



Instead of the philosophy counter, we were at the righteous round table yesterday, because Herb got there first and he picked. It's a good venue at the Mule Barn truck stop when you're expecting more than three or four members of the world dilemma think tank.

But we weren't expecting Windy.

Here he came, Alphonse "Windy" Wilson, feed store philosopher extraordinaire, and parlayer of his own peculiar palaver.

"Hi guys," Windy said, "what a treat to discover you all here in togetherness this fine morning."

"We're here every morning, Windy, drag up a chair," said Doc.

"You fellas ever study

much about this here Big Bang theory? Well, I reconnoitered it just a while ago and it is seriously obfuscated," Windy said. He flipped his cup to the upright and fillable position just as Loretta arrived with the pot.

"Don't make no sense to me a-tall," he said. "Yessir, they says that about 13 billion years ago there wasn't anything here. Nothing. Well, 'cept this little atomic thingie 'bout smaller than a grain of sand. Can you imagine? So they tells us now that this little grain of sand one day just decided to blow up."

He doctored his coffee and continued. "Now, I'm not kidding on this. They then says that when this tiny thing blew up, it scattered pieces all over the universe

and that those pieces got big and made Earth and Arcturelius and Geminizer and all the stars. Yessir. One little granulation of explosive sand! Now you tell me ... when you blow something up, does it get bigger or smaller?"

No one ventured to answer that. Finally, Doc said, "Actually, Windy, recent thinking tends to disallow the Big Bang theory. Says it didn't happen that way."

Windy grinned. "I knew it all along," he said. "Yessir!"

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Dave Says

Sharing Successes

Dear Dave,
My husband and I are 28 years old. We're completely debt-free, and we each have great jobs. We don't talk a lot about this kind of stuff, because we've found it causes other people to treat us differently. We realize how incredibly blessed we have been, so we always try to give God the credit, save, tithe and give regularly, and not brag about these things. How would you recommend handling a situation like ours?

—Amanda

Dear Amanda,
When you start to win with money, build wealth and achieve some of your goals, you discover pretty quickly that there's a very small group of people you can celebrate with. It sounds like you've discovered this already.

A lot of times there are friends, and even family members, you can't celebrate with because it comes off as bragging — even if you're just happy you've reached a milestone. So, you learn to keep lots of stuff private and not even share the good things. Still, if you have a nice car or a beautiful home, these things can indicate that you're successful. Even if they're a small percentage of your



DAVE SAYS
Financial Straight-Talk

by Dave Ramsey www.davesays.org

financial world, it will sometimes generate feelings of jealousy or envy in other people.

Jealousy is, "I want what you have." Envy is, "I don't think I can have what you do, so I don't want you to have it either." These are two really evil spirits, and they're loose in our country today like never before. Part of the price of making smart decisions, and being wise with your money, is that some people don't understand when you win and don't think it's fair.

But the truth is that you guys have every right to enjoy the fruits of your labor. You've earned it. You're generous, giving people, and you take care of your family so the rest of us don't have to pay extra taxes to take care of them for you. That's the truth about winning with money. You guys are under no obligation to explain your income, net worth or the fact that you're winning. And you're not obligated to be ashamed of it either!

—Dave

Pay It, But With Caution

Dear Dave,
I got a department store credit card, using my real age at the time, when I was 17. I ran up a debt of \$150, and the balance has grown to over \$350. This was 10 or 12 years ago, but a debt collection agency started calling again the other day wanting the money. Hasn't the statute of limitations run out by now? What should I do?

—Elizabeth

Dear Elizabeth,
There is a statute of limitations, but there are a couple of other things to consider, too. First, the debt is not collectible because a minor alone cannot enter into a legally binding contract in any state. The second thing is they can screw up your credit report for a very long time, and it sounds like they're in the process of doing that right now.

Here's my advice. Call them and explain that they are past the statute of limitations, and that you are considering suing them. After that, remind them that you were a minor when someone approved you for the card, which means the store you signed up with can be sued as well.

However, since you did take stuff from the store, offer them the original \$150 to settle the deal. Get it in writing that the account is settled in full by this amount, and don't give them electronic access to your money. When you get the settlement offer in writing, keep a copy of the letter and a copy of the cashier's check you'll use as payment.

Pay it because you owe it, Elizabeth. It's a moral issue. And hopefully as a result you can get these kinds of people out of your life for good!

—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.*

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2014 - 2016 Smarter Lunchrooms Sub-Grants

BROOKINGS, S.D. - The South Dakota Department of Education, Child and Adult Nutrition Services (SD DOE CANS) in collaboration with SDSU Extension are pleased to announce the Smarter Lunchrooms sub-grant opportunity.

"The Smarter Lunchrooms Movement and techniques are based on the principles of utilizing environment cues to influence healthy eating behaviors," said Megan Olesen, SDSU Extension Nutrition Field Specialist. "Budgets are tight and time is often in short supply. The Smarter Lunchrooms Movement recognizes these factors by providing research based and affordable solutions for lunchrooms."

Ten, \$1,000 grants are available, and can be applied for now through May 1, 2015. The sub grants are provided by USDA Team Nutrition State Training Grant 2014-2016.

Any South Dakota school district or organization that participates in the National School Lunch program and has a full lunchroom that serves students in grades 7-12 is eligible for the grant. Notification of grant approval will occur by May 15, 2015.

For applications, visit iGrow for the electronic version or print version of this release. Once your application is filled out, mail, fax or email the completed application to Olesen at Megan Olesen, 1800 E Spruce St, Mitchell, SD 57301 or Fax: 605.995.8089.

For more information, contact Olesen at 605.995.7382. Additional information can be found on the Smarter Lunchroom Movement website, www.smarterlunchrooms.org

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