

Dave Says

Is Loaning Or Giving Helping?

BY DAVE RAMSEY

Dear Dave,
The guy who has been my best friend since grade school recently asked me to loan him \$5,000. All I have in savings is \$5,000, but I would be willing to give him \$1,000. The problem is that while he's a great friend with a good heart, he's always getting himself into binds when it comes to money. Do you think I should give him \$1,000?
—Israel

Dear Israel,
If I were in your shoes, and I was going to give this guy a fifth of everything I had, I'd want to know it was going to save his life. From what you've said, it sounds like he's just out of control with his money while you're trying to save. That being the case, I'm not sure you'd really be helping him.
If you want to gift your friend some money, then do it. But there's no way I'd tell you to give him everything you've managed to save. And I certainly wouldn't do it as a loan.
Ask yourself if you believe deep down in your heart that giving this guy \$1,000 would truly be a blessing



Dave
RAMSEY

your friendship.
—Dave

CONFIRMATION OF PAYOFF?

Dear Dave,
After struggling with it for several years, I finally made the last payment on my Sallie Mae student loans this week. Do you think I should ask for a formal letter stating that it's officially paid off?
—Angela

Dear Angela,
Congratulations on finally kicking

to him or if, by doing it, you'd be acting as an enabler and basically just funding more of his stupidity with money. From what you've told me, I think there's a good chance the answer is the latter. And if that's the case, you can be a much better friend by saying you love him enough to not ruin

that old woman out of your house! It feels great, doesn't it?
Sure, it couldn't hurt anything to write and request formal confirmation that the book on your loans is closed and everything is paid in full. You can do this through email so you'll have a record of contact, or you can send a certified letter, return receipt requested, through the post office. That way, you'll have a record they signed for it.
Following up on paid-off debts is always a good idea, Angela. You don't want the hassle of possibly having to deal with greedy or incompetent collectors sniffing around three or four years down the road and no way to prove you're free and clear!
—Dave

Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 11 million listeners each week on more than 550 radio stations and digital outlets. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.



Well, the first archery tournament to raise money to buy warm clothes for some of the local kids is now in the history books, and it would have to be considered a success.
Doc, who has more initials after his name than anyone in town and therefore is considered by strangers to be smarter than anyone else, masterminded the tournament. He charged a ten-dollar entry fee and each shooter was given five shots to hit a paper cup at 75 yards. To the winner would go half the total money taken in.
Nobody won. Strange how that worked out, isn't it?
So almost all the money went for winter coats for the kids. But not all of it.
And it is for this reason that Doc hopes to return to his annual one-of-a-kind golf tournament next year.
Bert brought his bow and several dozen arrows to be used for the contest, and the paper cup sat on a stump 75 yards away. Well, inside that cup was probably the safest place to be for a distance of ... say ... 75 yards.
Oh, a handful of arrows actually came close to the paper cup, and each of those shots was greeted by enthusiastic applause by the audience, by which we mean everyone.
But it didn't take long for Doc to discover several things: 1. Arrows can hit rocks and bend or break, 2. Arrows can hit trees and never come out, 3. Arrows dive under the dirt and become immediately invisible, and 4. Arrows cost money.
Dud's metal detector got a good workout that day, finding grass-root killing arrows, and a trip to the archery shop in the city got Bert back in shooting shape again.
But hey, it's for the kids, right?
And it sure was fun.

New Innovations Bringing Faster Internet Speeds to More Communities

(StatePoint) Fast Internet service is not just an indulgence that people want. It's something communities need in order to stay vibrant in today's economy – from students doing research and small businesses selling their products to doctors having the latest information at their fingertips.

And experts say that soon, more rural communities are going to have access

to the speedy services that metropolitan areas have long enjoyed, thanks to huge, recent innovations in the field.

“Considering the unique and challenging circumstances small, community-based telecommunications providers operate under, delivering the Internet's fastest speeds to the country's most rural and remote communities is a huge accomplishment, says Shirley Bloomfield, chief ex-

ecutive officer of the NTCA-The Rural Broadband Association, which represents nearly 900 independent, community-based telecommunications companies.

With those challenges in mind, NTCA recently recognized telecom providers that have built communications networks capable of delivering Internet speeds of up to one gigabit per second (100 times faster than those currently available in many U.S. households), by naming these companies Certified Gig-Capable Providers at a recent conference.

To achieve certification, telecommunications companies must show that gigabit technology is

currently commercially available within 95 percent of one or more exchanges within their serving territory and that such service can be provided without new trenching or without stringing new aerial facilities. For more information about the NTCA Gig-Capable Provider certification program, visit www.ntca.org/gigcertified.

“By building a gigabit-capable network, these companies have not only overcome huge hurdles, but they've also shattered conventional benchmarks for broadband speed,” says Bloomfield. “This access will drive economic development and strengthen communities nationwide.”

2015 SD Farm Economic Summit Dec. 18

BROOKINGS, S.D. - All farm owners, operators and agribusiness professionals are encouraged to attend the 2015 South Dakota Farm Economic Summit Dec. 18, 2015 in Huron at the Campus Center (333 9th Street SW) hosted by SDSU Extension and Farmers and Merchants Bank.
“The economic challenge facing South Dakota agriculture is lower margins. Margin reduction continues as commodity prices decrease and costs of production remain high. The key question is how to adjust operations with lower margins,” explained Jack Davis, SDSU Extension Crops Business Management Field Specialist.
Davis is among a lineup of speakers with SDSU Extension who will explore this and other farm management challenges, including commodity price outlooks, land values and rents, cover crop choices, cattle budgeting tools and commodity price risk strategies.
Agenda: Farming Success with Tight Margins
10 - 10:30 a.m. Registration and Coffee
10:30 - 11:15 a.m. Land Values and Rental Arrangements
11:20 - Noon Grain Commodity Price Outlook and Hedge Strategies
Noon - 1 Lunch
1:00 - 1:45 p.m. Cover Crop Choices and Management
1:45 - 2 p.m. Cattle Budget Tool Preview
2 - 2:45 p.m. Cattle Outlook and Price Risk Strategies
2:45 - 3 p.m. Wrap-Up. ■iGrow

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