

Dave Says

Appreciate Depreciation

BY DAVE RAMSEY

Dear Dave,
I'm self-employed, and I travel about 30,000 miles a year in my van. I'm three payments away from having the vehicle paid off, but it has 170,000 miles on it. Do you think it would be a good idea for me to buy a new van and have the tax advantages that would go along with it?
— Doug



Dave
RAMSEY

— Dave

DON'T NEED THOSE CARDS

Dear Dave,
I have two credit cards. One charges me an annual fee of \$79 and the other a fee of \$39. Should I cancel these and not worry about my credit score? I'd like to buy a house in the next two or three years.

— Ken

Dear Ken,
In my mind, there's no such thing as a good credit card. My advice is to go ahead and cancel them.

destroy whatever you drive. You have to think of your vehicle as overhead. So, you're going to destroy a \$25,000 van or a \$5,000 van all in the same period of time. As a businessman, which would you rather destroy? The answer is whatever is the least expensive and gets the job done!

When you stop borrowing money and don't have any open accounts, your credit score will slowly disappear. The big thing is that you don't want to be caught in no-man's land in terms of a credit score. You want either a fabulous one, which means you're in debt all of the time, or you want no score because you don't have any open accounts.

By the way, did you know that you can still qualify for a mortgage, even with no credit score? There are still mortgage companies out there that will do manual underwriting. It takes a little extra effort, but in my mind that's a small price to pay.

Cancel the cards, Ken. I've never met a millionaire who prospered thanks to credit cards and their gimmicks!
— 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.



Days like this, said Doc, a guy has to get out and get his yard work done early, before it gets too hot.

"So when does it get too hot, Doc?"

"Oh, about three o'clock in the morning. Makes it a toss-up. Do you get up early without the benefit of coffee and conversation and go weed the petunias with a flashlight, or just stay up late and party, and weed them before going to bed?"

"Is this a multiple choice, Doc?" said Steve, ever the practical cowboy. "Was this a rhetorical question or can we pick for you?"

"Those must be powerfully important petunias," said Dud. "How do you feel about naps, Doc?"

There followed a general round of merriment among the august members of the Mule Barn truck stop's philosophy counter and world dilemma think tank.

"You know," Doc said, drawing on his philosophical voice, "I sometimes think it's a better idea to just go Darwinian and revert to native plants. Survival of the fittest. Allow the kinds of things to grow in our yards that really want to grow in our yards. It would be holistic with a splash of organic and natural tossed in.

"And what would it hurt? There you'd have this yard full of plants that really wanted to be there. Big, strapping healthy plants. Plants well suited to our environment. Plants that wouldn't have to be weeded and mollycoddled and fussed about. Plants that would stand up and tell the world 'I'm here. I'm strong, and I belong here in Doc's yard.'"

Dud looked at him. "Great idea, but how do you go about doing this?"

"Why Dudley ol' bean," Doc said, grinning, "that's the very best part. You don't do one simple darn thing. Nothing. No plowing, irrigating, fertilizing, planting, hoeing, pruning... nothing. I may have to write a book on it someday."

Dud was still a bit perplexed. "But Doc, if you don't weed these native plants, won't the weeds take over?"

"Weeds? The only weed you might get is a stray rose bush, my friend. The weeds of yesteryear are the treasures of tomorrow!"

Dud started to smile. "I get it now."

"And Dud?" added Steve, "Doc can get this magnificent yard of his while he's asleep at three o'clock in the morning."

SDSU Student Poster Takes First Place

BROOKINGS, S.D. - South Dakota State University student, Erin Doherty, won the American Society of Animal Science (ASAS) national undergraduate poster competition at the ASAS's 2015 Joint Annual Meeting in Orlando on July 15.

Doherty is the first SDSU undergraduate to win the poster competition, which showcases student research from universities nationwide. Her poster, entitled, "Inosine 5'-monophosphate increases glutamic acid induced cholecystokinin release from bovine proximal small intestine," is the result of a collaborative research project she has worked on for the past year under the guidance of Derek Brake, SDSU Assistant Professor of Ruminant Nutrition, and George Perry, SDSU Professor and SDSU Extension Beef Specialist.

"Winning the national ASAS poster competition is a very big deal," said Perry. "Multiple people tied for second, but Erin was the clear winner in the contest. To be recognized at that level shows how much work she

has put into it and her understanding of science and research. It is just a tremendous honor, not only in the fact that she was competing against other undergraduates from across the country, but the exposure from it is worldwide."

Doherty's poster highlighted their research investigating ways to increase the efficiency of how starch is digested in the small intestine of cattle. According to Brake, the research findings have the potential to positively impact the entire cattle industry.

"Cattle are poor at digesting starch in the small intestine. That is unfortunate because they can get a lot more energy from digesting starch in the small intestine than they do when they ferment it in their rumen," said Brake. "Finding ways for cattle to digest starch better in the small intestine would allow for increases in efficiency of cattle gain and an increase in marbling of the beef."

Doherty described the outcome of the interactions that were initiated during

their research.

"The response we saw can actually increase the amount of starch digestion happening. So cattle are able to utilize all the starch because it is broken down into more readily available molecules that the cattle can use for energy, and therefore they can get more out of their feed," said Doherty. "This creates a better feed-to-gain ratio and greater cost efficiency for farmers."

Doherty, an SDSU senior from Luverne, Minn., is pursuing a biotechnology major and chemistry minor. While she grew up on a farm, her interest in animal science was sparked by being introduced to Brake while pursuing hands-on research experience, which he offered through this research project.

"The whole experience of doing this project and working with Dr. Brake has just been amazing," Doherty said. "It's been awesome working with the animal science department. They have so many opportunities and I want to thank everyone that has helped me get to this

point."

The work showcased in Doherty's poster is a contribution of the South Dakota State University Agricultural Experiment Station. Doherty is a recipient of the SDSU College Of Agriculture & Biological Sciences Undergraduate Engagement Award, which provided partial funding for the research project.

"If it wasn't for funding sources like that available for us to work with undergraduates like Erin, we wouldn't be able to do these types of projects," said Brake. "All of her work has culminated in what I feel is very impactful research that is now nationally recognized. Without all her efforts, none of that would have been possible and I believe it is very well deserved."

Doherty received a \$500 prize for her first place win at the ASAS national poster competition. In addition, an abstract of the research by Brake, Perry and Doherty will be published in the Journal of Animal Science at the end of this year.

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