots of activities in the park. We have specials for 1st time residents. Call us at 956-682-7495 or 515-229-1540 or email us at tdtuttle@hotmail.com (MCN)

STEEL CULVERTS FOR SALE: New, All sizes. 605-661-5050 or 605-387-5660. Ulmer Farm Service, Menno, SD.

SUPPORT our service members, veterans and their families in their time of need. For more information visit the Fisher House website at www.fisherhouse.org nani

THINKING ABOUT A CRUISE? Let us help you match your needs and wants with your budget. Royal Caribbean, Celebrity, Carnival and all major cruise lines. Hurry great offers available for a limited time! Call 877-270-7260 or go to **NCPTRAVEL.COM** to research. nani

TV, internet, and Phone bundles starting at \$89.99/mo! Plus - Free HD DVR + EPIX! Call now! 844-373-3655 (MCN)

Want To Purchase Minerals And Other Oil/Gas Interests. Send Details To: PO Box 13557, Denver CO 80201. nani

YOUNG READERS Find the magic of farm life in this wonderful children's book. Check out Richard the Donkey and His LOUD, LOUD Voice at www.RichardTheDonkey.com nani

1820 Give Aways

FREE FIREWOOD: 14 Miles north of Vermillion. You cut, you haul. Call (605)271-6148.

1850 Agriculture

FREE for 30 words or less for private party classified line ads in the Broadcaster and Plain Talk. If you need more than 30 words, don't worry you still won't pay a lot. A 31-word ad is only \$.90 and the cost only goes up \$.50 per word thereafter. Stop in at 201 W. Cherry Street, Vermillion or call 605-624-4429.

Want to buy good farmland in eastern South Dakota. If you are ready to sell and want to avoid brokerage fees, call (402)750-4409. Cash buyer, local individual.

Want to Buy: Good farmland in eastern South Dakota. If you are ready to sell and want to avoid brokerage fees. Call 402-750-4409. Cash buyer, local individual.

1870 Ag Equipment

For Sale: JD 750 no till drill, 15ft 7.5 spacing dolly wheel hitch. Good condition. Call 605-202-1088.

Dave Says



IT TAKES TWO

Dear Dave,
I've spent most of my marriage not being a good husband and not being involved in our family finances. After being introduced to one of your programs at work, I realized how irresponsible I had been and went home to apologize and tell my wife about it. During this conversation I learned that we have about \$80,000 in debt I didn't know about, plus \$45,000 in debt on a new car and motorcycle I did know about. We also have a mortgage on our home. My wife apologized for making a mess of things, but it wasn't all her fault. She wasn't sneaking around spending and taking out debt, she just made mistakes and was afraid to tell me. Together, we make about \$100,000 a year. Can you help us?

-Curtis
Dear Curtis,
I'm really glad you've made the decision to man up. That's a big step in the right direction for you and your marriage.

To me, what you described is a lot different than her completely lying, hiding stuff, and actively having a financial affair — so to speak — on the side. You weren't plugged in and she wasn't doing a good job, but she didn't have anyone to talk to about it. Things got worse, then she probably felt ashamed about how ugly it got and didn't want to tell anybody.

Not counting your house, you've got about \$125,000 in debt. You've got to look at all this with a \$100,000 income and say, "What is the fastest way to clean up this dadgum mess?" That's going to mean beans and rice, rice and beans. That means a scorched-earth lifestyle and living on a budget, which also means you're not going out to eat, not going on vacations, and you're going to start selling so much stuff that the kids think they're next.

I'd probably sell the car and the motorcycle. Get into a couple of basic cars, and spend about two years of crazy intensity getting debt free except for your home. You can clean this up that fast, but you're going to have no life during that time.

The two of you have some relationship work to do also. It sounds like you've already started on that with you owning your part and her owning hers. The thing is not to blame. From this point forward you need to sit down together and make all of your decisions — financial and otherwise — together.

Trust me, if you're both willing, you can heal the math problem, the debt problem and the marriage problem all at the same time. It will be an amazing thing!

—Dave
*Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

A Rule Of Thumb — Timing Is Everything

BY DARIS HOWARD

Derek, a friend of mine, had lost half of his thumb to a power saw while building kitchen cabinets. Despite this setback, I never once saw him discouraged, even during the days of his recovery. He always found a way to keep his sense of humor.

One day he agreed to let my scout troop use his wood shop to build our sled for the Klondike Derby. The boys agreed that in exchange they would help clean his shop.

Derek spent quite a bit of time talking to the boys about safety and was insistent that they follow the rules to a T. But never once did he talk about his thumb. I figured he would use the accident as a powerful example of what not to do, but I decided he must be embarrassed about it, because he never mentioned it.

Even with all of Derek's discussion of safety, it was all we could do to keep the eighteen boys out of trouble. There were more than a few of them that went home covered with wood glue or wearing clothes painted a different color than when they came. But they worked hard, enthusiastic about the job at hand, and with Derek's wonderful tools and great direction, we built a beautiful, sleek sled. It took us a few scout meetings, but when it was completed, the boys were proud of the job they had done.

When it came time to clean, their enthusiasm waned a bit. I told them that with the twenty of us we should be able to make short work of it. Derek directed the cleaning, and I worked with the boys, having found that was the best way to keep them on task.

We loaded the garbage into Derek's old pickup truck. The handle on the tailgate was broken, and a person had to use a pair of pliers to open it, but the truck was large and held a lot. After two trips to the landfill to

unload, the shop was finally looking nice.

Derrick and I were loading the last of the garbage into his truck while the boys played a game of steal the flag, when the subject of his injured thumb came up.

"I am just a bit curious," I said. "I thought that when you talked to the boys about safety, you might mention your accident."

Derrick laughed. "Actually, I save that until just the right moment. Timing is everything."

"Like what?" I asked.

"You'll see," he replied. "It wasn't too long before the game of steal the flag ended and the boys came over. "Hey, Gordy," Derek said to the oldest scout, "would you mind closing the tailgate of my pickup while I hold the garbage out of the way?"

Gordy nodded and slammed the tailgate shut. The instant it latched, Derek put his cut thumb into the crack at the edge and started to scream, "You caught my thumb!" He continued to scream as the boys rushed around, knocking each other down, trying to find some pliers to open the tailgate, while I almost suffocated myself trying to conceal my laughter.

The more the boys tried to hurry, the worse things went. They eventually found pliers, dropping them multiple times in their anxiousness. But finally, the tailgate popped open, and Derek pulled his thumb out and held it up. The boys shuddered, thinking they had cut it off. Then one of them asked suspiciously, "So why isn't bleeding?"

Derek started to laugh. "You know, come to think of it, that is the one I cut the end off of a few years ago with the table saw."

The boys looked sheepish knowing they had been had.

Laughing, Derek turned to me and said, "Timing truly is everything."

We're all ears.

Your opinion is something we always want to hear. Call, write us or contact us via e-mail and let us know how we are doing.

Questions? Comments? Story Ideas?

bp Broadcaster Press
201 W. Cherry • Vermillion, SD 57069
605-624-4429 • classifieds@plaintalk.net

If

You Read This... You Know Advertising Pays!

Call the Broadcaster at 605-624-4429 or stop by to place your ad today!

bp Broadcaster Press

Tell them you saw it in the Broadcaster!

MARK'S MACHINERY INC

Two Locations to Serve You!

Locally Owned and Operated Since 1972

3211 E. Hwy. 50 • Yankton, SD 605-665-4540 • 800-526-8095

745 E. Hwy 46 • Wagner, SD 605-384-3681 • 800-693-1990

Or visit us at: www.marksinc.com

COMPETITIVELY PRICED COVERAGE FOR:

- Homeowners
- Farmowners
- Renters
- Rental Property

Pat Girard Ph. (605) 267-2421

Mark Donnelly Ph. (605) 659-5596

FARM MUTUAL INSURANCE COMPANY of Clay County

The University of South Dakota College of Fine Arts Department of Music

Presents

The USD Symphony Orchestra

Featuring

All-American Concert

Sousa, Bernstein, Ives, Cowell, Barber

7:30 P.M.

Friday, October 23rd, 2015

Aalfs Auditorium in Slagle Hall

Free Admission

UNIVERSITY OF SOUTH DAKOTA SOUTH DAKOTA ARTS COUNCIL First Bank & Trust

Annual Welcome Fall Celebration

W.H. Over Museum • 1110 University Street

Sunday, October 25th 2:30 p.m.

Pumpkin Carving & Face Painting

(Please bring your own pumpkin) MUST BE ACCOMPANIED BY AN ADULT

5:45 p.m.

Soup & Pie Supper

Speaker: Art Rusch - Music -

Free Will Donation

Knutson FAMILY DENTISTRY

Dental Excellence for Children & Adults

605-624-6291

Dr. Richard Knutson, D.D.S. • Dr. Matthew Knutson, D.D.S.

www.KnutsonFamilyDentistry.com

BLAINE'S BODY SHOP

- AUTOMOTIVE COLLISION REPAIR
- PAINT • FRAMEWORK
- GLASS REPLACEMENT

HOURS:
M-F 9AM-6PM
SAT 9AM-12PM

1205 CARR STREET • VERMILLION • 605.670.0471
BlainesBodyShop@gmail.com

ZOOMAN RETURNS FOR SPOOKY, SPECIAL PRESENTATION AT THE LIBRARY

Tuesday, October 27th, 3:30 pm in the kozak Community Room

The ZooMan will be bringing his Thrills and Chills Show to the Vermillion Public Library. We plan to scare up a few books at the library, as well. Reading scary books and joining the ZooMan is a great way to ring in Halloween week.

Arrive early for the best seats... most of the ZooMan's volunteers come from the front row!

This event is free and open to the public.

For more information call the library @ 677.7060

EDITH B. SIEGRIST
VERMILLION PUBLIC LIBRARY
18 Church St • Vermillion