

DAVE SAYS:

Prepping for an emergency

Dear Dave,
My husband needs a liver transplant within the next two years, because he has Hepatitis C. We make about \$70,000 a year, but we have \$25,000 in debt. He's still able to work right now, and we have health insurance, but how can we prepare for the operation and medical bills?

Nikki

Dear Nikki,

God bless you guys. It's going to be tough, because you're going to face a lengthy loss of income, and sky-high medical bills even if everything goes well. I'm really sorry you have to go through this. Life can be hard enough without major health issues knocking you for a loop.

The good news is that there's something you can do about all this, and it all starts

with saving. First, set aside an emergency fund of three to six months of expenses as quickly as you can. In your case, I'd recommend leaning toward the six month side. Second, you guys need to have no life for the next year or two, and get very serious about paying off as much debt as possible after you get your emergency fund in place. I'm talking about following a very strict budget, and living on rice and beans. Bottom line? The less debt you have, the better off you'll be.

Wouldn't you love to be debt-free and have six months of expenses in the bank before they perform this operation? You can do it, if it becomes important enough to make it priority one!

—Dave

Who's liable?

Dear Dave,
I attend a small church with about 100 members. There is a \$97,000 mortgage at 8.75 percent on the building, and the note was signed only by the pastor. In the event of default, are the members of the congregation liable?

Charlene

Dear Charlene,
Unless you signed the note, you are not liable. If the pastor signed the note personally, or on behalf of the congregation, it would actually depend on the wording in the note as to who is liable in case of default.

But this whole situation is kind of silly, and I'll tell you why. If everyone in the congregation gave an extra \$83 a month in their

tithe – that's only about \$20 more every Sunday – you could have this mortgage knocked out in a year! There's absolutely no reason for your church to be in debt 12 months from now.

This is a prime example of what happens when a church adopts the same mentality as the rest of the world. The Bible itself warns us that the borrower is slave to the lender!

—Dave

I want to open a franchise, but ...

Dear Dave,
I've always been intrigued by the restaurant business and wanted to open one of my own. Recently, the opportunity presented itself to open a McDonald's franchise. I really want to do this, but it would take years for me to save up the money. Is it okay to borrow money to start a business?

Jim

Dear Jim,
It will take longer to save up the money and open the business debt-free, but that's exactly



Dave RAMSEY

what you should do. Most small businesses fail within the first five years. One of the main reasons for these failures is the struggle to repay debt.

If you're into restaurants, try starting small with a catering business out of your home. This will give you a taste of managing your own food service business, and let you know if you really like that kind of work.

It will also give you the opportunity to make and save some money. That way, when your restaurant dream becomes a reality you can honestly say that you own the business instead of it owning you!

—Dave

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

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THE CITY CODE ENFORCEMENT DEPARTMENT WOULD LIKE TO WELCOME ALL OF OUR NEW AND RETURNING RESIDENTS TO THE CITY OF VERMILLION.

To make your time in Vermillion a pleasant experience, the Code Enforcement Department would like to take this opportunity to inform everyone of the following city ordinances.

Dogs running at large and barking dogs: The City has a leash ordinance. Please keep your pet on a leash when off your property. Dogs that bark continually disturb the peace and owners may be issued citations. If you own a dog, please be a responsible pet owner. Your pet needs to be licensed with the City of Vermillion. Please stop by the City Finance Office and register your pet.

Stray Cats: There is a "no running at large" ordinance for cats. However, nuisance cats can be a problem and are controlled by ordinance.

Front yard parking: Parking is prohibited on yards. Please park in spaces designed for parking only. Parking between the sidewalk and the curb is also prohibited, even on the driveway section. Parking tickets are issued to violators.

No couches or chairs on front lawn or porches: It is hereby declared a public nuisance for any person owning, leasing, occupying or having charge of any premises in this city to store loose items of trash in your yard or on your front porch – this includes abandoned cars and miscellaneous items.

It is illegal to keep your refrigerator, or appliances on your front porch or lawn. While these things may not be trash, they still affect your neighborhood's appearance. Furniture may not be kept on your lawn. Small animals will quickly take up residence inside any furniture you leave outside.








Grass and weed mowing: Lawn mowing is required, and grass six (6) inches in height or higher is ticketed by the City. This is an active program and city staff makes regular checks for violations.

Trash collection: Trash collection is required once every seven (7) days. Cans with lids are also required.

Sidewalk snow removal: The City requires sidewalks to be cleared of snow within 24 hours after any snowfall. This is also an active program with regular checks after snowfall.

In order to fund this program, the City has established services fees. If you are ticketed for a violation of a city ordinance, a service fee will be assessed to the property owner. These ordinances are designed to help promote peace and harmony between residents. If you have any questions, please call:

Animal Control/Code Enforcement Officer
Jim Balleweg at 677-7089
Rental Housing Inspector
Isaac Walker at 677-7090
www.vermillion.us

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