

## Dave Says

## Getting Back On The Wagon

BY DAVE RAMSEY

**Dear Dave,**  
I started working your plan earlier this year. I even budgeted for Christmas and got my shopping done early, but in the process I overspent and blew my whole monthly budget. Now I'm having a hard time getting motivated again. Do you have any suggestions?  
—Misty

**Dear Misty,**  
Lots of folks make mistakes like this, even though they went into things with the best intentions. The Bible says that no discipline seems pleasant at the time, but it yields a harvest of righteousness.

The best way I know to encourage you to get back on the wagon is to ask one simple question: Where do you want to be in five or 10 years? Is your current path going to reward you with a financially secure life? Is it going to give you the ability to retire with dignity and to have fun living and giving in your golden years, or is it going to leave you broke, scared and desperate? There's one simple answer if the path you're on isn't going to get you what you want and where you want to be in life: Change the path!

Most people don't even take the



Dave  
**RAMSEY**

Lazy is always easier, and more fun, in the short term. But it's a huge mistake when it comes to the future, Misty. Think ahead, plan ahead and jump back on the wagon!  
—Dave

## PERSONAL VS. BUSINESS

**Dear Dave,**  
Do you view personal debt and business debt the same way? I have about \$210,000 in farm loans that are mostly tied up in land I rent to farmers. It's the only debt I have, and the rental prices supply me an income of about \$200,000 a year.  
—Anne

time to identify where they want to go in life or how to get there. They just shuffle along, blame others and circumstances for their situations, and think someone will take care of them. That's called being a child. Children do what feels good at the moment, but adults devise a plan and stick to it.

**Dear Anne,**

Your debt required you to personally sign for it, right? So, it's all personal debt. The law is going to treat you exactly the same if you don't pay a Small Business Administration (SBA) loan as the law treats you with an unsecured personal line of credit. You're still going to get your butt sued, and they're still going to come take your stuff or garnish your wages. It's debt! The only way it's personal debt versus business debt is in your mind.

If I'm in your shoes, I'm going to live on as little as I can and pay this off like I was trying to pay off a house. If I made \$200,000 a year on investments, and everything was paid for except one of my investments, how quickly would I pay that one investment off? Two years. In your situation, surely you can live on \$100,000 a year!  
—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 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.*



Mabel Adams was sitting in the day room at the Rest of Your Life retirement home when the children came in. She smiled and so did all the others in the room except for two who didn't know what was going on.

The old-timers in the home knew the kids were coming and had put up Christmas decorations in the day room and on the doors of their own small apartments and on themselves. Mabel had been reminded several times by that staff that morning that the kids were coming over, this being necessary as Mabel's memory isn't what it used to be. And she put a sprig of imitation holly in her hair and tied a red ribbon on the other side.

The little girl smiled and walked over to Mabel.

"Are you a grandma?" she asked.

"Why, yes dear, I am."

"I brought you a present, Grandma," she said, handing a box to Mabel. Mabel opened it and was delighted at the sandalwood-scented hankies inside.

"Why thank you so much, Honey!" she said. "And what is your name?"

"I'm Candice. I'm four."

"Well, Candice, merry Christmas to you. Have you been here before?"

"Well ... no, I guess. Mom said this is where the grandmas are and we can have fun bringing presents to the grandmas."

"I see," Mabel said. "Well, Candice, come over here, dear and let me give you a hug. There!"

Sometimes, it isn't the cost of the hankies, or the fun wrapping them up. Sometimes it's just a child's smile and a small taste of love that makes us treasure Christmas.

## Meeting on Growing Field Peas in SD on Jan 14

BROOKINGS, S.D. - Growing field peas will be the focus of an upcoming SDSU Extension meeting to be held Jan. 14, 2016 in Pierre.

"With the pending startup of a new pea processing plant in central South Dakota, there may be new interest in field pea production. Interested producers and industry representatives who would like to learn more about this expanding crop may want to consider attending this meeting," said Ruth Beck, SDSU Extension Agronomy Field Specialist.

### Agenda

The agenda will include a presentation from Chris Graham, SDSU Extension Agronomist. Graham runs the SDSU field pea and lentil variety trials in South Dakota. He will discuss the trials and results. Dwayne Beck, manager of the Dakota Lakes Research Farm will share some basic production and agronomic information. Ruth Beck, will share some of the common disease concerns associated with field pea production.

Special guest speaker will be Dr. Brian Jenks, weed specialist from NDSU, who will discuss weed control concerns and management in peas. The last part of the day will include a grower panel consisting of experienced field pea and lentil growers from South Dakota.

This meeting will be held at the Econolodge (formerly The Kings Inn) located at 110 East Sioux Ave in Pierre. It will start at 10:30 a.m. and run through to 3 p.m. There will be a catered noon lunch included.

To accommodate for the lunch an RSVP is requested by Jan. 13. Anyone interested should contact the SDSU Regional Extension Center in Pierre by calling 605.773.8120 or email here.

There will be a \$10 registration fee collected at the door. We cannot accept credit cards.

This project is made possible with funds from The South Dakota Pulse Growers, Inc., SDSU Extension and the Specialty Crop Block Grant Program at the U.S. Department of Agriculture through grant 12-25-B-1487. ■iGrow

## Smart Budget Travel Tips for That Dream Vacation

(StatePoint) Dream vacations come in all shapes and sizes. For some, it may be visiting every ballpark nationwide. For others, it's island hopping in the Caribbean.

Yet nearly three-quarters of Americans haven't taken their dream vacation because they think it's too expensive, according to a recent Bank of America survey. But dream vacations don't have to be out of reach. Ted Allen, travel expert and Food Network host, has teamed with Bank of America to provide smart budget travel tips:

- Monitor airfare and hotel rates a few months out to potentially save hundreds of dollars on last minute price surges. Travel during off-peak times to stretch your budget and avoid crowds.

- Use a credit card that rewards you for purchases made throughout the year. "My BankAmericard Travel Rewards credit card earns an unlimited 1.5 points per dollar on all purchases, and since my points don't expire I can save them up to offset future travel expenses," says Allen. "And it's great when I travel overseas because there are no foreign transaction fees."

- Establishing a personal connection with travel representatives helps open doors for hidden upgrades and deals. For example, with one phone call you may be able to check a bag for free.

Don't defer your dream vacation forever. Simple tips can make your dream a reality.

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## Holiday Early Deadlines

**December 29th Edition**  
**Deadline is**  
**Wednesday, Dec. 23rd at noon**

**January 5th Edition**  
**Deadline is**  
**Wednesday, Dec. 30th at noon**

**The Missouri Valley Shopper**  
**will be closing at noon on**  
**Thursday, December 24**  
**and closed all day**  
**Friday, December 25**

**The offices will also be closing at**  
**3:00 on Thursday, December 31 and**  
**closed all day Friday, January 1.**

*Happy Holidays from all of us at the...*

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