

Dave Says

Unauthorized Subletting

BY DAVE RAMSEY

Dear Dave,
I own a rental property that brings in enough to pay the taxes and insurance with a little left over. Recently, I found out that my tenant, who just signed a new two-year lease, is subleasing the property for the short term as a vacation site. This kind of thing happened once before and is prohibited in the agreement. Do you think I should approach him about the situation or let it go until it becomes problematic?
—Catherine



Dave RAMSEY

Dear Catherine,
It's already a problem, because he's in violation of the lease agreement. Call him today and tell him to stop the sublease immediately. Let him know that he'll be evicted if anything like this ever happens again.
This may sound harsh, but an agreement is an agreement. You may not have experienced any big problems up until now, but what happens when he pulls this again and the next people who come in are a bunch of partiers? You could end up with broken windows, holes in the walls and a bad reputation. On top of all that, what if they leave and he doesn't have the money to fix things? It's all on you. Why? Because you lost control of your property!
As a landlord, I always try to be

gentle and nice but really clear about things. But this guy needs to understand that you mean what you say in the lease agreement. Once more, and he's gone!
—Dave

HEALING COMES FIRST
Dear Dave,
I have a relative who recently entered a rehab center to treat her drug addiction. I've been trying to help with things on the outside, and recently I discovered she has about \$20,000 in debt. This is in addition to the rent owed on her apartment. I don't have a lot of money, but do you think I should start trying to pay some of these bills for her?
—Jeremy

Dear Jeremy,
I'm really sorry to hear about your relative. Addiction is a painful thing for the addict and for their family and friends. While what you're suggesting is noble, my advice would be to leave the debt alone. I would, however, notify her landlord of what's happened. If he won't hold her place, then get her stuff

out and turn over the keys so he or she can find another tenant.
As far as the debt obligations are concerned, just let her creditors cry and whine. They're going to do that anyway, and you're in no position to help financially at this point. Once she's out and healthy again, one of the first things she'll have to do is recreate her life and income. When that's been done, then she needs to go back and make arrangements with her creditors.
But right now, she needs to concentrate on herself. And as her family, you need to pour as much love and support as you can into the healing process. You've got a great heart, Jeremy, but the money stuff can wait until she's out, healthy and established again. Then, if you want and have been able to save a bit, you might gift her a little money to help her get started again.
God bless you guys.
—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.



Windy Wilson was on the prowl, this beautiful Independence Day morning, searching the neighborhood for something to do for others. He decided to let his weekly day helping others come on the Fourth this week, because he was feeling very American.

Let's see ... he thought ... I can circumlocute over to Mrs. Hennessey's and see if her flower garden needs weeding. She's got very close veins and the sugar diabeets, and getting around ain't easy.

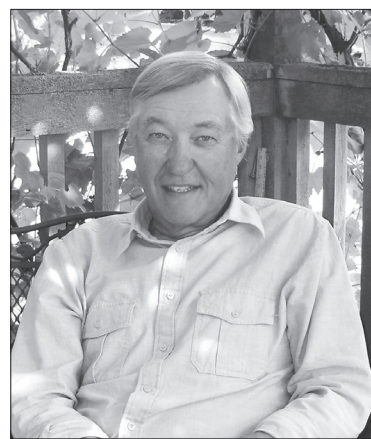
He headed in that direction when he came across two friends of his arguing over politics. They were standing there in the shade of an elm tree and trying seriously to tear down each other's theory on how the world, the United States, the state government and the local school board should be operated. Windy stopped and listened to them. Each would look at Windy as each point was made only to see the usually garrulous Alphonse Wilson smile benignly and nod in response.

Pretty soon, the two combatants figured out that Windy was nodding to statements on totally opposite sides of the argument. They stopped and looked at him.

"How do you stand on this, Windy?" one asked.
"I stand as an American citizen," he said, "on this recompensation of our Independence Day, knowing that our founding fathers would want it this way. Yes, since this is a special day for all Americans, I am recumbent in the factotum that it is your very basic right to be wrong."

"Which one? Which one of us is wrong, Windy?"
He grinned. "Well ... you both are."

Economics & Ecology Working Together



BROOKINGS, S.D. - By returning their ranchland to pre-settlement condition, a South Dakota ranch family put nature to work for them with incredible results.
" Oftentimes we hear that ecology and environment don't mix with economics, but the Mortensons prove you can have both. Their ranch is beautiful, full of native habitat and wildlife which provide hunting and other opportunities, but it is also stocked with good quality cattle," explains Carter Johnson, Distinguished Professor of Ecology at South Dakota State University who painstakingly documented the family's journey in a recently released online book; The Mortenson Ranch Story:

Balancing Environment and Economics. "Ranching is a tough job if you have to do everything yourself, but if you can get nature to work for you - like the Mortensons have done - the results are beautiful and pay the bills," said Johnson, who met the family patriarch, Clarence Mortenson in 1990 and began conducting research and documenting the family's restoration progress.

"This story details Clarence's conservation and management philosophy and how it has been implemented by three generations of his family to restore the ranch's environment and economy that ultimately earned the Mortensons the coveted Aldo Leopold Conservation Award in 2011," said Johnson in the book's Abstract.

Johnson explains that Clarence grew up in the early years following the Dust Bowl. As a young boy, he learned from an old homesteader how beautiful and productive the heavily eroded and barren landscape once had been. "Clar-

ence vowed that if and when he took over the ranch he would get it back to its pre-settlement condition of thick grass, clear-water streams, dense woody draws and abundant wildlife. But the ranch was not to be a "preserve," it had to provide a sustainable living for a large family," Johnson wrote.

He added, "In my 40 years of studying riparian woodlands in many states, never have I met producers with more enthusiasm, dedication, and genuine interest in restoration and conservation as the Mortensons."

For five decades, the Mortensons have invited SDSU students, faculty, researchers and SDSU Extension to not only conduct research on their land, but to use it as an outdoor classroom where other ranchers and landowners could see firsthand how various restoration projects worked to enhance the land for wildlife as well as cattle.

Johnson says that what makes all the research on the Mortenson's land unique is Clarence's extensive knowledge of the land's history. "This book chronicles close to 100 years of history. We probably know more about this ranch than almost

any other in the state," Johnson said.

Along with scientific data and details on the Mortenson's restoration projects, the book contains historical information as well as photos. "I sort of turned into their family's biographer by accident. It was not an easy role because I'm not a biographer. But I did my best to pull together what we learned during those 25 years and more," said Johnson. "My overall goal was to pull scientific as well as experiential information together so that other ranchers can read, relate and implement projects to help them restore their own ranches."

Today the ranch is managed by Clarence's son Todd and his wife Deb, together with their sons Jack and Quinn.

"Each generation has done something different to improve it. I still see areas that I can improve upon, and I want to be sure that when I hand this over to my boys, it is as good as I could do and, hopefully, it will continue with them," said Todd Mortenson, as quoted in the 2011 Leopold Conservation Award Bulletin. ■iGrow

Effective Pinkeye Treatment this Summer

BROOKINGS, S.D. - Warm weather has many cattle producers concerned about pinkeye, the common name for infectious bovine keratoconjunctivitis (IBK), which is one of the most common and economically damaging cattle diseases.

"Pinkeye is a contagious disease causing inflammation of the cornea and conjunctiva. If left untreated, severe damage to the eye may occur," said Janna Kincheloe, SDSU Extension Research Associate.

Each year, cattle producers lose an estimated \$150 million due to reductions in milk production, treatment costs and potential price discounts for affected animals.

Kincheloe added that the climate this growing season is optimal for pinkeye. "Moist conditions and lush forage can create optimal conditions for pinkeye, as wet weather typically increases the incidence of face flies that irritate eyes and help spread the disease," she said.

In addition, tall grass can irritate eyes when cattle lower their heads to graze.

Prevention is multi-pronged. Preventing the disease typically requires a multi-pronged approach, explained Russ Daly, Professor, SDSU Extension Veterinarian. "The most effective way to deal with pinkeye is to stay ahead of it by integrating prevention with broad-based treatment strategies developed in conjunction with a veterinarian as part of a herd health management plan," Daly said.

He explained that an effective plan often includes vaccination, fly control and managing the grazing environment. He also noted that it takes approximately 4 to 6 weeks to get maximum immune response from vaccine, so producers should plan accordingly and vaccinate prior to observing a disease outbreak in the herd.

In some cases, veterinarians may recommend using sterile swabs to take samples from affected eyes in order to grow the causative bacteria for an autogenous vaccine.

"Autogenous pinkeye

vaccines, as well as over-the-counter vaccines, have not uniformly resulted in complete protection from the disease, but may be useful in certain situations," he explained.

Daly added that even if preventative measures are in place, it is important to be able to detect and treat pinkeye early.

Below, Daly and Kincheloe list some signs of early, active and healing stages of the disease as well as some specific treatment recommendations.

Pinkeye Detection & Treatment

Early stage: Clinical signs of pinkeye are consistent. Within the first three to five days of infection, cattle blink frequently and have excessive tearing and there is redness in the conjunctiva (white part) of the eye. "Cattle in this beginning stage will often seek shade, typically decreasing the time they spend grazing," Daly explained.

Pain may also contribute to reduced feed intake. After a day or two, he explained that these signs progress to a small ulcer in the center of the cornea which appears as a small white spot. "The cornea develops a cloudy blue-grey appearance due to inflammation. One or both eyes may be affected, and the eye(s) are often held shut due to pain," he said.

Treat early: The key to treating pinkeye effectively is to treat early. "The goal of early pinkeye detection and treatment is to eliminate the causative agent (most typically *Moraxella bovis* bacteria) by using long-acting antibiotics, often tetracycline," Daly said.

Kincheloe added that commercially available, non-antibiotic antibacterial topical treatments may also be effective in helping to alleviate pain and discomfort and speed the healing process. "Producers should consult with their veterinarians to determine optimal treatment strategies for individual situations," she said.

Active Stage: If left untreated in the early stage of the disease, the ulcer will continue to spread across the cornea, and the eye will become increasingly cloudy. "Blood vessels from the outside of the cornea begin to grow to help with healing, which gives the cornea the classical pink appearance," Daly said.

He explained that the ulcer will eventually cover most of the cornea and the inflammation will spread to the inner parts of the eye. If this occurs, the inside of the eye fills with a pus-like substance called fibrin that gives the eye a yellow appearance.

Rupture of the eyeball is rare but may occur with a severe infection.

Aggressive treatment is critical

In order to prevent any further damage, aggressive treatment with long-acting antibiotics is critical at this stage of the disease. Additionally, Daly said there

MOODY MOTOR
NIORRARA, NE

PATRICK HAWK
251 Spruce Ave • Box 260
Niobrara, NE 68760

www.moodymotor.com
pjhawk@hotmail.com
(402) 857-3711
(800) 745-5650
Fax (402) 857-3713

Waterproof Boots/Shoes
Over 20 Styles To Choose From And On Sale!
Keep those toes dry!

FREE Socks With Boots!

Boston Shoes to Boots
312 W. 3rd • Yankton • 665-9092

You Are Invited...

Yankton Baptist Church

This is your invitation to attend Worship: Sunday morning at 10:45 am or Wednesday evening at 7pm. Our Worship Center is located at 607 E. 15th, Yankton, SD. See you there!!

Phone: 605-665-7587
Text: 434-665-2467
www.yanktonbaptistchurch.com

Home and Personal Property AUCTION
Sunday, July 26 -- 12 noon

REAL ESTATE SELLS FIRST followed by personal property
LOCATED: 415 North Main Street, Kaylor, SD

Real Estate consists of a very clean 1 story 2 bedroom home with full basement, 22x28 detached 2 car garage and 16x24 storage building. Situated on a 150x182 lot this home features many updates including a new propane furnace with elec heat pump and a/c and all new wiring in 2014, plumbing updates plus many more recent improvements. Most major appliances included.

LEGAL DESCRIPTION: W 150' of Lot A.

TERMS & CONDITIONS: \$4000 non-refundable down payment day of auction with balance due at closing. Title Insurance and closing service fees split 50-50 between buyer and seller. 2015 taxes prorated to closing. Possession upon receipt of final payment. Announcements day of auction take precedence over printed material. Peterson Auctioneers are representing seller

Real estate may be viewed by appointment call Glen Peterson, 605-369-2638

Included are shop, lawn and garden equipment and household.
Many new in the box or near new items. All very clean and well cared for.

A complete listing will appear in a future issue

Gerald Maruska, Owner
Glenn Roth, escrow and closing agent phone 605-387-5530

Peterson Auctioneers
Glen Peterson, FIE #234
605-369-2638 - Springfield, SD
Farm - Household - Real Estate
www.petersonauctioneers.com
Lee Wittmeier, Tyndall, SD

TERMS: CASH
Not Responsible
for Accidents

RED HOT DEALS!
July 15th - July 29th

Hot Deals on all Hot Tubs!
Close out prices on select models

Create Lasting Memories with Family and Friends!

CalderaSpas
Come to Life™

LEISURE WORLD, INC.
1900 Broadway Ave, Yankton, SD • 605-665-1240
2500 S. 13th St., Norfolk, NE • 402-371-8425
www.leisureworldsd.com